

1 **Information Request PUB-FA-20:** Please provide the Newfoundland and Labrador industry average
 2 incurred ALAE amount per vehicle for private passenger vehicles (PPV) as reported in the most recently
 3 available GISA Exhibit for each of the accident years 2008 to 2012 separately. Provide the Facility
 4 Association average incurred ALAE amount per vehicle for Newfoundland and Labrador PPV as
 5 reported in the most recently available GISA Exhibit for each of the accident years 2008 to 2012
 6 separately. Provide copies of applicable sections of the GISA Exhibit.

7 **FA Response:**

8 The most recent private passenger vehicle experience from GISA we have is as at December 31, 2013.
 9 The AUTO1005 GISA exhibits (i.e. the printed versions) do not provide indemnity and ALAE
 10 separately. As well, the AUTO1005 exhibits contain only the most recent five accident years; as such, it
 11 is not possible to show results for 2008 (we can for Facility Association as we are provided with the
 12 underlying data and receive the most recent 10 accident years).

13 Further, these exhibits provide the industry data as “factored” – that is, the “Claim and adjustment
 14 expenses incurred” column values include indemnity and ALAE (developed to ultimate via selected loss
 15 development factors), ULAE (via selected factor applied to ultimate indemnity and ALAE) and health
 16 levy amounts (per vehicle levy multiplied by earned vehicle counts – included in third party liability
 17 claim amount). As such, while it is possible to “reconcile” the results in the industry table below with
 18 the attached Exhibits, it is not possible to reconcile the recorded (i.e. unfactored) indemnity amounts and
 19 ALAE amounts in these tables with the associated exhibit. However, as the Facility Association GISA
 20 exhibit is NOT factored, the reconciliation is directly possible.

21 *Industry Newfoundland Private Passenger unfactored average ALAE (Dec. 31, 2013)*

Jurisdiction (short form) NL					
FA Minor Rating Class Code PPVxFrmr					
Accident Year	Earned Exposure (excl trailers) - policy	Recorded Indemnity & ALAE	Recorded Indemnity	Recorded ALAE	Avg Incurred ALAE as reported
2009	270,081	177,263,134	164,821,114	12,442,021	46
2010	280,470	207,964,267	194,532,246	13,432,021	48
2011	288,950	215,793,317	202,985,701	12,807,616	44
2012	298,398	237,124,193	224,384,366	12,739,827	43
2013	307,552	253,413,867	241,135,349	12,278,518	40
Grand Total	1,445,451	1,091,558,777	1,027,858,775	63,700,002	44

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23 *Facility Association Newfoundland Private Passenger unfactored average ALAE (Dec. 31, 2013)*

FA Minor Rating Class Code	PPVxFrmr				
Accident Year	Earned Exposure (excl trailers) - policy	Recorded Indemnity & ALAE	Recorded Indemnity	Recorded ALAE	Avg Incurred ALAE as reported
2008	5,907	4,844,153	4,511,417	332,736	56
2009	7,574	9,078,628	8,505,902	572,726	76
2010	9,226	12,451,290	11,789,812	661,478	72
2011	10,197	13,412,296	12,655,242	757,054	74
2012	11,368	12,808,939	12,016,429	792,510	70
2013	12,114	13,596,753	12,632,090	964,663	80
Grand Total	56,388	66,192,059	62,110,892	4,081,167	72

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25 The associated GISA exhibit pages are attached as requested.

PPV-IR excluding Farmers

Newfoundland and Labrador

Coverage and Accident Year	Number of Written Vehicles	Number of Earned Vehicles	Written Premiums	Earned Premiums	Number Of Claims	Claim and adjustment expenses incurred	Claim Frequency Per 100 Earned Vehicles	Average Cost Per Claim	Average Earned Premium	Incurred Claim Cost Per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2009	275,367	270,066	171,757,267	165,268,162	8,408	116,315,437	3.11	13,834	611.95	430.69	70
2010	285,956	280,470	180,802,925	176,257,235	8,853	137,220,298	3.16	15,500	628.44	489.25	78
2011	292,918	288,950	185,724,826	183,242,147	9,567	142,785,459	3.31	14,925	634.17	494.15	78
2012	303,705	298,398	190,669,896	187,778,832	9,653	152,414,398	3.24	15,789	629.29	510.78	81
2013	310,506	307,552	196,688,041	194,186,205	10,213	161,773,051	3.32	15,840	631.39	526.00	83
Total	1,468,451	1,445,436	925,642,955	906,732,581	46,694	710,508,643	3.23	15,216	627.31	491.55	78
Accident Benefits / Assurance Individuelle											
2009	232,759	224,638	16,706,185	16,104,225	1,667	9,601,718	0.74	5,760	71.69	42.74	60
2010	246,387	239,427	17,812,396	17,305,887	1,882	12,820,816	0.79	6,812	72.28	53.55	74
2011	256,125	250,676	18,894,262	18,312,346	2,036	12,008,697	0.81	5,898	73.05	47.91	66
2012	270,816	263,562	19,927,671	19,367,186	2,209	13,226,467	0.84	5,989	73.48	50.18	68
2013	283,354	277,402	20,914,899	20,533,108	2,408	14,789,460	0.87	6,141	74.02	53.31	72
Total	1,289,441	1,255,705	94,255,413	91,622,752	10,202	62,447,158	0.81	6,121	72.97	49.73	68
Uninsured Automobile / Véhicule non assuré											
2009	274,074	268,129	5,129,320	5,009,931	134	2,885,730	0.05	21,482	18.68	10.76	58
2010	285,185	279,803	5,360,948	5,256,102	160	3,890,218	0.06	24,346	18.79	13.90	74
2011	292,685	288,096	5,491,797	5,408,551	140	3,997,507	0.05	28,547	18.77	13.88	74
2012	304,303	299,008	5,761,065	5,626,891	137	4,527,136	0.05	32,997	18.82	15.14	80
2013	312,740	308,700	5,901,656	5,839,627	140	4,719,134	0.05	33,804	18.92	15.29	81
Total	1,468,987	1,443,736	27,644,786	27,141,102	711	20,019,725	0.05	28,159	18.80	13.87	74
Underinsured Motorist / Sous assurance des tiers											
2009	199,596	196,632	4,155,477	4,018,120	9	486,142	0.00	53,352	20.43	2.47	12
2010	212,604	205,994	4,498,183	4,324,420	8	1,381,918	0.00	174,221	20.99	6.71	32
2011	223,491	217,542	4,782,639	4,626,082	8	693,788	0.00	90,384	21.27	3.19	15
2012	238,607	231,432	5,185,221	4,997,483	6	2,450,594	0.00	386,285	21.59	10.59	49
2013	251,506	245,378	5,534,143	5,367,737	4	1,074,340	0.00	251,131	21.88	4.38	20
Total	1,125,803	1,096,977	24,155,663	23,333,843	35	6,086,782	0.00	172,225	21.27	5.55	26
All Perils - All codes / Tous risques - Tous les codes											
2009	4,019	3,895	1,450,097	1,354,601	205	607,938	5.26	2,966	347.77	156.08	45
2010	4,550	4,146	1,602,665	1,528,881	302	1,253,528	7.28	4,151	368.78	302.36	82
2011	4,600	4,726	1,706,168	1,682,163	335	1,075,889	7.08	3,213	355.95	227.66	64
2012	4,702	4,627	1,714,214	1,683,655	382	1,253,744	8.26	3,279	363.86	270.95	74
2013	5,123	4,897	1,898,076	1,799,894	387	1,445,538	7.90	3,734	367.53	295.17	80
Total	22,995	22,291	8,371,220	8,049,194	1,611	5,636,638	7.23	3,498	361.09	252.86	70
Collision (\$250 Deductible) / Collision (Franchise de 250\$)											
2009	63,910	62,349	16,055,457	15,155,318	3,018	11,314,550	4.84	3,749	243.07	181.47	75
2010	65,607	64,730	17,248,858	16,800,704	2,936	11,144,250	4.54	3,796	259.55	172.17	66
2011	65,889	65,536	17,260,382	17,162,955	2,948	10,904,352	4.50	3,699	261.89	166.39	64
2012	66,359	66,202	16,670,807	17,028,221	3,077	12,989,947	4.65	4,221	257.22	196.22	76
2013	66,322	66,360	16,611,880	16,586,793	3,074	12,778,229	4.63	4,157	249.95	192.56	77
Total	328,088	325,175	83,847,384	82,733,991	15,053	59,131,328	4.63	3,928	254.43	181.84	71
Collision (\$500 Deductible) / Collision (Franchise de 500\$)											
2009	46,504	45,313	11,809,679	11,249,443	1,941	8,522,677	4.28	4,391	248.26	188.09	76
2010	48,490	47,642	12,613,618	12,335,231	1,960	8,495,183	4.11	4,334	258.91	178.31	69
2011	51,737	49,916	14,298,155	13,390,996	2,320	10,368,571	4.65	4,469	268.27	207.72	77
2012	55,228	53,638	15,501,230	14,942,579	2,409	11,823,389	4.49	4,909	278.58	220.43	79
2013	58,887	56,962	16,963,794	16,204,590	2,919	13,732,000	5.12	4,705	284.48	241.07	85
Total	260,846	253,470	71,186,476	68,122,839	11,548	52,941,820	4.56	4,584	268.76	208.87	78
Collision (\$1000 Deductible) / Collision (Franchise de 1000\$)											
2009	6,425	6,296	1,574,046	1,483,288	161	970,175	2.56	6,026	235.61	154.10	65
2010	6,984	6,701	1,788,330	1,689,197	174	882,288	2.60	5,071	252.09	131.67	52
2011	7,726	7,312	2,184,855	1,967,620	221	1,256,808	3.02	5,687	269.09	171.88	64
2012	9,083	8,390	2,719,068	2,439,864	276	1,357,617	3.29	4,914	290.80	161.81	56
2013	10,167	9,638	3,238,327	2,976,638	355	2,104,524	3.69	5,924	308.85	218.36	71
Total	40,386	38,337	11,504,626	10,556,606	1,188	6,571,413	3.10	5,534	275.37	171.41	62
Garantie et Année de l'accident	Nombre De Véhicules Emis	Nombre de véhicules acquis	Primes Emises	Primes Acquis	Nombre De Sinistres	Sinistres et frais de règlement	Frequence Des Sinistres Pour 100 Véhicules Acquis	Cout Moyen Par Sinistre	Prime Acquisse Moyenne	Cout Des Sinistres Par Véhicule Acquis	Rapport Des Sinistres Aux Primes Acquis

Terre-Neuve-et-Labrador

Voitures de tourisme-tarifées indiv. sauf exploitation agricole

PPV-IR excluding Farmers
Newfoundland and Labrador

Coverage and Accident Year	Number of Written Vehicles	Number of Earned Vehicles	Written Premiums	Earned Premiums	Number Of Claims	Claim and adjustment expenses incurred	Claim Frequency Per 100 Earned Vehicles	Average Cost Per Claim	Average Earned Premium	Incurred Claim Cost Per Earned Vehicle	Earned Incurred Loss Ratio
Collision - All codes / Collision - Tous les codes											
2009	196,883	192,250	46,334,074	44,101,349	7,805	32,330,683	4.06	4,142	229.40	168.17	73
2010	206,659	201,871	50,516,753	48,661,657	7,994	32,867,428	3.96	4,112	241.05	162.81	68
2011	214,212	209,881	53,303,938	51,782,939	8,871	36,420,635	4.23	4,106	246.73	173.53	70
2012	225,796	220,241	55,883,746	54,649,400	9,362	41,659,754	4.25	4,450	248.13	189.16	76
2013	236,187	231,318	59,475,083	57,766,390	10,654	46,616,191	4.61	4,375	249.73	201.52	81
Total	1,079,737	1,055,562	265,513,594	256,961,736	44,686	189,894,691	4.23	4,250	243.44	179.90	74
Comprehensive (\$100 Deductible) / Accidents sans Collision ni versement (Franchise de 100\$)											
2009	179,516	174,234	19,230,034	18,369,605	11,782	12,707,104	6.76	1,079	105.43	72.93	69
2010	188,646	184,294	20,981,111	20,213,111	13,856	15,791,809	7.52	1,140	109.68	85.69	78
2011	194,483	190,966	22,620,827	21,646,375	15,339	16,004,177	8.03	1,043	113.35	83.81	74
2012	202,930	198,883	25,254,132	23,948,809	15,920	17,829,185	8.00	1,120	120.42	89.65	74
2013	211,399	207,367	28,525,154	26,879,505	16,759	18,876,593	8.08	1,126	129.62	91.03	70
Total	976,974	955,744	116,611,258	111,057,405	73,656	81,208,869	7.71	1,103	116.20	84.97	73
Comprehensive (\$250 Deductible) / Accidents sans Collision ni versement (Franchise de 250\$)											
2009	14,936	15,381	1,564,345	1,610,299	690	922,186	4.49	1,337	104.69	59.95	57
2010	15,762	15,447	1,633,595	1,627,755	778	1,146,657	5.04	1,474	105.38	74.23	70
2011	15,997	15,813	1,716,508	1,659,292	928	1,233,518	5.87	1,329	104.93	78.01	74
2012	16,695	16,240	1,890,762	1,782,862	1,049	1,450,194	6.46	1,382	109.78	89.30	81
2013	17,912	17,244	2,203,301	2,047,624	1,104	1,520,720	6.40	1,377	118.75	88.19	74
Total	81,302	80,125	9,008,511	8,727,833	4,549	6,273,274	5.68	1,379	108.93	78.29	72
Comprehensive - All codes / Accidents sans collision ni versement - tous les codes											
2009	209,221	204,109	22,627,877	21,737,577	13,160	14,845,263	6.45	1,128	106.50	72.73	68
2010	220,259	214,907	24,581,410	23,734,580	15,351	18,165,308	7.14	1,183	110.44	84.53	77
2011	228,669	223,793	26,634,528	25,425,330	17,083	18,387,475	7.63	1,076	113.61	82.16	72
2012	239,554	234,231	29,741,951	28,179,261	17,909	20,974,352	7.65	1,171	120.31	89.55	74
2013	250,733	245,322	33,669,270	31,704,663	18,816	22,527,196	7.67	1,197	129.24	91.83	71
Total	1,148,437	1,122,361	137,255,036	130,781,411	82,320	94,899,593	7.33	1,153	116.52	84.55	73
Specified Perils - all codes / Risques specifiques - tous les codes											
2009	8,070	7,794	332,579	299,968	26	88,874	0.33	3,418	38.49	11.40	30
2010	7,864	7,826	310,300	306,979	21	108,285	0.27	5,156	39.23	13.84	35
2011	7,588	7,714	296,805	300,930	17	58,722	0.22	3,454	39.01	7.61	20
2012	8,382	7,816	347,298	322,830	28	124,760	0.36	4,460	41.31	15.96	39
2013	9,592	9,306	394,881	377,767	21	129,778	0.22	6,242	40.59	13.95	34
Total	41,497	40,456	1,681,863	1,608,475	113	510,420	0.28	4,527	39.76	12.62	32
Total											
2009	275,367	270,066	268,492,876	257,893,934	31,415	177,161,787			954.93	655.99	69
2010	285,956	280,470	285,485,580	277,375,741	34,571	207,707,799			988.97	740.57	75
2011	292,918	288,950	296,834,963	290,780,488	38,056	215,428,171			1,006.34	745.56	74
2012	303,705	298,398	309,231,062	302,605,538	39,687	236,631,205			1,014.10	793.01	78
2013	310,506	307,552	324,476,049	317,575,392	42,644	253,074,689			1,032.59	822.87	80
Total	1,468,451	1,445,436	1,484,520,530	1,446,231,093	186,372	1,090,003,650			1,000.55	754.10	75
Garantie et Année de l'accident	Nombre De Véhicules Emis	Nombre de véhicules acquis	Primes Emises	Primes Acquises	Nombre De Sinistres	Sinistres et frais de règlement	Frequence Des Sinistres Pour 100 Véhicules Acquis	Cout Moyen Par Sinistre	Prime Acquise Moyenne	Cout Des Sinistres Par Véhicule Acquis	Rapport Des Sinistres Aux Primes Acquises

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Voitures de tourisme-tarifées indiv. sauf exploitation agricole

PPV-IR excluding Farmers
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Coverage and Accident Year	Number of Written Vehicles	Number of Earned Vehicles	Written Premiums	Earned Premiums	Number Of Claims	Claim and adjustment expenses incurred	Claim Frequency Per 100 Earned Vehicles	Average Cost Per Claim	Average Earned Premium	Incurred Claim Cost Per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2009	8,732	7,574	12,367,166	10,338,302	414	6,999,841	5.47	16,908	1,364.89	924.13	68
2010	9,581	9,226	13,927,721	13,159,325	571	10,000,763	6.19	17,514	1,426.35	1,083.99	76
2011	10,802	10,197	16,132,684	15,091,764	679	10,829,506	6.66	15,949	1,479.98	1,062.00	72
2012	11,918	11,368	17,970,561	17,017,494	663	9,282,430	5.83	14,001	1,496.96	816.54	55
2013	12,072	12,114	18,183,881	18,290,468	786	9,763,316	6.49	12,422	1,509.80	805.92	53
Total	53,105	50,480	78,582,013	73,897,353	3,113	46,875,856	6.17	15,058	1,463.89	928.60	63
Accident Benefits / Assurance Individuelle											
2009	4,502	3,796	463,042	390,216	52	547,928	1.37	10,537	102.80	144.35	140
2010	5,476	4,993	552,854	511,947	71	582,683	1.42	8,207	102.53	116.70	114
2011	6,536	5,980	658,652	601,681	93	525,033	1.56	5,646	100.62	87.80	87
2012	7,673	7,083	760,591	705,059	81	525,443	1.14	6,487	99.54	74.18	75
2013	8,313	8,105	814,767	801,150	118	582,682	1.46	4,938	98.85	71.90	73
Total	32,499	29,957	3,249,906	3,010,054	415	2,763,769	1.39	6,660	100.48	92.26	92
Uninsured Automobile / Véhicule non assuré											
2009	8,632	7,505	249,999	218,785	12	369,085	0.16	30,757	29.15	49.18	169
2010	9,559	9,156	270,420	263,334	11	383,296	0.12	34,845	28.76	41.86	146
2011	10,754	10,141	300,961	284,511	10	345,417	0.10	34,542	28.05	34.06	121
2012	11,963	11,371	332,777	317,405	13	618,463	0.11	47,574	27.91	54.39	195
2013	12,155	12,187	336,145	338,005	10	260,983	0.08	26,098	27.73	21.41	77
Total	53,063	50,360	1,490,302	1,422,040	56	1,977,244	0.11	35,308	28.24	39.26	139
Underinsured Motorist / Sous assurance des tiers											
2009	5,227	4,593	78,906	66,250	0	0	0.00	0	14.43	0.00	0
2010	6,598	5,872	100,421	89,554	0	0	0.00	0	15.25	0.00	0
2011	7,939	7,300	127,200	112,906	0	0	0.00	0	15.47	0.00	0
2012	9,174	8,580	157,002	141,408	2	114,325	0.02	57,163	16.48	13.32	81
2013	9,595	9,492	180,433	171,775	0	0	0.00	0	18.10	0.00	0
Total	38,532	35,837	643,962	581,893	2	114,325	0.01	57,163	16.24	3.19	20
All Perils - All codes / Tous risques - Tous les codes											
2009	36	33	26,376	24,683	1	5,704	3.06	5,704	754.96	174.46	23
2010	35	33	21,967	23,599	4	31,338	12.13	7,835	715.38	949.98	133
2011	40	41	27,961	27,027	4	3,448	9.66	862	652.42	83.23	13
2012	34	34	25,826	25,026	4	1,972	11.66	493	729.50	57.48	8
2013	27	33	22,396	26,406	1	5,234	3.03	5,234	798.81	158.33	20
Total	171	174	124,526	126,742	14	47,696	8.02	3,407	726.43	273.37	38
Collision (\$500 Deductible) / Collision (Franchise de 500\$)											
2009	2,050	1,908	1,037,393	925,916	108	438,640	5.66	4,061	485.40	229.95	47
2010	1,526	1,916	704,183	945,580	109	465,448	5.69	4,270	493.56	242.95	49
2011	2,705	2,013	1,591,828	1,092,214	133	758,260	6.61	5,701	542.56	376.67	69
2012	3,783	3,264	2,271,236	1,933,469	207	1,257,668	6.34	6,076	592.45	385.37	65
2013	4,315	4,091	2,675,982	2,500,564	302	1,537,849	7.38	5,092	611.23	375.91	62
Total	14,378	13,191	8,280,622	7,397,743	859	4,457,865	6.51	5,190	560.82	337.95	60
Collision - All codes / Collision - Tous les codes											
2009	3,449	3,067	1,793,255	1,534,613	169	893,840	5.51	5,289	500.33	291.42	58
2010	3,735	3,606	1,804,880	1,831,664	180	944,110	4.99	5,245	507.92	261.80	52
2011	4,410	4,045	2,455,775	2,106,755	217	1,181,037	5.36	5,443	520.77	291.94	56
2012	5,202	4,847	2,990,725	2,738,740	275	1,703,700	5.67	6,195	565.03	351.49	62
2013	5,581	5,463	3,357,796	3,206,348	390	2,103,103	7.14	5,393	586.88	384.94	66
Total	22,376	21,029	12,402,431	11,418,120	1,231	6,825,790	5.85	5,545	542.96	324.58	60
Comprehensive (\$250 Deductible) / Accidents sans Collision ni versement (Franchise de 250\$)											
2009	1,542	1,376	249,814	219,579	72	112,655	5.23	1,565	159.62	81.89	51
2010	1,429	1,517	184,447	233,036	77	127,899	5.08	1,661	153.60	84.30	55
2011	844	1,117	85,339	122,118	66	126,342	5.91	1,914	109.34	113.12	103
2012	751	794	76,320	80,245	62	108,905	7.81	1,757	101.07	137.17	136
2013	614	684	65,812	71,841	36	57,397	5.26	1,594	104.99	83.88	80
Total	5,179	5,488	661,732	726,820	313	533,198	5.70	1,704	132.44	97.16	73
Garantie et Année de l'accident	Nombre De Véhicules Emis	Nombre de véhicules acquis	Primes Emises	Primes Acquis	Nombre De Sinistres	Sinistres et frais de règlement	Frequence Des Sinistres Pour 100 Véhicules Acquis	Cout Moyen Par Sinistre	Prime Acquisse Moyenne	Cout Des Sinistres Par Véhicule Acquis	Rapport Des Sinistres Aux Primes Acquis

Terre-Neuve-et-Labrador

Voitures de tourisme-tarifées indiv. sauf exploitation agricole

PPV-IR excluding Farmers

Newfoundland and Labrador

Coverage and Accident Year	Number of Written Vehicles	Number of Earned Vehicles	Written Premiums	Earned Premiums	Number Of Claims	Claim and adjustment expenses incurred	Claim Frequency Per 100 Earned Vehicles	Average Cost Per Claim	Average Earned Premium	Incurred Claim Cost Per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive - All codes / Accidents sans collision ni versement - tous les codes											
2009	3,717	3,265	645,477	558,527	153	262,230	4.69	1,714	171.05	80.31	47
2010	4,073	3,898	612,129	650,772	189	476,342	4.85	2,520	166.97	122.21	73
2011	4,818	4,418	702,198	634,019	219	524,325	4.96	2,394	143.50	118.67	83
2012	5,695	5,299	868,134	788,277	241	558,578	4.55	2,318	148.76	105.41	71
2013	6,085	5,955	957,918	926,105	238	844,303	4.00	3,547	155.50	141.77	91
Total	24,387	22,836	3,785,856	3,557,700	1,040	2,665,778	4.55	2,563	155.79	116.74	75
Specified Perils - all codes / Risques specifiques - tous les codes											
2009	380	332	26,828	22,648	0	0	0.00	0	68.27	0.00	0
2010	407	404	23,790	27,155	2	32,758	0.50	16,379	67.21	81.07	121
2011	413	407	22,095	21,901	1	3,530	0.25	3,530	53.81	8.67	16
2012	456	432	29,396	26,091	2	4,028	0.46	2,014	60.36	9.32	15
2013	441	442	27,484	27,647	3	37,132	0.68	12,377	62.52	83.97	134
Total	2,096	2,017	129,593	125,442	8	77,448	0.40	9,681	62.19	38.39	62
Total											
2009	8,732	7,574	15,651,049	13,154,024	801	9,078,628			1,736.62	1,198.58	69
2010	9,581	9,226	17,314,182	16,557,350	1,028	12,451,290			1,794.66	1,349.61	75
2011	10,802	10,197	20,427,526	18,880,564	1,223	13,412,296			1,851.53	1,315.28	71
2012	11,918	11,368	23,135,012	21,759,499	1,281	12,808,939			1,914.09	1,126.75	59
2013	12,072	12,114	23,880,820	23,787,906	1,546	13,596,753			1,963.59	1,122.36	57
Total	53,105	50,480	100,408,589	94,139,344	5,879	61,347,906			1,864.88	1,215.29	65
Garantie et Année de l'accident	Nombre De Véhicules Emis	Nombre de véhicules acquis	Primes Emises	Primes Acquises	Nombre De Sinistres	Sinistres et frais de règlement	Frequence Des Sinistres Pour 100 Véhicules Acquis	Cout Moyen Par Sinistre	Prime Acquise Moyenne	Cout Des Sinistres Par Véhicule Acquis	Rapport Des Sinistres Aux Primes Acquises

Terre-Neuve-et-Labrador

Voitures de tourisme-tarifées indiv. sauf exploitation agricole