



Crown Investments Corporation
of Saskatchewan

Utility Cost Comparison: Cross-Canada View

Annual Costs from Jan 1, 2019 to Dec 31, 2019

(values in Dollars)

	Telephone	Electricity	Heating	Auto Insurance	Total	Over/(Under) Sask. Community
Major Centers						
Vancouver, BC	\$361.92	\$838.01	\$945.31	\$2,380.09	\$4,525.33	\$762.43
Calgary, AB	361.32	1,295.94	839.01	3,068.41	5,564.68	1,801.78
Regina, SK	258.48	1,432.22	844.54	1,227.66	3,762.90	-
Winnipeg, MB	389.12	803.14	800.82	1,338.53	3,331.61	(431.29)
Toronto, ON	385.62	1,196.36	985.39	5,522.87	8,090.24	4,327.34
Rural Communities						
Merritt, BC	380.52	838.01	945.31	1,845.94	4,009.78	116.89
Drumheller, AB	320.04	1,475.68	1,040.14	2,849.65	5,685.51	1,792.62
Humboldt, SK	386.39	1,432.22	844.54	1,229.74	3,892.89	-
Portage la Prairie, MB	293.40	803.14	800.82	1,255.83	3,153.19	(739.70)
Parry Sound, ON	348.87	1,104.75	1,170.51	2,591.86	5,215.99	1,323.10
Northern Communities						
Fort St. John, BC	268.44	838.01	765.98	1,788.37	3,660.80	(230.01)
Grande Prairie, AB	295.44	1,475.68	889.23	2,880.01	5,540.36	1,649.55
Meadow Lake, SK	386.39	1,432.22	844.54	1,227.66	3,890.81	-
The Pas, MB	293.40	803.14	2,004.28	1,213.14	4,313.96	423.15
Kapuskasing, ON	424.20	1,090.98	1,170.51	2,821.21	5,506.90	1,616.09

	Telephone	Electricity	Heating	Auto Insurance ¹	Total	Over/(Under) Regina
Atlantic Canada and Quebec - Major Centers¹ (Comparison Excluding Auto Insurance)						
Saint John, NB	387.42	1,026.90	2,606.74	n/a	4,021.06	1,485.82
Halifax, NS	388.80	1,393.80	2,367.35	n/a	4,149.95	1,614.71
Charlottetown, PE	389.58	1,458.83	2,254.13	n/a	4,102.54	1,567.30
St. John's, NL	386.70	1,131.12	2,151.90	n/a	3,669.72	1,134.48
Montreal, QC	385.62	637.37	1,582.27	n/a	2,605.26	70.02

¹ SGI does not have access to comparable auto insurance rate information for Atlantic Canada and Quebec

Utility¹ Comparison Methodology

Provincial totals are a proportional representation of households in urban, rural, and northern communities, based on the most recent Census data (2016).

Telephone

The annual cost is based on the previous twelve 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 m³, which represents the usage of a typical Saskatchewan residential customer. The 2,800 m³ 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 on 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 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 18 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.

The annual cost is based on an index of rates for 34 vehicle and driver profiles in 18 locations across Canada, using the top insurers in each province. Vehicles included in the index are primarily those with the highest number of registrations in Saskatchewan for the previous year (i.e., to determine 2019 rates, the most popular vehicles registered in 2018 were used). The comparison is based on 34 driver profiles as used by the Consumers' Association of Canada in a previous survey (September 2003). **SGI does not have access to auto insurance rate information for Atlantic Canada and Quebec.**

¹ Residential utility costs include commodity, transmission, and distribution costs, as well as rebates and rate riders. Utility costs exclude any prompt payment discounts, municipal surcharges, and municipal, provincial, and federal taxes that may be applicable.