



## **Backgrounder – Ontario Safe Driving Study**

Allstate Insurance Company of Canada's *Ontario Safe Driving Study* ranks communities, as well as regions, by analyzing car collision frequency to identify which communities have the safest drivers according to Allstate data. This study spans a three-year period from 2006-2009 and offers a comparison to the same data from 2003-2006.

### **Methodology**

- The *Number of Collision Claims/100 cars* is calculated for 2003-2006 and 2006-2009, based on:
  - Communities with at least 900 cars insured by Allstate over the three-year period.
  - More than 25,000 collision claims paid out in each of the designated three-year periods.
- Three-year periods were chosen to provide a larger sample for more meaningful analysis.
- Claims data is limited to collisions for which there was a payout. Claims on comprehensive policies for such incidents as break-ins or vandalism are not included in this analysis.
- Collision data tracks back to the registered car address.
- The *Number of Collision Claims/100 cars* is determined by dividing the total number of paid collision claims by the number of cars insured by Allstate in each community, times 100 cars.
- Survey data ranks frequency of crashes, not severity of crash.
- The term 'cars' refers to private passenger vehicles.
- Allstate Canada claims data is used to establish the rankings.

### **Community Highlights**

- Communities in the Greater Toronto Area ranked 40 through 49 out of the 49 communities reviewed for the study.
- St. Thomas ranks as the safest driving community with an average number of collision claims of 2.5/100 cars (2006-2009).
- St. Thomas showed a 25 per cent improvement from 2003-2006 to 2006-2009.

### **Regional Highlights**

- Northern Ontario ranks as number one region with the lowest crash rate in Ontario.
- The Greater Toronto Area ranks as the bottom of the five Ontario regions.
- Southwestern Ontario is the most improved region from 2003-2006 to 2006-2009.

## Regional Breakdown

Region	2006-2009 Number of Collision Claims / 100 cars	2006-2009 Ranking	(2003-2006 Ranking)
North	3.5	1	(1)
Central	3.9	2	(2)
Southwest	4.3	3	(4)
East	4.5	4	(3)
GTA	5.5	5	(5)

## Community Breakdown

Community	Region	Population (2006 Census)	2006-2009 Number of Collision Claims / 100 cars	2006-2009 Ranking	(2003-2006 Ranking)*
St. Thomas	Southwest	36,110	2.5	1	(9)
Belleville	East	48,821	2.6	2	(1)
Chatham	Southwest	108,177	3.4	3	(14)
Welland	Southwest	50,331	3.4	4	(2)
Sudbury	North	157,857	3.6	5	(6)
North Bay	North	53,966	3.7	6	(15)
Amherstburg	Southwest	21,748	3.7	7	(3)
Thunder Bay	North	109,140	3.7	8	(16)
Sault Ste. Marie	North	74,948	3.7	9	(10)
Keswick	GTA	21,000	3.8	10	(5)
St. Catherines	Southwest	131,989	3.8	11	(12)
Innisfil	GTA	31,175	3.9	12	(21)
Bowmanville	GTA	31,830	3.9	13	(7)
Bradford	GTA	24,039	4.0	14	(18)
Kingston	East	117,207	4.0	15	(11)
Niagara Falls	Southwest	82,181	4.0	16	(23)
Sarnia	Southwest	71,419	4.0	17	(13)
Peterborough	Central	74,898	4.1	18	(17)
Windsor	Southwest	216,473	4.3	19	(29)

Cornwall	East	45,965	4.3	20	(4)
Brantford	Southwest	90,192	4.3	21	(22)
Newmarket	GTA	74,295	4.5	22	(20)
Cambridge	Southwest	120,371	4.5	23	(35)
Georgetown	GTA	120,371	4.5	24	(8)
Kitchener	Southwest	204,668	4.7	25	(25)
Guelph	Southwest	114,943	4.8	26	(19)
Burlington	GTA	164,415	4.9	27	(26)
Hamilton	Southwest	504,559	5.1	28	(30)
Stouffville	GTA	24,390	5.1	29	(32)
Barrie	Central	128,430	5.3	30	(39)
Markham	GTA	261,573	5.3	31	(40)
Aurora	GTA	47,629	5.4	32	(28)
Ottawa	East	812,129	5.4	33	(31)
Orillia	Central	30,259	5.4	34	(24)
London	Southwest	352,395	5.5	35	(33)
Oshawa	GTA	141,590	5.6	36	(37)
Woodbridge	GTA	238,866	5.6	37	(27)
Oakville	GTA	165,613	5.6	38	(34)
Pickering	GTA	100,273	5.6	39	(43)
Concord	GTA	**	5.6	40	(48)
Toronto	GTA	2,503,281	5.6	41	(44)
Mississauga	GTA	668,549	5.8	42	(41)
Milton	GTA	53,939	5.8	43	(36)
Richmond Hill	GTA	162,704	5.9	44	(42)
Bolton	GTA	26,478	5.9	45	(NR)
Brampton	GTA	433,806	5.9	46	(45)
Maple	GTA	49,388	6.2	47	(38)
Ajax	GTA	93,104	6.5	48	(46)
Thornhill	GTA	106,394	6.6	49	(47)

\*NR - not ranked

\*\*Concord is an unincorporated community in the City of Vaughan (2001)

### Communities with the Largest Decrease in Collision Claim Rate

Community	Percent Reduction in Collision Claim Rate (2003-06 to 2006-09)	Overall Ranking
1. St. Thomas	25%	1
2. Concord	16%	40
3. Chatham	13%	3
4. Cambridge	10%	23
5. Niagara Falls	10%	16
6. Innisfil	10%	12
7. Windsor	9%	19
8. Thunder Bay	6%	8
9. North Bay	6%	6
10. Brampton	3%	46

### Communities with the Largest Increase in Collision Claim Rate

Community	Percent Increase in Collision Claim Rate (2003-06 to 2006-09)	Overall Ranking
1. Cornwall	42%	20
2. Georgetown	35%	24
3. Amherstburg	31%	7
4. Bolton	23%	45
5. Keswick	22%	10
6. Welland	21%	4
7. Woodbridge	20%	37
8. Orilla	19%	34
9. Bowmanville	16%	13
10. Milton	16%	43