

Table 1

Basic Claims Expenses (Normal Ops) \$000						
Year	Amount	Inc (Dec)	Basic Earned Vehicle Units			
			#	% inc(dec) in # of units	Avg Exp/unit \$	Inc (Dec) %
\$	%	#				
2010/11	94,938		974,707	2.43%	97.40	
2011/12	102,512	7.98%	1,006,627	3.27%	101.84	4.55%
2012/13	103,392	0.86%	1,041,448	3.46%	99.28	-2.51%
2013/14	107,955	4.41%	1,064,070	2.17%	101.45	2.19%
2014/15	111,137	2.95%	1,093,331	2.75%	101.65	0.19%
2015/16	113,279	1.93%	1,123,398	2.75%	100.84	-0.80%
2016/17	114,800	1.34%	1,154,291	2.75%	99.45	-1.37%
2017/18	116,849	1.78%	1,186,035	2.75%	98.52	-0.94%
2018/19	120,308	2.96%	1,218,650	2.75%	98.72	0.20%

Table 2

Basic Operating Expenses (Normal Ops) \$000						
Year	Amount	Inc (Dec)	Basic Earned Vehicle Units			
			#	% inc(dec) in # of units	Avg Exp/unit \$	Inc (Dec) %
\$	%	#				
2010/11	50,806		974,707	2.43%	52.12	
2011/12	59,600	17.31%	1,006,627	3.27%	59.21	13.59%
2012/13	60,713	1.87%	1,041,448	3.46%	58.30	-1.54%
2013/14	64,683	6.54%	1,064,070	2.17%	60.79	4.27%
2014/15	71,307	10.24%	1,093,331	2.75%	65.22	7.29%
2015/16	71,708	0.56%	1,123,398	2.75%	63.83	-2.13%
2016/17	74,053	3.27%	1,154,291	2.75%	64.15	0.51%
2017/18	75,500	1.95%	1,186,035	2.75%	63.66	-0.77%
2018/19	77,803	3.05%	1,218,650	2.75%	63.84	0.29%

Table 3

Basic Claims Expenses (Normal Ops) \$000						
Year	Basic Earned Vehicle Units					
	Manitoba CPI %	Average Claims Expense per Unit	Number	CPI Claims Expense	MPI Claims Expense	Inc (Dec)
1	2	3	4=(col.4 Table 1)	5= (3 X 4)	6=(col.2 Table 1)	7= (6 - 5)
2010/11	0.8%	97.40	974,707	94,936	94,938	2
2011/12	3.0%	100.32	1,006,627	100,985	102,512	1,527
2012/13	1.6%	101.93	1,041,448	106,155	103,392	(2,763)
2013/14	1.6%	103.56	1,064,070	110,195	107,955	(2,240)
2014/15	1.7%	105.32	1,093,331	115,150	111,137	(4,013)
2015/16	2.0%	107.43	1,123,398	120,687	113,279	(7,408)
2016/17	2.0%	109.58	1,154,291	126,487	114,800	(11,687)
2017/18	2.0%	111.77	1,186,035	132,563	116,849	(15,714)
2018/19	2.0%	114.01	1,218,650	138,938	120,308	(18,630)

Table 4

Basic Operating Expenses (Normal Ops) \$000						
Year	Basic Earned Vehicle Units					
	Manitoba CPI %	Average Operating Expense per Unit	Number	CPI Operating Expense	MPI Operating Expense	Inc (Dec)
1	2	3	4=(col.4 Table 2)	5= (3 X 4)	6=(col.2 Table 2)	7= (6 - 5)
2010/11	0.8%	52.12	974,707	50,802	50,806	4
2011/12	3.0%	53.68	1,006,627	54,036	59,600	5,564
2012/13	1.6%	54.54	1,041,448	56,801	60,713	3,912
2013/14	1.6%	55.41	1,064,070	58,960	64,683	5,723
2014/15	1.7%	56.35	1,093,331	61,609	71,307	9,698
2015/16	2.0%	57.48	1,123,398	64,573	71,708	7,135
2016/17	2.0%	58.63	1,154,291	67,676	74,053	6,377
2017/18	2.0%	59.80	1,186,035	70,925	75,500	4,575
2018/19	2.0%	61.00	1,218,650	74,338	77,803	3,465

Table 5 - Total

Basic Operating Expenses (Normal Ops) \$000						
Year	Basic Earned Vehicle Units					
				CPI Claims & Operating Expense	MPI Operating Expense	Inc (Dec)
1				Table 3 Col 5 + Table 4 Col 5	Table 3 Col 6 + Table 4 Col 6	7= (6 - 5)
2010/11				145,738	145,744	6
2011/12				155,021	162,112	7,091
2012/13				162,956	164,105	1,149
2013/14				169,155	172,638	3,483
2014/15				176,759	182,444	5,685
2015/16				185,260	184,987	(273)
2016/17				194,163	188,853	(5,310)
2017/18				203,488	192,349	(11,139)
2018/19				213,276	198,111	(15,165)