

Figure App 2-1 Taxi and VFH and Major Class Loss Experience

| No. | Classification | Incident Insurance Year | Non-Serious Loss | | Serious Loss | | | | Collision | Comprehensive | PD | Total Incurred | Earned Unit | Earned Premium | Average Premium | Loss Ratio |
|-----|---|-------------------------|---------------------|---------------------|---------------------|---------------------|-----------------|----------------------|---------------------|---------------------|----------------------|-----------------|----------------------|-----------------|-----------------|------------|
| | | | ABO | IRI | ABO | IRI | BI | | | | | | | | | |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2011 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2012 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2013 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 4 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2014 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 5 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2015 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 6 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2016 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 7 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2017 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 8 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 33,663.31 | 36,899.61 | 0.00 | 0.00 | 0.00 | 815,953.78 | 60,214.02 | 54,013.84 | 1,000,744.56 | 452.86 | 816,906.80 | 1,803.87 | 122.50% | |
| 9 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 82,783.55 | 250,806.67 | 0.00 | 0.00 | 0.00 | 1,310,881.23 | 121,956.21 | 97,630.22 | 1,864,057.88 | 746.16 | 1,405,817.14 | 1,884.08 | 132.60% | |
| 10 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 66,680.94 | 25,642.73 | 0.00 | 0.00 | 0.00 | 992,251.83 | 231,155.16 | 54,546.52 | 1,370,277.18 | 974.09 | 2,034,075.33 | 2,088.19 | 67.37% | |
| 11 | Total | | 183,127.80 | 313,349.01 | 0.00 | 0.00 | 0.00 | 3,119,086.84 | 413,325.39 | 206,190.58 | 4,235,079.62 | 2,173.11 | 4,256,799.28 | 1,958.86 | 99.49% | |
| 12 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2011 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 13 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2012 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 14 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2013 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 15 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2014 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 16 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2015 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 17 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2016 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 18 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2017 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00% |
| 19 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 964.00 | 0.00 | 0.00 | 0.00 | 0.00 | 18,715.07 | 3,859.34 | 5,902.86 | 29,441.27 | 10.06 | 14,681.57 | 1,458.85 | 200.53% | |
| 20 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,493.39 | 355.69 | 0.00 | 5,849.08 | 16.96 | 24,714.84 | 1,457.30 | 23.67% | |
| 21 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,109.98 | 0.00 | 3,109.98 | 17.67 | 27,566.76 | 1,560.05 | 11.28% | |
| 22 | Total | | 964.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24,208.46 | 7,325.01 | 5,902.86 | 38,400.33 | 44.69 | 66,963.17 | 1,498.27 | 57.35% | |
| 45 | Taxicab Vehicle-for-Hire | 2011 | 398,265.74 | 92,485.48 | 0.00 | 0.00 | 0.00 | 2,584,757.60 | 70,276.70 | 256,206.81 | 3,401,992.33 | 719.50 | 3,983,263.33 | 5,536.15 | 85.41% | |
| 46 | Taxicab Vehicle-for-Hire | 2012 | 366,568.45 | 215,872.73 | 439,365.50 | 363,587.49 | 0.00 | 3,066,002.56 | 79,966.97 | 274,410.72 | 4,805,774.42 | 722.41 | 3,919,163.73 | 5,425.12 | 122.62% | |
| 47 | Taxicab Vehicle-for-Hire | 2013 | 233,179.94 | 218,063.61 | 0.00 | 0.00 | 815.06 | 3,346,262.40 | 130,795.11 | 288,269.31 | 4,217,385.43 | 723.75 | 4,136,113.09 | 5,714.82 | 101.96% | |
| 48 | Taxicab Vehicle-for-Hire | 2014 | 396,058.37 | 136,529.79 | 708,158.17 | 191,124.09 | 2,480.00 | 2,712,308.80 | 197,226.82 | 196,080.86 | 4,539,966.90 | 735.78 | 4,615,704.98 | 6,273.19 | 98.36% | |
| 49 | Taxicab Vehicle-for-Hire | 2015 | 190,668.78 | 75,957.32 | 0.00 | 0.00 | 0.00 | 2,511,665.31 | 122,178.03 | 241,347.33 | 3,141,816.77 | 732.18 | 5,087,909.04 | 6,948.96 | 61.75% | |
| 50 | Taxicab Vehicle-for-Hire | 2016 | 368,267.44 | 209,831.51 | 18,748.31 | 278,029.18 | 0.00 | 2,733,425.57 | 80,292.67 | 259,319.11 | 3,947,913.79 | 728.14 | 5,544,258.45 | 7,614.27 | 71.21% | |
| 51 | Taxicab Vehicle-for-Hire | 2017 | 303,813.45 | 191,863.77 | 244,929.73 | 223,240.53 | 0.00 | 2,667,244.36 | 118,265.88 | 202,627.49 | 3,951,985.21 | 719.25 | 5,958,954.60 | 8,285.01 | 66.32% | |
| 52 | Taxicab Vehicle-for-Hire | 2018 | 265,650.01 | 89,124.18 | 219,146.31 | 299,692.40 | 0.00 | 2,588,419.27 | 192,825.90 | 237,388.98 | 3,892,247.05 | 637.52 | 4,621,007.72 | 7,248.44 | 84.23% | |
| 53 | Taxicab Vehicle-for-Hire | 2019 | 347,614.30 | 181,517.73 | 0.00 | 0.00 | 0.00 | 2,676,782.90 | 205,013.44 | 211,265.79 | 3,622,194.16 | 624.51 | 4,600,555.72 | 7,366.67 | 78.73% | |
| 54 | Taxicab Vehicle-for-Hire | 2020 | 298,357.09 | 56,108.98 | 0.00 | 0.00 | 0.00 | 1,513,468.18 | 238,505.22 | 92,361.94 | 2,198,801.41 | 635.10 | 4,934,226.05 | 7,769.25 | 44.56% | |
| 55 | Total | | 3,168,443.57 | 1,467,355.10 | 1,630,348.02 | 1,355,673.69 | 3,295.06 | 26,400,336.95 | 1,435,346.74 | 2,259,278.34 | 37,720,077.47 | 6,978.14 | 47,401,156.71 | 6,792.81 | 79.58% | |

1.225041281 2018/2019 Average
128.9%

August 20, 2021

MPI Exhibit #21

August 20, 2021

2022 GRA Information Requests - Round 1
TC (MPI) 1-18(c) Appendix 2

| Line No. | Classification | Incident Insurance Year | Non-Serious Loss | | Serious Loss | | | | Collision | Comprehensive | PD | Total Incurred | Earned Unit | Earned Premium | Average Premium | Loss Ratio |
|----------|-------------------------------|-------------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|-------------------------|-----------------------|-----------------------|-------------------------|---------------------|-------------------------|-----------------|-----------------|------------|
| | | | ABO | IRI | ABO | IRI | BI | | | | | | | | | |
| 56 | Public Major Class | 2011 | 2,527,497.58 | 576,942.62 | 792,001.97 | 1,057,516.76 | 1,151.00 | 8,274,598.15 | 897,065.02 | 940,171.06 | 15,066,944.16 | 10,904.09 | 18,830,193.02 | 1,726.89 | 80.01% | |
| 57 | Public Major Class | 2012 | 1,427,387.61 | 1,053,689.84 | 1,134,320.46 | 1,234,069.80 | 145,315.94 | 9,069,605.34 | 802,114.27 | 1,344,445.13 | 16,210,948.39 | 11,054.05 | 17,780,925.24 | 1,608.54 | 91.17% | |
| 58 | Public Major Class | 2013 | 1,553,760.41 | 819,284.10 | 346,469.94 | 445,940.60 | 202,772.13 | 9,974,996.56 | 1,166,702.55 | 1,172,289.29 | 15,682,215.58 | 11,637.67 | 18,684,911.07 | 1,605.55 | 83.93% | |
| 59 | Public Major Class | 2014 | 1,310,381.81 | 373,293.92 | 864,558.43 | 697,054.23 | 221,549.25 | 8,938,059.11 | 1,097,325.90 | 1,029,051.27 | 14,531,273.92 | 12,242.32 | 20,410,757.76 | 1,667.23 | 71.19% | |
| 60 | Public Major Class | 2015 | 1,276,230.32 | 447,970.52 | 1,683,673.99 | 2,728,983.19 | 35,730.23 | 9,056,911.54 | 1,275,158.63 | 1,166,979.21 | 17,671,637.63 | 12,278.44 | 21,747,401.26 | 1,771.19 | 81.26% | |
| 61 | Public Major Class | 2016 | 1,224,298.72 | 895,190.06 | 1,178,901.29 | 1,333,741.41 | 276,941.24 | 10,706,081.94 | 1,278,804.76 | 1,166,050.17 | 18,060,009.59 | 12,303.87 | 23,157,837.01 | 1,882.16 | 77.99% | |
| 62 | Public Major Class | 2017 | 1,128,054.19 | 506,139.79 | 2,250,316.32 | 1,435,293.49 | 200,000.00 | 11,849,340.50 | 921,302.70 | 1,260,557.31 | 19,551,004.30 | 12,871.19 | 25,699,952.14 | 1,996.70 | 76.07% | |
| 63 | Public Major Class | 2018 | 1,638,795.64 | 595,571.20 | 501,628.69 | 1,325,242.80 | 127,058.29 | 12,081,034.43 | 1,530,330.01 | 1,102,772.12 | 18,902,433.18 | 12,827.34 | 24,808,211.77 | 1,934.01 | 76.19% | |
| 64 | Public Major Class | 2019 | 1,838,229.56 | 961,180.36 | 0.00 | 0.00 | 12,000.00 | 11,901,209.57 | 1,628,631.55 | 1,081,741.70 | 17,422,992.74 | 12,876.01 | 25,264,175.15 | 1,962.11 | 68.96% | |
| 65 | Public Major Class | 2020 | 1,055,877.40 | 239,368.34 | 0.00 | 0.00 | 60,912.75 | 9,286,375.32 | 1,088,491.79 | 534,807.89 | 12,265,833.49 | 11,837.57 | 24,387,265.74 | 2,060.16 | 50.30% | |
| 66 | | Total | 14,980,513.24 | 6,468,630.75 | 8,751,871.09 | 10,257,842.28 | 1,283,430.83 | 101,138,212.46 | 11,685,927.18 | 10,798,865.15 | 165,365,292.97 | 120,832.54 | 220,771,630.16 | 1,827.09 | 74.90% | |
| 67 | Private Passenger Major Class | 2011 | 36,708,625.60 | 19,327,846.74 | 19,457,391.33 | 41,603,953.13 | 1,862,089.15 | 254,573,437.05 | 64,119,194.89 | 33,076,280.50 | 470,728,818.39 | 726,645.40 | 690,284,214.10 | 949.96 | 68.19% | |
| 68 | Private Passenger Major Class | 2012 | 37,486,135.23 | 19,372,987.15 | 19,957,902.45 | 40,032,419.29 | 3,419,908.67 | 290,313,447.19 | 62,929,566.42 | 36,761,712.60 | 510,274,079.00 | 744,066.18 | 680,305,744.67 | 914.31 | 75.01% | |
| 69 | Private Passenger Major Class | 2013 | 38,531,961.77 | 18,887,768.38 | 9,177,931.91 | 23,717,431.15 | 3,438,672.88 | 326,699,971.71 | 63,118,442.23 | 40,404,954.59 | 523,977,134.62 | 754,057.76 | 682,187,895.06 | 904.69 | 76.81% | |
| 70 | Private Passenger Major Class | 2014 | 35,260,345.22 | 14,613,481.65 | 14,717,142.36 | 33,929,717.73 | 4,462,510.96 | 297,305,282.00 | 60,754,055.39 | 35,526,500.15 | 496,569,035.46 | 763,887.00 | 713,763,727.37 | 934.38 | 69.57% | |
| 71 | Private Passenger Major Class | 2015 | 37,831,770.53 | 17,008,317.41 | 21,308,103.05 | 42,946,481.96 | 4,105,605.54 | 314,723,470.40 | 89,739,209.63 | 37,119,126.05 | 564,782,084.57 | 775,394.74 | 763,568,847.15 | 984.75 | 73.97% | |
| 72 | Private Passenger Major Class | 2016 | 40,481,511.41 | 19,441,212.01 | 29,917,469.34 | 40,763,360.89 | 4,437,008.34 | 344,726,384.53 | 87,250,610.25 | 38,836,750.71 | 605,854,307.48 | 787,942.56 | 802,758,074.41 | 1,018.80 | 75.47% | |
| 73 | Private Passenger Major Class | 2017 | 38,581,894.57 | 18,792,480.67 | 26,891,281.05 | 39,969,986.96 | 4,296,756.38 | 364,021,153.28 | 50,716,706.03 | 42,549,824.04 | 585,820,082.98 | 798,642.26 | 849,010,549.46 | 1,063.07 | 69.00% | |
| 74 | Private Passenger Major Class | 2018 | 37,407,571.62 | 19,729,515.02 | 23,414,511.63 | 28,338,638.37 | 4,269,861.86 | 365,313,339.56 | 84,132,139.10 | 38,838,803.00 | 601,444,380.17 | 806,761.22 | 902,911,459.74 | 1,119.18 | 66.61% | |
| 75 | Private Passenger Major Class | 2019 | 35,948,240.44 | 15,398,070.01 | 11,400,049.52 | 9,325,441.33 | 2,630,901.50 | 364,502,284.48 | 62,371,345.06 | 34,311,743.12 | 535,888,075.45 | 810,487.07 | 955,444,876.19 | 1,178.85 | 56.09% | |
| 76 | Private Passenger Major Class | 2020 | 34,593,869.74 | 8,730,073.39 | 7,758,670.78 | 2,712,680.01 | 1,830,137.21 | 294,646,834.74 | 58,813,036.69 | 23,545,665.29 | 432,630,967.85 | 887,971.62 | 1,071,234,978.89 | 1,206.38 | 40.39% | |
| 77 | | Total | 372,831,926.13 | 171,301,752.43 | 184,000,453.42 | 303,340,110.82 | 34,753,452.49 | 3,216,825,604.94 | 683,944,305.69 | 360,971,360.04 | 5,327,968,965.96 | 7,855,855.81 | 8,111,470,367.04 | 1,032.54 | 65.68% | |

Figure App 2-2 Taxi and VFH and Major Class Claim Counts

| Line No. | Classification | Incident Insurance Year | BI | Collision | Comprehensive | PD |
|----------|---|-------------------------|----------|--------------|---------------|--------------|
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2011 | | | | |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2012 | | | | |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2013 | | | | |
| 4 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2014 | | | | |
| 5 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2015 | | | | |
| 6 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2016 | | | | |
| 7 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2017 | | | | |
| 8 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | | 204 | 57 | 67 |
| 9 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | | 277 | 79 | 104 |
| 10 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | | 246 | 122 | 78 |
| 11 | | Total | 0 | 727 | 258 | 249 |
| 12 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2011 | | | | |
| 13 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2012 | | | | |
| 14 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2013 | | | | |
| 15 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2014 | | | | |
| 16 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2015 | | | | |
| 17 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2016 | | | | |
| 18 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2017 | | | | |
| 19 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | | 3 | 4 | 1 |
| 20 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | | 3 | 2 | |
| 21 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | | 1 | 4 | |
| 22 | | Total | 0 | 7 | 10 | 1 |
| 45 | Taxicab Vehicle-for-Hire | 2011 | | 682 | 34 | 283 |
| 46 | Taxicab Vehicle-for-Hire | 2012 | | 731 | 37 | 317 |
| 47 | Taxicab Vehicle-for-Hire | 2013 | 1 | 808 | 60 | 289 |
| 48 | Taxicab Vehicle-for-Hire | 2014 | 1 | 618 | 45 | 260 |
| 49 | Taxicab Vehicle-for-Hire | 2015 | | 655 | 46 | 237 |
| 50 | Taxicab Vehicle-for-Hire | 2016 | | 662 | 45 | 259 |
| 51 | Taxicab Vehicle-for-Hire | 2017 | | 617 | 38 | 260 |
| 52 | Taxicab Vehicle-for-Hire | 2018 | | 658 | 186 | 248 |
| 53 | Taxicab Vehicle-for-Hire | 2019 | | 660 | 259 | 234 |
| 54 | Taxicab Vehicle-for-Hire | 2020 | | 378 | 263 | 151 |
| 55 | | Total | 2 | 6,469 | 1,013 | 2,538 |

August 20, 2021

MPI Exhibit #21

August 20, 2021

2022 GRA Information Requests - Round 1
TC (MPI) 1-18(c) Appendix 2

| Line No. | Classification | Incident Insurance Year | BI | Collision | Comprehensive | PD |
|----------|-------------------------------|-------------------------|------------|----------------|----------------|----------------|
| 56 | Public Major Class | 2011 | 1 | 2,388 | 451 | 968 |
| 57 | Public Major Class | 2012 | 2 | 2,570 | 449 | 1,058 |
| 58 | Public Major Class | 2013 | 6 | 2,871 | 512 | 1,082 |
| 59 | Public Major Class | 2014 | 2 | 2,359 | 451 | 998 |
| 60 | Public Major Class | 2015 | 2 | 2,430 | 536 | 929 |
| 61 | Public Major Class | 2016 | 4 | 2,591 | 595 | 1,031 |
| 62 | Public Major Class | 2017 | 1 | 2,696 | 549 | 1,070 |
| 63 | Public Major Class | 2018 | 4 | 2,717 | 778 | 1,027 |
| 64 | Public Major Class | 2019 | 2 | 2,557 | 862 | 948 |
| 65 | Public Major Class | 2020 | 2 | 1,764 | 705 | 605 |
| 66 | | Total | 26 | 24,943 | 5,888 | 9,716 |
| 67 | Private Passenger Major Class | 2011 | 57 | 96,722 | 51,979 | 34,389 |
| 68 | Private Passenger Major Class | 2012 | 68 | 105,674 | 53,356 | 38,409 |
| 69 | Private Passenger Major Class | 2013 | 90 | 112,081 | 51,172 | 40,217 |
| 70 | Private Passenger Major Class | 2014 | 100 | 97,422 | 50,914 | 35,075 |
| 71 | Private Passenger Major Class | 2015 | 78 | 97,357 | 66,018 | 35,091 |
| 72 | Private Passenger Major Class | 2016 | 69 | 103,106 | 68,192 | 36,135 |
| 73 | Private Passenger Major Class | 2017 | 69 | 103,239 | 60,215 | 36,973 |
| 74 | Private Passenger Major Class | 2018 | 70 | 101,385 | 68,938 | 35,599 |
| 75 | Private Passenger Major Class | 2019 | 68 | 95,012 | 63,715 | 32,856 |
| 76 | Private Passenger Major Class | 2020 | 54 | 71,389 | 58,880 | 23,407 |
| 77 | | Total | 723 | 983,387 | 593,379 | 348,151 |

Excerpt from TC(MPI) 1-18 C - Apppendix 2 VFH Major Class Loss Experience

| Line No. | Classification | A Incident surance Year | B Total Incurred | C Earned Unit | D Earned Premium | E Average Premium | F (Note 2) Loss Ratio | 2018/2019 Average |
|---------------------------------------|--|-------------------------------|------------------------|---------------------|------------------------|-------------------------|--------------------------------|-------------------|
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 1,000,744.56 | 452.86 | 816,906.80 | 1,803.87 | 122.50% | 1.225041 |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,864,057.88 | 746.16 | 1,405,817.14 | 1,884.08 | 132.60% | |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,370,277.18 | 974.09 | 2,034,075.33 | 2,088.19 | 67.37% | |
| 2018 & 2019 Total (Note 1) | | | 2,864,802.44 | | 2,222,723.94 | | 128.89% | 128.9% |

Notes

- 1 Sum of 2018 and 2019 values
- 2 B/D expressed as percentage

Excerpt from TC(MPI) 1-18 C - Apppendix 2 VFH Major Class Loss Experience

| Line No. | Classification | A | B | C | D | E | F (Note 1) |
|----------|--|--------------------------|-------------------|----------------|-------------------|--------------------|---------------|
| | | Incident surance Year | Total Incurred | Earned Unit | Earned Premium | Average Premium | Loss Ratio |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,370,277.18 | 974.09 | 2,034,075.33 | 2,088.19 | 67.37% |
| 2 | Taxicab Vehicle-for-Hire | 2020 | 2,198,801.41 | 635.10 | 4,934,226.05 | 7,769.25 | 44.56% |
| 3 | Public Major Class | 2020 | 12,265,833.49 | 11,837.57 | 24,387,265.74 | 2,060.16 | 50.30% |
| 4 | Private Passenger Major Class | 2020 | 432,630,967.85 | 887,971.62 | 1,071,234,978.89 | 1,206.38 | 40.39% |

Notes

- 1 B/D expressed as percentage

Excerpt from TC(MPI) 1-18 C - Apppendix 2 VFH Major Class Loss Experience

| Line No. | Classification | A Incident surance Year | B Total Incurred | C Earned Unit | D Earned Premium | E (Note 2) Earned Premium +20% (x2) | F Average Premium | G (Note 3) Loss Ratio | H (Note 4) Loss Ratio +20% (x2) | 2018/2019 Average |
|---------------------------------------|--|-------------------------------|------------------------|---------------------|------------------------|--|-------------------------|--------------------------------|--|-------------------|
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 1,000,744.56 | 452.86 | 816,906.80 | 1,176,345.80 | 1,803.87 | 122.50% | 85.07% | 128.9% |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,864,057.88 | 746.16 | 1,405,817.14 | 2,024,376.68 | 1,884.08 | 132.60% | 92.08% | |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,370,277.18 | 974.09 | 2,034,075.33 | | 2,088.19 | 67.37% | | |
| 2018 & 2019 Total (Note 1) | | | 2,864,802.44 | | 2,222,723.94 | | | 128.89% | 89.50% | 128.9% |

Notes

- 1 Sum of 2018 and 2019 values
- 2 D x 1.2 x 1.2
- 3 B/A expressed as percentage
- 4 B/E expressed as percentage

1.720902721

Excerpt from TC(MPI) 1-18 C - Apppendix 2 VFH Major Class Loss Experience

| Line No. | Classification | A Incident Insurance Year | B Total Incurred | C Earned Unit | D Earned Premium | E (Note 2) Earned Premium +20% (x3) | F Average Premium | G (Note 3) Loss Ratio | H (Note 4) Loss Ratio +20% (x3) | 2018/2019 Average |
|---------------------------------------|--|------------------------------|---------------------|------------------|---------------------|---|----------------------|-----------------------------|---------------------------------------|-------------------|
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 1,000,744.56 | 452.86 | 816,906.80 | 1,411,614.96 | 1,803.87 | 122.50% | 70.89% | 128.9% |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,864,057.88 | 746.16 | 1,405,817.14 | 2,429,252.02 | 1,884.08 | 132.60% | 76.73% | |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,370,277.18 | 974.09 | 2,034,075.33 | | 2,088.19 | 67.37% | | |
| 2018 & 2019 Total (Note 1) | | | 2,864,802.44 | | 2,222,723.94 | | | 128.89% | 74.59% | 128.9% |

Notes

- 1 Sum of 2018 and 2019 values
- 2 D x 1.2 x 1.2 x 1.2
- 3 B/A expressed as percentage
- 4 B/E expressed as percentage

1.720902721

Excerpt from TC(MPI) 1-18 C - Apppendix 2 VFH Major Class Loss Experience

| Line No. | Classification | Incident surance Year | Total Incurred | Earned Unit | Earned Premium | Average Premium | Loss Ratio |
|----------|--|--------------------------|-------------------|----------------|-------------------|--------------------|---------------|
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 1,000,744.56 | 452.86 | 816,906.80 | 1,803.87 | 122.50% |
| 2 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,864,057.88 | 746.16 | 1,405,817.14 | 1,884.08 | 132.60% |
| 3 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,370,277.18 | 974.09 | 2,034,075.33 | 2,088.19 | 67.37% |