



## 2015 Utility Cost Comparison: Cross-Canada View

Annual Costs from January 1 to December 31, 2015

(values in Dollars)

	Telephone	Electricity	Heating	Auto Insurance	Total	Over/(Under) Sask.
<b>Major Centers</b>						
Vancouver, BC	\$361.92	\$734.94	\$989.40	\$1,730.21	\$3,816.47	\$179.82
Calgary, AB	361.32	942.67	826.91	2,341.22	4,472.12	835.47
<b>Regina, SK</b>	<b>258.48</b>	<b>1,244.54</b>	<b>974.92</b>	<b>1,158.71</b>	<b>3,636.65</b>	<b>-</b>
Winnipeg, MB	313.80	696.49	977.21	1,107.61	3,095.11	(541.54)
Toronto, ON	367.09	1,280.76	1,083.73	4,410.22	7,141.80	3,505.15
Montreal, QC	367.09	606.19	1,484.44	1,710.16	4,167.88	531.23
Saint John, NB	368.75	955.32	2,046.05	1,620.54	4,990.66	1,354.01
Halifax, NS	370.19	1,400.53	2,488.65	1,991.97	6,251.34	2,614.69
Charlottetown, PE	370.19	1,355.67	2,244.42	1,753.85	5,724.13	2,087.48
St. John's, NL	369.11	1,069.20	2,004.08	2,991.21	6,433.60	2,796.95
<b>Rural Communities</b>						
Merritt, BC	321.12	734.94	989.40	1,413.97	3,459.43	(292.46)
Drumheller, AB	320.64	1,240.46	968.44	2,251.24	4,780.78	1,028.89
<b>Humboldt, SK</b>	<b>371.46</b>	<b>1,244.54</b>	<b>974.92</b>	<b>1,160.97</b>	<b>3,751.89</b>	<b>-</b>
Portage la Prairie, MB	293.40	696.49	977.21	1,038.76	3,005.86	(746.03)
Parry Sound, ON	367.09	1,304.06	1,206.48	2,392.29	5,269.92	1,518.03
Gatineau (Aylmer), QC	367.09	606.19	1,375.69	1,493.10	3,842.07	90.18
<b>Northern Communities</b>						
Fort St. John, BC	269.04	734.94	799.80	1,435.97	3,239.75	(509.88)
Grande Prairie, AB	296.04	1,240.46	876.92	2,463.95	4,877.37	1,127.74
<b>Meadow Lake, SK</b>	<b>371.46</b>	<b>1,244.54</b>	<b>974.92</b>	<b>1,158.71</b>	<b>3,749.63</b>	<b>-</b>
The Pas, MB	293.40	696.49	1,738.10	1,096.40	3,824.39	74.76
Kapuskasing, ON	389.24	1,261.03	1,156.55	2,473.12	5,279.94	1,530.31
Saguenay (Chicoutimi), QC	367.09	606.19	1,507.92	1,462.52	3,943.72	194.09

\* The July to December 2015 auto insurance rates for communities in NB, NS, PE, and NL, as well as the liability and damage components of rates in QC, are not known. June 2015 rates have been carried forward in place of missing information and any rate changes which may have occurred after June have not have been captured. SGI no longer has access to the database it used previously. SGI expects to regain access to QC rates from an alternate source, however, the necessary information in the Maritimes may not be available.

**Note:**

Provincial totals are a proportional representation of households in urban, rural, and northern communities, based on the most recent Census data (2011).

Province	Total	Over/(Under) Sask.
British Columbia	\$3,694.76	(\$3.61)
Alberta	4,585.16	886.79
<b>Saskatchewan</b>	<b>\$3,698.37</b>	<b>-</b>
Manitoba	3,098.11	(600.26)
Ontario	6,741.93	3,043.56
Quebec	4,065.21	366.84
New Brunswick	4,990.66	1,292.29
Nova Scotia	6,251.34	2,552.97
Prince Edward Island	5,724.13	2,025.76
Newfoundland	6,433.60	2,735.23
<b>Average</b>	<b>\$4,928.33</b>	<b>\$1,229.96</b>

## **Utility Comparison\***

Consumption Levels Used to Determine Annual Cost

### **Telephone**

The annual cost is based on the previous twelve historical monthly rates for single line residential touch tone access, including the imbedded cost for message relay service. Cross-Canada comparisons are made to other Incumbent Local Exchange Carriers (ILECs) which operate in a CRTC regulated environment.

### **Electricity**

The annual cost is based on an annual consumption of 8,100 kWh, which is consumed evenly throughout the year at a rate of 675 kWh per month. The methodology accounts for all basic fixed charges and a variable energy charge related to the amount of electricity consumed.

### **Heating**

The annual cost is based on a benchmark annual volume of 2,800 m<sup>3</sup>, which represents the usage of a typical Saskatchewan residential customer. The 2,800 m<sup>3</sup> annual volume is spread over a weather-normalized monthly usage pattern applicable to Saskatchewan homeowners, recognizing that 70% of typical residential use occurs during the winter months (November - March). This can significantly impact supply and demand or seasonal pricing, which in turn can have a greater impact to utilities that adjust rates more frequently.

In communities where natural gas heating is not widely available, the more common heating source has been used: in the communities of St. John's and Charlottetown, the natural gas heating equivalent volume of furnace oil; and, in The Pas, the natural gas equivalent amount of electricity consumption.

### **Auto Insurance**

The annual cost is based on an index of rates for 34 vehicle and driver profiles in 22 locations across Canada, using the top insurers in each province. Vehicles selected each year are primarily those with the highest number of registrations in Saskatchewan for the previous year (i.e., to determine 2015 rates, the most popular vehicles registered in 2014 were used). The comparison was based on 34 driver profiles as used by the Consumers' Association of Canada in a previous survey (September 2003). The cross-Canada comparison determines how much the same driver would pay for auto insurance (collision and comprehensive deductibles of \$500 and a third-party liability limit of \$2 million) if they had the same vehicle, same driving record, and same claims history in 22 Canadian locations. As these fees are usually assessed on an annual basis, an average of the rates charged within that year is used for this calculation.