

Insurance Corporation of British
Columbia

Canadian Automobile Insurance
Rate Comparisons

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Introduction and purpose

The Insurance Corporation of British Columbia (“ICBC”) engaged Ernst & Young LLP (“EY”) to conduct a comparison of automobile insurance rates across Canada for a specified set of customer profiles. EY completed this work over the period from March to April 2021. This report and the accompanying exhibits outline the profiles’ criteria, the data gathered, and a summary of the comparison exercise.

Use and Distribution

This report and the information contained herein were prepared for the use of the ICBC and were based on information supplied by ICBC, as well as information gathered from other government automobile insurance plans in Canada and sampled automobile insurance quotes. It is not intended nor necessarily suitable for any other purpose.

No further distribution of this report may be made without the prior permission of Ernst & Young LLP. Ernst & Young LLP should be notified immediately following any requests for disclosure of any part of this report. Should the report be disclosed, it must be provided in its entirety and recipients advised that the author is available at their cost to discuss the report.

Limitations

Automobile insurance products vary from province to province across Canada. Benefit levels are higher or lower in certain provinces, and access to the benefits varies with some provinces having a tort system, others having no-fault systems, as well as hybrid systems.

The comparisons made in this report do not attempt to adjust for differences in the products or benefit levels amongst the provinces, they are intended to be a comparison of the price insureds in the provinces pay for the insurance product available in their province. The cities chosen from each province are intended to be representative of a large portion of the respective provinces’ populations but are not an exhaustive representation of each province. There may be other areas not captured in the sample where rates in the provinces differ.

Customer Profiles

Together with ICBC, a set of 24 customer profiles were identified for the comparisons. The profiles varied based on the following criteria¹:

- Number of drivers
- Driver(s) gender
- Driver(s) age
- Driver(s) marital status
- Driver(s) employment status (employed, student, retired, unemployed)
- Driver(s) license held
- Driver(s) history of automobile insurance claims
- Driver(s) history of automobile convictions
- Distance of commute to work/school
- Annual kilometres driven
- Vehicle Year, Make, Model

Exhibit 1 contains a complete description of the 24 customer profiles and the rating assumptions applied.

Sampling Process

Insurance rates for the 24 customer profiles were sampled for two to five cities from provinces across Canada. Information at the granular level of detail required for the comparisons was not available for Quebec. Rates from British Columbia, Saskatchewan, and Manitoba were provided directly by ICBC, SGI, and MPI respectively. These rates were provided to EY in April 2021 using May 1 2021 as the effective policy date. Rates for the other provinces were collected from a broad sample of quotes obtained online using May 1 2021 as the effective policy date.

¹ Many of these criteria are not used for rating purposes in British Columbia, however in certain other provinces they do affect rates.



Rate Comparisons

A summary of the rate comparisons for the customer profiles and cities can be found in Exhibit 2. Exhibit 3 presents the operator(s) and vehicle(s) information for each profile alongside graphical rate comparisons between the provinces. The provinces are arranged left-to-right in the graphs from west to east across the country.

In cases where five or more quotes were provided for a given customer profile in a certain city, an average of the second to fourth lowest rates quotes was used in the comparisons. This average was intended to reflect the likelihood that a customer shopping for insurance is most likely to choose one of the best rates available to them. Where fewer than five quotes were provided, an average of all quotes obtained was used in the comparisons.

For certain customer profiles, online quotes were not available for all cities sampled. Such customers would have to speak to a broker/insurer and provide more information to obtain a quote. The rates in these instances are marked as N/A in Exhibit 2 or not shown in the bar charts in Exhibit 3.

Province Specific Notes

Manitoba - All Manitoba drivers pay an additional driver license premium on top of the vehicle insurance premium, based on the driver's Driver Safety Rating level. The license premiums are included in the rates shown in the exhibits.

Profile	Gender	Age	Occupation	Marital Status	Years Licensed	License Type	Vehicle(s)	Claims and Convictions	Commute	Annual KMs
1	Male	19	Student	Single	3	Fully Licensed	2014 Toyota Corolla LE 4DR	None	7 KM	15,000 KM
2	Female	19	Student	Single	3	Fully Licensed	2014 Toyota Corolla LE 4DR	None	7 KM	15,000 KM
3	Male	24	Employed	Single	8	Fully Licensed	2016 Honda Civic EX 4DR	None	7 KM	15,000 KM
4	Female	24	Employed	Single	8	Fully Licensed	2016 Honda Civic EX 4DR	None	7 KM	15,000 KM
5	Male	22	Employed	Single	6	Fully Licensed	2009 Honda Civic DX 2DR Coupe	None	7 KM	15,000 KM
6	Female	22	Employed	Single	6	Fully Licensed	2009 Honda Civic DX 2DR Coupe	None	7 KM	15,000 KM
7	Male	30	Employed	Married/Common Law	14	Fully Licensed	2017 Ford F150 XL Reg Cab 4WD	Accident, February 2019	10 KM	20,000 KM
8	Female	30	Employed	Married/Common Law	14	Fully Licensed	2017 Ford F150 XL Reg Cab 4WD	Accident, February 2019	10 KM	20,000 KM
9	Male	33	Employed	Single	17	Fully Licensed	2016 Chevrolet Malibu LT 4DR	Major Conviction, May 2019	10 KM	20,000 KM
10	Female	33	Employed	Single	17	Fully Licensed	2016 Chevrolet Malibu LT 4DR	Major Conviction, May 2019	10 KM	20,000 KM
11	Male	18	Student	Single	2	Stage 2 Learners	2014 Hyundai Elantra GL 4DR	None	10 KM	15,000 KM
12	Female	18	Student	Single	2	Stage 2 Learners	2014 Hyundai Elantra GL 4DR	None	10 KM	15,000 KM
13	Male	43	Unemployed	Married/Common Law	27	Fully Licensed	2011 Dodge Grand Caravan SE	None	0 KM	10,000 KM
14	Female	43	Unemployed	Married/Common Law	27	Fully Licensed	2011 Dodge Grand Caravan SE	None	0 KM	10,000 KM
15	Male	42	Employed	Single	26	Fully Licensed	2017 Ford F150 Limited Supercrew 4WD	None	10 KM	30,000 KM
16	Female	42	Employed	Single	26	Fully Licensed	2017 Ford F150 Limited Supercrew 4WD	None	10 KM	30,000 KM
17	Male	68	Retired	Married/Common Law	52	Fully Licensed	2012 Toyota Corolla LE 4DR	None	0 KM	10,000 KM
	Female	66	Retired	Married/Common Law	50	Fully Licensed		None		
18	Male	35	Employed	Married/Common Law	19	Fully Licensed	2018 Dodge Ram 1500 ST Quad Cab 4WD	Accident, March 2020	10 KM	30,000 KM
	Female	32	Employed	Married/Common Law	16	Fully Licensed		None		
19	Female	31	Employed	Married/Common Law	15	Fully Licensed	2019 Chevrolet Silverado 1500 WT Crew Cab 4WD	None	7 KM	20,000 KM
	Male	30	Employed	Married/Common Law	14	Fully Licensed		None		
20	Male	55	Employed	Married/Common Law	39	Fully Licensed	2015 Ford Explorer 4DR 4WD	None	7 KM	20,000 KM
	Male	50	Employed	Married/Common Law	34	Fully Licensed		None		
21	Male	71	Retired	Married/Common Law	55	Fully Licensed	2015 Toyota Corolla S 4DR	None	0 KM	10,000 KM
	Female	71	Retired	Married/Common Law	55	Fully Licensed		None		
22	Male	48	Employed	Married/Common Law	32	Fully Licensed	2008 Toyota Camry LE 4DR	None	7 KM	20,000 KM
	Female	47	Unemployed	Married/Common Law	31	Fully Licensed		None		
	Male	25	Student	Single	9	Fully Licensed		None		
23	Male	48	Employed	Married/Common Law	32	Fully Licensed	2008 Toyota Camry LE 4DR	Accident, June 2019; Minor Conviction, February 2020	7 KM	20,000 KM
	Female	47	Unemployed	Married/Common Law	31	Fully Licensed		None		
	Male	25	Student	Single	9	Fully Licensed		Minor Conviction, September 2020		
24	Male	50	Employed	Married/Common Law	34	Fully Licensed	2015 Toyota Corolla LE 4DR	None	15 KM	30,000 KM
	Female	51	Employed	Married/Common Law	35	Fully Licensed	2010 Dodge Grand Caravan SE	None	15 KM	20,000 KM
	Male	21	Student	Single	5	Fully Licensed		Accident, January 2019		
	Female	18	Student	Single	2	Stage 2 Learners		None		

Rating Assumptions

The following assumptions underlie the sampled quotes:

- All customer profiles are assumed to be personal use policies (ie no business/commercial use)
- Where applicable, all customer profiles are assumed to have a \$2 million limit for Third Party Liability coverage. All customer profiles are assumed to purchase Collision and Comprehensive coverage with \$500 deductibles.
- All drivers were assumed to obtain their license on their 16th birthday and progress through graduated license programs without delays/fast tracking.
- All drivers were assumed to first be listed as a driver on an insurance policy when they turned 16, and have been with the same insurer for the entire duration.
- Vehicles were assumed to have winter tires equipped.
- Vehicles were assumed to be parked in a private garage over night.
- Discounts were declined such as bundled insurance discounts (e.g. Auto & Home), CAA member discounts, potential discounts from use of a tracking app, and good grades discounts.
- For profiles with more than one person, it is assumed all individuals specified are members of the same household.

Single Operator and Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

	①	②	③	④	⑤	⑥	⑦	⑧
Gender: Male	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female
Age: 19	Age: 19	Age: 30	Age: 24	Age: 24	Age: 22	Age: 22	Age: 30	Age: 30
Student	Student	Employed	Employed	Employed	Employed	Employed	Employed	Employed
Single	Single	Married/Common Law	Single	Single	Single	Single	Married/Common Law	Married/Common Law
Years Licensed: 3	Years Licensed: 3	Years Licensed: 14	Years Licensed: 8	Years Licensed: 8	Years Licensed: 6	Years Licensed: 6	Years Licensed: 14	Years Licensed: 14
License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed
2014 Toyota Corolla LE	2014 Toyota Corolla LE	2017 Ford F150 XL	2016 Honda Civic EX	2016 Honda Civic EX	2009 Honda Civic Coupe	2009 Honda Civic Coupe	2017 Ford F150 XL	2017 Ford F150 XL
Claim and conviction free	Claim and conviction free	Accident, February 2019	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Accident, February 2019	Accident, February 2019
Commute: 7 KM	Commute: 7 KM	Commute: 10 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 10 KM	Commute: 10 KM
Annual KM: 15,000	Annual KM: 15,000	Annual KM: 20,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 20,000	Annual KM: 20,000

Province	City	①	②	③	④	⑤	⑥	⑦	⑧
British Columbia									
	Abbotsford	\$2,862	\$2,862	\$2,106	\$2,106	\$2,041	\$2,041	\$1,789	\$1,789
	Nanaimo	\$1,974	\$1,974	\$1,460	\$1,460	\$1,418	\$1,418	\$1,259	\$1,259
	Prince George	\$2,148	\$2,148	\$1,618	\$1,618	\$1,490	\$1,490	\$1,356	\$1,356
	Vancouver West End	\$2,788	\$2,788	\$2,039	\$2,039	\$2,025	\$2,025	\$1,774	\$1,774
	West Kelowna	\$2,256	\$2,256	\$1,674	\$1,674	\$1,590	\$1,590	\$1,409	\$1,409
Alberta									
	Calgary	\$6,470	\$5,482	\$3,493	\$3,046	\$4,665	\$3,459	\$3,212	\$4,547
	Edmonton	\$6,419	\$5,415	\$3,469	\$2,795	\$4,628	\$3,323	\$4,465	\$4,435
	Grande Prairie	\$3,982	\$4,868	\$3,125	\$2,522	\$3,004	\$2,593	\$4,184	\$2,742
	Red Deer	\$5,962	\$4,790	\$3,220	\$2,600	\$4,196	\$2,922	\$4,447	\$4,323
Saskatchewan									
	Esterhazy	\$1,387	\$1,387	\$1,234	\$1,234	\$1,342	\$1,342	\$1,456	\$1,456
	Saskatoon	\$1,385	\$1,385	\$1,232	\$1,232	\$1,340	\$1,340	\$1,455	\$1,455
Manitoba									
	Brandon	\$1,902	\$1,902	\$1,666	\$1,666	\$1,411	\$1,411	\$1,543	\$1,543
	Winnipeg	\$2,018	\$2,018	\$1,768	\$1,768	\$1,496	\$1,496	\$1,623	\$1,623
Ontario									
	Kitchener	\$4,280	\$4,211	\$2,728	\$2,625	\$2,926	\$2,579	\$2,779	\$2,667
	Ottawa	\$4,308	\$3,437	\$2,482	\$2,492	\$2,371	\$2,203	\$2,745	\$2,662
	Sudbury	\$3,766	\$3,444	\$2,374	\$2,256	\$2,425	\$2,238	\$2,378	\$2,253
	Thunder Bay	\$3,982	\$4,868	\$3,125	\$2,522	\$3,004	\$2,593	\$4,184	\$2,742
	Toronto	\$4,516	\$3,829	\$2,658	\$2,476	\$2,493	\$2,348	\$2,802	\$2,768
New Brunswick									
	Fredericton	\$4,034	\$4,034	\$2,537	\$2,537	\$2,830	\$2,830	\$2,856	\$2,856
	Miramichi	\$4,189	\$4,189	\$2,650	\$2,650	\$2,942	\$2,942	\$3,084	\$3,084
	Moncton	\$4,623	\$4,623	\$2,975	\$2,975	\$3,372	\$3,372	\$3,303	\$3,381
	Saint John	\$4,764	\$4,764	\$2,982	\$2,982	\$3,369	\$3,369	\$3,347	\$3,347
Nova Scotia									
	Antigonish	\$4,636	\$3,344	\$2,032	\$1,808	\$1,953	\$1,671	\$2,510	\$2,470
	Halifax	\$6,125	\$4,463	\$2,179	\$2,187	\$2,543	\$2,129	\$3,073	\$3,021
	Sydney	\$6,195	\$4,818	\$2,147	\$2,285	\$2,528	\$2,123	\$3,022	\$2,970
	Truro	\$5,044	\$3,448	\$1,743	\$1,808	\$2,005	\$1,681	\$2,567	\$2,528
Prince Edward Island									
	Charlottetown	\$4,575	\$3,815	\$2,075	\$1,703	\$2,180	\$1,701	\$2,388	\$2,365
	Summerside	\$4,571	\$3,820	\$2,108	\$1,735	\$2,172	\$1,701	\$2,427	\$2,404
Newfoundland									
	Corner Brook	\$4,996	\$4,996	\$2,498	\$2,498	\$2,740	\$2,845	\$2,583	\$2,583
	Gander	\$4,996	\$4,996	\$2,498	\$2,498	\$2,740	\$2,845	\$2,453	\$2,583
	St. John's	\$7,790	\$7,790	\$3,944	\$3,944	\$4,963	\$4,963	\$4,895	\$4,895

Single Operator and Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

9	10	11	12	13	14	15	16
Gender: Male Age: 33 Employed Single Years Licensed: 17 License: Fully Licensed	Gender: Female Age: 33 Employed Single Years Licensed: 17 License: Fully Licensed	Gender: Male Age: 18 Student Single Years Licensed: 2 License: Stage 2 Learners	Gender: Female Age: 18 Student Single Years Licensed: 2 License: Stage 2 Learners	Gender: Male Age: 43 Unemployed Married/Common Law Years Licensed: 27 License: Fully Licensed	Gender: Female Age: 43 Unemployed Married/Common Law Years Licensed: 27 License: Fully Licensed	Gender: Male Age: 42 Employed Single Years Licensed: 26 License: Fully Licensed	Gender: Female Age: 42 Employed Single Years Licensed: 26 License: Fully Licensed
2016 Chevrolet Malibu Major Conviction, May 2019 Commute: 10 KM Annual KM: 20,000	2016 Chevrolet Malibu Major Conviction, May 2019 Commute: 10 KM Annual KM: 20,000	2014 Hyundai Elantra Claim and conviction free Commute: 10 KM Annual KM: 15,000	2014 Hyundai Elantra Claim and conviction free Commute: 10 KM Annual KM: 15,000	2011 Dodge Grand Caravan Claim and conviction free Commute: 0 KM Annual KM: 10,000	2011 Dodge Grand Caravan Claim and conviction free Commute: 0 KM Annual KM: 10,000	2017 Ford F150 Supercrew Claim and conviction free Commute: 10 KM Annual KM: 30,000	2017 Ford F150 Supercrew Claim and conviction free Commute: 10 KM Annual KM: 30,000

British Columbia

Abbotsford	\$1,391	\$1,391	\$3,025	\$3,025	\$1,002	\$1,002	\$1,517	\$1,517
Nanaimo	\$975	\$975	\$2,089	\$2,089	\$716	\$716	\$1,070	\$1,070
Prince George	\$1,041	\$1,041	\$2,264	\$2,264	\$757	\$757	\$1,219	\$1,219
Vancouver West End	\$1,377	\$1,377	\$2,954	\$2,954	\$1,083	\$1,083	\$1,471	\$1,471
West Kelowna	\$1,094	\$1,094	\$2,379	\$2,379	\$789	\$789	\$1,219	\$1,219
Alberta								
Calgary	\$3,048	\$3,048	\$8,151	\$6,454	\$1,713	\$1,682	\$2,877	\$2,877
Edmonton	\$2,952	\$2,952	\$8,206	\$5,122	\$1,724	\$1,693	\$2,673	\$2,673
Grande Prairie	\$2,423	\$2,423	\$8,573	\$5,878	\$1,388	\$1,353	\$2,515	\$2,515
Red Deer	\$2,790	\$2,790	\$7,798	\$5,616	\$1,488	\$1,448	\$3,383	\$3,383
Saskatchewan								
Esterhazy	\$1,136	\$1,136	\$1,318	\$1,318	\$1,053	\$1,041	\$1,271	\$1,271
Saskatoon	\$1,134	\$1,134	\$1,316	\$1,316	\$1,051	\$1,039	\$1,270	\$1,270
Manitoba								
Brandon	\$1,347	\$1,347	\$1,671	\$1,671	\$941	\$941	\$1,322	\$1,322
Winnipeg	\$1,430	\$1,430	\$1,774	\$1,774	\$1,024	\$1,024	\$1,390	\$1,390
Ontario								
Kitchener	\$3,270	\$3,300	\$6,930	\$5,231	\$997	\$972	\$1,477	\$1,469
Ottawa	\$3,096	\$3,134	\$5,497	\$4,386	\$904	\$897	\$1,485	\$1,473
Sudbury	\$2,799	\$2,780	\$6,177	\$4,358	\$837	\$827	\$1,497	\$1,491
Thunder Bay	\$2,423	\$2,423	\$8,573	\$5,878	\$1,388	\$1,353	\$2,515	\$2,515
Toronto	\$3,107	\$3,139	\$6,690	\$4,740	\$885	\$824	\$1,569	\$1,554
New Brunswick								
Fredericton	\$2,530	\$2,530	\$3,829	\$3,829	\$1,192	\$1,192	\$1,712	\$1,712
Miramichi	\$2,668	\$2,668	\$5,000	\$5,000	\$1,355	\$1,328	\$1,829	\$1,829
Moncton	\$2,825	\$2,825	\$4,411	\$4,411	\$1,409	\$1,409	\$1,869	\$1,869
Saint John	\$2,938	\$2,938	\$4,536	\$4,536	\$1,375	\$1,375	\$1,913	\$1,913
Nova Scotia								
Antigonish	\$2,498	\$2,462	\$6,531	\$4,631	\$936	\$922	\$1,389	\$1,360
Halifax	\$3,021	\$2,888	\$8,359	\$7,068	\$1,083	\$1,073	\$1,486	\$1,450
Sydney	\$2,880	\$2,825	\$8,458	\$7,225	\$1,148	\$1,115	\$1,602	\$1,568
Truro	\$2,497	\$2,462	\$6,917	\$4,769	\$936	\$922	\$1,389	\$1,360
Prince Edward Island								
Charlottetown	\$2,060	\$2,037	\$8,083	\$5,276	\$795	\$784	\$1,165	\$1,135
Summerside	\$2,060	\$1,988	\$7,642	\$5,284	\$783	\$771	\$1,151	\$1,135
Newfoundland								
Corner Brook	N/A	N/A	\$7,846	\$7,846	\$993	\$993	\$1,340	\$1,340
Gander	N/A	N/A	\$7,846	\$7,846	\$993	\$993	\$1,340	\$1,340
St. John's	N/A	N/A	\$12,361	\$12,361	\$1,662	\$1,662	\$2,110	\$2,110

Multiple Operators, Single Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

17	18	19	20	21
Genders: Male / Female Ages: 68 / 66 Retired Married/Common Law Years Licensed: 52 / 50 Licenses: Fully Licensed	Genders: Male / Female Ages: 35 / 32 Employed Married/Common Law Years Licensed: 19 / 16 Licenses: Fully Licensed	Genders: Female / Male Ages: 31 / 30 Employed Married/Common Law Years Licensed: 15 / 14 Licenses: Fully Licensed	Genders: Male / Male Ages: 55 / 50 Employed Married/Common Law Years Licensed: 39 / 34 Licenses: Fully Licensed	Genders: Male / Female Ages: 71 / 71 Retired Married/Common Law Years Licensed: 55 / 55 Licenses: Fully Licensed
2012 Toyota Corolla Claim and conviction free Commute: 0 KM Annual KM: 10,000	2018 Dodge Ram 1500 Accident, March 2020 Commute: 10 KM Annual KM: 30,000	2019 Chevrolet Silverado 1500 Claim and conviction free Commute: 7 KM Annual KM: 20,000	2015 Ford Explorer Claim and conviction free Commute: 7 KM Annual KM: 20,000	2015 Toyota Corolla Claim and conviction free Commute: 0 KM Annual KM: 10,000 KM

British Columbia

Abbotsford	\$867	\$1,829	\$1,524	\$1,125	\$892
Nanaimo	\$618	\$1,287	\$1,073	\$796	\$636
Prince George	\$670	\$1,425	\$1,192	\$833	\$695
Vancouver West End	\$921	\$1,787	\$1,494	\$1,129	\$945
West Kelowna	\$693	\$1,459	\$1,214	\$883	\$715

Alberta

Calgary	\$1,545	\$5,413	\$2,866	\$1,579	\$1,920
Edmonton	\$1,469	\$5,278	\$2,728	\$2,069	\$1,929
Grande Prairie	\$1,211	\$3,344	\$2,811	\$1,796	\$1,545
Red Deer	\$1,261	\$5,291	\$3,450	\$1,940	\$1,678

Saskatchewan

Esterhazy	\$1,061	\$1,365	\$1,326	\$1,192	\$1,131
Saskatoon	\$1,059	\$1,364	\$1,325	\$1,190	\$1,129

Manitoba

Brandon	\$1,034	\$1,388	\$1,342	\$1,492	\$1,268
Winnipeg	\$1,125	\$1,458	\$1,410	\$1,583	\$1,378

Ontario

Kitchener	\$1,032	\$2,808	\$1,470	\$1,211	\$1,035
Ottawa	\$931	\$2,687	\$1,446	\$996	\$939
Sudbury	\$1,013	\$2,467	\$1,310	\$1,063	\$907
Thunder Bay	\$1,211	\$3,344	\$2,811	\$1,796	\$1,545
Toronto	\$1,056	\$2,534	\$1,365	\$1,140	\$960

New Brunswick

Fredericton	\$1,217	\$3,118	\$1,853	\$1,523	\$1,387
Miramichi	\$1,399	\$3,395	\$1,974	\$1,683	\$1,562
Moncton	\$1,461	\$3,689	\$1,853	\$1,739	\$1,643
Saint John	\$1,418	\$3,671	\$2,118	\$1,756	\$1,621

Nova Scotia

Antigonish	\$975	\$2,694	\$1,478	\$1,188	\$1,156
Halifax	\$1,151	\$3,245	\$1,700	\$1,287	\$1,426
Sydney	\$1,214	\$3,310	\$1,780	\$1,479	\$1,448
Truro	\$990	\$2,756	\$1,478	\$1,047	\$1,155

Prince Edward Island

Charlottetown	\$757	\$2,643	\$1,284	\$949	\$1,000
Summerside	\$745	\$2,688	\$1,308	\$934	\$982

Newfoundland

Corner Brook	\$1,086	\$2,711	\$1,390	\$1,227	\$1,284
Gander	\$1,086	\$2,711	\$1,441	\$1,227	\$1,284
St. John's	\$1,826	\$5,166	\$2,245	\$1,979	\$2,111

Multiple Operators and Vehicles Profiles

Rates Legend

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23

24

10 Lowest Sampled Rates
 10 Highest Sampled Rates
Lowest/Highest Rate Bolded

Genders: Male / Female & Male Son
 Ages: 48 / 47, 25
 Employed / Unemployed, Student
 Married/Common Law
 Years Licensed: 32 / 31, 9
 Licenses: Fully Licensed

Genders: Male / Female & Male Son
 Ages: 48 / 47, 25
 Employed / Unemployed, Student
 Married/Common Law
 Years Licensed: 32 / 31, 9
 Licenses: Fully Licensed

Genders: Male / Female + Son & Daughter
 Ages: 50 / 51, 21 / 18
 Employed / Employed, Student & Student
 Married/Common Law, Single
 Years Licensed: 34 / 35, 5 / 2
 Licenses: Daughter has Stage 2 Learners, all others Fully Licensed

2008 Toyota Camry
 Claim and conviction free
 Commute: 7 KM
 Annual KM: 20,000

2008 Toyota Camry
 Accident, June 2019; Minor Conviction, February 2020
 Commute: 7 KM
 Annual KM: 20,000

2015 Toyota Corolla
 Accident, January 2019 (Son), others claim and conviction free
 Commute: 15 KM
 Annual KM: 30,000

2016 Dodge Grand Caravan
 Commute: 15 KM
 Annual KM: 20,000 KM

Province	City	Rate 22	Rate 23	Rate 24
British Columbia				
	Abbotsford	\$1,206	\$1,206	\$3,050
	Nanaimo	\$847	\$847	\$2,094
	Prince George	\$870	\$870	\$2,329
	Vancouver West End	\$1,208	\$1,208	\$3,091
	West Kelowna	\$935	\$935	\$2,350
Alberta				
	Calgary	\$1,869	\$2,973	\$5,800
	Edmonton	\$1,985	\$3,033	\$6,299
	Grande Prairie	\$1,637	\$2,603	\$4,895
	Red Deer	\$1,728	\$2,692	\$5,073
Saskatchewan				
	Esterhazy	\$1,020	\$1,103	\$2,109
	Saskatoon	\$1,018	\$1,101	\$2,105
Manitoba				
	Brandon	\$1,150	\$1,165	\$2,534
	Winnipeg	\$1,217	\$1,232	\$2,686
Ontario				
	Kitchener	\$1,154	\$3,751	\$3,402
	Ottawa	\$1,053	\$2,919	\$3,182
	Sudbury	\$952	\$3,187	\$2,918
	Thunder Bay	\$1,637	\$2,603	\$4,895
	Toronto	\$1,285	\$3,373	\$3,058
New Brunswick				
	Fredericton	\$1,384	\$2,878	\$4,955
	Miramichi	\$1,628	\$3,206	\$4,986
	Moncton	\$1,712	\$3,491	\$5,839
	Saint John	\$1,674	\$3,550	\$5,156
Nova Scotia				
	Antigonish	\$1,175	\$2,986	\$4,548
	Halifax	\$1,383	\$3,778	\$5,363
	Sydney	\$1,422	\$3,581	\$5,560
	Truro	\$1,197	\$2,986	\$4,547
Prince Edward Island				
	Charlottetown	\$935	\$2,156	\$3,255
	Summerside	\$877	\$2,124	\$3,255
Newfoundland				
	Corner Brook	\$1,443	\$2,963	N/A
	Gander	\$1,424	\$2,963	N/A
	St. John's	\$2,670	\$6,044	\$4,986

Profile Number 1

Operator 1

Gender: Male
 Age: 19
 Years Licensed: 3
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

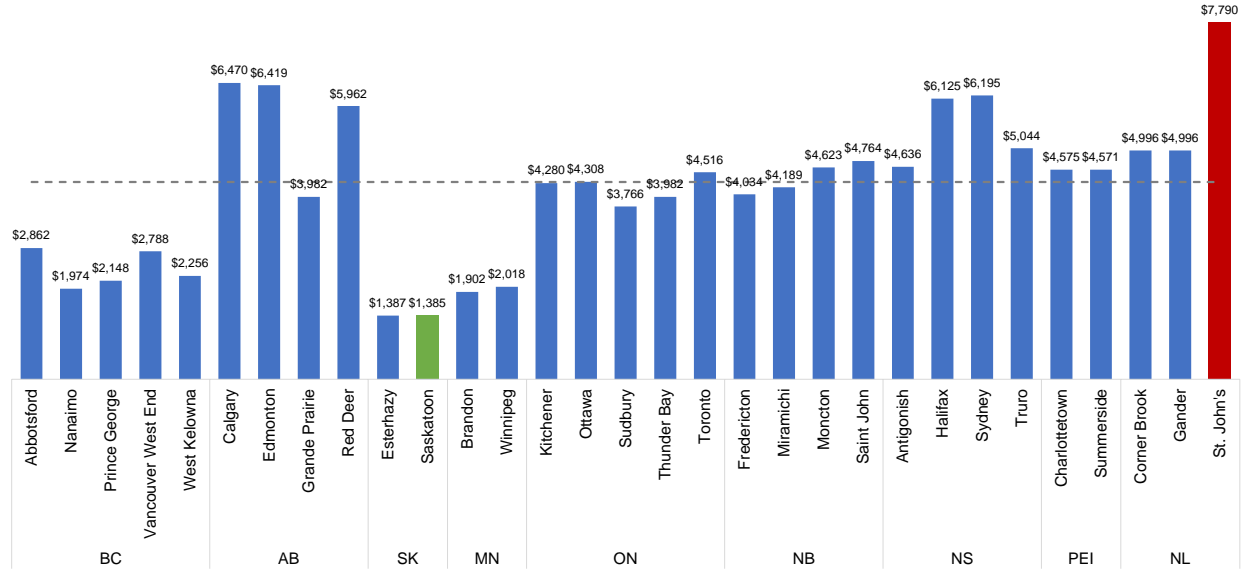
Make and Model: Toyota Corolla LE 4DR
 Model Year: 2014
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,406	New Brunswick	\$4,402	Nova Scotia	\$5,500
Alberta	\$5,708	Manitoba	\$1,960	Prince Edward Island	\$4,573
Saskatchewan	\$1,386	Ontario	\$4,170	Newfoundland	\$5,927

Rate Comparisons by City

Highest Rate (Red bar) Lowest Rate (Green bar) Median Rate (\$4,308) (Dashed line)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 2

Operator 1

Gender: Female
 Age: 19
 Years Licensed: 3
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

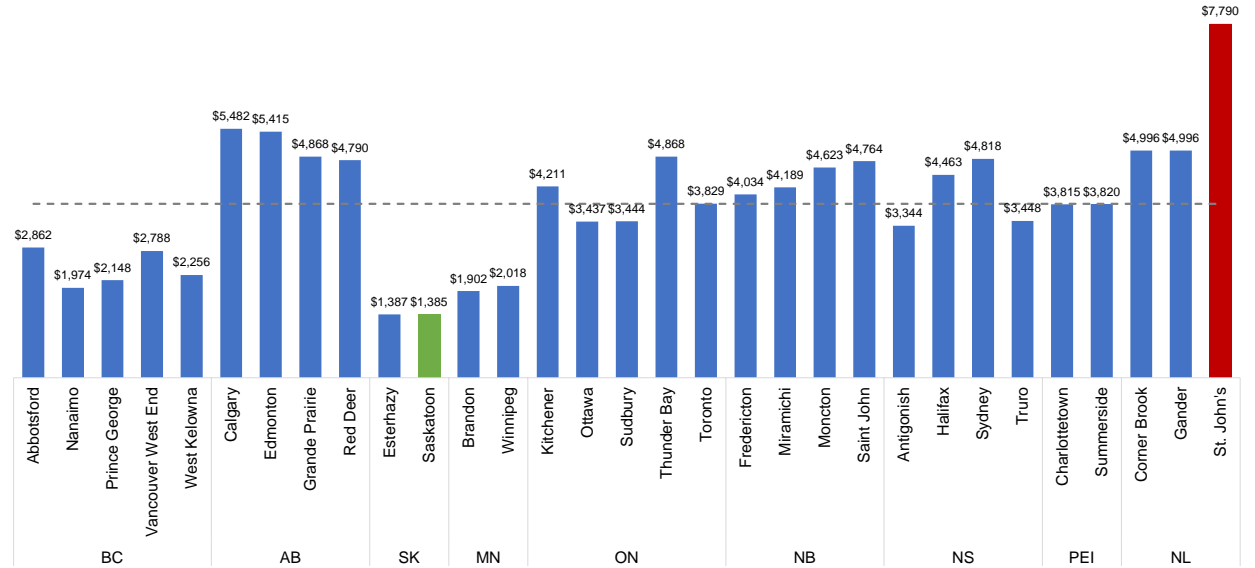
Make and Model: Toyota Corolla LE 4DR
 Model Year: 2014
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,406	New Brunswick	\$4,402	Nova Scotia	\$4,019
Alberta	\$5,139	Manitoba	\$1,960	Prince Edward Island	\$3,817
Saskatchewan	\$1,386	Ontario	\$3,958	Newfoundland	\$5,927

Rate Comparisons by City

Highest Rate (Red bar) Lowest Rate (Green bar) Median Rate (\$3,829) (Dashed line)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 3

Operator 1

Gender: Male
 Age: 24
 Years Licensed: 8
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic EX 4DR
 Model Year: 2016
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

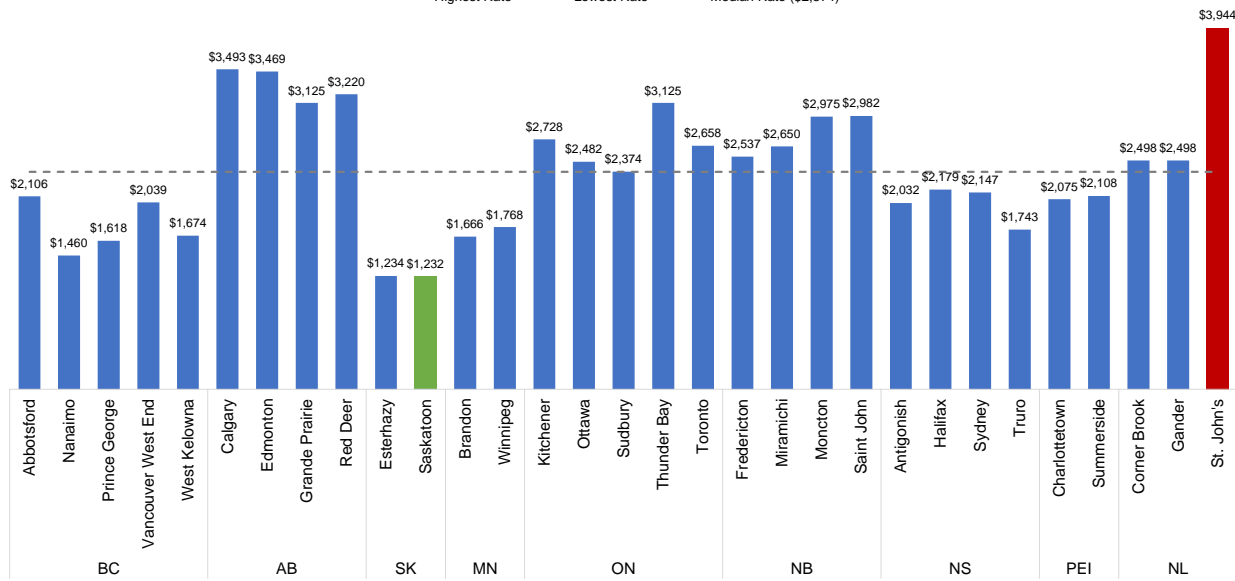
British Columbia	\$1,779	New Brunswick	\$2,786	Nova Scotia	\$2,025
Alberta	\$3,327	Manitoba	\$1,717	Prince Edward Island	\$2,091
Saskatchewan	\$1,233	Ontario	\$2,673	Newfoundland	\$2,980

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,374)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 4

Operator 1

Gender: Female
 Age: 24
 Years Licensed: 8
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic EX 4DR
 Model Year: 2016
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

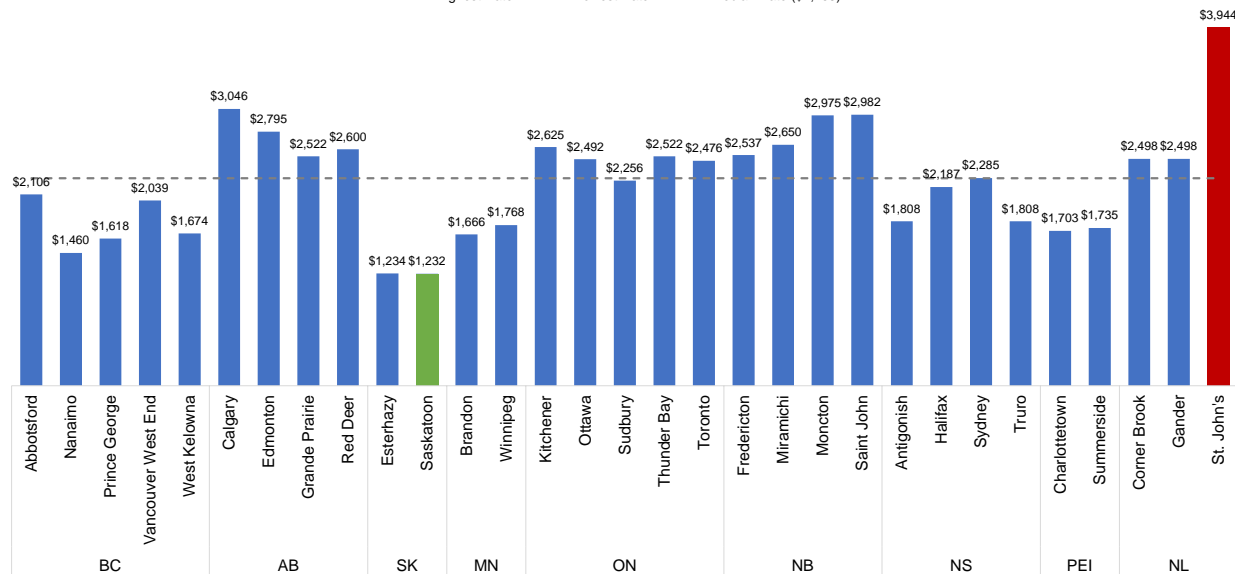
British Columbia	\$1,779	New Brunswick	\$2,786	Nova Scotia	\$2,022
Alberta	\$2,741	Manitoba	\$1,717	Prince Edward Island	\$1,719
Saskatchewan	\$1,233	Ontario	\$2,474	Newfoundland	\$2,980

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,285)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 5

Operator 1

Gender: Male
 Age: 22
 Years Licensed: 6
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic DX 2DR Coupe
 Model Year: 2009
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

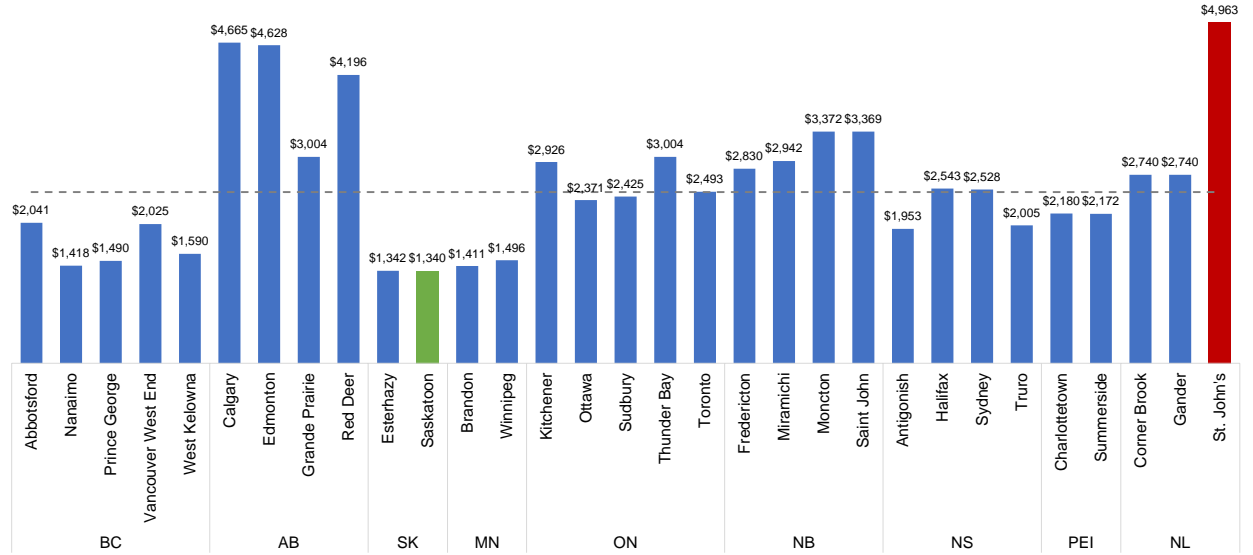
British Columbia	\$1,713	New Brunswick	\$3,128	Nova Scotia	\$2,257
Alberta	\$4,123	Manitoba	\$1,454	Prince Edward Island	\$2,176
Saskatchewan	\$1,341	Ontario	\$2,644	Newfoundland	\$3,481

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,493)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 6

Operator 1

Gender: Female
 Age: 22
 Years Licensed: 6
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic DX 2DR Coupe
 Model Year: 2009
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

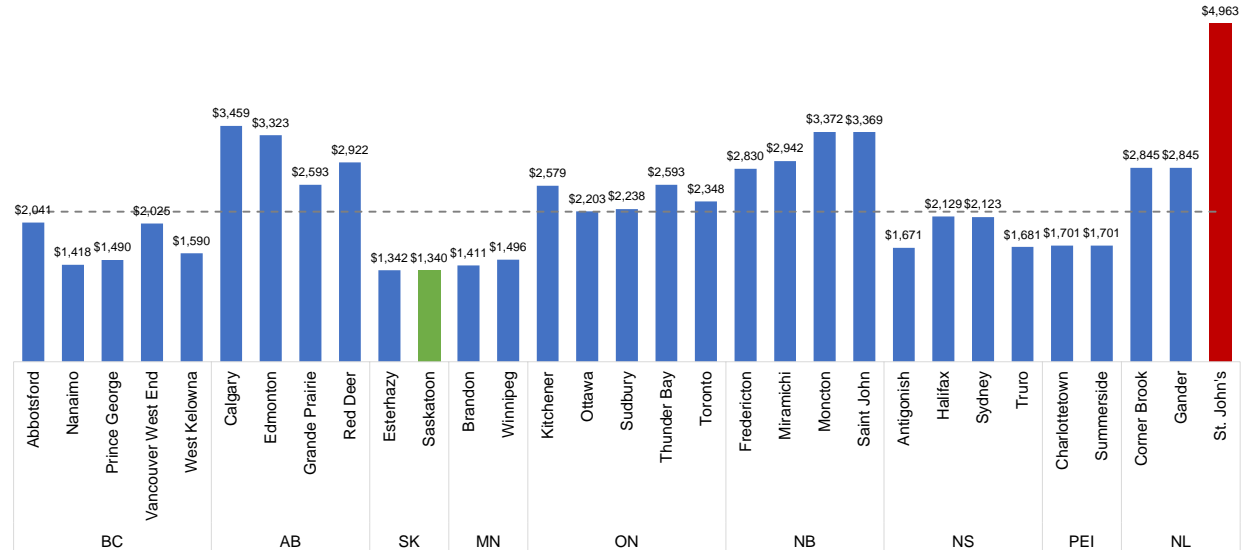
British Columbia	\$1,713	New Brunswick	\$3,128	Nova Scotia	\$1,901
Alberta	\$3,074	Manitoba	\$1,454	Prince Edward Island	\$1,701
Saskatchewan	\$1,341	Ontario	\$2,392	Newfoundland	\$3,551

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,203)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 7

Operator 1

Gender: Male
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, February 2019

Vehicle 1

Make and Model: Ford F150 XL Reg Cab 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

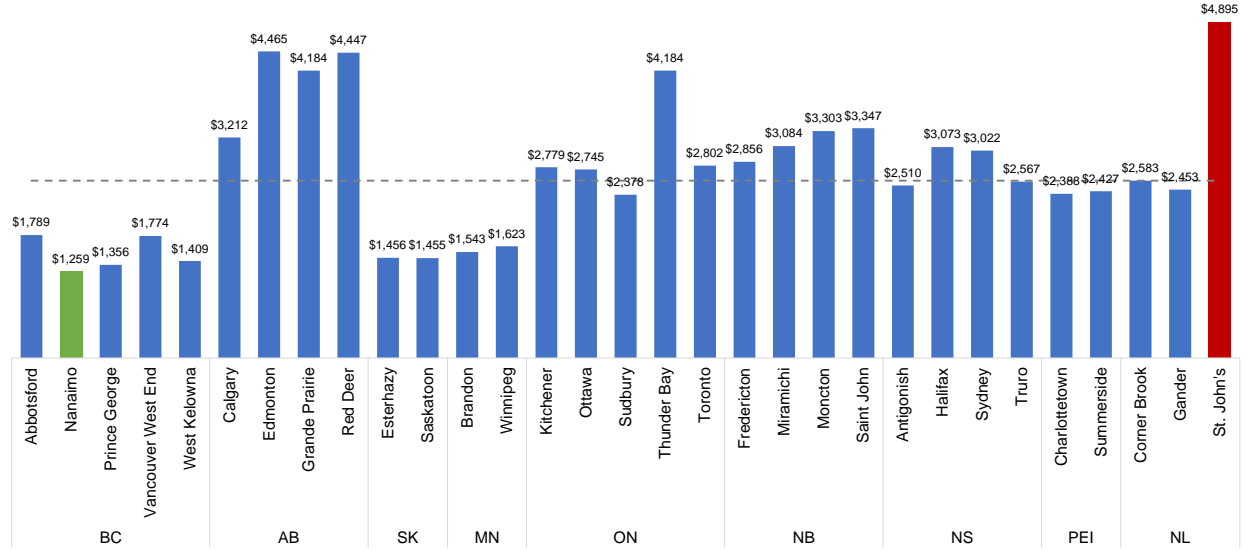
British Columbia	\$1,517	New Brunswick	\$3,148	Nova Scotia	\$2,793
Alberta	\$4,077	Manitoba	\$1,583	Prince Edward Island	\$2,408
Saskatchewan	\$1,456	Ontario	\$2,978	Newfoundland	\$3,310

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,583)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 8

Operator 1

Gender: Female
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, February 2019

Vehicle 1

Make and Model: Ford F150 XL Reg Cab 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

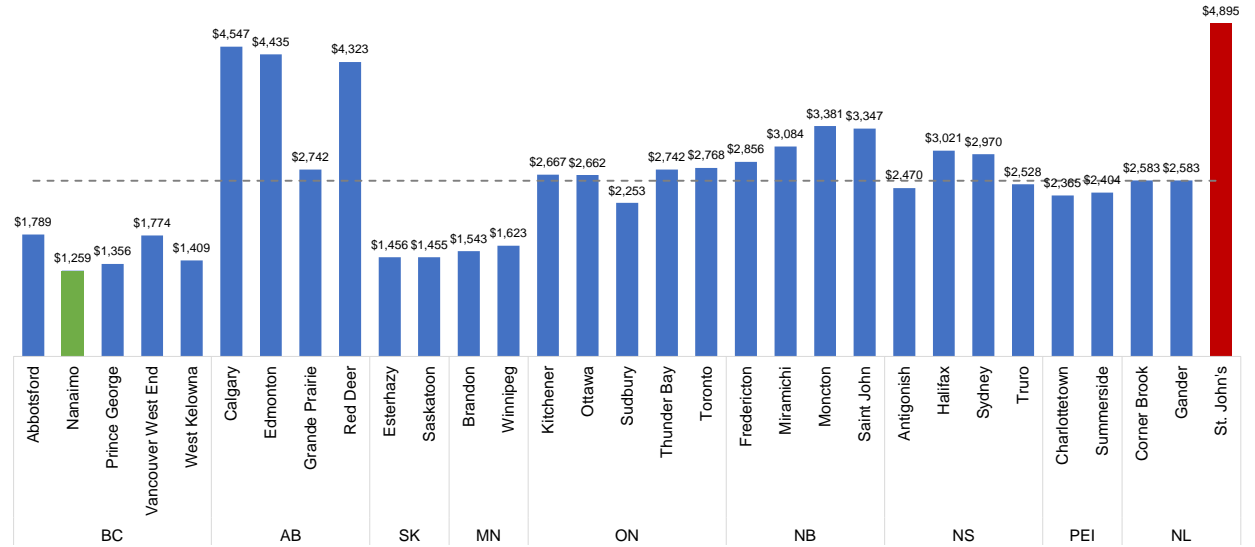
British Columbia	\$1,517	New Brunswick	\$3,167	Nova Scotia	\$2,747
Alberta	\$4,012	Manitoba	\$1,583	Prince Edward Island	\$2,384
Saskatchewan	\$1,456	Ontario	\$2,618	Newfoundland	\$3,354

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,583)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 9

Operator 1

Gender: Male
 Age: 33
 Years Licensed: 17
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major Conviction, May 2019

Vehicle 1

Make and Model: Chevrolet Malibu LT 4DR
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

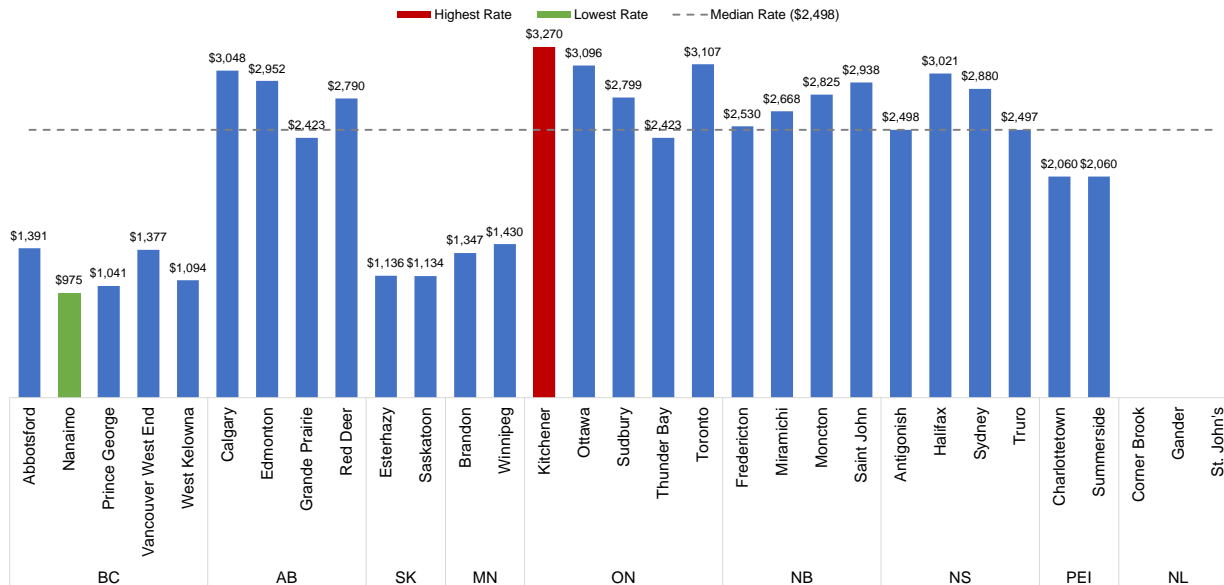
Provincial Averages

British Columbia	\$1,176	New Brunswick	\$2,740	Nova Scotia	\$2,724
Alberta	\$2,803	Manitoba	\$1,389	Prince Edward Island	\$2,060
Saskatchewan	\$1,135	Ontario	\$2,939	Newfoundland	N/A

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 10

Operator 1

Gender: Female
 Age: 33
 Years Licensed: 17
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major Conviction, May 2019

Vehicle 1

Make and Model: Chevrolet Malibu LT 4DR
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

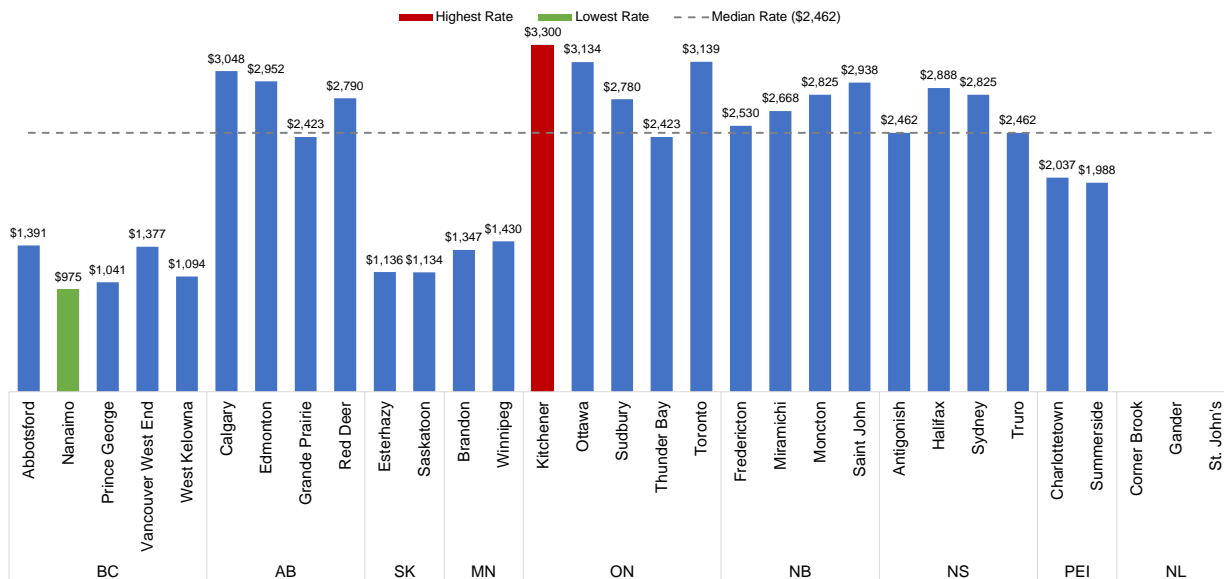
Provincial Averages

British Columbia	\$1,176	New Brunswick	\$2,740	Nova Scotia	\$2,659
Alberta	\$2,803	Manitoba	\$1,389	Prince Edward Island	\$2,013
Saskatchewan	\$1,135	Ontario	\$2,955	Newfoundland	N/A

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 11

Operator 1

Gender: Male
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None

Vehicle 1

Make and Model: Hyundai Elantra GL 4DR
 Model Year: 2014
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

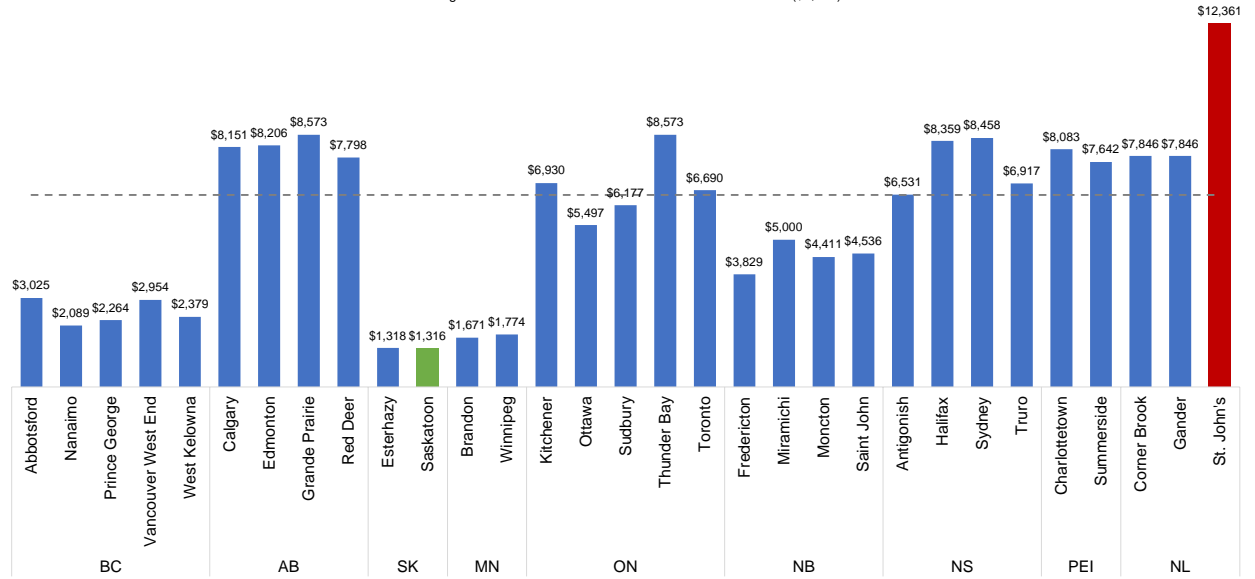
British Columbia	\$2,542	New Brunswick	\$4,444	Nova Scotia	\$7,566
Alberta	\$8,182	Manitoba	\$1,723	Prince Edward Island	\$7,862
Saskatchewan	\$1,317	Ontario	\$6,773	Newfoundland	\$9,351

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$6,531)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 12

Operator 1

Gender: Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None

Vehicle 1

Make and Model: Hyundai Elantra GL 4DR
 Model Year: 2014
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

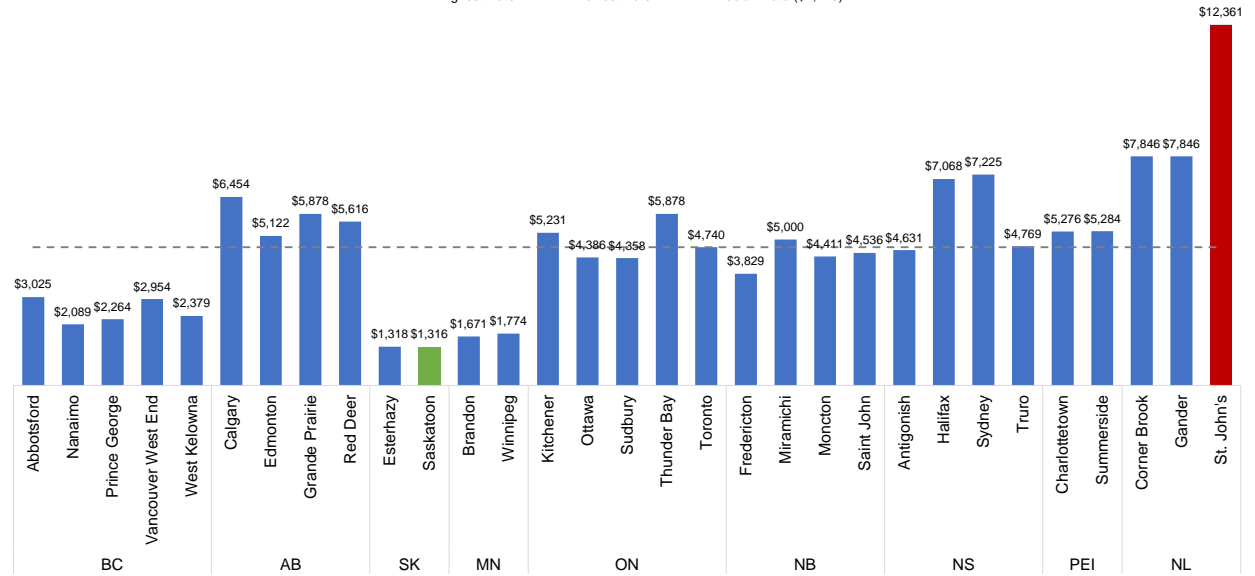
British Columbia	\$2,542	New Brunswick	\$4,444	Nova Scotia	\$5,923
Alberta	\$5,768	Manitoba	\$1,723	Prince Edward Island	\$5,280
Saskatchewan	\$1,317	Ontario	\$4,918	Newfoundland	\$9,351

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$4,740)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 13

Operator 1

Gender: Male
 Age: 43
 Years Licensed: 27
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

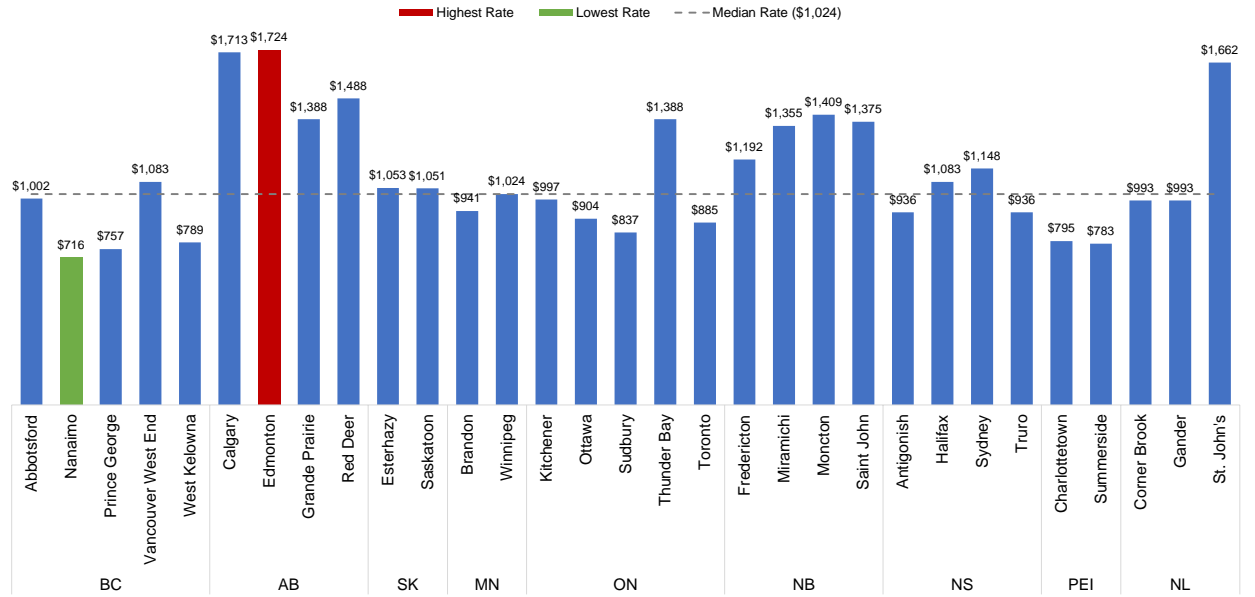
Vehicle 1

Make and Model: Dodge Grand Caravan SE
 Model Year: 2011
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$869	New Brunswick	\$1,333	Nova Scotia	\$1,025
Alberta	\$1,578	Manitoba	\$983	Prince Edward Island	\$789
Saskatchewan	\$1,052	Ontario	\$1,002	Newfoundland	\$1,216

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 14

Operator 1

Gender: Female
 Age: 43
 Years Licensed: 27
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

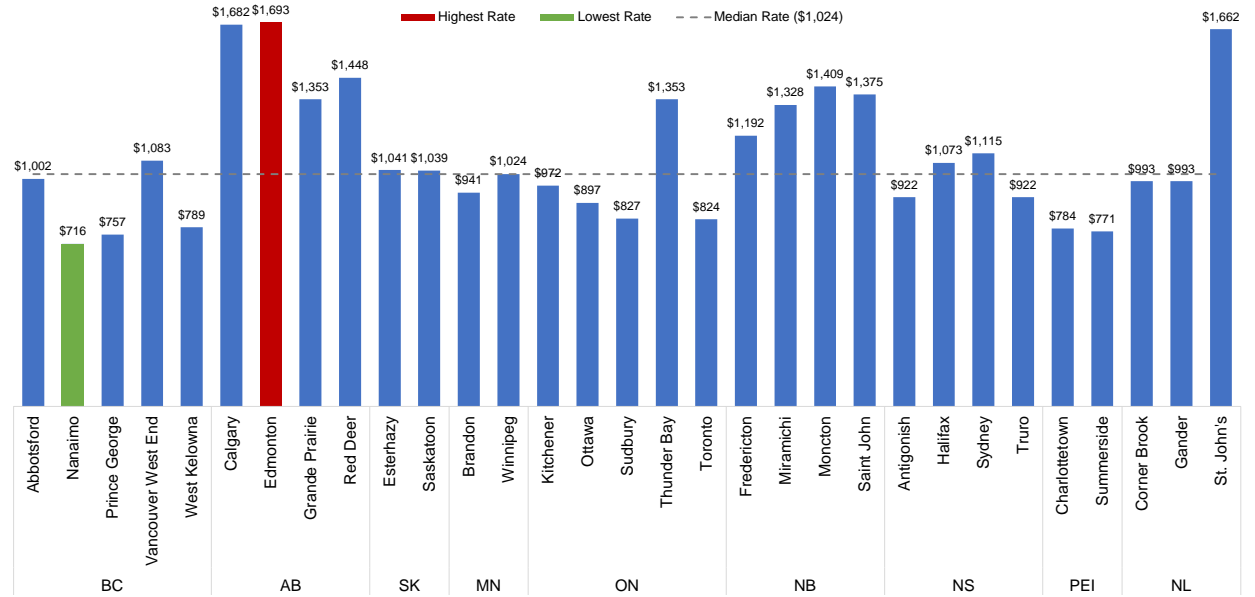
Vehicle 1

Make and Model: Dodge Grand Caravan SE
 Model Year: 2011
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$869	New Brunswick	\$1,326	Nova Scotia	\$1,008
Alberta	\$1,544	Manitoba	\$983	Prince Edward Island	\$778
Saskatchewan	\$1,040	Ontario	\$975	Newfoundland	\$1,216

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 15

Operator 1

Gender: Male
 Age: 42
 Years Licensed: 26
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

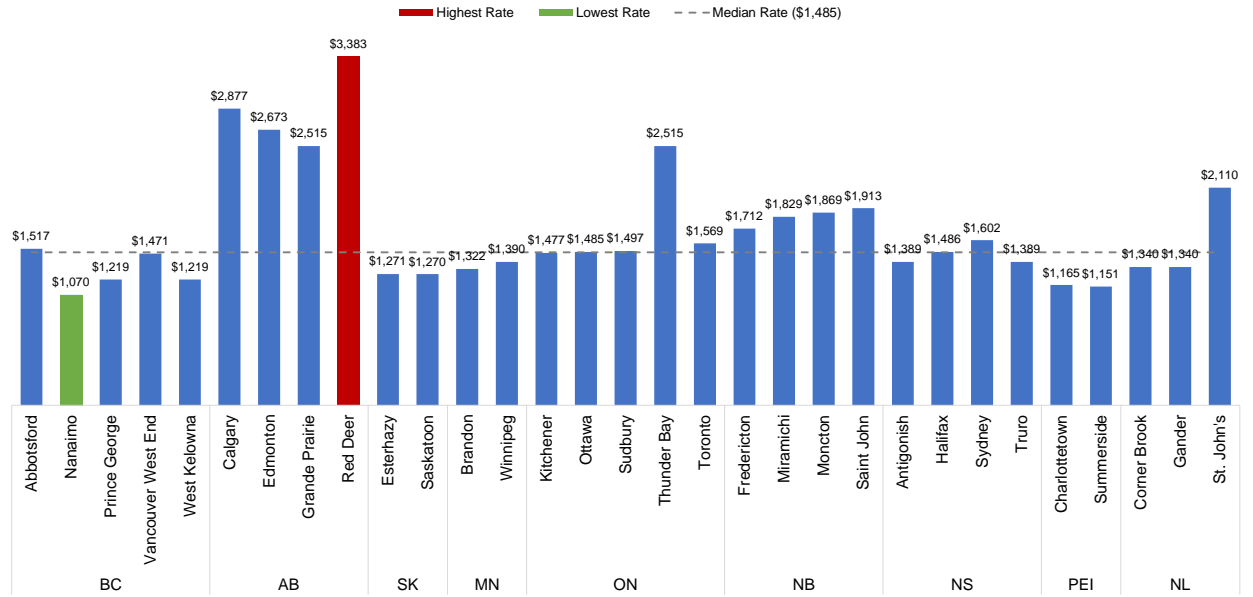
Vehicle 1

Make and Model: Ford F150 Limited Supercrew 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,831	Nova Scotia	\$1,467
Alberta	\$2,862	Manitoba	\$1,356	Prince Edward Island	\$1,158
Saskatchewan	\$1,271	Ontario	\$1,709	Newfoundland	\$1,596

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 16

Operator 1

Gender: Female
 Age: 42
 Years Licensed: 26
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

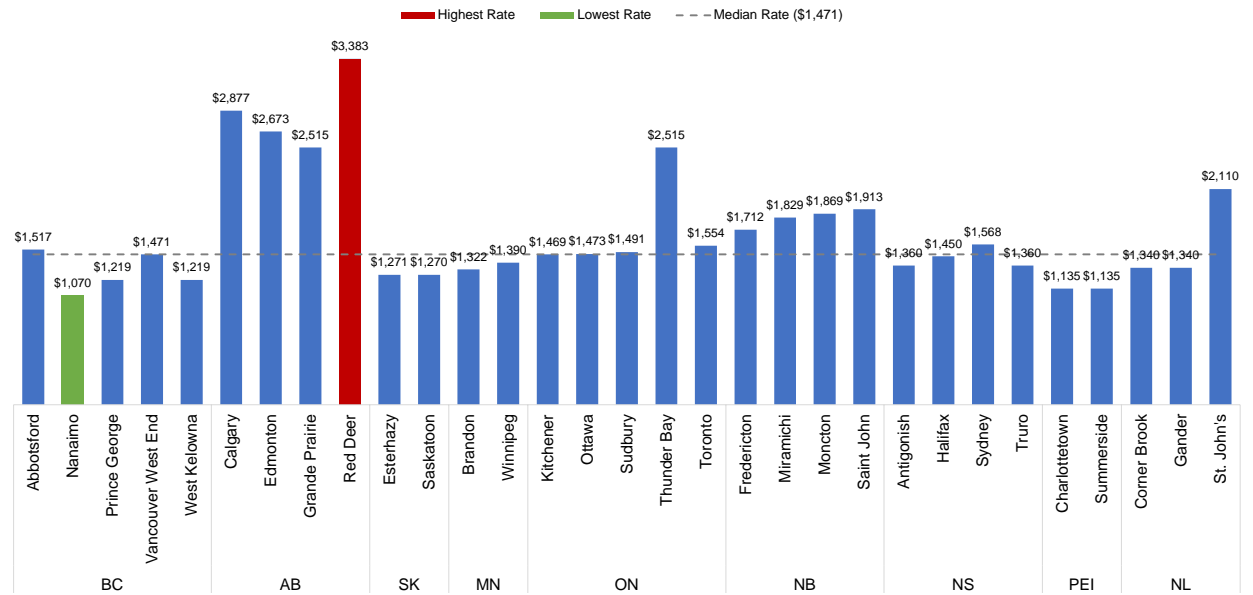
Vehicle 1

Make and Model: Ford F150 Limited Supercrew 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,831	Nova Scotia	\$1,435
Alberta	\$2,862	Manitoba	\$1,356	Prince Edward Island	\$1,135
Saskatchewan	\$1,271	Ontario	\$1,701	Newfoundland	\$1,596

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 17

Operator 1

Gender: Male
 Age: 68
 Years Licensed: 52
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

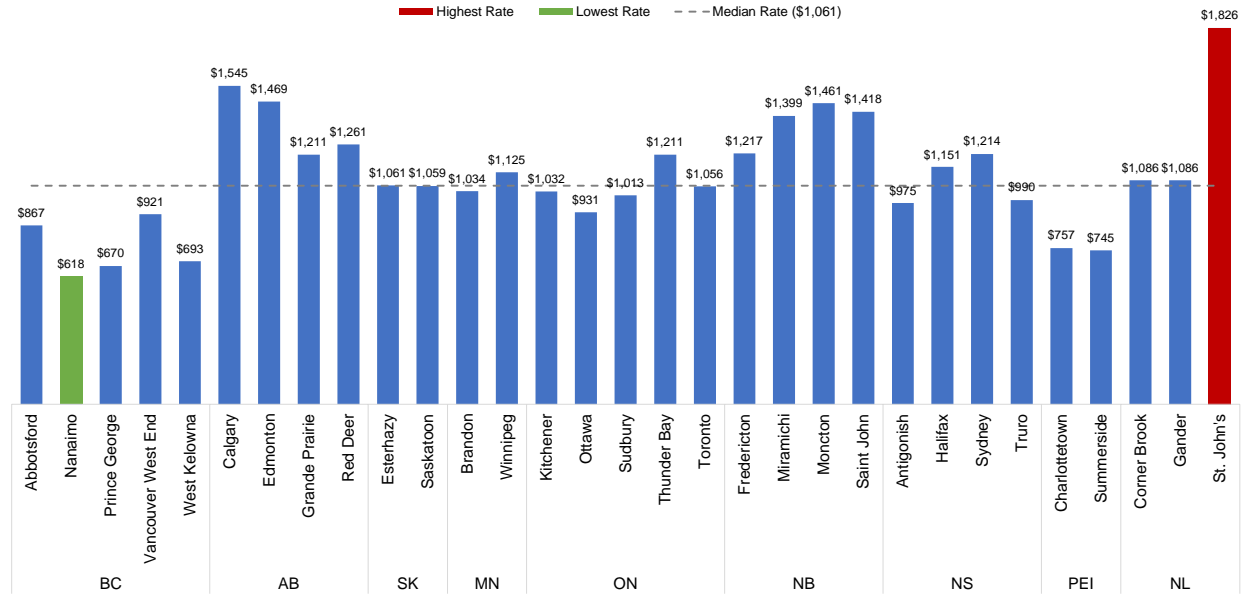
Vehicle 1

Make and Model: Toyota Corolla LE 4DR
 Model Year: 2012
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$754	New Brunswick	\$1,374	Nova Scotia	\$1,082
Alberta	\$1,371	Manitoba	\$1,080	Prince Edward Island	\$751
Saskatchewan	\$1,060	Ontario	\$1,049	Newfoundland	\$1,333

Rate Comparisons by City



Profile Number 18

Operator 1

Gender: Male
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, March 2020

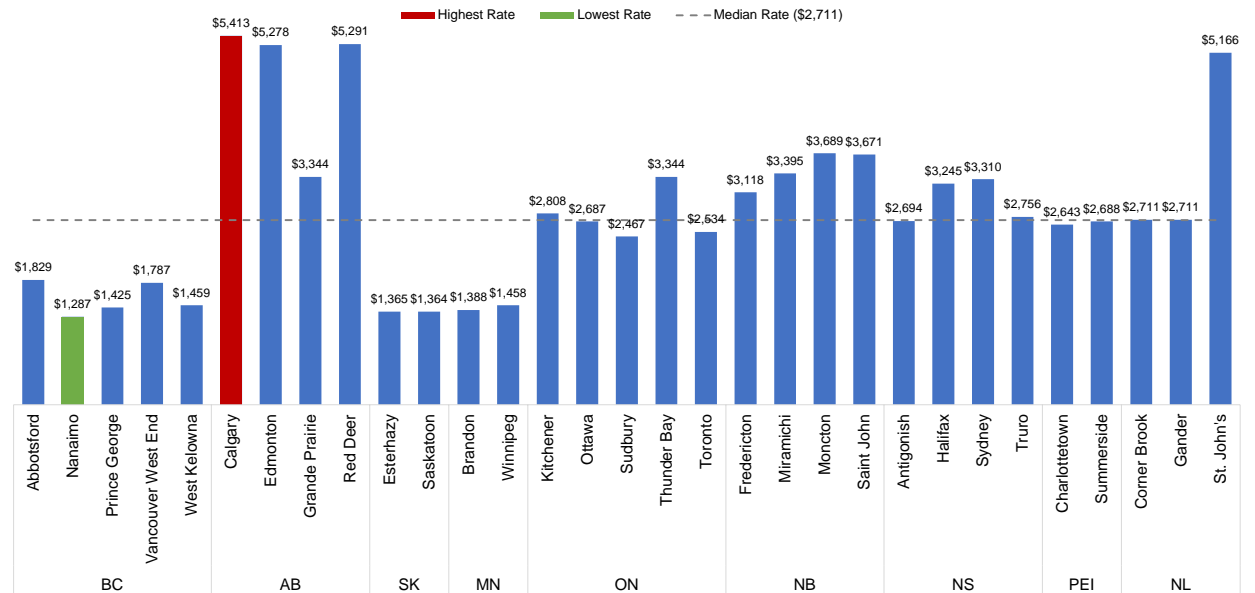
Vehicle 1

Make and Model: Dodge Ram 1500 ST Quad Cab 4WD
 Model Year: 2018
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,557	New Brunswick	\$3,468	Nova Scotia	\$3,001
Alberta	\$4,832	Manitoba	\$1,423	Prince Edward Island	\$2,666
Saskatchewan	\$1,365	Ontario	\$2,768	Newfoundland	\$3,529

Rate Comparisons by City



Profile Number 19

Operator 1

Gender: Female
 Age: 31
 Years Licensed: 15
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

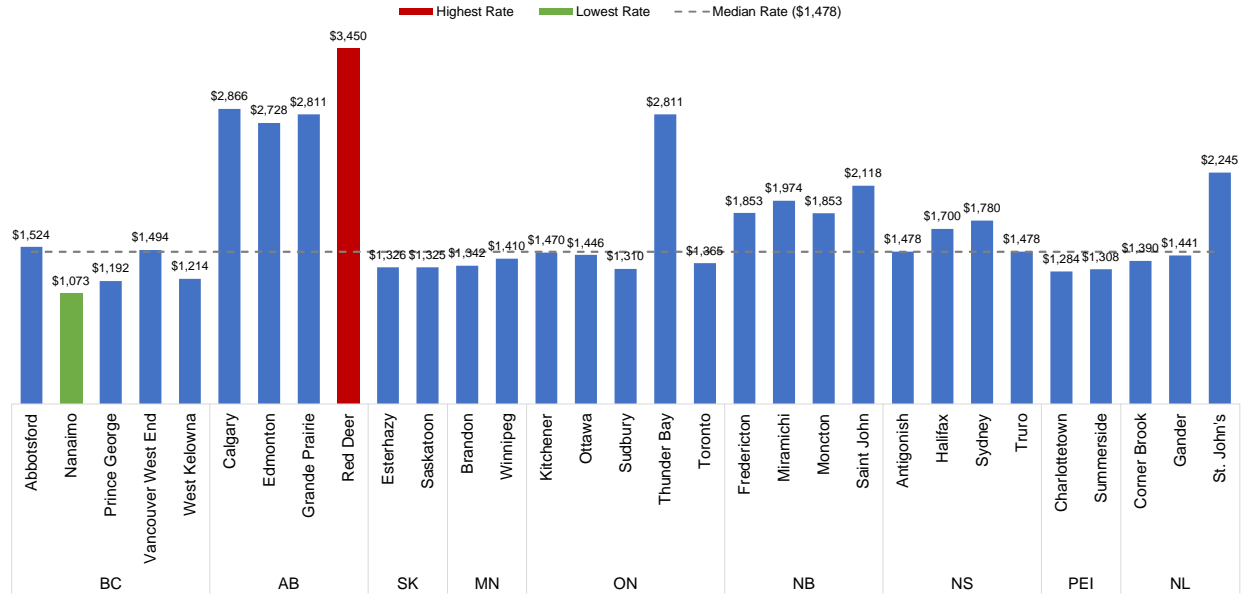
Vehicle 1

Make and Model: Chevrolet Silverado 1500 WT Crew Cab 4WD
 Model Year: 2019
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,949	Nova Scotia	\$1,609
Alberta	\$2,964	Manitoba	\$1,376	Prince Edward Island	\$1,296
Saskatchewan	\$1,326	Ontario	\$1,680	Newfoundland	\$1,692

Rate Comparisons by City



Profile Number 20

Operator 1

Gender: Male
 Age: 55
 Years Licensed: 39
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

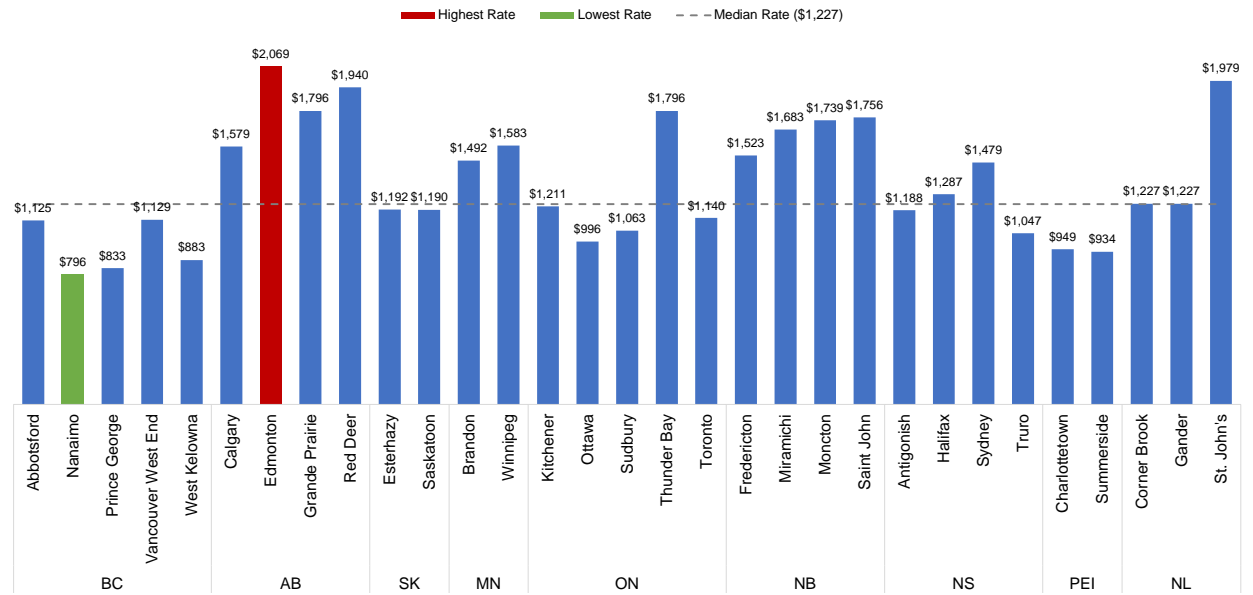
Vehicle 1

Make and Model: Ford Explorer 4DR 4WD
 Model Year: 2015
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$953	New Brunswick	\$1,675	Nova Scotia	\$1,250
Alberta	\$1,846	Manitoba	\$1,538	Prince Edward Island	\$942
Saskatchewan	\$1,191	Ontario	\$1,241	Newfoundland	\$1,477

Rate Comparisons by City



Profile Number 21

Operator 1

Gender: Male
 Age: 71
 Years Licensed: 55
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

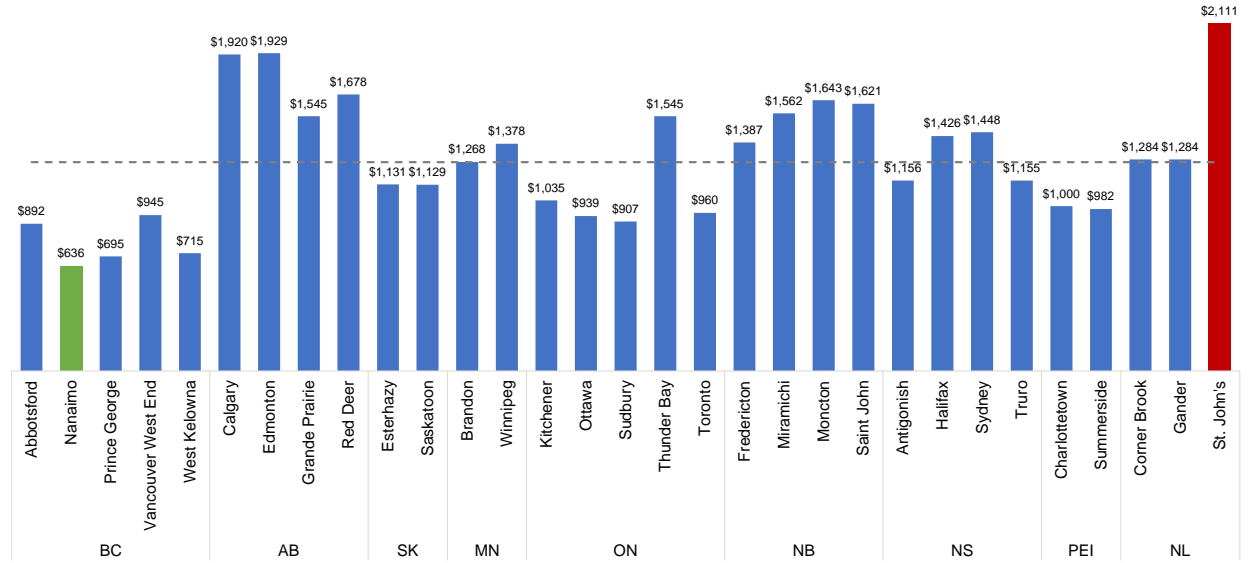
Make and Model: Toyota Corolla S 4DR
 Model Year: 2015
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$777	New Brunswick	\$1,553	Nova Scotia	\$1,296
Alberta	\$1,768	Manitoba	\$1,323	Prince Edward Island	\$991
Saskatchewan	\$1,130	Ontario	\$1,077	Newfoundland	\$1,559

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$1,268)



Profile Number 22

Operator 1

Gender: Male
 Age: 48
 Years Licensed: 32
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

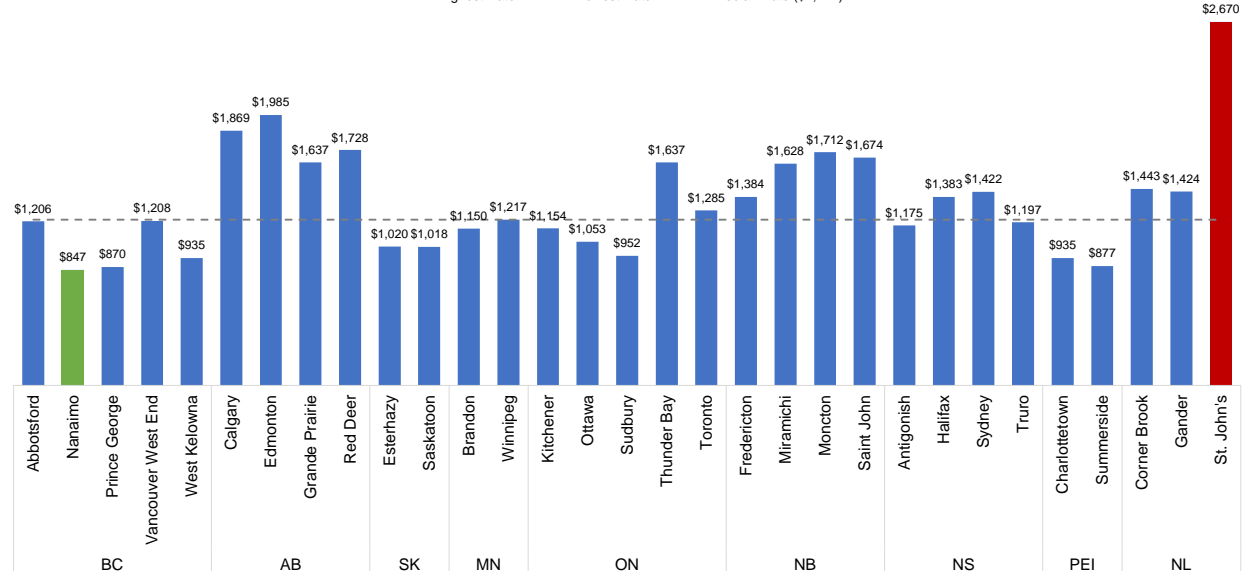
Make and Model: Toyota Camry LE 4DR
 Model Year: 2008
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,013	New Brunswick	\$1,600	Nova Scotia	\$1,294
Alberta	\$1,805	Manitoba	\$1,184	Prince Edward Island	\$906
Saskatchewan	\$1,019	Ontario	\$1,216	Newfoundland	\$1,846

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$1,217)



Profile Number 23

Operator 1
 Gender: Male
 Age: 48
 Years Licensed: 32
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, June 2019; Minor Conviction,

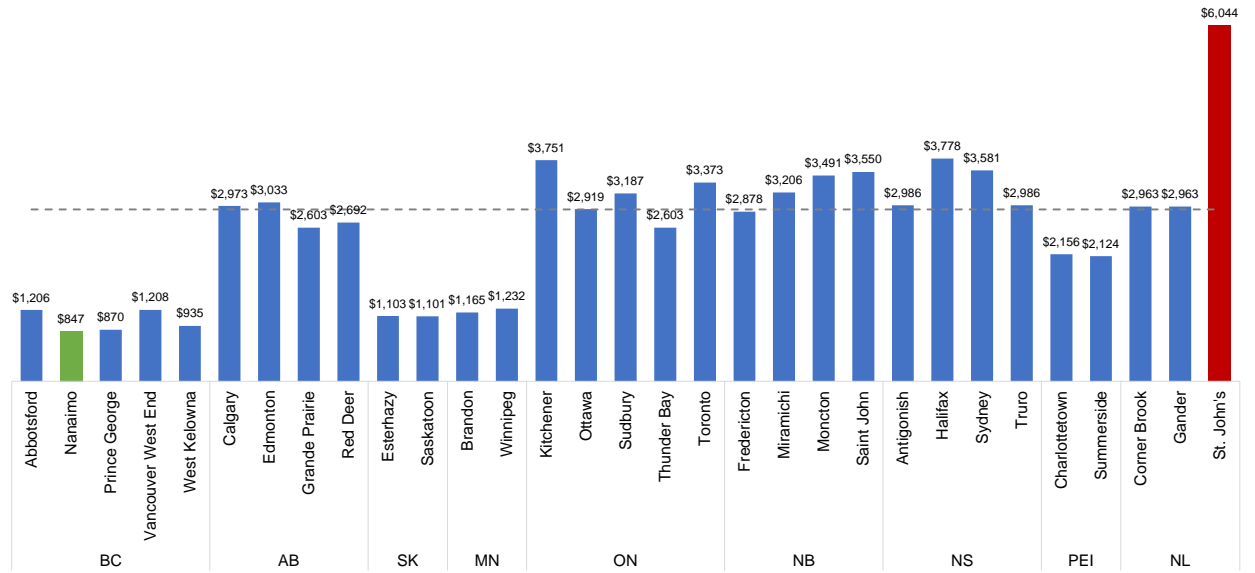
Vehicle 1
 Make and Model: Toyota Camry LE 4DR
 Model Year: 2008
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,013	New Brunswick	\$3,281	Nova Scotia	\$3,333
Alberta	\$2,825	Manitoba	\$1,199	Prince Edward Island	\$2,140
Saskatchewan	\$1,102	Ontario	\$3,167	Newfoundland	\$3,990

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,919)



Additional Operator(s)
 Gender: Female
 Age: 47
 Years Licensed: 31
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Additional Vehicle(s)

Gender: Male
 Age: 25
 Years Licensed: 9
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Minor Conviction, September 2020

Profile Number 24

Operator 1
 Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

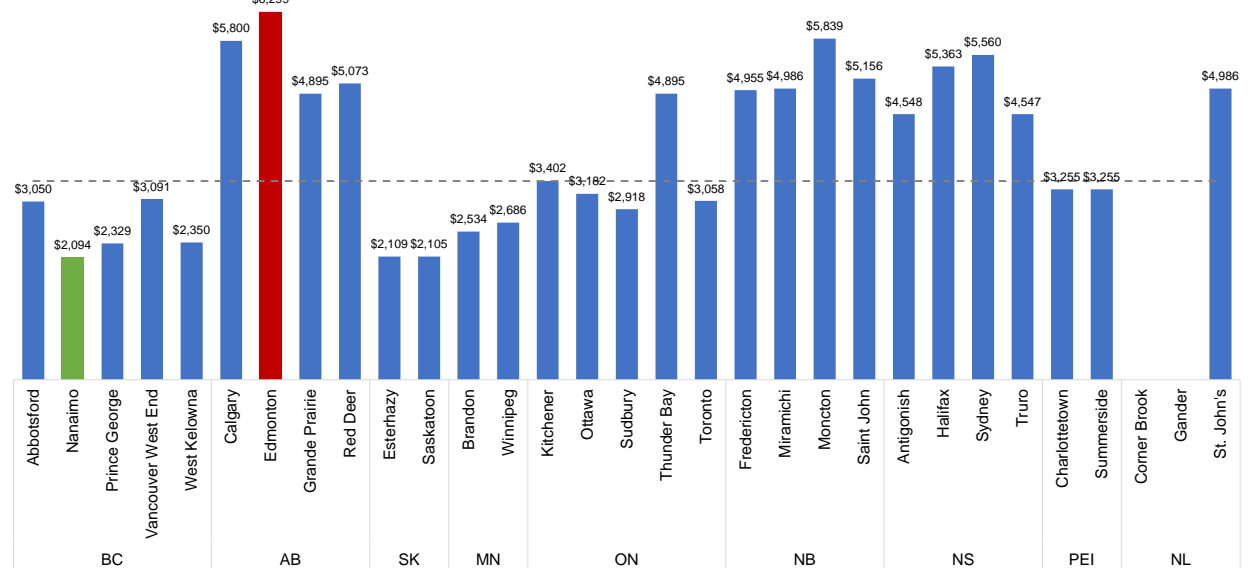
Vehicle 1
 Make and Model: Toyota Corolla LE 4DR
 Model Year: 2015
 Commute: 15 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$2,583	New Brunswick	\$5,234	Nova Scotia	\$5,004
Alberta	\$5,517	Manitoba	\$2,610	Prince Edward Island	\$3,255
Saskatchewan	\$2,107	Ontario	\$3,491	Newfoundland	\$4,986

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$3,402)



Additional Operator(s)
 Gender: Female
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Additional Vehicle(s)

Gender: Male
 Age: 21
 Years Licensed: 5
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, January 2019

Gender: Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None