

October 28, 2022

Undertaking #14

MPI to provide calculations for response to PUB (MPI) 171(d).

RESPONSE:

Please see Appendix 1 for the calculations used to support the Crown Benchmarking results for MPI. Please note, MPI maintains its own detailed calculations and, in subsequent Crown Benchmarking exercises, will seek similar detailed calculations from SGI and ICBC in order to increase the maturity of same.

Claims = Claims employees + Road Safety
 Does not include DVL, Operating, Shared or Reg/App

FY2021 Dec 2021

Actual	FTE's	
Clerical	483.9	
Mgmt	131.0	7.1%
Student/Intern	3.4	
SUPERVISOR	192.0	
Technical/Professional	1,037.9	
	<u><u>1,848.2</u></u>	

DEC 2021 FTE	Management	Staff	-
BAS	1,378.3	98	1,280.64
EXT	110.9		
SRE	130.5		
DVL	310.2		
	<u><u>1,930.0</u></u>		

FY2020 March 2021

Actual	FTE's	
Clerical	480.0	
Mgmt	133.0	7.5%
Student/Intern	1.7	
SUPERVISOR	183.0	
Technical/Professional	986.8	
	<u><u>1,784.5</u></u>	

MARCH 2021 FTE	Management	Staff	-
BAS	1,382.1	103	1,279.07
EXT	114.4		
SRE	122.2		
DVL	281.3		
	<u><u>1,900.0</u></u>		

FY2019 March 2020

Actual	FTE's	
Clerical	501.7	
Mgmt	118.0	6.5%
Student/Intern	6.4	
SUPERVISOR	144.0	
Technical/Professional	1,033.3	
	<u><u>1,803.4</u></u>	

MARCH 2020 FTE	Management	Staff	-
BAS	1,339.9	88	1,252.20
EXT	117.1		
SRE	111.9		
DVL	234.5		
	<u><u>1,803.4</u></u>		

FY2017 February 2019

Actual	FTE's	
Clerical	483.3	
Mgmt	123.0	7.0%
Student/Intern	5.5	
SUPERVISOR	139.0	
Technical/Professional	1,016.9	
	<u><u>1,767.7</u></u>	

FEBRUARY 2019 FTE	Management	Staff	-
BAS	1,317.34	92	1,226
EXT	106.86		
SRE	119.29		
DVL	224.17		
	<u><u>1,767.65</u></u>		

FY2017 February 2018

Actual	FTE's	
Clerical	503.2	
Mgmt	128.0	7.2%
Student/Intern	2.0	
Supervisor	137.5	
Technical/Professional	1,006.8	
	<u><u>1,777.5</u></u>	

FEBRUARY 2018 FTE	Management	Staff	-
BAS	1,306.55	94	1,212
EXT	106.50		
SRE	114.90		
DVL	230.50		
	<u><u>1,758.45</u></u>		

	FY2021	FY2020	* 13 mth FY2019	FY2018	FY2017	
	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018	
Policies In Force Count	1,221,893	1,196,894	1,148,962	1,136,884	1,124,731	Used in Policy Metrics sheet

Headcount Analysis	** Annualized FY2021	FY2020	Red = Annualized * 13 mth FY2019	FY2018	FY2017
	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018
<u>1. FTEs per \$100 Million of Gross Premiums Written</u>					
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Total FTE's as of end of year	1,378	1,382	1,340	1,317	1,307
FTEs per \$100 Million of Gross Premiums Written	131.4	119.3	117.1	123.1	129.9
<u>2. Mgmt FTEs per \$100 Million of Gross Premiums Written</u>					
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Management FTE's as of end of year	98	103	88	92	94
Mgmt FTEs per \$100 Million of Gross Premiums Written	9.3	8.9	7.7	8.6	9.4
<u>3. Staff FTEs per \$100 Million of Gross Premiums Written</u>					
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Staff FTE's as of end of year	1,281	1,279	1,252	1,226	1,212
Staff FTEs per \$100 Million of Gross Premiums Written	122.1	110.4	109.5	114.5	120.5

Red = Annualized
 * 13 mth

	FY2021	FY2020	FY2019	FY2018	FY2017
Span of Control Analysis	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018
4. Ratio of Staff to Management					
Management as of end of year	98	103	88	92	94
Staff as of end of year	1,281	1,279	1,252	1,226	1,212
Ratio of Staff to Management	13.1	12.4	14.3	13.4	12.9

Premium Metrics	** Annualized		Red = Annualized * 13 mth		
	FY2021	FY2020	FY2019	FY2018	FY2017
	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018
5. Total Expenses as a % of Gross Premiums Written					
Operating	72,968,373	70,062,670	69,498,839	76,123,900	70,201,196
Commissions	45,506,666	43,384,252	42,169,284	40,234,008	37,377,862
Premium Taxes	27,133,884	23,978,451	32,992,073	31,183,119	29,143,087
Regulatory/Appeal	3,719,805	4,398,564	4,552,953	4,315,164	4,442,830
Total Expenses	149,328,728	141,823,937	149,213,149	151,856,191	141,164,975
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Total Gross Expenses as a % of Gross Premiums Written	14.2%	12.2%	13.0%	14.2%	14.0%
6. Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
7. Gross Premiums Written per FTE					
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Total FTE's	1,378	1,382	1,340	1,317	1,307
Gross Premiums Written per FTE	761,217	838,371	853,767	812,646	769,880
8. Gross Premiums Written Growth					
Gross Premiums Previous Year	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168	935,422,159
Gross Premiums Current Year	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Gross Premiums Written Growth	(109,479,393) -9.4%	14,758,431 1.3%	73,406,225 6.9%	64,641,464 6.4%	70,465,009 7.5%
9. Net Premiums Written as a % of Gross Premiums Written					
Net Premiums Written	1,028,354,102	1,144,932,184	1,129,681,734	1,058,026,791	994,593,129
Gross Premiums Written	1,049,213,895	1,158,693,288	1,143,934,857	1,070,528,632	1,005,887,168
Net Premiums Written as a % of Gross Premiums Written	98.0%	98.8%	98.8%	98.8%	98.9%
10. Total Expenses as a % of Net Premiums Written					
Total Expense	149,328,728	141,823,937	149,213,149	151,856,191	141,164,975
Net Premiums Written	1,028,354,102	1,144,932,184	1,129,681,734	1,058,026,791	994,593,129
Total Net Expenses as a % of Net Premiums Written	14.5%	12.4%	13.2%	14.4%	14.2%

NOTE:
The FY2019 red numbers have been annualized * (12/13)
I believe they were published
I found a file in the Corporate Contollers folder under KPI's

If I were to use the 12 month numbers from FY2019
The Gross Prem Written Growth number FY2020 goes up to
approx 3.3%

How would we account for this drop

FY2021 number will be whacked as we are not using annual
numbers onlu up to Dec

Red = Annualized
* 13 mth

Premium Metrics	FY2021	FY2020	FY2019	FY2018	FY2017
	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018
11. Policies In Force per FTE					
Policies In Force	1,221,893	1,196,894	1,148,962	1,136,884	1,124,731
Total FTE's as of end of year	<u>1,378</u>	<u>1,382</u>	<u>1,340</u>	<u>1,317</u>	<u>1,307</u>
Policies In Force per FTE	886.5	866.0	857.5	863.0	860.8
12. Total Expenses per Policy In Force					
Total Expense	149,328,728	141,823,937	149,213,149	151,856,191	141,164,975
Policies In Force	<u>1,221,893</u>	<u>1,196,894</u>	<u>1,148,962</u>	<u>1,136,884</u>	<u>1,124,731</u>
Total Gross Expenses per Policy In Force	122.2	118.5	129.9	133.6	125.5

	** Annualized FY2021	FY2020	Red = Annualized * 13 mth FY2019	FY2018	FY2017
Other Performance Measurements	Basic Dec 2021	Basic Mar 2021	Basic Mar 2020	Basic Feb 2019	Basic Feb 2018
<u>Loss Adjustment Ratio - Loss Prevention</u>					
13. Loss Prevention (Traffic Safety Expenses) Net Premiums Earned	8,711,271 1,097,579,766	7,708,029 1,120,468,366	11,684,647 1,085,482,636	11,537,768 1,026,935,566	13,145,519 960,142,169
14. Loss Adjustment Ratio - Loss Prevention	0.8%	0.7%	1.1%	1.1%	1.4%
<u>15. Loss Ratio</u>					
Net Claims Incurred / Net Premiums Earned	740,994,704 1,097,579,766	653,828,249 1,120,468,366	798,414,163 1,085,482,636	892,258,477 1,026,935,566	767,238,848 960,142,169
Net Claims = Direct Costs + Interest Rate Impact + Actuary	67.5%	58.4%	73.6%	86.9%	79.9%
<u>16. Not included as same as #15</u>					
<u>17. Loss Adjustment Ratio - Claims Expenses</u>					
Claims Expenses Net Premiums Earned	142,848,462 1,097,579,766	141,720,125 1,120,468,366	131,403,787 1,085,482,636	126,871,090 1,026,935,566	143,337,273 960,142,169
Loss Adjustment Ratio - Claims Expenses	13.0%	12.6%	12.1%	12.4%	14.9%
<u>18. Total Gross Expenses per FTE</u>					
Total Expenses Total FTE as of end of year	149,328,728 1,378	141,823,937 1,382	149,213,149 1,340	151,856,191 1,317	141,164,975 1,307
Total Gross Expenses per FTE	108,340	102,617	111,364	115,275	108,044