

CMMG/MPI 1-1
Loss Ratio for Motorcycle Major Class

Loss Ins Year	Actual Losses		Actual Total Premium [c]	Actual Loss Ratio		
	Excluding "Pool" Loss [a]	Including "Pool" Loss [b]		Excluding "Pool" Loss	Including "Pool" Loss	Including Claims Exp [d]
2004	4,307,223	4,615,620	6,597,819	65.28%	69.96%	82.44%
2005	6,190,004	6,633,208	7,464,128	82.93%	88.87%	104.73%
2006	12,132,423	13,001,105	8,618,553	140.77%	150.85%	177.78%
2007	7,507,823	8,045,383	9,474,661	79.24%	84.91%	100.07%
2008	8,212,114	8,800,101	10,686,013	76.85%	82.35%	97.05%
2009	7,782,977	8,340,238	11,474,147	67.83%	72.69%	85.66%
2010	12,364,889	13,250,215	12,156,455	101.71%	109.00%	128.45%
2011	5,773,503	6,186,886	12,817,434	45.04%	48.27%	56.89%
2012	5,363,888	5,747,942	12,986,962	41.30%	44.26%	52.16%
2013	11,803,615	12,648,754	12,851,434	91.85%	98.42%	115.99%
2014	8,109,849	8,690,514	12,845,431	63.13%	67.65%	79.73%
TOTAL	89,548,307	95,959,966	117,973,036	75.91%	81.34%	95.86%

Notes:

"Pool" Loss as defined in Volume II, RM.4, pages 27 & 28

[a] Volume II, Ratemaking, Exhibit VI; Pure Premium No Trend * Number of Units;
Sum over all coverages

[b] Actual Losses Excluding "Pool" Loss * 1.0716

[c] Earned premium from the Corporation's Data Warehouse; does not account for premium rebates

[d] Actual Loss Ratio Including "Pool" Loss * 1.1785; 1.1785 = (1 + 106.94 / 599.19)
per Volume II, RM.4, page 37