

October 22, 2021

2022 GENERAL RATE APPLICATION  
Undertaking #23 Transcript Page 949**Undertaking #23**

MPI to provide an explanation for the change in the projected claim count for 2022 through to 2025, as reflected in Figure 1 of MPI Exhibit Number 58.

**RESPONSE:**

The minor increase in total loss claim counts is the result of higher than forecasted HTA earned units. In the figure below, HTA earned units have increased roughly 0.41% in 2021. This has increased claim counts proportionally in the forecast years.

**Figure 1 HTA Earned Units - 2022 GRA vs Rate Update**

Line No.	Insurance		HTA Earned Units		
	Year	Rate Update	2022 GRA	Difference	Difference %
1	2007	736,791	736,791	0	0.00%
2	2008	752,983	752,983	0	0.00%
3	2009	764,243	764,243	0	0.00%
4	2010	775,557	775,557	0	0.00%
5	2011	793,813	793,813	0	0.00%
6	2012	812,141	812,141	0	0.00%
7	2013	823,518	823,518	0	0.00%
8	2014	835,178	835,178	0	0.00%
9	2015	848,635	848,635	0	0.00%
10	2016	861,942	861,942	0	0.00%
11	2017	874,357	874,357	0	0.00%
12	2018	882,537	882,537	0	0.00%
13	2019	887,453	887,453	0	0.00%
14	2020	891,738	891,738	0	0.00%
15	2021	910,965	907,260	3,705	0.41%
16	2022	919,797	915,978	3,819	0.42%
17	2023	929,581	925,721	3,859	0.42%
18	2024	939,471	935,571	3,901	0.42%
19	2025	949,467	945,526	3,940	0.42%