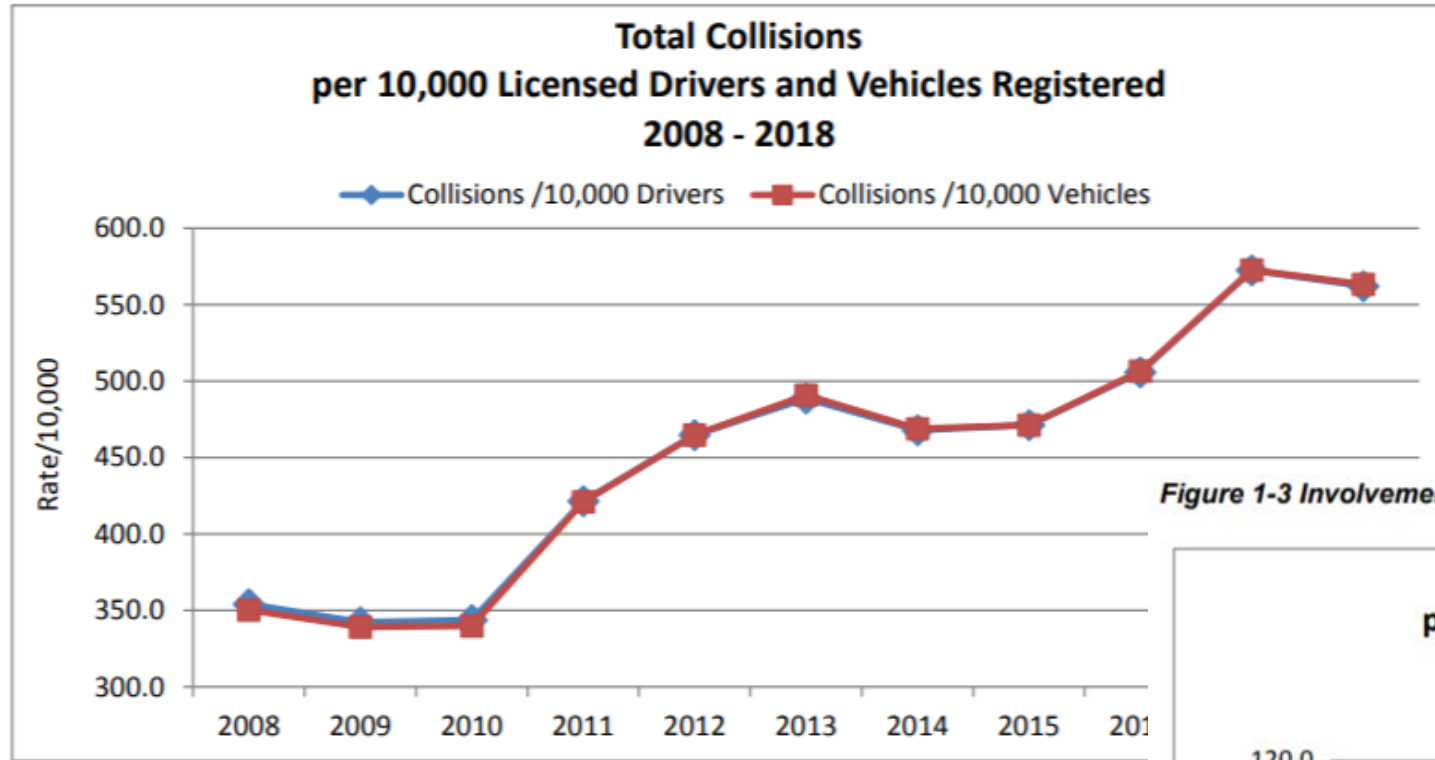


Bike Winnipeg Closing Submissions

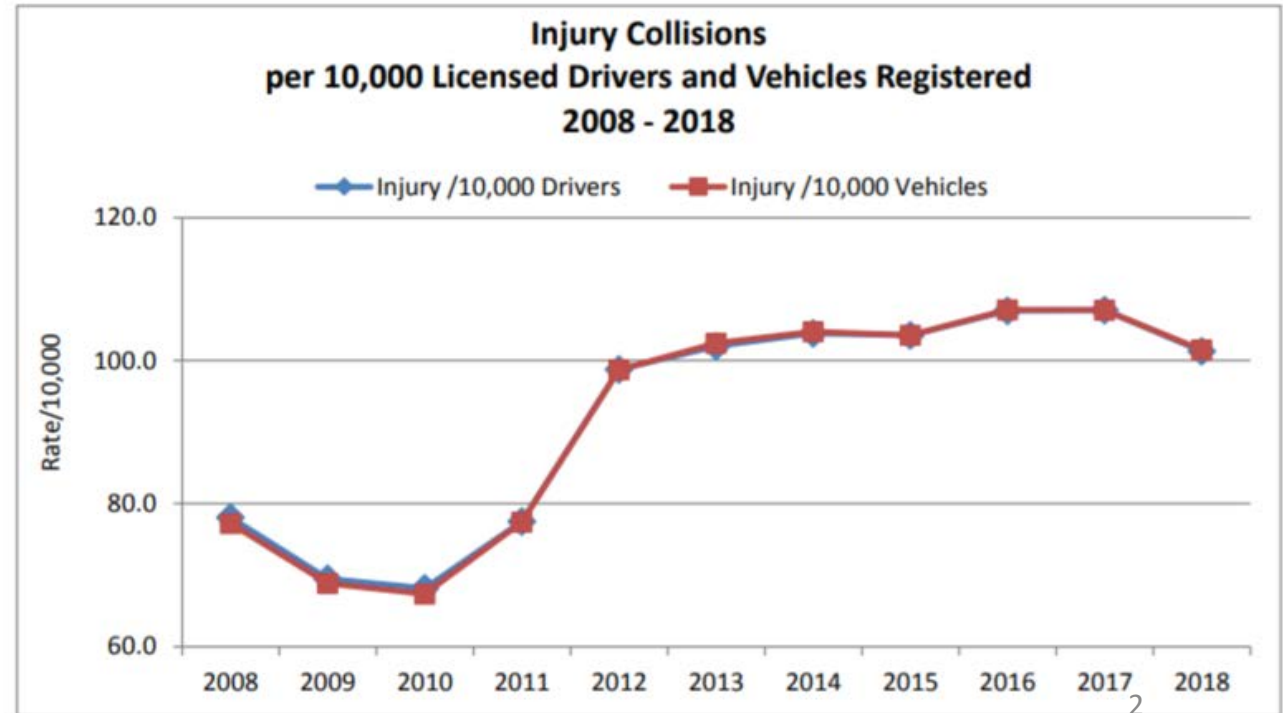
October 25, 2019

Figure 1-1 Involvement in Total Collisions by Licensed Drivers and Vehicles Registered



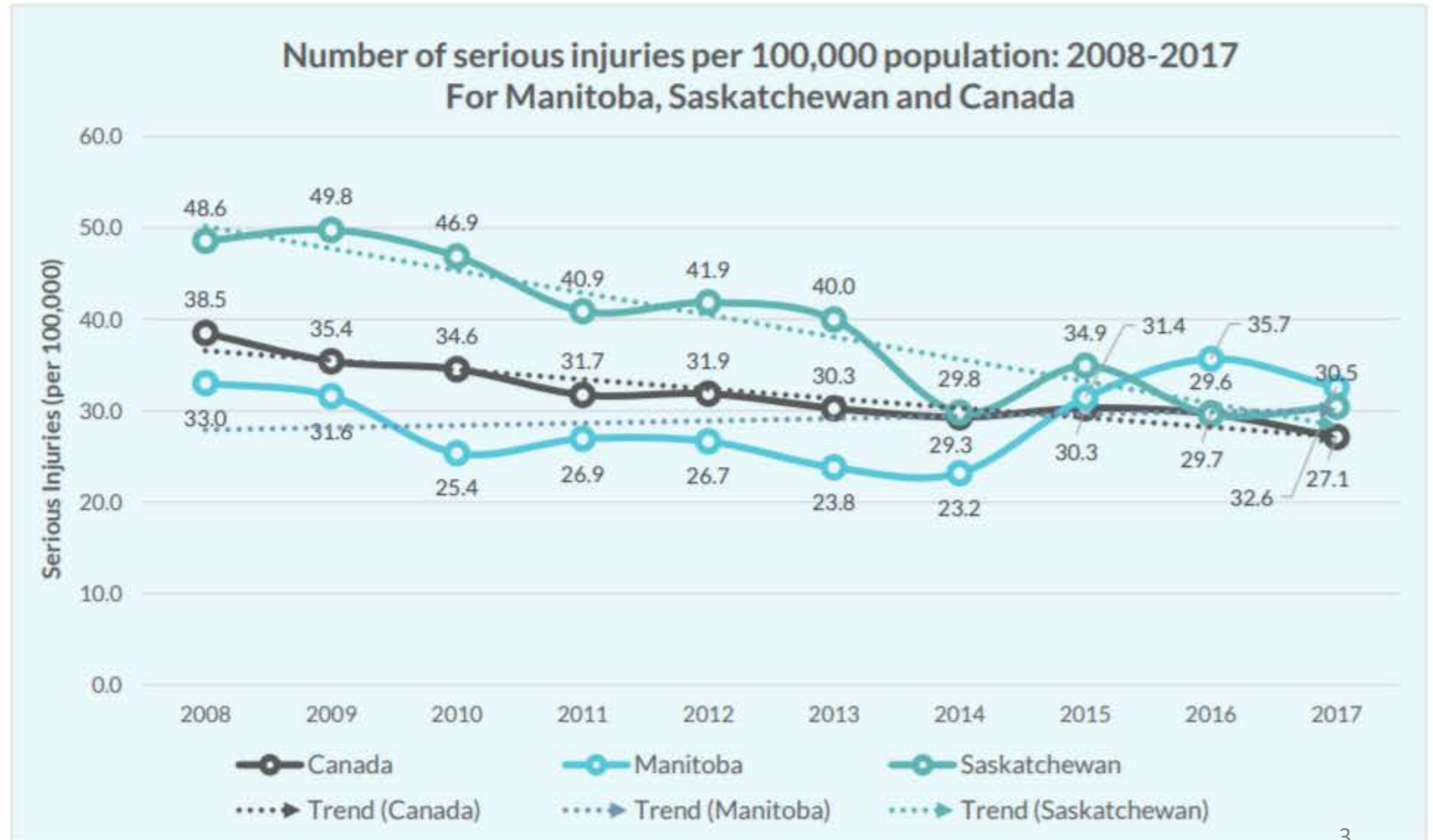
2018 Collision Statistics Report, page 8 & 9

Figure 1-3 Involvement in Injury Collisions by Licensed Drivers and Vehicles Registered



Rate of serious injury increased

- Serious injuries remained stable until recently

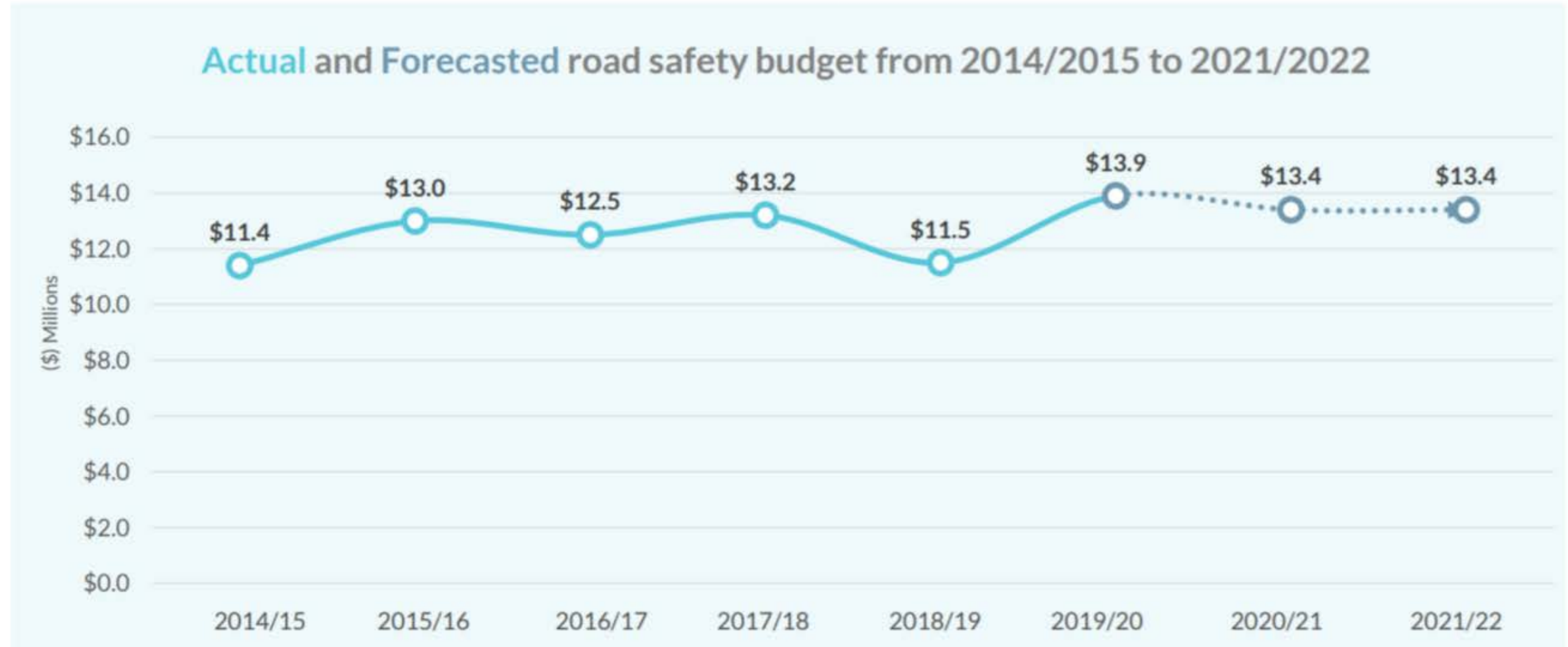


Source: Manitoba statistics from Manitoba Public Insurance Traffic Collision Statistics Report 2017

Canada statistics from Transport Canada

Saskatchewan statistics for serious injury obtained from Saskatchewan Government Insurance (SGI)

MPI road safety budget summary



Road Safety & Loss Prevention is 1.1% of Total Claims Costs

Statement of Operations

For the years ended February 28 (in thousands of Canadian dollars)	Notes	2019	2018
Earned Revenues			
Gross premiums written		1,332,345	1,247,731
Premiums ceded to reinsurers		(16,733)	(15,381)
Net premiums written		1,315,612	1,232,350
Increase in gross unearned premiums		(39,404)	(40,608)
Increase in reinsurers' share of unearned premiums		9	16
Net premiums earned		1,276,217	1,191,758
Service fees and other revenue	22&23	36,982	34,187
<i>The Drivers and Vehicles Act</i> operations recovery	22&24	30,250	30,179
Total Earned Revenues		1,343,449	1,256,124
Claims Costs			
Direct claims incurred - gross		1,031,851	884,327
Claims recovered ceded to reinsurers		(15,926)	(514)
Net claims incurred		1,015,925	883,813
Claims expense		143,832	161,583
Loss prevention/Road safety		13,146	15,345
Total Claims Costs		1,172,903	1,060,741
Expenses			
Operating		126,971	117,778
Commissions		85,638	80,665
Premiums taxes		38,788	36,214
Regulatory/Appeal		4,329	4,458
Total Expenses		255,726	239,115
Underwriting loss		(85,180)	(43,732)
Investment income	4	242,586	134,808
Gain on disposal of property and equipment		1,739	-
Net income from operations	25	159,145	91,076

Figure 2 Number of Years Ago Driver Was Tested, by Driver Licence Class

Line No.	License Class	30+	25-29	20-24	15-19	10-14	5-9	0-4	No Test Recorded*	Total
1	1F	7,670	3,122	5,320	4,184	4,756	5,971	8,274	3,170	42,467
2	2F	1,235	434	590	731	811	994	1,247	222	6,264
3	3F	2,284	688	866	1,086	1,477	2,267	3,020	638	12,326
4	4F	1,424	1,256	1,406	1,853	2,321	3,236	4,258	766	16,520
5	5F	223,415	50,423	50,617	53,914	63,566	84,829	76,646	110,329	713,739
6	6F	23,783	3,767	3,557	3,341	3,253	3,955	4,329	53	46,038
7	Total	259,811	59,690	62,356	65,109	76,184	101,252	97,774	115,178	837,354
8	Percent of All									
9	Current Full Stage									
10	License Holders	31%	7%	7%	8%	9%	12%	12%	14%	

11 *Indicates driver not tested or out of province



New Zealand



Hwy 1, Manitoba

