

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type		Use	Loss Year	Territory					Total
					1	2	3	4	5	
1	Passenger Vehicle	All Purpose Passenger Vehicle		2012	12,752,400	13,021,982	0	2,580,087	5,053,838	33,408,307
1	Passenger Vehicle	All Purpose Passenger Vehicle		2013	8,437,938	5,063,913	556,725	0	1,183,945	15,242,522
1	Passenger Vehicle	All Purpose Passenger Vehicle		2014	10,827,481	2,927,203	0	1,827,385	1,554,134	17,136,203
1	Passenger Vehicle	All Purpose Passenger Vehicle		2015	13,278,671	9,565,668	0	262,799	4,094,241	27,201,380
1	Passenger Vehicle	All Purpose Passenger Vehicle		2016	13,652,423	6,590,953	0	1,937,896	3,358,921	25,540,193
1	Passenger Vehicle	All Purpose Passenger Vehicle		2017	16,318,305	11,623,380	0	180,287	2,331,565	30,453,537
1	Passenger Vehicle	All Purpose Passenger Vehicle		2018	21,338,039	7,387,105	0	303,100	4,381,731	33,409,975
1	Passenger Vehicle	All Purpose Passenger Vehicle		2019	6,884,858	7,928,239	0	0	4,662,345	19,475,442
1	Passenger Vehicle	All Purpose Passenger Vehicle		2020	10,150,424	4,727,460	0	0	0	14,877,884
1	Passenger Vehicle	All Purpose Passenger Vehicle		2021	1,954,105	2,731,010	294,373	0	269,943	5,249,431
1	Passenger Vehicle	All Purpose Passenger Vehicle		Total	115,594,645	71,566,913	851,098	7,091,554	26,890,664	221,994,874
1	Light Truck	All Purpose Truck 4540 kg or less		2012	5,680,608	3,894,956	0	0	2,150,549	11,726,112
1	Light Truck	All Purpose Truck 4540 kg or less		2013	1,305,787	5,252,286	0	0	0	6,558,073
1	Light Truck	All Purpose Truck 4540 kg or less		2014	7,367,458	6,348,444	0	0	610,943	14,326,845
1	Light Truck	All Purpose Truck 4540 kg or less		2015	1,309,753	7,053,447	658,505	262,799	883,125	10,167,628
1	Light Truck	All Purpose Truck 4540 kg or less		2016	4,978,779	8,933,185	0	0	2,578,467	16,490,431
1	Light Truck	All Purpose Truck 4540 kg or less		2017	7,631,528	3,323,205	163,724	0	688,926	11,807,382
1	Light Truck	All Purpose Truck 4540 kg or less		2018	4,861,897	1,647,119	0	0	688,457	7,197,473
1	Light Truck	All Purpose Truck 4540 kg or less		2019	6,047,396	2,946,389	0	0	1,699,678	10,693,463
1	Light Truck	All Purpose Truck 4540 kg or less		2020	1,769,588	367,295	0	0	1,160,580	3,297,463
1	Light Truck	All Purpose Truck 4540 kg or less		2021	0	3,705,311	297,348	0	0	4,002,659
1	Light Truck	All Purpose Truck 4540 kg or less		Total	40,952,793	43,471,635	1,119,576	262,799	10,460,724	96,267,528
1	Passenger Vehicle	Farm Passenger Vehicle		2012	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		2013	531,897	0	0	0	0	531,897
1	Passenger Vehicle	Farm Passenger Vehicle		2014	0	1,504,887	0	0	0	1,504,887
1	Passenger Vehicle	Farm Passenger Vehicle		2015	0	598,067	0	0	0	598,067
1	Passenger Vehicle	Farm Passenger Vehicle		2016	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		2017	0	180,287	0	0	0	180,287
1	Passenger Vehicle	Farm Passenger Vehicle		2018	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		2019	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		2020	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		2021	0	0	0	0	0	0
1	Passenger Vehicle	Farm Passenger Vehicle		Total	531,897	2,283,241	0	0	0	2,815,138
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2012	0	2,275,171	0	0	0	2,275,171
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2013	0	1,215,298	0	0	750,201	1,965,499
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2014	0	3,344,538	0	0	0	3,344,538
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2015	0	787,884	0	0	0	787,884
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2016	0	519,400	0	0	0	519,400
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2017	0	2,258,561	0	0	0	2,258,561
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2018	0	2,299,729	0	0	0	2,299,729
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2019	0	694,835	0	0	0	694,835
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2020	0	0	0	0	0	0
1	Light Truck	Farming All Purpose Truck 4540 kg or less		2021	0	0	0	0	0	0
1	Light Truck	Farming All Purpose Truck 4540 kg or less		Total	0	13,395,417	0	0	750,201	14,145,618
1	Motorhome	Pleasure Motorhome		2012	278,700	0	0	0	0	278,700
1	Motorhome	Pleasure Motorhome		2013	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2014	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2015	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2016	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2017	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2018	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2019	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2020	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		2021	0	0	0	0	0	0
1	Motorhome	Pleasure Motorhome		Total	278,700	0	0	0	0	278,700

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Passenger Vehicle	Pleasure Passenger Vehicle	2012	3,983,748	6,106,401	0	0	0	10,090,149
1	Passenger Vehicle	Pleasure Passenger Vehicle	2013	3,159,571	5,009,130	0	285,467	0	8,454,169
1	Passenger Vehicle	Pleasure Passenger Vehicle	2014	5,123,172	2,647,126	0	1,097,344	0	8,867,643
1	Passenger Vehicle	Pleasure Passenger Vehicle	2015	6,051,511	8,579,061	0	0	0	14,630,572
1	Passenger Vehicle	Pleasure Passenger Vehicle	2016	6,708,363	17,842,729	0	0	0	24,551,092
1	Passenger Vehicle	Pleasure Passenger Vehicle	2017	11,443,852	2,324,106	0	0	0	13,767,958
1	Passenger Vehicle	Pleasure Passenger Vehicle	2018	3,532,948	5,914,737	0	0	0	9,447,685
1	Passenger Vehicle	Pleasure Passenger Vehicle	2019	5,723,870	4,957,710	0	363,787	0	11,045,368
1	Passenger Vehicle	Pleasure Passenger Vehicle	2020	2,978,967	8,418,566	0	0	0	11,397,534
1	Passenger Vehicle	Pleasure Passenger Vehicle	2021	958,137	536,101	0	0	0	1,494,238
1	Passenger Vehicle	Pleasure Passenger Vehicle	Total	49,664,140	62,335,668	0	1,746,598	0	113,746,406
1	Light Truck	Pleasure Truck	2012	476,672	2,028,438	0	0	0	2,505,110
1	Light Truck	Pleasure Truck	2013	0	1,013,511	0	0	0	1,013,511
1	Light Truck	Pleasure Truck	2014	1,542,218	1,385,378	0	0	0	2,927,596
1	Light Truck	Pleasure Truck	2015	2,156,021	3,339,624	0	489,086	0	5,984,731
1	Light Truck	Pleasure Truck	2016	2,312,070	3,551,070	0	0	0	5,863,140
1	Light Truck	Pleasure Truck	2017	1,449,790	6,119,975	0	0	0	7,569,766
1	Light Truck	Pleasure Truck	2018	886,112	1,470,426	0	0	0	2,356,538
1	Light Truck	Pleasure Truck	2019	1,112,980	1,345,572	943,716	0	0	3,402,269
1	Light Truck	Pleasure Truck	2020	0	0	0	0	0	0
1	Light Truck	Pleasure Truck	2021	0	520,773	0	0	0	520,773
1	Light Truck	Pleasure Truck	Total	9,935,863	20,774,767	943,716	489,086	0	32,143,433
1		Major Class Total	2012	23,172,128	27,326,948	0	2,580,087	7,204,387	60,283,550
1		Major Class Total	2013	13,435,194	17,554,138	556,725	285,467	1,934,146	33,765,671
1		Major Class Total	2014	24,860,329	18,157,576	0	2,924,728	2,165,078	48,107,712
1		Major Class Total	2015	22,795,956	29,923,750	658,505	1,014,684	4,977,366	59,370,262
1		Major Class Total	2016	27,651,635	37,437,337	0	1,937,896	5,937,388	72,964,255
1		Major Class Total	2017	36,843,475	25,829,514	163,724	180,287	3,020,491	66,037,491
1		Major Class Total	2018	30,618,996	18,719,116	0	303,100	5,070,188	54,711,400
1		Major Class Total	2019	19,769,105	17,872,745	943,716	363,787	6,362,023	45,311,377
1		Major Class Total	2020	14,898,979	13,513,322	0	0	1,160,580	29,572,880
1		Major Class Total	2021	2,912,242	7,493,195	591,721	0	269,943	11,267,100
1		Major Class Total	Total	216,958,039	213,827,641	2,914,391	9,590,037	38,101,589	481,391,698

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Artisan Truck Light	2012	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2014	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2016	260,937	0	0	0	0	260,937
2	Heavy Truck	Artisan Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Artisan Truck Heavy	Total	260,937	0	0	0	0	260,937
2	Passenger Vehicle	Common Carrier Vehicle Local	2012	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2013	198,968	0	0	0	0	198,968
2	Passenger Vehicle	Common Carrier Vehicle Local	2014	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2015	0	938,879	0	0	0	938,879
2	Passenger Vehicle	Common Carrier Vehicle Local	2016	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2017	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2018	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2019	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2020	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	2021	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Vehicle Local	Total	198,968	938,879	0	0	0	1,137,847
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2012	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2013	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2014	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2015	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2016	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2017	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2018	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2019	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2020	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2021	0	0	0	0	0	0
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	Total	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2014	600,759	0	0	0	0	600,759
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	Total	600,759	0	0	0	0	600,759
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2012	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2013	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2014	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2015	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2016	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2017	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2018	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2019	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2020	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2021	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	Total	0	0	0	0	0	0

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(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2014	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	Total	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2012	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2013	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2014	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2015	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2016	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2017	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2018	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2019	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2020	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2021	0	0	0	0	0	0
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	Total	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2014	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2017	704,598	1,281,999	0	0	0	1,986,597
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	Total	704,598	1,281,999	0	0	0	1,986,597
2	Other	Dealer All Uses except Motorcycles	2012	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	2013	3,321,626	0	0	0	0	3,321,626
2	Other	Dealer All Uses except Motorcycles	2014	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	2015	611,081	0	0	0	0	611,081
2	Other	Dealer All Uses except Motorcycles	2016	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	2017	434,160	0	0	0	0	434,160
2	Other	Dealer All Uses except Motorcycles	2018	0	537,609	0	0	0	537,609
2	Other	Dealer All Uses except Motorcycles	2019	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	2020	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	2021	0	0	0	0	0	0
2	Other	Dealer All Uses except Motorcycles	Total	4,366,868	537,609	0	0	0	4,904,477
2	Other	Dealer Trailer	2012	430,071	0	0	0	0	430,071
2	Other	Dealer Trailer	2013	0	0	0	0	0	0
2	Other	Dealer Trailer	2014	0	0	0	0	0	0
2	Other	Dealer Trailer	2015	0	0	0	0	0	0
2	Other	Dealer Trailer	2016	0	0	0	0	0	0
2	Other	Dealer Trailer	2017	0	0	0	0	0	0
2	Other	Dealer Trailer	2018	0	0	0	0	0	0
2	Other	Dealer Trailer	2019	0	0	0	0	0	0
2	Other	Dealer Trailer	2020	0	0	0	0	0	0
2	Other	Dealer Trailer	2021	0	0	0	0	0	0
2	Other	Dealer Trailer	Total	430,071	0	0	0	0	430,071
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2012	0	0	0	0	0	0

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(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2013	0	404,400	0	0	0	404,400
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2014	0	621,760	0	0	0	621,760
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2015	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2016	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2017	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2018	0	1,405,952	0	0	0	1,405,952
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2019	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2020	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2021	0	619,329	0	0	0	619,329
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	Total	0	3,051,441	0	0	0	3,051,441

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(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2013	0	404,400	0	0	0	404,400
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2014	0	621,760	0	0	0	621,760
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2018	0	1,405,952	0	0	0	1,405,952
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2021	0	619,329	0	0	0	619,329
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	Total	0	3,051,441	0	0	0	3,051,441
2	Light Truck	Logging Truck Light	2012	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2014	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2016	0	586,394	0	0	0	586,394
2	Heavy Truck	Logging Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	Total	0	586,394	0	0	0	586,394
2	Light Truck	Other Truck Light	2012	0	277,576	0	0	0	277,576
2	Light Truck	Other Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Other Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Other Truck Light	Total	0	277,576	0	0	0	277,576
2	Heavy Truck	Other Truck Heavy	2012	0	1,701,261	0	0	0	1,701,261
2	Heavy Truck	Other Truck Heavy	2013	612,195	406,862	0	0	0	1,019,057
2	Heavy Truck	Other Truck Heavy	2014	0	0	0	0	738,566	738,566
2	Heavy Truck	Other Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Other Truck Heavy	2016	0	1,049,042	0	0	0	1,049,042
2	Heavy Truck	Other Truck Heavy	2017	429,580	743,176	0	601,697	0	1,774,453
2	Heavy Truck	Other Truck Heavy	2018	351,655	0	0	0	0	351,655
2	Heavy Truck	Other Truck Heavy	2019	593,815	926,629	0	0	341,937	1,862,381
2	Heavy Truck	Other Truck Heavy	2020	1,160,580	0	0	0	0	1,160,580
2	Heavy Truck	Other Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Other Truck Heavy	Total	3,147,825	4,826,969	0	601,697	1,080,503	9,656,994
2	Light Truck	Petroleum/Chemical Truck Light	2012	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Petroleum/Chemical Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Petroleum/Chemical Truck Light	Total	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2014	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	Total	0	0	0	0	0	0
2	Other	Repairer	2012	0	0	0	0	0	0
2	Other	Repairer	2013	477,632	0	0	0	0	477,632
2	Other	Repairer	2014	0	0	0	0	0	0
2	Other	Repairer	2015	0	0	0	0	0	0
2	Other	Repairer	2016	0	0	0	0	0	0
2	Other	Repairer	2017	0	0	0	0	0	0
2	Other	Repairer	2018	0	0	0	0	0	0
2	Other	Repairer	2019	0	0	0	0	0	0
2	Other	Repairer	2020	0	2,548,270	0	0	0	2,548,270
2	Other	Repairer	2021	0	0	0	0	0	0
2	Other	Repairer	Total	477,632	2,548,270	0	0	0	3,025,902
2	Light Truck	Sand/Gravel Truck Light	2012	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2012	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2013	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2014	0	3,668,784	0	0	0	3,668,784
2	Heavy Truck	Sand/Gravel Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2019	0	257,453	0	0	0	257,453
2	Heavy Truck	Sand/Gravel Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	Total	0	3,926,237	0	0	0	3,926,237
2	Light Truck	Tow Truck Light	2012	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2013	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2014	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2015	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2016	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2012	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Tow Truck Heavy	2013	541,179	0	0	0	0	541,179
2	Heavy Truck	Tow Truck Heavy	2014	215,175	0	0	0	0	215,175
2	Heavy Truck	Tow Truck Heavy	2015	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2016	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2018	313,984	0	0	0	0	313,984
2	Heavy Truck	Tow Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Tow Truck Heavy	Total	1,070,338	0	0	0	0	1,070,338

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2		Major Class Total	2012	430,071	1,978,837	0	0	0	2,408,908
2		Major Class Total	2013	5,151,600	811,261	0	0	0	5,962,862
2		Major Class Total	2014	815,935	4,290,545	0	0	738,566	5,845,045
2		Major Class Total	2015	611,081	938,879	0	0	0	1,549,960
2		Major Class Total	2016	260,937	1,635,436	0	0	0	1,896,373
2		Major Class Total	2017	1,568,338	2,025,175	0	601,697	0	4,195,210
2		Major Class Total	2018	665,639	1,943,561	0	0	0	2,609,200
2		Major Class Total	2019	593,815	1,184,082	0	0	341,937	2,119,834
2		Major Class Total	2020	1,160,580	2,548,270	0	0	0	3,708,850
2		Major Class Total	2021	0	619,329	0	0	0	619,329
2		Major Class Total	Total	11,257,996	17,975,374	0	601,697	1,080,503	30,915,570

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Bus	Common Carrier Bus Within Manitoba	2012	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2013	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2014	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2015	587,953	0	0	0	0	587,953
3	Bus	Common Carrier Bus Within Manitoba	2016	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2017	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2018	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2019	0	0	320,973	0	0	320,973
3	Bus	Common Carrier Bus Within Manitoba	2020	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2021	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	Total	587,953	0	320,973	0	0	908,926
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2012	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2013	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2014	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2015	0	588,840	0	0	0	588,840
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2016	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2017	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2018	0	1,150,697	0	0	0	1,150,697
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2019	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2020	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2021	0	0	0	0	0	0
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	Total	0	1,739,537	0	0	0	1,739,537
3	Bus	School Bus Local	2012	0	0	0	0	0	0
3	Bus	School Bus Local	2013	0	0	0	0	0	0
3	Bus	School Bus Local	2014	0	0	0	0	0	0
3	Bus	School Bus Local	2015	1,531,531	0	0	0	0	1,531,531
3	Bus	School Bus Local	2016	0	433,661	0	0	0	433,661
3	Bus	School Bus Local	2017	0	0	0	0	0	0
3	Bus	School Bus Local	2018	0	0	0	0	0	0
3	Bus	School Bus Local	2019	0	0	0	0	0	0
3	Bus	School Bus Local	2020	0	0	0	0	0	0
3	Bus	School Bus Local	2021	0	0	0	0	0	0
3	Bus	School Bus Local	Total	1,531,531	433,661	0	0	0	1,965,192
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2012	808,176	0	0	0	0	808,176
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2013	0	0	0	0	0	0
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2014	710,450	0	0	0	0	710,450
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2015	0	0	0	0	0	0
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2016	313,317	0	0	0	0	313,317
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2017	521,771	0	0	0	0	521,771
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2018	614,974	0	0	0	0	614,974
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2019	260,712	0	0	0	0	260,712
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2020	0	0	0	0	0	0
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2021	0	0	0	0	0	0
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	Total	3,229,400	0	0	0	0	3,229,400
3	Bus	Transit Bus Local	2012	1,035,928	0	0	0	0	1,035,928
3	Bus	Transit Bus Local	2013	311,327	0	0	0	0	311,327
3	Bus	Transit Bus Local	2014	0	0	0	0	0	0
3	Bus	Transit Bus Local	2015	1,009,529	0	0	0	0	1,009,529
3	Bus	Transit Bus Local	2016	1,100,865	0	0	0	0	1,100,865
3	Bus	Transit Bus Local	2017	0	0	0	0	0	0
3	Bus	Transit Bus Local	2018	0	0	0	0	0	0
3	Bus	Transit Bus Local	2019	0	0	0	0	0	0
3	Bus	Transit Bus Local	2020	0	0	0	0	0	0
3	Bus	Transit Bus Local	2021	0	0	0	0	0	0
3	Bus	Transit Bus Local	Total	3,457,648	0	0	0	0	3,457,648
3	Passenger Vehicle	U-Drive Passenger Vehicle	2012	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Passenger Vehicle	U-Drive Passenger Vehicle	2013	499,896	0	0	0	0	499,896
3	Passenger Vehicle	U-Drive Passenger Vehicle	2014	679,654	0	0	0	0	679,654
3	Passenger Vehicle	U-Drive Passenger Vehicle	2015	769,080	0	0	0	0	769,080
3	Passenger Vehicle	U-Drive Passenger Vehicle	2016	389,489	0	0	0	0	389,489
3	Passenger Vehicle	U-Drive Passenger Vehicle	2017	3,364,512	0	0	0	0	3,364,512
3	Passenger Vehicle	U-Drive Passenger Vehicle	2018	0	0	0	0	0	0
3	Passenger Vehicle	U-Drive Passenger Vehicle	2019	1,047,622	0	0	0	0	1,047,622
3	Passenger Vehicle	U-Drive Passenger Vehicle	2020	0	0	0	0	0	0
3	Passenger Vehicle	U-Drive Passenger Vehicle	2021	0	0	0	0	0	0
3	Passenger Vehicle	U-Drive Passenger Vehicle	Total	6,750,253	0	0	0	0	6,750,253

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Light Truck	U-Drive Truck Light	2012	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2013	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2014	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2015	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2016	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2017	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2018	423,401	0	0	0	0	423,401
3	Light Truck	U-Drive Truck Light	2019	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2020	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	2021	0	0	0	0	0	0
3	Light Truck	U-Drive Truck Light	Total	423,401	0	0	0	0	423,401
3	Heavy Truck	U-Drive Truck Heavy	2012	566,189	0	0	0	0	566,189
3	Heavy Truck	U-Drive Truck Heavy	2013	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2014	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2015	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2016	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2017	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2018	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2019	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2020	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	2021	0	0	0	0	0	0
3	Heavy Truck	U-Drive Truck Heavy	Total	566,189	0	0	0	0	566,189
3		Major Class Total	2012	2,410,293	0	0	0	0	2,410,293
3		Major Class Total	2013	811,223	0	0	0	0	811,223
3		Major Class Total	2014	1,390,104	0	0	0	0	1,390,104
3		Major Class Total	2015	3,898,093	588,840	0	0	0	4,486,933
3		Major Class Total	2016	1,803,671	433,661	0	0	0	2,237,332
3		Major Class Total	2017	3,886,282	0	0	0	0	3,886,282
3		Major Class Total	2018	1,038,374	1,150,697	0	0	0	2,189,071
3		Major Class Total	2019	1,308,334	0	320,973	0	0	1,629,307
3		Major Class Total	2020	0	0	0	0	0	0
3		Major Class Total	2021	0	0	0	0	0	0
3		Major Class Total	Total	16,546,375	2,173,198	320,973	0	0	19,040,547

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2012	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2013	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2015	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2016	264,795	0	0	0	0	264,795
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2017	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2019	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	Total	264,795	0	0	0	0	264,795
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2012	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2013	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2014	569,742	0	0	0	0	569,742
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2015	0	1,062,704	0	0	0	1,062,704
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2016	0	550,294	0	0	0	550,294
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2017	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2019	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	Total	569,742	1,612,998	0	0	0	2,182,740
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2012	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2013	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2015	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2016	0	634,609	0	0	0	634,609
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2017	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2019	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	Total	0	634,609	0	0	0	634,609
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2012	0	1,555,262	0	0	0	1,555,262
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2013	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2015	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2016	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2017	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2019	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	Total	0	1,555,262	0	0	0	1,555,262
4	Motorcycle	Pleasure Moped	2012	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2013	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2014	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2015	514,374	0	0	0	0	514,374
4	Motorcycle	Pleasure Moped	2016	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2017	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2018	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2019	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2020	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	2021	0	0	0	0	0	0
4	Motorcycle	Pleasure Moped	Total	514,374	0	0	0	0	514,374
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2012	0	0	0	0	0	0

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2013	0	645,240	0	0	0	645,240
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2015	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2016	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2017	0	789,422	0	0	0	789,422
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2019	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	Total	0	1,434,662	0	0	0	1,434,662

Table 9a
Reported Serious Losses and ALAE (Including Vehicle Type)

(Additional uses not listed have zero serious losses in the recent 10 years as of March 31, 2022.)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2012	0	846,573	0	0	0	846,573
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2013	383,015	1,939,566	0	0	0	2,322,581
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2014	0	591,434	0	0	0	591,434
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2015	1,204,033	510,845	0	701,740	0	2,416,618
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2016	0	550,294	0	0	0	550,294
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2017	431,326	997,656	0	0	0	1,428,982
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2018	1,017,751	1,479,221	0	0	0	2,496,972
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2019	592,821	1,790,064	0	0	0	2,382,885
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2020	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	Total	3,628,946	8,705,653	0	701,740	0	13,036,339
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2012	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2013	1,632,525	0	0	0	0	1,632,525
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2015	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2016	1,504,397	0	0	0	0	1,504,397
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2017	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2018	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2019	475,692	0	0	0	0	475,692
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2020	0	3,000,295	0	0	0	3,000,295
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	Total	3,612,614	3,000,295	0	0	0	6,612,909
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2012	0.00	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2013	881,783	0	0	0	0	881,783
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2014	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2015	630,159	858,267	0	0	0	1,488,426
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2016	983,775	1,283,440	0	0	0	2,267,215
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2017	0	1,771,344	0	0	0	1,771,344
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2018	676,709	675,405	0	0	0	1,352,114
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2019	0	1,866,099	0	0	0	1,866,099
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2020	0	403,095	0	0	0	403,095
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2021	0	0	0	0	0	0
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	Total	3,172,425	6,857,650	0	0	0	10,030,075
4		Major Class Total	2012	0	2,401,834	0	0	0	2,401,834
4		Major Class Total	2013	2,897,322	2,584,806	0	0	0	5,482,129
4		Major Class Total	2014	569,742	591,434	0	0	0	1,161,175
4		Major Class Total	2015	2,348,566	2,431,816	0	701,740	0	5,482,123
4		Major Class Total	2016	2,752,967	3,018,637	0	0	0	5,771,604
4		Major Class Total	2017	431,326	3,558,422	0	0	0	3,989,748
4		Major Class Total	2018	1,694,460	2,154,626	0	0	0	3,849,086
4		Major Class Total	2019	1,068,513	3,656,163	0	0	0	4,724,676
4		Major Class Total	2020	0	3,403,390	0	0	0	3,403,390
4		Major Class Total	2021	0	0	0	0	0	0
4		Major Class Total	Total	11,762,896	23,801,129	0	701,740	0	36,265,765

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Motorhome	All Purpose Motorhome	2017	78,166	30,790	0	0	0	108,956
1	Motorhome	All Purpose Motorhome	2018	39,992	6,757	0	0	324	47,074
1	Motorhome	All Purpose Motorhome	2019	57,849	29,726	0	0	0	87,575
1	Motorhome	All Purpose Motorhome	2020	67,308	4,916	0	0	865	73,089
1	Motorhome	All Purpose Motorhome	2021	92,671	51,445	0	0	6,791	150,906
1	Motorhome	All Purpose Motorhome	Total	335,986	123,633	0	0	7,980	467,600
1	Passenger Vehicle	All Purpose Passenger Vehicle	2017	203,030,997	63,031,975	3,087,119	3,525,385	21,678,258	294,353,734
1	Passenger Vehicle	All Purpose Passenger Vehicle	2018	207,018,269	66,737,747	2,669,050	3,238,734	20,492,823	300,156,622
1	Passenger Vehicle	All Purpose Passenger Vehicle	2019	204,099,628	68,686,868	2,838,604	2,969,333	22,266,894	300,861,327
1	Passenger Vehicle	All Purpose Passenger Vehicle	2020	148,138,622	61,095,957	2,195,529	2,804,189	15,676,107	229,910,403
1	Passenger Vehicle	All Purpose Passenger Vehicle	2021	190,422,082	67,337,329	2,416,272	3,159,797	17,969,712	281,305,193
1	Passenger Vehicle	All Purpose Passenger Vehicle	Total	952,709,598	326,889,875	13,206,575	15,697,438	98,083,794	1,406,587,279
1	Light Truck	All Purpose Truck 4540 kg or less	2017	37,545,702	29,631,306	2,707,884	2,653,486	9,356,622	81,895,000
1	Light Truck	All Purpose Truck 4540 kg or less	2018	37,546,163	29,866,502	2,945,935	3,043,284	8,483,751	81,885,635
1	Light Truck	All Purpose Truck 4540 kg or less	2019	37,588,168	27,845,205	2,539,668	3,646,720	10,062,903	81,682,664
1	Light Truck	All Purpose Truck 4540 kg or less	2020	33,009,218	30,179,809	2,115,552	3,213,073	8,014,051	76,531,703
1	Light Truck	All Purpose Truck 4540 kg or less	2021	36,442,228	29,707,731	2,602,837	3,252,722	8,846,654	80,852,172
1	Light Truck	All Purpose Truck 4540 kg or less	Total	182,131,479	147,230,553	12,911,875	15,809,286	44,763,981	402,847,175
1	Other	Antique Vehicle	2017	0	0	0	0	0	0
1	Other	Antique Vehicle	2018	0	0	0	0	0	0
1	Other	Antique Vehicle	2019	0	500	0	0	0	500
1	Other	Antique Vehicle	2020	0	0	0	0	0	0
1	Other	Antique Vehicle	2021	0	0	0	0	0	0
1	Other	Antique Vehicle	Total	0	500	0	0	0	500
1	Passenger Vehicle	Collector Passenger Vehicle	2017	210,557	519,940	1,405	0	0	731,902
1	Passenger Vehicle	Collector Passenger Vehicle	2018	188,839	101,587	2,175	0	0	292,601
1	Passenger Vehicle	Collector Passenger Vehicle	2019	82,689	184,934	1,405	0	0	269,027
1	Passenger Vehicle	Collector Passenger Vehicle	2020	125,983	67,240	1,405	0	0	194,628
1	Passenger Vehicle	Collector Passenger Vehicle	2021	103,240	104,206	5,557	0	0	213,003
1	Passenger Vehicle	Collector Passenger Vehicle	Total	711,308	977,908	11,945	0	0	1,701,162
1	Light Truck	Collector Truck 4540 kg or less	2017	42,508	30,869	0	0	0	73,376
1	Light Truck	Collector Truck 4540 kg or less	2018	41,845	51,801	0	0	0	93,646
1	Light Truck	Collector Truck 4540 kg or less	2019	36,204	50,172	0	0	0	86,376
1	Light Truck	Collector Truck 4540 kg or less	2020	38,783	45,817	0	0	0	84,600
1	Light Truck	Collector Truck 4540 kg or less	2021	42,550	56,057	0	0	0	98,607
1	Light Truck	Collector Truck 4540 kg or less	Total	201,890	234,715	0	0	0	436,605

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Bus	Disabled Persons/Private/Business Bus	2017	301,876	335,212	63,353	55,288	0	755,730
1	Bus	Disabled Persons/Private/Business Bus	2018	378,894	173,638	39,151	62,558	0	654,242
1	Bus	Disabled Persons/Private/Business Bus	2019	749,452	325,837	60,531	53,166	0	1,188,987
1	Bus	Disabled Persons/Private/Business Bus	2020	360,172	91,945	36,691	15,753	0	504,560
1	Bus	Disabled Persons/Private/Business Bus	2021	296,443	179,533	38,567	22,864	0	537,406
1	Bus	Disabled Persons/Private/Business Bus	Total	2,086,838	1,106,164	238,294	209,629	0	3,640,925
1	Passenger Vehicle	Farm Passenger Vehicle	2017	365,638	3,834,787	0	15,645	0	4,216,071
1	Passenger Vehicle	Farm Passenger Vehicle	2018	390,258	3,704,105	0	15,645	0	4,110,009
1	Passenger Vehicle	Farm Passenger Vehicle	2019	371,843	3,172,896	0	15,645	0	3,560,385
1	Passenger Vehicle	Farm Passenger Vehicle	2020	370,660	3,027,963	0	17,702	0	3,416,325
1	Passenger Vehicle	Farm Passenger Vehicle	2021	361,471	2,846,025	0	15,645	0	3,223,141
1	Passenger Vehicle	Farm Passenger Vehicle	Total	1,859,870	16,585,777	0	80,282	0	18,525,930
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2017	287,472	14,238,197	62,229	47,105	561,406	15,196,408
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2018	389,416	14,027,768	71,665	111,455	633,951	15,234,255
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2019	321,972	13,490,698	60,929	78,384	607,538	14,559,520
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2020	299,023	14,300,772	68,813	40,409	586,985	15,296,001
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2021	240,938	13,457,829	55,531	25,320	671,032	14,450,650
1	Light Truck	Farming All Purpose Truck 4540 kg or less	Total	1,538,822	69,515,263	319,166	302,673	3,060,912	74,736,835
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2017	180,498	706,686	232	27,549	436,107	1,351,072
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2018	169,738	669,383	0	58,960	423,619	1,321,700
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2019	170,152	651,055	1,708	15,107	421,029	1,259,052
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2020	168,755	628,096	115	15,451	421,529	1,233,945
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2021	168,755	605,270	0	73,418	421,029	1,268,472
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	Total	857,897	3,260,491	2,054	190,485	2,123,313	6,434,240
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	0	0	0	0	0	0
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	2,801,468	2,078,561	25,517	53,652	2,239,562	7,198,760
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	3,343,559	2,129,284	27,602	56,918	2,306,251	7,863,615
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	3,098,589	2,173,507	50,198	59,396	2,242,743	7,624,433
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2021	4,384,253	2,220,892	19,634	71,770	2,289,743	8,986,291
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	Total	13,627,869	8,602,244	122,950	241,737	9,078,299	31,673,099
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	0	0	0	0	0	0
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	1,064,978	871,658	37,772	0	447	1,974,855
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	1,041,000	870,844	38,619	0	0	1,950,462
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	1,036,099	870,844	40,547	345	0	1,947,835
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2021	1,035,881	882,204	43,427	0	0	1,961,512
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	Total	4,177,958	3,495,549	160,365	345	447	7,834,664

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Motorhome	Pleasure Motorhome	2017	516,215	890,059	0	3,796	0	1,410,069
1	Motorhome	Pleasure Motorhome	2018	627,420	953,966	9,604	27,817	0	1,618,808
1	Motorhome	Pleasure Motorhome	2019	431,691	893,574	524	1,009	0	1,326,798
1	Motorhome	Pleasure Motorhome	2020	597,419	740,713	15,771	29,622	0	1,383,526
1	Motorhome	Pleasure Motorhome	2021	290,790	519,949	0	39,585	0	850,324
1	Motorhome	Pleasure Motorhome	Total	2,463,535	3,998,262	25,899	101,829	0	6,589,525
1	Passenger Vehicle	Pleasure Passenger Vehicle	2017	75,194,265	48,980,686	1,277,262	2,065,290	0	127,517,503
1	Passenger Vehicle	Pleasure Passenger Vehicle	2018	76,033,710	46,266,934	1,113,156	2,118,708	6,151	125,538,658
1	Passenger Vehicle	Pleasure Passenger Vehicle	2019	72,760,480	48,466,814	772,857	1,889,607	0	123,889,759
1	Passenger Vehicle	Pleasure Passenger Vehicle	2020	65,387,972	45,997,316	867,532	1,862,647	0	114,115,467
1	Passenger Vehicle	Pleasure Passenger Vehicle	2021	82,444,627	50,201,840	956,496	2,133,058	0	135,736,021
1	Passenger Vehicle	Pleasure Passenger Vehicle	Total	371,821,055	239,913,590	4,987,303	10,069,310	6,151	626,797,409
1	Light Truck	Pleasure Truck	2017	8,084,342	15,173,245	858,181	1,547,795	0	25,663,563
1	Light Truck	Pleasure Truck	2018	8,246,968	16,735,896	814,344	1,240,578	0	27,037,786
1	Light Truck	Pleasure Truck	2019	8,327,815	16,053,818	701,747	2,021,721	0	27,105,101
1	Light Truck	Pleasure Truck	2020	8,376,173	16,079,901	669,972	1,355,232	0	26,481,278
1	Light Truck	Pleasure Truck	2021	9,554,769	16,715,404	727,778	1,355,462	0	28,353,414
1	Light Truck	Pleasure Truck	Total	42,590,068	80,758,263	3,772,022	7,520,788	0	134,641,142
1		Major Class Total	2017	325,838,236	177,403,751	8,057,665	9,941,339	32,032,393	553,273,383
1		Major Class Total	2018	334,937,959	182,246,304	7,728,369	9,971,391	32,280,628	567,164,652
1		Major Class Total	2019	329,382,503	182,852,225	7,044,193	10,747,612	35,664,615	565,691,148
1		Major Class Total	2020	261,074,777	175,304,795	6,062,122	9,413,818	26,942,280	478,797,793
1		Major Class Total	2021	325,880,697	184,885,713	6,866,099	10,149,643	30,204,961	557,987,114
1		Major Class Total	Total	1,577,114,173	902,692,789	35,758,448	50,223,802	157,124,877	2,722,914,089

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Artisan Truck Light	2017	129,227	153,767	0	0	0	282,994
2	Light Truck	Artisan Truck Light	2018	126,068	153,267	0	0	0	279,335
2	Light Truck	Artisan Truck Light	2019	126,068	287,456	0	0	0	413,524
2	Light Truck	Artisan Truck Light	2020	127,436	153,267	0	0	0	280,703
2	Light Truck	Artisan Truck Light	2021	126,068	153,267	0	0	0	279,335
2	Light Truck	Artisan Truck Light	Total	634,867	901,025	0	0	0	1,535,892
2	Heavy Truck	Artisan Truck Heavy	2017	78,004	184,601	0	0	25,284	287,888
2	Heavy Truck	Artisan Truck Heavy	2018	112,840	195,778	290	0	23,802	332,710
2	Heavy Truck	Artisan Truck Heavy	2019	126,936	203,369	0	0	26,426	356,731
2	Heavy Truck	Artisan Truck Heavy	2020	105,656	190,765	0	0	25,723	322,144
2	Heavy Truck	Artisan Truck Heavy	2021	157,385	191,689	0	0	108,832	457,905
2	Heavy Truck	Artisan Truck Heavy	Total	580,820	966,201	290	0	210,067	1,757,378
2	Light Truck	Cement/Brick/Exploration Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2017	91,449	13,742	0	0	0	105,191
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2018	27,813	69,154	0	0	0	96,967
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2019	35,415	191,204	0	0	0	226,619
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2020	14,788	9,812	0	0	0	24,600
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2021	27,160	109,184	0	0	0	136,344
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	Total	196,625	393,096	0	0	0	589,721
2	Passenger Vehicle	Common Carrier Vehicle Local	2017	2,742,132	1,431,746	62,380	214,237	0	4,450,496
2	Passenger Vehicle	Common Carrier Vehicle Local	2018	2,946,984	1,377,592	40,835	203,239	0	4,568,651
2	Passenger Vehicle	Common Carrier Vehicle Local	2019	3,045,850	1,359,588	29,281	228,345	0	4,663,064
2	Passenger Vehicle	Common Carrier Vehicle Local	2020	3,096,313	1,497,277	53,273	207,428	0	4,854,291
2	Passenger Vehicle	Common Carrier Vehicle Local	2021	3,403,429	1,452,821	145,424	237,814	0	5,239,488
2	Passenger Vehicle	Common Carrier Vehicle Local	Total	15,234,709	7,119,024	331,194	1,091,063	0	23,775,990
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2017	671,031	640,999	0	664	0	1,312,694
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2018	677,958	661,094	471	0	0	1,339,524
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2019	806,530	666,441	0	0	0	1,472,971
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2020	630,834	632,304	0	0	0	1,263,138
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2021	726,771	695,696	0	0	0	1,422,467
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	Total	3,513,124	3,296,536	471	664	0	6,810,794

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2017	509,438	167,701	0	394	0	677,533
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2018	551,025	99,686	0	0	0	650,711
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2019	401,829	71,743	0	0	0	473,573
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2020	195,771	93,415	0	0	0	289,186
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2021	234,507	69,202	0	0	0	303,710
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	Total	1,892,570	501,748	0	394	0	2,394,712
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2017	1,354,217	912,818	0	0	0	2,267,035
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2018	1,413,976	913,775	0	0	0	2,327,752
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2019	1,381,213	924,570	0	0	0	2,305,783
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2020	1,451,331	983,610	0	0	0	2,434,942
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2021	1,503,455	970,909	0	0	0	2,474,364
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	Total	7,104,192	4,705,683	0	0	0	11,809,875
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2017	570,393	1,154,119	0	0	0	1,724,512
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2018	580,251	1,214,496	0	0	0	1,794,747
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2019	574,338	1,224,362	0	0	0	1,798,700
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2020	687,096	1,189,913	0	500	0	1,877,509
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2021	551,618	1,197,700	0	0	0	1,749,318
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	Total	2,963,695	5,980,590	0	500	0	8,944,786
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2017	700,589	314,342	0	0	0	1,014,930
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2018	679,270	312,574	0	0	0	991,845
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2019	671,508	531,965	0	0	0	1,203,474
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2020	620,042	272,751	0	0	0	892,793
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2021	653,202	416,731	0	13,163	0	1,083,095
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	Total	3,324,611	1,848,364	0	13,163	0	5,186,137
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2017	1,532,782	829,051	8,624	0	0	2,370,457
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2018	1,526,572	825,047	8,624	0	0	2,360,243
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2019	1,535,326	831,807	13,634	0	0	2,380,767
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2020	1,526,966	821,453	8,624	0	0	2,357,042
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2021	1,528,270	880,053	8,624	0	0	2,416,947
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	Total	7,649,915	4,187,411	48,130	0	0	11,885,456
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2017	500,187	793,643	0	0	0	1,293,830
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2018	499,193	762,552	0	0	0	1,261,745
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2019	484,391	729,005	0	0	0	1,213,396
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2020	505,185	778,185	0	0	0	1,283,370
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2021	555,271	751,898	985	0	0	1,308,154
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	Total	2,544,228	3,815,282	985	0	0	6,360,495

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2017	373,505	376,034	0	0	0	749,539
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2018	293,669	523,872	34,181	142	0	851,863
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2019	471,627	230,198	0	4,001	0	705,826
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2020	412,053	259,443	0	3,874	0	675,370
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2021	326,890	226,111	0	0	0	553,000
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	Total	1,877,744	1,615,657	34,181	8,017	0	3,535,599
2	Other	Dealer All Uses except Motorcycles	2017	2,685,161	1,139,808	10,088	5,617	0	3,840,673
2	Other	Dealer All Uses except Motorcycles	2018	2,515,399	1,347,300	24,204	11,742	0	3,898,645
2	Other	Dealer All Uses except Motorcycles	2019	2,654,130	1,207,161	10,501	4,833	0	3,876,624
2	Other	Dealer All Uses except Motorcycles	2020	2,133,158	1,000,580	4,291	25,861	0	3,163,890
2	Other	Dealer All Uses except Motorcycles	2021	2,402,158	1,126,085	19,104	3,314	0	3,550,661
2	Other	Dealer All Uses except Motorcycles	Total	12,390,005	5,820,934	68,187	51,367	0	18,330,493
2	Other	Dealer Moped	2017	0	0	0	0	0	0
2	Other	Dealer Moped	2018	0	0	0	0	0	0
2	Other	Dealer Moped	2019	0	0	0	0	0	0
2	Other	Dealer Moped	2020	0	0	0	0	0	0
2	Other	Dealer Moped	2021	0	0	0	0	0	0
2	Other	Dealer Moped	Total	0	0	0	0	0	0
2	Other	Dealer Motorcycle	2017	84,228	749,206	0	0	0	833,434
2	Other	Dealer Motorcycle	2018	43,648	45,746	0	0	0	89,393
2	Other	Dealer Motorcycle	2019	64,640	80,046	0	0	0	144,686
2	Other	Dealer Motorcycle	2020	48,651	64,392	0	0	0	113,043
2	Other	Dealer Motorcycle	2021	153,385	45,746	0	0	0	199,131
2	Other	Dealer Motorcycle	Total	394,552	985,136	0	0	0	1,379,688
2	Other	Dealer Trailer	2017	35,371	52,682	0	0	0	88,053
2	Other	Dealer Trailer	2018	31,942	52,121	0	0	0	84,062
2	Other	Dealer Trailer	2019	33,917	39,718	0	0	0	73,635
2	Other	Dealer Trailer	2020	31,942	61,836	0	0	0	93,778
2	Other	Dealer Trailer	2021	36,671	37,426	0	0	0	74,097
2	Other	Dealer Trailer	Total	169,842	243,783	0	0	0	413,625
2	Other	Driveaway Within Manitoba	2017	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2018	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2019	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2020	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2021	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	Total	0	0	0	0	0	0

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Other	Driveaway > 161 km Outside Manitoba	2017	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2018	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2019	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2020	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2021	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	Total	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2017	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2018	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2019	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2020	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2021	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	Total	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2017	57,044	4,587,001	0	14,596	0	4,658,641
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2018	18,157	3,676,406	0	53,575	0	3,748,138
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2019	40,538	3,117,821	0	11,154	0	3,169,513
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2020	27,474	4,469,824	0	16,940	0	4,514,238
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2021	17,754	4,030,281	0	13,526	0	4,061,560
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	Total	160,966	19,881,333	0	109,791	0	20,152,090
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2017	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2018	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2019	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2020	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2021	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	Total	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2017	0	0	0	12,945	0	12,945
2	Heavy Truck	Logging Truck Heavy	2018	0	859	0	14,094	0	14,953
2	Heavy Truck	Logging Truck Heavy	2019	0	642	0	13,610	0	14,252
2	Heavy Truck	Logging Truck Heavy	2020	0	1,500	0	12,445	0	13,945
2	Heavy Truck	Logging Truck Heavy	2021	0	2,575	0	12,445	0	15,020
2	Heavy Truck	Logging Truck Heavy	Total	0	5,576	0	65,539	0	71,115
2	Light Truck	Other Truck Light	2017	73,057	42,546	0	0	95,692	211,295
2	Light Truck	Other Truck Light	2018	77,511	2,527	0	0	102,529	182,567
2	Light Truck	Other Truck Light	2019	91,741	11,617	0	0	106,865	210,223
2	Light Truck	Other Truck Light	2020	84,666	10,704	0	0	96,368	191,738
2	Light Truck	Other Truck Light	2021	70,679	17,931	0	0	120,964	209,574
2	Light Truck	Other Truck Light	Total	397,654	85,325	0	0	522,418	1,005,397

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Other Truck Heavy	2017	2,845,635	2,788,703	91,974	70,715	833,848	6,630,875
2	Heavy Truck	Other Truck Heavy	2018	3,079,469	2,910,281	164,649	215,447	613,385	6,983,230
2	Heavy Truck	Other Truck Heavy	2019	3,564,032	2,688,933	156,709	69,907	1,114,889	7,594,471
2	Heavy Truck	Other Truck Heavy	2020	3,209,857	2,674,835	279,057	177,173	919,834	7,260,755
2	Heavy Truck	Other Truck Heavy	2021	3,469,238	2,803,922	122,766	113,849	987,746	7,497,521
2	Heavy Truck	Other Truck Heavy	Total	16,168,231	13,866,674	815,154	647,091	4,469,701	35,966,851
2	Light Truck	Petroleum/Chemical Truck Light	2017	232,931	546,634	0	0	0	779,565
2	Light Truck	Petroleum/Chemical Truck Light	2018	232,931	507,418	0	0	0	740,349
2	Light Truck	Petroleum/Chemical Truck Light	2019	232,931	461,187	0	0	0	694,119
2	Light Truck	Petroleum/Chemical Truck Light	2020	256,483	470,576	0	0	0	727,058
2	Light Truck	Petroleum/Chemical Truck Light	2021	232,931	590,563	0	0	0	823,494
2	Light Truck	Petroleum/Chemical Truck Light	Total	1,188,207	2,576,378	0	0	0	3,764,585
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2017	22,002	243,902	35,698	0	0	301,602
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2018	17,558	39,858	900	0	0	58,316
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2019	50,202	56,709	448	0	0	107,359
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2020	99,880	103,264	503	0	0	203,647
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2021	67,227	213,543	0	0	0	280,770
2	Heavy Truck	Petroleum/Chemical Truck Heavy	Total	256,869	657,277	37,549	0	0	951,694
2	Other	Repairer	2017	224,939	66,915	0	0	0	291,854
2	Other	Repairer	2018	116,270	44,939	14,562	0	0	175,771
2	Other	Repairer	2019	120,978	37,956	0	8,269	0	167,203
2	Other	Repairer	2020	121,570	61,657	0	0	0	183,227
2	Other	Repairer	2021	145,532	92,114	5,405	6,085	0	249,136
2	Other	Repairer	Total	729,289	303,580	19,967	14,354	0	1,067,191
2	Light Truck	Sand/Gravel Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2017	221,433	507,571	22,660	4,280	0	755,945
2	Heavy Truck	Sand/Gravel Truck Heavy	2018	543,792	301,272	0	0	0	845,064
2	Heavy Truck	Sand/Gravel Truck Heavy	2019	184,495	705,353	0	0	0	889,849
2	Heavy Truck	Sand/Gravel Truck Heavy	2020	227,315	388,067	0	0	0	615,381
2	Heavy Truck	Sand/Gravel Truck Heavy	2021	380,452	271,538	2,514	0	0	654,505
2	Heavy Truck	Sand/Gravel Truck Heavy	Total	1,557,488	2,173,802	25,174	4,280	0	3,760,744
2	Light Truck	Tow Truck Light	2017	166,887	65,569	0	0	0	232,457
2	Light Truck	Tow Truck Light	2018	194,722	64,287	0	0	0	259,009
2	Light Truck	Tow Truck Light	2019	173,722	64,537	500	0	0	238,759
2	Light Truck	Tow Truck Light	2020	167,137	64,287	0	0	0	231,424
2	Light Truck	Tow Truck Light	2021	199,422	63,787	0	0	0	263,209
2	Light Truck	Tow Truck Light	Total	901,891	322,467	500	0	0	1,224,858

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Tow Truck Heavy	2017	433,711	417,491	45,832	21,686	0	918,719
2	Heavy Truck	Tow Truck Heavy	2018	391,800	664,141	617	22,640	0	1,079,198
2	Heavy Truck	Tow Truck Heavy	2019	358,902	559,211	356	21,686	0	940,155
2	Heavy Truck	Tow Truck Heavy	2020	396,388	452,190	725	46,225	0	895,528
2	Heavy Truck	Tow Truck Heavy	2021	321,702	346,674	403	37,065	0	705,844
2	Heavy Truck	Tow Truck Heavy	Total	1,902,503	2,439,706	47,933	149,303	0	4,539,445
2		Major Class Total	2017	16,335,352	18,180,591	277,256	345,135	954,824	36,093,158
2		Major Class Total	2018	16,698,817	16,766,043	289,333	520,880	739,716	35,014,789
2		Major Class Total	2019	17,231,259	16,282,602	211,428	361,805	1,248,181	35,335,275
2		Major Class Total	2020	16,177,990	16,705,906	346,472	490,446	1,041,925	34,762,739
2		Major Class Total	2021	17,291,176	16,757,446	305,225	437,261	1,217,542	36,008,651
2		Major Class Total	Total	83,734,595	84,692,587	1,429,715	2,155,527	5,202,187	177,214,612

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Bus	Charter Bus Local	2017	42,108	0	0	0	0	42,108
3	Bus	Charter Bus Local	2018	45,244	0	0	0	0	45,244
3	Bus	Charter Bus Local	2019	53,731	0	0	0	0	53,731
3	Bus	Charter Bus Local	2020	36,665	641	0	0	0	37,306
3	Bus	Charter Bus Local	2021	89,588	1,750	0	0	0	91,338
3	Bus	Charter Bus Local	Total	267,336	2,391	0	0	0	269,727
3	Bus	Common Carrier Bus Within Manitoba	2017	4,181	1,539	0	0	0	5,720
3	Bus	Common Carrier Bus Within Manitoba	2018	4,978	960	0	0	0	5,938
3	Bus	Common Carrier Bus Within Manitoba	2019	14,812	0	0	0	0	14,812
3	Bus	Common Carrier Bus Within Manitoba	2020	1,246	468	0	0	0	1,714
3	Bus	Common Carrier Bus Within Manitoba	2021	3,807	750	0	0	0	4,557
3	Bus	Common Carrier Bus Within Manitoba	Total	29,023	3,717	0	0	0	32,740
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2017	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2018	2,293	2,016	0	0	0	4,309
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2019	0	0	0	184	0	184
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2020	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2021	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	Total	2,293	2,016	0	184	0	4,492
3	Passenger Vehicle	Funeral Passenger Vehicle	2017	433,758	317,201	0	4,721	0	755,681
3	Passenger Vehicle	Funeral Passenger Vehicle	2018	417,825	319,220	0	237	0	737,282
3	Passenger Vehicle	Funeral Passenger Vehicle	2019	405,146	323,661	0	936	0	729,743
3	Passenger Vehicle	Funeral Passenger Vehicle	2020	396,348	323,293	0	8,204	0	727,845
3	Passenger Vehicle	Funeral Passenger Vehicle	2021	403,649	348,670	0	0	0	752,319
3	Passenger Vehicle	Funeral Passenger Vehicle	Total	2,056,727	1,632,045	0	14,098	0	3,702,870
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2017	985,180	2,765,303	0	0	0	3,750,483
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2018	966,766	2,734,712	0	0	0	3,701,478
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2019	1,004,174	2,741,173	0	0	0	3,745,347
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2020	927,418	2,752,486	0	0	0	3,679,905
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2021	1,011,541	2,710,366	0	0	0	3,721,907
3	Passenger Vehicle	Limousine Vehicle-for-Hire	Total	4,895,079	13,704,041	0	0	0	18,599,120
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2017	2,564,333	1,498,569	13,966	92,539	0	4,169,406
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2018	2,861,016	1,660,968	13,194	91,435	0	4,626,613
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2019	2,559,172	1,603,641	4,121	65,430	0	4,232,364
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2020	2,706,905	1,791,054	3,556	73,746	0	4,575,260
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2021	2,750,257	1,679,036	4,557	67,115	0	4,500,966
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	Total	13,441,683	8,233,267	39,395	390,265	0	22,104,609

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Light Truck	Police/Emergency Truck Light	2017	472,463	1,290,362	33,010	11,896	0	1,807,731
3	Light Truck	Police/Emergency Truck Light	2018	424,910	1,269,289	13,945	7,883	0	1,716,028
3	Light Truck	Police/Emergency Truck Light	2019	431,711	1,315,360	19,393	8,101	0	1,774,565
3	Light Truck	Police/Emergency Truck Light	2020	440,654	1,406,310	24,819	16,884	0	1,888,668
3	Light Truck	Police/Emergency Truck Light	2021	450,749	1,315,482	14,040	19,459	0	1,799,729
3	Light Truck	Police/Emergency Truck Light	Total	2,220,486	6,596,804	105,207	64,224	0	8,986,720
3	Heavy Truck	Police/Emergency Truck Heavy	2017	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2018	0	0	197	0	0	197
3	Heavy Truck	Police/Emergency Truck Heavy	2019	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2020	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2021	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	Total	0	0	197	0	0	197
3	Bus	School Bus Local	2017	190,867	185,691	4,877	20,397	0	401,832
3	Bus	School Bus Local	2018	323,905	349,817	16,899	21,270	0	711,891
3	Bus	School Bus Local	2019	356,301	363,638	35,075	18,146	0	773,160
3	Bus	School Bus Local	2020	136,751	195,325	7,856	1,478	0	341,410
3	Bus	School Bus Local	2021	248,625	389,602	7,287	68,845	0	714,359
3	Bus	School Bus Local	Total	1,256,449	1,484,074	71,994	130,136	0	2,942,653
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2017	8,409,037	2,800,053	159,770	279,171	0	11,648,031
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2018	8,418,311	2,780,534	132,124	238,778	0	11,569,747
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2019	8,450,910	2,918,143	177,549	251,072	0	11,797,674
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2020	7,245,632	2,991,841	162,872	240,938	0	10,641,283
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2021	7,761,633	2,774,314	150,396	240,400	0	10,926,743
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	Total	40,285,523	14,264,884	782,711	1,250,360	0	56,583,477
3	Bus	Transit Bus Local	2017	537,273	101,833	17,445	0	0	656,551
3	Bus	Transit Bus Local	2018	690,105	182,876	25,638	0	0	898,619
3	Bus	Transit Bus Local	2019	2,018,392	80,930	16,933	0	0	2,116,255
3	Bus	Transit Bus Local	2020	417,306	29,456	16,933	0	0	463,695
3	Bus	Transit Bus Local	2021	456,219	26,631	16,933	0	0	499,782
3	Bus	Transit Bus Local	Total	4,119,295	421,726	93,882	0	0	4,634,903
3	Bus	U-Drive Bus	2017	146,989	48,972	0	0	0	195,961
3	Bus	U-Drive Bus	2018	160,217	14,966	0	0	0	175,183
3	Bus	U-Drive Bus	2019	174,383	6,487	0	0	0	180,871
3	Bus	U-Drive Bus	2020	138,253	29,380	0	0	0	167,634
3	Bus	U-Drive Bus	2021	184,073	8,377	0	0	0	192,450
3	Bus	U-Drive Bus	Total	803,915	108,183	0	0	0	912,098

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Motorcycle	U-Drive Moped	2017	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2018	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2019	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2020	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2021	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	Total	0	0	0	0	0	0
3	Motorhome	U-Drive Motorhome	2017	37,009	3,322	0	0	0	40,332
3	Motorhome	U-Drive Motorhome	2018	25,736	13,714	0	0	0	39,450
3	Motorhome	U-Drive Motorhome	2019	19,942	13,867	0	0	0	33,809
3	Motorhome	U-Drive Motorhome	2020	108,758	15,961	0	0	0	124,719
3	Motorhome	U-Drive Motorhome	2021	13,125	25,059	0	0	0	38,184
3	Motorhome	U-Drive Motorhome	Total	204,570	71,923	0	0	0	276,493
3	Passenger Vehicle	U-Drive Passenger Vehicle	2017	8,140,261	1,572,616	88,786	179,473	0	9,981,135
3	Passenger Vehicle	U-Drive Passenger Vehicle	2018	7,851,297	2,092,305	98,525	227,523	0	10,269,650
3	Passenger Vehicle	U-Drive Passenger Vehicle	2019	8,061,061	1,824,082	67,994	231,374	0	10,184,510
3	Passenger Vehicle	U-Drive Passenger Vehicle	2020	6,563,218	1,581,356	88,996	172,843	0	8,406,413
3	Passenger Vehicle	U-Drive Passenger Vehicle	2021	7,998,085	1,316,477	66,960	173,558	0	9,555,080
3	Passenger Vehicle	U-Drive Passenger Vehicle	Total	38,613,922	8,386,835	411,261	984,771	0	48,396,788
3	Light Truck	U-Drive Truck Light	2017	1,624,437	1,005,572	406,652	59,325	0	3,095,986
3	Light Truck	U-Drive Truck Light	2018	1,790,543	992,624	113,628	106,013	0	3,002,808
3	Light Truck	U-Drive Truck Light	2019	1,726,392	1,056,458	114,581	35,480	0	2,932,911
3	Light Truck	U-Drive Truck Light	2020	1,392,440	1,003,281	84,247	62,588	0	2,542,557
3	Light Truck	U-Drive Truck Light	2021	1,340,298	880,156	78,832	29,601	0	2,328,887
3	Light Truck	U-Drive Truck Light	Total	7,874,110	4,938,091	797,940	293,008	0	13,903,148
3	Heavy Truck	U-Drive Truck Heavy	2017	472,133	351,842	0	0	0	823,975
3	Heavy Truck	U-Drive Truck Heavy	2018	380,724	373,535	0	0	0	754,258
3	Heavy Truck	U-Drive Truck Heavy	2019	595,693	362,966	0	0	0	958,659
3	Heavy Truck	U-Drive Truck Heavy	2020	527,474	393,285	0	0	0	920,759
3	Heavy Truck	U-Drive Truck Heavy	2021	539,974	352,076	0	0	0	892,050
3	Heavy Truck	U-Drive Truck Heavy	Total	2,515,997	1,833,704	0	0	0	4,349,701
3	Bus	Accessible Vehicle-for-Hire	2017	478,643	27,214	0	0	0	505,857
3	Bus	Accessible Vehicle-for-Hire	2018	685,535	55,708	0	0	0	741,242
3	Bus	Accessible Vehicle-for-Hire	2019	708,657	47,395	727	0	0	756,778
3	Bus	Accessible Vehicle-for-Hire	2020	614,950	50,613	0	0	0	665,563
3	Bus	Accessible Vehicle-for-Hire	2021	844,960	77,605	0	1,650	0	924,215
3	Bus	Accessible Vehicle-for-Hire	Total	3,332,744	258,534	727	1,650	0	3,593,655

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Major Class Total		2017	24,538,671	11,970,088	724,505	647,522	0	37,880,786
3	Major Class Total		2018	25,049,402	12,843,245	414,151	693,140	0	38,999,938
3	Major Class Total		2019	26,580,475	12,657,801	436,372	610,723	0	40,285,371
3	Major Class Total		2020	21,654,018	12,564,750	389,280	576,682	0	35,184,730
3	Major Class Total		2021	24,096,583	11,906,350	339,005	600,628	0	36,942,566
3	Major Class Total		Total	121,919,150	61,942,235	2,303,312	3,128,695	0	189,293,392

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	All Purpose Moped	2017	79,137	77,460	0	0	0	156,597
4	Motorcycle	All Purpose Moped	2018	456,347	76,293	0	0	0	532,641
4	Motorcycle	All Purpose Moped	2019	126,419	76,066	0	0	0	202,485
4	Motorcycle	All Purpose Moped	2020	191,433	75,776	0	0	0	267,209
4	Motorcycle	All Purpose Moped	2021	78,479	77,017	0	0	0	155,496
4	Motorcycle	All Purpose Moped	Total	931,815	382,613	0	0	0	1,314,427
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2017	34,525	0	0	40,355	0	74,880
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2018	37,974	0	0	44,040	0	82,014
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2019	32,349	0	0	40,355	0	72,704
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2020	102,307	0	0	40,355	0	142,662
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2021	31,624	0	0	40,355	145	72,125
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	Total	238,779	0	0	205,461	145	444,385
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2017	399,018	205,861	813	0	92,437	698,128
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2018	226,138	198,068	0	0	0	424,206
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2019	382,133	300,919	0	0	6,665	689,717
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2020	421,955	213,045	2,395	0	0	637,394
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2021	205,901	196,427	0	0	158,865	561,193
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	Total	1,635,145	1,114,320	3,208	0	257,966	3,010,639
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2017	298,805	292,633	0	0	2,840	594,278
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2018	273,946	295,348	2,292	0	10,822	582,408
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2019	277,525	295,732	0	0	0	573,257
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2020	249,475	292,633	0	0	28,944	571,052
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2021	256,708	298,343	0	0	6,327	561,378
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	Total	1,356,459	1,474,690	2,292	0	48,933	2,882,373
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2017	96,943	212,615	0	0	8,631	318,190
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2018	112,965	217,136	0	0	0	330,101
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2019	101,321	215,511	0	0	2,608	319,441
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2020	100,393	212,615	0	0	2,328	315,337
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2021	139,926	212,615	0	0	0	352,541
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	Total	551,549	1,070,493	0	0	13,567	1,635,609
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2017	250,611	286,251	0	0	105,144	642,006
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2018	229,256	298,517	0	0	3,556	531,329
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2019	417,914	340,154	0	0	0	758,069
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2020	242,446	265,398	0	0	0	507,844
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2021	158,479	689,080	0	0	0	847,559
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	Total	1,298,706	1,879,401	0	0	108,700	3,286,807

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	Pleasure Moped	2017	105,740	149,279	0	0	0	255,019
4	Motorcycle	Pleasure Moped	2018	38,305	63,122	0	0	0	101,427
4	Motorcycle	Pleasure Moped	2019	88,391	60,045	0	0	0	148,436
4	Motorcycle	Pleasure Moped	2020	67,793	59,848	0	0	0	127,641
4	Motorcycle	Pleasure Moped	2021	152,804	59,022	0	0	0	211,826
4	Motorcycle	Pleasure Moped	Total	453,032	391,316	0	0	0	844,349
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2017	56,436	75,591	0	0	0	132,027
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2018	50,747	72,514	0	0	0	123,261
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2019	62,159	72,514	0	0	0	134,672
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2020	75,816	72,514	0	0	0	148,330
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	2021	92,458	96,795	0	0	0	189,253
4	Motorcycle	Pleasure Motorcycle (Moterscooter Body Style)	Total	337,615	389,928	0	0	0	727,543
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2017	1,170,411	818,926	5,736	5,981	0	2,001,054
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2018	1,045,350	1,164,540	0	2,910	0	2,212,800
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2019	960,487	823,467	2,714	341,223	0	2,127,890
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2020	884,179	1,099,625	500	2,910	0	1,987,213
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2021	1,360,700	1,456,455	8,455	8,460	0	2,834,069
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	Total	5,421,127	5,363,012	17,405	361,483	0	11,163,026
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2017	471,860	748,705	0	22,247	0	1,242,812
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2018	476,430	704,786	0	19,832	0	1,201,048
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2019	347,073	568,265	3,720	17,545	0	936,602
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2020	606,928	745,757	0	17,545	0	1,370,229
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2021	567,154	924,239	0	17,545	0	1,508,938
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	Total	2,469,445	3,691,753	3,720	94,712	0	6,259,630
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2017	147,157	740,803	0	0	0	887,960
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2018	87,292	359,899	0	0	0	447,192
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2019	149,020	547,656	0	0	0	696,677
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2020	394,754	388,612	0	0	0	783,366
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2021	222,779	355,990	0	0	0	578,769
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	Total	1,001,003	2,392,960	0	0	0	3,393,963
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2017	1,538,817	1,399,325	0	67,306	0	3,005,447
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2018	602,253	1,926,500	76,866	9,364	0	2,614,983
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2019	836,055	1,544,802	27,775	13,629	0	2,422,261
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2020	1,239,267	1,462,504	0	20,629	0	2,722,400
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2021	636,811	1,638,039	5,353	9,364	0	2,289,568
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	Total	4,853,203	7,971,170	109,994	120,292	0	13,054,658

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Major Class Total		2017	3,904,496	6,185,758	6,549	65,714	209,051	10,371,569
4	Major Class Total		2018	4,155,175	5,151,237	79,157	5,972	14,378	9,405,919
4	Major Class Total		2019	3,673,069	6,121,182	34,208	342,577	9,273	10,180,310
4	Major Class Total		2020	3,400,455	5,911,604	2,895	11,264	31,272	9,357,491
4	Major Class Total		2021	2,727,533	3,623,909	13,808	5,550	165,337	6,536,137
4	Major Class Total		Total	17,860,728	26,993,692	136,618	431,078	429,311	45,851,427

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
5	Trailer	All Purpose Trailer \$2500 or less	2017	185,744	227,493	340	3,386	0	416,963
5	Trailer	All Purpose Trailer \$2500 or less	2018	234,380	211,188	1,545	498	0	447,611
5	Trailer	All Purpose Trailer \$2500 or less	2019	181,059	205,373	1,298	3,363	0	391,094
5	Trailer	All Purpose Trailer \$2500 or less	2020	197,634	200,529	3,725	2,987	0	404,876
5	Trailer	All Purpose Trailer \$2500 or less	2021	150,231	176,636	0	2,500	0	329,367
5	Trailer	All Purpose Trailer \$2500 or less	Total	949,049	1,021,219	6,908	12,734	0	1,989,910
5	Trailer	All Purpose Trailer \$2501 or more	2017	1,686,327	3,928,189	40,251	151,762	0	5,806,530
5	Trailer	All Purpose Trailer \$2501 or more	2018	1,931,890	5,159,174	46,509	200,555	0	7,338,128
5	Trailer	All Purpose Trailer \$2501 or more	2019	1,886,250	4,219,339	54,467	49,238	0	6,209,294
5	Trailer	All Purpose Trailer \$2501 or more	2020	2,022,684	4,970,792	44,570	52,799	0	7,090,845
5	Trailer	All Purpose Trailer \$2501 or more	2021	1,772,110	3,432,510	131,374	62,552	0	5,398,546
5	Trailer	All Purpose Trailer \$2501 or more	Total	9,299,262	21,710,004	317,172	516,906	0	31,843,343
5		Major Class Total	2017	1,872,071	4,155,682	40,591	155,148	0	6,223,493
5		Major Class Total	2018	2,166,270	5,370,362	48,054	201,053	0	7,785,739
5		Major Class Total	2019	2,067,309	4,424,712	55,766	52,601	0	6,600,388
5		Major Class Total	2020	2,220,318	5,171,321	48,296	55,786	0	7,495,721
5		Major Class Total	2021	1,922,342	3,609,146	131,374	65,052	0	5,727,913
5		Major Class Total	Total	10,248,311	22,731,222	324,080	529,640	0	33,833,253

Table 10a
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses (Before Product Change)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2017	109,776	17,212	5,553	1,000	0	133,541
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2018	5,492	524,983	998	500	0	531,974
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2019	5,165	317,249	4,201	0	0	326,614
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2020	5,895	96,029	0	3,807	0	105,730
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2021	42,850	91,551	0	0	0	134,401
6	Off-Road Vehicle	Off Road Vehicle All Purpose	Total	169,178	1,047,024	10,752	5,307	0	1,232,260
6		Major Class Total	2017	109,776	17,212	5,553	1,000	0	133,541
6		Major Class Total	2018	5,492	524,983	998	500	0	531,974
6		Major Class Total	2019	5,165	317,249	4,201	0	0	326,614
6		Major Class Total	2020	5,895	96,029	0	3,807	0	105,730
6		Major Class Total	2021	42,850	91,551	0	0	0	134,401
6		Major Class Total	Total	169,178	1,047,024	10,752	5,307	0	1,232,260

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Motorhome	All Purpose Motorhome	2017	49	52	1	1	4	107
1	Motorhome	All Purpose Motorhome	2018	46	60	2	1	3	111
1	Motorhome	All Purpose Motorhome	2019	48	59	1	1	1	109
1	Motorhome	All Purpose Motorhome	2020	50	60	1	1	1	113
1	Motorhome	All Purpose Motorhome	2021	55	60	1	1	1	119
1	Motorhome	All Purpose Motorhome	Total	247	291	6	6	9	559
1	Passenger Vehicle	All Purpose Passenger Vehicle	2017	233,390	94,746	3,607	4,550	26,903	363,197
1	Passenger Vehicle	All Purpose Passenger Vehicle	2018	236,157	95,311	3,548	4,480	26,968	366,463
1	Passenger Vehicle	All Purpose Passenger Vehicle	2019	237,775	96,151	3,464	4,454	27,215	369,058
1	Passenger Vehicle	All Purpose Passenger Vehicle	2020	241,474	101,759	3,755	4,809	25,592	377,388
1	Passenger Vehicle	All Purpose Passenger Vehicle	2021	224,103	96,340	3,593	4,709	23,521	352,267
1	Passenger Vehicle	All Purpose Passenger Vehicle	Total	1,172,898	484,307	17,967	23,002	130,199	1,828,373
1	Light Truck	All Purpose Truck 4540 kg or less	2017	50,162	50,780	3,849	4,679	11,550	121,020
1	Light Truck	All Purpose Truck 4540 kg or less	2018	50,450	50,529	3,787	4,792	11,769	121,326
1	Light Truck	All Purpose Truck 4540 kg or less	2019	50,425	50,121	3,676	4,794	11,924	120,941
1	Light Truck	All Purpose Truck 4540 kg or less	2020	53,724	54,317	3,954	5,281	12,816	130,093
1	Light Truck	All Purpose Truck 4540 kg or less	2021	50,236	51,154	3,656	5,090	12,304	122,440
1	Light Truck	All Purpose Truck 4540 kg or less	Total	254,997	256,901	18,922	24,636	60,363	615,820
1	Other	Antique Vehicle	2017	78	70	0	0	0	148
1	Other	Antique Vehicle	2018	84	71	0	0	0	155
1	Other	Antique Vehicle	2019	94	73	0	0	0	166
1	Other	Antique Vehicle	2020	82	67	0	0	0	150
1	Other	Antique Vehicle	2021	84	76	0	0	0	160
1	Other	Antique Vehicle	Total	423	357	0	0	0	780
1	Passenger Vehicle	Collector Passenger Vehicle	2017	1,260	1,731	14	14	0	3,019
1	Passenger Vehicle	Collector Passenger Vehicle	2018	1,440	2,020	15	15	0	3,491
1	Passenger Vehicle	Collector Passenger Vehicle	2019	1,584	2,284	15	18	0	3,901
1	Passenger Vehicle	Collector Passenger Vehicle	2020	1,894	2,754	14	20	0	4,682
1	Passenger Vehicle	Collector Passenger Vehicle	2021	2,010	2,881	14	18	0	4,923
1	Passenger Vehicle	Collector Passenger Vehicle	Total	8,188	11,671	72	85	0	20,016
1	Light Truck	Collector Truck 4540 kg or less	2017	103	355	3	4	0	465
1	Light Truck	Collector Truck 4540 kg or less	2018	131	438	4	4	0	577
1	Light Truck	Collector Truck 4540 kg or less	2019	157	546	5	4	0	712
1	Light Truck	Collector Truck 4540 kg or less	2020	195	693	3	5	0	896
1	Light Truck	Collector Truck 4540 kg or less	2021	234	785	2	5	0	1,026
1	Light Truck	Collector Truck 4540 kg or less	Total	820	2,816	18	22	0	3,677
1	Bus	Disabled Persons/Private/Business Bus	2017	272	570	72	54	0	967
1	Bus	Disabled Persons/Private/Business Bus	2018	318	626	85	58	0	1,088
1	Bus	Disabled Persons/Private/Business Bus	2019	353	611	102	53	0	1,120
1	Bus	Disabled Persons/Private/Business Bus	2020	345	616	92	56	0	1,110
1	Bus	Disabled Persons/Private/Business Bus	2021	308	560	97	54	0	1,019
1	Bus	Disabled Persons/Private/Business Bus	Total	1,597	2,984	448	275	0	5,304

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Passenger Vehicle	Farm Passenger Vehicle	2017	29	6,359	0	13	0	6,400
1	Passenger Vehicle	Farm Passenger Vehicle	2018	25	6,051	0	12	0	6,087
1	Passenger Vehicle	Farm Passenger Vehicle	2019	24	5,774	0	10	0	5,809
1	Passenger Vehicle	Farm Passenger Vehicle	2020	24	5,954	0	10	0	5,989
1	Passenger Vehicle	Farm Passenger Vehicle	2021	27	5,349	0	9	0	5,385
1	Passenger Vehicle	Farm Passenger Vehicle	Total	129	29,488	0	53	0	29,671
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2017	262	29,135	8	142	411	29,958
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2018	261	29,097	7	137	412	29,913
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2019	275	29,090	8	136	402	29,911
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2020	283	31,415	7	145	420	32,270
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2021	273	29,367	8	135	401	30,183
1	Light Truck	Farming All Purpose Truck 4540 kg or less	Total	1,353	148,103	37	695	2,046	152,235
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2017	4	275	5	39	6	328
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2018	5	272	5	34	5	321
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2019	5	260	3	31	6	305
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2020	4	263	4	34	5	309
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2021	3	243	2	31	7	286
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	Total	21	1,312	19	168	29	1,549
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	0	0	0	0	0	0
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	365	60	5	13	10	452
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	603	85	9	20	30	747
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	811	88	11	24	40	973
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2021	855	80	13	25	36	1,008
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	Total	2,634	313	38	81	115	3,181
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	0	0	0	0	0	0
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	6	2	0	0	1	10
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	7	4	2	1	3	17
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	7	5	2	1	3	18
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2021	4	4	3	1	1	12
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	Total	24	15	7	4	8	57
1	Motorhome	Pleasure Motorhome	2017	1,011	1,904	23	54	0	2,992
1	Motorhome	Pleasure Motorhome	2018	944	1,839	24	52	0	2,860
1	Motorhome	Pleasure Motorhome	2019	903	1,838	20	49	0	2,811
1	Motorhome	Pleasure Motorhome	2020	870	1,761	25	49	0	2,705
1	Motorhome	Pleasure Motorhome	2021	925	1,864	30	44	0	2,863
1	Motorhome	Pleasure Motorhome	Total	4,654	9,206	122	248	0	14,230
1	Passenger Vehicle	Pleasure Passenger Vehicle	2017	116,131	89,300	1,432	3,517	0	210,380
1	Passenger Vehicle	Pleasure Passenger Vehicle	2018	117,570	90,677	1,384	3,433	0	213,064
1	Passenger Vehicle	Pleasure Passenger Vehicle	2019	118,462	92,081	1,335	3,383	0	215,261
1	Passenger Vehicle	Pleasure Passenger Vehicle	2020	146,110	107,804	1,447	3,742	0	259,103
1	Passenger Vehicle	Pleasure Passenger Vehicle	2021	142,375	103,614	1,355	3,509	0	250,853
1	Passenger Vehicle	Pleasure Passenger Vehicle	Total	640,647	483,477	6,954	17,583	0	1,148,661

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Light Truck	Pleasure Truck	2017	16,672	38,295	1,306	2,773	0	59,046
1	Light Truck	Pleasure Truck	2018	17,013	39,083	1,285	2,741	0	60,122
1	Light Truck	Pleasure Truck	2019	17,287	39,725	1,276	2,750	0	61,039
1	Light Truck	Pleasure Truck	2020	20,730	45,742	1,392	3,110	0	70,973
1	Light Truck	Pleasure Truck	2021	20,007	44,095	1,275	2,941	0	68,318
1	Light Truck	Pleasure Truck	Total	91,709	206,939	6,534	14,315	0	319,498
1		Major Class Total	2017	419,424	313,572	10,320	15,838	38,875	798,028
1		Major Class Total	2018	424,815	316,136	10,151	15,771	39,168	806,040
1		Major Class Total	2019	428,001	318,704	9,918	15,704	39,580	811,907
1		Major Class Total	2020	466,602	353,298	10,707	17,288	38,877	886,771
1		Major Class Total	2021	441,499	336,472	10,049	16,573	36,269	840,863
1		Major Class Total	Total	2,180,341	1,638,181	51,144	81,175	192,769	4,143,609

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Artisan Truck Light	2017	6	10	0	1	0	17
2	Light Truck	Artisan Truck Light	2018	5	9	0	1	2	17
2	Light Truck	Artisan Truck Light	2019	5	8	0	0	2	15
2	Light Truck	Artisan Truck Light	2020	7	8	0	0	1	15
2	Light Truck	Artisan Truck Light	2021	5	9	0	0	0	14
2	Light Truck	Artisan Truck Light	Total	28	43	0	2	5	79
2	Heavy Truck	Artisan Truck Heavy	2017	74	58	1	2	34	169
2	Heavy Truck	Artisan Truck Heavy	2018	74	58	2	1	30	164
2	Heavy Truck	Artisan Truck Heavy	2019	74	53	2	1	31	161
2	Heavy Truck	Artisan Truck Heavy	2020	81	56	2	1	33	172
2	Heavy Truck	Artisan Truck Heavy	2021	78	49	2	1	35	165
2	Heavy Truck	Artisan Truck Heavy	Total	381	275	8	6	162	831
2	Light Truck	Cement/Brick/Exploration Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2017	138	322	11	13	0	485
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2018	132	323	14	13	0	481
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2019	148	309	11	12	0	480
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2020	154	326	14	14	0	508
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2021	152	326	11	14	0	502
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	Total	723	1,606	62	66	0	2,456
2	Passenger Vehicle	Common Carrier Vehicle Local	2017	800	517	21	14	0	1,352
2	Passenger Vehicle	Common Carrier Vehicle Local	2018	853	497	22	12	0	1,385
2	Passenger Vehicle	Common Carrier Vehicle Local	2019	883	484	18	14	0	1,399
2	Passenger Vehicle	Common Carrier Vehicle Local	2020	1,108	556	24	22	0	1,710
2	Passenger Vehicle	Common Carrier Vehicle Local	2021	1,156	558	35	21	0	1,770
2	Passenger Vehicle	Common Carrier Vehicle Local	Total	4,800	2,613	121	83	0	7,616
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2017	228	59	7	6	0	300
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2018	201	59	4	5	0	269
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2019	194	58	4	6	0	261
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2020	193	60	3	7	0	263
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2021	189	56	2	7	0	254
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	Total	1,004	291	21	31	0	1,347
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2017	495	84	1	6	0	587
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2018	475	87	0	3	0	565
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2019	494	87	1	2	0	584
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2020	526	86	2	4	0	619
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2021	502	85	2	3	0	592
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	Total	2,492	428	7	18	0	2,946

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2017	29	16	0	0	0	45
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2018	31	15	0	0	0	46
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2019	38	22	0	0	0	60
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2020	65	37	0	0	0	101
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2021	95	46	0	0	0	141
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	Total	258	136	0	0	0	394
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2017	85	100	1	3	0	188
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2018	93	99	0	2	0	194
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2019	92	109	0	3	0	204
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2020	121	130	0	1	0	252
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2021	121	145	1	1	0	268
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	Total	511	584	1	10	0	1,106
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2017	553	423	0	10	0	986
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2018	576	421	1	13	0	1,011
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2019	582	390	1	6	0	979
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2020	660	399	0	5	0	1,063
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2021	682	412	0	5	0	1,099
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	Total	3,052	2,045	2	39	0	5,139
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2017	4	7	0	0	0	11
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2018	4	7	1	1	0	13
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2019	4	10	2	2	0	18
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2020	3	14	3	1	0	21
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2021	5	19	1	1	0	25
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	Total	20	57	6	4	0	87
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2017	42	47	0	0	0	89
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2018	40	43	1	1	0	85
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2019	44	37	0	2	0	83
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2020	55	49	0	3	0	108
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2021	64	48	1	2	0	115
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	Total	245	224	2	8	0	480
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2017	381	435	11	22	0	850
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2018	386	473	14	23	0	896
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2019	408	421	8	20	0	856
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2020	479	429	9	17	0	934
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2021	484	429	9	17	0	938
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	Total	2,138	2,186	52	99	0	4,475
2	Other	Dealer All Uses except Motorcycles	2017	2,341	2,220	32	51	0	4,643
2	Other	Dealer All Uses except Motorcycles	2018	2,343	2,185	33	52	0	4,613
2	Other	Dealer All Uses except Motorcycles	2019	2,323	2,165	31	59	0	4,577
2	Other	Dealer All Uses except Motorcycles	2020	2,455	2,216	29	62	0	4,762
2	Other	Dealer All Uses except Motorcycles	2021	2,371	2,020	30	58	0	4,479
2	Other	Dealer All Uses except Motorcycles	Total	11,832	10,806	154	283	0	23,075

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Other	Dealer Moped	2017	0	2	0	0	0	2
2	Other	Dealer Moped	2018	0	0	0	0	0	0
2	Other	Dealer Moped	2019	1	0	0	0	0	1
2	Other	Dealer Moped	2020	1	0	0	0	0	1
2	Other	Dealer Moped	2021	1	0	0	0	0	1
2	Other	Dealer Moped	Total	3	2	0	0	0	5
2	Other	Dealer Motorcycle	2017	129	162	0	2	0	294
2	Other	Dealer Motorcycle	2018	119	151	0	2	0	272
2	Other	Dealer Motorcycle	2019	125	141	0	1	0	268
2	Other	Dealer Motorcycle	2020	122	155	0	2	0	279
2	Other	Dealer Motorcycle	2021	109	148	0	2	0	258
2	Other	Dealer Motorcycle	Total	605	758	0	10	0	1,372
2	Other	Dealer Trailer	2017	64	126	5	2	0	197
2	Other	Dealer Trailer	2018	73	125	4	2	0	204
2	Other	Dealer Trailer	2019	73	127	3	3	0	206
2	Other	Dealer Trailer	2020	73	138	5	4	0	221
2	Other	Dealer Trailer	2021	71	125	5	4	0	205
2	Other	Dealer Trailer	Total	354	641	22	16	0	1,033
2	Other	Driveaway Within Manitoba	2017	0	4	0	0	0	4
2	Other	Driveaway Within Manitoba	2018	0	4	0	0	0	4
2	Other	Driveaway Within Manitoba	2019	0	3	0	0	0	3
2	Other	Driveaway Within Manitoba	2020	0	5	0	0	0	5
2	Other	Driveaway Within Manitoba	2021	0	3	0	0	0	3
2	Other	Driveaway Within Manitoba	Total	0	19	0	0	0	19
2	Other	Driveaway > 161 km Outside Manitoba	2017	11	23	0	0	0	34
2	Other	Driveaway > 161 km Outside Manitoba	2018	14	29	0	0	0	43
2	Other	Driveaway > 161 km Outside Manitoba	2019	12	32	0	0	0	44
2	Other	Driveaway > 161 km Outside Manitoba	2020	12	31	0	0	0	43
2	Other	Driveaway > 161 km Outside Manitoba	2021	13	53	0	0	0	66
2	Other	Driveaway > 161 km Outside Manitoba	Total	62	169	0	0	0	231
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2017	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2018	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2019	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2020	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2021	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	Total	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2017	78	14,673	0	50	0	14,801
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2018	79	14,620	0	53	0	14,752
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2019	81	14,694	0	53	0	14,828
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2020	89	15,907	0	55	0	16,052
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2021	73	15,057	0	53	0	15,183
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	Total	399	74,952	0	265	0	75,616

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2017	0	4	0	0	0	4
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2018	0	2	0	0	0	2
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2019	0	1	0	0	0	1
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2020	0	2	0	0	0	2
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2021	0	2	0	0	0	2
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	Total	0	12	0	0	0	12
2	Light Truck	Logging Truck Light	2017	0	2	0	0	0	2
2	Light Truck	Logging Truck Light	2018	0	1	0	0	0	1
2	Light Truck	Logging Truck Light	2019	0	1	0	0	0	1
2	Light Truck	Logging Truck Light	2020	0	1	0	0	0	1
2	Light Truck	Logging Truck Light	2021	0	1	0	0	0	1
2	Light Truck	Logging Truck Light	Total	0	6	0	0	0	6
2	Heavy Truck	Logging Truck Heavy	2017	0	132	0	24	0	155
2	Heavy Truck	Logging Truck Heavy	2018	0	136	0	25	0	161
2	Heavy Truck	Logging Truck Heavy	2019	0	144	0	22	0	166
2	Heavy Truck	Logging Truck Heavy	2020	0	169	0	23	0	192
2	Heavy Truck	Logging Truck Heavy	2021	1	146	0	25	0	172
2	Heavy Truck	Logging Truck Heavy	Total	1	727	0	119	0	846
2	Light Truck	Other Truck Light	2017	51	124	4	1	10	189
2	Light Truck	Other Truck Light	2018	44	117	3	0	13	177
2	Light Truck	Other Truck Light	2019	38	110	2	0	13	162
2	Light Truck	Other Truck Light	2020	36	111	1	0	16	163
2	Light Truck	Other Truck Light	2021	33	91	1	0	13	138
2	Light Truck	Other Truck Light	Total	202	552	10	1	64	829
2	Heavy Truck	Other Truck Heavy	2017	5,410	7,125	411	424	901	14,271
2	Heavy Truck	Other Truck Heavy	2018	5,470	7,273	421	441	1,010	14,616
2	Heavy Truck	Other Truck Heavy	2019	5,537	7,321	425	459	1,096	14,839
2	Heavy Truck	Other Truck Heavy	2020	6,078	8,017	468	533	1,270	16,366
2	Heavy Truck	Other Truck Heavy	2021	5,938	7,858	430	519	1,288	16,033
2	Heavy Truck	Other Truck Heavy	Total	28,434	37,595	2,155	2,376	5,565	76,125
2	Light Truck	Petroleum/Chemical Truck Light	2017	2	239	0	1	0	242
2	Light Truck	Petroleum/Chemical Truck Light	2018	3	204	0	1	0	208
2	Light Truck	Petroleum/Chemical Truck Light	2019	3	165	0	0	0	168
2	Light Truck	Petroleum/Chemical Truck Light	2020	4	183	0	0	0	187
2	Light Truck	Petroleum/Chemical Truck Light	2021	3	165	0	1	0	169
2	Light Truck	Petroleum/Chemical Truck Light	Total	15	957	0	3	0	975
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2017	96	528	27	21	0	671
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2018	91	523	27	22	0	663
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2019	90	524	26	21	0	661
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2020	106	558	24	23	0	710
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2021	102	524	20	21	0	668
2	Heavy Truck	Petroleum/Chemical Truck Heavy	Total	485	2,657	124	108	0	3,374

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Other	Repairer	2017	656	698	18	18	0	1,390
2	Other	Repairer	2018	656	695	18	17	0	1,386
2	Other	Repairer	2019	656	687	19	18	0	1,379
2	Other	Repairer	2020	728	748	20	21	0	1,517
2	Other	Repairer	2021	692	708	20	22	0	1,442
2	Other	Repairer	Total	3,387	3,537	94	97	0	7,115
2	Light Truck	Sand/Gravel Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2017	466	1,924	29	67	0	2,486
2	Heavy Truck	Sand/Gravel Truck Heavy	2018	465	1,866	27	71	0	2,429
2	Heavy Truck	Sand/Gravel Truck Heavy	2019	466	1,863	24	64	0	2,418
2	Heavy Truck	Sand/Gravel Truck Heavy	2020	506	1,965	30	64	0	2,564
2	Heavy Truck	Sand/Gravel Truck Heavy	2021	506	1,887	27	60	0	2,479
2	Heavy Truck	Sand/Gravel Truck Heavy	Total	2,409	9,504	137	325	0	12,376
2	Light Truck	Tow Truck Light	2017	15	25	1	0	0	41
2	Light Truck	Tow Truck Light	2018	10	22	1	0	0	33
2	Light Truck	Tow Truck Light	2019	5	20	1	0	0	26
2	Light Truck	Tow Truck Light	2020	6	20	1	0	0	27
2	Light Truck	Tow Truck Light	2021	6	17	1	0	0	24
2	Light Truck	Tow Truck Light	Total	42	104	5	0	0	151
2	Heavy Truck	Tow Truck Heavy	2017	191	298	9	15	0	513
2	Heavy Truck	Tow Truck Heavy	2018	197	282	9	15	0	503
2	Heavy Truck	Tow Truck Heavy	2019	199	271	8	11	0	489
2	Heavy Truck	Tow Truck Heavy	2020	228	289	11	14	0	542
2	Heavy Truck	Tow Truck Heavy	2021	216	276	11	13	0	516
2	Heavy Truck	Tow Truck Heavy	Total	1,031	1,416	48	68	0	2,563
2	Major Class Total		2017	12,345	30,388	591	751	944	45,020
2	Major Class Total		2018	12,432	30,329	600	776	1,055	45,192
2	Major Class Total		2019	12,574	30,258	587	781	1,141	45,341
2	Major Class Total		2020	13,894	32,665	645	878	1,319	49,402
2	Major Class Total		2021	13,667	31,263	608	851	1,336	47,725
2	Major Class Total		Total	64,913	154,903	3,031	4,037	5,796	232,680

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Bus	Charter Bus Local	2017	51	3	0	6	0	60
3	Bus	Charter Bus Local	2018	34	3	0	7	0	44
3	Bus	Charter Bus Local	2019	56	6	1	7	0	69
3	Bus	Charter Bus Local	2020	47	5	1	7	0	60
3	Bus	Charter Bus Local	2021	38	3	1	8	0	51
3	Bus	Charter Bus Local	Total	227	20	3	34	0	284
3	Bus	Common Carrier Bus Within Manitoba	2017	55	30	0	8	0	93
3	Bus	Common Carrier Bus Within Manitoba	2018	75	36	3	7	0	122
3	Bus	Common Carrier Bus Within Manitoba	2019	99	39	9	10	0	157
3	Bus	Common Carrier Bus Within Manitoba	2020	52	32	8	13	0	105
3	Bus	Common Carrier Bus Within Manitoba	2021	53	33	4	9	0	99
3	Bus	Common Carrier Bus Within Manitoba	Total	334	171	24	48	0	576
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2017	70	31	0	5	0	106
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2018	76	28	0	5	0	109
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2019	50	30	0	9	0	88
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2020	19	20	0	10	0	49
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2021	21	22	3	8	0	54
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	Total	236	130	3	37	0	407
3	Passenger Vehicle	Funeral Passenger Vehicle	2017	52	82	1	5	0	140
3	Passenger Vehicle	Funeral Passenger Vehicle	2018	46	80	1	5	0	131
3	Passenger Vehicle	Funeral Passenger Vehicle	2019	41	82	1	6	0	130
3	Passenger Vehicle	Funeral Passenger Vehicle	2020	44	89	1	7	0	141
3	Passenger Vehicle	Funeral Passenger Vehicle	2021	42	84	1	6	0	133
3	Passenger Vehicle	Funeral Passenger Vehicle	Total	225	417	5	28	0	675
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2017	98	23	1	0	0	122
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2018	72	22	1	0	0	95
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2019	60	15	1	0	0	76
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2020	28	12	0	0	0	40
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2021	33	9	0	0	0	42
3	Passenger Vehicle	Limousine Vehicle-for-Hire	Total	291	82	3	0	0	375
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2017	390	270	16	21	0	696
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2018	384	257	17	21	0	678
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2019	386	247	16	21	0	669
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2020	429	251	18	20	0	718
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2021	421	218	16	20	0	674
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	Total	2,009	1,241	83	102	0	3,435
3	Light Truck	Police/Emergency Truck Light	2017	35	44	14	11	0	104
3	Light Truck	Police/Emergency Truck Light	2018	34	41	14	10	0	98
3	Light Truck	Police/Emergency Truck Light	2019	36	45	11	11	0	103
3	Light Truck	Police/Emergency Truck Light	2020	39	54	9	13	0	114
3	Light Truck	Police/Emergency Truck Light	2021	38	57	7	15	0	118
3	Light Truck	Police/Emergency Truck Light	Total	183	240	55	59	0	537

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Heavy Truck	Police/Emergency Truck Heavy	2017	6	2	2	0	0	10
3	Heavy Truck	Police/Emergency Truck Heavy	2018	6	4	4	0	0	13
3	Heavy Truck	Police/Emergency Truck Heavy	2019	6	5	3	0	0	14
3	Heavy Truck	Police/Emergency Truck Heavy	2020	6	5	3	1	0	15
3	Heavy Truck	Police/Emergency Truck Heavy	2021	6	5	3	1	0	15
3	Heavy Truck	Police/Emergency Truck Heavy	Total	30	21	14	2	0	68
3	Bus	School Bus Local	2017	653	1,588	51	159	0	2,451
3	Bus	School Bus Local	2018	665	1,602	58	159	0	2,484
3	Bus	School Bus Local	2019	692	1,631	59	166	0	2,547
3	Bus	School Bus Local	2020	677	1,707	67	203	0	2,654
3	Bus	School Bus Local	2021	747	1,653	61	184	0	2,645
3	Bus	School Bus Local	Total	3,434	8,181	295	870	0	12,781
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2017	489	152	51	26	0	719
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2018	464	112	49	12	0	637
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2019	471	102	45	8	0	626
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2020	476	106	47	6	0	634
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2021	470	109	46	5	0	629
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	Total	2,371	581	237	57	0	3,245
3	Bus	Transit Bus Local	2017	644	47	2	3	0	695
3	Bus	Transit Bus Local	2018	633	45	3	2	0	683
3	Bus	Transit Bus Local	2019	642	41	3	2	0	689
3	Bus	Transit Bus Local	2020	707	42	3	2	0	754
3	Bus	Transit Bus Local	2021	660	41	7	2	0	710
3	Bus	Transit Bus Local	Total	3,286	216	18	11	0	3,531
3	Bus	U-Drive Bus	2017	15	18	1	0	0	33
3	Bus	U-Drive Bus	2018	19	19	0	0	0	39
3	Bus	U-Drive Bus	2019	22	19	0	0	0	41
3	Bus	U-Drive Bus	2020	13	17	0	0	0	30
3	Bus	U-Drive Bus	2021	18	13	0	0	0	31
3	Bus	U-Drive Bus	Total	88	85	1	0	0	174
3	Motorcycle	U-Drive Moped	2017	1	0	0	0	0	1
3	Motorcycle	U-Drive Moped	2018	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2019	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2020	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2021	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	Total	1	0	0	0	0	1
3	Motorhome	U-Drive Motorhome	2017	11	13	0	0	0	24
3	Motorhome	U-Drive Motorhome	2018	10	15	0	0	0	25
3	Motorhome	U-Drive Motorhome	2019	9	15	0	0	0	24
3	Motorhome	U-Drive Motorhome	2020	8	15	0	0	0	22
3	Motorhome	U-Drive Motorhome	2021	6	17	0	0	0	23
3	Motorhome	U-Drive Motorhome	Total	43	75	0	0	0	118

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Passenger Vehicle	U-Drive Passenger Vehicle	2017	4,928	853	74	73	0	5,927
3	Passenger Vehicle	U-Drive Passenger Vehicle	2018	4,909	868	73	73	0	5,923
3	Passenger Vehicle	U-Drive Passenger Vehicle	2019	4,868	836	75	79	0	5,858
3	Passenger Vehicle	U-Drive Passenger Vehicle	2020	3,854	850	80	49	0	4,832
3	Passenger Vehicle	U-Drive Passenger Vehicle	2021	3,488	747	66	59	0	4,359
3	Passenger Vehicle	U-Drive Passenger Vehicle	Total	22,047	4,153	367	332	0	26,899
3	Light Truck	U-Drive Truck Light	2017	861	199	96	28	0	1,185
3	Light Truck	U-Drive Truck Light	2018	833	221	94	36	0	1,183
3	Light Truck	U-Drive Truck Light	2019	854	219	77	40	0	1,190
3	Light Truck	U-Drive Truck Light	2020	736	201	64	27	0	1,028
3	Light Truck	U-Drive Truck Light	2021	692	153	62	23	0	931
3	Light Truck	U-Drive Truck Light	Total	3,976	992	394	155	0	5,517
3	Heavy Truck	U-Drive Truck Heavy	2017	348	37	1	1	0	387
3	Heavy Truck	U-Drive Truck Heavy	2018	343	39	1	1	0	384
3	Heavy Truck	U-Drive Truck Heavy	2019	374	40	0	1	0	416
3	Heavy Truck	U-Drive Truck Heavy	2020	383	50	0	1	0	434
3	Heavy Truck	U-Drive Truck Heavy	2021	380	42	0	0	0	422
3	Heavy Truck	U-Drive Truck Heavy	Total	1,829	208	3	3	0	2,042
3	Bus	Accessible Vehicle-for-Hire	2017	108	0	0	0	0	108
3	Bus	Accessible Vehicle-for-Hire	2018	157	6	0	2	0	166
3	Bus	Accessible Vehicle-for-Hire	2019	188	11	1	3	0	202
3	Bus	Accessible Vehicle-for-Hire	2020	177	10	1	2	0	190
3	Bus	Accessible Vehicle-for-Hire	2021	166	9	0	1	0	177
3	Bus	Accessible Vehicle-for-Hire	Total	797	36	2	8	0	843
3	Major Class Total		2017	8,815	3,390	309	346	0	12,861
3	Major Class Total		2018	8,763	3,396	317	340	0	12,816
3	Major Class Total		2019	8,853	3,382	303	361	0	12,899
3	Major Class Total		2020	7,695	3,465	303	359	0	11,822
3	Major Class Total		2021	7,280	3,216	276	340	0	11,112
3	Major Class Total		Total	41,405	16,849	1,508	1,747	0	61,509

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	All Purpose Moped	2017	441	158	6	3	0	608
4	Motorcycle	All Purpose Moped	2018	422	140	3	4	0	569
4	Motorcycle	All Purpose Moped	2019	370	135	2	3	0	510
4	Motorcycle	All Purpose Moped	2020	307	107	4	3	0	422
4	Motorcycle	All Purpose Moped	2021	285	122	3	4	0	414
4	Motorcycle	All Purpose Moped	Total	1,825	661	19	17	0	2,522
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2017	151	25	2	4	6	188
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2018	145	29	1	5	4	184
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2019	132	25	4	4	3	167
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2020	102	24	2	3	3	135
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2021	96	25	1	1	3	126
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	Total	625	128	10	18	20	800
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2017	553	265	31	13	87	949
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2018	507	248	28	13	77	873
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2019	447	221	28	10	72	777
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2020	345	208	32	13	58	655
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2021	389	247	34	17	57	745
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	Total	2,241	1,190	153	66	351	4,000
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2017	119	37	3	0	12	172
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2018	101	32	5	0	10	148
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2019	84	33	7	0	10	134
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2020	66	29	4	0	7	107
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2021	67	39	6	1	10	122
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	Total	437	171	24	1	50	683
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2017	49	19	0	1	9	77
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2018	51	23	1	1	13	89
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2019	52	36	1	1	19	109
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2020	45	40	1	1	13	100
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2021	49	39	1	1	18	107
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	Total	245	157	4	5	72	482
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2017	282	154	16	12	48	511
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2018	261	139	13	14	50	478
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2019	236	132	13	14	47	443
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2020	196	129	12	13	39	390
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2021	198	137	11	11	47	404
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	Total	1,173	692	65	65	231	2,226
4	Motorcycle	Pleasure Moped	2017	646	391	7	5	0	1,050
4	Motorcycle	Pleasure Moped	2018	646	389	7	4	0	1,046
4	Motorcycle	Pleasure Moped	2019	623	379	7	3	0	1,012
4	Motorcycle	Pleasure Moped	2020	690	408	6	4	0	1,109
4	Motorcycle	Pleasure Moped	2021	730	412	6	5	0	1,154
4	Motorcycle	Pleasure Moped	Total	3,335	1,980	34	22	0	5,371

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2017	222	144	3	7	0	376
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2018	219	150	3	8	0	381
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2019	210	128	2	7	0	347
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2020	216	135	1	8	0	359
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2021	224	134	1	10	0	369
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	Total	1,091	691	10	40	0	1,832
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2017	2,783	3,627	104	146	0	6,659
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2018	2,897	3,752	106	153	0	6,909
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2019	2,857	3,774	99	154	0	6,884
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2020	2,997	3,845	93	146	0	7,081
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2021	3,278	4,149	101	149	0	7,677
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	Total	14,813	19,147	503	748	0	35,210
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2017	647	452	13	12	0	1,124
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2018	697	463	10	19	0	1,188
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2019	644	468	14	17	0	1,144
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2020	664	479	15	17	0	1,174
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2021	777	543	14	18	0	1,352
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	Total	3,429	2,405	66	83	0	5,983
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2017	211	217	7	5	0	440
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2018	239	252	5	8	0	505
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2019	290	303	9	9	0	611
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2020	357	362	6	9	0	734
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2021	414	460	8	10	0	891
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	Total	1,510	1,594	35	42	0	3,180
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2017	1,468	2,893	84	104	0	4,549
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2018	1,578	3,074	83	107	0	4,842
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2019	1,624	3,252	77	109	0	5,062
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2020	1,725	3,312	75	107	0	5,218
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2021	1,795	3,592	86	115	0	5,589
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	Total	8,190	16,123	405	542	0	25,260
4		Major Class Total	2017	7,571	8,383	277	312	163	16,705
4		Major Class Total	2018	7,764	8,690	266	338	154	17,212
4		Major Class Total	2019	7,568	8,887	261	332	152	17,199
4		Major Class Total	2020	7,709	9,079	251	325	121	17,484
4		Major Class Total	2021	8,300	9,899	272	343	134	18,949
4		Major Class Total	Total	38,912	44,937	1,327	1,649	723	87,549

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
5	Trailer	All Purpose Trailer \$2500 or less	2017	35,422	65,058	2,019	3,686	0	106,185
5	Trailer	All Purpose Trailer \$2500 or less	2018	35,402	65,653	1,950	3,679	0	106,684
5	Trailer	All Purpose Trailer \$2500 or less	2019	35,158	66,175	1,872	3,731	0	106,936
5	Trailer	All Purpose Trailer \$2500 or less	2020	38,269	73,385	2,032	4,079	0	117,765
5	Trailer	All Purpose Trailer \$2500 or less	2021	36,042	69,983	1,851	3,860	0	111,736
5	Trailer	All Purpose Trailer \$2500 or less	Total	180,293	340,254	9,723	19,035	0	549,305
5	Trailer	All Purpose Trailer \$2501 or more	2017	23,739	64,677	1,406	2,354	0	92,176
5	Trailer	All Purpose Trailer \$2501 or more	2018	24,629	67,417	1,430	2,466	0	95,941
5	Trailer	All Purpose Trailer \$2501 or more	2019	25,469	69,993	1,489	2,590	0	99,540
5	Trailer	All Purpose Trailer \$2501 or more	2020	28,986	79,410	1,682	2,998	0	113,077
5	Trailer	All Purpose Trailer \$2501 or more	2021	29,259	79,552	1,642	3,124	0	113,577
5	Trailer	All Purpose Trailer \$2501 or more	Total	132,082	361,050	7,648	13,531	0	514,311
5		Major Class Total	2017	59,162	129,735	3,424	6,040	0	198,361
5		Major Class Total	2018	60,031	133,070	3,380	6,144	0	202,625
5		Major Class Total	2019	60,626	136,168	3,360	6,321	0	206,476
5		Major Class Total	2020	67,255	152,795	3,714	7,078	0	230,842
5		Major Class Total	2021	65,301	149,535	3,493	6,984	0	225,312
5		Major Class Total	Total	312,375	701,304	17,372	32,566	0	1,063,616

Table 11a
Earned Units (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2017	16,103	52,271	1,763	2,716	1	72,854
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2018	16,197	53,104	1,738	2,806	6	73,852
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2019	16,183	54,331	1,733	2,889	3	75,139
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2020	18,030	61,247	2,001	3,257	1	84,537
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2021	17,742	60,079	1,864	3,139	1	82,824
6	Off-Road Vehicle	Off Road Vehicle All Purpose	Total	84,255	281,031	9,100	14,808	12	389,206
6		Major Class Total	2017	16,103	52,271	1,763	2,716	1	72,854
6		Major Class Total	2018	16,197	53,104	1,738	2,806	6	73,852
6		Major Class Total	2019	16,183	54,331	1,733	2,889	3	75,139
6		Major Class Total	2020	18,030	61,247	2,001	3,257	1	84,537
6		Major Class Total	2021	17,742	60,079	1,864	3,139	1	82,824
6		Major Class Total	Total	84,255	281,031	9,100	14,808	12	389,206

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Motorhome	All Purpose Motorhome	2017	2	1	0	0	0	3
1	Motorhome	All Purpose Motorhome	2018	3	1	0	0	0	4
1	Motorhome	All Purpose Motorhome	2019	5	0	0	0	0	5
1	Motorhome	All Purpose Motorhome	2020	2	0	0	0	0	2
1	Motorhome	All Purpose Motorhome	2021	3	1	0	0	1	5
1	Motorhome	All Purpose Motorhome	Total	15	3	0	0	1	19
1	Passenger Vehicle	All Purpose Passenger Vehicle	2017	41,850	12,224	593	579	4,095	59,341
1	Passenger Vehicle	All Purpose Passenger Vehicle	2018	41,622	12,174	451	516	3,894	58,657
1	Passenger Vehicle	All Purpose Passenger Vehicle	2019	38,301	11,775	469	519	3,844	54,908
1	Passenger Vehicle	All Purpose Passenger Vehicle	2020	26,263	9,861	366	427	2,561	39,478
1	Passenger Vehicle	All Purpose Passenger Vehicle	2021	30,784	10,864	390	457	2,722	45,217
1	Passenger Vehicle	All Purpose Passenger Vehicle	Total	178,820	56,898	2,269	2,498	17,116	257,601
1	Light Truck	All Purpose Truck 4540 kg or less	2017	5,949	4,415	467	430	1,281	12,542
1	Light Truck	All Purpose Truck 4540 kg or less	2018	5,793	4,198	373	408	1,274	12,046
1	Light Truck	All Purpose Truck 4540 kg or less	2019	5,716	4,071	344	419	1,204	11,754
1	Light Truck	All Purpose Truck 4540 kg or less	2020	4,581	4,042	279	426	1,079	10,407
1	Light Truck	All Purpose Truck 4540 kg or less	2021	4,673	3,825	290	353	1,067	10,208
1	Light Truck	All Purpose Truck 4540 kg or less	Total	26,712	20,551	1,753	2,036	5,905	56,957
1	Other	Antique Vehicle	2017	0	0	0	0	0	0
1	Other	Antique Vehicle	2018	0	0	0	0	0	0
1	Other	Antique Vehicle	2019	0	0	0	0	0	0
1	Other	Antique Vehicle	2020	0	0	0	0	0	0
1	Other	Antique Vehicle	2021	0	0	0	0	0	0
1	Other	Antique Vehicle	Total	0	0	0	0	0	0
1	Passenger Vehicle	Collector Passenger Vehicle	2017	14	7	0	0	0	21
1	Passenger Vehicle	Collector Passenger Vehicle	2018	17	7	1	0	0	25
1	Passenger Vehicle	Collector Passenger Vehicle	2019	10	12	0	0	0	22
1	Passenger Vehicle	Collector Passenger Vehicle	2020	10	5	0	0	0	15
1	Passenger Vehicle	Collector Passenger Vehicle	2021	11	12	1	0	0	24
1	Passenger Vehicle	Collector Passenger Vehicle	Total	62	43	2	0	0	107
1	Light Truck	Collector Truck 4540 kg or less	2017	1	2	0	0	0	3
1	Light Truck	Collector Truck 4540 kg or less	2018	2	4	0	0	0	6
1	Light Truck	Collector Truck 4540 kg or less	2019	1	1	0	0	0	2
1	Light Truck	Collector Truck 4540 kg or less	2020	4	1	0	0	0	5
1	Light Truck	Collector Truck 4540 kg or less	2021	0	4	0	0	0	4
1	Light Truck	Collector Truck 4540 kg or less	Total	8	12	0	0	0	20
1	Bus	Disabled Persons/Private/Business Bus	2017	30	29	4	3	0	66
1	Bus	Disabled Persons/Private/Business Bus	2018	43	33	3	4	0	83
1	Bus	Disabled Persons/Private/Business Bus	2019	37	35	4	2	0	78
1	Bus	Disabled Persons/Private/Business Bus	2020	19	14	4	3	0	40
1	Bus	Disabled Persons/Private/Business Bus	2021	20	22	1	3	0	46
1	Bus	Disabled Persons/Private/Business Bus	Total	149	133	16	15	0	313

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Passenger Vehicle	Farm Passenger Vehicle	2017	2	544	0	0	0	546
1	Passenger Vehicle	Farm Passenger Vehicle	2018	3	477	0	0	0	480
1	Passenger Vehicle	Farm Passenger Vehicle	2019	2	481	0	0	0	483
1	Passenger Vehicle	Farm Passenger Vehicle	2020	2	355	0	1	0	358
1	Passenger Vehicle	Farm Passenger Vehicle	2021	0	375	0	0	0	375
1	Passenger Vehicle	Farm Passenger Vehicle	Total	9	2,232	0	1	0	2,242
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2017	13	1,860	1	6	45	1,925
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2018	20	1,717	3	8	54	1,802
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2019	18	1,775	1	5	37	1,836
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2020	15	1,848	3	7	34	1,907
1	Light Truck	Farming All Purpose Truck 4540 kg or less	2021	8	1,710	0	2	36	1,756
1	Light Truck	Farming All Purpose Truck 4540 kg or less	Total	74	8,910	8	28	206	9,226
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2017	1	30	0	2	4	37
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2018	0	24	0	5	0	29
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2019	0	20	0	1	0	21
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2020	0	14	0	1	0	15
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	2021	0	14	0	3	0	17
1	Light Truck	Fishing All Purpose Truck 4540 kg or less	Total	1	102	0	12	4	119
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	0	0	0	0	0	0
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	177	18	0	0	9	204
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	229	23	2	1	21	276
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	205	26	5	1	14	251
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	2021	354	41	2	3	21	421
1	Passenger Vehicle	Passenger Vehicle-for-Hire (Passenger Vehicle)	Total	965	108	9	5	65	1,152
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	0	0	0	0	0	0
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	3	0	0	0	0	3
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	3	0	0	0	0	3
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	1	0	0	0	0	1
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2021	0	2	1	0	0	3
1	Light Truck	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	Total	7	2	1	0	0	10
1	Motorhome	Pleasure Motorhome	2017	33	40	0	0	0	73
1	Motorhome	Pleasure Motorhome	2018	22	56	1	2	0	81
1	Motorhome	Pleasure Motorhome	2019	24	42	2	0	0	68
1	Motorhome	Pleasure Motorhome	2020	19	24	0	1	0	44
1	Motorhome	Pleasure Motorhome	2021	18	26	0	3	0	47
1	Motorhome	Pleasure Motorhome	Total	116	188	3	6	0	313
1	Passenger Vehicle	Pleasure Passenger Vehicle	2017	15,432	8,333	190	404	0	24,359
1	Passenger Vehicle	Pleasure Passenger Vehicle	2018	15,310	8,242	130	320	0	24,002
1	Passenger Vehicle	Pleasure Passenger Vehicle	2019	14,460	8,101	133	315	0	23,009
1	Passenger Vehicle	Pleasure Passenger Vehicle	2020	11,877	7,025	146	288	0	19,336
1	Passenger Vehicle	Pleasure Passenger Vehicle	2021	13,747	7,675	105	289	0	21,816
1	Passenger Vehicle	Pleasure Passenger Vehicle	Total	70,826	39,376	704	1,616	0	112,522

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
1	Light Truck	Pleasure Truck	2017	1,411	2,236	129	218	0	3,994
1	Light Truck	Pleasure Truck	2018	1,321	2,206	114	191	0	3,832
1	Light Truck	Pleasure Truck	2019	1,337	2,126	99	220	0	3,782
1	Light Truck	Pleasure Truck	2020	1,232	2,267	90	187	0	3,776
1	Light Truck	Pleasure Truck	2021	1,287	2,103	87	143	0	3,620
1	Light Truck	Pleasure Truck	Total	6,588	10,938	519	959	0	19,004
1		Major Class Total	2017	64,738	29,721	1,384	1,642	5,425	102,910
1		Major Class Total	2018	64,336	29,157	1,076	1,454	5,231	101,254
1		Major Class Total	2019	60,143	28,462	1,054	1,482	5,106	96,247
1		Major Class Total	2020	44,230	25,482	893	1,342	3,688	75,635
1		Major Class Total	2021	50,905	26,674	877	1,256	3,847	83,559
1		Major Class Total	Total	284,352	139,496	5,284	7,176	23,297	459,605

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Light Truck	Artisan Truck Light	2017	1	0	0	0	0	1
2	Light Truck	Artisan Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2019	0	1	0	0	0	1
2	Light Truck	Artisan Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Artisan Truck Light	Total	1	1	0	0	0	2
2	Heavy Truck	Artisan Truck Heavy	2017	1	0	0	0	0	1
2	Heavy Truck	Artisan Truck Heavy	2018	3	0	0	0	0	3
2	Heavy Truck	Artisan Truck Heavy	2019	1	4	0	0	0	5
2	Heavy Truck	Artisan Truck Heavy	2020	6	1	0	0	0	7
2	Heavy Truck	Artisan Truck Heavy	2021	4	2	0	0	2	8
2	Heavy Truck	Artisan Truck Heavy	Total	15	7	0	0	2	24
2	Light Truck	Cement/Brick/Exploration Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Cement/Brick/Exploration Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2017	1	0	0	0	0	1
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Cement/Brick/Exploration Truck Heavy	Total	1	0	0	0	0	1
2	Passenger Vehicle	Common Carrier Vehicle Local	2017	231	95	8	3	0	337
2	Passenger Vehicle	Common Carrier Vehicle Local	2018	301	90	6	1	0	398
2	Passenger Vehicle	Common Carrier Vehicle Local	2019	284	76	4	7	0	371
2	Passenger Vehicle	Common Carrier Vehicle Local	2020	268	83	5	3	0	359
2	Passenger Vehicle	Common Carrier Vehicle Local	2021	312	92	15	6	0	425
2	Passenger Vehicle	Common Carrier Vehicle Local	Total	1,396	436	38	20	0	1,890
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2017	29	5	0	0	0	34
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2018	32	2	0	0	0	34
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2019	23	6	0	0	0	29
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2020	23	3	0	0	0	26
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	2021	25	11	0	0	0	36
2	Light Truck	Common Carrier Vehicle Within City or Mun. Light	Total	132	27	0	0	0	159
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2017	14	2	0	0	0	16
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2018	21	1	0	0	0	22
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2019	22	0	0	0	0	22
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2020	5	1	0	0	0	6
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	2021	5	0	0	0	0	5
2	Heavy Truck	Common Carrier Vehicle Within City or Mun. Heavy	Total	67	4	0	0	0	71

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2017	6	2	0	0	0	8
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2018	5	3	0	0	0	8
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2019	10	4	0	0	0	14
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2020	20	4	0	0	0	24
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	2021	25	8	0	0	0	33
2	Passenger Vehicle	Common Carrier Passenger Vehicle < 161 km in Manitoba	Total	66	21	0	0	0	87
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2017	14	13	0	0	0	27
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2018	11	22	0	0	0	33
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2019	15	24	0	0	0	39
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2020	21	17	0	0	0	38
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	2021	8	17	0	0	0	25
2	Light Truck	Common Carrier Truck < 161 km in Manitoba Light	Total	69	93	0	0	0	162
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2017	28	9	0	0	0	37
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2018	22	7	0	0	0	29
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2019	30	7	0	0	0	37
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2020	22	6	0	0	0	28
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	2021	25	8	0	0	0	33
2	Heavy Truck	Common Carrier Truck < 161 km in Manitoba Heavy	Total	127	37	0	0	0	164
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2017	3	1	0	0	0	4
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2018	0	1	0	0	0	1
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2019	2	2	1	0	0	5
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2020	0	0	0	0	0	0
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	2021	1	4	0	0	0	5
2	Passenger Vehicle	Common Carrier Passenger Vehicle > 161 km in Manitoba	Total	6	8	1	0	0	15
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2017	8	4	0	0	0	12
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2018	5	4	0	0	0	9
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2019	4	4	0	0	0	8
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2020	7	9	0	0	0	16
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	2021	7	3	0	0	0	10
2	Light Truck	Common Carrier Truck > 161 km in Manitoba Light	Total	31	24	0	0	0	55
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2017	7	5	0	0	0	12
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2018	16	13	0	0	0	29
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2019	15	8	0	0	0	23
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2020	16	6	0	0	0	22
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	2021	13	1	0	0	0	14
2	Heavy Truck	Common Carrier Truck > 161 km in Manitoba Heavy	Total	67	33	0	0	0	100
2	Other	Dealer All Uses except Motorcycles	2017	274	135	3	1	0	413
2	Other	Dealer All Uses except Motorcycles	2018	294	131	2	3	0	430
2	Other	Dealer All Uses except Motorcycles	2019	242	113	2	3	0	360
2	Other	Dealer All Uses except Motorcycles	2020	196	84	1	5	0	286
2	Other	Dealer All Uses except Motorcycles	2021	213	103	5	1	0	322
2	Other	Dealer All Uses except Motorcycles	Total	1,219	566	13	13	0	1,811

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Other	Dealer Moped	2017	0	0	0	0	0	0
2	Other	Dealer Moped	2018	0	0	0	0	0	0
2	Other	Dealer Moped	2019	0	0	0	0	0	0
2	Other	Dealer Moped	2020	0	0	0	0	0	0
2	Other	Dealer Moped	2021	0	0	0	0	0	0
2	Other	Dealer Moped	Total	0	0	0	0	0	0
2	Other	Dealer Motorcycle	2017	3	5	0	0	0	8
2	Other	Dealer Motorcycle	2018	0	0	0	0	0	0
2	Other	Dealer Motorcycle	2019	1	3	0	0	0	4
2	Other	Dealer Motorcycle	2020	1	1	0	0	0	2
2	Other	Dealer Motorcycle	2021	2	0	0	0	0	2
2	Other	Dealer Motorcycle	Total	7	9	0	0	0	16
2	Other	Dealer Trailer	2017	2	2	0	0	0	4
2	Other	Dealer Trailer	2018	0	2	0	0	0	2
2	Other	Dealer Trailer	2019	1	1	0	0	0	2
2	Other	Dealer Trailer	2020	0	1	0	0	0	1
2	Other	Dealer Trailer	2021	0	0	0	0	0	0
2	Other	Dealer Trailer	Total	3	6	0	0	0	9
2	Other	Driveaway Within Manitoba	2017	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2018	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2019	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2020	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	2021	0	0	0	0	0	0
2	Other	Driveaway Within Manitoba	Total	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2017	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2018	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2019	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2020	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	2021	0	0	0	0	0	0
2	Other	Driveaway > 161 km Outside Manitoba	Total	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2017	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2018	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2019	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2020	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	2021	0	0	0	0	0	0
2	Light Truck	Farming All Purpose Truck 4541 kg or more Light	Total	0	0	0	0	0	0
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2017	1	170	0	1	0	172
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2018	0	135	0	1	0	136
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2019	2	137	0	0	0	139
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2020	1	178	0	0	0	179
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	2021	0	119	0	0	0	119
2	Heavy Truck	Farming All Purpose Truck 4541 kg or more Heavy	Total	4	739	0	2	0	745

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2017	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2018	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2019	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2020	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	2021	0	0	0	0	0	0
2	Heavy Truck	Fishing All Purpose Truck 4541 kg or more	Total	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Logging Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2017	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2018	0	0	0	1	0	1
2	Heavy Truck	Logging Truck Heavy	2019	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2020	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	2021	0	0	0	0	0	0
2	Heavy Truck	Logging Truck Heavy	Total	0	0	0	1	0	1
2	Light Truck	Other Truck Light	2017	1	0	0	0	0	1
2	Light Truck	Other Truck Light	2018	1	0	0	0	1	2
2	Light Truck	Other Truck Light	2019	1	0	0	0	0	1
2	Light Truck	Other Truck Light	2020	1	0	0	0	0	1
2	Light Truck	Other Truck Light	2021	0	0	0	0	1	1
2	Light Truck	Other Truck Light	Total	4	0	0	0	2	6
2	Heavy Truck	Other Truck Heavy	2017	198	151	8	2	51	410
2	Heavy Truck	Other Truck Heavy	2018	199	156	7	3	46	411
2	Heavy Truck	Other Truck Heavy	2019	179	150	7	5	70	411
2	Heavy Truck	Other Truck Heavy	2020	157	161	13	6	62	399
2	Heavy Truck	Other Truck Heavy	2021	182	164	7	8	41	402
2	Heavy Truck	Other Truck Heavy	Total	915	782	42	24	270	2,033
2	Light Truck	Petroleum/Chemical Truck Light	2017	0	20	0	0	0	20
2	Light Truck	Petroleum/Chemical Truck Light	2018	0	14	0	0	0	14
2	Light Truck	Petroleum/Chemical Truck Light	2019	0	9	0	0	0	9
2	Light Truck	Petroleum/Chemical Truck Light	2020	1	8	0	0	0	9
2	Light Truck	Petroleum/Chemical Truck Light	2021	0	10	0	0	0	10
2	Light Truck	Petroleum/Chemical Truck Light	Total	1	61	0	0	0	62
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2017	0	3	0	0	0	3
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2018	0	0	0	0	0	0
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2019	2	1	0	0	0	3
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2020	1	1	0	0	0	2
2	Heavy Truck	Petroleum/Chemical Truck Heavy	2021	1	0	0	0	0	1
2	Heavy Truck	Petroleum/Chemical Truck Heavy	Total	4	5	0	0	0	9

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
2	Other	Repairer	2017	19	6	0	0	0	25
2	Other	Repairer	2018	9	4	1	0	0	14
2	Other	Repairer	2019	10	5	0	1	0	16
2	Other	Repairer	2020	9	4	0	0	0	13
2	Other	Repairer	2021	10	4	1	1	0	16
2	Other	Repairer	Total	57	23	2	2	0	84
2	Light Truck	Sand/Gravel Truck Light	2017	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2018	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	2021	0	0	0	0	0	0
2	Light Truck	Sand/Gravel Truck Light	Total	0	0	0	0	0	0
2	Heavy Truck	Sand/Gravel Truck Heavy	2017	3	0	0	0	0	3
2	Heavy Truck	Sand/Gravel Truck Heavy	2018	2	0	0	0	0	2
2	Heavy Truck	Sand/Gravel Truck Heavy	2019	3	1	0	0	0	4
2	Heavy Truck	Sand/Gravel Truck Heavy	2020	1	1	0	0	0	2
2	Heavy Truck	Sand/Gravel Truck Heavy	2021	1	1	0	0	0	2
2	Heavy Truck	Sand/Gravel Truck Heavy	Total	10	3	0	0	0	13
2	Light Truck	Tow Truck Light	2017	0	1	0	0	0	1
2	Light Truck	Tow Truck Light	2018	1	0	0	0	0	1
2	Light Truck	Tow Truck Light	2019	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2020	0	0	0	0	0	0
2	Light Truck	Tow Truck Light	2021	1	0	0	0	0	1
2	Light Truck	Tow Truck Light	Total	2	1	0	0	0	3
2	Heavy Truck	Tow Truck Heavy	2017	22	11	0	0	0	33
2	Heavy Truck	Tow Truck Heavy	2018	19	14	0	0	0	33
2	Heavy Truck	Tow Truck Heavy	2019	17	12	0	0	0	29
2	Heavy Truck	Tow Truck Heavy	2020	8	14	0	0	0	22
2	Heavy Truck	Tow Truck Heavy	2021	7	7	0	1	0	15
2	Heavy Truck	Tow Truck Heavy	Total	73	58	0	1	0	132
2	Major Class Total		2017	866	640	19	7	51	1,583
2	Major Class Total		2018	941	599	16	9	47	1,612
2	Major Class Total		2019	864	568	14	16	70	1,532
2	Major Class Total		2020	764	583	19	14	62	1,442
2	Major Class Total		2021	842	554	28	17	44	1,485
2	Major Class Total		Total	4,277	2,944	96	63	274	7,654

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Bus	Charter Bus Local	2017	1	0	0	0	0	1
3	Bus	Charter Bus Local	2018	3	0	0	0	0	3
3	Bus	Charter Bus Local	2019	1	0	0	0	0	1
3	Bus	Charter Bus Local	2020	1	0	0	0	0	1
3	Bus	Charter Bus Local	2021	2	0	0	0	0	2
3	Bus	Charter Bus Local	Total	8	0	0	0	0	8
3	Bus	Common Carrier Bus Within Manitoba	2017	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2018	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2019	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2020	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	2021	0	0	0	0	0	0
3	Bus	Common Carrier Bus Within Manitoba	Total	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2017	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2018	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2019	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2020	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	2021	0	0	0	0	0	0
3	Bus	Common Carrier Bus > 161 km Outside Manitoba	Total	0	0	0	0	0	0
3	Passenger Vehicle	Funeral Passenger Vehicle	2017	7	3	0	0	0	10
3	Passenger Vehicle	Funeral Passenger Vehicle	2018	3	3	0	0	0	6
3	Passenger Vehicle	Funeral Passenger Vehicle	2019	4	7	0	0	0	11
3	Passenger Vehicle	Funeral Passenger Vehicle	2020	1	4	0	0	0	5
3	Passenger Vehicle	Funeral Passenger Vehicle	2021	2	5	0	0	0	7
3	Passenger Vehicle	Funeral Passenger Vehicle	Total	17	22	0	0	0	39
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2017	14	13	0	0	0	27
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2018	8	8	0	0	0	16
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2019	13	8	0	0	0	21
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2020	5	8	0	0	0	13
3	Passenger Vehicle	Limousine Vehicle-for-Hire	2021	10	1	0	0	0	11
3	Passenger Vehicle	Limousine Vehicle-for-Hire	Total	50	38	0	0	0	88
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2017	129	46	3	2	0	180
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2018	148	40	1	1	0	190
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2019	121	54	0	0	0	175
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2020	123	59	0	2	0	184
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	2021	108	54	1	3	0	166
3	Passenger Vehicle	Police/Emergency Passenger Vehicle	Total	629	253	5	8	0	895
3	Light Truck	Police/Emergency Truck Light	2017	5	5	1	2	0	13
3	Light Truck	Police/Emergency Truck Light	2018	1	5	0	0	0	6
3	Light Truck	Police/Emergency Truck Light	2019	3	5	1	0	0	9
3	Light Truck	Police/Emergency Truck Light	2020	6	16	1	0	0	23
3	Light Truck	Police/Emergency Truck Light	2021	7	14	0	1	0	22
3	Light Truck	Police/Emergency Truck Light	Total	22	45	3	3	0	73

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Heavy Truck	Police/Emergency Truck Heavy	2017	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2018	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2019	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2020	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	2021	0	0	0	0	0	0
3	Heavy Truck	Police/Emergency Truck Heavy	Total	0	0	0	0	0	0
3	Bus	School Bus Local	2017	25	24	0	4	0	53
3	Bus	School Bus Local	2018	34	35	1	2	0	72
3	Bus	School Bus Local	2019	19	19	3	1	0	42
3	Bus	School Bus Local	2020	14	17	0	0	0	31
3	Bus	School Bus Local	2021	21	26	0	1	0	48
3	Bus	School Bus Local	Total	113	121	4	8	0	246
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2017	532	52	26	7	0	617
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2018	580	53	21	1	0	655
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2019	579	60	24	4	0	667
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2020	321	40	16	2	0	379
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	2021	423	46	16	2	0	487
3	Passenger Vehicle	Taxicab Vehicle-for-Hire	Total	2,435	251	103	16	0	2,805
3	Bus	Transit Bus Local	2017	0	6	0	0	0	6
3	Bus	Transit Bus Local	2018	0	4	1	0	0	5
3	Bus	Transit Bus Local	2019	0	9	0	0	0	9
3	Bus	Transit Bus Local	2020	0	4	0	0	0	4
3	Bus	Transit Bus Local	2021	0	3	0	0	0	3
3	Bus	Transit Bus Local	Total	0	26	1	0	0	27
3	Bus	U-Drive Bus	2017	2	3	0	0	0	5
3	Bus	U-Drive Bus	2018	4	2	0	0	0	6
3	Bus	U-Drive Bus	2019	4	1	0	0	0	5
3	Bus	U-Drive Bus	2020	0	1	0	0	0	1
3	Bus	U-Drive Bus	2021	4	0	0	0	0	4
3	Bus	U-Drive Bus	Total	14	7	0	0	0	21
3	Motorcycle	U-Drive Moped	2017	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2018	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2019	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2020	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	2021	0	0	0	0	0	0
3	Motorcycle	U-Drive Moped	Total	0	0	0	0	0	0
3	Motorhome	U-Drive Motorhome	2017	2	2	0	0	0	4
3	Motorhome	U-Drive Motorhome	2018	0	4	0	0	0	4
3	Motorhome	U-Drive Motorhome	2019	0	4	0	0	0	4
3	Motorhome	U-Drive Motorhome	2020	1	3	0	0	0	4
3	Motorhome	U-Drive Motorhome	2021	0	1	0	0	0	1
3	Motorhome	U-Drive Motorhome	Total	3	14	0	0	0	17

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
3	Passenger Vehicle	U-Drive Passenger Vehicle	2017	1,304	127	20	10	0	1,461
3	Passenger Vehicle	U-Drive Passenger Vehicle	2018	1,238	139	16	16	0	1,409
3	Passenger Vehicle	U-Drive Passenger Vehicle	2019	1,112	143	11	17	0	1,283
3	Passenger Vehicle	U-Drive Passenger Vehicle	2020	821	101	16	7	0	945
3	Passenger Vehicle	U-Drive Passenger Vehicle	2021	957	96	15	10	0	1,078
3	Passenger Vehicle	U-Drive Passenger Vehicle	Total	5,432	606	78	60	0	6,176
3	Light Truck	U-Drive Truck Light	2017	185	29	39	7	0	260
3	Light Truck	U-Drive Truck Light	2018	187	29	17	11	0	244
3	Light Truck	U-Drive Truck Light	2019	168	30	14	3	0	215
3	Light Truck	U-Drive Truck Light	2020	103	27	8	6	0	144
3	Light Truck	U-Drive Truck Light	2021	115	10	8	0	0	133
3	Light Truck	U-Drive Truck Light	Total	758	125	86	27	0	996
3	Heavy Truck	U-Drive Truck Heavy	2017	37	0	0	0	0	37
3	Heavy Truck	U-Drive Truck Heavy	2018	33	3	0	0	0	36
3	Heavy Truck	U-Drive Truck Heavy	2019	41	2	0	0	0	43
3	Heavy Truck	U-Drive Truck Heavy	2020	31	3	0	0	0	34
3	Heavy Truck	U-Drive Truck Heavy	2021	31	2	0	0	0	33
3	Heavy Truck	U-Drive Truck Heavy	Total	173	10	0	0	0	183
3	Bus	Accessible Vehicle-for-Hire	2017	16	0	0	0	0	16
3	Bus	Accessible Vehicle-for-Hire	2018	53	2	0	0	0	55
3	Bus	Accessible Vehicle-for-Hire	2019	77	3	0	0	0	80
3	Bus	Accessible Vehicle-for-Hire	2020	43	5	0	0	0	48
3	Bus	Accessible Vehicle-for-Hire	2021	71	6	0	0	0	77
3	Bus	Accessible Vehicle-for-Hire	Total	260	16	0	0	0	276
3	Major Class Total		2017	2,259	310	89	32	0	2,690
3	Major Class Total		2018	2,292	327	57	31	0	2,707
3	Major Class Total		2019	2,142	345	53	25	0	2,565
3	Major Class Total		2020	1,470	288	41	17	0	1,816
3	Major Class Total		2021	1,751	264	40	17	0	2,072
3	Major Class Total		Total	9,914	1,534	280	122	0	11,850

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	All Purpose Moped	2017	5	1	0	0	0	6
4	Motorcycle	All Purpose Moped	2018	10	0	0	0	0	10
4	Motorcycle	All Purpose Moped	2019	5	1	0	0	0	6
4	Motorcycle	All Purpose Moped	2020	4	0	0	0	0	4
4	Motorcycle	All Purpose Moped	2021	4	1	0	0	0	5
4	Motorcycle	All Purpose Moped	Total	28	3	0	0	0	31
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2017	1	0	0	0	0	1
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2018	1	0	0	1	0	2
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2019	1	0	0	0	0	1
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2020	2	0	0	0	0	2
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	2021	0	0	0	0	1	1
4	Motorcycle	All Purpose Motorcycle (Moterscooter Body Style)	Total	5	0	0	1	1	7
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2017	20	3	1	0	3	27
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2018	21	1	0	0	0	22
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2019	23	8	0	0	1	32
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2020	6	2	1	0	0	9
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	2021	7	0	0	0	1	8
4	Motorcycle	All Purpose Motorcycle (Other Body Style)	Total	77	14	2	0	5	98
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2017	13	0	0	0	1	14
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2018	5	1	2	0	1	9
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2019	4	1	0	0	0	5
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2020	2	0	0	0	1	3
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	2021	3	1	0	0	1	5
4	Motorcycle	All Purpose Motorcycle (Sport Body Style)	Total	27	3	2	0	4	36
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2017	0	0	0	0	1	1
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2018	2	1	0	0	0	3
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2019	1	1	0	0	1	3
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2020	1	0	0	0	1	2
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	2021	2	0	0	0	0	2
4	Motorcycle	All Purpose Motorcycle (Sport-Touring Body Style)	Total	6	2	0	0	3	11
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2017	9	6	0	0	3	18
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2018	9	2	0	0	1	12
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2019	7	2	0	0	0	9
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2020	5	0	0	0	0	5
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	2021	5	1	0	0	0	6
4	Motorcycle	All Purpose Motorcycle (Touring Body Style)	Total	35	11	0	0	4	50
4	Motorcycle	Pleasure Moped	2017	6	2	0	0	0	8
4	Motorcycle	Pleasure Moped	2018	3	3	0	0	0	6
4	Motorcycle	Pleasure Moped	2019	7	1	0	0	0	8
4	Motorcycle	Pleasure Moped	2020	4	1	0	0	0	5
4	Motorcycle	Pleasure Moped	2021	4	0	0	0	0	4
4	Motorcycle	Pleasure Moped	Total	24	7	0	0	0	31

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2017	3	1	0	0	0	4
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2018	1	0	0	0	0	1
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2019	2	0	0	0	0	2
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2020	4	0	0	0	0	4
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	2021	3	2	0	0	0	5
4	Motorcycle	Pleasure Motorcycle (Motorscooter Body Style)	Total	13	3	0	0	0	16
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2017	61	38	2	1	0	102
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2018	57	46	0	0	0	103
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2019	55	30	0	1	0	86
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2020	55	36	0	0	0	91
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	2021	57	51	0	1	0	109
4	Motorcycle	Pleasure Motorcycle (Other Body Style)	Total	285	201	2	3	0	491
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2017	48	15	0	1	0	64
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2018	26	16	0	1	0	43
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2019	25	12	1	0	0	38
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2020	29	16	0	0	0	45
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	2021	25	15	0	0	0	40
4	Motorcycle	Pleasure Motorcycle (Sport Body Style)	Total	153	74	1	2	0	230
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2017	3	4	0	0	0	7
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2018	5	9	0	0	0	14
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2019	5	6	0	0	0	11
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2020	6	5	0	0	0	11
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	2021	11	4	0	0	0	15
4	Motorcycle	Pleasure Motorcycle (Sport-Touring Body Style)	Total	30	28	0	0	0	58
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2017	39	39	0	4	0	82
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2018	28	43	3	0	0	74
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2019	27	51	2	2	0	82
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2020	42	42	0	1	0	85
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	2021	34	41	3	0	0	78
4	Motorcycle	Pleasure Motorcycle (Touring Body Style)	Total	170	216	8	7	0	401
4		Major Class Total	2017	208	109	3	6	8	334
4		Major Class Total	2018	168	122	5	2	2	299
4		Major Class Total	2019	162	113	3	3	2	283
4		Major Class Total	2020	160	102	1	1	2	266
4		Major Class Total	2021	155	116	3	1	3	278
4		Major Class Total	Total	853	562	15	13	17	1,461

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
5	Trailer	All Purpose Trailer \$2500 or less	2017	50	51	0	1	0	102
5	Trailer	All Purpose Trailer \$2500 or less	2018	43	43	2	0	0	88
5	Trailer	All Purpose Trailer \$2500 or less	2019	41	47	1	4	0	93
5	Trailer	All Purpose Trailer \$2500 or less	2020	38	51	2	0	0	91
5	Trailer	All Purpose Trailer \$2500 or less	2021	19	28	0	0	0	47
5	Trailer	All Purpose Trailer \$2500 or less	Total	191	220	5	5	0	421
5	Trailer	All Purpose Trailer \$2501 or more	2017	106	256	3	9	0	374
5	Trailer	All Purpose Trailer \$2501 or more	2018	134	220	7	3	0	364
5	Trailer	All Purpose Trailer \$2501 or more	2019	120	248	7	5	0	380
5	Trailer	All Purpose Trailer \$2501 or more	2020	119	246	6	5	0	376
5	Trailer	All Purpose Trailer \$2501 or more	2021	101	204	6	5	0	316
5	Trailer	All Purpose Trailer \$2501 or more	Total	580	1,174	29	27	0	1,810
5		Major Class Total	2017	156	307	3	10	0	476
5		Major Class Total	2018	177	263	9	3	0	452
5		Major Class Total	2019	161	295	8	9	0	473
5		Major Class Total	2020	157	297	8	5	0	467
5		Major Class Total	2021	120	232	6	5	0	363
5		Major Class Total	Total	771	1,394	34	32	0	2,231

Table 15
Collision Claim Counts (Including Vehicle Type)

Major Class	Vehicle Type	Use	Loss Year	Territory					Total
				1	2	3	4	5	
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2017	0	0	0	0	0	0
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2018	0	0	0	0	0	0
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2019	0	0	0	0	0	0
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2020	0	0	0	0	0	0
6	Off-Road Vehicle	Off Road Vehicle All Purpose	2021	0	0	0	0	0	0
6	Off-Road Vehicle	Off Road Vehicle All Purpose	Total	0	0	0	0	0	0
6		Major Class Total	2017	0	0	0	0	0	0
6		Major Class Total	2018	0	0	0	0	0	0
6		Major Class Total	2019	0	0	0	0	0	0
6		Major Class Total	2020	0	0	0	0	0	0
6		Major Class Total	2021	0	0	0	0	0	0
6		Major Class Total	Total	0	0	0	0	0	0

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	All Purpose Motorhome	2017	76,416	29,682				106,098
1	All Purpose Motorhome	2018	38,060	5,757			74	43,892
1	All Purpose Motorhome	2019	55,349	27,976				83,325
1	All Purpose Motorhome	2020	86,401	4,616			615	91,632
1	All Purpose Motorhome	2021	91,977	51,195			6,791	149,962
1	All Purpose Motorhome	Total	348,203	119,226	0	0	7,480	474,909
1	All Purpose Passenger Vehicle	2017	194,576,920	59,336,210	2,866,484	3,302,602	20,826,573	280,908,789
1	All Purpose Passenger Vehicle	2018	198,166,512	62,837,541	2,475,162	3,016,558	19,387,428	285,883,202
1	All Purpose Passenger Vehicle	2019	195,516,469	64,536,363	2,648,739	2,758,249	21,126,596	286,586,416
1	All Purpose Passenger Vehicle	2020	141,106,259	57,004,625	2,030,282	2,625,085	14,739,503	217,505,755
1	All Purpose Passenger Vehicle	2021	187,858,829	65,972,783	2,361,399	3,090,230	17,646,935	276,930,177
1	All Purpose Passenger Vehicle	Total	917,224,988	309,687,523	12,382,067	14,792,724	93,727,036	1,347,814,338
1	All Purpose Truck 4540 kg or less	2017	35,869,439	27,728,696	2,464,419	2,432,386	8,921,517	77,416,457
1	All Purpose Truck 4540 kg or less	2018	35,749,431	27,978,256	2,700,998	2,842,633	8,038,203	77,309,521
1	All Purpose Truck 4540 kg or less	2019	35,893,348	26,031,072	2,309,898	3,415,609	9,601,368	77,251,295
1	All Purpose Truck 4540 kg or less	2020	31,298,323	28,260,374	1,911,237	2,994,601	7,527,539	71,992,074
1	All Purpose Truck 4540 kg or less	2021	35,910,002	29,141,916	2,554,331	3,195,451	8,697,123	79,498,824
1	All Purpose Truck 4540 kg or less	Total	174,720,544	139,140,314	11,940,884	14,880,680	42,785,751	383,468,172
1	Antique Vehicle	2017						
1	Antique Vehicle	2018						
1	Antique Vehicle	2019		500				500
1	Antique Vehicle	2020						
1	Antique Vehicle	2021						
1	Antique Vehicle	Total	0	500	0	0	0	500
1	Collector Passenger Vehicle	2017	205,174	515,265	1,405			721,844
1	Collector Passenger Vehicle	2018	184,281	95,019	1,925			281,225
1	Collector Passenger Vehicle	2019	78,681	176,920	1,405			257,005
1	Collector Passenger Vehicle	2020	120,325	61,635	1,405			183,365
1	Collector Passenger Vehicle	2021	101,126	101,926	5,307			208,359
1	Collector Passenger Vehicle	Total	689,587	950,764	11,445	0	0	1,651,797
1	Collector Truck 4540 kg or less	2017	42,508	29,823				72,331
1	Collector Truck 4540 kg or less	2018	41,226	50,090				91,315
1	Collector Truck 4540 kg or less	2019	35,693	48,792				84,485
1	Collector Truck 4540 kg or less	2020	38,380	43,585				81,965
1	Collector Truck 4540 kg or less	2021	42,550	55,557				98,107
1	Collector Truck 4540 kg or less	Total	200,357	227,847	0	0	0	428,203

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	Disabled Persons/Private/Business Bus	2017	294,169	335,105	59,728	52,538		741,540
1	Disabled Persons/Private/Business Bus	2018	370,196	155,894	34,748	60,308		621,146
1	Disabled Persons/Private/Business Bus	2019	732,988	305,884	53,441	52,166		1,144,478
1	Disabled Persons/Private/Business Bus	2020	348,492	81,496	29,962	13,583		473,533
1	Disabled Persons/Private/Business Bus	2021	293,443	178,783	38,317	22,864		533,406
1	Disabled Persons/Private/Business Bus	Total	2,039,288	1,057,161	216,195	201,459	0	3,514,104
1	Farm Passenger Vehicle	2017	364,888	3,579,726		15,645		3,960,259
1	Farm Passenger Vehicle	2018	388,980	3,461,131		15,645		3,865,756
1	Farm Passenger Vehicle	2019	371,093	2,942,268		15,645		3,329,007
1	Farm Passenger Vehicle	2020	369,660	2,822,443		17,202		3,209,304
1	Farm Passenger Vehicle	2021	361,471	2,784,274		15,645		3,161,390
1	Farm Passenger Vehicle	Total	1,856,092	15,589,842	0	79,782	0	17,525,716
1	Farming All Purpose Truck 4540 kg or less	2017	281,794	13,623,675	61,729	43,641	544,048	14,554,887
1	Farming All Purpose Truck 4540 kg or less	2018	381,229	13,135,456	70,915	107,017	615,231	14,309,848
1	Farming All Purpose Truck 4540 kg or less	2019	314,494	12,644,713	60,461	75,647	594,071	13,689,385
1	Farming All Purpose Truck 4540 kg or less	2020	289,389	13,434,050	67,813	36,159	569,723	14,397,134
1	Farming All Purpose Truck 4540 kg or less	2021	238,343	13,191,669	55,281	24,320	667,700	14,177,313
1	Farming All Purpose Truck 4540 kg or less	Total	1,505,249	66,029,563	316,198	286,784	2,990,774	71,128,568
1	Fishing All Purpose Truck 4540 kg or less	2017	180,248	695,587		25,549	435,107	1,336,491
1	Fishing All Purpose Truck 4540 kg or less	2018	169,488	660,488		56,710	423,369	1,310,055
1	Fishing All Purpose Truck 4540 kg or less	2019	170,152	642,760	1,458	14,607	421,029	1,250,006
1	Fishing All Purpose Truck 4540 kg or less	2020	168,755	620,005		15,338	421,529	1,225,626
1	Fishing All Purpose Truck 4540 kg or less	2021	168,755	602,628		73,407	421,029	1,265,818
1	Fishing All Purpose Truck 4540 kg or less	Total	857,397	3,221,468	1,458	185,610	2,122,063	6,387,997
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017						
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	2,772,086	2,072,245	23,680	52,946	2,237,062	7,158,020
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	3,300,694	2,123,588	26,123	55,871	2,301,583	7,807,859
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	3,048,828	2,166,554	49,100	58,606	2,239,243	7,562,332
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2021	4,367,378	2,217,309	18,634	71,020	2,287,180	8,961,521
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	Total	13,488,986	8,579,698	117,537	238,443	9,065,069	31,489,731
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017						
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	1,064,228	871,158	37,772		197	1,973,355
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	1,040,625	870,844	38,128			1,949,596
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	1,035,621	870,844	40,297	95		1,946,857
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2021	1,035,881	882,204	43,177			1,961,262
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	Total	4,176,355	3,495,049	159,373	95	197	7,831,069

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	Pleasure Motorhome	2017	512,370	843,824		3,546		1,359,740
1	Pleasure Motorhome	2018	633,140	945,370	8,854	25,707		1,613,072
1	Pleasure Motorhome	2019	407,296	874,667	274	759		1,282,996
1	Pleasure Motorhome	2020	653,898	715,390	14,627	28,872		1,412,787
1	Pleasure Motorhome	2021	284,472	509,241		38,095		831,808
1	Pleasure Motorhome	Total	2,491,177	3,888,492	23,755	96,979	0	6,500,402
1	Pleasure Passenger Vehicle	2017	71,933,925	46,205,835	1,198,547	1,912,005		121,250,312
1	Pleasure Passenger Vehicle	2018	73,290,152	43,237,998	1,048,732	1,979,114	6,151	119,562,147
1	Pleasure Passenger Vehicle	2019	69,122,175	45,487,621	710,303	1,754,296		117,074,396
1	Pleasure Passenger Vehicle	2020	62,167,815	42,950,370	800,862	1,724,093		107,643,140
1	Pleasure Passenger Vehicle	2021	81,097,497	49,068,898	938,651	2,109,766		133,214,811
1	Pleasure Passenger Vehicle	Total	357,611,564	226,950,722	4,697,096	9,479,273	6,151	598,744,805
1	Pleasure Truck	2017	7,655,796	14,238,444	783,885	1,440,661		24,118,786
1	Pleasure Truck	2018	7,815,109	15,772,154	734,532	1,138,483		25,460,278
1	Pleasure Truck	2019	7,898,493	15,257,857	627,574	1,909,326		25,693,250
1	Pleasure Truck	2020	7,870,464	14,990,637	606,585	1,253,317		24,721,003
1	Pleasure Truck	2021	9,376,841	16,354,080	704,608	1,332,935		27,768,464
1	Pleasure Truck	Total	40,616,704	76,613,172	3,457,184	7,074,722	0	127,761,781
1	Major Class Total	2017	311,993,648	167,161,872	7,436,197	9,228,572	30,727,245	526,547,534
1	Major Class Total	2018	321,064,118	171,278,557	7,137,318	9,295,122	30,707,716	539,482,831
1	Major Class Total	2019	314,937,549	171,971,825	6,477,804	10,052,174	34,044,647	537,483,999
1	Major Class Total	2020	248,602,611	164,026,623	5,552,169	8,766,951	25,498,153	452,446,507
1	Major Class Total	2021	321,228,564	181,112,462	6,719,704	9,973,732	29,726,759	548,761,222
1	Major Class Total	Total	1,517,826,489	855,551,340	33,323,193	47,316,551	150,704,520	2,604,722,093

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Artisan Truck	2017	206,231	337,748			25,034	569,012
2	Artisan Truck	2018	238,408	348,295	40		23,802	610,545
2	Artisan Truck	2019	252,254	487,958			25,926	766,138
2	Artisan Truck	2020	231,447	341,782			24,973	598,201
2	Artisan Truck	2021	282,803	344,956			108,582	736,341
2	Artisan Truck	Total	1,211,142	1,860,739	40	0	208,317	3,280,237
2	Cement/Brick/Exploration Truck	2017	96,969	13,742				110,711
2	Cement/Brick/Exploration Truck	2018	27,813	69,154				96,967
2	Cement/Brick/Exploration Truck	2019	35,415	191,204				226,619
2	Cement/Brick/Exploration Truck	2020	14,788	9,812				24,600
2	Cement/Brick/Exploration Truck	2021	27,160	109,184				136,344
2	Cement/Brick/Exploration Truck	Total	202,145	393,096	0	0	0	595,241
2	Common Carrier Vehicle Local	2017	2,700,776	1,402,037	60,393	213,237		4,376,443
2	Common Carrier Vehicle Local	2018	2,892,101	1,349,072	39,335	202,989		4,483,497
2	Common Carrier Vehicle Local	2019	2,989,148	1,331,467	28,531	226,946		4,576,092
2	Common Carrier Vehicle Local	2020	3,038,985	1,465,925	51,357	206,928		4,763,195
2	Common Carrier Vehicle Local	2021	3,382,607	1,441,909	144,905	237,814		5,207,234
2	Common Carrier Vehicle Local	Total	15,003,616	6,990,409	324,522	1,087,915	0	23,406,462
2	Common Carrier Vehicle Within City or Mun.	2017	1,188,929	806,611		558		1,996,098
2	Common Carrier Vehicle Within City or Mun.	2018	1,217,631	759,402	221			1,977,254
2	Common Carrier Vehicle Within City or Mun.	2019	1,199,858	735,755				1,935,613
2	Common Carrier Vehicle Within City or Mun.	2020	819,375	723,671				1,543,045
2	Common Carrier Vehicle Within City or Mun.	2021	958,278	764,149				1,722,427
2	Common Carrier Vehicle Within City or Mun.	Total	5,384,071	3,789,586	221	558	0	9,174,437
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	2017	1,351,513	911,817				2,263,330
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	2018	1,412,376	913,094				2,325,470
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	2019	1,379,079	923,270				2,302,349
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	2020	1,447,576	982,671				2,430,247
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	2021	1,500,705	969,659				2,470,364
2	Common Carrier Passenger Vehicle < 161 km in Manitoba	Total	7,091,249	4,700,511	0	0	0	11,791,759
2	Common Carrier Truck < 161 km in Manitoba	2017	1,288,525	1,460,637				2,749,162
2	Common Carrier Truck < 161 km in Manitoba	2018	1,246,617	1,519,991				2,766,608
2	Common Carrier Truck < 161 km in Manitoba	2019	1,246,906	1,746,553				2,993,459
2	Common Carrier Truck < 161 km in Manitoba	2020	1,293,113	1,455,493		500		2,749,105
2	Common Carrier Truck < 161 km in Manitoba	2021	1,202,691	1,609,761		13,163		2,825,615
2	Common Carrier Truck < 161 km in Manitoba	Total	6,277,852	7,792,434	0	13,663	0	14,083,949

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	2017	1,532,782	828,651	8,624			2,370,057
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	2018	1,526,572	825,047	8,624			2,360,243
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	2019	1,535,076	831,682	13,384			2,380,142
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	2020	1,526,716	821,453	8,624			2,356,792
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	2021	1,528,270	880,053	8,624			2,416,947
2	Common Carrier Passenger Vehicle > 161 km in Manitoba	Total	7,649,415	4,186,886	47,880	0	0	11,884,181
2	Common Carrier Truck > 161 km in Manitoba	2017	887,943	1,164,816				2,052,759
2	Common Carrier Truck > 161 km in Manitoba	2018	786,585	1,362,914	34,181			2,183,680
2	Common Carrier Truck > 161 km in Manitoba	2019	975,556	954,042		3,780		1,933,378
2	Common Carrier Truck > 161 km in Manitoba	2020	915,359	1,031,006		3,874		1,950,239
2	Common Carrier Truck > 161 km in Manitoba	2021	879,698	977,090	985			1,857,773
2	Common Carrier Truck > 161 km in Manitoba	Total	4,445,141	5,489,868	35,166	7,654	0	9,977,829
2	Dealer All Uses except Motorcycles	2017	2,641,655	1,109,762	9,838	5,215		3,766,470
2	Dealer All Uses except Motorcycles	2018	2,461,560	1,310,728	23,704	11,492		3,807,484
2	Dealer All Uses except Motorcycles	2019	2,599,507	1,184,413	10,001	4,379		3,798,300
2	Dealer All Uses except Motorcycles	2020	2,090,133	977,169	4,291	24,861		3,096,454
2	Dealer All Uses except Motorcycles	2021	2,384,908	1,119,835	19,104	3,314		3,527,161
2	Dealer All Uses except Motorcycles	Total	12,177,762	5,701,907	66,937	49,262	0	17,995,868
2	Dealer Moped	2017						
2	Dealer Moped	2018						
2	Dealer Moped	2019						
2	Dealer Moped	2020						
2	Dealer Moped	2021						
2	Dealer Moped	Total	0	0	0	0	0	0
2	Dealer Motorcycle	2017	83,728	748,706				832,434
2	Dealer Motorcycle	2018	43,648	45,746				89,393
2	Dealer Motorcycle	2019	64,390	79,546				143,936
2	Dealer Motorcycle	2020	48,651	64,142				112,793
2	Dealer Motorcycle	2021	153,385	45,746				199,131
2	Dealer Motorcycle	Total	393,802	983,886	0	0	0	1,377,688
2	Dealer Trailer	2017	35,121	52,432				87,553
2	Dealer Trailer	2018	31,942	51,121				83,062
2	Dealer Trailer	2019	33,667	39,718				73,385
2	Dealer Trailer	2020	31,942	61,086				93,028
2	Dealer Trailer	2021	36,671	37,176				73,847
2	Dealer Trailer	Total	169,342	241,533	0	0	0	410,875

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Driveaway Within Manitoba	2017						
2	Driveaway Within Manitoba	2018						
2	Driveaway Within Manitoba	2019						
2	Driveaway Within Manitoba	2020						
2	Driveaway Within Manitoba	2021						
2	Driveaway Within Manitoba	Total	0	0	0	0	0	0
2	Driveaway > 161 km Outside Manitoba	2017						
2	Driveaway > 161 km Outside Manitoba	2018						
2	Driveaway > 161 km Outside Manitoba	2019						
2	Driveaway > 161 km Outside Manitoba	2020						
2	Driveaway > 161 km Outside Manitoba	2021						
2	Driveaway > 161 km Outside Manitoba	Total	0	0	0	0	0	0
2	Farming All Purpose Truck 4541 kg or more	2017	56,388	4,578,313		14,322		4,649,023
2	Farming All Purpose Truck 4541 kg or more	2018	17,719	3,748,705		53,122		3,819,547
2	Farming All Purpose Truck 4541 kg or more	2019	40,288	3,129,361		11,139		3,180,788
2	Farming All Purpose Truck 4541 kg or more	2020	27,133	4,454,101		16,611		4,497,845
2	Farming All Purpose Truck 4541 kg or more	2021	17,754	4,028,612		13,526		4,059,892
2	Farming All Purpose Truck 4541 kg or more	Total	159,282	19,939,093	0	108,720	0	20,207,095
2	Fishing All Purpose Truck 4541 kg or more	2017						
2	Fishing All Purpose Truck 4541 kg or more	2018						
2	Fishing All Purpose Truck 4541 kg or more	2019						
2	Fishing All Purpose Truck 4541 kg or more	2020						
2	Fishing All Purpose Truck 4541 kg or more	2021						
2	Fishing All Purpose Truck 4541 kg or more	Total	0	0	0	0	0	0
2	Logging Truck	2017				12,945		12,945
2	Logging Truck	2018		859		13,694		14,553
2	Logging Truck	2019		642		13,610		14,252
2	Logging Truck	2020		1,500		12,445		13,945
2	Logging Truck	2021		2,575		12,445		15,020
2	Logging Truck	Total	0	5,576	0	65,139	0	70,715
2	Other Truck	2017	2,898,343	2,755,477	81,236	66,293	918,057	6,719,405
2	Other Truck	2018	3,103,655	2,845,526	154,538	211,827	707,480	7,023,026
2	Other Truck	2019	3,632,507	2,658,026	163,631	65,690	1,215,522	7,735,375
2	Other Truck	2020	3,372,380	2,635,809	290,395	170,964	1,003,765	7,473,313
2	Other Truck	2021	3,517,015	2,794,130	120,266	112,670	1,105,876	7,649,956
2	Other Truck	Total	16,523,900	13,688,968	810,065	627,444	4,950,699	36,601,075

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Petroleum/Chemical Truck	2017	254,804	781,505	35,048			1,071,357
2	Petroleum/Chemical Truck	2018	250,489	537,631	900			789,020
2	Petroleum/Chemical Truck	2019	282,483	512,599	198			795,281
2	Petroleum/Chemical Truck	2020	356,113	570,157	253			926,522
2	Petroleum/Chemical Truck	2021	300,158	803,474				1,103,632
2	Petroleum/Chemical Truck	Total	1,444,046	3,205,366	36,399	0	0	4,685,811
2	Repairer	2017	221,939	65,540				287,479
2	Repairer	2018	115,270	44,189	14,312			173,771
2	Repairer	2019	119,728	37,456		8,019		165,203
2	Repairer	2020	120,320	60,907				181,227
2	Repairer	2021	145,532	92,114	5,405	6,085		249,136
2	Repairer	Total	722,789	300,205	19,717	14,104	0	1,056,816
2	Sand/Gravel Truck	2017	220,233	507,171	22,660	4,280		754,345
2	Sand/Gravel Truck	2018	549,862	300,872				850,734
2	Sand/Gravel Truck	2019	183,495	1,005,353				1,188,849
2	Sand/Gravel Truck	2020	226,915	388,067				614,981
2	Sand/Gravel Truck	2021	380,452	271,538	2,114			654,105
2	Sand/Gravel Truck	Total	1,560,958	2,473,002	24,774	4,280	0	4,063,014
2	Tow Truck	2017	596,325	479,160	45,082	21,686		1,142,253
2	Tow Truck	2018	586,663	731,863	164	22,606		1,341,295
2	Tow Truck	2019	528,624	624,765	606	21,686		1,175,682
2	Tow Truck	2020	560,775	511,684	225	45,475		1,118,160
2	Tow Truck	2021	520,874	409,711	153	36,815		967,553
2	Tow Truck	Total	2,793,262	2,757,184	46,229	148,268	0	5,744,944
2	Major Class Total	2017	16,262,204	18,004,125	262,881	338,536	943,091	35,810,837
2	Major Class Total	2018	16,508,910	16,764,208	276,019	515,730	731,282	34,796,148
2	Major Class Total	2019	17,097,981	16,473,810	216,350	355,250	1,241,448	35,384,840
2	Major Class Total	2020	16,121,719	16,556,434	355,145	481,658	1,028,738	34,543,694
2	Major Class Total	2021	17,218,959	16,701,672	301,556	435,832	1,214,458	35,872,477
2	Major Class Total	Total	83,209,773	84,500,249	1,411,950	2,127,007	5,159,017	176,407,995

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	Charter Bus Local	2017	41,858					41,858
3	Charter Bus Local	2018	44,494					44,494
3	Charter Bus Local	2019	53,731					53,731
3	Charter Bus Local	2020	36,665	641				37,306
3	Charter Bus Local	2021	89,338	1,750				91,088
3	Charter Bus Local	Total	266,086	2,391	0	0	0	268,477
3	Common Carrier Bus Within Manitoba	2017	4,181	1,539				5,720
3	Common Carrier Bus Within Manitoba	2018	4,978	960				5,938
3	Common Carrier Bus Within Manitoba	2019	14,812		0			14,812
3	Common Carrier Bus Within Manitoba	2020	1,246	468				1,714
3	Common Carrier Bus Within Manitoba	2021	3,807	750				4,557
3	Common Carrier Bus Within Manitoba	Total	29,023	3,717	0	0	0	32,740
3	Common Carrier Bus > 161 km Outside Manitoba	2017						
3	Common Carrier Bus > 161 km Outside Manitoba	2018	2,293	2,016				4,309
3	Common Carrier Bus > 161 km Outside Manitoba	2019				184		184
3	Common Carrier Bus > 161 km Outside Manitoba	2020						
3	Common Carrier Bus > 161 km Outside Manitoba	2021						
3	Common Carrier Bus > 161 km Outside Manitoba	Total	2,293	2,016	0	184	0	4,492
3	Funeral Passenger Vehicle	2017	431,758	316,250		4,221		752,229
3	Funeral Passenger Vehicle	2018	416,575	316,810				733,384
3	Funeral Passenger Vehicle	2019	404,146	322,186		686		727,017
3	Funeral Passenger Vehicle	2020	396,348	321,360		7,704		725,413
3	Funeral Passenger Vehicle	2021	403,399	347,782				751,181
3	Funeral Passenger Vehicle	Total	2,052,227	1,624,387	0	12,611	0	3,689,225
3	Limousine Vehicle-for-Hire	2017	983,363	2,761,703				3,745,066
3	Limousine Vehicle-for-Hire	2018	965,202	2,732,462				3,697,664
3	Limousine Vehicle-for-Hire	2019	999,556	2,739,423				3,738,979
3	Limousine Vehicle-for-Hire	2020	926,918	2,750,236				3,677,155
3	Limousine Vehicle-for-Hire	2021	1,011,541	2,710,366				3,721,907
3	Limousine Vehicle-for-Hire	Total	4,886,579	13,694,191	0	0	0	18,580,770
3	Police/Emergency Passenger Vehicle	2017	2,549,145	1,482,467	13,184	90,842		4,135,639
3	Police/Emergency Passenger Vehicle	2018	2,900,091	1,667,731	12,944	90,458		4,671,224
3	Police/Emergency Passenger Vehicle	2019	2,544,966	1,583,623	3,032	65,020		4,196,640
3	Police/Emergency Passenger Vehicle	2020	2,712,905	1,786,663	3,077	71,996		4,574,640
3	Police/Emergency Passenger Vehicle	2021	2,768,757	1,673,989	4,307	66,865		4,513,919
3	Police/Emergency Passenger Vehicle	Total	13,475,864	8,194,473	36,544	385,181	0	22,092,063

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	Police/Emergency Truck	2017	471,213	1,288,313	32,510	11,396		1,803,432
3	Police/Emergency Truck	2018	424,660	1,266,789	13,945	7,883		1,713,278
3	Police/Emergency Truck	2019	431,461	1,310,262	18,643	7,883		1,768,249
3	Police/Emergency Truck	2020	439,904	1,416,440	24,569	16,634		1,897,547
3	Police/Emergency Truck	2021	449,749	1,315,482	14,040	19,459		1,798,729
3	Police/Emergency Truck	Total	2,216,986	6,597,286	103,707	63,256	0	8,981,235
3	School Bus Local	2017	188,298	177,912	4,668	19,397		390,275
3	School Bus Local	2018	317,279	344,121	15,303	20,520		697,224
3	School Bus Local	2019	352,919	356,210	33,575	17,646		760,350
3	School Bus Local	2020	134,751	189,335	6,856	728		331,670
3	School Bus Local	2021	247,625	387,102	7,037	85,370		727,134
3	School Bus Local	Total	1,240,872	1,454,681	67,439	143,661	0	2,906,653
3	Taxicab Vehicle-for-Hire	2017	8,351,646	2,793,216	154,452	276,471		11,575,785
3	Taxicab Vehicle-for-Hire	2018	8,328,068	2,771,334	123,450	238,528		11,461,380
3	Taxicab Vehicle-for-Hire	2019	8,347,815	2,907,316	165,980	250,072		11,671,183
3	Taxicab Vehicle-for-Hire	2020	7,171,914	2,979,500	153,222	240,688		10,545,324
3	Taxicab Vehicle-for-Hire	2021	7,739,605	2,771,899	147,896	240,104		10,899,504
3	Taxicab Vehicle-for-Hire	Total	39,939,048	14,223,264	745,000	1,245,864	0	56,153,176
3	Transit Bus Local	2017	537,273	120,241	17,445			674,959
3	Transit Bus Local	2018	690,105	199,903	25,238			915,247
3	Transit Bus Local	2019	2,018,392	78,485	16,933			2,113,810
3	Transit Bus Local	2020	417,306	28,092	16,933			462,331
3	Transit Bus Local	2021	456,219	26,231	16,933			499,382
3	Transit Bus Local	Total	4,119,295	452,952	93,482	0	0	4,665,729
3	U-Drive Bus	2017	146,189	47,772				193,961
3	U-Drive Bus	2018	159,417	14,166				173,583
3	U-Drive Bus	2019	173,157	6,136				179,293
3	U-Drive Bus	2020	137,853	28,580				166,434
3	U-Drive Bus	2021	184,073	8,377				192,450
3	U-Drive Bus	Total	800,689	105,032	0	0	0	905,721
3	U-Drive Moped	2017						
3	U-Drive Moped	2018						
3	U-Drive Moped	2019						
3	U-Drive Moped	2020						
3	U-Drive Moped	2021						
3	U-Drive Moped	Total	0	0	0	0	0	0

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	U-Drive Motorhome	2017	36,009	2,322				38,332
3	U-Drive Motorhome	2018	24,486	12,714				37,200
3	U-Drive Motorhome	2019	19,459	12,420				31,878
3	U-Drive Motorhome	2020	107,258	14,461				121,719
3	U-Drive Motorhome	2021	13,125	24,809				37,934
3	U-Drive Motorhome	Total	200,337	66,726	0	0	0	267,063
3	U-Drive Passenger Vehicle	2017	7,867,593	1,535,675	82,582	174,093		9,659,943
3	U-Drive Passenger Vehicle	2018	7,588,424	2,050,873	94,104	220,427		9,953,827
3	U-Drive Passenger Vehicle	2019	7,825,102	1,784,274	64,280	224,993		9,898,649
3	U-Drive Passenger Vehicle	2020	6,376,329	1,552,063	85,496	169,394		8,183,282
3	U-Drive Passenger Vehicle	2021	7,943,491	1,304,477	65,210	172,558		9,485,736
3	U-Drive Passenger Vehicle	Total	37,600,939	8,227,362	391,672	961,465	0	47,181,438
3	U-Drive Truck	2017	2,043,526	1,347,717	392,582	55,899		3,839,725
3	U-Drive Truck	2018	2,117,844	1,357,026	105,228	102,668		3,682,765
3	U-Drive Truck	2019	2,271,955	1,408,480	107,869	32,784		3,821,088
3	U-Drive Truck	2020	1,883,732	1,381,016	79,771	58,805		3,403,324
3	U-Drive Truck	2021	1,871,771	1,228,108	77,582	29,351		3,206,813
3	U-Drive Truck	Total	10,188,828	6,722,346	763,033	279,507	0	17,953,714
3	Accessible Vehicle-for-Hire	2017	476,486	27,214				503,700
3	Accessible Vehicle-for-Hire	2018	672,491	55,208				727,698
3	Accessible Vehicle-for-Hire	2019	685,991	47,145	231			733,367
3	Accessible Vehicle-for-Hire	2020	598,240	49,863				648,103
3	Accessible Vehicle-for-Hire	2021	838,615	76,855		1,650		917,120
3	Accessible Vehicle-for-Hire	Total	3,271,824	256,284	231	1,650	0	3,529,989
3	Major Class Total	2017	24,128,539	11,902,342	697,423	632,321		37,360,625
3	Major Class Total	2018	24,656,405	12,792,113	390,212	680,484		38,519,214
3	Major Class Total	2019	26,143,459	12,555,959	410,542	599,268		39,709,228
3	Major Class Total	2020	21,341,369	12,498,719	369,925	565,949		34,775,962
3	Major Class Total	2021	24,021,116	11,877,977	333,005	615,357		36,847,456
3	Major Class Total	Total	120,290,888	61,627,110	2,201,107	3,093,379	0	187,212,484

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	All Purpose Moped	2017	78,987	77,385				156,372
4	All Purpose Moped	2018	455,972	76,293				532,266
4	All Purpose Moped	2019	126,362	76,066				202,429
4	All Purpose Moped	2020	191,283	75,776				267,059
4	All Purpose Moped	2021	78,404	76,942				155,346
4	All Purpose Moped	Total	931,008	382,463	0	0	0	1,313,471
4	All Purpose Motorcycle (Moterscooter Body Style)	2017	34,525			40,355		74,880
4	All Purpose Motorcycle (Moterscooter Body Style)	2018	37,724			43,790		81,514
4	All Purpose Motorcycle (Moterscooter Body Style)	2019	32,099			40,355		72,454
4	All Purpose Motorcycle (Moterscooter Body Style)	2020	102,057			40,355		142,412
4	All Purpose Motorcycle (Moterscooter Body Style)	2021	31,624			40,355	-105	71,875
4	All Purpose Motorcycle (Moterscooter Body Style)	Total	238,029	0	0	205,211	-105	443,135
4	All Purpose Motorcycle (Other Body Style)	2017	395,018	205,111	563		92,187	692,878
4	All Purpose Motorcycle (Other Body Style)	2018	223,638	197,818				421,456
4	All Purpose Motorcycle (Other Body Style)	2019	378,412	299,169			6,494	684,076
4	All Purpose Motorcycle (Other Body Style)	2020	421,205	212,545	2,145			635,894
4	All Purpose Motorcycle (Other Body Style)	2021	204,976	196,427			158,615	560,018
4	All Purpose Motorcycle (Other Body Style)	Total	1,623,249	1,111,070	2,708	0	257,296	2,994,322
4	All Purpose Motorcycle (Sport Body Style)	2017	296,055	292,633			2,840	591,528
4	All Purpose Motorcycle (Sport Body Style)	2018	272,946	295,098	1,792		10,822	580,658
4	All Purpose Motorcycle (Sport Body Style)	2019	276,525	295,482				572,007
4	All Purpose Motorcycle (Sport Body Style)	2020	249,051	292,633			28,694	570,378
4	All Purpose Motorcycle (Sport Body Style)	2021	256,708	298,093			6,327	561,128
4	All Purpose Motorcycle (Sport Body Style)	Total	1,351,285	1,473,940	1,792	0	48,683	2,875,700
4	All Purpose Motorcycle (Sport-Touring Body Style)	2017	96,943	212,615			8,381	317,940
4	All Purpose Motorcycle (Sport-Touring Body Style)	2018	112,715	216,886				329,601
4	All Purpose Motorcycle (Sport-Touring Body Style)	2019	101,321	215,261			2,608	319,191
4	All Purpose Motorcycle (Sport-Touring Body Style)	2020	100,143	212,615			2,328	315,087
4	All Purpose Motorcycle (Sport-Touring Body Style)	2021	139,676	212,615				352,291
4	All Purpose Motorcycle (Sport-Touring Body Style)	Total	550,799	1,069,993	0	0	13,317	1,634,109
4	All Purpose Motorcycle (Touring Body Style)	2017	249,361	285,251			104,894	639,506
4	All Purpose Motorcycle (Touring Body Style)	2018	227,256	298,517			3,306	529,079
4	All Purpose Motorcycle (Touring Body Style)	2019	416,914	339,654				756,569
4	All Purpose Motorcycle (Touring Body Style)	2020	241,196	265,398				506,594
4	All Purpose Motorcycle (Touring Body Style)	2021	158,479	689,080				847,559
4	All Purpose Motorcycle (Touring Body Style)	Total	1,293,206	1,877,901	0	0	108,200	3,279,307

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	Pleasure Moped	2017	105,440	149,279				254,719
4	Pleasure Moped	2018	38,155	62,897				101,052
4	Pleasure Moped	2019	88,316	60,045				148,361
4	Pleasure Moped	2020	67,568	59,773				127,341
4	Pleasure Moped	2021	152,804	59,022				211,826
4	Pleasure Moped	Total	452,282	391,016	0	0	0	843,299
4	Pleasure Motorcycle (Motorscooter Body Style)	2017	56,186	75,341				131,527
4	Pleasure Motorcycle (Motorscooter Body Style)	2018	50,497	72,514				123,011
4	Pleasure Motorcycle (Motorscooter Body Style)	2019	61,909	72,514				134,422
4	Pleasure Motorcycle (Motorscooter Body Style)	2020	74,816	72,514				147,330
4	Pleasure Motorcycle (Motorscooter Body Style)	2021	91,958	96,795				188,753
4	Pleasure Motorcycle (Motorscooter Body Style)	Total	335,365	389,678	0	0	0	725,043
4	Pleasure Motorcycle (Other Body Style)	2017	1,160,061	812,723	5,236	5,731		1,983,751
4	Pleasure Motorcycle (Other Body Style)	2018	1,037,153	1,156,477		2,910		2,196,541
4	Pleasure Motorcycle (Other Body Style)	2019	952,362	817,967	2,714	340,973		2,114,015
4	Pleasure Motorcycle (Other Body Style)	2020	877,179	1,092,562	500	2,910		1,973,151
4	Pleasure Motorcycle (Other Body Style)	2021	1,357,700	1,453,205	8,455	8,210		2,827,569
4	Pleasure Motorcycle (Other Body Style)	Total	5,384,455	5,332,934	16,905	360,733	0	11,095,027
4	Pleasure Motorcycle (Sport Body Style)	2017	464,797	745,455		21,997		1,232,250
4	Pleasure Motorcycle (Sport Body Style)	2018	471,180	702,286		19,832		1,193,298
4	Pleasure Motorcycle (Sport Body Style)	2019	343,573	566,034	3,720	17,545		930,872
4	Pleasure Motorcycle (Sport Body Style)	2020	601,678	742,907		17,545		1,362,129
4	Pleasure Motorcycle (Sport Body Style)	2021	566,315	922,739		17,545		1,506,599
4	Pleasure Motorcycle (Sport Body Style)	Total	2,447,543	3,679,422	3,720	94,462	0	6,225,148
4	Pleasure Motorcycle (Sport-Touring Body Style)	2017	146,657	739,803				886,460
4	Pleasure Motorcycle (Sport-Touring Body Style)	2018	87,292	357,899				445,192
4	Pleasure Motorcycle (Sport-Touring Body Style)	2019	148,020	546,156				694,177
4	Pleasure Motorcycle (Sport-Touring Body Style)	2020	393,254	387,862				781,116
4	Pleasure Motorcycle (Sport-Touring Body Style)	2021	222,779	355,740				578,519
4	Pleasure Motorcycle (Sport-Touring Body Style)	Total	998,003	2,387,460	0	0	0	3,385,463
4	Pleasure Motorcycle (Touring Body Style)	2017	1,534,317	1,391,075		66,556		2,991,947
4	Pleasure Motorcycle (Touring Body Style)	2018	597,253	1,919,500	76,366	9,364		2,602,483
4	Pleasure Motorcycle (Touring Body Style)	2019	832,174	1,535,904	27,525	13,129		2,408,732
4	Pleasure Motorcycle (Touring Body Style)	2020	1,231,767	1,456,504		20,379		2,708,650
4	Pleasure Motorcycle (Touring Body Style)	2021	636,061	1,633,789	5,353	9,364		2,284,568
4	Pleasure Motorcycle (Touring Body Style)	Total	4,831,572	7,936,772	109,244	118,792	0	12,996,380

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	Major Class Total	2017	4,618,347	4,986,672	5,799	134,638	208,301	9,953,758
4	Major Class Total	2018	3,611,783	5,356,186	78,157	75,896	14,128	9,136,151
4	Major Class Total	2019	3,757,988	4,824,254	33,958	412,001	9,102	9,037,304
4	Major Class Total	2020	4,551,196	4,871,090	2,645	81,188	31,022	9,537,142
4	Major Class Total	2021	3,897,484	5,994,447	13,808	75,474	164,837	10,146,050
4	Major Class Total	Total	20,436,798	26,032,649	134,368	779,198	427,390	47,810,404

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
5	All Purpose Trailer \$2500 or less	2017	176,519	218,118	265	3,236		398,138
5	All Purpose Trailer \$2500 or less	2018	224,330	200,994	1,470	423		427,217
5	All Purpose Trailer \$2500 or less	2019	172,359	196,823	1,298	3,213		373,694
5	All Purpose Trailer \$2500 or less	2020	189,084	191,929	3,575	2,837		387,426
5	All Purpose Trailer \$2500 or less	2021	148,131	174,336		2,500		324,967
5	All Purpose Trailer \$2500 or less	Total	910,424	982,201	6,608	12,209	0	1,911,442
5	All Purpose Trailer \$2501 or more	2017	1,596,877	3,747,189	38,251	144,605		5,526,922
5	All Purpose Trailer \$2501 or more	2018	1,827,876	4,892,277	43,042	192,305		6,955,499
5	All Purpose Trailer \$2501 or more	2019	1,794,875	3,990,934	52,467	45,238		5,883,515
5	All Purpose Trailer \$2501 or more	2020	1,922,198	4,735,752	42,070	50,213		6,750,234
5	All Purpose Trailer \$2501 or more	2021	1,739,010	3,368,749	130,374	61,552		5,299,685
5	All Purpose Trailer \$2501 or more	Total	8,880,836	20,734,900	306,205	493,913	0	30,415,854
5	Major Class Total	2017	1,773,396	3,965,307	38,516	147,841		5,925,060
5	Major Class Total	2018	2,052,206	5,093,270	44,512	192,728		7,382,716
5	Major Class Total	2019	1,967,234	4,187,758	53,766	48,451		6,257,209
5	Major Class Total	2020	2,111,282	4,927,681	45,646	53,050		7,137,659
5	Major Class Total	2021	1,887,142	3,543,085	130,374	64,052		5,624,652
5	Major Class Total	Total	9,791,260	21,717,100	312,813	506,122	0	32,327,296

Table 10
Reported Loss and ALAE without Hail
and with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
6	Off Road Vehicle All Purpose	2017	109,776	17,212	5,553	1,000		133,541
6	Off Road Vehicle All Purpose	2018	5,492	524,983	998	500		531,974
6	Off Road Vehicle All Purpose	2019	5,165	317,249	4,201			326,614
6	Off Road Vehicle All Purpose	2020	5,895	96,029		3,807		105,730
6	Off Road Vehicle All Purpose	2021	42,850	91,551				134,401
6	Off Road Vehicle All Purpose	Total	169,178	1,047,024	10,752	5,307	0	1,232,260
6	Major Class Total	2017	109,776	17,212	5,553	1,000		133,541
6	Major Class Total	2018	5,492	524,983	998	500		531,974
6	Major Class Total	2019	5,165	317,249	4,201			326,614
6	Major Class Total	2020	5,895	96,029		3,807		105,730
6	Major Class Total	2021	42,850	91,551				134,401
6	Major Class Total	Total	169,178	1,047,024	10,752	5,307	0	1,232,260

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	All Purpose Motorhome	2017	1,562	571	0	0	0	990
1	All Purpose Motorhome	2018	835	96	0	0	29	396
1	All Purpose Motorhome	2019	1,164	477	0	0	0	764
1	All Purpose Motorhome	2020	1,744	77	0	0	887	814
1	All Purpose Motorhome	2021	1,661	852	0	0	7,312	1,262
1	All Purpose Motorhome	Total	1,410	410	0	0	871	850
1	All Purpose Passenger Vehicle	2017	834	626	795	726	774	773
1	All Purpose Passenger Vehicle	2018	839	659	698	673	719	780
1	All Purpose Passenger Vehicle	2019	822	671	765	619	776	777
1	All Purpose Passenger Vehicle	2020	584	560	541	546	576	576
1	All Purpose Passenger Vehicle	2021	838	685	657	656	750	786
1	All Purpose Passenger Vehicle	Total	782	639	689	643	720	737
1	All Purpose Truck 4540 kg or less	2017	715	546	640	520	772	640
1	All Purpose Truck 4540 kg or less	2018	709	554	713	593	683	637
1	All Purpose Truck 4540 kg or less	2019	712	519	628	712	805	639
1	All Purpose Truck 4540 kg or less	2020	583	520	483	567	587	553
1	All Purpose Truck 4540 kg or less	2021	715	570	699	628	707	649
1	All Purpose Truck 4540 kg or less	Total	685	542	631	604	709	623
1	Antique Vehicle	2017	0	0	0	0	0	0
1	Antique Vehicle	2018	0	0	0	0	0	0
1	Antique Vehicle	2019	0	7	0	0	0	3
1	Antique Vehicle	2020	0	0	0	0	0	0
1	Antique Vehicle	2021	0	0	0	0	0	0
1	Antique Vehicle	Total	0	1	0	0	0	1
1	Collector Passenger Vehicle	2017	163	298	100	0	0	239
1	Collector Passenger Vehicle	2018	128	47	128	0	0	81
1	Collector Passenger Vehicle	2019	50	77	96	0	0	66
1	Collector Passenger Vehicle	2020	64	22	101	0	0	39
1	Collector Passenger Vehicle	2021	50	35	373	0	0	42
1	Collector Passenger Vehicle	Total	84	81	159	0	0	83
1	Collector Truck 4540 kg or less	2017	412	84	0	0	0	155
1	Collector Truck 4540 kg or less	2018	314	114	0	0	0	158
1	Collector Truck 4540 kg or less	2019	227	89	0	0	0	119
1	Collector Truck 4540 kg or less	2020	197	63	0	0	0	91
1	Collector Truck 4540 kg or less	2021	182	71	0	0	0	96
1	Collector Truck 4540 kg or less	Total	244	81	0	0	0	116

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	Disabled Persons/Private/Business Bus	2017	1,082	588	828	982	0	767
1	Disabled Persons/Private/Business Bus	2018	1,163	249	410	1,034	0	571
1	Disabled Persons/Private/Business Bus	2019	2,077	500	526	977	0	1,022
1	Disabled Persons/Private/Business Bus	2020	1,009	132	324	242	0	427
1	Disabled Persons/Private/Business Bus	2021	953	319	395	423	0	523
1	Disabled Persons/Private/Business Bus	Total	1,277	354	483	731	0	663
1	Farm Passenger Vehicle	2017	12,767	563	0	1,245	0	619
1	Farm Passenger Vehicle	2018	15,689	572	0	1,359	0	635
1	Farm Passenger Vehicle	2019	15,180	510	0	1,564	0	573
1	Farm Passenger Vehicle	2020	15,181	474	0	1,686	0	536
1	Farm Passenger Vehicle	2021	13,351	520	0	1,779	0	587
1	Farm Passenger Vehicle	Total	14,361	529	0	1,503	0	591
1	Farming All Purpose Truck 4540 kg or less	2017	1,075	468	7,855	308	1,322	486
1	Farming All Purpose Truck 4540 kg or less	2018	1,463	451	10,543	781	1,495	478
1	Farming All Purpose Truck 4540 kg or less	2019	1,145	435	7,676	557	1,478	458
1	Farming All Purpose Truck 4540 kg or less	2020	1,023	428	9,845	249	1,356	446
1	Farming All Purpose Truck 4540 kg or less	2021	874	449	7,018	180	1,667	470
1	Farming All Purpose Truck 4540 kg or less	Total	1,112	446	8,494	413	1,462	467
1	Fishing All Purpose Truck 4540 kg or less	2017	41,677	2,532	0	660	71,771	4,071
1	Fishing All Purpose Truck 4540 kg or less	2018	35,078	2,428	0	1,688	80,265	4,084
1	Fishing All Purpose Truck 4540 kg or less	2019	31,145	2,475	428	474	75,666	4,099
1	Fishing All Purpose Truck 4540 kg or less	2020	46,964	2,359	0	454	77,417	3,964
1	Fishing All Purpose Truck 4540 kg or less	2021	62,906	2,480	0	2,347	64,020	4,426
1	Fishing All Purpose Truck 4540 kg or less	Total	41,032	2,455	77	1,104	73,369	4,123
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2017	0	0	0	0	0	0
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2018	7,594	34,651	5,106	4,130	220,504	15,820
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2019	5,470	24,894	2,757	2,835	77,790	10,446
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2020	3,761	24,549	4,535	2,480	56,671	7,774
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	2021	5,111	27,730	1,463	2,837	63,512	8,888
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	Total	5,122	27,383	3,120	2,937	78,651	9,899
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2017	0	0	0	0	0	0
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2018	169,035	446,591	270,328	0	154	196,247
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2019	153,138	223,343	16,986	0	0	114,773
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2020	157,007	161,875	25,732	68	0	110,349
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	2021	249,075	220,400	15,361	0	0	159,900
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	Total	175,137	229,450	23,572	27	26	137,507

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
1	Pleasure Motorhome	2017	507	443	0	65	0	454
1	Pleasure Motorhome	2018	671	514	363	494	0	564
1	Pleasure Motorhome	2019	451	476	14	15	0	456
1	Pleasure Motorhome	2020	751	406	576	595	0	522
1	Pleasure Motorhome	2021	308	273	0	858	0	291
1	Pleasure Motorhome	Total	535	422	194	390	0	457
1	Pleasure Passenger Vehicle	2017	619	517	837	544	0	576
1	Pleasure Passenger Vehicle	2018	623	477	758	577	0	561
1	Pleasure Passenger Vehicle	2019	583	494	532	519	0	544
1	Pleasure Passenger Vehicle	2020	425	398	553	461	0	415
1	Pleasure Passenger Vehicle	2021	570	474	693	601	0	531
1	Pleasure Passenger Vehicle	Total	558	469	675	539	0	521
1	Pleasure Truck	2017	459	372	600	520	0	408
1	Pleasure Truck	2018	459	404	572	415	0	423
1	Pleasure Truck	2019	457	384	492	694	0	421
1	Pleasure Truck	2020	380	328	436	403	0	348
1	Pleasure Truck	2021	469	371	553	453	0	406
1	Pleasure Truck	Total	443	370	529	494	0	400
1	Major Class Total	2017	744	533	721	583	790	660
1	Major Class Total	2018	756	542	703	589	784	669
1	Major Class Total	2019	736	540	653	640	860	662
1	Major Class Total	2020	533	464	519	507	656	510
1	Major Class Total	2021	728	538	669	602	820	653
1	Major Class Total	Total	696	522	652	583	782	629

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Artisan Truck	2017	2,576	4,951	0	0	740	3,061
2	Artisan Truck	2018	3,028	5,169	26	0	746	3,365
2	Artisan Truck	2019	3,174	7,961	0	0	800	4,350
2	Artisan Truck	2020	2,656	5,396	0	0	739	3,199
2	Artisan Truck	2021	3,396	5,953	0	0	3,079	4,106
2	Artisan Truck	Total	2,963	5,848	5	0	1,245	3,605
2	Cement/Brick/Exploration Truck	2017	703	43	0	0	0	228
2	Cement/Brick/Exploration Truck	2018	211	214	0	0	0	202
2	Cement/Brick/Exploration Truck	2019	240	619	0	0	0	472
2	Cement/Brick/Exploration Truck	2020	96	30	0	0	0	48
2	Cement/Brick/Exploration Truck	2021	179	335	0	0	0	271
2	Cement/Brick/Exploration Truck	Total	280	245	0	0	0	242
2	Common Carrier Vehicle Local	2017	3,374	2,711	2,857	15,774	0	3,236
2	Common Carrier Vehicle Local	2018	3,391	2,712	1,773	16,642	0	3,238
2	Common Carrier Vehicle Local	2019	3,383	2,752	1,556	16,382	0	3,270
2	Common Carrier Vehicle Local	2020	2,743	2,636	2,149	9,465	0	2,786
2	Common Carrier Vehicle Local	2021	2,927	2,583	4,146	11,147	0	2,941
2	Common Carrier Vehicle Local	Total	3,126	2,675	2,693	13,144	0	3,073
2	Common Carrier Vehicle Within City or Mun.	2017	1,644	5,628	0	49	0	2,251
2	Common Carrier Vehicle Within City or Mun.	2018	1,802	5,212	55	0	0	2,372
2	Common Carrier Vehicle Within City or Mun.	2019	1,746	5,074	0	0	0	2,289
2	Common Carrier Vehicle Within City or Mun.	2020	1,139	4,975	0	0	0	1,750
2	Common Carrier Vehicle Within City or Mun.	2021	1,387	5,446	0	0	0	2,036
2	Common Carrier Vehicle Within City or Mun.	Total	1,540	5,265	8	11	0	2,137
2	Common Carrier Passenger Vehicle < 161 km in MB	2017	46,737	55,643	0	0	0	49,959
2	Common Carrier Passenger Vehicle < 161 km in MB	2018	46,015	60,601	0	0	0	50,818
2	Common Carrier Passenger Vehicle < 161 km in MB	2019	36,397	41,687	0	0	0	38,348
2	Common Carrier Passenger Vehicle < 161 km in MB	2020	22,320	26,904	0	0	0	23,972
2	Common Carrier Passenger Vehicle < 161 km in MB	2021	15,716	21,260	0	0	0	17,490
2	Common Carrier Passenger Vehicle < 161 km in MB	Total	27,502	34,630	0	0	0	29,949
2	Common Carrier Truck < 161 km in MB	2017	2,021	2,793	0	0	0	2,341
2	Common Carrier Truck < 161 km in MB	2018	1,864	2,920	0	0	0	2,296
2	Common Carrier Truck < 161 km in MB	2019	1,850	3,498	0	0	0	2,529
2	Common Carrier Truck < 161 km in MB	2020	1,656	2,752	0	87	0	2,090
2	Common Carrier Truck < 161 km in MB	2021	1,498	2,890	0	2,132	0	2,067
2	Common Carrier Truck < 161 km in MB	Total	1,762	2,964	0	278	0	2,255

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Common Carrier Passenger Vehicle > 161 km in MB	2017	380,589	117,808	0	0	0	214,265
2	Common Carrier Passenger Vehicle > 161 km in MB	2018	367,354	115,072	12,954	0	0	187,004
2	Common Carrier Passenger Vehicle > 161 km in MB	2019	378,184	81,375	6,791	0	0	131,600
2	Common Carrier Passenger Vehicle > 161 km in MB	2020	470,254	60,537	3,245	0	0	114,562
2	Common Carrier Passenger Vehicle > 161 km in MB	2021	307,666	46,963	15,661	0	0	96,268
2	Common Carrier Passenger Vehicle > 161 km in MB	Total	373,946	73,800	8,192	0	0	135,901
2	Common Carrier Truck > 161 km in MB	2017	2,099	2,415	0	0	0	2,187
2	Common Carrier Truck > 161 km in MB	2018	1,845	2,645	2,239	0	0	2,226
2	Common Carrier Truck > 161 km in MB	2019	2,159	2,085	0	173	0	2,057
2	Common Carrier Truck > 161 km in MB	2020	1,714	2,155	0	198	0	1,873
2	Common Carrier Truck > 161 km in MB	2021	1,605	2,049	105	0	0	1,763
2	Common Carrier Truck > 161 km in MB	Total	1,865	2,277	652	72	0	2,014
2	Dealer All Uses except Motorcycles	2017	1,128	500	311	102	0	811
2	Dealer All Uses except Motorcycles	2018	1,051	600	716	221	0	825
2	Dealer All Uses except Motorcycles	2019	1,119	547	328	74	0	830
2	Dealer All Uses except Motorcycles	2020	851	441	146	401	0	650
2	Dealer All Uses except Motorcycles	2021	1,006	554	645	57	0	788
2	Dealer All Uses except Motorcycles	Total	1,029	528	434	174	0	780
2	Dealer Moped	2017	0	0	0	0	0	0
2	Dealer Moped	2018	0	0	0	0	0	0
2	Dealer Moped	2019	0	0	0	0	0	0
2	Dealer Moped	2020	0	0	0	0	0	0
2	Dealer Moped	2021	0	0	0	0	0	0
2	Dealer Moped	Total	0	0	0	0	0	0
2	Dealer Motorcycle	2017	647	4,608	0	0	0	2,830
2	Dealer Motorcycle	2018	367	302	0	0	0	328
2	Dealer Motorcycle	2019	513	564	0	0	0	537
2	Dealer Motorcycle	2020	398	414	0	0	0	404
2	Dealer Motorcycle	2021	1,409	309	0	0	0	771
2	Dealer Motorcycle	Total	651	1,298	0	0	0	1,004
2	Dealer Trailer	2017	546	417	0	0	0	444
2	Dealer Trailer	2018	440	408	0	0	0	407
2	Dealer Trailer	2019	459	314	0	0	0	355
2	Dealer Trailer	2020	435	442	0	0	0	421
2	Dealer Trailer	2021	520	297	0	0	0	361
2	Dealer Trailer	Total	478	377	0	0	0	398

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Driveaway Within MB	2017	0	0	0	0	0	0
2	Driveaway Within MB	2018	0	0	0	0	0	0
2	Driveaway Within MB	2019	0	0	0	0	0	0
2	Driveaway Within MB	2020	0	0	0	0	0	0
2	Driveaway Within MB	2021	0	0	0	0	0	0
2	Driveaway Within MB	Total	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	2017	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	2018	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	2019	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	2020	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	2021	0	0	0	0	0	0
2	Driveaway > 161 km Outside MB	Total	0	0	0	0	0	0
2	Farming All Purpose Truck 4541 kg or more	2017	724	312	0	286	0	314
2	Farming All Purpose Truck 4541 kg or more	2018	224	256	0	997	0	259
2	Farming All Purpose Truck 4541 kg or more	2019	500	213	0	209	0	215
2	Farming All Purpose Truck 4541 kg or more	2020	306	280	0	301	0	280
2	Farming All Purpose Truck 4541 kg or more	2021	244	268	0	256	0	267
2	Farming All Purpose Truck 4541 kg or more	Total	399	266	0	410	0	267
2	Fishing All Purpose Truck 4541 kg or more	2017	0	0	0	0	0	0
2	Fishing All Purpose Truck 4541 kg or more	2018	0	0	0	0	0	0
2	Fishing All Purpose Truck 4541 kg or more	2019	0	0	0	0	0	0
2	Fishing All Purpose Truck 4541 kg or more	2020	0	0	0	0	0	0
2	Fishing All Purpose Truck 4541 kg or more	2021	0	0	0	0	0	0
2	Fishing All Purpose Truck 4541 kg or more	Total	0	0	0	0	0	0
2	Logging Truck	2017	0	0	0	548	0	82
2	Logging Truck	2018	0	6	0	557	0	90
2	Logging Truck	2019	0	4	0	616	0	85
2	Logging Truck	2020	0	9	0	535	0	72
2	Logging Truck	2021	0	17	0	498	0	87
2	Logging Truck	Total	0	8	0	550	0	83
2	Other Truck	2017	531	380	196	156	1,008	465
2	Other Truck	2018	563	385	364	480	692	475
2	Other Truck	2019	652	358	383	143	1,096	516
2	Other Truck	2020	552	324	620	321	781	452
2	Other Truck	2021	589	352	279	217	850	473
2	Other Truck	Total	577	359	374	264	880	476

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
2	Petroleum/Chemical Truck	2017	2,603	1,019	1,285	0	0	1,173
2	Petroleum/Chemical Truck	2018	2,658	739	34	0	0	906
2	Petroleum/Chemical Truck	2019	3,036	744	8	0	0	959
2	Petroleum/Chemical Truck	2020	3,247	769	11	0	0	1,032
2	Petroleum/Chemical Truck	2021	2,858	1,166	0	0	0	1,319
2	Petroleum/Chemical Truck	Total	2,889	887	294	0	0	1,078
2	Repairer	2017	338	94	0	0	0	207
2	Repairer	2018	176	64	805	0	0	125
2	Repairer	2019	183	55	0	442	0	120
2	Repairer	2020	165	81	0	0	0	119
2	Repairer	2021	210	130	274	278	0	173
2	Repairer	Total	213	85	210	146	0	149
2	Sand/Gravel Truck	2017	473	264	775	64	0	303
2	Sand/Gravel Truck	2018	1,182	161	0	0	0	350
2	Sand/Gravel Truck	2019	393	540	0	0	0	492
2	Sand/Gravel Truck	2020	449	198	0	0	0	240
2	Sand/Gravel Truck	2021	753	144	78	0	0	264
2	Sand/Gravel Truck	Total	648	260	181	13	0	328
2	Tow Truck	2017	2,895	1,482	4,473	1,480	0	2,062
2	Tow Truck	2018	2,832	2,408	17	1,496	0	2,502
2	Tow Truck	2019	2,590	2,147	70	1,917	0	2,282
2	Tow Truck	2020	2,401	1,653	19	3,279	0	1,965
2	Tow Truck	2021	2,346	1,400	12	2,814	0	1,791
2	Tow Truck	Total	2,604	1,813	872	2,180	0	2,116
2	Major Class Total	2017	1,317	592	445	451	999	795
2	Major Class Total	2018	1,328	553	460	665	693	770
2	Major Class Total	2019	1,360	544	369	455	1,088	780
2	Major Class Total	2020	1,160	507	550	549	780	699
2	Major Class Total	2021	1,260	534	496	512	909	752
2	Major Class Total	Total	1,282	546	466	527	890	758

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	Charter Bus Local	2017	814	0	0	0	0	695
3	Charter Bus Local	2018	1,312	0	0	0	0	1,020
3	Charter Bus Local	2019	956	0	0	0	0	777
3	Charter Bus Local	2020	777	122	0	0	0	617
3	Charter Bus Local	2021	2,331	520	0	0	0	1,796
3	Charter Bus Local	Total	1,172	119	0	0	0	945
3	Common Carrier Bus Within MB	2017	76	52	0	0	0	61
3	Common Carrier Bus Within MB	2018	66	26	0	0	0	49
3	Common Carrier Bus Within MB	2019	150	0	0	0	0	94
3	Common Carrier Bus Within MB	2020	24	14	0	0	0	16
3	Common Carrier Bus Within MB	2021	72	23	0	0	0	46
3	Common Carrier Bus Within MB	Total	87	22	0	0	0	57
3	Common Carrier Bus > 161 km Outside MB	2017	0	0	0	0	0	0
3	Common Carrier Bus > 161 km Outside MB	2018	30	73	0	0	0	39
3	Common Carrier Bus > 161 km Outside MB	2019	0	0	0	21	0	2
3	Common Carrier Bus > 161 km Outside MB	2020	0	0	0	0	0	0
3	Common Carrier Bus > 161 km Outside MB	2021	0	0	0	0	0	0
3	Common Carrier Bus > 161 km Outside MB	Total	10	15	0	5	0	11
3	Funeral Passenger Vehicle	2017	8,334	3,865	0	844	0	5,388
3	Funeral Passenger Vehicle	2018	9,098	3,982	0	0	0	5,584
3	Funeral Passenger Vehicle	2019	9,918	3,916	0	118	0	5,599
3	Funeral Passenger Vehicle	2020	8,994	3,612	0	1,180	0	5,157
3	Funeral Passenger Vehicle	2021	9,554	4,125	0	0	0	5,646
3	Funeral Passenger Vehicle	Total	9,136	3,896	0	453	0	5,469
3	Limousine Vehicle-for-Hire	2017	10,075	119,554	0	0	0	30,769
3	Limousine Vehicle-for-Hire	2018	13,351	124,399	0	0	0	38,816
3	Limousine Vehicle-for-Hire	2019	16,613	177,122	0	0	0	49,101
3	Limousine Vehicle-for-Hire	2020	33,308	226,335	0	0	0	91,975
3	Limousine Vehicle-for-Hire	2021	30,713	300,162	0	0	0	88,692
3	Limousine Vehicle-for-Hire	Total	16,802	167,590	0	0	0	49,540
3	Police/Emergency Passenger Vehicle	2017	6,539	5,499	832	4,326	0	5,940
3	Police/Emergency Passenger Vehicle	2018	7,551	6,499	778	4,389	0	6,890
3	Police/Emergency Passenger Vehicle	2019	6,600	6,424	185	3,162	0	6,273
3	Police/Emergency Passenger Vehicle	2020	6,330	7,125	167	3,524	0	6,370
3	Police/Emergency Passenger Vehicle	2021	6,580	7,689	271	3,413	0	6,697
3	Police/Emergency Passenger Vehicle	Total	6,708	6,602	439	3,769	0	6,431

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	Police/Emergency Truck	2017	11,414	27,978	2,021	1,035	0	15,760
3	Police/Emergency Truck	2018	10,606	28,471	802	788	0	15,306
3	Police/Emergency Truck	2019	10,266	26,299	1,339	740	0	15,189
3	Police/Emergency Truck	2020	9,760	24,201	2,043	1,228	0	14,691
3	Police/Emergency Truck	2021	10,112	20,985	1,419	1,245	0	13,557
3	Police/Emergency Truck	Total	10,413	25,221	1,496	1,040	0	14,854
3	School Bus Local	2017	288	112	92	122	0	159
3	School Bus Local	2018	477	215	264	129	0	281
3	School Bus Local	2019	510	218	574	106	0	298
3	School Bus Local	2020	199	111	102	4	0	125
3	School Bus Local	2021	332	234	115	464	0	275
3	School Bus Local	Total	361	178	228	165	0	227
3	Taxicab Vehicle-for-Hire	2017	17,086	18,327	3,026	10,462	0	16,107
3	Taxicab Vehicle-for-Hire	2018	17,934	24,745	2,525	20,370	0	17,994
3	Taxicab Vehicle-for-Hire	2019	17,717	28,521	3,716	32,020	0	18,656
3	Taxicab Vehicle-for-Hire	2020	15,069	28,137	3,292	41,071	0	16,627
3	Taxicab Vehicle-for-Hire	2021	16,460	25,496	3,242	50,251	0	17,320
3	Taxicab Vehicle-for-Hire	Total	16,848	24,483	3,147	22,018	0	17,306
3	Transit Bus Local	2017	834	2,583	8,722	0	0	971
3	Transit Bus Local	2018	1,090	4,411	8,617	0	0	1,339
3	Transit Bus Local	2019	3,142	1,925	4,899	0	0	3,070
3	Transit Bus Local	2020	590	669	5,323	0	0	613
3	Transit Bus Local	2021	691	636	2,560	0	0	703
3	Transit Bus Local	Total	1,254	2,099	5,142	0	0	1,321
3	U-Drive Bus	2017	9,718	2,698	0	0	0	5,796
3	U-Drive Bus	2018	8,271	741	0	0	0	4,503
3	U-Drive Bus	2019	8,040	327	0	0	0	4,402
3	U-Drive Bus	2020	10,319	1,732	0	0	0	5,561
3	U-Drive Bus	2021	10,047	656	0	0	0	6,190
3	U-Drive Bus	Total	9,147	1,238	0	0	0	5,212
3	U-Drive Moped	2017	0	0	0	0	0	0
3	U-Drive Moped	2018	0	0	0	0	0	0
3	U-Drive Moped	2019	0	0	0	0	0	0
3	U-Drive Moped	2020	0	0	0	0	0	0
3	U-Drive Moped	2021	0	0	0	0	0	0
3	U-Drive Moped	Total	0	0	0	0	0	0

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	U-Drive Motorhome	2017	3,185	178	0	0	0	1,576
3	U-Drive Motorhome	2018	2,444	866	0	0	0	1,506
3	U-Drive Motorhome	2019	2,178	811	0	0	0	1,314
3	U-Drive Motorhome	2020	14,228	989	0	0	0	5,491
3	U-Drive Motorhome	2021	2,319	1,429	0	0	0	1,648
3	U-Drive Motorhome	Total	4,610	890	0	0	0	2,254
3	U-Drive Passenger Vehicle	2017	1,597	1,801	1,123	2,395	0	1,630
3	U-Drive Passenger Vehicle	2018	1,546	2,363	1,291	3,015	0	1,681
3	U-Drive Passenger Vehicle	2019	1,608	2,135	856	2,843	0	1,690
3	U-Drive Passenger Vehicle	2020	1,654	1,827	1,073	3,483	0	1,694
3	U-Drive Passenger Vehicle	2021	2,277	1,747	995	2,935	0	2,176
3	U-Drive Passenger Vehicle	Total	1,705	1,981	1,068	2,893	0	1,754
3	U-Drive Truck	2017	1,690	5,725	4,033	1,900	0	2,443
3	U-Drive Truck	2018	1,801	5,231	1,107	2,769	0	2,349
3	U-Drive Truck	2019	1,850	5,433	1,388	794	0	2,379
3	U-Drive Truck	2020	1,684	5,492	1,240	2,167	0	2,328
3	U-Drive Truck	2021	1,745	6,308	1,253	1,262	0	2,371
3	U-Drive Truck	Total	1,755	5,601	1,925	1,767	0	2,375
3	Accessible Vehicle-for-Hire	2017	4,406	0	0	0	0	4,657
3	Accessible Vehicle-for-Hire	2018	4,279	8,528	0	0	0	4,384
3	Accessible Vehicle-for-Hire	2019	3,654	4,410	327	0	0	3,630
3	Accessible Vehicle-for-Hire	2020	3,372	5,229	0	0	0	3,408
3	Accessible Vehicle-for-Hire	2021	5,049	8,091	0	1,650	0	5,185
3	Accessible Vehicle-for-Hire	Total	4,108	7,080	93	206	0	4,186
3	Major Class Total	2017	2,737	3,511	2,254	1,825	0	2,905
3	Major Class Total	2018	2,814	3,766	1,230	2,004	0	3,006
3	Major Class Total	2019	2,953	3,713	1,356	1,658	0	3,079
3	Major Class Total	2020	2,773	3,607	1,223	1,575	0	2,942
3	Major Class Total	2021	3,300	3,694	1,207	1,809	0	3,316
3	Major Class Total	Total	2,905	3,658	1,460	1,771	0	3,044

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	All Purpose Moped	2017	179	490				257
4	All Purpose Moped	2018	1,081	546				936
4	All Purpose Moped	2019	342	565				397
4	All Purpose Moped	2020	624	708				634
4	All Purpose Moped	2021	275	631				375
4	All Purpose Moped	Total	510	579	0	0		521
4	All Purpose Motorcycle (Moterscooter Body Style)	2017	229			9,370		397
4	All Purpose Motorcycle (Moterscooter Body Style)	2018	260			8,283		443
4	All Purpose Motorcycle (Moterscooter Body Style)	2019	244			10,162		433
4	All Purpose Motorcycle (Moterscooter Body Style)	2020	1,002			12,922		1,057
4	All Purpose Motorcycle (Moterscooter Body Style)	2021	330			31,318	-38	572
4	All Purpose Motorcycle (Moterscooter Body Style)	Total	381	0	0	11,416	-5	554
4	All Purpose Motorcycle (Other Body Style)	2017	714	773	18		1,059	730
4	All Purpose Motorcycle (Other Body Style)	2018	441	799				483
4	All Purpose Motorcycle (Other Body Style)	2019	848	1,353			91	880
4	All Purpose Motorcycle (Other Body Style)	2020	1,221	1,020	68			970
4	All Purpose Motorcycle (Other Body Style)	2021	527	794			2,780	752
4	All Purpose Motorcycle (Other Body Style)	Total	724	934	18	0	734	749
4	All Purpose Motorcycle (Sport Body Style)	2017	2,487	7,808			230	3,443
4	All Purpose Motorcycle (Sport Body Style)	2018	2,702	9,258	356		1,054	3,913
4	All Purpose Motorcycle (Sport Body Style)	2019	3,293	8,922				4,274
4	All Purpose Motorcycle (Sport Body Style)	2020	3,768	9,968			3,893	5,333
4	All Purpose Motorcycle (Sport Body Style)	2021	3,855	7,586			658	4,593
4	All Purpose Motorcycle (Sport Body Style)	Total	3,094	8,613	74	0	977	4,209
4	All Purpose Motorcycle (Sport-Touring Body Style)	2017	1,993	11,267			902	4,109
4	All Purpose Motorcycle (Sport-Touring Body Style)	2018	2,208	9,581				3,719
4	All Purpose Motorcycle (Sport-Touring Body Style)	2019	1,951	5,904			137	2,926
4	All Purpose Motorcycle (Sport-Touring Body Style)	2020	2,248	5,261			179	3,161
4	All Purpose Motorcycle (Sport-Touring Body Style)	2021	2,877	5,502				3,292
4	All Purpose Motorcycle (Sport-Touring Body Style)	Total	2,251	6,814	0	0	185	3,392
4	All Purpose Motorcycle (Touring Body Style)	2017	886	1,850			2,208	1,251
4	All Purpose Motorcycle (Touring Body Style)	2018	870	2,141			66	1,108
4	All Purpose Motorcycle (Touring Body Style)	2019	1,766	2,567				1,708
4	All Purpose Motorcycle (Touring Body Style)	2020	1,228	2,062				1,300
4	All Purpose Motorcycle (Touring Body Style)	2021	802	5,023				2,098
4	All Purpose Motorcycle (Touring Body Style)	Total	1,103	2,714	0	0	469	1,473

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	Pleasure Moped	2017	163	382				243
4	Pleasure Moped	2018	59	162				97
4	Pleasure Moped	2019	142	158				147
4	Pleasure Moped	2020	98	147				115
4	Pleasure Moped	2021	209	143				184
4	Pleasure Moped	Total	136	198	0	0		157
4	Pleasure Motorcycle (Moterscooter Body Style)	2017	253	525				350
4	Pleasure Motorcycle (Moterscooter Body Style)	2018	230	484				323
4	Pleasure Motorcycle (Moterscooter Body Style)	2019	295	566				388
4	Pleasure Motorcycle (Moterscooter Body Style)	2020	347	538				410
4	Pleasure Motorcycle (Moterscooter Body Style)	2021	411	720				512
4	Pleasure Motorcycle (Moterscooter Body Style)	Total	307	564	0	0		396
4	Pleasure Motorcycle (Other Body Style)	2017	417	224	51	39		298
4	Pleasure Motorcycle (Other Body Style)	2018	358	308		19		318
4	Pleasure Motorcycle (Other Body Style)	2019	333	217	27	2,217		307
4	Pleasure Motorcycle (Other Body Style)	2020	293	284	5	20		279
4	Pleasure Motorcycle (Other Body Style)	2021	414	350	84	55		368
4	Pleasure Motorcycle (Other Body Style)	Total	363	279	34	482		315
4	Pleasure Motorcycle (Sport Body Style)	2017	719	1,648		1,850		1,096
4	Pleasure Motorcycle (Sport Body Style)	2018	676	1,518		1,053		1,004
4	Pleasure Motorcycle (Sport Body Style)	2019	533	1,209	265	1,016		814
4	Pleasure Motorcycle (Sport Body Style)	2020	906	1,550		1,056		1,160
4	Pleasure Motorcycle (Sport Body Style)	2021	729	1,699		969		1,114
4	Pleasure Motorcycle (Sport Body Style)	Total	714	1,530	56	1,142		1,041
4	Pleasure Motorcycle (Sport-Touring Body Style)	2017	695	3,404				2,014
4	Pleasure Motorcycle (Sport-Touring Body Style)	2018	365	1,419				882
4	Pleasure Motorcycle (Sport-Touring Body Style)	2019	511	1,803				1,137
4	Pleasure Motorcycle (Sport-Touring Body Style)	2020	1,101	1,073				1,064
4	Pleasure Motorcycle (Sport-Touring Body Style)	2021	539	774				649
4	Pleasure Motorcycle (Sport-Touring Body Style)	Total	661	1,498	0	0		1,064
4	Pleasure Motorcycle (Touring Body Style)	2017	1,045	481		639		658
4	Pleasure Motorcycle (Touring Body Style)	2018	378	624	924	87		537
4	Pleasure Motorcycle (Touring Body Style)	2019	512	472	358	120		476
4	Pleasure Motorcycle (Touring Body Style)	2020	714	440		191		519
4	Pleasure Motorcycle (Touring Body Style)	2021	354	455	62	81		409
4	Pleasure Motorcycle (Touring Body Style)	Total	590	492	270	219		515

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
4	Major Class Total	2017	610	595	21	432	1,282	596
4	Major Class Total	2018	465	616	294	225	92	531
4	Major Class Total	2019	497	543	130	1,243	60	525
4	Major Class Total	2020	590	537	11	250	257	545
4	Major Class Total	2021	470	606	51	220	1,231	535
4	Major Class Total	Total	525	579	101	472	591	546

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
5	All Purpose Trailer \$2500 or less	2017	5	3	0	1	0	4
5	All Purpose Trailer \$2500 or less	2018	6	3	1	0	0	4
5	All Purpose Trailer \$2500 or less	2019	5	3	1	1	0	3
5	All Purpose Trailer \$2500 or less	2020	5	3	2	1	0	3
5	All Purpose Trailer \$2500 or less	2021	4	2	0	1	0	3
5	All Purpose Trailer \$2500 or less	Total	5	3	1	1	0	3
5	All Purpose Trailer \$2501 or more	2017	67	58	27	61	0	60
5	All Purpose Trailer \$2501 or more	2018	74	73	30	78	0	72
5	All Purpose Trailer \$2501 or more	2019	70	57	35	17	0	59
5	All Purpose Trailer \$2501 or more	2020	66	60	25	17	0	60
5	All Purpose Trailer \$2501 or more	2021	59	42	79	20	0	47
5	All Purpose Trailer \$2501 or more	Total	67	57	40	37	0	59
5	Major Class Total	2017	30	31	11	24	0	30
5	Major Class Total	2018	34	38	13	31	0	36
5	Major Class Total	2019	32	31	16	8	0	30
5	Major Class Total	2020	31	32	12	7	0	31
5	Major Class Total	2021	29	24	37	9	0	25
5	Major Class Total	Total	31	31	18	16	0	30

Table 12
Raw Pure Premiums without Hail and
with 10-Year Average Expected Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
6	Off Road Vehicle All Purpose	2017	7	0	3	0	0	2
6	Off Road Vehicle All Purpose	2018	0	10	1	0	0	7
6	Off Road Vehicle All Purpose	2019	0	6	2	0	0	4
6	Off Road Vehicle All Purpose	2020	0	2	0	1	0	1
6	Off Road Vehicle All Purpose	2021	2	2	0	0	0	2
6	Off Road Vehicle All Purpose	Total	2	4	1	0	0	3
6	Major Class Total	2017	7	0	3	0	0	2
6	Major Class Total	2018	0	10	1	0	0	7
6	Major Class Total	2019	0	6	2	0	0	4
6	Major Class Total	2020	0	2	0	1	0	1
6	Major Class Total	2021	2	2	0	0	0	2
6	Major Class Total	Total	2	4	1	0	0	3

Table 13
New Relativity Calculation
Major Class 1 - Private Passenger

Territory	Historical	Raw	Balanced	Current	Current	Balanced	Credibility	Credibility	New	
	Earned	Relativity	Raw	Units	Relativity	Current		Weighted		Relativity
	Units		Relativity [a]			Relativity				
1	2,180,341	1.0806	1.0782	443,520	1.0636	1.0587	0.9732	1.0776	1.0782	
2	1,638,181	0.8888	0.8868	338,931	0.9225	0.9183	0.9647	0.8879	0.8883	
3	51,144	1.0159	1.0137	10,088	0.9921	0.9876	0.4602	0.9996	1.0001	
4	81,175	0.9507	0.9486	16,467	0.9629	0.9585	0.5750	0.9528	0.9532	
5	192,769	1.1236	1.1211	36,482	1.0716	1.0668	0.7626	1.1082	1.1087	
Use										
All Purpose Motorhome	559	1.3812	1.3977	138	0.8471	0.8538	0.1000	0.9082	0.9133	
All Purpose Passenger Vehicle	1,828,373	1.1379	1.1515	353,310	1.1652	1.1745	0.9682	1.1522	1.1588	
All Purpose Truck 4540 kg or less	615,820	0.9930	1.0048	122,323	1.0606	1.0690	0.9112	1.0105	1.0163	
Antique Vehicle	780	0.0010	0.0010	180	0.0245	0.0247	0.1000	0.0223	0.0224	
Collector Passenger Vehicle	20,016	0.1356	0.1372	5,021	0.1028	0.1036	0.2501	0.1120	0.1126	
Collector Truck 4540 kg or less	3,677	0.1987	0.2011	1,049	0.0429	0.0433	0.1000	0.0591	0.0594	
Disabled Persons/Private/Business Bus	5,304	1.0974	1.1105	1,049	0.8005	0.8068	0.1000	0.8372	0.8420	
Farm Passenger Vehicle	29,671	1.0561	1.0687	5,376	0.8139	0.8204	0.3309	0.9026	0.9077	
Farming All Purpose Truck 4540 kg or less	152,235	0.8315	0.8414	30,484	0.7760	0.7822	0.7173	0.8246	0.8293	
Fishing All Purpose Truck 4540 kg or less	1,549	7.2560	7.3427	281	0.9373	0.9447	0.1000	1.5845	1.5935	
Passenger Vehicle-for-Hire (Passenger Vehicle)	3,181	14.8680	15.0457	1,034	2.8405	2.8631	1.0000	15.0457	15.1312	
Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	57	214.5895	217.1548	11	2.1656	2.1828	0.1000	23.6800	23.8145	
Pleasure Motorhome	14,230	0.7620	0.7711	4,377	0.6522	0.6574	0.1917	0.6792	0.6830	
Pleasure Passenger Vehicle	1,148,661	0.8313	0.8412	252,058	0.8480	0.8547	0.9504	0.8419	0.8467	
Pleasure Truck	319,498	0.6702	0.6782	68,797	0.6984	0.7040	0.8419	0.6823	0.6861	

[a] Balanced based on Current Units

Table 13
New Relativity Calculation
Major Class 2 - Commercial

	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
Territory									
1	64,913	1.1654	1.2048	13,845	1.2531	1.2734	0.5197	1.2378	1.2311
2	154,903	0.8753	0.9049	32,064	0.8576	0.8715	0.7208	0.8956	0.8907
3	3,031	0.5029	0.5199	608	0.8268	0.8403	0.1000	0.8082	0.8038
4	4,037	0.6875	0.7107	851	0.7978	0.8107	0.1000	0.8007	0.7964
5	5,796	1.5071	1.5581	1,348	1.4163	1.4393	0.1000	1.4512	1.4433
Use									
Artisan Truck	910	3.5750	3.5167	185	0.9311	0.9506	0.1000	1.2072	1.2725
Cement/Brick/Exploration Truck	2,456	0.6236	0.6135	559	0.5736	0.5856	0.1000	0.5884	0.6202
Common Carrier Vehicle Local	7,616	2.6335	2.5906	1,724	1.6869	1.7223	0.1126	1.8201	1.9185
Common Carrier Vehicle Within City or Mun.	4,293	1.1682	1.1492	845	1.6142	1.6480	0.1000	1.5981	1.6846
Common Carrier Passenger Vehicle < 161 km in Manitoba	394	25.3023	24.8900	143	1.5607	1.5935	0.1000	3.9231	4.1352
Common Carrier Truck < 161 km in Manitoba	6,245	1.8692	1.8387	1,386	1.4627	1.4934	0.1000	1.5279	1.6105
Common Carrier Passenger Vehicle > 161 km in Manitoba	87	134.5774	132.3845	23	2.3592	2.4087	0.1000	15.4063	16.2394
Common Carrier Truck > 161 km in Manitoba	4,954	2.3690	2.3304	1,060	2.6215	2.6765	0.1000	2.6419	2.7847
Dealer All Uses except Motorcycles	23,075	0.6886	0.6774	4,490	1.4042	1.4336	0.2778	1.2236	1.2897
Dealer Moped	5	0.0000	0.0000	1	0.3705	0.3783	0.1000	0.3405	0.3589
Dealer Motorcycle	1,372	0.9020	0.8873	309	1.0186	1.0399	0.1000	1.0247	1.0801
Dealer Trailer	1,033	0.3712	0.3652	209	0.7189	0.7340	0.1000	0.6971	0.7348
Driveaway Within Manitoba	19	0.0000	0.0000	2	0.2707	0.2764	0.1000	0.2487	0.2622
Driveaway > 161 km Outside Manitoba	231	0.0000	0.0000	66	0.0677	0.0691	0.1000	0.0622	0.0656
Farming All Purpose Truck 4541 kg or more	75,616	0.6543	0.6437	15,598	0.6556	0.6693	0.5576	0.6550	0.6904
Fishing All Purpose Truck 4541 kg or more	12	0.0000	0.0000	2	0.4503	0.4597	0.1000	0.4138	0.4361
Logging Truck	853	0.2188	0.2153	169	1.3319	1.3599	0.1000	1.2454	1.3127
Other Truck	76,954	0.7776	0.7649	16,420	0.9649	0.9852	0.5619	0.8614	0.9080
Petroleum/Chemical Truck	4,349	0.9385	0.9232	881	0.6394	0.6528	0.1000	0.6798	0.7166
Repairer	7,115	0.1329	0.1307	1,435	0.2115	0.2159	0.1060	0.2069	0.2181
Sand/Gravel Truck	12,376	0.8236	0.8102	2,648	1.1083	1.1315	0.1710	1.0766	1.1348
Tow Truck	2,714	2.6958	2.6519	561	1.7726	1.8098	0.1000	1.8940	1.9964
Gross Vehicle Weight									
<= 4540	4,973	5.5155	6.1025	995	0.8695	0.8748	0.1000	1.3976	1.5061
4541 to 16330	80,039	0.8427	0.9324	16,552	0.9848	0.9907	0.5715	0.9574	1.0317
> 16330	106,720	0.5393	0.5967	22,767	0.9208	0.9264	0.6401	0.7153	0.7709
Not Applicable	40,948	1.4657	1.6217	8,402	1.2251	1.2326	0.4056	1.3904	1.4984

Table 13
New Relativity Calculation
Major Class 3 - Public

	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
Territory									
1	41,404	0.8683	0.8375	7,452	1.1508	1.1601	0.4083	1.0284	1.0703
2	16,849	1.5208	1.4668	3,202	0.6776	0.6831	0.2193	0.8549	0.8898
3	1,508	0.2839	0.2738	279	0.7092	0.7149	0.1000	0.6708	0.6982
4	1,747	0.7893	0.7613	339	0.7036	0.7093	0.1000	0.7145	0.7436
5	0	1.0000	0.9645	0	1.0000	1.0080	0.1000	1.0037	1.0446
Use									
Charter Bus Local	284	0.3469	0.3492	61	0.4720	0.4827	0.1000	0.4693	0.4865
Common Carrier Bus Within Manitoba	576	0.0182	0.0183	120	0.8871	0.9071	0.1000	0.8182	0.8482
Common Carrier Bus > 161 km Outside Manitoba	407	0.0034	0.0034	57	0.3266	0.3339	0.1000	0.3009	0.3119
Funeral Passenger Vehicle	675	1.4280	1.4375	130	0.3413	0.3490	0.1000	0.4579	0.4746
Limousine Vehicle-for-Hire	375	16.2416	16.3503	47	1.1930	1.2199	0.1000	2.7330	2.8328
Police/Emergency Passenger Vehicle	3,435	1.9512	1.9643	662	1.4074	1.4391	0.1000	1.4916	1.5462
Police/Emergency Truck	605	4.1480	4.1758	133	0.6007	0.6142	0.1000	0.9704	1.0059
School Bus Local	12,781	0.0592	0.0596	2,660	0.3088	0.3158	0.1756	0.2708	0.2807
Taxicab Vehicle-for-Hire	3,245	6.0680	6.1086	621	3.6742	3.7571	0.1000	3.9922	4.1381
Transit Bus Local	3,531	0.4818	0.4850	708	1.1874	1.2142	0.1000	1.1412	1.1830
U-Drive Bus	174	1.4550	1.4647	37	0.8543	0.8736	0.1000	0.9327	0.9668
U-Drive Moped	0	1.0000	1.0067	0	1.0000	1.0226	0.1000	1.0210	1.0583
U-Drive Motorhome	118	0.5806	0.5845	33	0.7949	0.8128	0.1000	0.7900	0.8188
U-Drive Passenger Vehicle	26,899	0.6029	0.6069	4,466	0.9517	0.9731	0.3095	0.8598	0.8912
U-Drive Truck	7,560	0.7956	0.8010	1,369	0.9758	0.9978	0.1119	0.9758	1.0114
Accessible Vehicle-for-Hire	843	1.5454	1.5558	168	1.0104	1.0332	0.1000	1.0854	1.1251
Gross Vehicle Weight									
<= 4540	6,054	1.1322	1.1299	1,044	1.0684	1.0750	0.1000	1.0805	1.0852
4541 to 16330	1,811	0.9479	0.9459	405	0.7351	0.7396	0.1000	0.7603	0.7636
> 16330	299	0.0361	0.0360	53	0.2136	0.2149	0.1000	0.1970	0.1979
Not Applicable	53,344	0.9956	0.9936	9,770	1.0009	1.0070	0.4706	1.0007	1.0051

[a] Balanced based on Current Units

Table 13
New Relativity Calculation
Major Class 4 - Motorcycles

	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
Territory									
1	38,912	0.9070	0.8908	8,508	1.1024	1.1025	0.3934	1.0192	1.0142
2	44,937	1.1497	1.1291	10,205	0.9429	0.9430	0.4282	1.0227	1.0177
3	1,327	0.1545	0.1517	296	0.5054	0.5054	0.1000	0.4700	0.4677
4	1,649	0.8868	0.8709	361	0.6841	0.6842	0.1000	0.7028	0.6994
5	723	0.3485	0.3423	138	0.7880	0.7880	0.1000	0.7434	0.7398
Bodystyle									
Motorscooter [b]	10,525	0.7722	0.7352	2,136	0.5581	0.5584	0.1492	0.5847	0.6174
Other	39,210	0.6403	0.6096	8,671	0.9205	0.9210	0.3952	0.7979	0.8425
Sport	6,666	3.3445	3.1842	1,547	1.7616	1.7625	0.1000	1.9046	2.0111
Sport-Touring	3,662	2.5144	2.3938	1,015	1.1021	1.1027	0.1000	1.2318	1.3007
Touring	27,485	0.9061	0.8627	6,139	1.0556	1.0561	0.3142	0.9954	1.0510
Use									
All Purpose	10,713	2.8185	2.8550	1,970	1.4904	1.4854	0.1515	1.6929	1.7946
Pleasure	76,836	0.7815	0.7916	17,538	0.9487	0.9455	0.5615	0.8591	0.9107
Engine Displacement									
0 to 500 cc [c]	18,789	0.5336	0.5150	4,250	0.5423	0.5466	0.2385	0.5390	0.5359
501 to 1000 cc	19,676	0.8779	0.8473	4,463	0.9360	0.9433	0.2470	0.9196	0.9142
> 1000 cc	49,083	1.2994	1.2541	10,795	1.1927	1.2020	0.4500	1.2254	1.2182

[a] Balanced based on Current Units

[b] Includes Moped

[c] All Moped assumed less than or equal to 500 cc

Table 13
New Relativity Calculation
Major Class 5 - Trailers

Territory	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
1	312,375	1.1163	1.1171	65,149	1.1251	1.1230	0.8389	1.1180	1.1131
2	701,304	0.9751	0.9758	149,700	0.9645	0.9628	0.9212	0.9747	0.9704
3	17,372	0.6838	0.6843	3,539	0.8655	0.8639	0.2245	0.8236	0.8199
4	32,566	0.5896	0.5901	7,030	0.7228	0.7214	0.3518	0.6752	0.6722
5	0	0.0000	0.0000	0	0.0000	0.0000	0.1000	0.0000	0.0000

[a] Balanced based on Current Units

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
1	Pleasure Passenger Vehicle	N/A	1	143,021	152,433,229	1,065.81	6.16%	1,234.26	119.69	0.9129	1,137.14	1,139.51	0.71%
1	Pleasure Passenger Vehicle	N/A	2	104,166	97,776,542	938.66	6.16%	1,234.26	119.69	0.7521	957.98	959.97	-3.67%
1	Pleasure Passenger Vehicle	N/A	3	1,383	1,381,253	998.74	6.16%	1,234.26	119.69	0.8467	1,063.45	1,065.66	0.51%
1	Pleasure Passenger Vehicle	N/A	4	3,488	3,429,721	983.29	6.16%	1,234.26	119.69	0.8071	1,019.27	1,021.38	-2.16%
1	All Purpose Passenger Vehicle	N/A	1	224,787	320,835,725	1,427.29	6.16%	1,234.26	119.69	1.2493	1,512.16	1,515.30	0.00%
1	All Purpose Passenger Vehicle	N/A	2	96,489	120,607,556	1,249.96	6.16%	1,234.26	119.69	1.0293	1,266.96	1,269.59	-4.33%
1	All Purpose Passenger Vehicle	N/A	3	3,594	4,838,681	1,346.32	6.16%	1,234.26	119.69	1.1588	1,411.30	1,414.23	-1.05%
1	All Purpose Passenger Vehicle	N/A	4	4,726	6,179,695	1,307.60	6.16%	1,234.26	119.69	1.1046	1,350.84	1,353.64	-2.49%
1	All Purpose Passenger Vehicle	N/A	5	23,714	33,924,000	1,430.55	6.16%	1,234.26	119.69	1.2847	1,551.61	1,554.83	2.38%
1	Collector Passenger Vehicle	N/A	1	2,052	452,345	220.44	6.16%	1,234.26	119.69	0.1215	255.06	255.59	9.21%
1	Collector Passenger Vehicle	N/A	2	2,936	598,503	203.85	6.16%	1,234.26	119.69	0.1001	231.22	231.70	7.06%
1	Collector Passenger Vehicle	N/A	3	14	2,840	202.86	6.16%	1,234.26	119.69	0.1127	245.25	245.76	14.12%
1	Collector Passenger Vehicle	N/A	4	19	3,947	207.73	6.16%	1,234.26	119.69	0.1074	239.38	239.87	8.77%
1	Farm Passenger Vehicle	N/A	1	30	28,006	933.55	6.16%	1,234.26	119.69	0.9786	1,210.44	1,212.95	22.38%
1	Farm Passenger Vehicle	N/A	2	5,337	4,831,854	905.35	6.16%	1,234.26	119.69	0.8063	1,018.36	1,020.48	6.17%
1	Farm Passenger Vehicle	N/A	3	0	0	0.00	6.16%	1,234.26	119.69	0.9077	0.00	0.00	0.00%
1	Farm Passenger Vehicle	N/A	4	9	8,764	973.78	6.16%	1,234.26	119.69	0.8652	1,084.07	1,086.32	5.08%
1	Farming All Purpose Truck	N/A	1	278	272,900	981.65	6.16%	1,234.26	119.69	0.8941	1,116.28	1,118.60	7.33%
1	Farming All Purpose Truck	N/A	2	29,663	25,725,388	867.26	6.16%	1,234.26	119.69	0.7367	940.79	942.74	2.39%
1	Farming All Purpose Truck	N/A	3	8	6,970	871.19	6.16%	1,234.26	119.69	0.8294	1,044.10	1,046.26	13.12%
1	Farming All Purpose Truck	N/A	4	135	112,271	831.64	6.16%	1,234.26	119.69	0.7906	1,000.82	1,002.90	13.59%
1	Farming All Purpose Truck	N/A	5	400	414,763	1,036.91	6.16%	1,234.26	119.69	0.9195	1,144.51	1,146.89	4.18%
1	Fishing All Purpose Truck	N/A	1	2	2,164	1,082.11	6.16%	1,234.26	119.69	1.7181	2,034.60	2,038.83	77.47%
1	Fishing All Purpose Truck	N/A	2	241	248,510	1,031.16	6.16%	1,234.26	119.69	1.4155	1,697.40	1,700.92	55.37%
1	Fishing All Purpose Truck	N/A	3	2	2,134	1,066.77	6.16%	1,234.26	119.69	1.5936	1,895.90	1,899.84	67.75%
1	Fishing All Purpose Truck	N/A	4	31	31,240	1,007.75	6.16%	1,234.26	119.69	1.5190	1,812.75	1,816.51	69.79%
1	Fishing All Purpose Truck	N/A	5	5	6,799	1,359.72	6.16%	1,234.26	119.69	1.7667	2,088.85	2,093.19	45.00%
1	Disabled Persons/Private/Business Bus	N/A	1	312	314,878	1,009.23	6.16%	1,234.26	119.69	0.9078	1,131.45	1,133.80	5.82%
1	Disabled Persons/Private/Business Bus	N/A	2	564	509,335	903.08	6.16%	1,234.26	119.69	0.7479	953.29	955.27	-0.36%
1	Disabled Persons/Private/Business Bus	N/A	3	121	111,196	918.97	6.16%	1,234.26	119.69	0.8420	1,058.17	1,060.37	8.69%
1	Disabled Persons/Private/Business Bus	N/A	4	52	46,546	895.12	6.16%	1,234.26	119.69	0.8026	1,014.24	1,016.34	6.95%
1	Pleasure Motorhome	N/A	1	1,430	1,197,971	837.74	6.16%	1,234.26	119.69	0.7364	940.50	942.45	5.97%
1	Pleasure Motorhome	N/A	2	2,834	2,123,531	749.31	6.16%	1,234.26	119.69	0.6068	795.96	797.61	0.27%
1	Pleasure Motorhome	N/A	3	44	34,871	792.51	6.16%	1,234.26	119.69	0.6831	881.04	882.87	4.93%
1	Pleasure Motorhome	N/A	4	69	51,603	747.87	6.16%	1,234.26	119.69	0.6511	845.40	847.16	6.70%
1	All Purpose Motorhome	N/A	1	64	69,884	1,091.94	6.16%	1,234.26	119.69	0.9847	1,217.23	1,219.76	5.22%
1	All Purpose Motorhome	N/A	2	71	64,373	906.67	6.16%	1,234.26	119.69	0.8113	1,023.96	1,026.09	6.60%
1	All Purpose Motorhome	N/A	3	1	331	330.75	6.16%	1,234.26	119.69	0.9134	1,137.73	1,140.09	224.69%
1	All Purpose Motorhome	N/A	4	1	1,137	1,136.56	6.16%	1,234.26	119.69	0.8706	1,090.07	1,092.34	-9.47%
1	All Purpose Motorhome	N/A	5	1	2,057	2,056.54	6.16%	1,234.26	119.69	1.0126	1,248.32	1,250.91	-42.71%
1	All Purpose Truck	N/A	1	50,214	65,546,566	1,305.34	6.16%	1,234.26	119.69	1.0957	1,340.93	1,343.71	-3.04%
1	All Purpose Truck	N/A	2	51,166	58,732,825	1,147.89	6.16%	1,234.26	119.69	0.9028	1,125.88	1,128.21	-7.42%
1	All Purpose Truck	N/A	3	3,621	4,441,616	1,226.63	6.16%	1,234.26	119.69	1.0163	1,252.47	1,255.07	-3.62%
1	All Purpose Truck	N/A	4	5,001	5,954,321	1,190.63	6.16%	1,234.26	119.69	0.9688	1,199.44	1,201.93	-4.91%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
1	All Purpose Truck	N/A	5	12,321	16,356,097	1,327.50	6.16%	1,234.26	119.69	1.1267	1,375.52	1,378.38	-2.20%
1	Antique Vehicle	N/A	1	91	11,830	130.00	0.00%	1,234.26	119.69	0.0242	146.66	146.97	13.05%
1	Antique Vehicle	N/A	2	89	11,392	128.00	0.00%	1,234.26	119.69	0.0199	141.91	142.21	11.10%
1	Antique Vehicle	N/A	3	0	0	0.00	0.00%	1,234.26	119.69	0.0224	0.00	0.00	0.00%
1	Antique Vehicle	N/A	4	0	0	0.00	0.00%	1,234.26	119.69	0.0214	0.00	0.00	0.00%
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	1	879	2,976,596	3,386.34	6.16%	1,234.26	119.69	16.3137	18,302.51	18,340.51	410.15%
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	2	74	197,982	2,675.44	6.16%	1,234.26	119.69	13.4410	15,100.65	15,132.00	432.75%
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	3	16	39,333	2,458.30	6.16%	1,234.26	119.69	15.1321	16,985.50	17,020.77	552.18%
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	4	24	60,393	2,516.39	6.16%	1,234.26	119.69	14.4237	16,195.92	16,229.55	507.51%
1	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	5	41	126,818	3,093.13	6.16%	1,234.26	119.69	16.7759	18,817.62	18,856.69	474.23%
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	1	4	10,588	2,646.99	6.16%	1,234.26	119.69	25.6757	28,737.10	28,796.77	924.74%
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	2	4	9,409	2,352.28	6.16%	1,234.26	119.69	21.1544	23,697.79	23,746.99	850.92%
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	3	3	6,393	2,131.04	6.16%	1,234.26	119.69	23.8160	26,664.30	26,719.66	1081.03%
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	4	0	0	0.00	6.16%	1,234.26	119.69	22.7010	0.00	0.00	0.00%
1	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	5	0	0	0.00	6.16%	1,234.26	119.69	26.4031	0.00	0.00	0.00%
1	Collector Truck	N/A	1	241	36,759	152.53	6.16%	1,234.26	119.69	0.0640	191.07	191.46	18.24%
1	Collector Truck	N/A	2	801	116,261	145.14	6.16%	1,234.26	119.69	0.0528	178.50	178.87	16.08%
1	Collector Truck	N/A	3	2	274	136.78	6.16%	1,234.26	119.69	0.0594	185.90	186.28	28.28%
1	Collector Truck	N/A	4	5	730	145.95	6.16%	1,234.26	119.69	0.0566	182.80	183.18	18.22%
1	Pleasure Truck	N/A	1	20,115	17,978,136	893.77	6.16%	1,234.26	119.69	0.7398	944.21	946.17	-0.28%
1	Pleasure Truck	N/A	2	44,496	35,279,409	792.87	6.16%	1,234.26	119.69	0.6095	799.02	800.68	-4.88%
1	Pleasure Truck	N/A	3	1,279	1,067,365	834.53	6.16%	1,234.26	119.69	0.6862	884.49	886.32	0.04%
1	Pleasure Truck	N/A	4	2,907	2,369,701	815.17	6.16%	1,234.26	119.69	0.6541	848.68	850.45	-1.73%
2	Farming All Purpose Truck	2	1	39	31,286	802.19	8.36%	963.56	119.69	0.8769	859.72	810.76	-6.73%
2	Farming All Purpose Truck	2	2	3,432	1,908,685	556.14	8.36%	963.56	119.69	0.6345	655.12	617.81	2.52%
2	Farming All Purpose Truck	2	3	0	0	0.00	8.36%	963.56	119.69	0.5726	0.00	0.00	0.00%
2	Farming All Purpose Truck	2	4	11	5,609	509.91	8.36%	963.56	119.69	0.5673	598.41	564.33	2.13%
2	Farming All Purpose Truck	3	1	41	28,397	692.61	8.36%	963.56	119.69	0.6552	672.61	634.31	-15.49%
2	Farming All Purpose Truck	3	2	12,034	6,085,581	505.70	8.36%	963.56	119.69	0.4741	519.75	490.15	-10.56%
2	Farming All Purpose Truck	3	3	0	0	0.00	8.36%	963.56	119.69	0.4278	0.00	0.00	0.00%
2	Farming All Purpose Truck	3	4	41	19,265	469.87	8.36%	963.56	119.69	0.4239	477.38	450.19	-11.58%
2	Fishing All Purpose Truck	2	1	0	0	0.00	8.36%	963.56	119.69	0.5540	0.00	0.00	0.00%
2	Fishing All Purpose Truck	2	2	2	805	402.52	8.36%	963.56	119.69	0.4008	457.92	431.84	-1.00%
2	Fishing All Purpose Truck	2	3	0	0	0.00	8.36%	963.56	119.69	0.3617	0.00	0.00	0.00%
2	Fishing All Purpose Truck	2	4	0	0	0.00	8.36%	963.56	119.69	0.3584	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	1	0	0	0.00	8.36%	963.56	119.69	0.4139	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	2	0	0	0.00	8.36%	963.56	119.69	0.2995	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	3	0	0	0.00	8.36%	963.56	119.69	0.2703	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	4	0	0	0.00	8.36%	963.56	119.69	0.2678	0.00	0.00	0.00%
2	Artisan Truck	1	1	4	2,483	620.71	8.36%	963.56	119.69	2.3593	2,110.65	1,990.44	195.92%
2	Artisan Truck	1	2	9	5,419	602.07	8.36%	963.56	119.69	1.7070	1,560.21	1,471.36	125.52%
2	Artisan Truck	1	3	0	0	0.00	8.36%	963.56	119.69	1.5405	0.00	0.00	0.00%
2	Artisan Truck	1	4	0	0	0.00	8.36%	963.56	119.69	1.5262	0.00	0.00	0.00%
2	Artisan Truck	1	5	0	0	0.00	8.36%	963.56	119.69	2.7661	0.00	0.00	0.00%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Artisan Truck	2	1	71	74,082	1,043.41	8.36%	963.56	119.69	1.6162	1,483.59	1,399.10	23.74%
2	Artisan Truck	2	2	44	30,182	685.97	8.36%	963.56	119.69	1.1694	1,106.52	1,043.50	40.38%
2	Artisan Truck	2	3	1	582	581.82	8.36%	963.56	119.69	1.0553	1,010.26	952.72	51.11%
2	Artisan Truck	2	4	1	618	618.45	8.36%	963.56	119.69	1.0455	1,002.00	944.93	41.00%
2	Artisan Truck	2	5	38	43,264	1,138.54	8.36%	963.56	119.69	1.8949	1,718.74	1,620.85	31.38%
2	Artisan Truck	3	1	10	9,820	982.00	0.00%	963.56	119.69	1.2076	1,138.75	1,073.90	9.36%
2	Artisan Truck	3	2	6	4,182	697.00	0.00%	963.56	119.69	0.8737	857.01	808.21	15.95%
2	Artisan Truck	3	3	1	565	565.00	0.00%	963.56	119.69	0.7885	785.09	740.38	31.04%
2	Artisan Truck	3	4	0	0	0.00	0.00%	963.56	119.69	0.7812	0.00	0.00	0.00%
2	Sand/Gravel Truck	2	1	97	118,523	1,221.89	8.36%	963.56	119.69	1.4414	1,336.02	1,259.93	-4.84%
2	Sand/Gravel Truck	2	2	140	112,673	804.81	8.36%	963.56	119.69	1.0429	999.74	942.80	8.11%
2	Sand/Gravel Truck	2	3	2	1,531	765.48	8.36%	963.56	119.69	0.9412	913.90	861.85	3.90%
2	Sand/Gravel Truck	2	4	3	2,431	810.34	8.36%	963.56	119.69	0.9324	906.53	854.90	-2.64%
2	Sand/Gravel Truck	3	1	434	488,250	1,125.00	0.00%	963.56	119.69	1.0769	1,028.49	969.91	-13.79%
2	Sand/Gravel Truck	3	2	1,886	1,489,940	790.00	0.00%	963.56	119.69	0.7792	777.23	732.97	-7.22%
2	Sand/Gravel Truck	3	3	25	18,925	757.00	0.00%	963.56	119.69	0.7032	713.10	672.49	-11.16%
2	Sand/Gravel Truck	3	4	61	44,408	728.00	0.00%	963.56	119.69	0.6967	707.59	667.29	-8.34%
2	Petroleum/Chemical Truck	1	1	3	1,873	624.25	8.36%	963.56	119.69	1.3287	1,240.90	1,170.23	72.99%
2	Petroleum/Chemical Truck	1	2	172	82,163	477.69	8.36%	963.56	119.69	0.9613	930.92	877.91	69.60%
2	Petroleum/Chemical Truck	1	3	0	0	0.00	8.36%	963.56	119.69	0.8676	0.00	0.00	0.00%
2	Petroleum/Chemical Truck	1	4	1	391	390.78	8.36%	963.56	119.69	0.8595	845.00	796.88	88.18%
2	Petroleum/Chemical Truck	2	1	31	22,287	718.94	8.36%	963.56	119.69	0.9102	887.77	837.21	7.46%
2	Petroleum/Chemical Truck	2	2	109	55,926	513.08	8.36%	963.56	119.69	0.6586	675.42	636.96	14.56%
2	Petroleum/Chemical Truck	2	3	8	3,897	487.10	8.36%	963.56	119.69	0.5943	621.22	585.84	10.99%
2	Petroleum/Chemical Truck	2	4	3	1,415	471.76	8.36%	963.56	119.69	0.5888	616.56	581.45	13.74%
2	Petroleum/Chemical Truck	3	1	73	50,954	698.00	0.00%	963.56	119.69	0.6801	693.58	654.08	-6.29%
2	Petroleum/Chemical Truck	3	2	450	226,800	504.00	0.00%	963.56	119.69	0.4920	534.92	504.45	0.09%
2	Petroleum/Chemical Truck	3	3	12	5,808	484.00	0.00%	963.56	119.69	0.4441	494.41	466.26	-3.67%
2	Petroleum/Chemical Truck	3	4	19	8,892	468.00	0.00%	963.56	119.69	0.4399	490.94	462.98	-1.07%
2	Logging Truck	1	1	0	0	0.00	8.36%	963.56	119.69	2.4340	0.00	0.00	0.00%
2	Logging Truck	1	2	1	772	771.51	8.36%	963.56	119.69	1.7610	1,605.79	1,514.33	81.13%
2	Logging Truck	1	3	0	0	0.00	8.36%	963.56	119.69	1.5893	0.00	0.00	0.00%
2	Logging Truck	1	4	0	0	0.00	8.36%	963.56	119.69	1.5745	0.00	0.00	0.00%
2	Logging Truck	2	1	1	3,145	3,144.91	8.36%	963.56	119.69	1.6674	1,526.74	1,439.79	-57.75%
2	Logging Truck	2	2	4	3,942	985.41	8.36%	963.56	119.69	1.2064	1,137.74	1,072.94	0.48%
2	Logging Truck	2	3	0	0	0.00	8.36%	963.56	119.69	1.0887	0.00	0.00	0.00%
2	Logging Truck	2	4	1	886	886.44	8.36%	963.56	119.69	1.0786	1,029.91	971.26	1.11%
2	Logging Truck	3	1	1	1,273	1,273.00	0.00%	963.56	119.69	1.2458	1,170.99	1,104.30	-13.25%
2	Logging Truck	3	2	139	128,436	924.00	0.00%	963.56	119.69	0.9014	880.34	830.20	-10.15%
2	Logging Truck	3	3	0	0	0.00	0.00%	963.56	119.69	0.8135	0.00	0.00	0.00%
2	Logging Truck	3	4	22	18,700	850.00	0.00%	963.56	119.69	0.8059	799.78	754.23	-11.27%
2	Cement/Brick/Exploration Truck	2	1	2	1,308	653.84	8.36%	963.56	119.69	0.7877	784.45	739.77	4.41%
2	Cement/Brick/Exploration Truck	2	2	0	0	0.00	8.36%	963.56	119.69	0.5700	0.00	0.00	0.00%
2	Cement/Brick/Exploration Truck	2	3	0	0	0.00	8.36%	963.56	119.69	0.5144	0.00	0.00	0.00%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Cement/Brick/Exploration Truck	2	4	0	0	0.00	8.36%	963.56	119.69	0.5096	0.00	0.00	0.00%
2	Cement/Brick/Exploration Truck	3	1	175	110,075	629.00	0.00%	963.56	119.69	0.5886	616.37	581.27	-7.59%
2	Cement/Brick/Exploration Truck	3	2	356	163,048	458.00	0.00%	963.56	119.69	0.4259	479.06	451.77	-1.36%
2	Cement/Brick/Exploration Truck	3	3	10	4,400	440.00	0.00%	963.56	119.69	0.3843	444.00	418.72	-4.84%
2	Cement/Brick/Exploration Truck	3	4	16	6,816	426.00	0.00%	963.56	119.69	0.3808	440.99	415.88	-2.38%
2	Tow Truck	1	1	6	10,772	1,795.38	8.36%	963.56	119.69	3.7016	3,243.34	3,058.63	57.21%
2	Tow Truck	1	2	18	20,742	1,152.32	8.36%	963.56	119.69	2.6782	2,379.75	2,244.22	79.73%
2	Tow Truck	1	3	1	1,102	1,101.93	8.36%	963.56	119.69	2.4170	2,159.31	2,036.33	70.53%
2	Tow Truck	1	4	0	0	0.00	8.36%	963.56	119.69	2.3945	0.00	0.00	0.00%
2	Tow Truck	2	1	183	330,401	1,805.47	8.36%	963.56	119.69	2.5358	2,259.54	2,130.86	8.91%
2	Tow Truck	2	2	264	340,101	1,288.26	8.36%	963.56	119.69	1.8347	1,667.94	1,572.95	12.68%
2	Tow Truck	2	3	10	12,128	1,212.82	8.36%	963.56	119.69	1.6557	1,516.92	1,430.53	8.85%
2	Tow Truck	2	4	13	14,931	1,148.52	8.36%	963.56	119.69	1.6404	1,503.96	1,418.31	13.96%
2	Tow Truck	3	1	36	63,288	1,758.00	0.00%	963.56	119.69	1.8946	1,718.52	1,620.64	-7.81%
2	Tow Truck	3	2	27	32,805	1,215.00	0.00%	963.56	119.69	1.3708	1,276.49	1,203.79	-0.92%
2	Tow Truck	3	3	2	2,322	1,161.00	0.00%	963.56	119.69	1.2371	1,163.66	1,097.38	-5.48%
2	Tow Truck	3	4	1	1,114	1,114.00	0.00%	963.56	119.69	1.2256	1,153.97	1,088.25	-2.31%
2	Common Carrier Local Passenger Vehicle	N/A	1	1,120	2,400,205	2,143.04	8.36%	963.56	119.69	3.5388	3,106.02	2,929.13	26.13%
2	Common Carrier Local Passenger Vehicle	N/A	2	546	812,776	1,488.60	8.36%	963.56	119.69	2.5605	2,280.40	2,150.53	33.32%
2	Common Carrier Local Passenger Vehicle	N/A	3	38	59,478	1,565.21	8.36%	963.56	119.69	2.3107	2,069.64	1,951.77	15.07%
2	Common Carrier Local Passenger Vehicle	N/A	4	20	28,678	1,433.90	8.36%	963.56	119.69	2.2893	2,051.55	1,934.71	24.51%
2	Common Carrier Truck Local Within City or Mun.	1	1	194	280,786	1,447.35	8.36%	963.56	119.69	3.1233	2,755.40	2,598.47	65.68%
2	Common Carrier Truck Local Within City or Mun.	1	2	54	57,128	1,057.92	8.36%	963.56	119.69	2.2598	2,026.71	1,911.28	66.72%
2	Common Carrier Truck Local Within City or Mun.	1	3	2	1,975	987.72	8.36%	963.56	119.69	2.0394	1,840.70	1,735.87	62.18%
2	Common Carrier Truck Local Within City or Mun.	1	4	7	6,953	993.29	8.36%	963.56	119.69	2.0205	1,824.73	1,720.80	59.87%
2	Common Carrier Truck Local Within City or Mun.	2	1	290	482,110	1,662.45	8.36%	963.56	119.69	2.1396	1,925.27	1,815.63	0.79%
2	Common Carrier Truck Local Within City or Mun.	2	2	32	37,313	1,166.02	8.36%	963.56	119.69	1.5481	1,426.09	1,344.87	6.44%
2	Common Carrier Truck Local Within City or Mun.	2	3	2	2,235	1,117.55	8.36%	963.56	119.69	1.3971	1,298.66	1,224.70	1.13%
2	Common Carrier Truck Local Within City or Mun.	2	4	1	400	399.50	8.36%	963.56	119.69	1.3841	1,287.72	1,214.38	180.52%
2	Common Carrier Truck Local Within City or Mun.	3	1	204	330,598	1,620.58	0.00%	963.56	119.69	1.5987	1,468.76	1,385.11	-14.53%
2	Common Carrier Truck Local Within City or Mun.	3	2	56	63,195	1,128.48	0.00%	963.56	119.69	1.1567	1,095.79	1,033.38	-8.43%
2	Common Carrier Truck Local Within City or Mun.	3	3	1	855	855.00	0.00%	963.56	119.69	1.0439	1,000.58	943.59	10.36%
2	Common Carrier Truck Local Within City or Mun.	3	4	2	2,050	1,025.00	0.00%	963.56	119.69	1.0342	992.40	935.88	-8.69%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	1	94	191,097	2,032.95	8.36%	963.56	119.69	7.6278	6,556.58	6,183.17	180.67%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	2	49	64,292	1,312.09	8.36%	963.56	119.69	5.5190	4,776.99	4,504.93	216.84%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	3	0	0	0.00	8.36%	963.56	119.69	4.9806	0.00	0.00	0.00%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	4	0	0	0.00	8.36%	963.56	119.69	4.9344	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	1	1	119	164,703	1,384.06	8.36%	963.56	119.69	2.9861	2,639.59	2,489.26	65.97%
2	Common Carrier Truck Within 161K in MB	1	2	148	145,629	983.98	8.36%	963.56	119.69	2.1606	1,942.92	1,832.27	71.84%
2	Common Carrier Truck Within 161K in MB	1	3	1	618	618.34	8.36%	963.56	119.69	1.9498	1,765.08	1,664.55	148.42%
2	Common Carrier Truck Within 161K in MB	1	4	1	878	878.07	8.36%	963.56	119.69	1.9317	1,749.81	1,650.16	73.43%
2	Common Carrier Truck Within 161K in MB	2	1	451	687,413	1,524.20	8.36%	963.56	119.69	2.0456	1,845.94	1,740.81	5.40%
2	Common Carrier Truck Within 161K in MB	2	2	145	149,993	1,034.44	8.36%	963.56	119.69	1.4801	1,368.69	1,290.74	15.15%
2	Common Carrier Truck Within 161K in MB	2	3	0	0	0.00	8.36%	963.56	119.69	1.3357	0.00	0.00	0.00%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Common Carrier Truck Within 161K in MB	2	4	2	4,069	2,034.63	8.36%	963.56	119.69	1.3233	1,236.40	1,165.99	-47.12%
2	Common Carrier Truck Within 161K in MB	3	1	243	349,439	1,438.02	0.00%	963.56	119.69	1.5284	1,409.49	1,329.21	-7.57%
2	Common Carrier Truck Within 161K in MB	3	2	273	273,270	1,000.99	0.00%	963.56	119.69	1.1059	1,052.90	992.94	-0.80%
2	Common Carrier Truck Within 161K in MB	3	3	0	0	0.00	0.00%	963.56	119.69	0.9980	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	3	4	3	2,757	919.00	0.00%	963.56	119.69	0.9887	954.06	899.72	-2.10%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	1	8	21,331	2,666.43	8.36%	963.56	119.69	29.9548	25,397.74	23,951.30	728.93%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	2	14	30,139	2,152.77	8.36%	963.56	119.69	21.6733	18,409.19	17,360.75	644.20%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	3	0	0	0.00	8.36%	963.56	119.69	19.5593	0.00	0.00	0.00%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	4	1	2,865	2,864.92	8.36%	963.56	119.69	19.3778	16,472.05	15,533.94	400.37%
2	Common Carrier Truck Over 161K in MB	1	1	67	160,687	2,398.32	8.36%	963.56	119.69	5.1632	4,476.74	4,221.79	62.45%
2	Common Carrier Truck Over 161K in MB	1	2	46	76,006	1,652.31	8.36%	963.56	119.69	3.7357	3,272.16	3,085.81	72.34%
2	Common Carrier Truck Over 161K in MB	1	3	1	1,072	1,071.99	8.36%	963.56	119.69	3.3713	2,964.67	2,795.82	140.68%
2	Common Carrier Truck Over 161K in MB	1	4	2	3,222	1,610.84	8.36%	963.56	119.69	3.3401	2,938.27	2,770.93	58.74%
2	Common Carrier Truck Over 161K in MB	2	1	180	488,264	2,712.58	8.36%	963.56	119.69	3.5370	3,104.48	2,927.68	-0.40%
2	Common Carrier Truck Over 161K in MB	2	2	90	157,502	1,750.03	8.36%	963.56	119.69	2.5591	2,279.28	2,149.47	13.35%
2	Common Carrier Truck Over 161K in MB	2	3	1	3,683	3,682.88	8.36%	963.56	119.69	2.3095	2,068.63	1,950.82	-51.12%
2	Common Carrier Truck Over 161K in MB	2	4	6	11,872	1,978.70	8.36%	963.56	119.69	2.2881	2,050.55	1,933.77	-9.81%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	1	306	630,972	2,062.00	0.00%	963.56	119.69	2.6427	2,349.83	2,216.00	7.47%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	2	342	705,204	2,062.00	0.00%	963.56	119.69	1.9121	1,733.27	1,634.55	-20.73%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	3	6	12,372	2,062.00	0.00%	963.56	119.69	1.7256	1,575.88	1,486.13	-27.93%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	4	13	26,806	2,062.00	0.00%	963.56	119.69	1.7096	1,562.36	1,473.38	-28.55%
2	Driveaway Within MB	N/A	1	0	0	0.00	0.00%	963.56	119.69	0.4836	0.00	0.00	0.00%
2	Driveaway Within MB	N/A	2	2	654	327.00	0.00%	963.56	119.69	0.3499	414.96	391.33	19.67%
2	Driveaway Within MB	N/A	3	0	0	0.00	0.00%	963.56	119.69	0.3158	0.00	0.00	0.00%
2	Driveaway Within MB	N/A	4	0	0	0.00	0.00%	963.56	119.69	0.3128	0.00	0.00	0.00%
2	Driveaway >161K outside MB	N/A	1	12	2,220	185.00	0.00%	963.56	119.69	0.1209	221.74	209.11	13.04%
2	Driveaway >161K outside MB	N/A	2	54	8,586	159.00	0.00%	963.56	119.69	0.0875	193.53	182.51	14.78%
2	Driveaway >161K outside MB	N/A	3	0	0	0.00	0.00%	963.56	119.69	0.0790	0.00	0.00	0.00%
2	Driveaway >161K outside MB	N/A	4	0	0	0.00	0.00%	963.56	119.69	0.0782	0.00	0.00	0.00%
2	Dealer Trailer	N/A	1	71	69,651	981.00	0.00%	963.56	119.69	1.3554	1,263.50	1,191.54	21.46%
2	Dealer Trailer	N/A	2	129	89,526	694.00	0.00%	963.56	119.69	0.9807	947.27	893.32	28.72%
2	Dealer Trailer	N/A	3	5	3,325	665.00	0.00%	963.56	119.69	0.8850	866.55	817.20	22.89%
2	Dealer Trailer	N/A	4	4	2,564	641.00	0.00%	963.56	119.69	0.8768	859.62	810.66	26.47%
2	Dealer Moped	N/A	1	1	551	551.00	0.00%	963.56	119.69	0.6620	678.31	639.68	16.09%
2	Dealer Moped	N/A	2	0	0	0.00	0.00%	963.56	119.69	0.4790	0.00	0.00	0.00%
2	Dealer Moped	N/A	3	0	0	0.00	0.00%	963.56	119.69	0.4322	0.00	0.00	0.00%
2	Dealer Moped	N/A	4	0	0	0.00	0.00%	963.56	119.69	0.4282	0.00	0.00	0.00%
2	Dealer All Uses except Motorcycles	N/A	1	2,376	4,307,688	1,813.00	0.00%	963.56	119.69	2.3790	2,127.28	2,006.13	10.65%
2	Dealer All Uses except Motorcycles	N/A	2	2,025	2,535,300	1,252.00	0.00%	963.56	119.69	1.7213	1,572.25	1,482.70	18.43%
2	Dealer All Uses except Motorcycles	N/A	3	30	35,910	1,197.00	0.00%	963.56	119.69	1.5534	1,430.56	1,349.09	12.71%
2	Dealer All Uses except Motorcycles	N/A	4	59	67,732	1,148.00	0.00%	963.56	119.69	1.5390	1,418.40	1,337.62	16.52%
2	Repairer	N/A	1	683	245,880	360.00	0.00%	963.56	119.69	0.4023	459.14	432.99	20.27%
2	Repairer	N/A	2	710	196,670	277.00	0.00%	963.56	119.69	0.2910	365.29	344.49	24.36%
2	Repairer	N/A	3	20	5,380	269.00	0.00%	963.56	119.69	0.2627	341.34	321.90	19.66%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Repairer	N/A	4	22	5,742	261.00	0.00%	963.56	119.69	0.2602	339.28	319.96	22.59%
2	Dealer Motorcycle	N/A	1	134	180,230	1,345.00	0.00%	963.56	119.69	1.9923	1,800.92	1,698.35	26.27%
2	Dealer Motorcycle	N/A	2	173	162,274	938.00	0.00%	963.56	119.69	1.4415	1,336.11	1,260.02	34.33%
2	Dealer Motorcycle	N/A	3	0	0	0.00	0.00%	963.56	119.69	1.3009	0.00	0.00	0.00%
2	Dealer Motorcycle	N/A	4	2	1,726	863.00	0.00%	963.56	119.69	1.2888	1,207.28	1,138.52	31.93%
2	Other Truck	1	1	34	29,029	853.80	8.36%	963.56	119.69	1.6835	1,540.36	1,452.64	57.01%
2	Other Truck	1	2	91	62,209	683.62	8.36%	963.56	119.69	1.2181	1,147.59	1,082.24	46.09%
2	Other Truck	1	3	0	0	0.00	8.36%	963.56	119.69	1.0993	0.00	0.00	0.00%
2	Other Truck	1	4	0	0	0.00	8.36%	963.56	119.69	1.0891	0.00	0.00	0.00%
2	Other Truck	1	5	13	14,062	1,081.69	8.36%	963.56	119.69	1.9738	1,785.30	1,683.62	43.63%
2	Other Truck	2	1	4,113	4,300,732	1,045.64	8.36%	963.56	119.69	1.1533	1,092.92	1,030.68	-9.04%
2	Other Truck	2	2	4,810	3,516,102	731.00	8.36%	963.56	119.69	0.8344	823.85	776.93	-1.92%
2	Other Truck	2	3	281	197,761	703.78	8.36%	963.56	119.69	0.7531	755.17	712.16	-6.62%
2	Other Truck	2	4	341	235,258	689.91	8.36%	963.56	119.69	0.7461	749.27	706.60	-5.48%
2	Other Truck	2	5	1,297	1,507,254	1,162.11	8.36%	963.56	119.69	1.3521	1,260.71	1,188.91	-5.59%
2	Other Truck	3	1	1,938	1,941,876	1,002.00	0.00%	963.56	119.69	0.8617	846.85	798.62	-20.30%
2	Other Truck	3	2	3,182	2,252,856	708.00	0.00%	963.56	119.69	0.6235	645.82	609.04	-13.98%
2	Other Truck	3	3	148	100,492	679.00	0.00%	963.56	119.69	0.5627	594.50	560.64	-17.43%
2	Other Truck	3	4	172	112,316	653.00	0.00%	963.56	119.69	0.5574	590.09	556.49	-14.78%
3	U Drive Bus	N/A	1	22	49,302	2,282.00	0.00%	2,282.06	119.69	1.0400	2,368.55	2,354.20	5.05%
3	U Drive Bus	N/A	2	15	20,145	1,343.00	0.00%	2,282.06	119.69	0.8646	1,989.24	1,977.19	47.22%
3	U Drive Bus	N/A	3	0	0	0.00	0.00%	2,282.06	119.69	0.6784	0.00	0.00	0.00%
3	U Drive Bus	N/A	4	0	0	0.00	0.00%	2,282.06	119.69	0.7226	0.00	0.00	0.00%
3	U Drive Motorhome	N/A	1	10	21,350	2,135.00	0.00%	2,282.06	119.69	0.8809	2,024.43	2,012.16	-5.75%
3	U Drive Motorhome	N/A	2	23	28,681	1,247.00	0.00%	2,282.06	119.69	0.7323	1,703.16	1,692.84	35.75%
3	U Drive Motorhome	N/A	3	0	0	0.00	0.00%	2,282.06	119.69	0.5746	0.00	0.00	0.00%
3	U Drive Motorhome	N/A	4	0	0	0.00	0.00%	2,282.06	119.69	0.6120	0.00	0.00	0.00%
3	U Drive Passenger Vehicle	N/A	1	3,604	8,963,833	2,487.19	1.32%	2,282.06	119.69	0.9587	2,192.74	2,179.45	-13.52%
3	U Drive Passenger Vehicle	N/A	2	736	1,065,704	1,447.97	1.32%	2,282.06	119.69	0.7970	1,843.08	1,831.91	24.87%
3	U Drive Passenger Vehicle	N/A	3	68	101,472	1,492.23	1.32%	2,282.06	119.69	0.6253	1,471.91	1,462.99	-3.24%
3	U Drive Passenger Vehicle	N/A	4	58	86,783	1,496.25	1.32%	2,282.06	119.69	0.6661	1,559.98	1,550.53	2.28%
3	U Drive Moped	N/A	1	0	0	0.00	1.32%	2,282.06	119.69	1.1384	0.00	0.00	0.00%
3	U Drive Moped	N/A	2	0	0	0.00	1.32%	2,282.06	119.69	0.9464	0.00	0.00	0.00%
3	U Drive Moped	N/A	3	0	0	0.00	1.32%	2,282.06	119.69	0.7426	0.00	0.00	0.00%
3	U Drive Moped	N/A	4	0	0	0.00	1.32%	2,282.06	119.69	0.7909	0.00	0.00	0.00%
3	Transit Bus	N/A	1	656	2,011,296	3,066.00	0.00%	2,282.06	119.69	1.2725	2,871.39	2,854.00	-6.91%
3	Transit Bus	N/A	2	42	75,636	1,800.85	1.32%	2,282.06	119.69	1.0579	2,407.27	2,392.69	31.13%
3	Transit Bus	N/A	3	7	12,558	1,794.02	1.32%	2,282.06	119.69	0.8301	1,914.59	1,902.98	4.69%
3	Transit Bus	N/A	4	3	5,725	1,908.31	1.32%	2,282.06	119.69	0.8841	2,031.50	2,019.19	4.43%
3	School Bus	N/A	1	764	668,039	874.40	1.32%	2,282.06	119.69	0.3020	772.64	767.96	-13.32%
3	School Bus	N/A	2	1,652	918,105	555.75	1.32%	2,282.06	119.69	0.2510	662.51	658.49	16.94%
3	School Bus	N/A	3	60	34,588	576.47	1.32%	2,282.06	119.69	0.1970	545.60	542.29	-7.16%
3	School Bus	N/A	4	184	104,794	569.53	1.32%	2,282.06	119.69	0.2098	573.34	569.87	-1.25%
3	Charter Bus Local	N/A	1	47	60,264	1,282.22	1.32%	2,282.06	119.69	0.5233	1,251.26	1,243.68	-4.27%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
3	Charter Bus Local	N/A	2	4	3,110	777.51	1.32%	2,282.06	119.69	0.4350	1,060.41	1,053.98	33.79%
3	Charter Bus Local	N/A	3	2	1,680	840.14	1.32%	2,282.06	119.69	0.3413	857.80	852.60	0.16%
3	Charter Bus Local	N/A	4	8	6,481	810.17	1.32%	2,282.06	119.69	0.3636	905.88	900.39	9.69%
3	Police/Emergency Passenger Vehicle	N/A	1	426	1,526,302	3,582.87	1.32%	2,282.06	119.69	1.6632	3,716.22	3,693.70	1.75%
3	Police/Emergency Passenger Vehicle	N/A	2	201	447,940	2,228.56	1.32%	2,282.06	119.69	1.3827	3,109.60	3,090.76	36.88%
3	Police/Emergency Passenger Vehicle	N/A	3	15	34,473	2,298.18	1.32%	2,282.06	119.69	1.0849	2,465.65	2,450.71	5.25%
3	Police/Emergency Passenger Vehicle	N/A	4	20	43,769	2,188.47	1.32%	2,282.06	119.69	1.1556	2,618.46	2,602.59	17.37%
3	Police/Emergency Truck	1	1	39	67,275	1,725.00	0.00%	2,282.06	119.69	1.1683	2,645.93	2,629.89	52.46%
3	Police/Emergency Truck	1	2	58	60,552	1,044.00	0.00%	2,282.06	119.69	0.9712	2,219.84	2,206.38	111.34%
3	Police/Emergency Truck	1	3	7	7,574	1,082.00	0.00%	2,282.06	119.69	0.7620	1,767.52	1,756.81	62.37%
3	Police/Emergency Truck	1	4	14	14,966	1,069.00	0.00%	2,282.06	119.69	0.8117	1,874.85	1,863.49	74.32%
3	Police/Emergency Truck	2	1	6	6,792	1,132.00	0.00%	2,282.06	119.69	0.8221	1,897.28	1,885.78	66.59%
3	Police/Emergency Truck	2	2	4	2,736	684.00	0.00%	2,282.06	119.69	0.6834	1,597.46	1,587.78	132.13%
3	Police/Emergency Truck	2	3	2	1,442	721.00	0.00%	2,282.06	119.69	0.5362	1,279.18	1,271.43	76.34%
3	Police/Emergency Truck	2	4	1	731	731.00	0.00%	2,282.06	119.69	0.5711	1,354.71	1,346.50	84.20%
3	Police/Emergency Truck	3	1	0	0	0.00	0.00%	2,282.06	119.69	0.2130	0.00	0.00	0.00%
3	Police/Emergency Truck	3	2	1	315	315.00	0.00%	2,282.06	119.69	0.1771	502.66	499.62	58.61%
3	Police/Emergency Truck	3	3	1	364	364.00	0.00%	2,282.06	119.69	0.1390	420.18	417.63	14.73%
3	Police/Emergency Truck	3	4	0	0	0.00	0.00%	2,282.06	119.69	0.1480	0.00	0.00	0.00%
3	Funeral Passenger Vehicle	N/A	1	40	37,872	946.80	1.32%	2,282.06	119.69	0.5105	1,223.63	1,216.21	26.78%
3	Funeral Passenger Vehicle	N/A	2	84	50,840	605.24	1.32%	2,282.06	119.69	0.4244	1,037.43	1,031.15	68.15%
3	Funeral Passenger Vehicle	N/A	3	1	641	641.01	1.32%	2,282.06	119.69	0.3330	839.77	834.68	28.52%
3	Funeral Passenger Vehicle	N/A	4	5	3,246	649.19	1.32%	2,282.06	119.69	0.3547	886.68	881.30	33.98%
3	Common Carrier Bus Within MB	N/A	1	63	119,007	1,889.00	0.00%	2,282.06	119.69	0.9124	2,092.59	2,079.91	10.11%
3	Common Carrier Bus Within MB	N/A	2	41	77,449	1,889.00	0.00%	2,282.06	119.69	0.7585	1,759.83	1,749.17	-7.40%
3	Common Carrier Bus Within MB	N/A	3	6	11,334	1,889.00	0.00%	2,282.06	119.69	0.5951	1,406.59	1,398.06	-25.99%
3	Common Carrier Bus Within MB	N/A	4	10	18,890	1,889.00	0.00%	2,282.06	119.69	0.6339	1,490.41	1,481.38	-21.58%
3	Taxicab Vehicle-for-Hire	N/A	1	463	4,270,101	9,222.68	0.00%	2,282.06	119.69	4.4515	9,745.49	9,686.44	5.03%
3	Taxicab Vehicle-for-Hire	N/A	2	108	609,994	5,648.09	0.00%	2,282.06	119.69	3.7007	8,121.94	8,072.73	42.93%
3	Taxicab Vehicle-for-Hire	N/A	3	46	265,014	5,761.17	0.00%	2,282.06	119.69	2.9036	6,398.45	6,359.68	10.39%
3	Taxicab Vehicle-for-Hire	N/A	4	4	21,933	5,483.25	0.00%	2,282.06	119.69	3.0928	6,807.43	6,766.18	23.40%
3	Limousine Vehicle-for-Hire	N/A	1	38	118,695	3,123.55	0.00%	2,282.06	119.69	3.0474	6,709.21	6,668.55	113.49%
3	Limousine Vehicle-for-Hire	N/A	2	9	14,864	1,651.56	0.00%	2,282.06	119.69	2.5334	5,597.78	5,563.86	236.89%
3	Limousine Vehicle-for-Hire	N/A	3	0	0	0.00	0.00%	2,282.06	119.69	1.9877	0.00	0.00	0.00%
3	Limousine Vehicle-for-Hire	N/A	4	0	0	0.00	0.00%	2,282.06	119.69	2.1172	0.00	0.00	0.00%
3	Accessible Vehicle-for-Hire	N/A	1	159	417,855	2,628.02	1.32%	2,282.06	119.69	1.2103	2,736.84	2,720.26	2.16%
3	Accessible Vehicle-for-Hire	N/A	2	8	11,120	1,389.99	1.32%	2,282.06	119.69	1.0062	2,295.42	2,281.51	62.00%
3	Accessible Vehicle-for-Hire	N/A	3	0	0	0.00	1.32%	2,282.06	119.69	0.7895	0.00	0.00	0.00%
3	Accessible Vehicle-for-Hire	N/A	4	1	2,046	2,045.94	1.32%	2,282.06	119.69	0.8409	1,938.02	1,926.27	-7.08%
3	U Drive Truck	1	1	689	1,858,301	2,697.10	1.32%	2,282.06	119.69	1.1748	2,659.97	2,643.85	-3.25%
3	U Drive Truck	1	2	150	242,555	1,617.04	1.32%	2,282.06	119.69	0.9766	2,231.51	2,217.99	35.37%
3	U Drive Truck	1	3	64	111,096	1,735.87	1.32%	2,282.06	119.69	0.7663	1,776.68	1,765.91	0.40%
3	U Drive Truck	1	4	23	39,118	1,700.78	1.32%	2,282.06	119.69	0.8162	1,884.61	1,873.19	8.70%
3	U Drive Truck	2	1	361	688,077	1,906.03	1.32%	2,282.06	119.69	0.8266	1,907.16	1,895.60	-1.84%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
3	U Drive Truck	2	2	31	30,455	982.44	1.32%	2,282.06	119.69	0.6872	1,605.67	1,595.94	60.33%
3	U Drive Truck	2	3	0	0	0.00	1.32%	2,282.06	119.69	0.5392	0.00	0.00	0.00%
3	U Drive Truck	2	4	0	0	0.00	1.32%	2,282.06	119.69	0.5743	0.00	0.00	0.00%
3	U Drive Truck	3	1	36	22,356	621.00	0.00%	2,282.06	119.69	0.2142	582.92	579.39	-6.70%
3	U Drive Truck	3	2	15	6,075	405.00	0.00%	2,282.06	119.69	0.1781	504.79	501.73	23.88%
3	U Drive Truck	3	3	0	0	0.00	0.00%	2,282.06	119.69	0.1397	0.00	0.00	0.00%
3	U Drive Truck	3	4	0	0	0.00	0.00%	2,282.06	119.69	0.1488	0.00	0.00	0.00%
3	Common Carrier Bus Over 161K outside MB	N/A	1	29	21,895	755.00	0.00%	2,282.06	119.69	0.3355	845.19	840.07	11.27%
3	Common Carrier Bus Over 161K outside MB	N/A	2	20	15,100	755.00	0.00%	2,282.06	119.69	0.2789	722.82	718.44	-4.84%
3	Common Carrier Bus Over 161K outside MB	N/A	3	0	0	0.00	0.00%	2,282.06	119.69	0.2188	0.00	0.00	0.00%
3	Common Carrier Bus Over 161K outside MB	N/A	4	8	6,040	755.00	0.00%	2,282.06	119.69	0.2331	623.74	619.97	-17.89%
4	All Purpose Motorcycle (Moterscooter Body Style)	1	1	86	43,564	506.55	0.53%	925.49	119.69	0.6022	604.97	617.30	21.22%
4	All Purpose Motorcycle (Moterscooter Body Style)	1	2	24	10,380	432.49	0.53%	925.49	119.69	0.6043	606.64	619.00	42.37%
4	All Purpose Motorcycle (Moterscooter Body Style)	1	3	1	255	254.97	0.53%	925.49	119.69	0.2777	343.49	350.49	36.74%
4	All Purpose Motorcycle (Moterscooter Body Style)	1	4	0	0	0.00	0.53%	925.49	119.69	0.4153	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	1	5	1	375	374.97	0.53%	925.49	119.69	0.4393	473.68	483.33	28.22%
4	All Purpose Motorcycle (Moterscooter Body Style)	2	1	9	7,517	835.18	0.53%	925.49	119.69	1.0274	947.57	966.89	15.16%
4	All Purpose Motorcycle (Moterscooter Body Style)	2	2	1	668	668.40	0.53%	925.49	119.69	1.0309	950.42	969.79	44.32%
4	All Purpose Motorcycle (Moterscooter Body Style)	2	3	0	0	0.00	0.53%	925.49	119.69	0.4738	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	2	4	1	548	547.50	0.53%	925.49	119.69	0.7085	690.61	704.69	28.03%
4	All Purpose Motorcycle (Moterscooter Body Style)	2	5	1	585	585.23	0.53%	925.49	119.69	0.7494	723.59	738.34	25.50%
4	All Purpose Motorcycle (Moterscooter Body Style)	3	1	0	0	0.00	0.53%	925.49	119.69	1.3691	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	3	2	0	0	0.00	0.53%	925.49	119.69	1.3738	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	3	3	0	0	0.00	0.53%	925.49	119.69	0.6314	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	3	4	0	0	0.00	0.53%	925.49	119.69	0.9441	0.00	0.00	0.00%
4	All Purpose Motorcycle (Moterscooter Body Style)	3	5	0	0	0.00	0.53%	925.49	119.69	0.9987	0.00	0.00	0.00%
4	All Purpose Motorcycle (Other Body Style)	1	1	150	116,743	778.29	0.53%	925.49	119.69	0.8218	781.90	797.84	1.97%
4	All Purpose Motorcycle (Other Body Style)	1	2	78	53,888	690.87	0.53%	925.49	119.69	0.8246	784.17	800.16	15.21%
4	All Purpose Motorcycle (Other Body Style)	1	3	7	2,727	389.64	0.53%	925.49	119.69	0.3790	425.09	433.75	10.73%
4	All Purpose Motorcycle (Other Body Style)	1	4	4	2,101	525.20	0.53%	925.49	119.69	0.5667	576.36	588.11	11.39%
4	All Purpose Motorcycle (Other Body Style)	1	5	8	4,352	544.03	0.53%	925.49	119.69	0.5995	602.74	615.02	12.45%
4	All Purpose Motorcycle (Other Body Style)	2	1	117	148,776	1,271.59	0.53%	925.49	119.69	1.4020	1,249.41	1,274.87	-0.27%
4	All Purpose Motorcycle (Other Body Style)	2	2	78	84,203	1,079.53	0.53%	925.49	119.69	1.4068	1,253.29	1,278.83	17.84%
4	All Purpose Motorcycle (Other Body Style)	2	3	7	4,198	599.78	0.53%	925.49	119.69	0.6466	640.69	653.75	8.42%
4	All Purpose Motorcycle (Other Body Style)	2	4	0	0	0.00	0.53%	925.49	119.69	0.9668	0.00	0.00	0.00%
4	All Purpose Motorcycle (Other Body Style)	2	5	19	17,100	899.98	0.53%	925.49	119.69	1.0227	943.77	963.00	6.44%
4	All Purpose Motorcycle (Other Body Style)	3	1	129	197,623	1,531.96	0.53%	925.49	119.69	1.8682	1,625.11	1,658.23	7.67%
4	All Purpose Motorcycle (Other Body Style)	3	2	107	146,159	1,365.97	0.53%	925.49	119.69	1.8746	1,630.28	1,663.51	21.14%
4	All Purpose Motorcycle (Other Body Style)	3	3	23	17,665	768.04	0.53%	925.49	119.69	0.8616	813.96	830.55	7.57%
4	All Purpose Motorcycle (Other Body Style)	3	4	13	13,986	1,075.87	0.53%	925.49	119.69	1.2884	1,157.85	1,181.45	9.23%
4	All Purpose Motorcycle (Other Body Style)	3	5	32	35,722	1,116.30	0.53%	925.49	119.69	1.3628	1,217.82	1,242.64	10.73%
4	All Purpose Motorcycle (Sport Body Style)	1	1	41	55,583	1,355.68	0.53%	925.49	119.69	1.9616	1,700.35	1,735.01	27.30%
4	All Purpose Motorcycle (Sport Body Style)	1	2	23	26,160	1,137.41	0.53%	925.49	119.69	1.9683	1,705.78	1,740.54	52.22%
4	All Purpose Motorcycle (Sport Body Style)	1	3	3	1,710	570.00	0.53%	925.49	119.69	0.9046	848.66	865.95	51.12%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	All Purpose Motorcycle (Sport Body Style)	1	4	0	0	0.00	0.53%	925.49	119.69	1.3527	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	1	5	3	3,541	1,180.46	0.53%	925.49	119.69	1.4309	1,272.71	1,298.65	9.43%
4	All Purpose Motorcycle (Sport Body Style)	2	1	27	65,350	2,420.38	0.53%	925.49	119.69	3.3464	2,816.27	2,873.67	18.10%
4	All Purpose Motorcycle (Sport Body Style)	2	2	17	37,322	2,195.40	0.53%	925.49	119.69	3.3579	2,825.53	2,883.11	30.63%
4	All Purpose Motorcycle (Sport Body Style)	2	3	2	1,772	886.22	0.53%	925.49	119.69	1.5433	1,363.30	1,391.08	56.14%
4	All Purpose Motorcycle (Sport Body Style)	2	4	1	2,028	2,027.90	0.53%	925.49	119.69	2.3078	1,979.29	2,019.63	-0.93%
4	All Purpose Motorcycle (Sport Body Style)	2	5	7	10,683	1,526.18	0.53%	925.49	119.69	2.4411	2,086.72	2,129.24	38.78%
4	All Purpose Motorcycle (Sport Body Style)	3	1	2	5,452	2,725.86	0.53%	925.49	119.69	4.4594	3,713.06	3,788.73	38.26%
4	All Purpose Motorcycle (Sport Body Style)	3	2	0	0	0.00	0.53%	925.49	119.69	4.4747	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	3	0	0	0.00	0.53%	925.49	119.69	2.0566	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	4	0	0	0.00	0.53%	925.49	119.69	3.0752	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	5	1	2,613	2,612.91	0.53%	925.49	119.69	3.2529	2,740.88	2,796.74	6.47%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	1	13	11,501	884.67	0.53%	925.49	119.69	1.2687	1,141.98	1,165.25	31.02%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	2	12	9,230	769.17	0.53%	925.49	119.69	1.2730	1,145.49	1,168.83	51.16%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	3	0	0	0.00	0.53%	925.49	119.69	0.5851	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	4	0	0	0.00	0.53%	925.49	119.69	0.8749	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	5	3	1,915	638.23	0.53%	925.49	119.69	0.9254	865.40	883.04	37.63%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	1	24	34,719	1,446.63	0.53%	925.49	119.69	2.1643	1,863.69	1,901.68	30.76%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	2	18	22,610	1,256.12	0.53%	925.49	119.69	2.1717	1,869.68	1,907.78	51.08%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	3	1	746	746.01	0.53%	925.49	119.69	0.9981	923.99	942.82	25.71%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	4	1	908	908.03	0.53%	925.49	119.69	1.4925	1,322.38	1,349.33	47.81%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	5	9	10,411	1,156.81	0.53%	925.49	119.69	1.5788	1,391.86	1,420.22	22.12%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	1	9	16,140	1,793.38	0.53%	925.49	119.69	2.8841	2,443.69	2,493.49	38.30%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	2	11	18,422	1,674.75	0.53%	925.49	119.69	2.8940	2,451.67	2,501.63	48.58%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	3	0	0	0.00	0.53%	925.49	119.69	1.3301	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	4	0	0	0.00	0.53%	925.49	119.69	1.9889	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	5	6	8,178	1,362.99	0.53%	925.49	119.69	2.1038	1,814.94	1,851.92	35.15%
4	All Purpose Motorcycle (Touring Body Style)	1	1	10	8,556	855.59	0.53%	925.49	119.69	1.0251	945.74	965.01	12.19%
4	All Purpose Motorcycle (Touring Body Style)	1	2	2	1,432	716.21	0.53%	925.49	119.69	1.0286	948.58	967.91	34.43%
4	All Purpose Motorcycle (Touring Body Style)	1	3	0	0	0.00	0.53%	925.49	119.69	0.4728	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	1	4	0	0	0.00	0.53%	925.49	119.69	0.7069	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	1	5	1	660	659.74	0.53%	925.49	119.69	0.7478	722.25	736.97	11.12%
4	All Purpose Motorcycle (Touring Body Style)	2	1	27	38,014	1,407.94	0.53%	925.49	119.69	1.7488	1,528.91	1,560.07	10.22%
4	All Purpose Motorcycle (Touring Body Style)	2	2	16	19,363	1,210.19	0.53%	925.49	119.69	1.7548	1,533.75	1,565.01	28.64%
4	All Purpose Motorcycle (Touring Body Style)	2	3	2	1,305	652.45	0.53%	925.49	119.69	0.8065	769.60	785.28	19.72%
4	All Purpose Motorcycle (Touring Body Style)	2	4	1	870	870.15	0.53%	925.49	119.69	1.2060	1,091.51	1,113.76	27.32%
4	All Purpose Motorcycle (Touring Body Style)	2	5	3	3,023	1,007.71	0.53%	925.49	119.69	1.2757	1,147.65	1,171.04	15.59%
4	All Purpose Motorcycle (Touring Body Style)	3	1	164	294,039	1,792.92	0.53%	925.49	119.69	2.3304	1,997.57	2,038.28	13.08%
4	All Purpose Motorcycle (Touring Body Style)	3	2	123	184,916	1,503.38	0.53%	925.49	119.69	2.3384	2,004.02	2,044.86	35.30%
4	All Purpose Motorcycle (Touring Body Style)	3	3	10	9,685	968.52	0.53%	925.49	119.69	1.0748	985.73	1,005.82	3.30%
4	All Purpose Motorcycle (Touring Body Style)	3	4	10	11,989	1,198.89	0.53%	925.49	119.69	1.6071	1,414.71	1,443.54	19.77%
4	All Purpose Motorcycle (Touring Body Style)	3	5	44	58,413	1,327.57	0.53%	925.49	119.69	1.6999	1,489.52	1,519.87	13.88%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	1	193	67,453	349.50	0.53%	925.49	119.69	0.3056	365.96	373.42	6.28%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	2	116	36,589	315.43	0.53%	925.49	119.69	0.3067	366.81	374.28	18.03%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	Pleasure Motorcycle (Motorscooter Body Style)	1	3	1	200	199.94	0.53%	925.49	119.69	0.1409	233.27	238.02	18.42%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	4	8	2,241	280.07	0.53%	925.49	119.69	0.2108	289.52	295.42	4.92%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	1	36	19,124	531.23	0.53%	925.49	119.69	0.5214	539.82	550.83	3.14%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	2	24	11,483	478.47	0.53%	925.49	119.69	0.5232	541.27	552.30	14.82%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	3	0	0	0.00	0.53%	925.49	119.69	0.2405	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	4	2	631	315.50	0.53%	925.49	119.69	0.3596	409.42	417.76	31.71%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	1	0	0	0.00	0.53%	925.49	119.69	0.6948	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	2	0	0	0.00	0.53%	925.49	119.69	0.6972	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	3	0	0	0.00	0.53%	925.49	119.69	0.3204	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	4	0	0	0.00	0.53%	925.49	119.69	0.4791	0.00	0.00	0.00%
4	Pleasure Motorcycle (Other Body Style)	1	1	536	286,034	533.65	0.53%	925.49	119.69	0.4170	455.75	465.04	-13.32%
4	Pleasure Motorcycle (Other Body Style)	1	2	553	255,852	462.66	0.53%	925.49	119.69	0.4185	456.90	466.21	0.24%
4	Pleasure Motorcycle (Other Body Style)	1	3	17	4,939	290.55	0.53%	925.49	119.69	0.1923	274.67	280.27	-4.05%
4	Pleasure Motorcycle (Other Body Style)	1	4	19	6,884	362.30	0.53%	925.49	119.69	0.2876	351.44	358.60	-1.54%
4	Pleasure Motorcycle (Other Body Style)	2	1	1,073	898,547	837.42	0.53%	925.49	119.69	0.7115	693.00	707.12	-16.01%
4	Pleasure Motorcycle (Other Body Style)	2	2	1,149	836,589	728.10	0.53%	925.49	119.69	0.7139	694.97	709.13	-3.12%
4	Pleasure Motorcycle (Other Body Style)	2	3	29	13,136	452.96	0.53%	925.49	119.69	0.3281	384.09	391.92	-13.93%
4	Pleasure Motorcycle (Other Body Style)	2	4	30	16,173	539.12	0.53%	925.49	119.69	0.4906	515.05	525.55	-3.03%
4	Pleasure Motorcycle (Other Body Style)	3	1	1,747	1,798,235	1,029.33	0.53%	925.49	119.69	0.9481	883.66	901.67	-12.86%
4	Pleasure Motorcycle (Other Body Style)	3	2	2,572	2,316,153	900.53	0.53%	925.49	119.69	0.9513	886.29	904.35	-0.11%
4	Pleasure Motorcycle (Other Body Style)	3	3	64	33,025	516.02	0.53%	925.49	119.69	0.4372	472.02	481.64	-7.16%
4	Pleasure Motorcycle (Other Body Style)	3	4	110	75,411	685.55	0.53%	925.49	119.69	0.6538	646.54	659.71	-4.28%
4	Pleasure Motorcycle (Sport Body Style)	1	1	277	251,329	907.33	0.53%	925.49	119.69	0.9955	921.85	940.63	3.12%
4	Pleasure Motorcycle (Sport Body Style)	1	2	163	130,276	799.24	0.53%	925.49	119.69	0.9989	924.60	943.44	17.42%
4	Pleasure Motorcycle (Sport Body Style)	1	3	4	1,875	468.67	0.53%	925.49	119.69	0.4591	489.63	499.61	6.04%
4	Pleasure Motorcycle (Sport Body Style)	1	4	6	3,388	564.72	0.53%	925.49	119.69	0.6865	672.87	686.58	20.94%
4	Pleasure Motorcycle (Sport Body Style)	2	1	488	731,125	1,498.21	0.53%	925.49	119.69	1.6983	1,488.15	1,518.48	0.82%
4	Pleasure Motorcycle (Sport Body Style)	2	2	352	453,067	1,287.12	0.53%	925.49	119.69	1.7041	1,492.85	1,523.27	17.72%
4	Pleasure Motorcycle (Sport Body Style)	2	3	11	8,132	739.26	0.53%	925.49	119.69	0.7832	750.80	766.10	3.08%
4	Pleasure Motorcycle (Sport Body Style)	2	4	12	10,823	901.95	0.53%	925.49	119.69	1.1711	1,063.40	1,085.07	19.67%
4	Pleasure Motorcycle (Sport Body Style)	3	1	56	109,889	1,962.30	0.53%	925.49	119.69	2.2630	1,943.25	1,982.86	0.51%
4	Pleasure Motorcycle (Sport Body Style)	3	2	47	75,240	1,600.85	0.53%	925.49	119.69	2.2708	1,949.51	1,989.25	23.61%
4	Pleasure Motorcycle (Sport Body Style)	3	3	2	2,251	1,125.32	0.53%	925.49	119.69	1.0437	960.68	980.26	-13.35%
4	Pleasure Motorcycle (Sport Body Style)	3	4	2	2,945	1,472.27	0.53%	925.49	119.69	1.5606	1,377.25	1,405.31	-5.05%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	1	47	27,380	582.54	0.53%	925.49	119.69	0.6438	638.48	651.49	11.24%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	2	55	29,358	533.79	0.53%	925.49	119.69	0.6460	640.26	653.31	21.74%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	3	0	0	0.00	0.53%	925.49	119.69	0.2969	0.00	0.00	0.00%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	4	1	362	361.56	0.53%	925.49	119.69	0.4440	477.46	487.19	34.03%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	1	212	209,307	987.30	0.53%	925.49	119.69	1.0983	1,004.74	1,025.21	3.29%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	2	235	200,452	852.99	0.53%	925.49	119.69	1.1021	1,007.78	1,028.31	19.92%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	3	3	1,575	524.88	0.53%	925.49	119.69	0.5065	527.86	538.61	2.07%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	4	8	4,984	623.03	0.53%	925.49	119.69	0.7574	730.03	744.91	18.93%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	1	156	190,560	1,221.54	0.53%	925.49	119.69	1.4636	1,299.07	1,325.55	7.94%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	2	184	193,724	1,052.85	0.53%	925.49	119.69	1.4686	1,303.12	1,329.68	25.63%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	3	6	3,860	643.28	0.53%	925.49	119.69	0.6750	663.60	677.12	4.71%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	4	1	780	779.85	0.53%	925.49	119.69	1.0093	933.01	952.02	21.43%
4	Pleasure Motorcycle (Touring Body Style)	1	1	30	17,260	575.34	0.53%	925.49	119.69	0.5202	538.89	549.88	-4.93%
4	Pleasure Motorcycle (Touring Body Style)	1	2	44	23,892	542.99	0.53%	925.49	119.69	0.5220	540.33	551.34	1.00%
4	Pleasure Motorcycle (Touring Body Style)	1	3	1	264	263.53	0.53%	925.49	119.69	0.2399	313.02	319.40	20.56%
4	Pleasure Motorcycle (Touring Body Style)	1	4	3	1,231	410.20	0.53%	925.49	119.69	0.3588	408.78	417.11	1.15%
4	Pleasure Motorcycle (Touring Body Style)	2	1	176	164,562	935.01	0.53%	925.49	119.69	0.8875	834.84	851.86	-9.37%
4	Pleasure Motorcycle (Touring Body Style)	2	2	287	231,562	806.84	0.53%	925.49	119.69	0.8905	837.30	854.36	5.33%
4	Pleasure Motorcycle (Touring Body Style)	2	3	13	6,262	481.73	0.53%	925.49	119.69	0.4093	449.50	458.66	-5.29%
4	Pleasure Motorcycle (Touring Body Style)	2	4	8	4,843	605.35	0.53%	925.49	119.69	0.6120	612.87	625.36	2.76%
4	Pleasure Motorcycle (Touring Body Style)	3	1	1,625	1,901,561	1,170.19	0.53%	925.49	119.69	1.1827	1,072.68	1,094.54	-6.96%
4	Pleasure Motorcycle (Touring Body Style)	3	2	3,348	3,409,902	1,018.49	0.53%	925.49	119.69	1.1867	1,075.95	1,097.88	7.23%
4	Pleasure Motorcycle (Touring Body Style)	3	3	80	47,887	598.58	0.53%	925.49	119.69	0.5454	559.19	570.59	-5.18%
4	Pleasure Motorcycle (Touring Body Style)	3	4	111	83,691	753.97	0.53%	925.49	119.69	0.8156	776.88	792.72	4.58%
4	All Purpose Moped	N/A	1	291	143,159	491.96	0.53%	925.49	119.69	0.6022	604.97	617.30	24.82%
4	All Purpose Moped	N/A	2	128	55,188	431.16	0.53%	925.49	119.69	0.6043	606.64	619.00	42.81%
4	All Purpose Moped	N/A	3	3	896	298.69	0.53%	925.49	119.69	0.2777	343.49	350.49	16.72%
4	All Purpose Moped	N/A	4	5	1,676	335.14	0.53%	925.49	119.69	0.4153	454.35	463.61	37.60%
4	Pleasure Moped	N/A	1	757	269,024	355.38	0.53%	925.49	119.69	0.3056	365.96	373.42	4.52%
4	Pleasure Moped	N/A	2	438	140,344	320.42	0.53%	925.49	119.69	0.3067	366.81	374.28	16.19%
4	Pleasure Moped	N/A	3	6	1,390	231.69	0.53%	925.49	119.69	0.1409	233.27	238.02	2.19%
4	Pleasure Moped	N/A	4	4	1,120	279.95	0.53%	925.49	119.69	0.2108	289.52	295.42	4.97%
5	All Purpose Trailer	N/A	1	65,149	4,744,679	72.83	5.91%	65.82	0.00	1.1131	73.27	73.77	-4.36%
5	All Purpose Trailer	N/A	2	149,700	10,334,102	69.03	5.91%	65.82	0.00	0.9704	63.88	64.31	-12.03%
5	All Purpose Trailer	N/A	3	3,539	191,217	54.03	5.91%	65.82	0.00	0.8199	53.97	54.34	-5.04%
5	All Purpose Trailer	N/A	4	7,030	306,936	43.66	5.91%	65.82	0.00	0.6722	44.25	44.55	-3.65%
6	Off Road Vehicle - ATV	N/A	1	8,289	49,734	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - ATV	N/A	2	32,669	196,014	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - ATV	N/A	3	784	4,704	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - ATV	N/A	4	1,430	8,580	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Motorcycle	N/A	1	507	3,042	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Motorcycle	N/A	2	973	5,838	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Motorcycle	N/A	3	22	132	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Motorcycle	N/A	4	16	96	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%

Table 14
Indicated Rate Calculation

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	22/23 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
6	Off Road Vehicle - Snowmobile	N/A	1	8,338	50,028	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snowmobile	N/A	2	23,507	141,042	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snowmobile	N/A	3	1,026	6,156	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snowmobile	N/A	4	1,582	9,492	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snow Vehicle	N/A	1	25	150	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snow Vehicle	N/A	2	101	606	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snow Vehicle	N/A	3	5	30	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%
6	Off Road Vehicle - Snow Vehicle	N/A	4	20	120	6.00	0.00%	6.08	0.00	1.0000	6.08	6.13	2.10%

Notes:

[1] & [2]: Data per the Rate Model; refer to Part V, Ratemaking, RM.2

[3] = [2] / [1]

[4] to [6] Refer to Part V, Ratemaking, RM.4

[7] Refer to Part V, Ratemaking, Table 13

[8] Details of the calculation of the Indicated Rate per Part V, Ratemaking, RM.4

[9] Balanced to the revenue requirement by major class

[10] = ([9] / ([3] * (1 + [4]))) - 1