



# Allstate®

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## Allstate 2016 Safe Driving Study Results

City	Province	2016 Ranking	Collision Claims Frequency (per 100 cars 2014 – 2016)	2014 Ranking	Collision Claims Frequency (per 100 cars 2012 – 2014)	Increase or Decrease in Collision Claims Frequency
Spruce Grove	AB	1	3.60%	8	4.17%	-14%
Lethbridge	AB	2	3.64%	17	4.61%	-21%
Val Therese	ON	3	3.69%	5	3.93%	-6%
LaSalle	ON	4	3.80%	2	3.84%	-1%
Chelmsford	ON	5	3.86%	6	3.95%	-2%
Medicine Hat	AB	6	4.04%	3	3.89%	4%
Sarnia	ON	7	4.09%	11	4.33%	-5%
St. Albert	AB	8	4.22%	40	5.45%	-23%
Belle River	ON	9	4.25%	9	4.19%	1%
St. Thomas	ON	10	4.31%	13	4.44%	-3%
Leduc	AB	11	4.36%	68	6.21%	-30%
Brockville	ON	12	4.42%	1	3.60%	23%
Amherstburg	ON	13	4.43%	4	3.92%	13%
Sherwood Park	AB	14	4.47%	28	5.18%	-14%
Peterborough	ON	15	4.54%	10	4.28%	6%
Keswick	ON	16	4.56%	7	4.13%	10%
Sault Ste. Marie	ON	17	4.61%	22	5.01%	-8%
Tecumseh	ON	18	4.69%	18	4.71%	0%
Waterdown	ON	19	4.70%	58	5.99%	-22%
Georgetown	ON	20	4.78%	29	5.18%	-8%
Welland	ON	21	4.81%	26	5.18%	-7%
Niagara Falls	ON	22	4.90%	19	4.74%	3%
Thunder Bay	ON	23	4.94%	35	5.32%	-7%
Rothsay	NB	24	4.97%	54	5.82%	-15%
St. Catharines	ON	25	4.97%	16	4.54%	9%
Sudbury	ON	26	4.99%	24	5.13%	-3%
North Bay	ON	27	5.01%	36	5.35%	-6%
Belleville	ON	28	5.01%	14	4.51%	11%
Cornwall	ON	29	5.13%	33	5.27%	-3%

City	Province	2016 Ranking	Collision Claims Frequency (per 100 cars 2014 – 2016)	2014 Ranking	Collision Claims Frequency (per 100 cars 2012 – 2014)	Increase or Decrease in Collision Claims Frequency
Courtice	ON	30	5.13%	15	4.53%	13%
Brantford	ON	31	5.17%	66	6.17%	-16%
Riverview	NB	32	5.21%	31	5.25%	-1%
Kingston	ON	33	5.21%	42	5.51%	-5%
Newmarket	ON	34	5.27%	37	5.36%	-2%
Stoney Creek	ON	35	5.30%	60	6.00%	-12%
Aurora	ON	36	5.36%	30	5.24%	2%
Saint John	NB	37	5.37%	38	5.41%	-1%
Windsor	ON	38	5.42%	34	5.30%	2%
Cambridge	ON	39	5.43%	44	5.57%	-3%
Dieppe	NB	40	5.52%	59	5.99%	-8%
Stouffville	ON	41	5.55%	43	5.53%	0%
Calgary	AB	42	5.61%	76	6.49%	-14%
Airdrie	AB	43	5.62%	61	6.00%	-6%
Burlington	ON	44	5.67%	27	5.18%	9%
Bedford	NS	45	5.67%	46	5.62%	1%
Bowmanville	ON	46	5.73%	23	5.07%	13%
Kanata	ON	47	5.75%	50	5.72%	1%
Waterloo	ON	48	5.75%	32	5.26%	9%
Ancaster	ON	49	5.76%	53	5.81%	-1%
Orleans	ON	50	5.78%	85	7.12%	-19%
Fredericton	NB	51	5.88%	52	5.77%	2%
Gloucester	ON	52	5.89%	51	5.73%	3%
Kitchener	ON	53	5.94%	21	4.87%	22%
Oakville	ON	54	6.03%	49	5.71%	6%
Edmonton	AB	55	6.07%	74	6.47%	-6%
Oshawa	ON	56	6.07%	57	5.97%	2%
Barrie	ON	57	6.09%	55	5.88%	4%
Moncton	NB	58	6.09%	63	6.11%	0%
Markham	ON	59	6.17%	73	6.30%	-2%
Hamilton	ON	60	6.23%	64	6.12%	2%
London	ON	61	6.24%	56	5.88%	6%
Bolton	ON	62	6.25%	65	6.13%	2%
Red Deer	AB	63	6.25%	70	6.23%	0%
Dartmouth	NS	64	6.28%	25	5.13%	22%
Etobicoke	ON	65	6.30%	47	5.63%	12%
Woodbridge	ON	66	6.31%	48	5.69%	11%

City	Province	2016 Ranking	Collision Claims Frequency (per 100 cars 2014 – 2016)	2014 Ranking 41	Collision Claims Frequency (per 100 cars 2012 – 2014)	Increase or Decrease in Collision Claims Frequency
Hammonds Plains	NS	67	6.31%	12	4.40%	43%
Richmond Hill	ON	68	6.33%	79	6.71%	-6%
Guelph	ON	69	6.35%	41	5.48%	16%
Nepean	ON	70	6.38%	81	6.76%	-6%
Mississauga	ON	71	6.52%	67	6.18%	5%
Concord	ON	72	6.56%	39	5.42%	21%
Whitby	ON	73	6.66%	62	6.01%	11%
Lower Sackville	NS	74	6.74%	20	4.83%	40%
Milton	ON	75	6.82%	82	6.93%	-1%
Thornhill	ON	76	6.88%	71	6.24%	10%
Pickering	ON	77	6.93%	72	6.30%	10%
Maple	ON	78	6.95%	78	6.71%	4%
Bradford	ON	79	6.96%	45	5.60%	24%
Ottawa	ON	80	6.98%	86	7.14%	-2%
Toronto	ON	81	7.02%	75	6.48%	8%
Brampton	ON	82	7.14%	69	6.21%	15%
Scarborough	ON	83	7.17%	80	6.73%	6%
North York	ON	84	7.31%	77	6.62%	10%
Ajax	ON	85	7.68%	84	7.02%	9%
Halifax	NS	86	7.77%	83	7.02%	11%

### Communities with the greatest decrease in collision claims frequency

Community	Increase or Decrease in Collision Claims Frequency (2012-14 to 2014-16)	Overall Ranking for 2016 study
Leduc, AB	-30%	11
St. Albert, AB	-23%	8
Waterdown, ON	-22%	19
Lethbridge, AB	-21%	2
Orleans, ON	-19%	50

### Communities with the greatest increase in collision claims frequency

Community	Increase or Decrease in Collision Claims Frequency (2012-14 to 2014-16)	Overall Ranking for 2016 study
Hammonds Plains, NS	43%	67
Lower Sackville, NS	40%	74
Bradford, ON	24%	79
Brockville, ON	23%	12
Dartmouth, NS	22%	64

### Provincial Breakdown: 2012-2016

Province	2016 Ranking	Collision Claims Frequency (2014-2016)	2014 Ranking	Collision Claims Frequency (2012-2014)	Increase or Decrease in Collision Claims Frequency
New Brunswick	1	5.13%	1	5.59%	-1.4%
Alberta	2	5.22%	4	5.89%	-11.4%
Ontario	3	5.79%	3	5.59%	3.6%
Nova Scotia	4	6.39%	2	5.42%	17.8%

### Date with the most collision claims

Year Range	Date	Number of Claims
1995-2015	December 23	2,686
2005-2015	November 19	1,357

### Date with the fewest collision claims

Year Range	Date	Number of Claims
1995-2015	December 25	914
2005-2015	December 25	438

**Collision claims frequency by day of the week – Lowest to Highest (%)**

Day of the Week	2016 Ranking	Collision Claims Frequency
Sunday	1	10.3%
Monday	2	13.7%
Saturday	3	13.7%
Tuesday	4	14.6%
Wednesday	5	15.2%
Thursday	6	15.5%
Friday	7	17.0%

**Collison claims frequency by month – Lowest to Highest (%)**

Month	2016 Ranking	Collision Claims Frequency
June	12	4.7%
April	11	4.8%
August	10	5.2%
May	9	5.3%
July	8	5.3%
March	7	5.4%
September	6	5.4%
October	5	5.7%
November	4	6.1%
February	3	6.2%
December	2	6.4%
January	1	6.7%

### Cause of Loss (%)

Type of Loss Cause	% of occurrence
Rear-ended	26%
Turning and Intersections	24%
Parked Vehicle	13%
Lane Change	10%
Stationary Object or Ditch	10%
Backing up into Vehicle	7%
Chain Reaction Multi-Vehicle	6%
Pedestrian or Cyclist	3%
Other	2%
Head-on Collision	1%

### Worst Days by Collision Claims per Loss Cause

Type of Loss Cause	Day of the Week	% of occurrence
Rear-ended	Friday	17.6%
Turning and Intersections	Friday	17.3%
Parked Vehicle	Friday	16.2%
Lane Change	Friday	17.7%
Stationary Object or Ditch	Saturday	16.7%
Backing up into Vehicle	Friday	17.4%
Chain Reaction Multi-Vehicle	Friday	19.0%
Pedestrian or Cyclist	Wednesday	16.5%
Other	Friday	18.6%
Head-on Collision	Friday	16.5%