

**TC (MPI) 1-18**

<b>Part and Chapter:</b>	<b>Part VI RM</b>	<b>Page No.:</b>	
<b>PUB Approved Issue No:</b>	<b>2b) Ratemaking methodology</b>		
<b>Topic:</b>	<b>Ratemaking</b>		
<b>Sub Topic:</b>	<b>Supporting data</b>		

**Preamble to**

An actuarial analysis of Taxi VFH rates requires certain data.

**Question:**

- a) Please provide VFH loss experience by territory. 5 years of data preferred, by territory, with Earned Units, Earned Premiums, Incurred Claims, Incurred Claim Counts, and Average Premium. Claims should be split between Serious and Non-Serious Losses and also split between Serious and Non-Serious Claim Counts.
- b) Please provide Taxis loss experience by coverage, by territory, and by year. 5 years of data preferred, by territory, by coverage, with Earned Units, Earned Premiums, Incurred Claims, Incurred Claim Counts, and Average Premium. Claims and claim counts should be split between Serious and Non-Serious.
- c) Please provide 10 years of data:
  - i. With historical premium, losses (split between serious and non-serious), claim counts (split between serious and non-serious, exposures by coverage.
  - ii. For Taxis, passenger vehicles for hire, public major class, private passenger major class.

- d) Please provide a rating example on how a typical Taxi is rated including the rating variables, rating algorithm, and differentials.
- e) Have interactions between rating variables been considered and why not, other than credibility concerns?

**Rationale for Question:**

Certain data are needed to complete an analysis.

**RESPONSE:**

- a) Please refer to Appendix 1.

MPI cannot provide claim counts for PIPP by insurance use due to how PIPP losses are allocated, per Board Order 97/05, Directive 1. Because PIPP losses are divided equally among all vehicles involved in an accident, there may be PIPP losses allocated to a vehicle (from the other vehicle(s)) even when the vehicle itself did not have a PIPP claim. Further, in an accident involving PIPP losses to pedestrians, cyclists or out-of-province vehicles, 50% of the PIPP losses is allocated to the (MPI insured) vehicle involved in the accident. As such, for PIPP, claim counts are not directly comparable to claims costs.

- b) Please refer to the response to (a).
- c) Please refer to Appendix 2.
- d) MPI determines Taxicab VFH rates, similar to all other insurance uses, based on the ratemaking methodology described in Ratemaking Chapter. Briefly, MPI determines the required rates on an overall and major class basis to meet the revenue requirements for the 2022/23 rating year. It then uses a relativity approach, described in Ratemaking Chapter RM.4.4, to determine the required rates for Taxicab VFH by territory and then compares them to the current 2021/22

average rates to establish the required rate changes. Thereafter, MPI applies the experience adjustment rules per *Ratemaking Chapter RM.5*.

*Figure 1* below provides an example of the calculation of the required rate change for Taxicab VFH in Territory 1.

**Figure 1 Calculation of Required Rate Change for Taxicab VFH in Territory 1**

Line No.	For the Public Major Class...	Notes	Value
1	Required Rate	[a]	\$2,243.85
2	Per Unit Operating Expense	[a], [b]	\$103.02
3	Taxicab VFH Relativity	[c]	3.9099
4	Territory 1 Relativity	[c]	1.1727
5	GVW 'Not Applicable' Relativity	[c]	1.0070
6	Taxicab VFH Required Rate	[d]	\$9,988.05
7	Taxicab VFH Required Rate Balanced	[e]	\$9,603.71
8	Current 2021/22 Average Rate	[f]	\$9,275.28
9	Taxicab VFH Required Rate Change	[g]	3.54%
10	Notes:		
11	[a] <i>Part VI Ratemaking, Figure RM-14</i>		
12	[b] Includes Operating Expense, Road Safety and Regulatory/Appeal		
13	[c] <i>Part VI Ratemaking, RM Appendix 9, Table 13</i>		
14	[d] Derived per formula in <i>Part VI Ratemaking, Page 48</i>		
15	[e] Balanced back to the revenue requirement for the Public major class		
16	[f] <i>Part VI Ratemaking, RM Appendix 9, Table 14</i>		
17	[g] = Taxicab VFH Required Rate Balanced / Current 2021/22 Average Rate - 1		

- e) Per *Ratemaking Chapter, page 47*, MPI uses the minimum bias model to determine relativities. The minimum bias procedure isolates the effect of each rating variable on loss costs by adjusting for exposure correlations with other rating variables. To that extent, the interactions between rating variables were considered within the ratemaking model.

Figure App 1-2 Taxi and VFH Claim Counts

Line No.	Classification	Incident Insurance Year	Territory	Non-Serious Loss		Serious Loss					Total Incurred	Earned Unit	Earned Premium	Average Premium	Loss Ratio	
				ABO	IRI	ABO	IRI	BI	Collision	Comprehensive						PD
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	1	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)	2016	2	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)	2016	3	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)	2016	4	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)	2016	5	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	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2016</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
7	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	1	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)	2017	2	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%
9	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	3	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%
10	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	4	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%
11	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	5	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%
12	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2017</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
13	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	1	26,468.30	21,155.94	0.00	0.00	0.00	728,173.32	38,790.76	49,729.08	864,317.40	365.38	670,335.69	1,834.63	128.94%
14	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	2	1,714.55	92.23	0.00	0.00	0.00	51,595.30	10,096.92	2,000.00	65,499.00	59.86	96,291.66	1,608.72	68.02%
15	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	3	0.00	0.00	0.00	0.00	0.00	0.00	11,138.11	500.00	11,638.11	4.64	6,528.34	1,406.21	178.27%
16	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	4	0.00	0.00	0.00	0.00	0.00	0.00	11.52	1,784.76	1,796.28	12.83	21,207.14	1,652.85	8.47%
17	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	5	5,480.46	15,651.44	0.00	0.00	0.00	36,185.16	176.71	0.00	57,493.77	10.15	22,543.98	2,220.15	255.03%
18	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2018</b>		<b>33,663.31</b>	<b>36,899.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>815,953.78</b>	<b>60,214.02</b>	<b>54,013.84</b>	<b>1,000,744.56</b>	<b>452.86</b>	<b>816,906.80</b>	<b>1,803.87</b>	<b>122.50%</b>
19	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	1	80,927.51	250,252.80	0.00	0.00	0.00	1,088,450.51	105,453.45	82,803.43	1,607,887.70	602.34	1,149,035.91	1,907.64	139.93%
20	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	2	1,370.19	520.03	0.00	0.00	0.00	98,286.55	12,518.18	4,454.36	117,149.31	85.16	142,541.80	1,673.88	82.19%
21	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	3	0.00	0.00	0.00	0.00	0.00	11,927.40	840.59	970.40	13,738.39	9.46	14,943.30	1,579.83	91.94%
22	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	4	0.00	0.00	0.00	0.00	0.00	3,949.48	271.29	500.00	4,720.77	19.67	32,486.44	1,651.54	14.53%
23	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	5	485.85	33.84	0.00	0.00	0.00	108,267.29	2,872.70	8,902.03	120,561.71	29.54	66,809.69	2,262.00	180.46%
24	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2019</b>		<b>82,783.55</b>	<b>250,806.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,310,881.23</b>	<b>121,956.21</b>	<b>97,630.22</b>	<b>1,864,057.88</b>	<b>746.16</b>	<b>1,405,817.14</b>	<b>1,884.08</b>	<b>132.60%</b>
25	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	1	51,405.94	25,642.73	0.00	0.00	0.00	807,457.34	184,063.63	50,203.26	1,118,772.90	811.64	1,723,346.63	2,123.29	64.92%
26	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	2	12,825.00	0.00	0.00	0.00	0.00	89,152.05	41,335.77	2,555.76	145,868.58	88.37	161,973.32	1,832.81	90.06%
27	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	3	2,450.00	0.00	0.00	0.00	0.00	37,315.98	3,042.39	1,787.50	44,595.87	10.84	19,709.42	1,817.87	226.27%
28	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	4	0.00	0.00	0.00	0.00	0.00	0.00	2,430.13	0.00	2,430.13	23.66	40,773.95	1,722.97	5.96%
29	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	5	0.00	0.00	0.00	0.00	0.00	58,326.46	283.24	0.00	58,609.70	39.57	88,272.01	2,231.02	66.40%
30	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2020</b>		<b>66,680.94</b>	<b>25,642.73</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>992,251.83</b>	<b>231,155.16</b>	<b>54,546.52</b>	<b>1,370,277.18</b>	<b>974.09</b>	<b>2,034,075.33</b>	<b>2,088.19</b>	<b>67.37%</b>
31	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	1	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%
32	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	2	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%
33	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	3	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%
34	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	4	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%
35	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	5	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%
36	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2016</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>

Line No.	Classification	Incident		Non-Serious Loss		Serious Loss					Total Incurred	Earned Unit	Earned Premium	Average Premium	Loss Ratio	
		Insurance Year	Territory	ABO	IRI	ABO	IRI	BI	Collision	Comprehensive						PD
37	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	1	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%
38	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	2	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%
39	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	3	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%
40	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	4	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%
41	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	5	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%
42	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2017</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>
43	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	1	964.00	0.00	0.00	0.00	0.00	18,715.07	3,348.61	5,902.86	28,930.54	6.30	9,437.94	1,497.72	306.53%
44	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	2	0.00	0.00	0.00	0.00	0.00	0.00	313.94	0.00	313.94	1.95	2,865.20	1,467.50	10.96%
45	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	184.72	1,320.82	0.00%
46	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	529.28	1,349.75	0.00%
47	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	5	0.00	0.00	0.00	0.00	0.00	0.00	196.79	0.00	196.79	1.28	1,664.45	1,302.54	11.82%
48	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2018</b>		<b>964.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18,715.07</b>	<b>3,859.34</b>	<b>5,902.86</b>	<b>29,441.27</b>	<b>10.06</b>	<b>14,681.57</b>	<b>1,458.85</b>	<b>200.53%</b>
49	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	1	0.00	0.00	0.00	0.00	0.00	5,493.39	0.00	0.00	5,493.39	6.78	10,484.25	1,545.62	52.40%
50	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.89	5,564.33	1,429.65	0.00%
51	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	3	0.00	0.00	0.00	0.00	0.00	0.00	355.69	0.00	355.69	2.24	3,607.09	1,606.94	9.86%
52	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.16	1,524.21	1,318.02	0.00%
53	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.88	3,534.97	1,226.17	0.00%
54	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2019</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,493.39</b>	<b>355.69</b>	<b>0.00</b>	<b>5,849.08</b>	<b>16.96</b>	<b>24,714.84</b>	<b>1,457.30</b>	<b>23.67%</b>
55	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	1	0.00	0.00	0.00	0.00	0.00	0.00	489.78	0.00	489.78	6.61	11,059.39	1,674.09	4.43%
56	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.39	8,234.09	1,528.20	0.00%
57	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	3	0.00	0.00	0.00	0.00	0.00	0.00	2,524.98	0.00	2,524.98	1.57	2,593.44	1,652.67	97.36%
58	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	4	0.00	0.00	0.00	0.00	0.00	0.00	95.22	0.00	95.22	1.41	1,858.28	1,315.25	5.12%
59	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.69	3,821.57	1,418.52	0.00%
60	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2020</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,109.98</b>	<b>0.00</b>	<b>3,109.98</b>	<b>17.67</b>	<b>27,566.76</b>	<b>1,560.05</b>	<b>11.28%</b>
61	Accessible Vehicle-for-Hire	2016	1	11,965.04	3,160.30	0.00	0.00	0.00	134,759.50	20,596.70	20,326.10	190,807.64	96.52	171,492.30	1,776.75	111.26%
62	Accessible Vehicle-for-Hire	2016	2	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%
63	Accessible Vehicle-for-Hire	2016	3	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%
64	Accessible Vehicle-for-Hire	2016	4	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%
65	Accessible Vehicle-for-Hire	2016	5	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%
66	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>11,965.04</b>	<b>3,160.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>134,759.50</b>	<b>20,596.70</b>	<b>20,326.10</b>	<b>190,807.64</b>	<b>96.52</b>	<b>171,492.30</b>	<b>1,776.75</b>	<b>111.26%</b>
67	Accessible Vehicle-for-Hire	2017	1	25,605.36	18,875.74	0.00	0.00	0.00	134,033.24	0.00	17,248.16	195,762.50	108.24	205,502.05	1,898.64	95.26%
68	Accessible Vehicle-for-Hire	2017	2	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%
69	Accessible Vehicle-for-Hire	2017	3	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%
70	Accessible Vehicle-for-Hire	2017	4	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%
71	Accessible Vehicle-for-Hire	2017	5	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%
72	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>25,605.36</b>	<b>18,875.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>134,033.24</b>	<b>0.00</b>	<b>17,248.16</b>	<b>195,762.50</b>	<b>108.24</b>	<b>205,502.05</b>	<b>1,898.64</b>	<b>95.26%</b>

Line No.	Classification	Incident		Non-Serious Loss		Serious Loss					Total Incurred	Earned Unit	Earned Premium	Average Premium	Loss Ratio	
		Insurance Year	Territory	ABO	IRI	ABO	IRI	BI	Collision	Comprehensive						PD
73	Accessible Vehicle-for-Hire	2018	1	45,779.55	2,918.34	0.00	0.00	0.00	289,677.84	26,687.37	26,412.45	391,475.55	157.30	311,140.59	1,978.05	125.82%
74	Accessible Vehicle-for-Hire	2018	2	0.00	0.00	0.00	0.00	0.00	17,349.56	0.00	10,643.97	27,993.53	6.48	5,290.55	816.47	529.12%
75	Accessible Vehicle-for-Hire	2018	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	314.47	796.40	0.00%
76	Accessible Vehicle-for-Hire	2018	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.97	1,872.67	948.49	0.00%
77	Accessible Vehicle-for-Hire	2018	5	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%
78	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>45,779.55</b>	<b>2,918.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>307,027.40</b>	<b>26,687.37</b>	<b>37,056.42</b>	<b>419,469.08</b>	<b>166.15</b>	<b>318,618.28</b>	<b>1,917.70</b>	<b>131.65%</b>
79	Accessible Vehicle-for-Hire	2019	1	12,567.95	3,640.47	0.00	0.00	0.00	306,796.23	65,360.25	18,625.10	406,990.00	187.39	382,638.22	2,041.93	106.36%
80	Accessible Vehicle-for-Hire	2019	2	0.00	0.00	0.00	0.00	0.00	19,930.71	0.00	0.00	19,930.71	10.67	8,863.05	830.45	224.87%
81	Accessible Vehicle-for-Hire	2019	3	0.00	0.00	0.00	0.00	0.00	0.00	230.60	0.00	230.60	0.70	564.87	802.73	40.82%
82	Accessible Vehicle-for-Hire	2019	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.91	2,700.12	926.94	0.00%
83	Accessible Vehicle-for-Hire	2019	5	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%
84	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>12,567.95</b>	<b>3,640.47</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>326,726.94</b>	<b>65,590.85</b>	<b>18,625.10</b>	<b>427,151.31</b>	<b>201.68</b>	<b>394,766.27</b>	<b>1,957.40</b>	<b>108.20%</b>
85	Accessible Vehicle-for-Hire	2020	1	20,555.97	3,947.01	0.00	0.00	0.00	264,931.78	33,648.17	17,262.29	340,345.22	177.67	391,336.59	2,202.63	86.97%
86	Accessible Vehicle-for-Hire	2020	2	3,675.00	0.00	0.00	0.00	0.00	25,471.41	0.00	0.00	29,146.41	9.55	9,239.78	967.53	315.44%
87	Accessible Vehicle-for-Hire	2020	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.09	793.38	726.61	0.00%
88	Accessible Vehicle-for-Hire	2020	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.14	2,696.59	1,261.78	0.00%
89	Accessible Vehicle-for-Hire	2020	5	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%
90	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>24,230.97</b>	<b>3,947.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>290,403.19</b>	<b>33,648.17</b>	<b>17,262.29</b>	<b>369,491.63</b>	<b>190.45</b>	<b>404,066.34</b>	<b>2,121.68</b>	<b>91.44%</b>
91	Limousine Vehicle-for-Hire	2016	1	105.00	0.00	0.00	0.00	0.00	60,350.20	45,466.77	2,998.33	108,920.30	99.50	293,311.58	2,947.90	37.13%
92	Limousine Vehicle-for-Hire	2016	2	0.00	0.00	0.00	0.00	0.00	24,158.67	119.72	0.00	24,278.39	26.57	40,493.46	1,524.03	59.96%
93	Limousine Vehicle-for-Hire	2016	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1,772.09	1,770.43	0.00%
94	Limousine Vehicle-for-Hire	2016	4	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%
95	Limousine Vehicle-for-Hire	2016	5	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%
96	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>105.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>84,508.87</b>	<b>45,586.49</b>	<b>2,998.33</b>	<b>133,198.69</b>	<b>127.07</b>	<b>335,577.13</b>	<b>2,640.90</b>	<b>39.69%</b>
97	Limousine Vehicle-for-Hire	2017	1	9,970.89	700.90	0.00	0.00	0.00	65,853.88	9,496.42	2,799.45	88,821.54	97.68	306,667.98	3,139.41	28.96%
98	Limousine Vehicle-for-Hire	2017	2	0.00	0.00	0.00	0.00	0.00	54,089.57	185.25	0.00	54,274.82	23.12	38,264.77	1,655.11	141.84%
99	Limousine Vehicle-for-Hire	2017	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.01	1,875.60	1,863.95	0.00%
100	Limousine Vehicle-for-Hire	2017	4	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%
101	Limousine Vehicle-for-Hire	2017	5	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%
102	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>9,970.89</b>	<b>700.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>119,943.45</b>	<b>9,681.67</b>	<b>2,799.45</b>	<b>143,096.36</b>	<b>121.81</b>	<b>346,808.35</b>	<b>2,847.16</b>	<b>41.26%</b>
103	Limousine Vehicle-for-Hire	2018	1	775.05	0.00	0.00	0.00	0.00	54,669.57	10,869.31	5,214.91	71,528.84	72.36	215,007.89	2,971.45	33.27%
104	Limousine Vehicle-for-Hire	2018	2	0.00	0.00	0.00	0.00	0.00	25,491.48	42.37	0.00	25,533.85	21.98	37,298.00	1,696.60	68.46%
105	Limousine Vehicle-for-Hire	2018	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1,438.37	1,433.15	0.00%
106	Limousine Vehicle-for-Hire	2018	4	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%
107	Limousine Vehicle-for-Hire	2018	5	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%
108	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>775.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>80,161.05</b>	<b>10,911.68</b>	<b>5,214.91</b>	<b>97,062.69</b>	<b>95.35</b>	<b>253,744.26</b>	<b>2,661.31</b>	<b>38.25%</b>

Line No.	Classification	Incident		Non-Serious Loss			Serious Loss				Collision	Comprehensive	PD	Total Incurred	Earned Unit	Earned Premium	Average Premium	Loss Ratio
		Insurance Year	Territory	ABO	IRI	ABO	IRI	BI										
109	Limousine Vehicle-for-Hire	2019	1	633.00	0.00	0.00	0.00	0.00	0.00	51,025.30	52,918.44	5,657.17	110,233.91	60.06	173,751.85	2,892.90	63.44%	
110	Limousine Vehicle-for-Hire	2019	2	0.00	0.00	0.00	0.00	0.00	0.00	28,354.09	3,640.60	0.00	31,994.69	15.44	25,215.95	1,633.14	126.88%	
111	Limousine Vehicle-for-Hire	2019	3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.52	766.87	1,487.65	0.00%	
112	Limousine Vehicle-for-Hire	2019	4	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%	
113	Limousine Vehicle-for-Hire	2019	5	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%	
114	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>633.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>79,379.39</b>	<b>56,559.04</b>	<b>5,657.17</b>	<b>142,228.60</b>	<b>76.02</b>	<b>199,734.66</b>	<b>2,627.50</b>	<b>71.21%</b>	
115	Limousine Vehicle-for-Hire	2020	1	0.00	0.00	0.00	0.00	0.00	0.00	29,410.36	0.00	2,034.88	31,445.24	27.87	84,585.60	3,035.24	37.18%	
116	Limousine Vehicle-for-Hire	2020	2	0.00	0.00	0.00	0.00	0.00	0.00	43,619.60	1,368.13	0.00	44,987.73	12.17	20,180.31	1,658.22	222.93%	
117	Limousine Vehicle-for-Hire	2020	3	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%	
118	Limousine Vehicle-for-Hire	2020	4	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%	
119	Limousine Vehicle-for-Hire	2020	5	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%	
120	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>73,029.96</b>	<b>1,368.13</b>	<b>2,034.88</b>	<b>76,432.97</b>	<b>40.04</b>	<b>104,765.91</b>	<b>2,616.68</b>	<b>72.96%</b>	
121	Taxicab Vehicle-for-Hire	2016	1	296,798.97	99,691.33	18,748.31	278,029.18	0.00	2,411,412.12	40,058.43	239,702.74	3,384,441.08	491.42	4,386,217.79	8,925.63	77.16%		
122	Taxicab Vehicle-for-Hire	2016	2	48,267.91	109,813.02	0.00	0.00	0.00	202,641.68	19,475.26	13,110.05	393,307.92	158.39	736,754.41	4,651.39	53.38%		
123	Taxicab Vehicle-for-Hire	2016	3	23,200.56	327.16	0.00	0.00	0.00	104,051.49	9,672.06	6,506.32	143,757.59	52.34	280,385.88	5,357.36	51.27%		
124	Taxicab Vehicle-for-Hire	2016	4	0.00	0.00	0.00	0.00	0.00	15,320.28	11,086.92	0.00	26,407.20	25.99	140,900.37	5,421.04	18.74%		
125	Taxicab Vehicle-for-Hire	2016	5	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%	
126	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>368,267.44</b>	<b>209,831.51</b>	<b>18,748.31</b>	<b>278,029.18</b>	<b>0.00</b>	<b>2,733,425.57</b>	<b>80,292.67</b>	<b>259,319.11</b>	<b>3,947,913.79</b>	<b>728.14</b>	<b>5,544,258.46</b>	<b>7,614.27</b>	<b>71.21%</b>		
127	Taxicab Vehicle-for-Hire	2017	1	294,820.81	184,068.48	244,929.73	223,240.53	0.00	2,303,174.20	82,032.23	168,595.66	3,500,861.64	489.19	4,731,921.54	9,672.99	73.98%		
128	Taxicab Vehicle-for-Hire	2017	2	7,063.45	7,795.29	0.00	0.00	0.00	227,142.12	7,382.28	27,595.01	276,978.15	152.53	780,396.09	5,116.41	35.49%		
129	Taxicab Vehicle-for-Hire	2017	3	1,929.19	0.00	0.00	0.00	0.00	111,980.37	13,677.41	4,936.82	132,523.79	51.08	292,057.64	5,717.62	45.38%		
130	Taxicab Vehicle-for-Hire	2017	4	0.00	0.00	0.00	0.00	0.00	24,947.67	15,173.96	1,500.00	41,621.63	26.45	154,579.33	5,844.72	26.93%		
131	Taxicab Vehicle-for-Hire	2017	5	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%	
132	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>303,813.45</b>	<b>191,863.77</b>	<b>244,929.73</b>	<b>223,240.53</b>	<b>0.00</b>	<b>2,667,244.36</b>	<b>118,265.88</b>	<b>202,627.49</b>	<b>3,951,985.21</b>	<b>719.25</b>	<b>5,958,954.59</b>	<b>8,285.01</b>	<b>66.32%</b>		
133	Taxicab Vehicle-for-Hire	2018	1	260,858.95	84,265.81	219,146.31	299,692.40	0.00	2,295,786.61	147,018.78	220,826.44	3,527,595.30	464.78	3,769,672.88	8,110.71	93.58%		
134	Taxicab Vehicle-for-Hire	2018	2	4,578.56	4,858.37	0.00	0.00	0.00	208,280.52	31,195.15	10,539.03	259,451.63	112.09	552,220.11	4,926.37	46.98%		
135	Taxicab Vehicle-for-Hire	2018	3	212.50	0.00	0.00	0.00	0.00	81,173.23	14,611.97	5,523.51	101,521.21	48.93	236,099.48	4,825.65	43.00%		
136	Taxicab Vehicle-for-Hire	2018	4	0.00	0.00	0.00	0.00	0.00	3,178.91	0.00	500.00	3,678.91	11.72	63,015.25	5,376.70	5.84%		
137	Taxicab Vehicle-for-Hire	2018	5	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%	
138	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>265,650.01</b>	<b>89,124.18</b>	<b>219,146.31</b>	<b>299,692.40</b>	<b>0.00</b>	<b>2,588,419.27</b>	<b>192,825.90</b>	<b>237,388.98</b>	<b>3,892,247.05</b>	<b>637.52</b>	<b>4,621,007.71</b>	<b>7,248.44</b>	<b>84.23%</b>		
139	Taxicab Vehicle-for-Hire	2019	1	293,716.41	148,613.64	0.00	0.00	0.00	2,297,703.98	152,001.24	187,532.44	3,079,567.71	470.36	3,875,297.67	8,238.98	79.47%		
140	Taxicab Vehicle-for-Hire	2019	2	53,772.89	32,904.09	0.00	0.00	0.00	249,004.66	34,178.54	17,845.87	387,706.05	101.76	458,315.53	4,503.94	84.59%		
141	Taxicab Vehicle-for-Hire	2019	3	125.00	0.00	0.00	0.00	0.00	115,890.02	18,794.92	4,887.48	139,697.42	44.59	229,145.03	5,138.47	60.96%		
142	Taxicab Vehicle-for-Hire	2019	4	0.00	0.00	0.00	0.00	0.00	14,184.24	38.74	1,000.00	15,222.98	7.80	37,797.49	4,848.89	40.28%		
143	Taxicab Vehicle-for-Hire	2019	5	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%	
144	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>347,614.30</b>	<b>181,517.73</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,676,782.90</b>	<b>205,013.44</b>	<b>211,265.79</b>	<b>3,622,194.16</b>	<b>624.51</b>	<b>4,600,555.72</b>	<b>7,366.67</b>	<b>78.73%</b>		
145	Taxicab Vehicle-for-Hire	2020	1	246,046.72	53,139.50	0.00	0.00	0.00	1,243,671.07	118,265.41	77,699.91	1,738,822.61	476.59	4,151,645.36	8,711.21	41.88%		
146	Taxicab Vehicle-for-Hire	2020	2	33,600.59	2,744.91	0.00	0.00	0.00	188,437.21	81,797.13	11,026.03	317,605.87	106.04	494,532.91	4,663.80	64.22%		
147	Taxicab Vehicle-for-Hire	2020	3	18,373.72	0.00	0.00	0.00	0.00	77,328.33	37,867.06	3,000.00	136,569.11	46.61	256,524.68	5,504.18	53.24%		
148	Taxicab Vehicle-for-Hire	2020	4	336.06	224.57	0.00	0.00	0.00	4,031.57	575.62	636.00	5,803.82	5.87	31,523.08	5,371.85	18.41%		
149	Taxicab Vehicle-for-Hire	2020	5	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%	
150	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>298,357.09</b>	<b>56,108.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,513,468.18</b>	<b>238,505.22</b>	<b>92,361.94</b>	<b>2,198,801.41</b>	<b>635.10</b>	<b>4,934,226.04</b>	<b>7,769.25</b>	<b>44.56%</b>		

Figure App 1-2 Taxi and VFH Claim Counts

Line No.	Classification	Incident Insurance Year	Territory	BI	Collision	Comprehensive	PD
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	1	0	0	0	0
2	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	2	0	0	0	0
3	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	3	0	0	0	0
4	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	4	0	0	0	0
5	Passenger Vehicle-for-Hire (Passenger Vehicle)	2016	5	0	0	0	0
6	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2016</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
7	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	1	0	0	0	0
8	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	2	0	0	0	0
9	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	3	0	0	0	0
10	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	4	0	0	0	0
11	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	5	0	0	0	0
12	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2017</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
13	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	1	0	177	33	59
14	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	2	0	18	12	4
15	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	3	0	0	8	1
16	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	4	0	0	3	3
17	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	5	0	9	1	0
18	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2018</b>		<b>0</b>	<b>204</b>	<b>57</b>	<b>67</b>
19	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	1	0	230	55	90
20	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	2	0	23	12	8
21	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	3	0	2	5	1
22	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	4	0	1	4	1
23	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	5	0	21	3	4
24	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2019</b>		<b>0</b>	<b>277</b>	<b>79</b>	<b>104</b>
25	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	1	0	201	98	70
26	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	2	0	25	16	6
27	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	3	0	6	3	2
28	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	4	0	0	4	0
29	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	5	0	14	1	0
30	<b>Passenger Vehicle-for-Hire (Passenger Vehicle)</b>	<b>Total 2020</b>		<b>0</b>	<b>246</b>	<b>122</b>	<b>78</b>
31	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	1	0	0	0	0
32	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	2	0	0	0	0
33	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	3	0	0	0	0
34	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	4	0	0	0	0
35	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2016	5	0	0	0	0
36	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2016</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



Line No.	Classification	Incident Insurance Year	Territory	BI	Collision	Comprehensive	PD
37	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	1	0	0	0	0
38	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	2	0	0	0	0
39	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	3	0	0	0	0
40	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	4	0	0	0	0
41	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	5	0	0	0	0
42	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2017</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
43	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	1	0	3	1	1
44	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	2	0	0	2	0
45	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	3	0	0	0	0
46	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	4	0	0	0	0
47	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	5	0	0	1	0
48	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2018</b>		<b>0</b>	<b>3</b>	<b>4</b>	<b>1</b>
49	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	1	0	3	0	0
50	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	2	0	0	0	0
51	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	3	0	0	2	0
52	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	4	0	0	0	0
53	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	5	0	0	0	0
54	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2019</b>		<b>0</b>	<b>3</b>	<b>2</b>	<b>0</b>
55	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	1	0	1	2	0
56	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	2	0	0	0	0
57	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	3	0	0	1	0
58	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	4	0	0	1	0
59	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	5	0	0	0	0
60	<b>Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)</b>	<b>Total 2020</b>		<b>0</b>	<b>1</b>	<b>4</b>	<b>0</b>
61	Accessible Vehicle-for-Hire	2016	1	0	23	4	14
62	Accessible Vehicle-for-Hire	2016	2	0	0	0	0
63	Accessible Vehicle-for-Hire	2016	3	0	0	0	0
64	Accessible Vehicle-for-Hire	2016	4	0	0	0	0
65	Accessible Vehicle-for-Hire	2016	5	0	0	0	0
66	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>0</b>	<b>23</b>	<b>4</b>	<b>14</b>
67	Accessible Vehicle-for-Hire	2017	1	0	16	1	22
68	Accessible Vehicle-for-Hire	2017	2	0	0	0	0
69	Accessible Vehicle-for-Hire	2017	3	0	0	0	0
70	Accessible Vehicle-for-Hire	2017	4	0	0	0	0
71	Accessible Vehicle-for-Hire	2017	5	0	0	0	0
72	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>0</b>	<b>16</b>	<b>1</b>	<b>22</b>
73	Accessible Vehicle-for-Hire	2018	1	0	54	33	25
74	Accessible Vehicle-for-Hire	2018	2	0	2	0	3
75	Accessible Vehicle-for-Hire	2018	3	0	0	0	0
76	Accessible Vehicle-for-Hire	2018	4	0	0	0	0
77	Accessible Vehicle-for-Hire	2018	5	0	0	0	0
78	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>0</b>	<b>56</b>	<b>33</b>	<b>28</b>

Line No.	Classification	Incident Insurance Year	Territory	BI	Collision	Comprehensive	PD
79	Accessible Vehicle-for-Hire	2019	1	0	76	67	31
80	Accessible Vehicle-for-Hire	2019	2	0	3	0	0
81	Accessible Vehicle-for-Hire	2019	3	0	0	3	0
82	Accessible Vehicle-for-Hire	2019	4	0	0	0	0
83	Accessible Vehicle-for-Hire	2019	5	0	0	0	0
84	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>0</b>	<b>79</b>	<b>70</b>	<b>31</b>
85	Accessible Vehicle-for-Hire	2020	1	0	45	52	22
86	Accessible Vehicle-for-Hire	2020	2	0	5	0	0
87	Accessible Vehicle-for-Hire	2020	3	0	0	0	0
88	Accessible Vehicle-for-Hire	2020	4	0	0	0	0
89	Accessible Vehicle-for-Hire	2020	5	0	0	0	0
90	<b>Accessible Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>0</b>	<b>50</b>	<b>52</b>	<b>22</b>
91	Limousine Vehicle-for-Hire	2016	1	0	12	5	5
92	Limousine Vehicle-for-Hire	2016	2	0	4	1	0
93	Limousine Vehicle-for-Hire	2016	3	0	0	0	0
94	Limousine Vehicle-for-Hire	2016	4	0	0	0	0
95	Limousine Vehicle-for-Hire	2016	5	0	0	0	0
96	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>0</b>	<b>16</b>	<b>6</b>	<b>5</b>
97	Limousine Vehicle-for-Hire	2017	1	0	14	4	4
98	Limousine Vehicle-for-Hire	2017	2	0	13	1	0
99	Limousine Vehicle-for-Hire	2017	3	0	0	0	0
100	Limousine Vehicle-for-Hire	2017	4	0	0	0	0
101	Limousine Vehicle-for-Hire	2017	5	0	0	0	0
102	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>0</b>	<b>27</b>	<b>5</b>	<b>4</b>
103	Limousine Vehicle-for-Hire	2018	1	0	8	5	6
104	Limousine Vehicle-for-Hire	2018	2	0	9	1	0
105	Limousine Vehicle-for-Hire	2018	3	0	0	0	0
106	Limousine Vehicle-for-Hire	2018	4	0	0	0	0
107	Limousine Vehicle-for-Hire	2018	5	0	0	0	0
108	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>0</b>	<b>17</b>	<b>6</b>	<b>6</b>
109	Limousine Vehicle-for-Hire	2019	1	0	13	9	7
110	Limousine Vehicle-for-Hire	2019	2	0	8	1	0
111	Limousine Vehicle-for-Hire	2019	3	0	0	0	0
112	Limousine Vehicle-for-Hire	2019	4	0	0	0	0
113	Limousine Vehicle-for-Hire	2019	5	0	0	0	0
114	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>0</b>	<b>21</b>	<b>10</b>	<b>7</b>
115	Limousine Vehicle-for-Hire	2020	1	0	5	0	2
116	Limousine Vehicle-for-Hire	2020	2	0	8	1	0
117	Limousine Vehicle-for-Hire	2020	3	0	0	0	0
118	Limousine Vehicle-for-Hire	2020	4	0	0	0	0
119	Limousine Vehicle-for-Hire	2020	5	0	0	0	0
120	<b>Limousine Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>0</b>	<b>13</b>	<b>1</b>	<b>2</b>

Line No.	Classification	Incident Insurance Year	Territory	BI	Collision	Comprehensive	PD
121	Taxicab Vehicle-for-Hire	2016	1	0	582	20	230
122	Taxicab Vehicle-for-Hire	2016	2	0	49	9	17
123	Taxicab Vehicle-for-Hire	2016	3	0	26	10	12
124	Taxicab Vehicle-for-Hire	2016	4	0	5	6	0
125	Taxicab Vehicle-for-Hire	2016	5	0	0	0	0
126	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2016</b>		<b>0</b>	<b>662</b>	<b>45</b>	<b>259</b>
127	Taxicab Vehicle-for-Hire	2017	1	0	533	17	220
128	Taxicab Vehicle-for-Hire	2017	2	0	51	6	31
129	Taxicab Vehicle-for-Hire	2017	3	0	26	10	6
130	Taxicab Vehicle-for-Hire	2017	4	0	7	5	3
131	Taxicab Vehicle-for-Hire	2017	5	0	0	0	0
132	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2017</b>		<b>0</b>	<b>617</b>	<b>38</b>	<b>260</b>
133	Taxicab Vehicle-for-Hire	2018	1	0	582	140	222
134	Taxicab Vehicle-for-Hire	2018	2	0	54	13	16
135	Taxicab Vehicle-for-Hire	2018	3	0	21	33	9
136	Taxicab Vehicle-for-Hire	2018	4	0	1	0	1
137	Taxicab Vehicle-for-Hire	2018	5	0	0	0	0
138	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2018</b>		<b>0</b>	<b>658</b>	<b>186</b>	<b>248</b>
139	Taxicab Vehicle-for-Hire	2019	1	0	575	202	209
140	Taxicab Vehicle-for-Hire	2019	2	0	57	17	17
141	Taxicab Vehicle-for-Hire	2019	3	0	24	39	6
142	Taxicab Vehicle-for-Hire	2019	4	0	4	1	2
143	Taxicab Vehicle-for-Hire	2019	5	0	0	0	0
144	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2019</b>		<b>0</b>	<b>660</b>	<b>259</b>	<b>234</b>
145	Taxicab Vehicle-for-Hire	2020	1	0	317	198	124
146	Taxicab Vehicle-for-Hire	2020	2	0	42	30	19
147	Taxicab Vehicle-for-Hire	2020	3	0	17	34	7
148	Taxicab Vehicle-for-Hire	2020	4	0	2	1	1
149	Taxicab Vehicle-for-Hire	2020	5	0	0	0	0
150	<b>Taxicab Vehicle-for-Hire</b>	<b>Total 2020</b>		<b>0</b>	<b>378</b>	<b>263</b>	<b>151</b>

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

Line No.	Classification	Incident Insurance Year	Non-Serious Loss		Serious Loss					Total Incurred	Earned Unit	Earned Premium	Average Premium	Loss Ratio	
			ABO	IRI	ABO	IRI	BI	Collision	Comprehensive						PD
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%
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%
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%
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%
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%
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%
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%
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	<b>Total</b>		<b>183,127.80</b>	<b>313,349.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,119,086.84</b>	<b>413,325.39</b>	<b>206,190.58</b>	<b>4,235,079.62</b>	<b>2,173.11</b>	<b>4,256,799.28</b>	<b>1,958.86</b>	<b>99.49%</b>
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%
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%
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%
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%
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%
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%
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%
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	<b>Total</b>		<b>964.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>24,208.46</b>	<b>7,325.01</b>	<b>5,902.86</b>	<b>38,400.33</b>	<b>44.69</b>	<b>66,963.17</b>	<b>1,498.27</b>	<b>57.35%</b>
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	<b>Total</b>		<b>3,168,443.57</b>	<b>1,467,355.10</b>	<b>1,630,348.02</b>	<b>1,355,673.69</b>	<b>3,295.06</b>	<b>26,400,336.95</b>	<b>1,435,346.74</b>	<b>2,259,278.34</b>	<b>37,720,077.47</b>	<b>6,978.14</b>	<b>47,401,156.71</b>	<b>6,792.81</b>	<b>79.58%</b>

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		<b>Total</b>	<b>14,980,513.24</b>	<b>6,468,630.75</b>	<b>8,751,871.09</b>	<b>10,257,842.28</b>	<b>1,283,430.83</b>	<b>101,138,212.46</b>	<b>11,685,927.18</b>	<b>10,798,865.15</b>	<b>165,365,292.97</b>	<b>120,832.54</b>	<b>220,771,630.16</b>	<b>1,827.09</b>	<b>74.90%</b>	
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		<b>Total</b>	<b>372,831,926.13</b>	<b>171,301,752.43</b>	<b>184,000,453.42</b>	<b>303,340,110.82</b>	<b>34,753,452.49</b>	<b>3,216,825,604.94</b>	<b>683,944,305.69</b>	<b>360,971,360.04</b>	<b>5,327,968,965.96</b>	<b>7,855,855.81</b>	<b>8,111,470,367.04</b>	<b>1,032.54</b>	<b>65.68%</b>	

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		<b>Total</b>	<b>0</b>	<b>727</b>	<b>258</b>	<b>249</b>
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		<b>Total</b>	<b>0</b>	<b>7</b>	<b>10</b>	<b>1</b>
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		<b>Total</b>	<b>2</b>	<b>6,469</b>	<b>1,013</b>	<b>2,538</b>

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		<b>Total</b>	<b>26</b>	<b>24,943</b>	<b>5,888</b>	<b>9,716</b>
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		<b>Total</b>	<b>723</b>	<b>983,387</b>	<b>593,379</b>	<b>348,151</b>