



Key Facts on Declining Costs of Insurer Examinations in Ontario – 2013 to 2018

Description	2013	2014	2015	2016	2017	2018
Total IE Costs (HCAI)	\$ 160,289,978	\$ 155,898,017	\$ 162,883,977	\$ 144,936,524	\$ 97,570,014	\$ 21,329,097
Total Med/Rehab Expenses (HCAI)	\$ 598,436,921	\$ 604,022,424	\$ 635,242,085	\$ 592,833,683	\$ 432,471,435	\$ 141,415,457
Total AB Expenses (GISA)	\$ 2,441,429,588	\$ 2,478,590,762	\$ 2,783,701,162	\$ 2,898,878,413	\$ 2,565,168,352	\$ 2,575,063,932
Total Claim Expenses (GISA)	\$ 6,831,962,091	\$ 7,028,012,689	\$ 7,776,343,203	\$ 8,321,254,552	\$ 8,151,878,744	\$ 8,583,980,734
Number of Claimants (HCAI)	25,413	25,656	27,829	27,948	23,112	6,517
Average IE cost per claimant	\$ 6,307	\$ 6,076	\$ 5,857	\$ 5,186	\$ 4,222	\$ 3,273
IE Costs as % of M/R	26.9%	25.8%	25.6%	24.4%	22.6%	15.1%
IE Costs as % of ABs	6.4%	6.3%	5.9%	5.0%	3.8%	0.8%
IE Costs as % of Total Claims Expenses	2.3%	2.2%	2.1%	1.7%	1.2%	0.2%
<p>Average Cost of IE Per Claimant Reduced to \$4222 (2017) From \$6307 (2013) =33% DROP</p>		<p>IEs as % of AB Expenses Reduced to 3.8% (2017) From 6.4% (2013) = 41% DROP</p>			<p>IEs as % of Total Claims Reduced From 2.3% to 1.2% = 48% DROP</p>	



Claims Costs by Coverage – Why Insurance Rates Have Increased

(Per GISA June 2019)

Description	2014	2015	2016	2017	2018
Total claim expenses	\$ 7,028,012,689	\$ 7,776,343,203	\$ 8,321,254,552	\$ 8,151,878,744	\$ 8,583,980,734
Total AB expenses	\$ 2,478,590,762	\$ 2,783,701,162	\$ 2,898,878,413	\$ 2,565,168,352	\$2,575,063,932
Bodily injury claim expenses	\$1,810,512,570	\$1,976,403,984	\$1,978,576,794	\$1,750,928,904	\$1,605,989,407
DC claim expenses	\$1,108,130,841	\$1,255,803,506	\$1,409,326,912	\$1,590,615,445	\$1,757,449,867
PD Collision claim expenses	\$835,341,212	\$906,066,466	\$1,046,618,739	\$1,159,183,229	\$1,305,772,862
Comprehensive claim expenses	\$310,834,800	\$326,229,341	\$374,776,563	\$389,715,324	\$496,467,152

Percentage & Dollar Increases in Claims Costs – 2014 to 2018

Description	% Increase 2014-18	\$ Increase 2014-18
Total claim expenses	22%	\$1,555,968,045
Total AB expenses	4%	\$96,473,170
Bodily injury claim expenses	-11%	-\$204,523,163
DC claim expenses*	59%	\$649,319,026
PD Collision claim expenses*	56%	\$470,431,650
Comprehensive claim expenses*	60%	\$185,632,352
Total \$ Increase (Property Damage Related*)		\$1,305,383,028