

Figure RMO- 1 Projected 2024/25 Average Premium

Line No.	Major Class	Required Average Premium	Projected Average Premium w/ no Rate Change	Required Rate Change	Selected Rate Change	Selected Average Premium	Impact From DSR Changes	Offset to Vehicle Premium for DSR Impact	Average Premium after DSR Offset but before Application of DSR	Average Premium after DSR Offset and after Application of DSR		
		[a]	[a]	[b]	[c]	[c]	[d]	[e]	[f]	[g]	[h]	[i]
2	Private Passenger	<del>\$1,236</del>	\$1,210	\$1,219	<del>1.4%</del>	-0.7%	-0.4%	\$1,214	-5.4%	5.2%	\$1,283	\$1,214
3	Commercial	<del>\$1,092</del>	\$1,070	\$950	<del>15.0%</del>	12.6%	11.6%	\$1,059	-0.2%	11.8%	\$1,062	\$1,059
4	Public	<del>\$2,671</del>	\$2,616	\$2,280	<del>17.2%</del>	14.7%	10.4%	\$2,517	-0.9%	11.4%	\$2,540	\$2,517
5	Motorcycles	<del>\$846</del>	\$828	\$882	<del>4.1%</del>	-6.1%	-4.4%	\$843	-7.1%	2.9%	\$908	\$843
6	Trailers	<del>\$75</del>	\$74	\$67	<del>12.8%</del>	10.5%	10.5%	\$74	0.0%	10.5%	\$74	\$74
7	Off Road Vehicles	<del>\$6</del>	\$6	\$6	<del>0.0%</del>	-2.0%	-1.6%	\$6	0.0%	-1.6%	\$6	\$6
8	Overall	<del>\$911</del>	\$911	\$912	<del>0.1%</del>	-0.1%	0.0%	\$912	-5.0%	5.2%	\$960	\$912

- 9 Notes:  
 10 [c] = [a]/[b] - 1  
 11 [e] = [b] \* (1 + [d])  
 12 [g] = (1 + [d]) / (1 + [f]) - 1  
 13 [h] = [b] \* (1 + [g])  
 14 [i] = [h] \* (1 + [f])

1 Signature of Actuary

Date

Location

**Figure RMO- 2 Projected 2024/25 Average Premium**

Line No.	Major Class	Required Average Premium	Projected Average Premium w/ no Rate Change	Required Rate Change	Selected Rate Change	Selected Average Premium	Impact From DSR Changes	Offset to Vehicle Premium for DSR Impact	Average Premium after DSR Offset but before Application of DSR	Average Premium after DSR Offset and after Application of DSR
		[a]	[b]	[c]	[d]	[e]	[f]	[g]	[h]	[i]
2	Private Passenger	\$1,210	\$1,219	-0.7%	-0.4%	\$1,214	-5.4%	5.2%	\$1,283	\$1,214
3	Commercial	\$1,070	\$950	12.6%	11.6%	\$1,059	-0.2%	11.8%	\$1,062	\$1,059
4	Public	\$2,616	\$2,280	14.7%	10.4%	\$2,517	-0.9%	11.4%	\$2,540	\$2,517
5	Motorcycles	\$828	\$882	-6.1%	-4.4%	\$843	-7.1%	2.9%	\$908	\$843
6	Trailers	\$74	\$67	10.5%	10.5%	\$74	0.0%	10.5%	\$74	\$74
7	Off Road Vehicles	\$6	\$6	-2.0%	-1.6%	\$6	0.0%	-1.6%	\$6	\$6
8	<b>Overall</b>	\$911	\$912	-0.1%	0.0%	\$912	-5.0%	5.2%	\$960	\$912

- 9 Notes:
- 10 [c] = [a]/[b] - 1
- 11 [e] = [b] \* (1 + [d])
- 12 [g] = (1 + [d]) / (1 + [f]) - 1
- 13 [h] = [b] \* (1 + [g])
- 14 [i] = [h] \* (1 + [f])



June 27, 2023

Winnipeg, Manitoba

1 **Signature of Actuary**

**Date**

**Location**