Undertaking #22

MPI to provide explanation for claims expense and road safety, loss prevention expenses in pro forma 7 reconciled against item number 4 at page 2 of pro forma 7.

RESPONSE:

Please see Undertaking #21 as the same rationale applies to explain the decrease in the claims expenses and increase in road safety/loss prevention expense. PF-7 page 1 shows the change in the corporate expenses allocated to basic by Statement of Operations <u>line item</u> (claims, operating, road safety/loss prevention, and regulatory) whereas PF-7 page 2 shows the change in <u>overall</u> corporate expenses allocated to Basic.