

**2020 GRA Information Requests – Round 1
RSR Basic Program Amounts – Minimum Capital Required**

Line No.	Fiscal Year	Beginning RSR Balance (a)	Net Income (b)	Transfer From Non-Basic (c)	Surplus Distribution (d)	Adjustments (e)	Transfer (to)/from Retained Earnings (f)	Transfer (to)/from IIF (g)	Transfer (to)/from ITOF (h)	Ending RSR (i)	Retained Earnings (j)	Immobilizer Incentive Fund (IIF) (k)	Information Technology Optimization Fund (ITOF) (l)	Total Retained Earnings (m)	Accumulated Other Comprehensive Income (n)	Total Equity ^ (o)	PUB Approved RSR Range ^	Net Premiums Written	10% of Annual Net Premiums Written	20% of Annual Net Premiums Written	DCAT Lower Target	Actual MCT %	MCT Capital Required	
1	<i>(C\$000s, except where noted)</i>									Total				Total		(m) + (n)								
2										(a) to (h)				(i) to (l)										
3	2003/04	35,366	3,358	4,049	-			-		42,773		-	-	42,773	-	42,773	\$50-80M	558,378	55,838	111,676	N/A	N/A	N/A	
4	2004/05*	42,773	59,943	33,907	-	(10,619)		-		126,004		-	-	126,004	-	126,004	\$50-80M	605,938	60,594	121,188	N/A	N/A	N/A	
5	2005/06	126,004	85,703	19,427	(58,000)			(37,063)		136,071		37,063	-	173,134	-	173,134	\$50-80M	631,693	63,169	126,339	N/A	N/A	N/A	
6	2006/07	136,071	47,783	-	(59,652)			3,920		128,122		33,143	-	161,265	-	161,265	\$69-105M	654,800	65,480	130,960	N/A	N/A	N/A	
7	2007/08	128,122	69,040	-	(62,565)	(22,693)		15,218		127,122		17,925	-	145,047	20,012	165,059	\$69-106M	675,762	67,576	135,152	N/A	N/A	N/A	
8	2008/09	127,122	(8,165)	-	54			15,904		134,915		2,021	-	136,936	(101,501)	35,435	\$72-109M	714,265	71,427	142,853	N/A	N/A	N/A	
9	2009/10	134,915	87,773	-	-		(70,709)	2,021	-	154,000	70,709	-	-	224,709	34,645	259,354	\$77-154M	738,999	73,900	147,800	185,000	87%	253,912	
10	2010/11*	154,000	283,855	-	(321,678)	18,639	70,709	-	(65,000)	140,525		-	65,000	205,525	73,082	278,607	\$77-154M	759,552	75,955	151,910	185,000	89%	269,514	
11	2011/12	140,525	22,278	-	(14,120)		(57,983)	-	65,000	155,700	57,983	-	-	213,683	49,007	262,690	\$78-156M	779,953	77,995	155,991	210,000	79%	282,983	
12	2012/13 *	155,700	(63,103)	-	-		57,203	-		149,800	19,240	-	-	169,040	56,800	225,840	\$78-156M	746,044	74,604	149,209	200,000	63%	322,693	
13	2013/14	149,800	(69,162)	-	-		19,240	-		99,878	-	-	-	99,878	70,284	170,162	\$79-157M	784,741	78,474	156,948	172,000	42%	325,135	
14	2014/15	99,878	2,440	75,500	-			-		177,818		-	-	177,818	35,262	213,080	\$89-178M	824,865	82,487	164,973	213,000	53%	365,554	
15	2015/16	77,818	(56,050)	72,729	-			-		194,497		-	-	194,497	36,503	231,000	\$231-366M	888,365	88,837	177,673	231,000	48%	342,459	
16	2016/17	194,497	(123,070)	27,824	-			-		99,251		-	-	99,251	81,749	181,000	\$159M	923,789	92,379	184,758	181,000	30%	355,027	
17	2017/18	99,251	34,424	37,300	-			-		170,975		-	-	170,975	39,870	210,845	\$180-325M	994,593	99,459	198,919	201,000	44%	351,203	
18	2018/19	170,975	78,837	60,000			(309,812)			-	309,812			309,812	(60,120)	249,692	\$140-315M	1,058,027	105,803	211,605	N/A	52%	395,393	
19	* - Restated																							
20	^ - Capital, and stabilization of rates is now backed by Total Equity, as such the specific RSR component of retained earnings was transferred back into retained earnings in 2018/19																							