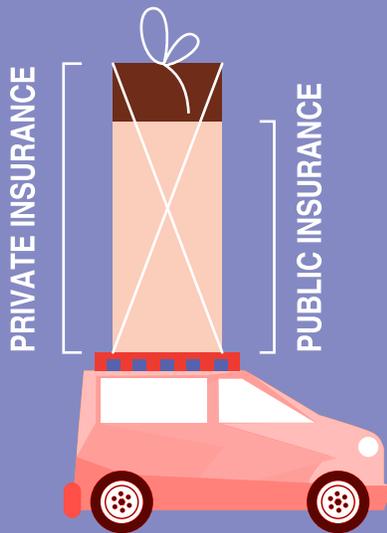


# PUBLIC INSURANCE COSTS LESS



ON AVERAGE

20%  
LESS



Private auto insurance in Canada costs on average 20% more than public auto insurance, and is double in some provinces.

2015 Canada average: \$968  
2015 Saskatchewan average: \$755

A middle aged man or woman in Saskatchewan pays ½ what they would pay in Ontario or Alberta.

*(Ontario Ministry of Finance)*



Strong Communities:



## Yes to Crowns, No to Cuts

We've got public insurance in Saskatchewan but it is at risk. **Public insurance is cheaper**, fair, easily understood and there when you need it most. Insurance you can count on.

[www.cope397.ca](http://www.cope397.ca)

# PUBLIC INSURANCE DOES NOT DISCRIMINATE



Private auto insurance in Canada discriminates based on age and where you live. This is based on how others drive, not how you drive, which is unfair.

## A 21 YEAR OLD MALE

### IN CALGARY, ALBERTA

**PAYS \$2,923**  
more premiums per  
year than a 30 year  
old male.

([insurancehotline.com](http://insurancehotline.com))

### IN TORONTO, ONTARIO

**PAYS \$2,118**  
more premiums per  
year than a 30 year  
old male.

([insurancehotline.com](http://insurancehotline.com))

### IN SASKATCHEWAN

**PAYS  
THE SAME**  
annual insurance  
rate as a 30 year  
old male.

([sgi.sk.ca](http://sgi.sk.ca))



### Strong Communities:



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# PUBLIC INSURANCE INCLUDES MORE DEDUCTIBLES



## SASKATCHEWAN'S PUBLIC AUTO INSURANCE INCLUDES MANDATORY \$700 COMPREHENSIVE AND COLLISION DEDUCTIBLE.

With private auto insurance in other provinces, you need to purchase additional packages to get that coverage. Basic coverage with private insurance does not fully cover you. You always have to buy more.

You pay higher deductibles with private auto insurance. And in many cases you pay more than one deductible for a single accident, whereas with public

auto insurance you pay lower premiums and only one deductible while receiving full coverage.



### Strong Communities:



## Yes to Crowns, No to Cuts

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# PUBLIC INSURANCE COVERS COLLISIONS



In all private sector provinces it is not mandatory to purchase collision insurance, resulting in instances where drivers do not have vehicle coverage when involved in an accident.

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## COLLISION COVERAGE IS INCLUDED WITH SASKATCHEWAN'S PUBLIC AUTO INSURANCE.



**Strong Communities:**



## Yes to Crowns, No to Cuts

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