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 4 on the forecasting of future loss years. They were later re-added to the ~~2022~~2021/23
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6 The figures below show the observed reduction in collision frequency for accident
 7 insurance year 2020/21. As indicated, collision frequency would vary from 10% to
 8 40% below forecast depending on the restrictions in place and prevalence of COVID-
 9 19 impacts at the time. In recent months collision frequency has remained around
 10 20% to 30% under forecast.

Figure CI- 8 Monthly Collision Frequency vs Forecast

Line No.	Accident Loss Month	Actual	Forecast	Difference	% Difference
1	Apr-20	0.056	0.097	(0.042)	-42.68%
2	May-20	0.066	0.098	(0.032)	-32.44%
3	Jun-20	0.085	0.104	(0.018)	-17.64%
4	Jul-20	0.087	0.099	(0.012)	-12.06%
5	Aug-20	0.085	0.098	(0.013)	-13.42%
6	Sep-20	0.090	0.105	(0.015)	-14.47%
7	Oct-20	0.103	0.118	(0.015)	-12.56%
8	Nov-20	0.083	0.137	(0.054)	-39.51%
9	Dec-20	0.094	0.156	(0.062)	-39.62%
10	Jan-21	0.091	0.155	(0.064)	-41.17%
11	Feb-21	0.106	0.143	(0.038)	-26.39%
12	Mar-21	0.086	0.107	(0.021)	-19.19%

11 On March 4, 2021 the Government of Manitoba released a plan to distribute the
 12 vaccinations¹. The figure below is the timeline for the low-range scenario. As of April
 13 20, 2021, it appeared that they were following this timeline closely. As such, MPI
 14 assumed the most recent COVID-19 reductions (~20% lower than normal) would
 15 continue until June 30, 2021. This is when the majority of the general population aged

¹ https://manitoba.ca/asset_library/en/covidvaccine/vaccine-briefing-04052021.pdf

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