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The truth about how auto premiums are spent

Using the last 5 years of complete data (2017-2021), here's a breakdown of how every dollar collected in private passenger auto insurance in Alberta is spent. This data includes the two years during the pandemic, when driving levels dropped well below normal, resulting in less claims. This data comes from General Insurance Statistical Agency (GISA), which operates as a statistical agent on behalf of the insurance regulatory authorities of Alberta, New Brunswick, Newfoundland & Labrador, the Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon. Learn more about GISA [here](#).

Auto Insurance Dollar (Alberta – 2017-2021)



25.9%

Expenses includes general operating expenses, premium taxes and commissions

0.3%

Profit is a combination of underwriting income and investment returns

73.8%

Claims includes injury, DCPD, collision and comprehensive

Source: IBC calculated with data from GISA, Auto9501-AB_2021