

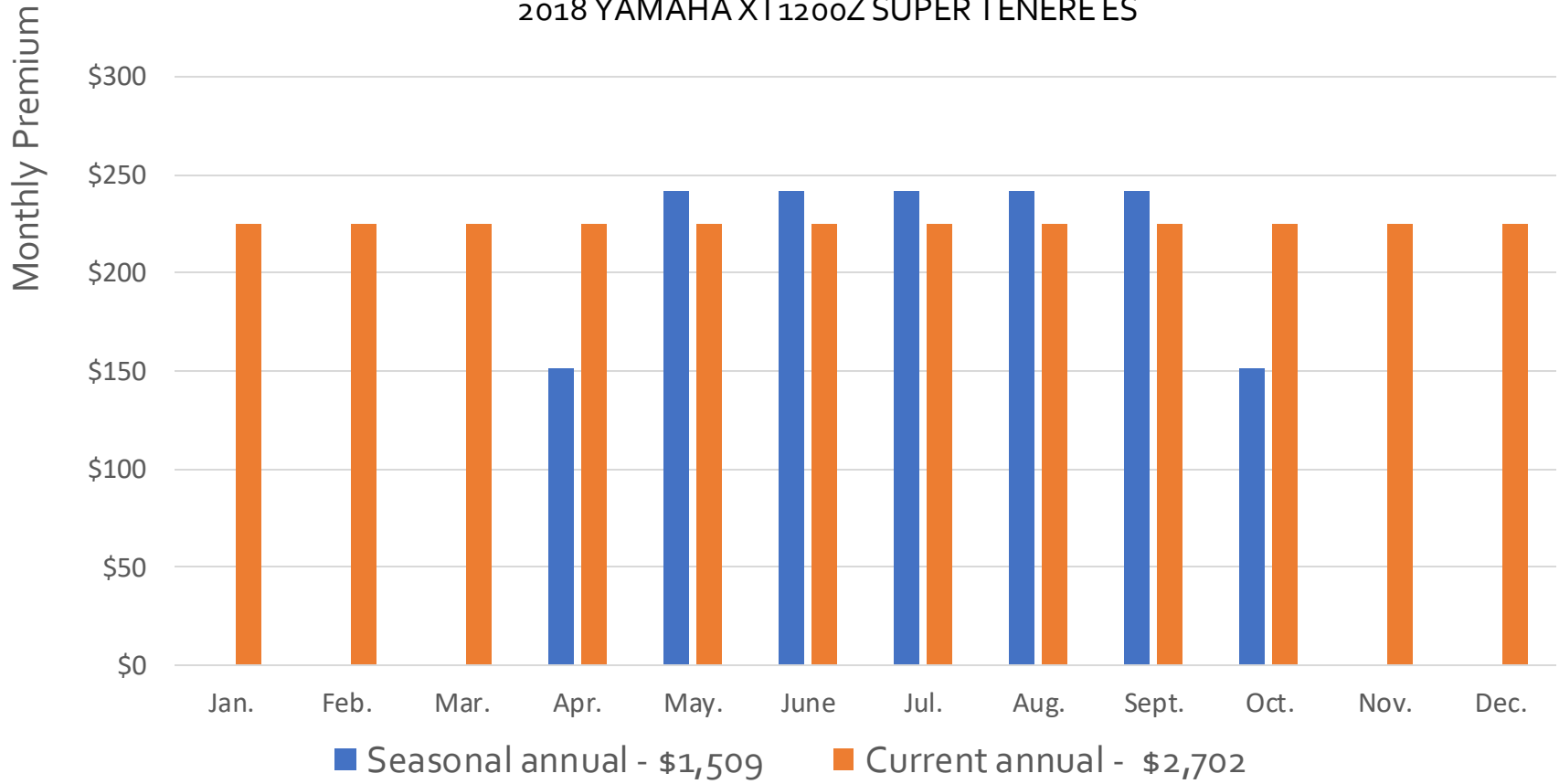
SAF Response Attachment IR 2-3

Driver Profile	Motorcycle	Winnipeg	Brandon	Calgary	Toronto	Regina (Annual)	Regina (Adjusted)	SK Rank:	Regina % diff	Regina \$ diff
Driver Profile 1 35 year old male; claims and conviction free	Motor Scooter 2013 Honda PCX 150	\$348	\$318	\$936	\$647	\$536	\$321	2	-40%	\$215
	Sport 2007 Yamaha YZF R6	\$1,491	\$1,232	\$1,197	\$835	\$1,902	\$1,029	2	-46%	\$873
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$926	\$801	\$1,197	\$835	\$1,528	\$842	3	-45%	\$686
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,137	\$978	\$2,328	\$997	\$1,898	\$1,184	4	-38%	\$714
	Other 2003 Yamaha V-Star 1100 Classic	\$932	\$807	\$1,197	\$973	\$1,524	\$840	2	-45%	\$684
Driver Profile 2 50 year old male; claims and conviction free	Motor Scooter 2013 Honda PCX 150	\$348	\$318	\$838	\$647	\$512	\$309	1	-40%	\$203
	Sport 2007 Yamaha YZF R6	\$1,491	\$1,232	\$1,066	\$835	\$1,810	\$983	2	-46%	\$827
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$926	\$801	\$1,066	\$835	\$1,455	\$805	2	-45%	\$650
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,137	\$978	\$2,049	\$997	\$1,807	\$1,138	4	-37%	\$669
	Other 2003 Yamaha V-Star 1100 Classic	\$932	\$807	\$1,066	\$973	\$1,452	\$804	1	-45%	\$648
Driver Profile 3 21 year old male; claims and conviction free	Motor Scooter 2013 Honda PCX 150	\$434	\$399	\$1,118	\$1,255	\$594	\$350	1	-41%	\$244
	Sport 2007 Yamaha YZF R6	\$1,829	\$1,532	\$1,439	\$1,654	\$2,131	\$1,143	1	-46%	\$988
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$1,164	\$1,011	\$1,439	\$1,654	\$1,710	\$933	1	-45%	\$777
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,422	\$1,229	\$2,805	\$1,994	\$2,126	\$1,298	2	-39%	\$828
	Other 2003 Yamaha V-Star 1100 Classic	\$1,172	\$1,019	\$1,439	\$1,945	\$1,706	\$931	1	-45%	\$775
Driver Profile 4 65 year old male; claims and conviction free	Motor Scooter 2013 Honda PCX 150	\$348	\$318	\$823	\$647	\$512	\$309	1	-40%	\$203
	Sport 2007 Yamaha YZF R6	\$1,491	\$1,232	\$1,045	\$835	\$1,810	\$983	2	-46%	\$827
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$926	\$801	\$1,045	\$835	\$1,455	\$805	2	-45%	\$650
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,137	\$978	\$2,007	\$997	\$1,807	\$1,138	4	-37%	\$669
	Other 2003 Yamaha V-Star 1100 Classic	\$932	\$807	\$1,045	\$973	\$1,452	\$804	1	-45%	\$648
Driver Profile 5 35 year old male; one at-fault claim in the last year and claims and conviction free prior to that	Motor Scooter 2013 Honda PCX 150	\$381	\$349	\$1,004	\$2,104	\$539	\$324	1	-40%	\$215
	Sport 2007 Yamaha YZF R6	\$1,622	\$1,348	\$1,288	\$2,799	\$1,905	\$1,035	1	-46%	\$870
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$1,018	\$882	\$1,288	\$2,799	\$1,531	\$848	1	-45%	\$683
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,248	\$1,075	\$2,504	\$3,362	\$1,901	\$1,208	2	-36%	\$694
	Other 2003 Yamaha V-Star 1100 Classic	\$1,025	\$889	\$1,288	\$3,310	\$1,527	\$846	1	-45%	\$681
Driver Profile 6 50 year old male; one at-fault claim in the last year and conviction free prior to that	Motor Scooter 2013 Honda PCX 150	\$381	\$349	\$897	\$2,104	\$539	\$324	1	-40%	\$215
	Sport 2007 Yamaha YZF R6	\$1,622	\$1,348	\$1,145	\$2,799	\$1,905	\$1,035	1	-46%	\$870
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$1,018	\$882	\$1,145	\$2,799	\$1,531	\$848	1	-45%	\$683
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,248	\$1,075	\$2,203	\$3,362	\$1,901	\$1,208	2	-36%	\$694
	Other 2003 Yamaha V-Star 1100 Classic	\$1,025	\$889	\$1,145	\$3,310	\$1,527	\$846	1	-45%	\$681
Driver Profile 7 21 year old male; one at-fault claim within the last year and claims and convictions free prior to that	Motor Scooter 2013 Honda PCX 150	\$505	\$466	\$1,219	\$2,462	\$755	\$482	2	-36%	\$273
	Sport 2007 Yamaha YZF R6	\$2,111	\$1,782	\$1,573	\$3,281	\$2,463	\$1,364	1	-45%	\$1,099
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$1,363	\$1,186	\$1,573	\$3,281	\$1,995	\$1,130	1	-43%	\$865
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,658	\$1,438	\$3,068	\$3,956	\$2,458	\$1,536	2	-38%	\$923
	Other 2003 Yamaha V-Star 1100 Classic	\$1,372	\$1,195	\$1,573	\$3,879	\$1,991	\$1,128	1	-43%	\$863
Driver Profile 8 65 year old male; one at-fault claim in the last year and claims and convictions free prior to that	Motor Scooter 2013 Honda PCX 150	\$381	\$349	\$882	\$2,104	\$539	\$324	1	-40%	\$215
	Sport 2007 Yamaha YZF R6	\$1,622	\$1,348	\$1,123	\$2,799	\$1,905	\$1,035	1	-46%	\$870
	Sport-Touring 2011 Suzuki DL650A V-STROM	\$1,018	\$882	\$1,123	\$2,799	\$1,531	847.7	1	-45%	\$683
	Touring 2013 Harley Davidson FLHX Street Glide	\$1,248	\$1,075	\$2,517	\$3,362	\$1,901	1207.5	2	-36%	\$694
	Other 2003 Yamaha V-Star 1100 Classic	\$1,025	\$889	\$1,123	\$3,310	\$1,527	845.7	1	-45%	\$681

Seasonal rating

Comparison of current vs. seasonal premium

2018 YAMAHA XT1200Z SUPER TENERE ES



SAF Expenses

	2016-17		2017-18		2018-19		2019-20		2020-21		2021-22 Budget		
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	
Claims Incurred													
Injury claims - total	262,903,151	26.94%	183,874,267	19.11%	251,084,791	23.33%	166,232,213	15.25%	472,521,418		269,516,963	24.74%	
Medical funding	29,210,999	2.99%	29,073,624	3.02%	39,275,836	3.65%	38,919,454	3.57%	39,258,060	4.00%	40,618,256	3.73%	
STARS	400,000	0.04%	400,000	0.04%	400,000	0.04%	400,000	0.04%	400,000	0.04%	400,000	0.04%	
Other injury claims	233,292,152	23.90%	154,400,643	16.05%	211,408,955	19.65%	126,912,759	11.64%	432,863,358	44.09%	228,498,707	20.98%	
Damage claims - total	543,940,511	55.73%	598,079,469	62.16%	594,345,839	55.23%	606,297,726	55.61%	508,635,963	51.81%	671,369,228	61.63%	
Auto Body	281,274,121	28.82%	299,664,137	31.14%	315,523,791	29.32%	309,460,476	28.39%	270,359,213	27.54%	316,106,394	29.02%	
Other damage costs	262,666,390	26.91%	298,415,332	31.01%	278,822,048	25.91%	296,837,250	27.23%	238,276,750	24.27%	355,262,834	32.61%	
Change in Discounting	- 8,839,130	-0.91%	5,912,691	0.61%	49,451,484	4.60%	116,771,059	10.71%	- 195,703,091	-19.93%	- 100,179,192	-9.20%	
Claims Incurred	798,004,532	81.76%	787,866,427	81.88%	894,882,114	83.16%	889,300,998	81.57%	785,454,290	80.00%	840,706,999	77.18%	
Issuer Fees	46,243,699	4.74%	46,253,067	4.81%	47,088,971	4.38%	47,481,738	4.36%	47,070,631	4.79%	49,588,177	4.55%	
Premium Taxes	46,462,385	4.76%	46,949,984	4.88%	47,423,782	4.41%	48,308,842	4.43%	48,556,984	4.95%	50,112,283	4.60%	
Administration Expenses	54,201,455	5.55%	50,502,070	5.25%	58,243,877	5.41%	71,067,594	6.52%	69,189,462	7.05%	99,293,591	9.12%	
Traffic Safety Expense	31,130,440	3.19%	30,635,802	3.18%	28,467,913	2.65%	34,047,100	3.12%	31,553,924	3.21%	49,569,558	4.55%	
Total Claims and Expenses	976,042,511	100.00%	962,207,350	100.00%	1,076,106,657	100.00%	1,090,206,272	100.00%	981,825,291	100.00%	1,089,270,608	100.00%	
% of Claims incurred outside of SAF control	20,771,869	2.60%	35,386,315	4.49%	89,127,320	9.96%	156,090,513	17.55%	- 156,045,031	-19.87%	59,160,936	-7.04%	Question 5 d)
% of Premium tax outside of SAF control	46,462,385	100.00%	46,949,984	100.00%	47,423,782	100.00%	48,308,842	100.00%	48,556,984	100.00%	50,112,283	100.00%	Question 5 d)
% of Traffic Safety outside of SAF control	31,130,440	100.00%	30,635,802	100.00%	28,467,913	100.00%	34,047,100	100.00%	31,553,924	100.00%	49,569,558	100.00%	Question 5 d)

* For 2021-22, costs previously coded as contra expenses were moved out of expense and into revenue. For the 21-22 budget, this increased administration expenses by \$8.4 million and traffic safety expenses by \$9.1 million compared to the previous method.

Items highlighted in green are outside of SGI control. Using the following definition "specifically taxes, components of legislated programs that SAF is required to fund and other such payments".

Janette's Work:

Medical Funding Ultimate Loss			42,681,811		47,867,256		36,481,898		40,618,100	
Medical Ultimate Loss			43,044,830		40,194,531		33,190,613		41,433,384	
Total Damage		555,051,735		560,838,101		543,040,622		463,011,545		629,382,793
		53.99%		56.26%		56.99%		58.39%		

Reconciliation of IR 1-5 to IR 1-77	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Auto Body per IR 1-5 above	281,274,121	299,664,137	315,523,791	309,460,476	270,359,213	316,106,394
Auto Body per IR 1-77	281,274,121	299,664,137	315,523,791	309,460,477	270,359,214	316,106,394
Total Labour Costs	120,921,170	122,219,821	129,182,267	124,821,134	109,491,187	127,317,556
Total Parts Costs	110,224,139	117,597,344	130,432,957	131,358,958	115,057,903	134,442,846
Paint & Shop Materials (Other)	28,579,800	30,036,395	32,992,483	32,445,098	29,143,413	33,094,000
Sublet Parts & Labour	21,549,012	29,810,577	22,916,084	20,835,287	16,666,711	21,251,992

Contra GL Account & Description	Fiscal Year				
	2016-17	2017-18	2018-19	2019-20	2020-21
Contra expenses included within administrative expenses					
59002 Driver & Accident Searches	(946,059)	(1,257,194)	(1,294,770)	(1,228,046)	(1,007,859)
59008 Medical Appeal	-	-	-	-	15
59081 NSF Surcharge Revenue	(5,430)	(3,960)	(4,860)	(3,090)	(1,590)
59082 CPO Revenue	(221,792)	(555,762)	(1,138,551)	(1,606,533)	(1,226,355)
59083 Search Fees Revenue	(162,150)	(264,126)	(282,270)	(286,590)	(214,505)
59084 PLP Revenue	(532,180)	(513,898)	(519,696)	(529,805)	(610,217)
59085 IRP Fees	(161,368)	(195,875)	(269,843)	(290,825)	(295,950)
59087 Finance Plans NSF Fee	(1,038,953)	(984,437)	(989,656)	(957,414)	(349,247)
59088 Digitized Photo	(602,424)	(787,509)	(827,898)	(805,132)	(654,210)
59090 MVD Admin Fee (dept 12400)	(1,889,097)	(2,446,318)	(2,431,616)	(2,299,690)	(2,130,174)
59091 Specialty Plate Recovery	(158,088)	(138,537)	(118,687)	(111,515)	(137,792)
59092 Outside Agency Revenue	(205,084)	(237,277)	(225,343)	(203,123)	(452,104)
59093 SIRP Recovery US Exchange	(9,820)	(30,646)	(57,406)	(47,070)	(3,477)
Total	(5,932,444)	(7,415,539)	(8,160,596)	(8,368,833)	(7,083,465)
Contra expenses included within traffic safety expenses					
59001 D.W.I. Revenue	(456,055)	(429,290)	(406,563)	(373,530)	(441,830)
59003 National Safety Code	(114,128)	(114,128)	(114,128)	(114,128)	(114,128)
59004 Administrative Penalty	(57,750)	(80,900)	(114,900)	(85,900)	(22,400)
59005 Vehicle Inspection Revenue	(1,140,733)	(2,356,288)	(2,443,938)	(2,462,020)	(2,398,402)
59010 Dr Train School/Instructor Fee	(61,904)	(56,725)	(54,447)	(83,332)	9,731
59011 Impoundment Fees	(495,367)	(904,342)	(839,321)	(830,034)	(981,911)
59012 Impoundment Appeal Fees	(186,125)	(212,525)	(114,750)	(102,425)	(126,000)
59013 Restricted License Appeal Fee	(25,760)	(46,550)	(42,350)	(39,900)	(32,750)
59014 Roadside Suspension Appeal Fee	(3,600)	(3,675)	(3,150)	(3,500)	(5,075)
59018 Alcohol and Drug Education Fee	(153,450)	(141,750)	(158,400)	(142,200)	(187,200)
59019 Ignition Interlock Fees	(7,800)	(8,375)	(6,056)	(8,750)	(8,050)
59020 Chair Review Receipt	(3,000)	(2,800)	(1,400)	(350)	(525)
59089 Ignition Interlock Admin Fee	(64,335)	(141,645)	(143,955)	(143,220)	(117,810)
59090 MVD Admin Fee (dept 16400 & 16500)	(2,054,052)	(3,808,060)	(4,362,685)	(3,588,566)	(3,065,122)
59094 MGD Training Program	(14,000)	(45,075)	(40,500)	(57,500)	(18,000)
59095 Cert of Safety Fitness Revenue	(78,150)	(134,250)	(133,250)	(111,875)	(79,750)
59097 Photo Radar Recovery	(2,973,745)	(2,739,752)	(3,131,608)	128,671	(664,855)
Total	(7,889,954)	(11,226,130)	(12,111,401)	(8,018,558)	(8,254,076)
Grand Total	(13,822,398)	(18,641,668)	(20,271,997)	(16,387,391)	(15,337,541)

5	f) Please reconcile the autobody expenses for 2021/22 with the detail provided in response to SRRP (SAF) 1-77. Please explain the increase in 2021/22 relative to prior years.	<p>SAF IF 2-5(f) Response: please reference SAF IR 1-5(f) - included in the original (round 1) reconciliation: <i>IR 1-5(a) SAF Response (auto body only): The main cost drivers outside of SGIs control with respect to auto body repairs are advancements in new vehicle safety technologies (automation and construction). SGI has been experiencing average claims severity increases of 5% annually (2017: +6%; 2018: +1%; 2019: +4%; 2020: +8%)</i></p>
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SAF IR 1-5(a) SAF Response (auto body only):

	FY 2016/2017	FY 2017/2018	FY 2018/2019	FY 2019/2020	FY 2020 / 2021	FY 2021 / 2022 Projection
Total Repair Costs	\$281,274,121	\$299,664,137	\$315,523,791	\$309,460,476	\$270,359,213	\$316,106,394
11% Taxes (PST & GST)	\$30,940,153	\$32,963,055	\$34,707,617	\$34,040,652	\$29,739,513	\$34,771,703
CPI (2%)	\$5,006,679	\$5,334,022	\$5,616,323	\$5,508,396	\$4,812,394	\$5,626,694
New Safety Technologies & Construction	\$14,719,637	\$2,613,671	\$11,007,994	\$21,592,914	\$11,790,365	\$13,785,400

*auto collision and comprehensive repairs only (does not include road hazard glass)

SAF IR 1-77(c) SAF Response:

	FY 2016/2017	FY 2017/2018	FY 2018/2019	FY 2019/2020	FY 2020 / 2021	FY 2021 / 2022 Projection
Total Labour Costs	\$120,921,170	\$122,219,821	\$129,182,267	\$124,821,134	\$109,491,187	\$127,317,556
Total Parts Costs	\$110,224,139	\$117,597,344	\$130,432,957	\$131,358,958	\$115,057,903	\$134,442,846
Paint & Shop Materials (Other)	\$28,579,800	\$30,036,395	\$32,992,483	\$32,445,098	\$29,143,413	\$33,094,000
Sublet Parts & Labour	\$21,549,012	\$29,810,577	\$22,916,084	\$20,835,287	\$16,666,711	\$21,251,992
Total Repair Costs	\$281,274,121	\$299,664,137	\$315,523,791	\$309,460,476	\$270,359,213	\$316,106,394

*auto collision and comprehensive repairs only (does not include road hazard glass)

	FY 2016/2017	FY 2017/2018	FY 2018/2019	FY 2019/2020	FY 2020 / 2021	FY 2021 / 2022 Projection
Road Hazard Glass (33 Coverage)	\$3,881,591	\$4,655,188	\$5,765,301	\$7,775,840	\$9,036,054	\$11,178,877

* includes repair/replace parts and labour

Insurance Corporation of British
Columbia

Canadian Motor Vehicle Insurance
Rate Comparisons

April 2021

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Introduction and purpose

The Insurance Corporation of British Columbia (“ICBC”) engaged Ernst & Young LLP (“EY”) to conduct a comparison of motor vehicle insurance rates across Canada for a specified set of customer profiles. EY completed this work over the period from March to April 2021. This report and the accompanying exhibits outline the profiles’ criteria, the data gathered, and a summary of the comparison exercise.

Use and Distribution

This report and the information contained herein were prepared for the use of the ICBC and were based on information supplied by ICBC, as well as information gathered from other government motor vehicle insurance plans in Canada and sampled motor vehicle insurance quotes. It is not intended nor necessarily suitable for any other purpose.

No further distribution of this report may be made without the prior permission of Ernst & Young LLP. Ernst & Young LLP should be notified immediately following any requests for disclosure of any part of this report. Should the report be disclosed, it must be provided in its entirety and recipients advised that the author is available at their cost to discuss the report.

Limitations

Motor vehicle insurance products vary from province to province across Canada. Benefit levels are higher or lower in certain provinces, and access to the benefits varies with some provinces having a tort system, others having no-fault systems, as well as hybrid systems.

The comparisons made in this report do not attempt to adjust for differences in the products or benefit levels amongst the provinces, they are intended to be a comparison of the price insureds in the provinces pay for the insurance product available in their province. The cities chosen from each province are intended to be representative of a large portion of the respective provinces’ populations but are not an exhaustive representation of each province. There may be other areas not captured in the sample where rates in the provinces differ.



Customer Profiles

Together with ICBC, a set of twenty six customer profiles were identified for the comparisons. The profiles varied based on the following criteria¹:

- Number of drivers
- Driver(s) gender
- Driver(s) age
- Driver(s) marital status
- Driver(s) employment status (employed, student, retired, unemployed)
- Driver(s) license held
- Driver(s) history of automobile insurance claims
- Driver(s) history of automobile convictions
- Distance of commute to work/school
- Annual kilometres driven
- Vehicle Year, Make, Model

Exhibit 1 contains a complete description of the twenty six customer profiles and the rating assumptions applied.

Sampling Process

Insurance rates for the twenty six customer profiles were sampled for two to five cities from provinces across Canada. Information at the granular level of detail required for the comparisons was not available for Quebec. Rates from British Columbia, Saskatchewan, and Manitoba were provided directly by ICBC, SGI, and MPI respectively. These rates were provided to EY in April 2021 using May 1 2021 as the effective policy date where applicable. Rates for the other provinces were collected from a broad sample of quotes obtained online.

¹ Many of these criteria are not used for rating purposes in British Columbia, however in certain other provinces they do affect rates.



Rate Comparisons

A summary of the rate comparisons for the customer profiles and cities can be found in Exhibit 2. Exhibit 3 presents the operator(s) and vehicle(s) information for each profile alongside graphical rate comparisons between the provinces. The provinces are arranged left-to-right in the graphs from west to east across the country.

In cases where five or more quotes were provided for a given customer profile in a certain city, an average of the second to fourth lowest rates quotes was used in the comparisons. This average was intended to reflect the likelihood that a customer shopping for insurance is most likely to choose one of the best rates available to them. Where fewer than five quotes were provided, an average of all quotes obtained was used in the comparisons.

For certain customer profiles including the two motorcyclist profiles, online quotes were not available for all cities sampled. Such customers would have to speak to a broker/insurer and provide more information to obtain a quote. The rates in these instances are marked as N/A in Exhibit 2 or not shown in the bar charts in Exhibit 3.

Province Specific Notes

Manitoba - All Manitoba drivers pay an additional driver license premium on top of the vehicle insurance premium, based on the driver's Driver Safety Rating level. The license premiums are included in the rates shown in the exhibits.

Saskatchewan - The motorcycle premiums (profiles 25 and 26) assume a 5 month riding season and \$200K Liability limit for the 7 months while it's unlicensed and in storage. The unlicensed limit does not include injury and family security.

Profile	Gender	Age	Occupation	Marital Status	Years Licensed	License Type	Vehicle(s)	Claims and Convictions	Commute	Annual KMs
1	Male	19	Student	Single	3	Fully Licensed	2014 Toyota Corolla LE 4DR	None	7 KM	15,000 KM
2	Female	19	Student	Single	3	Fully Licensed	2014 Toyota Corolla LE 4DR	None	7 KM	15,000 KM
3	Male	24	Employed	Single	8	Fully Licensed	2016 Honda Civic EX 4DR	None	7 KM	15,000 KM
4	Female	24	Employed	Single	8	Fully Licensed	2016 Honda Civic EX 4DR	None	7 KM	15,000 KM
5	Male	22	Employed	Single	6	Fully Licensed	2009 Honda Civic DX 2DR Coupe	None	7 KM	15,000 KM
6	Female	22	Employed	Single	6	Fully Licensed	2009 Honda Civic DX 2DR Coupe	None	7 KM	15,000 KM
7	Male	30	Employed	Married/Common Law	14	Fully Licensed	2017 Ford F150 XL Reg Cab 4WD	Accident, February 2019	10 KM	20,000 KM
8	Female	30	Employed	Married/Common Law	14	Fully Licensed	2017 Ford F150 XL Reg Cab 4WD	Accident, February 2019	10 KM	20,000 KM
9	Male	33	Employed	Single	17	Fully Licensed	2016 Chevrolet Malibu LT 4DR	Major Conviction, May 2019	10 KM	20,000 KM
10	Female	33	Employed	Single	17	Fully Licensed	2016 Chevrolet Malibu LT 4DR	Major Conviction, May 2019	10 KM	20,000 KM
11	Male	18	Student	Single	2	Stage 2 Learners	2014 Hyundai Elantra GL 4DR	None	10 KM	15,000 KM
12	Female	18	Student	Single	2	Stage 2 Learners	2014 Hyundai Elantra GL 4DR	None	10 KM	15,000 KM
13	Male	43	Unemployed	Married/Common Law	27	Fully Licensed	2011 Dodge Grand Caravan SE	None	0 KM	10,000 KM
14	Female	43	Unemployed	Married/Common Law	27	Fully Licensed	2011 Dodge Grand Caravan SE	None	0 KM	10,000 KM
15	Male	42	Employed	Single	26	Fully Licensed	2017 Ford F150 Limited Supercrew 4WD	None	10 KM	30,000 KM
16	Female	42	Employed	Single	26	Fully Licensed	2017 Ford F150 Limited Supercrew 4WD	None	10 KM	30,000 KM
17	Male	68	Retired	Married/Common Law	52	Fully Licensed	2012 Toyota Corolla LE 4DR	None	0 KM	10,000 KM
	Female	66	Retired	Married/Common Law	50	Fully Licensed		None		
18	Male	35	Employed	Married/Common Law	19	Fully Licensed	2018 Dodge Ram 1500 ST Quad Cab 4WD	Accident, March 2020	10 KM	30,000 KM
	Female	32	Employed	Married/Common Law	16	Fully Licensed		None		
19	Female	31	Employed	Married/Common Law	15	Fully Licensed	2019 Chevrolet Silverado 1500 WT Crew Cab 4WD	None	7 KM	20,000 KM
	Male	30	Employed	Married/Common Law	14	Fully Licensed		None		
20	Male	55	Employed	Married/Common Law	39	Fully Licensed	2015 Ford Explorer 4DR 4WD	None	7 KM	20,000 KM
	Male	50	Employed	Married/Common Law	34	Fully Licensed		None		
21	Male	71	Retired	Married/Common Law	55	Fully Licensed	2015 Toyota Corolla S 4DR	None	0 KM	10,000 KM
	Female	71	Retired	Married/Common Law	55	Fully Licensed		None		
22	Male	48	Employed	Married/Common Law	32	Fully Licensed	2008 Toyota Camry LE 4DR	None	7 KM	20,000 KM
	Female	47	Unemployed	Married/Common Law	31	Fully Licensed		None		
	Male	25	Student	Single	9	Fully Licensed		None		
23	Male	48	Employed	Married/Common Law	32	Fully Licensed	2008 Toyota Camry LE 4DR	Accident, June 2019; Minor Conviction, February 2020	7 KM	20,000 KM
	Female	47	Unemployed	Married/Common Law	31	Fully Licensed		None		
	Male	25	Student	Single	9	Fully Licensed		Minor Conviction, September 2020		
24	Male	50	Employed	Married/Common Law	34	Fully Licensed	2015 Toyota Corolla LE 4DR	None	15 KM	30,000 KM
	Female	51	Employed	Married/Common Law	35	Fully Licensed	2010 Dodge Grand Caravan SE	None	15 KM	20,000 KM
	Male	21	Student	Single	5	Fully Licensed		Accident, January 2019		
	Female	18	Student	Single	2	Stage 2 Learners		None		
25	Male	45	Employed	Single	29	Fully Licensed	2012 Ducati (848 c.c engine, \$12,000 declared value)	None	N/A	N/A
26	Female	45	Employed	Single	29	Fully Licensed	2012 Ducati (848 c.c engine, \$12,000 declared value)	None	N/A	N/A

Rating Assumptions

The following assumptions underlie the sampled quotes:

All customer profiles are assumed to be personal use policies (ie no business/commercial use)

Where applicable, all customer profiles are assumed to have a \$2 million limit for Third Party Liability coverage. All customer profiles are assumed to purchase Collision and Comprehensive coverage with \$500 deductibles.

All drivers were assumed to obtain their license on their 16th birthday and progress through graduated license programs without delays/fast tracking.

All drivers were assumed to first be listed as a driver on an insurance policy when they turned 16, and have been with the same insurer for the entire duration.

Vehicles were assumed to have winter tires equipped.

Vehicles were assumed to be parked in a private garage over night.

Discounts were declined such as bundled insurance discounts (e.g. Auto & Home), CAA member discounts, potential discounts from use of a tracking app, and good grades discounts.

For profiles with more than one person, it is assumed all individuals specified are members of the same household.

Exhibit 2 - Results Summary

Single Operator and Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

	①	②	③	④	⑤	⑥	⑦	⑧
Gender: Male	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female
Age: 19	Age: 19	Age: 19	Age: 24	Age: 24	Age: 22	Age: 22	Age: 30	Age: 30
Student	Student	Student	Employed	Employed	Employed	Employed	Employed	Employed
Single	Single	Single	Single	Single	Single	Single	Married/Common Law	Married/Common Law
Years Licensed: 3	Years Licensed: 3	Years Licensed: 3	Years Licensed: 8	Years Licensed: 8	Years Licensed: 6	Years Licensed: 6	Years Licensed: 14	Years Licensed: 14
License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed
2014 Toyota Corolla LE	2014 Toyota Corolla LE	2014 Toyota Corolla LE	2016 Honda Civic EX	2016 Honda Civic EX	2009 Honda Civic Coupe	2009 Honda Civic Coupe	2017 Ford F150 XL	2017 Ford F150 XL
Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Accident, February 2019	Accident, February 2019
Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 7 KM	Commute: 10 KM	Commute: 10 KM
Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 20,000	Annual KM: 20,000

British Columbia

Abbotsford	\$2,862	\$2,862	\$2,106	\$2,106	\$2,041	\$2,041	\$1,789	\$1,789
Nanaimo	\$1,974	\$1,974	\$1,460	\$1,460	\$1,418	\$1,418	\$1,259	\$1,259
Prince George	\$2,148	\$2,148	\$1,618	\$1,618	\$1,490	\$1,490	\$1,356	\$1,356
Vancouver West End	\$2,788	\$2,788	\$2,039	\$2,039	\$2,025	\$2,025	\$1,774	\$1,774
West Kelowna	\$2,256	\$2,256	\$1,674	\$1,674	\$1,590	\$1,590	\$1,409	\$1,409

Alberta

Calgary	\$6,470	\$5,482	\$3,493	\$3,046	\$4,665	\$3,459	\$3,212	\$4,547
Edmonton	\$6,419	\$5,415	\$3,469	\$2,795	\$4,628	\$3,323	\$4,465	\$4,435
Grande Prairie	\$3,982	\$4,868	\$3,125	\$2,522	\$3,004	\$2,593	\$4,184	\$2,742
Red Deer	\$5,962	\$4,790	\$3,220	\$2,600	\$4,196	\$2,922	\$4,447	\$4,323

Saskatchewan

Esterhazy	\$1,387	\$1,387	\$1,234	\$1,234	\$1,342	\$1,342	\$1,456	\$1,456
Saskatoon	\$1,385	\$1,385	\$1,232	\$1,232	\$1,340	\$1,340	\$1,455	\$1,455

Manitoba

Brandon	\$1,902	\$1,902	\$1,666	\$1,666	\$1,411	\$1,411	\$1,543	\$1,543
Winnipeg	\$2,018	\$2,018	\$1,768	\$1,768	\$1,496	\$1,496	\$1,623	\$1,623

Ontario

Kitchener	\$4,280	\$4,211	\$2,728	\$2,625	\$2,926	\$2,579	\$2,779	\$2,667
Ottawa	\$4,308	\$3,437	\$2,482	\$2,492	\$2,371	\$2,203	\$2,745	\$2,662
Sudbury	\$3,766	\$3,444	\$2,374	\$2,256	\$2,425	\$2,238	\$2,378	\$2,253
Thunder Bay	\$3,982	\$4,868	\$3,125	\$2,522	\$3,004	\$2,593	\$4,184	\$2,742
Toronto	\$4,516	\$3,829	\$2,658	\$2,476	\$2,493	\$2,348	\$2,802	\$2,768

New Brunswick

Fredericton	\$4,034	\$4,034	\$2,537	\$2,537	\$2,830	\$2,830	\$2,856	\$2,856
Miramichi	\$4,189	\$4,189	\$2,650	\$2,650	\$2,942	\$2,942	\$3,084	\$3,084
Moncton	\$4,623	\$4,623	\$2,975	\$2,975	\$3,372	\$3,372	\$3,303	\$3,381
Saint John	\$4,764	\$4,764	\$2,982	\$2,982	\$3,369	\$3,369	\$3,347	\$3,347

Nova Scotia

Antigonish	\$4,636	\$3,344	\$2,032	\$1,808	\$1,953	\$1,671	\$2,510	\$2,470
Halifax	\$6,125	\$4,463	\$2,179	\$2,187	\$2,543	\$2,129	\$3,073	\$3,021
Sydney	\$6,195	\$4,818	\$2,147	\$2,285	\$2,528	\$2,123	\$3,022	\$2,970
Truro	\$5,044	\$3,448	\$1,743	\$1,808	\$2,005	\$1,681	\$2,567	\$2,528

Prince Edward Island

Charlottetown	\$4,575	\$3,815	\$2,075	\$1,703	\$2,180	\$1,701	\$2,388	\$2,365
Summerside	\$4,571	\$3,820	\$2,108	\$1,735	\$2,172	\$1,701	\$2,427	\$2,404

Newfoundland

Corner Brook	\$4,996	\$4,996	\$2,498	\$2,498	\$2,740	\$2,845	\$2,583	\$2,583
Gander	\$4,996	\$4,996	\$2,498	\$2,498	\$2,740	\$2,845	\$2,453	\$2,583
St. John's	\$7,790	\$7,790	\$3,944	\$3,944	\$4,963	\$4,963	\$4,895	\$4,895

Exhibit 2 - Results Summary

Single Operator and Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

	9	10	11	12	13	14	15	16
Gender: Male	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female	Gender: Male	Gender: Female
Age: 33	Age: 33	Age: 33	Age: 18	Age: 18	Age: 43	Age: 43	Age: 42	Age: 42
Employed	Employed	Employed	Student	Student	Unemployed	Unemployed	Employed	Employed
Single	Single	Single	Single	Single	Married/Common Law	Married/Common Law	Single	Single
Years Licensed: 17	Years Licensed: 17	Years Licensed: 17	Years Licensed: 2	Years Licensed: 2	Years Licensed: 27	Years Licensed: 27	Years Licensed: 26	Years Licensed: 26
License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Stage 2 Learners	License: Stage 2 Learners	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed	License: Fully Licensed
2016 Chevrolet Malibu	2016 Chevrolet Malibu	2016 Chevrolet Malibu	2014 Hyundai Elantra	2014 Hyundai Elantra	2011 Dodge Grand Caravan	2011 Dodge Grand Caravan	2017 Ford F150 Supercrew	2017 Ford F150 Supercrew
Major Conviction, May 2019	Major Conviction, May 2019	Major Conviction, May 2019	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free	Claim and conviction free
Commute: 10 KM	Commute: 10 KM	Commute: 10 KM	Commute: 10 KM	Commute: 10 KM	Commute: 0 KM	Commute: 0 KM	Commute: 10 KM	Commute: 10 KM
Annual KM: 20,000	Annual KM: 20,000	Annual KM: 20,000	Annual KM: 15,000	Annual KM: 15,000	Annual KM: 10,000	Annual KM: 10,000	Annual KM: 30,000	Annual KM: 30,000

British Columbia

Abbotsford	\$1,391	\$1,391	\$3,025	\$3,025	\$1,002	\$1,002	\$1,517	\$1,517
Nanaimo	\$975	\$975	\$2,089	\$2,089	\$716	\$716	\$1,070	\$1,070
Prince George	\$1,041	\$1,041	\$2,264	\$2,264	\$757	\$757	\$1,219	\$1,219
Vancouver West End	\$1,377	\$1,377	\$2,954	\$2,954	\$1,083	\$1,083	\$1,471	\$1,471
West Kelowna	\$1,094	\$1,094	\$2,379	\$2,379	\$789	\$789	\$1,219	\$1,219

Alberta

Calgary	\$3,048	\$3,048	\$8,151	\$6,454	\$1,713	\$1,682	\$2,877	\$2,877
Edmonton	\$2,952	\$2,952	\$8,206	\$5,122	\$1,724	\$1,693	\$2,673	\$2,673
Grande Prairie	\$2,423	\$2,423	\$8,573	\$5,878	\$1,388	\$1,353	\$2,515	\$2,515
Red Deer	\$2,790	\$2,790	\$7,798	\$5,616	\$1,488	\$1,448	\$3,383	\$3,383

Saskatchewan

Esterhazy	\$1,136	\$1,136	\$1,318	\$1,318	\$1,053	\$1,041	\$1,271	\$1,271
Saskatoon	\$1,134	\$1,134	\$1,316	\$1,316	\$1,051	\$1,039	\$1,270	\$1,270

Manitoba

Brandon	\$1,347	\$1,347	\$1,671	\$1,671	\$941	\$941	\$1,322	\$1,322
Winnipeg	\$1,430	\$1,430	\$1,774	\$1,774	\$1,024	\$1,024	\$1,390	\$1,390

Ontario

Kitchener	\$3,270	\$3,300	\$6,930	\$5,231	\$997	\$972	\$1,477	\$1,469
Ottawa	\$3,096	\$3,134	\$5,497	\$4,386	\$904	\$897	\$1,485	\$1,473
Sudbury	\$2,799	\$2,780	\$6,177	\$4,358	\$837	\$827	\$1,497	\$1,491
Thunder Bay	\$2,423	\$2,423	\$8,573	\$5,878	\$1,388	\$1,353	\$2,515	\$2,515
Toronto	\$3,107	\$3,139	\$6,690	\$4,740	\$885	\$824	\$1,569	\$1,554

New Brunswick

Fredericton	\$2,530	\$2,530	\$3,829	\$3,829	\$1,192	\$1,192	\$1,712	\$1,712
Miramichi	\$2,668	\$2,668	\$5,000	\$5,000	\$1,355	\$1,328	\$1,829	\$1,829
Moncton	\$2,825	\$2,825	\$4,411	\$4,411	\$1,409	\$1,409	\$1,869	\$1,869
Saint John	\$2,938	\$2,938	\$4,536	\$4,536	\$1,375	\$1,375	\$1,913	\$1,913

Nova Scotia

Antigonish	\$2,498	\$2,462	\$6,531	\$4,631	\$936	\$922	\$1,389	\$1,360
Halifax	\$3,021	\$2,888	\$8,359	\$7,068	\$1,083	\$1,073	\$1,486	\$1,450
Sydney	\$2,880	\$2,825	\$8,458	\$7,225	\$1,148	\$1,115	\$1,602	\$1,568
Truro	\$2,497	\$2,462	\$6,917	\$4,769	\$936	\$922	\$1,389	\$1,360

Prince Edward Island

Charlottetown	\$2,060	\$2,037	\$8,083	\$5,276	\$795	\$784	\$1,165	\$1,135
Summerside	\$2,060	\$1,988	\$7,642	\$5,284	\$783	\$771	\$1,151	\$1,135

Newfoundland

Corner Brook	N/A	N/A	\$7,846	\$7,846	\$993	\$993	\$1,340	\$1,340
Gander	N/A	N/A	\$7,846	\$7,846	\$993	\$993	\$1,340	\$1,340
St. John's	N/A	N/A	\$12,361	\$12,361	\$1,662	\$1,662	\$2,110	\$2,110

Exhibit 2 - Results Summary

Multiple Operators, Single Vehicle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

17
 Genders: Male / Female
 Ages: 68 / 66
 Retired
 Married/Common Law
 Years Licensed: 52 / 50
 Licenses: Fully Licensed
 2012 Toyota Corolla
 Claim and conviction free
 Commute: 0 KM
 Annual KM: 10,000

18
 Genders: Male / Female
 Ages: 35 / 32
 Employed
 Married/Common Law
 Years Licensed: 19 / 16
 Licenses: Fully Licensed
 2018 Dodge Ram 1500
 Accident, March 2020
 Commute: 10 KM
 Annual KM: 30,000

19
 Genders: Female / Male
 Ages: 31 / 30
 Employed
 Married/Common Law
 Years Licensed: 15 / 14
 Licenses: Fully Licensed
 2019 Chevrolet Silverado 1500
 Claim and conviction free
 Commute: 7 KM
 Annual KM: 20,000

20
 Genders: Male / Male
 Ages: 55 / 50
 Employed
 Married/Common Law
 Years Licensed: 39 / 34
 Licenses: Fully Licensed
 2015 Ford Explorer
 Claim and conviction free
 Commute: 7 KM
 Annual KM: 20,000

21
 Genders: Male / Female
 Ages: 71 / 71
 Retired
 Married/Common Law
 Years Licensed: 55 / 55
 Licenses: Fully Licensed
 2015 Toyota Corolla
 Claim and conviction free
 Commute: 0 KM
 Annual KM: 10,000 KM

British Columbia

Abbotsford	\$867	\$1,829	\$1,524	\$1,125	\$892
Nanaimo	\$618	\$1,287	\$1,073	\$796	\$636
Prince George	\$670	\$1,425	\$1,192	\$833	\$695
Vancouver West End	\$921	\$1,787	\$1,494	\$1,129	\$945
West Kelowna	\$693	\$1,459	\$1,214	\$883	\$715

Alberta

Calgary	\$1,545	\$5,413	\$2,866	\$1,579	\$1,920
Edmonton	\$1,469	\$5,278	\$2,728	\$2,069	\$1,929
Grande Prairie	\$1,211	\$3,344	\$2,811	\$1,796	\$1,545
Red Deer	\$1,261	\$5,291	\$3,450	\$1,940	\$1,678

Saskatchewan

Esterhazy	\$1,061	\$1,365	\$1,326	\$1,192	\$1,131
Saskatoon	\$1,059	\$1,364	\$1,325	\$1,190	\$1,129

Manitoba

Brandon	\$1,034	\$1,388	\$1,342	\$1,492	\$1,268
Winnipeg	\$1,125	\$1,458	\$1,410	\$1,583	\$1,378

Ontario

Kitchener	\$1,032	\$2,808	\$1,470	\$1,211	\$1,035
Ottawa	\$931	\$2,687	\$1,446	\$996	\$939
Sudbury	\$1,013	\$2,467	\$1,310	\$1,063	\$907
Thunder Bay	\$1,211	\$3,344	\$2,811	\$1,796	\$1,545
Toronto	\$1,056	\$2,534	\$1,365	\$1,140	\$960

New Brunswick

Fredericton	\$1,217	\$3,118	\$1,853	\$1,523	\$1,387
Miramichi	\$1,399	\$3,395	\$1,974	\$1,683	\$1,562
Moncton	\$1,461	\$3,689	\$1,853	\$1,739	\$1,643
Saint John	\$1,418	\$3,671	\$2,118	\$1,756	\$1,621

Nova Scotia

Antigonish	\$975	\$2,694	\$1,478	\$1,188	\$1,156
Halifax	\$1,151	\$3,245	\$1,700	\$1,287	\$1,426
Sydney	\$1,214	\$3,310	\$1,780	\$1,479	\$1,448
Truro	\$990	\$2,756	\$1,478	\$1,047	\$1,155

Prince Edward Island

Charlottetown	\$757	\$2,643	\$1,284	\$949	\$1,000
Summerside	\$745	\$2,688	\$1,308	\$934	\$982

Newfoundland

Corner Brook	\$1,086	\$2,711	\$1,390	\$1,227	\$1,284
Gander	\$1,086	\$2,711	\$1,441	\$1,227	\$1,284
St. John's	\$1,826	\$5,166	\$2,245	\$1,979	\$2,111

Exhibit 2 - Results Summary

Multiple Operators and Vehicles + Motorcycle Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

22
 Genders: Male / Female & Male Son
 Ages: 48 / 47, 25
 Employed / Unemployed, Student
 Married/Common Law
 Years Licensed: 32 / 31, 9
 Licenses: Fully Licensed

2008 Toyota Camry
 Claim and conviction free
 Commute: 7 KM
 Annual KM: 20,000

23
 Genders: Male / Female & Male Son
 Ages: 48 / 47, 25
 Employed / Unemployed, Student
 Married/Common Law
 Years Licensed: 32 / 31, 9
 Licenses: Fully Licensed

2008 Toyota Camry
 Accident, June 2019; Minor Conviction, February 2020
 Commute: 7 KM
 Annual KM: 20,000

24
 Genders: Male / Female + Son & Daughter
 Ages: 50 / 51, 21 / 18
 Employed / Employed, Student & Student
 Married/Common Law, Single
 Years Licensed: 34 / 35, 5 / 2
 Licenses: Daughter has Stage 2 Learners, all others Fully Licensed

2015 Toyota Corolla
 Accident, January 2019 (Son), others claim and conviction free
 Commute: 15 KM
 Annual KM: 30,000

2016 Dodge Grand Caravan
 Commute: 15 KM
 Annual KM: 20,000 KM

25
 Gender: Male
 Age: 45
 Employed
 Single
 Years Licensed: 29
 License: Fully Licensed

2012 Ducati 848 c.c.
 Claim and conviction free

26
 Gender: Female
 Age: 45
 Employed
 Single
 Years Licensed: 29
 License: Fully Licensed

2012 Ducati 848 c.c.
 Claim and conviction free

British Columbia

Abbotsford	\$1,206	\$1,206	\$3,050	\$1,534	\$1,534
Nanaimo	\$847	\$847	\$2,094	\$1,405	\$1,405
Prince George	\$870	\$870	\$2,329	\$1,363	\$1,363
Vancouver West End	\$1,208	\$1,208	\$3,091	\$1,487	\$1,487
West Kelowna	\$935	\$935	\$2,350	\$1,435	\$1,435

Alberta

Calgary	\$1,869	\$2,973	\$5,800	N/A	N/A
Edmonton	\$1,985	\$3,033	\$6,299	N/A	N/A
Grande Prairie	\$1,637	\$2,603	\$4,895	N/A	N/A
Red Deer	\$1,728	\$2,692	\$5,073	N/A	N/A

Saskatchewan

Esterhazy	\$1,020	\$1,103	\$2,109	\$1,070	\$1,070
Saskatoon	\$1,018	\$1,101	\$2,105	\$1,070	\$1,070

Manitoba

Brandon	\$1,150	\$1,165	\$2,534	\$1,358	\$1,358
Winnipeg	\$1,217	\$1,232	\$2,686	\$1,675	\$1,675

Ontario

Kitchener	\$1,154	\$3,751	\$3,402	N/A	N/A
Ottawa	\$1,053	\$2,919	\$3,182	N/A	N/A
Sudbury	\$952	\$3,187	\$2,918	N/A	N/A
Thunder Bay	\$1,637	\$2,603	\$4,895	N/A	N/A
Toronto	\$1,285	\$3,373	\$3,058	N/A	N/A

New Brunswick

Fredericton	\$1,384	\$2,878	\$4,955	N/A	N/A
Miramichi	\$1,628	\$3,206	\$4,986	N/A	N/A
Moncton	\$1,712	\$3,491	\$5,839	N/A	N/A
Saint John	\$1,674	\$3,550	\$5,156	N/A	N/A

Nova Scotia

Antigonish	\$1,175	\$2,986	\$4,548	N/A	N/A
Halifax	\$1,383	\$3,778	\$5,363	N/A	N/A
Sydney	\$1,422	\$3,581	\$5,560	N/A	N/A
Truro	\$1,197	\$2,986	\$4,547	N/A	N/A

Prince Edward Island

Charlottetown	\$935	\$2,156	\$3,255	N/A	N/A
Summerside	\$877	\$2,124	\$3,255	N/A	N/A

Newfoundland

Corner Brook	\$1,443	\$2,963	N/A	N/A	N/A
Gander	\$1,424	\$2,963	N/A	N/A	N/A
St. John's	\$2,670	\$6,044	\$4,986	N/A	N/A

Profile Number 1

Operator 1

Gender: Male
 Age: 19
 Years Licensed: 3
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

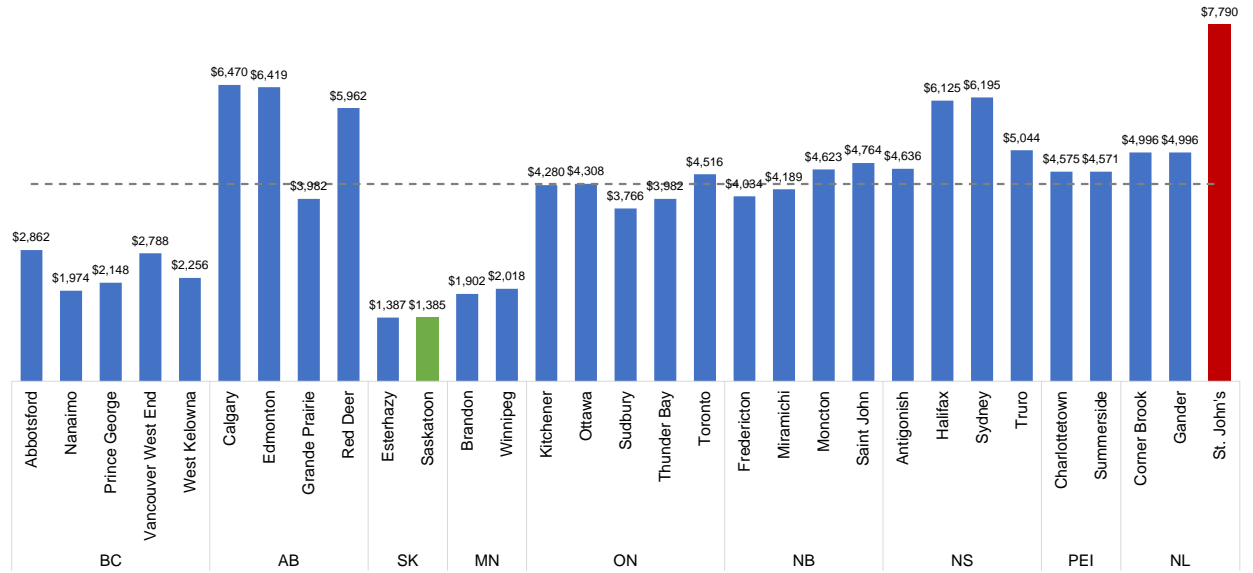
Make and Model: Toyota Corolla LE 4DR
 Model Year: 2014
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,406	New Brunswick	\$4,402	Nova Scotia	\$5,500
Alberta	\$5,708	Manitoba	\$1,960	Prince Edward Island	\$4,573
Saskatchewan	\$1,386	Ontario	\$4,170	Newfoundland	\$5,927

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$4,308)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 2

Operator 1

Gender: Female
 Age: 19
 Years Licensed: 3
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

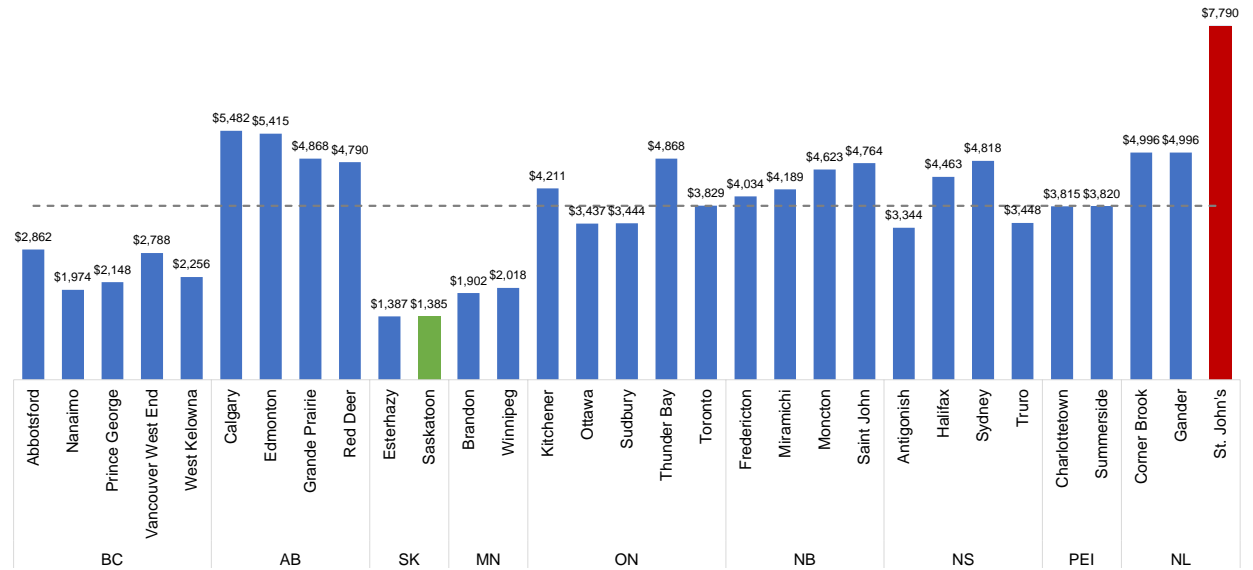
Make and Model: Toyota Corolla LE 4DR
 Model Year: 2014
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,406	New Brunswick	\$4,402	Nova Scotia	\$4,019
Alberta	\$5,139	Manitoba	\$1,960	Prince Edward Island	\$3,817
Saskatchewan	\$1,386	Ontario	\$3,958	Newfoundland	\$5,927

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$3,829)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 3

Operator 1
 Gender: Male
 Age: 24
 Years Licensed: 8
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

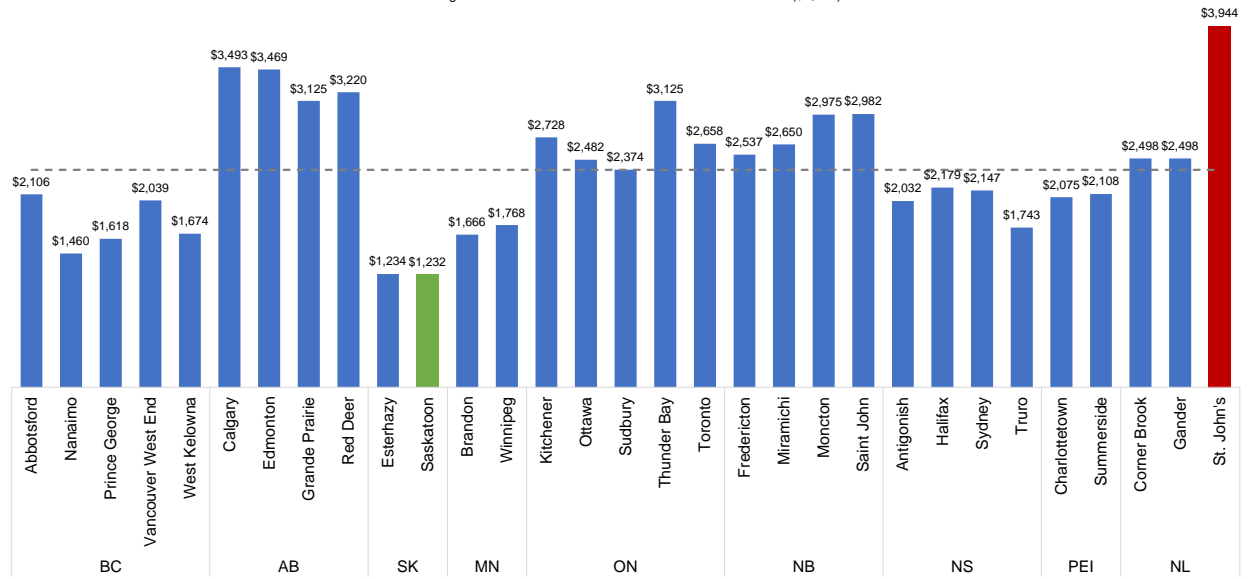
Vehicle 1
 Make and Model: Honda Civic EX 4DR
 Model Year: 2016
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$1,779	New Brunswick	\$2,786	Nova Scotia	\$2,025
Alberta	\$3,327	Manitoba	\$1,717	Prince Edward Island	\$2,091
Saskatchewan	\$1,233	Ontario	\$2,673	Newfoundland	\$2,980

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,374)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 4

Operator 1
 Gender: Female
 Age: 24
 Years Licensed: 8
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

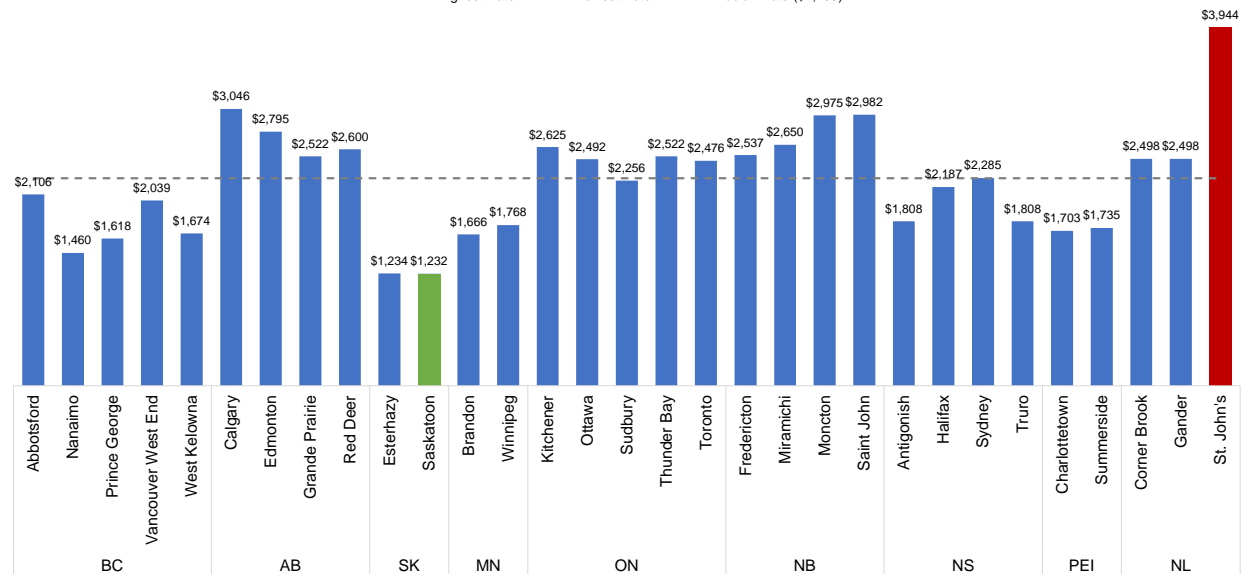
Vehicle 1
 Make and Model: Honda Civic EX 4DR
 Model Year: 2016
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$1,779	New Brunswick	\$2,786	Nova Scotia	\$2,022
Alberta	\$2,741	Manitoba	\$1,717	Prince Edward Island	\$1,719
Saskatchewan	\$1,233	Ontario	\$2,474	Newfoundland	\$2,980

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,285)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 5

Operator 1

Gender: Male
 Age: 22
 Years Licensed: 6
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic DX 2DR Coupe
 Model Year: 2009
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

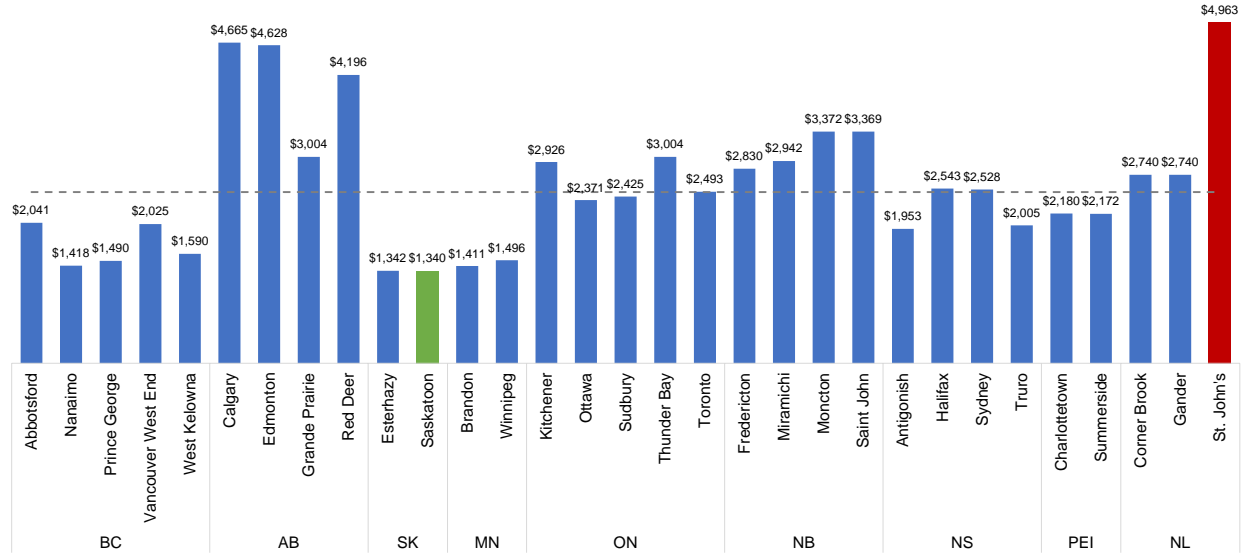
British Columbia	\$1,713	New Brunswick	\$3,128	Nova Scotia	\$2,257
Alberta	\$4,123	Manitoba	\$1,454	Prince Edward Island	\$2,176
Saskatchewan	\$1,341	Ontario	\$2,644	Newfoundland	\$3,481

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,493)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 6

Operator 1

Gender: Female
 Age: 22
 Years Licensed: 6
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

Make and Model: Honda Civic DX 2DR Coupe
 Model Year: 2009
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

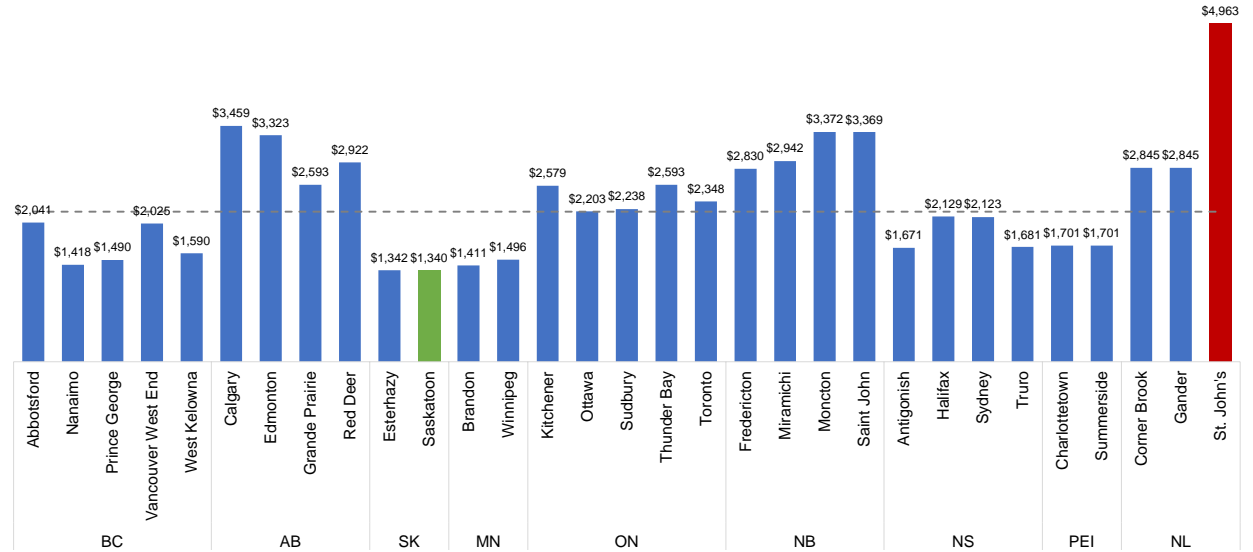
British Columbia	\$1,713	New Brunswick	\$3,128	Nova Scotia	\$1,901
Alberta	\$3,074	Manitoba	\$1,454	Prince Edward Island	\$1,701
Saskatchewan	\$1,341	Ontario	\$2,392	Newfoundland	\$3,551

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,203)

Additional Operator(s)

Additional Vehicle(s)



Profile Number 7

Operator 1

Gender: Male
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, February 2019

Vehicle 1

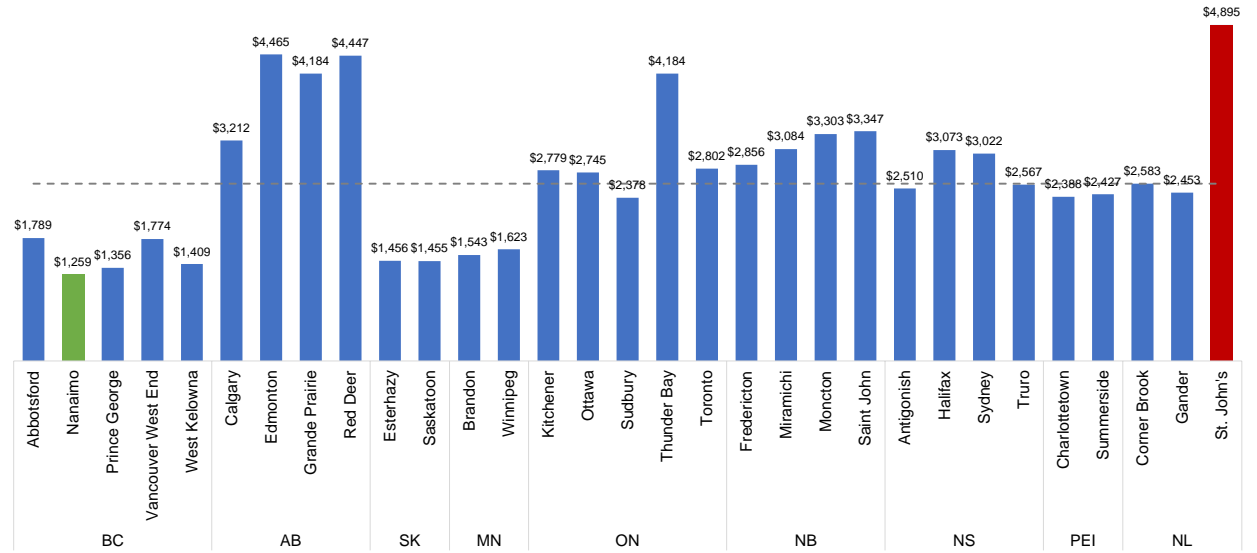
Make and Model: Ford F150 XL Reg Cab 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,517	New Brunswick	\$3,148	Nova Scotia	\$2,793
Alberta	\$4,077	Manitoba	\$1,583	Prince Edward Island	\$2,408
Saskatchewan	\$1,456	Ontario	\$2,978	Newfoundland	\$3,310

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,583)



Profile Number 8

Operator 1

Gender: Female
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, February 2019

Vehicle 1

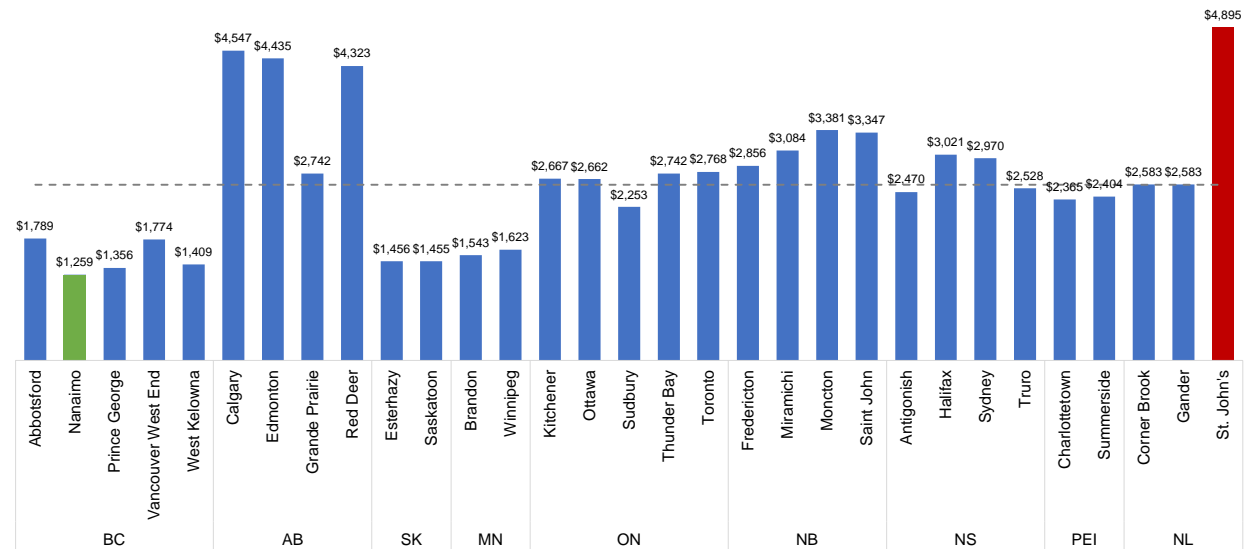
Make and Model: Ford F150 XL Reg Cab 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,517	New Brunswick	\$3,167	Nova Scotia	\$2,747
Alberta	\$4,012	Manitoba	\$1,583	Prince Edward Island	\$2,384
Saskatchewan	\$1,456	Ontario	\$2,618	Newfoundland	\$3,354

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,583)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 9

Operator 1

Gender: Male
 Age: 33
 Years Licensed: 17
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major Conviction, May 2019

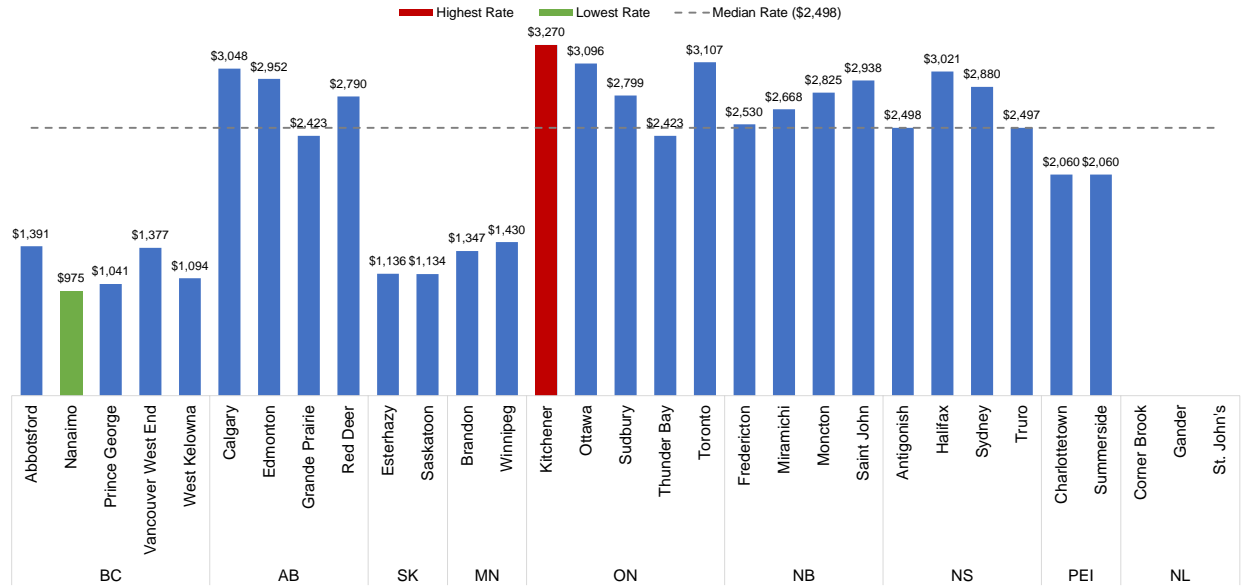
Vehicle 1

Make and Model: Chevrolet Malibu LT 4DR
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,176	New Brunswick	\$2,740	Nova Scotia	\$2,724
Alberta	\$2,803	Manitoba	\$1,389	Prince Edward Island	\$2,060
Saskatchewan	\$1,135	Ontario	\$2,939	Newfoundland	N/A

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 10

Operator 1

Gender: Female
 Age: 33
 Years Licensed: 17
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major Conviction, May 2019

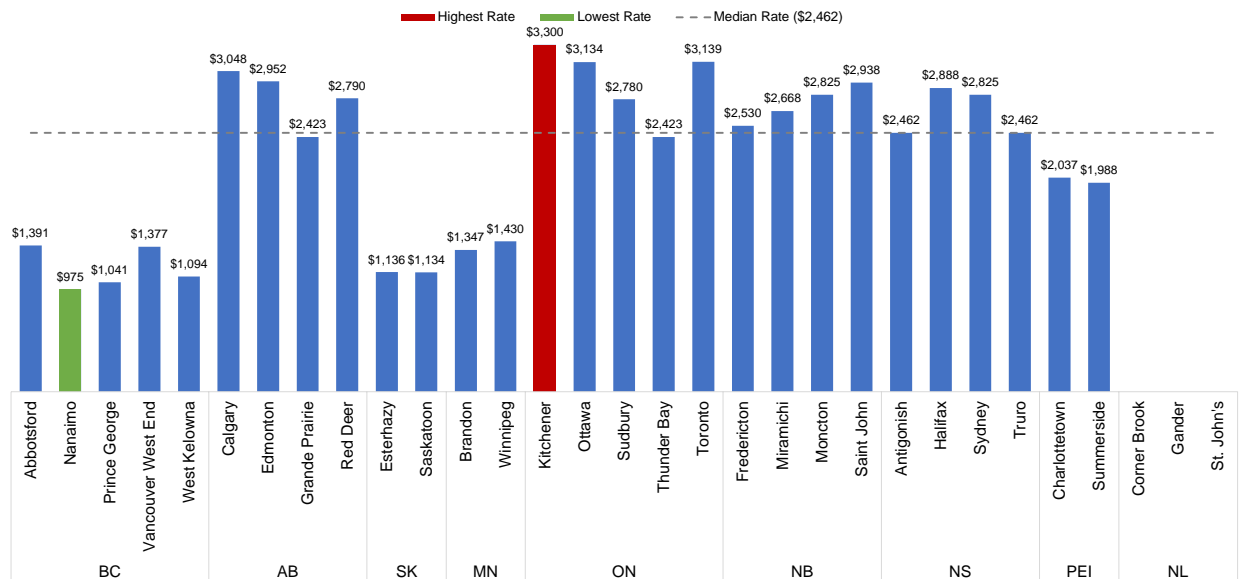
Vehicle 1

Make and Model: Chevrolet Malibu LT 4DR
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,176	New Brunswick	\$2,740	Nova Scotia	\$2,659
Alberta	\$2,803	Manitoba	\$1,389	Prince Edward Island	\$2,013
Saskatchewan	\$1,135	Ontario	\$2,955	Newfoundland	N/A

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 11

Operator 1

Gender: Male
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None

Vehicle 1

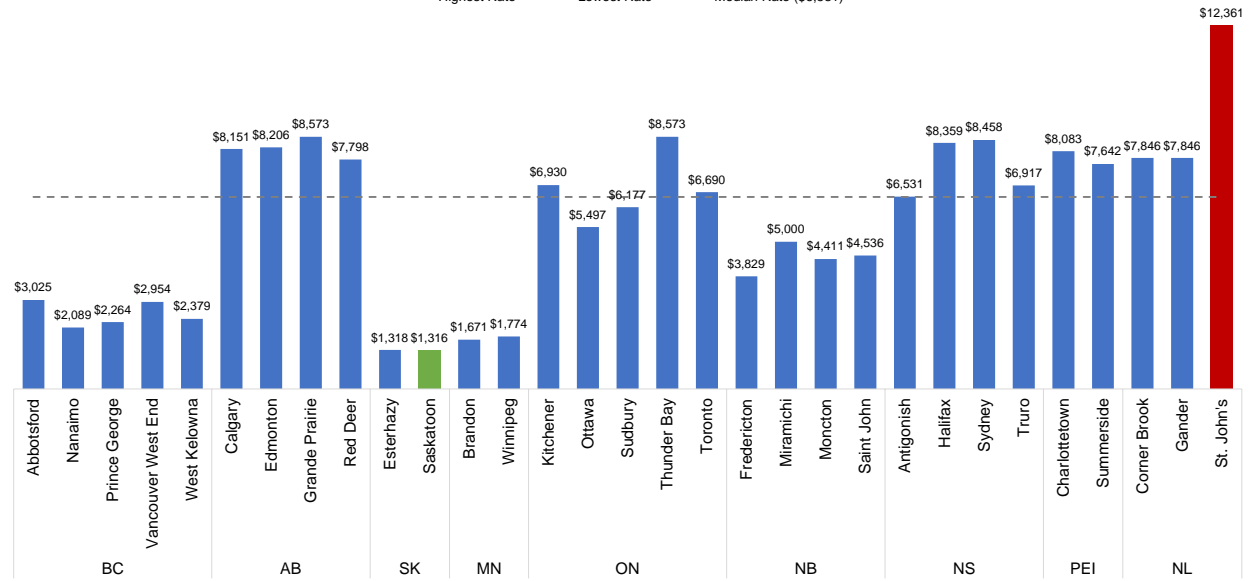
Make and Model: Hyundai Elantra GL 4DR
 Model Year: 2014
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,542	New Brunswick	\$4,444	Nova Scotia	\$7,566
Alberta	\$8,182	Manitoba	\$1,723	Prince Edward Island	\$7,862
Saskatchewan	\$1,317	Ontario	\$6,773	Newfoundland	\$9,351

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$6,531)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 12

Operator 1

Gender: Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None

Vehicle 1

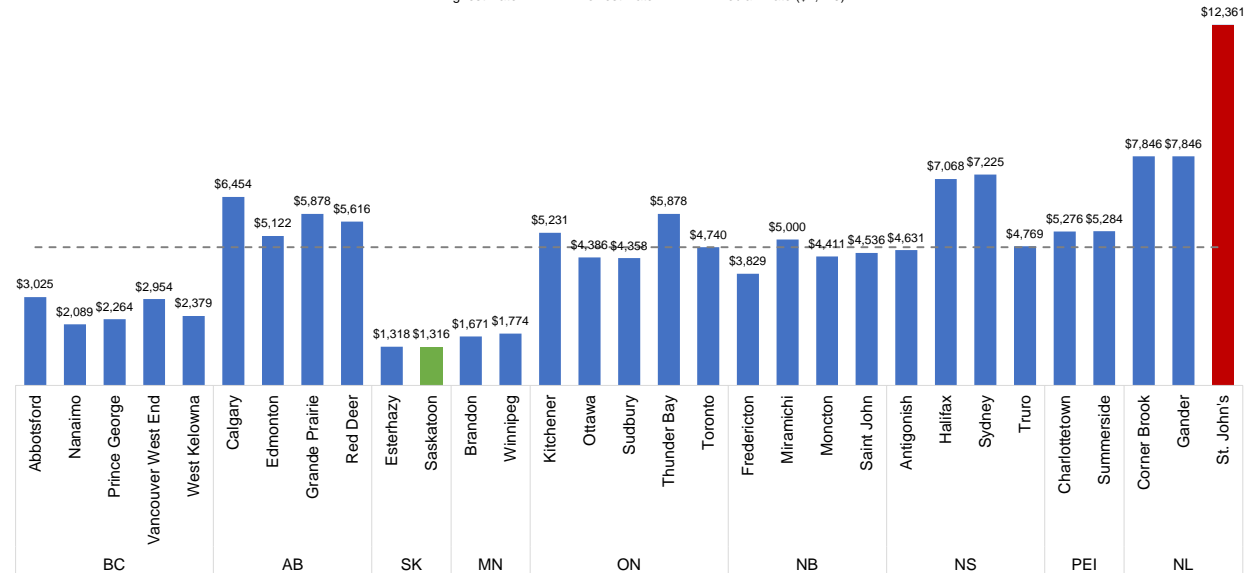
Make and Model: Hyundai Elantra GL 4DR
 Model Year: 2014
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

British Columbia	\$2,542	New Brunswick	\$4,444	Nova Scotia	\$5,923
Alberta	\$5,768	Manitoba	\$1,723	Prince Edward Island	\$5,280
Saskatchewan	\$1,317	Ontario	\$4,918	Newfoundland	\$9,351

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$4,740)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 13

Operator 1

Gender: Male
 Age: 43
 Years Licensed: 27
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

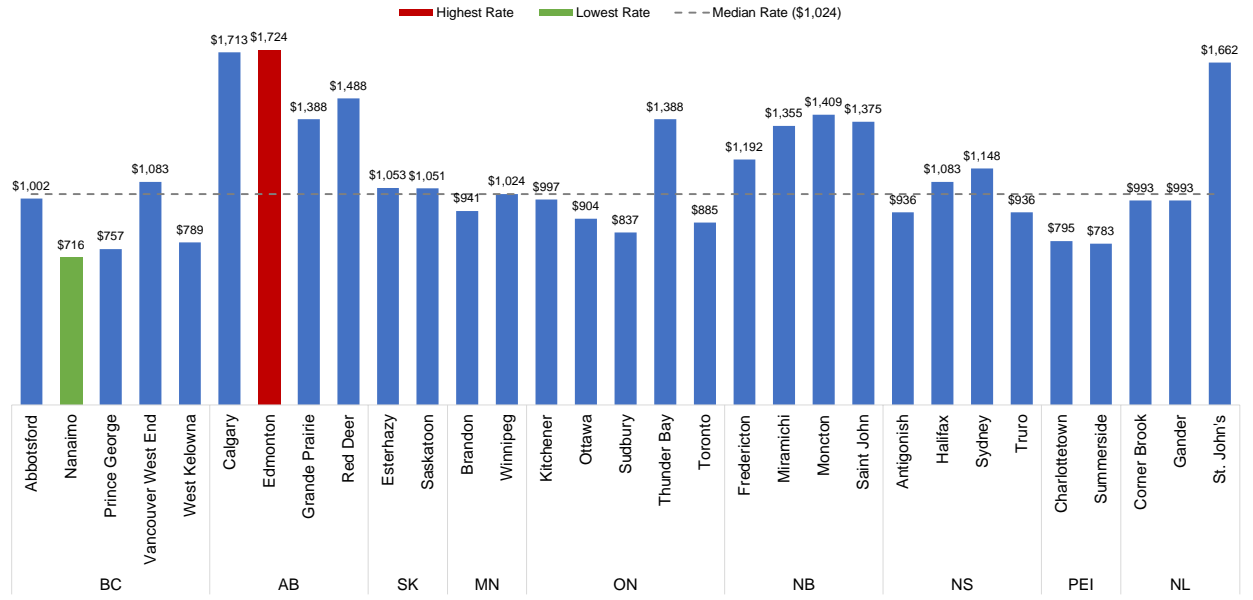
Vehicle 1

Make and Model: Dodge Grand Caravan SE
 Model Year: 2011
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$869	New Brunswick	\$1,333	Nova Scotia	\$1,025
Alberta	\$1,578	Manitoba	\$983	Prince Edward Island	\$789
Saskatchewan	\$1,052	Ontario	\$1,002	Newfoundland	\$1,216

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 14

Operator 1

Gender: Female
 Age: 43
 Years Licensed: 27
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

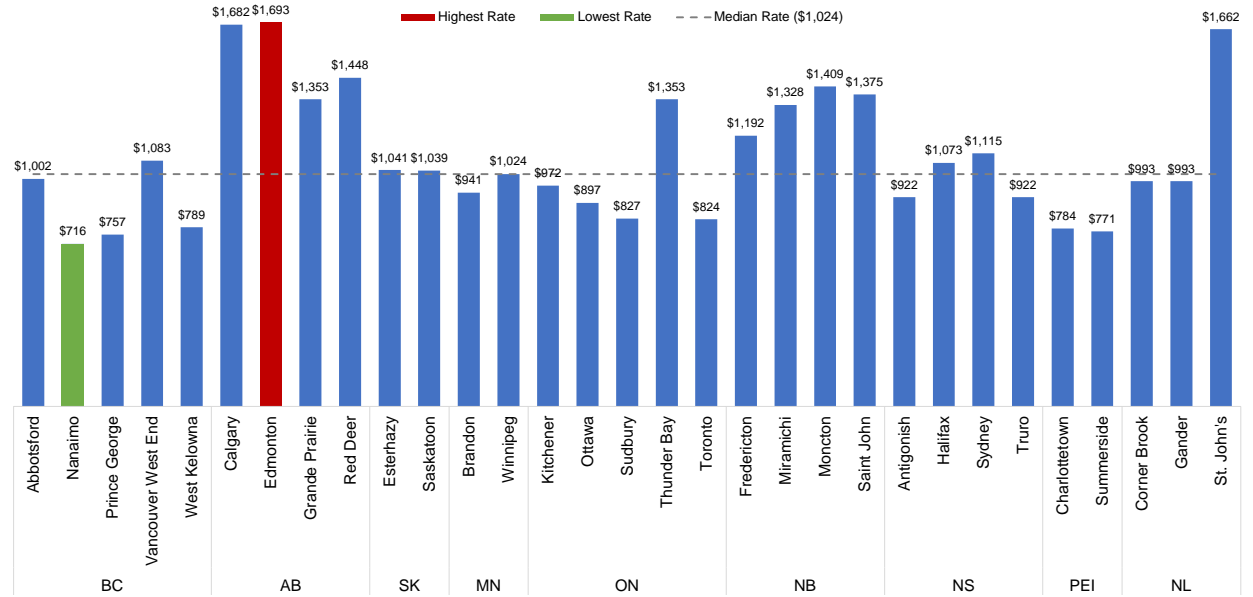
Vehicle 1

Make and Model: Dodge Grand Caravan SE
 Model Year: 2011
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$869	New Brunswick	\$1,326	Nova Scotia	\$1,008
Alberta	\$1,544	Manitoba	\$983	Prince Edward Island	\$778
Saskatchewan	\$1,040	Ontario	\$975	Newfoundland	\$1,216

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 15

Operator 1

Gender: Male
 Age: 42
 Years Licensed: 26
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

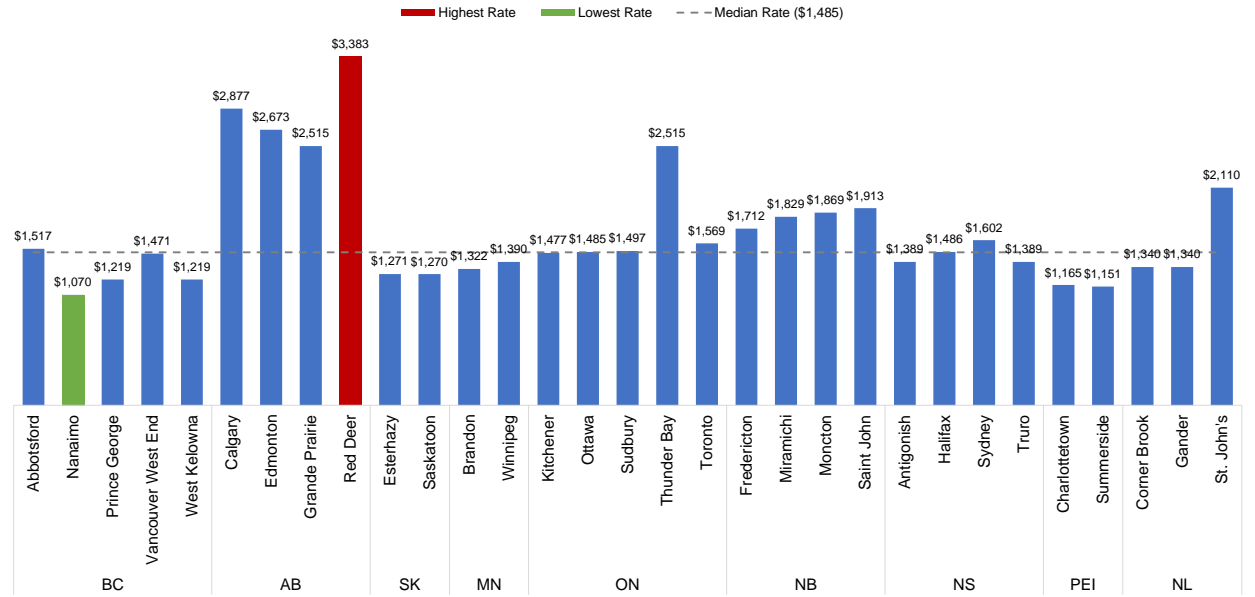
Vehicle 1

Make and Model: Ford F150 Limited Supercrew 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,831	Nova Scotia	\$1,467
Alberta	\$2,862	Manitoba	\$1,356	Prince Edward Island	\$1,158
Saskatchewan	\$1,271	Ontario	\$1,709	Newfoundland	\$1,596

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 16

Operator 1

Gender: Female
 Age: 42
 Years Licensed: 26
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

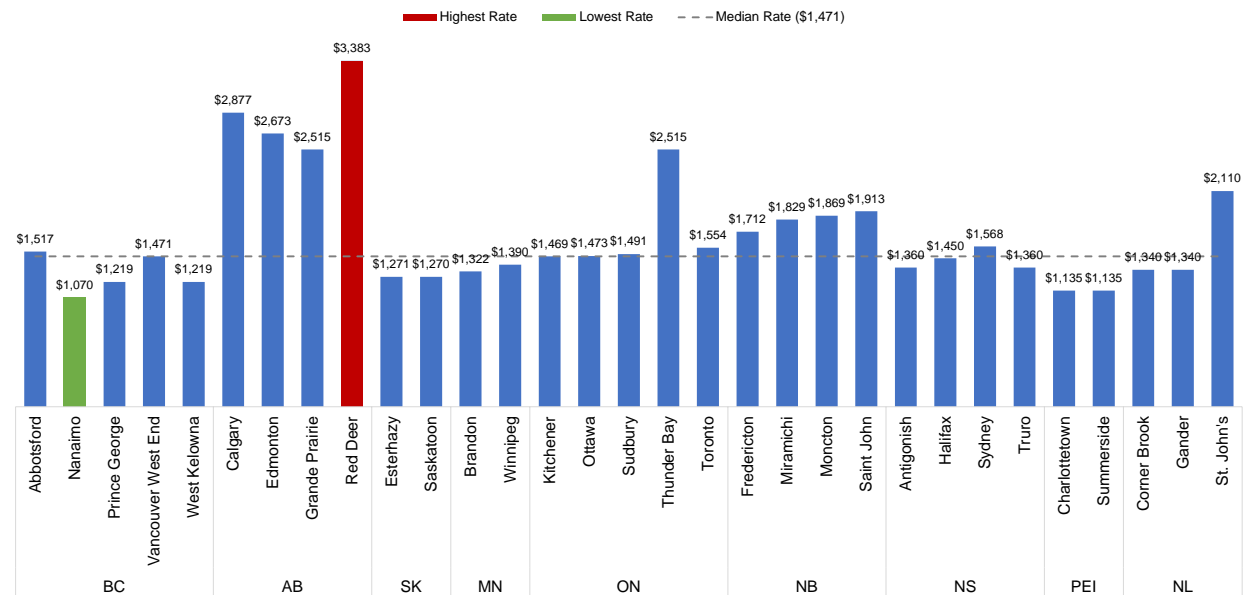
Vehicle 1

Make and Model: Ford F150 Limited Supercrew 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,831	Nova Scotia	\$1,435
Alberta	\$2,862	Manitoba	\$1,356	Prince Edward Island	\$1,135
Saskatchewan	\$1,271	Ontario	\$1,701	Newfoundland	\$1,596

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 17

Operator 1

Gender: Male
 Age: 68
 Years Licensed: 52
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

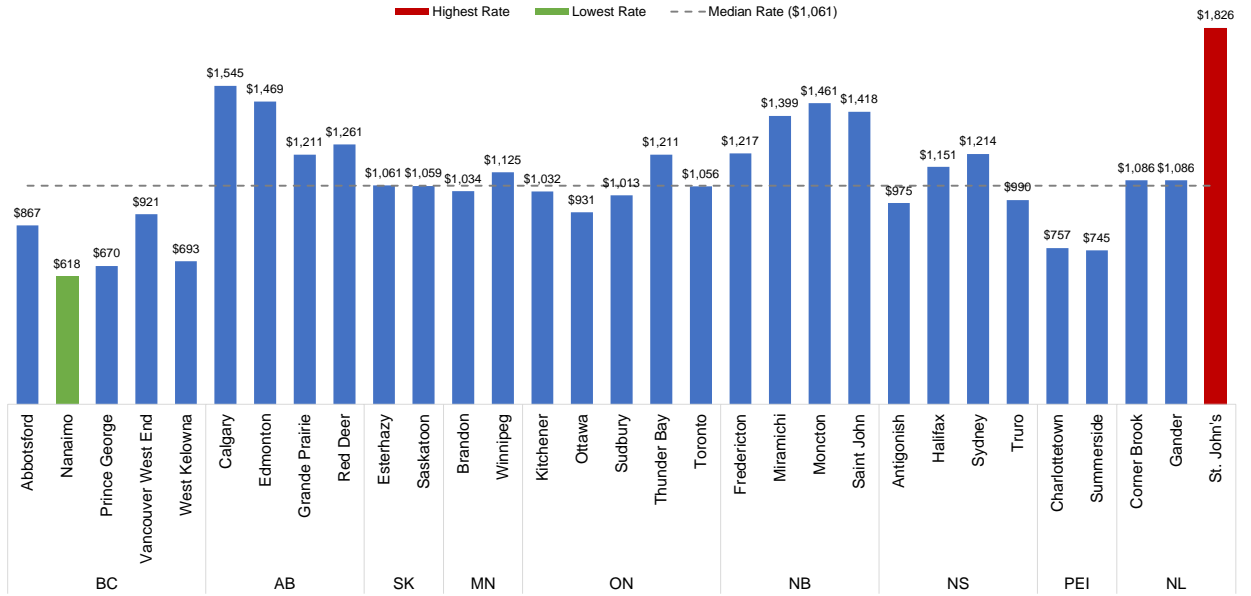
Vehicle 1

Make and Model: Toyota Corolla LE 4DR
 Model Year: 2012
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$754	New Brunswick	\$1,374	Nova Scotia	\$1,082
Alberta	\$1,371	Manitoba	\$1,080	Prince Edward Island	\$751
Saskatchewan	\$1,060	Ontario	\$1,049	Newfoundland	\$1,333

Rate Comparisons by City



Profile Number 18

Operator 1

Gender: Male
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, March 2020

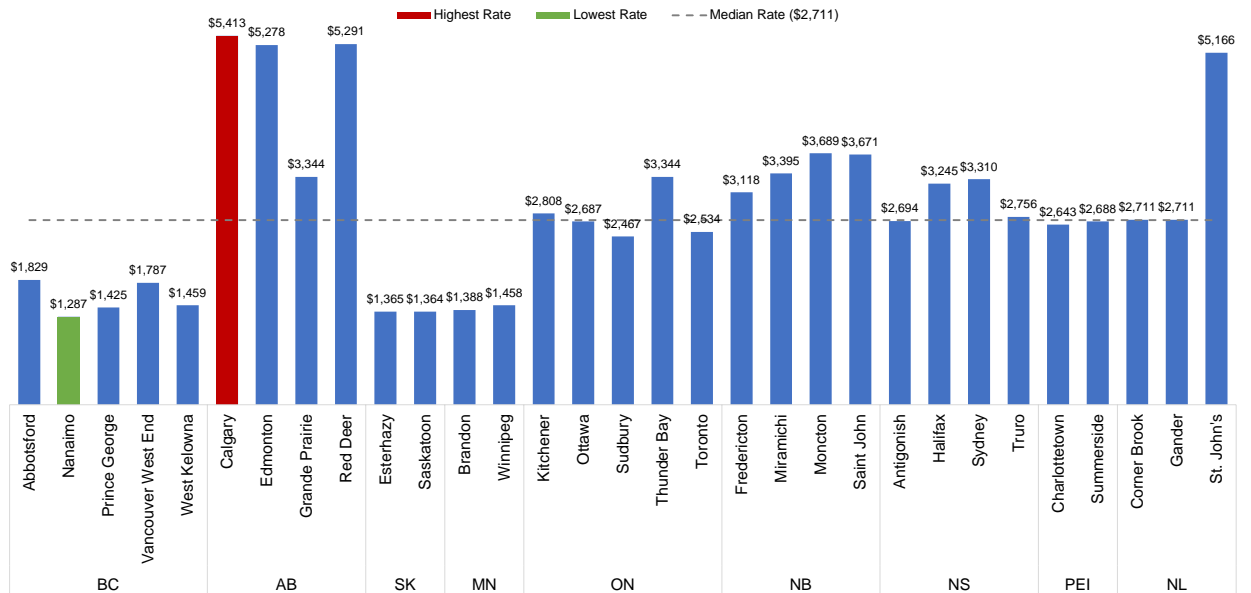
Vehicle 1

Make and Model: Dodge Ram 1500 ST Quad Cab 4WD
 Model Year: 2018
 Commute: 10 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$1,557	New Brunswick	\$3,468	Nova Scotia	\$3,001
Alberta	\$4,832	Manitoba	\$1,423	Prince Edward Island	\$2,666
Saskatchewan	\$1,365	Ontario	\$2,768	Newfoundland	\$3,529

Rate Comparisons by City



Additional Operator(s)

Gender: Female
 Age: 32
 Years Licensed: 16
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Additional Vehicle(s)

Profile Number 19

Operator 1

Gender: Female
 Age: 31
 Years Licensed: 15
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

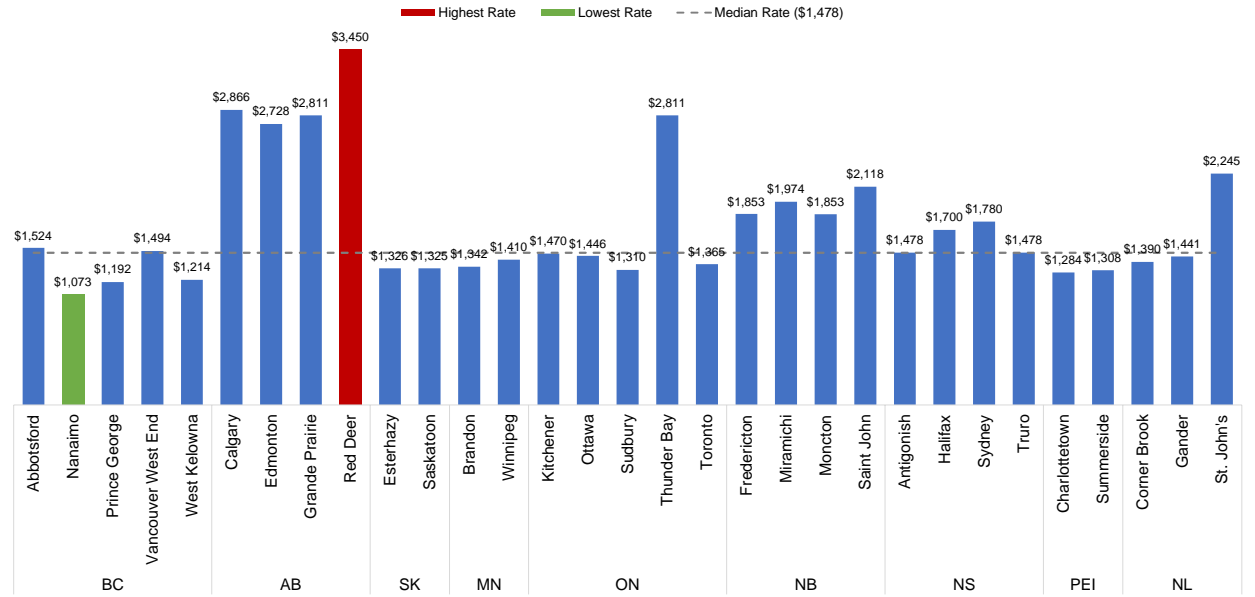
Vehicle 1

Make and Model: Chevrolet Silverado 1500 WT Crew Cab 4WD
 Model Year: 2019
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,299	New Brunswick	\$1,949	Nova Scotia	\$1,609
Alberta	\$2,964	Manitoba	\$1,376	Prince Edward Island	\$1,296
Saskatchewan	\$1,326	Ontario	\$1,680	Newfoundland	\$1,692

Rate Comparisons by City



Profile Number 20

Operator 1

Gender: Male
 Age: 55
 Years Licensed: 39
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

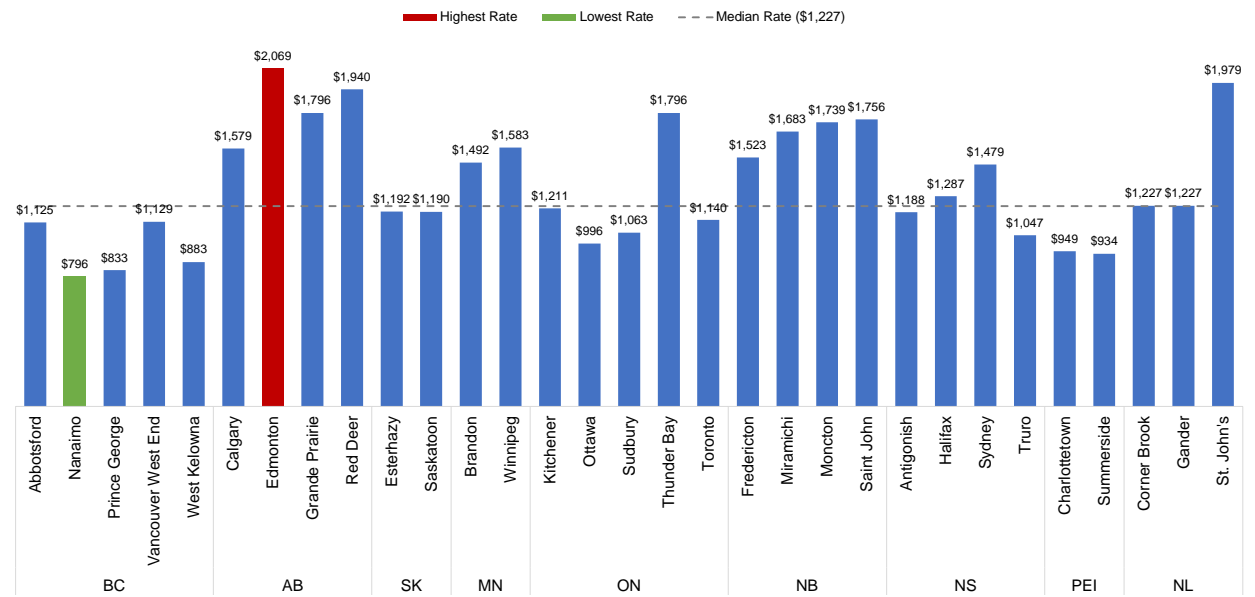
Vehicle 1

Make and Model: Ford Explorer 4DR 4WD
 Model Year: 2015
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$953	New Brunswick	\$1,675	Nova Scotia	\$1,250
Alberta	\$1,846	Manitoba	\$1,538	Prince Edward Island	\$942
Saskatchewan	\$1,191	Ontario	\$1,241	Newfoundland	\$1,477

Rate Comparisons by City



Profile Number 21

Operator 1

Gender: Male
 Age: 71
 Years Licensed: 55
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

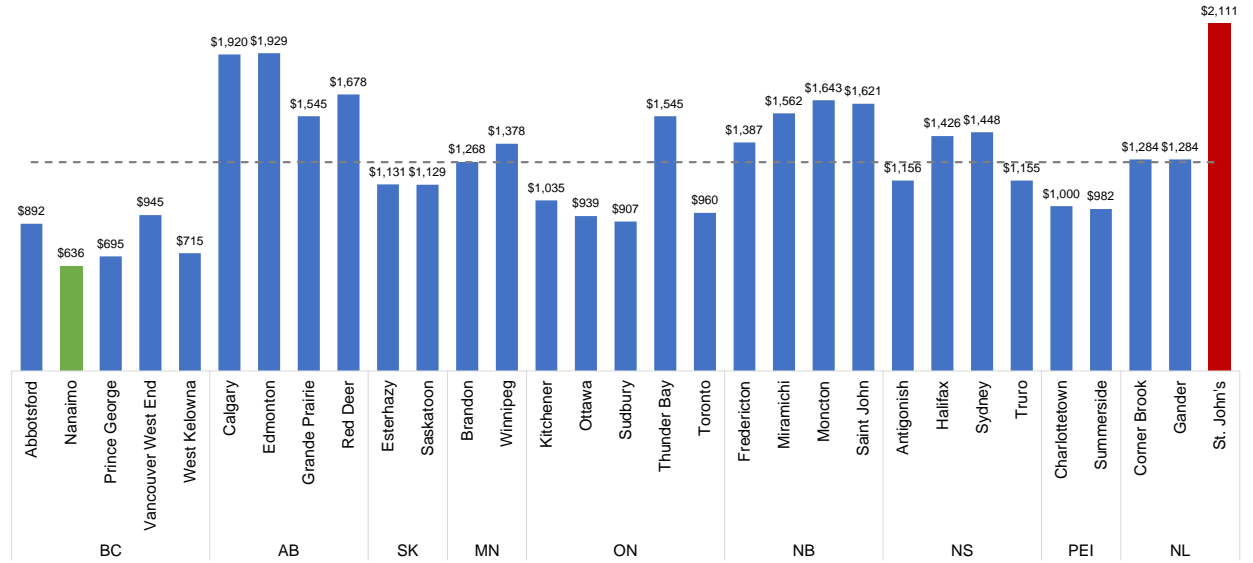
Make and Model: Toyota Corolla S 4DR
 Model Year: 2015
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

British Columbia	\$777	New Brunswick	\$1,553	Nova Scotia	\$1,296
Alberta	\$1,768	Manitoba	\$1,323	Prince Edward Island	\$991
Saskatchewan	\$1,130	Ontario	\$1,077	Newfoundland	\$1,559

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$1,268)



Profile Number 22

Operator 1

Gender: Male
 Age: 48
 Years Licensed: 32
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

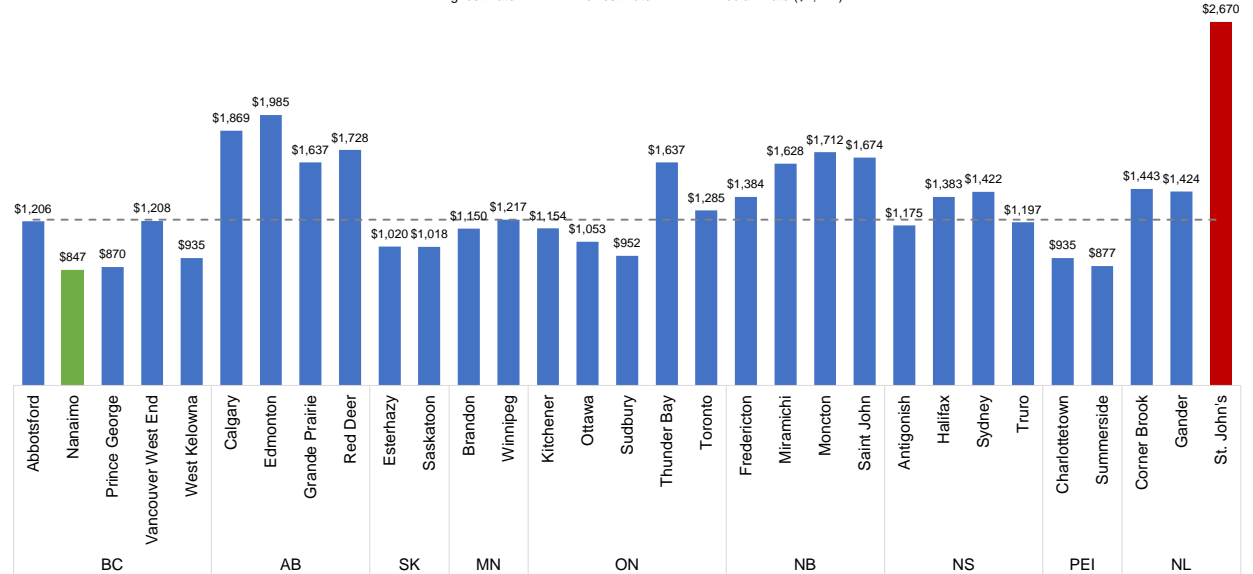
Make and Model: Toyota Camry LE 4DR
 Model Year: 2008
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,013	New Brunswick	\$1,600	Nova Scotia	\$1,294
Alberta	\$1,805	Manitoba	\$1,184	Prince Edward Island	\$906
Saskatchewan	\$1,019	Ontario	\$1,216	Newfoundland	\$1,846

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$1,217)



Additional Operator(s)

Gender: Female
 Age: 47
 Years Licensed: 31
 Occupation: Unemployed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Additional Vehicle(s)

Gender: Male
 Age: 25
 Years Licensed: 9
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

Profile Number 23

Operator 1

Gender: Male
 Age: 48
 Years Licensed: 32
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, June 2019; Minor Conviction,

Vehicle 1

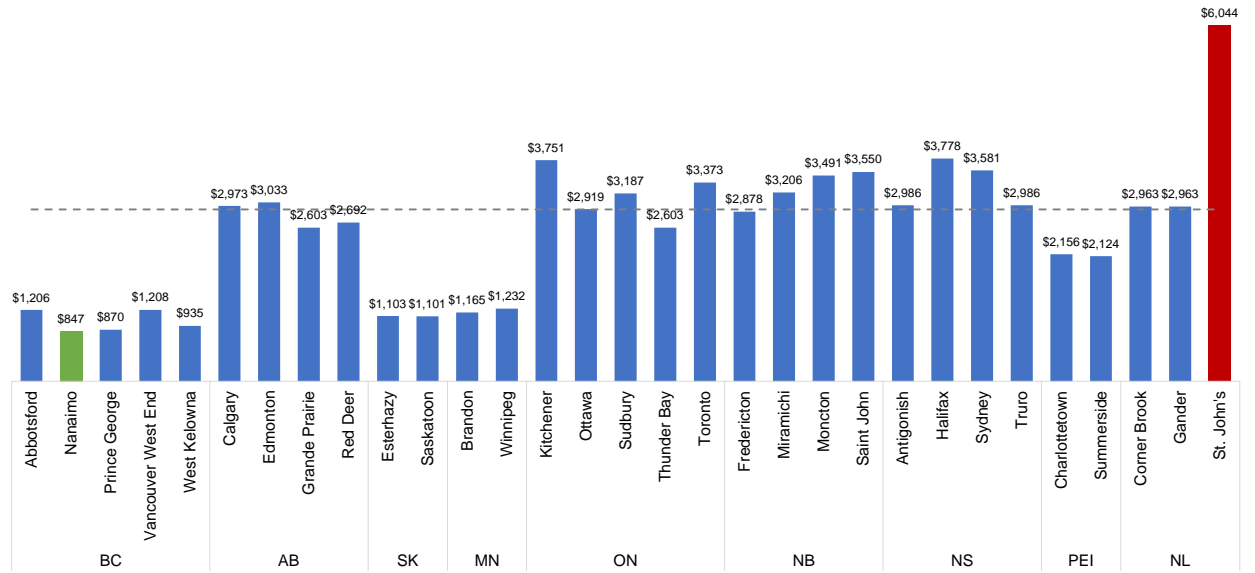
Make and Model: Toyota Camry LE 4DR
 Model Year: 2008
 Commute: 7 KM
 Annual KM: 20,000 KM

Provincial Averages

British Columbia	\$1,013	New Brunswick	\$3,281	Nova Scotia	\$3,333
Alberta	\$2,825	Manitoba	\$1,199	Prince Edward Island	\$2,140
Saskatchewan	\$1,102	Ontario	\$3,167	Newfoundland	\$3,990

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$2,919)



Profile Number 24

Operator 1

Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Vehicle 1

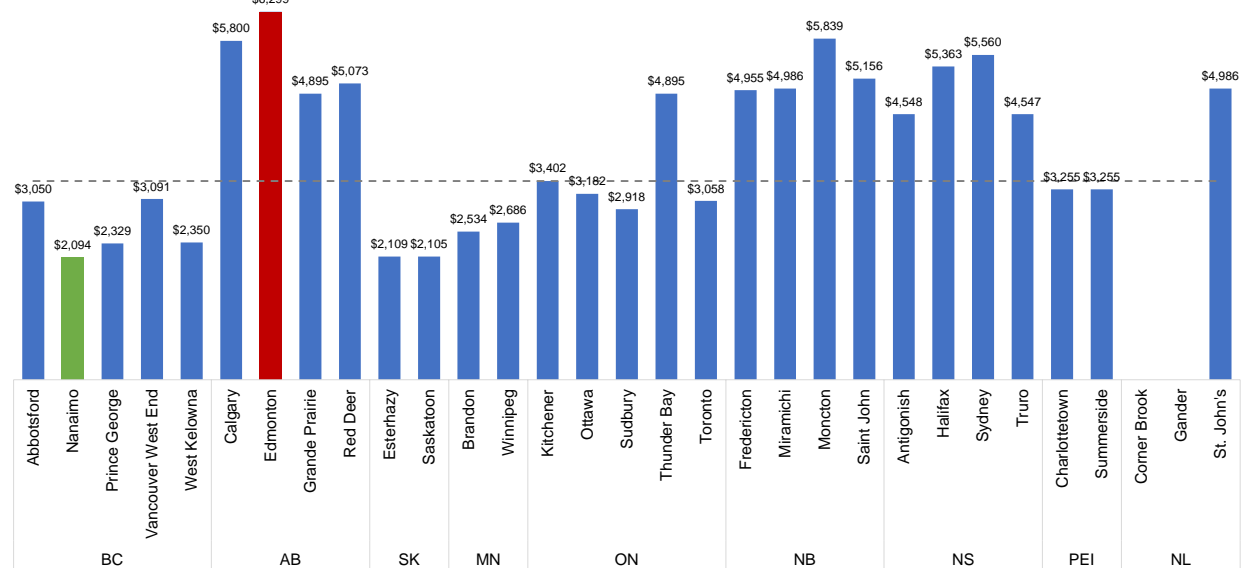
Make and Model: Toyota Corolla LE 4DR
 Model Year: 2015
 Commute: 15 KM
 Annual KM: 30,000 KM

Provincial Averages

British Columbia	\$2,583	New Brunswick	\$5,234	Nova Scotia	\$5,004
Alberta	\$5,517	Manitoba	\$2,610	Prince Edward Island	\$3,255
Saskatchewan	\$2,107	Ontario	\$3,491	Newfoundland	\$4,986

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$3,402)



Additional Operator(s)

Gender: Female
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: None

Additional Vehicle(s)

Make and Model: Dodge Grand Caravan SE
 Model Year: 2010
 Commute: 15 KM
 Annual KM: 20,000 KM

Gender:

Male
 Age: 21
 Years Licensed: 5
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, January 2019

Gender:

Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: None

Profile Number 25

Operator 1
 Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

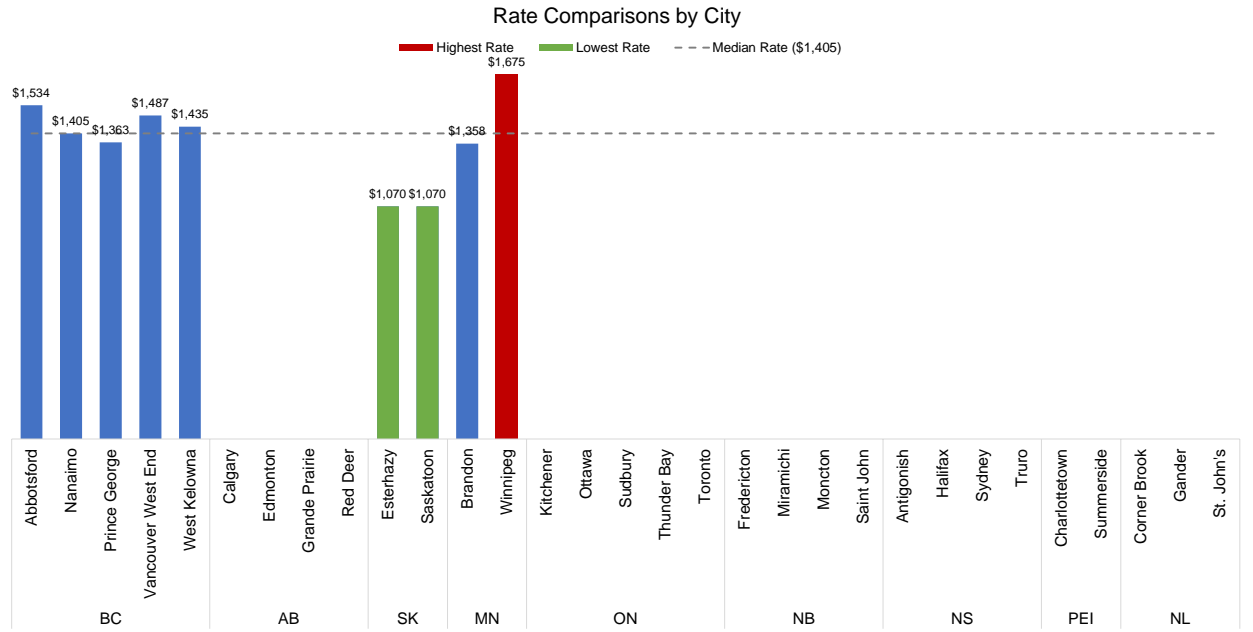
Vehicle 1
 Make and Model: Ducati (848 c.c engine, \$12,000 declared value)
 Model Year: 2012
 Annual KM:

Provincial Averages

British Columbia	\$1,445	New Brunswick	N/A	Nova Scotia	N/A
Alberta	N/A	Manitoba	\$1,517	Prince Edward Island	N/A
Saskatchewan	\$1,070	Ontario	N/A	Newfoundland	N/A

Additional Operator(s)

Additional Vehicle(s)



Profile Number 26

Operator 1
 Gender: Female
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: None

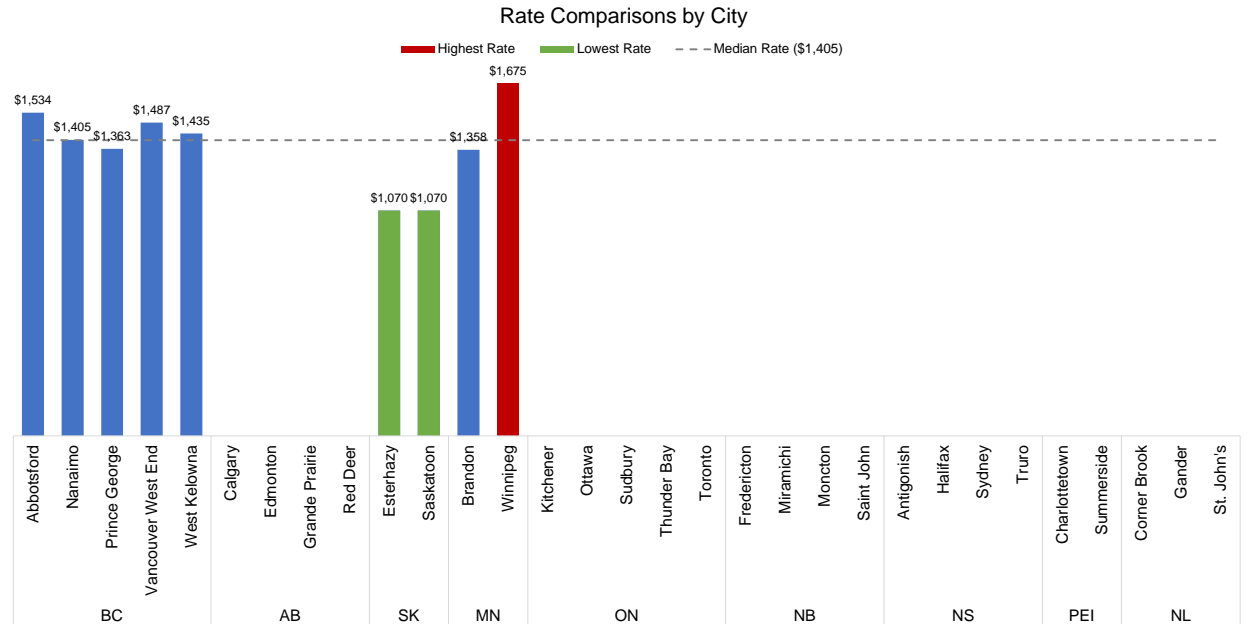
Vehicle 1
 Make and Model: Ducati (848 c.c engine, \$12,000 declared value)
 Model Year: 2012
 Annual KM:

Provincial Averages

British Columbia	\$1,445	New Brunswick	N/A	Nova Scotia	N/A
Alberta	N/A	Manitoba	\$1,517	Prince Edward Island	N/A
Saskatchewan	\$1,070	Ontario	N/A	Newfoundland	N/A

Additional Operator(s)

Additional Vehicle(s)



IR 2 - 10a
2020/21 Budgeted vs 2020/21 Actual Financial Claims

2020/21 Budgeted Claim Counts

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Damage Liability	2,005	2,212	2,469	2,501	2,332	2,228	2,374	2,560	2,354	2,443	2,056	2,182	27,716
Damage Excluding Cats and Liability	6,605	7,289	8,135	8,242	7,685	7,343	7,823	8,435	7,757	8,049	6,775	7,191	91,329
Medical	276	315	349	356	385	381	392	406	388	425	318	347	4,339
Out of Province	22	25	31	30	30	23	27	25	28	24	20	25	310

2020/21 Actual Claim Counts

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Damage Liability	860	1,103	1,673	1,804	1,735	1,835	1,804	1,944	1,695	1,473	1,373	1,759	19,059
Damage Excluding Cats and Liability	4,350	5,203	6,959	7,335	6,977	7,130	7,202	7,763	6,897	6,410	5,742	6,881	78,851
Medical	129	171	257	279	311	341	324	335	304	278	231	304	3,264
Out of Province	8	9	11	16	16	13	13	12	14	12	10	12	147

Difference (%)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total
Damage Liability	-57.1%	-50.1%	-32.2%	-27.9%	-25.6%	-17.6%	-24.0%	-24.0%	-28.0%	-39.7%	-33.2%	-19.4%	-31.2%
Damage Excluding Cats and Liability	-34.1%	-28.6%	-14.5%	-11.0%	-9.2%	-2.9%	-7.9%	-8.0%	-11.1%	-20.4%	-15.3%	-4.3%	-13.7%
Medical	-53.4%	-45.8%	-26.4%	-21.6%	-19.2%	-10.5%	-17.4%	-17.5%	-21.7%	-34.5%	-27.5%	-12.4%	-24.8%
Out of Province	-63.8%	-63.8%	-63.8%	-45.1%	-45.1%	-45.1%	-50.8%	-50.8%	-50.8%	-51.6%	-51.6%	-51.6%	-52.7%

SAF IRs 1-17 & 2-11

Wildlife Incurred Losses as at March 31, 2021

Fiscal Year	PPV Four Door	PPV Two Door	PPV - All Body Styles	Taxis - All Body Styles	Motorcycles Cruiser/Touring	Motorcycles Dual Purpose	Motorcycles Sport	Total
2016/2017	\$12,355,110	\$1,949,215	\$60,896,687	\$128,803	\$141,552	\$0	\$8,383	\$75,479,751
2017/2018	\$14,207,200	\$2,095,893	\$71,061,584	\$114,603	\$132,334	\$0	\$2,100	\$87,613,714
2018/2019	\$14,632,729	\$1,883,612	\$74,781,664	\$218,823	\$126,439	\$19,846	\$11,657	\$91,674,770
2019/2020	\$15,208,305	\$1,916,958	\$82,487,632	\$156,977	\$163,485	\$7,791	\$32,721	\$99,973,868
2020/2021	\$12,392,045	\$1,591,562	\$69,834,171	\$102,399	\$123,797	\$4,571	\$200	\$84,048,746
Total	68,795,390	9,437,241	359,061,738	721,605	687,606	32,208	55,061	438,790,849

Wildlife Claim Counts as at March 31, 2021

Fiscal Year	PPV- Four Door	PPV Two Door	PPV - All Body Styles	Taxis - All Body Styles	Motorcycles Cruiser/Touring	Motorcycles Dual Purpose	Motorcycles Sport	Total
2016/2017	3,395	623	13,801	35	20	0	3	17,877
2017/2018	3,678	637	15,427	26	20	0	1	19,789
2018/2019	3,530	582	15,129	42	18	4	2	19,307
2019/2020	3,689	549	15,996	43	18	2	8	20,305
2020/2021	3,159	487	14,888	32	20	1	1	18,588
Total	17,451	2,878	75,241	178	96	7	15	95,866

Wildlife Claim Severity as at March 31, 2021

Fiscal Year	PPV- Four Door	PPV Two Door	PPV - All Body Styles	Taxis - All Body Styles	Motorcycles Cruiser/Touring	Motorcycles Dual Purpose	Motorcycles Sport
2016/2017	\$3,639	\$3,129	\$4,412	\$3,680	\$7,078	\$0	\$2,794
2017/2018	\$3,863	\$3,290	\$4,606	\$4,408	\$6,617	\$0	\$2,100
2018/2019	\$4,145	\$3,236	\$4,943	\$5,210	\$7,024	\$4,962	\$5,828
2019/2020	\$4,123	\$3,492	\$5,157	\$3,651	\$9,082	\$3,895	\$4,090
2020/2021	\$3,923	\$3,268	\$4,691	\$3,200	\$6,190	\$4,571	\$200

Historical and Projected Yield Rates

Mortgage Yields

	Historical						
	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
Annual	4.33%	4.16%	4.16%	4.27%	4.28%	4.04%	4.04%

Projected		
2020/2021	2021/2022	2022/2023
3.48%	3.24%	3.46%

Conference Board of Canada Spot Rate Curves-Risk Premium added

	Historical						
	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
1 month	1.72%	1.68%	1.73%	1.76%	0.50%	0.20%	0.19%
3 month	1.72%	1.71%	1.68%	1.76%	0.53%	0.23%	0.18%
6 month	1.78%	1.79%	1.74%	1.86%	0.58%	0.26%	0.21%
1 year	1.80%	1.80%	1.65%	1.88%	0.76%	0.38%	0.31%
2 year	1.71%	1.62%	1.51%	1.87%	0.83%	0.47%	0.42%
3 year	1.75%	1.64%	1.50%	1.90%	0.93%	0.56%	0.52%
4 year	1.78%	1.65%	1.49%	1.93%	1.03%	0.66%	0.62%
5 year	1.82%	1.67%	1.48%	1.96%	1.13%	0.75%	0.72%
6 year	1.87%	1.73%	1.53%	1.99%	1.20%	0.82%	0.77%
7 year	1.89%	1.76%	1.53%	2.00%	1.18%	0.81%	0.76%
8 year	1.92%	1.77%	1.53%	2.01%	1.17%	0.85%	0.84%
9 year	1.96%	1.79%	1.52%	2.02%	1.16%	0.89%	0.92%
10 year	1.99%	1.80%	1.52%	2.03%	1.15%	0.94%	0.99%
11 year	2.02%	1.83%	1.55%	2.05%	1.18%	0.97%	1.05%
12 year	2.05%	1.86%	1.58%	2.05%	1.24%	1.02%	1.10%
13 year	2.08%	1.88%	1.60%	2.06%	1.30%	1.06%	1.16%
14 year	2.10%	1.90%	1.63%	2.06%	1.36%	1.11%	1.21%
15 year	2.13%	1.92%	1.65%	2.07%	1.42%	1.16%	1.26%
16 year	2.16%	1.95%	1.68%	2.08%	1.48%	1.20%	1.32%
17 year	2.19%	1.97%	1.71%	2.08%	1.55%	1.25%	1.37%
18 year	2.21%	1.99%	1.73%	2.09%	1.61%	1.30%	1.43%
19 year	2.24%	2.01%	1.76%	2.09%	1.67%	1.34%	1.48%
20 year	2.27%	2.04%	1.78%	2.10%	1.73%	1.39%	1.53%

Projected		
2020/2021	2021/2022	2022/2023
0.17%	0.30%	0.51%
0.18%	0.32%	0.52%
0.26%	0.52%	0.78%
0.38%	0.77%	1.05%
0.49%	0.99%	1.34%
0.59%	1.20%	1.62%
0.69%	1.42%	1.91%
0.80%	1.63%	2.20%
0.90%	1.81%	2.39%
0.94%	1.96%	2.56%
1.00%	2.07%	2.66%
1.07%	2.17%	2.76%
1.13%	2.28%	2.87%
1.18%	2.30%	2.89%
1.22%	2.32%	2.91%
1.27%	2.33%	2.93%
1.31%	2.35%	2.95%
1.35%	2.36%	2.97%
1.40%	2.37%	2.99%
1.44%	2.39%	3.01%
1.49%	2.40%	3.03%
1.53%	2.42%	3.05%
1.58%	2.43%	3.07%

Spot Rates by Bucket

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	1.80%	1.80%	1.65%	1.88%	0.76%	0.38%	0.31%
25-60	1.77%	1.64%	1.50%	1.91%	0.98%	0.61%	0.57%
61-120	1.91%	1.77%	1.53%	2.01%	1.18%	0.83%	0.80%
121-180	2.06%	1.87%	1.59%	2.06%	1.27%	1.04%	1.13%
181-240	2.20%	1.98%	1.72%	2.09%	1.58%	1.27%	1.40%

Projected		
2020/2021	2021/2022	2022/2023
0.38%	0.77%	1.05%
0.64%	1.31%	1.77%
0.97%	2.02%	2.61%
1.24%	2.32%	2.92%
1.46%	2.40%	3.02%

Historical Discount Rates

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	2.17%	1.95%	1.87%	2.23%	2.27%	1.47%	1.24%
25-60	2.66%	2.60%	2.50%	2.56%	2.03%	1.69%	1.50%
61-120	2.74%	2.53%	2.34%	2.71%	2.48%	1.84%	1.85%
121-180	2.59%	2.38%	2.14%	2.49%	2.27%	1.70%	1.68%
181-240	2.70%	2.43%	2.23%	2.51%	2.48%	1.88%	1.92%

Notes

-Cash flows from 0-240 months are backed by short-term investments, bonds, AutoPay receivables, and mortgages. Cash flows from 240 months onward are backed by equities.

-Coupons from long-term bonds contribute to the calculated yield in each bucket from 0-240 months

- "Bucket" is the term for time-grouped cash flows. For example, all cash flows from 25-60 months after the valuation data are considered to be in the same bucket
 -A risk premium is added to both the historical and projected Conference Board of Canada Spot Rate Curves in order to reflect expected economic conditions, the Auto Fund portfolio risk profile and allocations at each historical date or forecast date

Historical Percentages Of Cash Flows In Each Bucket**Percentage of Asset Cash Flows in Bucket from Receivables**

	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	36.31%	31.97%	31.77%	33.66%	32.12%	31.41%	31.55%

Percentages of Asset Cash Flows in Bucket from Mortgages

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	14.10%	11.53%	11.31%	15.55%	16.02%	15.44%	14.94%
25-60	29.38%	33.89%	33.89%	22.24%	22.41%	23.29%	20.06%
61-120	19.64%	21.11%	21.11%	21.42%	21.90%	18.42%	18.49%
121-180	1.70%	2.01%	2.01%	0.67%	0.49%	0.27%	0.31%
181-240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Percentage of Asset Cash Flows in Bucket from Bonds

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	49.59%	56.50%	56.92%	50.79%	51.86%	53.15%	53.51%
25-60	70.62%	66.11%	66.11%	77.76%	77.59%	76.71%	79.94%
61-120	80.36%	78.89%	78.89%	78.58%	78.10%	81.58%	81.51%
121-180	98.30%	97.99%	97.99%	99.33%	99.51%	99.73%	99.69%
181-240	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Notes

-The weights above represent the percentage of the bucket's total asset cash flows from the given type of asset (bonds, mortgages, receivables)

e.g. Suppose cash flows from receivables are \$180M, cash flows from mortgages are \$10M, and cash flows from bonds are \$500M in the 0-24 month bucket. Then the total cash flows in the 0-24 month bucket is \$690M. The percentage of asset cash flows in the bucket for bonds would be 72.5% ($\$500M/\$690M$).

-There are no cash flows from receivables in buckets beyond 24 months

Selection of Weights For Discount Rate Projection

Weight on Receivables (0% Yield)

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	36.31%	31.97%	31.77%	33.66%	32.12%	31.41%	31.55%

Selected Weights on Receivables		
2020/2021	2021/2022	2022/2023
32.19%	32.19%	32.19%

Weight on Mortgage Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	14.10%	11.53%	11.31%	15.55%	16.02%	15.44%	14.94%
25-60	29.38%	33.89%	33.89%	22.24%	22.41%	23.29%	20.06%
61-120	19.64%	21.11%	21.11%	21.42%	21.90%	18.42%	18.49%
121-180	1.70%	2.01%	2.01%	0.67%	0.49%	0.27%	0.31%
181-240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Selected Weights on Mortgages		
2020/2021	2021/2022	2022/2023
15.49%	15.49%	15.49%
22.00%	22.00%	22.00%
18.46%	18.46%	18.46%
0.44%	0.44%	0.44%
0.00%	0.00%	0.00%

Weight on Current Bucket Spot Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	-117.24%	-192.57%	-657.41%	-245.00%	-93.00%	-10.05%	12.06%
25-60	38.67%	35.84%	20.80%	10.00%	24.80%	34.37%	52.00%
61-120	-42.07%	-40.83%	-55.35%	-195.43%	-80.00%	-12.20%	5.00%
121-180	-259.59%	-313.48%	-283.61%	-1300.00%	-222.02%	-180.05%	-102.95%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Selected Weights on Spot Yield		
2020/2021	2021/2022	2022/2023
10.00%	10.00%	10.00%
50.00%	50.00%	50.00%
-3.60%	-3.60%	-3.60%
-100.00%	-100.00%	-100.00%
N/A	N/A	N/A

Weight on 181-240 Bucket Spot Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	166.83%	249.07%	714.34%	295.79%	144.86%	63.21%	41.45%
25-60	31.95%	30.27%	45.30%	67.76%	52.79%	42.35%	27.94%
61-120	122.42%	119.72%	134.23%	274.01%	158.10%	93.78%	76.51%
121-180	357.89%	411.47%	381.60%	1399.33%	321.53%	279.78%	202.64%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Selected Weight on 181-240 Month Bucket		
2020/2021	2021/2022	2022/2023
42.33%	42.33%	42.33%
28.00%	28.00%	28.00%
85.14%	85.14%	85.14%
199.56%	199.56%	199.56%
N/A	N/A	N/A

Weighted Discount Rate

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	2.17%	1.95%	1.87%	2.23%	2.26%	1.39%	1.22%
25-60	2.66%	2.60%	2.50%	2.55%	2.03%	1.69%	1.50%
61-120	2.74%	2.53%	2.34%	2.71%	2.49%	1.84%	1.86%
121-180	2.59%	2.38%	2.14%	2.49%	2.27%	1.70%	1.68%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes

-The weighted discount rate for buckets 0-24, 25-60, 61-120 and 121-180 is calculated as follows:

$$\begin{aligned} \text{Weighted Discount Rate} = & (\text{Weight on Receivables}) \times (\text{Receivables Yield}) + (\text{Weight on Mortgage Yield}) \times (\text{Mortgage Yield}) \\ & + (\text{Weight on Current Bucket Spot Yield}) \times (\text{Current Bucket Spot Yield}) \\ & + (\text{Weight on 181-240 month Bucket Spot Yield}) \times (\text{181-240 month Bucket Spot Yield}) \end{aligned}$$

-The weight on receivables equals the actual percentage of asset cash flows from receivables in the 0-24 month bucket.

-The weight on mortgages equals the actual percentage of asset cash flows that are from mortgages in the given bucket.

-The weighted discount rate for 181-240 is not used and therefore not calculated.

Discount Rate Projection

Selected Weights	2020/2021			2021/2022			2022/2023			
	Bucket (Months)	Selected Weights on Receivables	Selected Weight on Mortgages	Selected Weight on Current Bucket	Selected Weight on 181-240 Month Bucket	Selected Weight on Mortgages	Selected Weight on Current Bucket	Selected Weight on Month Bucket	Selected Weight on Mortgages	Selected Weight on Current Bucket
0-24	32.19%	15.49%	10.00%	42.33%	15.49%	10.00%	42.33%	15.49%	10.00%	42.33%
25-60	0.00%	22.00%	50.00%	28.00%	22.00%	50.00%	28.00%	22.00%	50.00%	28.00%
61-120	0.00%	18.46%	-3.60%	85.14%	18.46%	-3.60%	85.14%	18.46%	-3.60%	85.14%
121-180	0.00%	0.44%	-100.00%	199.56%	0.44%	-100.00%	199.56%	0.44%	-100.00%	199.56%
181-240	0.00%	0.00%	N/A	N/A	0.00%	N/A	N/A	0.00%	N/A	N/A

Forecasted Spot Yield

Bucket (Months)	2020/2021	2021/2022	2022/2023
0-24	0.38%	0.77%	1.05%
25-60	0.64%	1.31%	1.77%
61-120	0.97%	2.02%	2.61%
121-180	1.24%	2.32%	2.92%
181-240	1.46%	2.40%	3.02%

Forecast Mortgage Yield

Bucket (Months)	2020/2021	2021/2022	2022/2023
Annual	3.48%	3.24%	3.46%

Forecasted Discount Rates net of investment expenses

Expense Ratio 0.342%

Bucket (Months)	2020/2021	2021/2022	2022/2023
0-24	0.85%	1.25%	1.58%
25-60	1.15%	1.70%	2.15%
61-120	1.51%	2.12%	2.83%
121-180	1.43%	2.38%	3.10%
181-240	1.63%	2.56%	3.18%
240+	6.23%	6.23%	6.23%

2021-2022 Rating Year
1.20%
1.63%
2.05%
2.26%
2.44%
6.23%

Notes

- The selected weights are determined on Page 3.
- The forecasted spot yields and mortgage yield are shown on Page 1.
- For the 0-24 and 25-60 month buckets, the forecasted discount rates were determined as follows:

$$\text{Forecasted Discount Rate} = (\text{Weight on Receivables}) \times (\text{Receivables Yield}) + (\text{Weight on Mortgage Yield}) \times (\text{Mortgage Yield})$$

$$+ (\text{Weight on Current Bucket Spot Yield}) \times (\text{Current Bucket Spot Yield})$$

$$+ (\text{Weight on 181-240 month Bucket Spot Yield}) \times (\text{181-240 month Bucket Spot Yield}) - \text{Expense Ratio}$$
 The expense ratio included in the calculation gives the discount rate net of investment expenses.
- For 2020/21, the forecasted discount rates in the 61-120 month bucket were adjusted using the aforementioned weighting method.
- For 2021/22 and 2022/23, the discount rates were selected to avoid reversals and are set to a ratio of the selected 181-240 month discount rates gross of investment expenses less the investment expense ratio. The ratios selected were 0.85 for 2021/22 and 0.90 for 2022/23.
- For the 181-240 month bucket, ratios to the selected 181-240 month discount rates gross of investment expenses were also used. The ratios selected were 0.90 for 2020/21, 0.9382 for 2021/22 and 0.9764 for 2022/23.
- For the 181-240 month bucket, the discount rates were set equal to the projected 20 year spot yields plus 0.51% (representing the historical spread of the discount rate in this bucket over the 20 year spot yield) less the investment expense ratio.
- Cash flows from 240 months onward are backed by equities. The expected long-term equity yield net of investment expenses is 6.23%
- The average loss date of the rate analysis is mid-February, six months after the rate program start date in mid-August 2021. Therefore, the calculation for the 2021/2022 rating year discount rate is $(1.5/12) \times (\text{2020/2021 rate}) + (10.5/12) \times (\text{2021/2022 rate})$

Hewitt Prospective Returns

<u>Asset Class Returns</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>5-yr Average</u>
Canadian equities	6.90%	6.55%	6.75%	6.15%	6.53%	6.58%
Global equities	7.09%	6.82%	6.85%	6.72%	6.81%	6.86%
Global Small Cap equities	7.60%	7.27%	7.34%	7.16%	7.28%	7.33%
Real estate	5.10%	4.85%	4.76%	4.43%	4.71%	4.77%
Infrastructure	6.72%	6.86%	6.79%	6.82%	7.03%	6.84%
Weighted Rate of Return	6.68%	6.66%	6.58%	6.66%	6.58%	6.58%
Net of Investment Expense						6.23%

Historical and Projected Yield Rates

Mortgage Yields

	Historical						
	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
Annual	4.33%	4.16%	4.16%	4.27%	4.28%	4.04%	4.04%

Projected		
2020/2021	2021/2022	2022/2023
3.65%	2.91%	3.09%

Conference Board of Canada Spot Rate Curves-Risk Premium added

	Historical						
	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
1 month	1.72%	1.68%	1.73%	1.76%	0.50%	0.20%	0.19%
3 month	1.72%	1.71%	1.68%	1.76%	0.53%	0.23%	0.18%
6 month	1.78%	1.79%	1.74%	1.86%	0.58%	0.26%	0.21%
1 year	1.80%	1.80%	1.65%	1.88%	0.76%	0.38%	0.31%
2 year	1.71%	1.62%	1.51%	1.87%	0.83%	0.47%	0.42%
3 year	1.75%	1.64%	1.50%	1.90%	0.93%	0.56%	0.52%
4 year	1.78%	1.65%	1.49%	1.93%	1.03%	0.66%	0.62%
5 year	1.82%	1.67%	1.48%	1.96%	1.13%	0.75%	0.72%
6 year	1.87%	1.73%	1.53%	1.99%	1.20%	0.82%	0.77%
7 year	1.89%	1.76%	1.53%	2.00%	1.18%	0.81%	0.76%
8 year	1.92%	1.77%	1.53%	2.01%	1.17%	0.85%	0.84%
9 year	1.96%	1.79%	1.52%	2.02%	1.16%	0.89%	0.92%
10 year	1.99%	1.80%	1.52%	2.03%	1.15%	0.94%	0.99%
11 year	2.02%	1.83%	1.55%	2.05%	1.18%	0.97%	1.05%
12 year	2.05%	1.86%	1.58%	2.05%	1.24%	1.02%	1.10%
13 year	2.08%	1.88%	1.60%	2.06%	1.30%	1.06%	1.16%
14 year	2.10%	1.90%	1.63%	2.06%	1.36%	1.11%	1.21%
15 year	2.13%	1.92%	1.65%	2.07%	1.42%	1.16%	1.26%
16 year	2.16%	1.95%	1.68%	2.08%	1.48%	1.20%	1.32%
17 year	2.19%	1.97%	1.71%	2.08%	1.55%	1.25%	1.37%
18 year	2.21%	1.99%	1.73%	2.09%	1.61%	1.30%	1.43%
19 year	2.24%	2.01%	1.76%	2.09%	1.67%	1.34%	1.48%
20 year	2.27%	2.04%	1.78%	2.10%	1.73%	1.39%	1.53%

Projected		
2020/2021	2021/2022	2022/2023
0.10%	0.21%	0.48%
0.11%	0.22%	0.49%
0.17%	0.32%	0.53%
0.29%	0.47%	0.57%
0.47%	0.67%	0.90%
0.66%	0.87%	1.23%
0.84%	1.08%	1.55%
1.03%	1.28%	1.88%
1.18%	1.47%	2.12%
1.27%	1.62%	2.33%
1.38%	1.74%	2.37%
1.48%	1.86%	2.40%
1.59%	1.97%	2.44%
1.64%	2.03%	2.47%
1.70%	2.08%	2.49%
1.75%	2.13%	2.51%
1.81%	2.18%	2.53%
1.86%	2.22%	2.55%
1.92%	2.27%	2.57%
1.97%	2.32%	2.58%
2.03%	2.37%	2.60%
2.08%	2.42%	2.62%
2.14%	2.47%	2.64%

Spot Rates by Bucket

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	1.80%	1.80%	1.65%	1.88%	0.76%	0.38%	0.31%
25-60	1.77%	1.64%	1.50%	1.91%	0.98%	0.61%	0.57%
61-120	1.91%	1.77%	1.53%	2.01%	1.18%	0.83%	0.80%
121-180	2.06%	1.87%	1.59%	2.06%	1.27%	1.04%	1.13%
181-240	2.20%	1.98%	1.72%	2.09%	1.58%	1.27%	1.40%

Projected		
2020/2021	2021/2022	2022/2023
0.29%	0.47%	0.57%
0.75%	0.98%	1.39%
1.32%	1.68%	2.35%
1.73%	2.10%	2.50%
2.00%	2.35%	2.59%

Historical Discount Rates

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	2.17%	1.95%	1.87%	2.23%	2.27%	1.47%	1.24%
25-60	2.66%	2.60%	2.50%	2.56%	2.03%	1.69%	1.50%
61-120	2.74%	2.53%	2.34%	2.71%	2.48%	1.84%	1.85%
121-180	2.59%	2.38%	2.14%	2.49%	2.27%	1.70%	1.68%
181-240	2.70%	2.43%	2.23%	2.51%	2.48%	1.88%	1.92%

Notes

-Cash flows from 0-240 months are backed by short-term investments, bonds, AutoPay receivables, and mortgages. Cash flows from 240 months onward are backed by equities.

-Coupons from long-term bonds contribute to the calculated yield in each bucket from 0-240 months

- "Bucket" is the term for time-grouped cash flows. For example, all cash flows from 25-60 months after the valuation data are considered to be in the same bucket
 -A risk premium is added to both the historical and projected Conference Board of Canada Spot Rate Curves in order to reflect expected economic conditions, the Auto Fund portfolio risk profile and allocations at each historical date or forecast date

Historical Percentages Of Cash Flows In Each Bucket**Percentage of Asset Cash Flows in Bucket from Receivables**

	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	36.31%	31.97%	31.77%	33.66%	32.12%	31.41%	31.55%

Percentages of Asset Cash Flows in Bucket from Mortgages

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	14.10%	11.53%	11.31%	15.55%	16.02%	15.44%	14.94%
25-60	29.38%	33.89%	33.89%	22.24%	22.41%	23.29%	20.06%
61-120	19.64%	21.11%	21.11%	21.42%	21.90%	18.42%	18.49%
121-180	1.70%	2.01%	2.01%	0.67%	0.49%	0.27%	0.31%
181-240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Percentage of Asset Cash Flows in Bucket from Bonds

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	49.59%	56.50%	56.92%	50.79%	51.86%	53.15%	53.51%
25-60	70.62%	66.11%	66.11%	77.76%	77.59%	76.71%	79.94%
61-120	80.36%	78.89%	78.89%	78.58%	78.10%	81.58%	81.51%
121-180	98.30%	97.99%	97.99%	99.33%	99.51%	99.73%	99.69%
181-240	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Notes

-The weights above represent the percentage of the bucket's total asset cash flows from the given type of asset (bonds, mortgages, receivables)

e.g. Suppose cash flows from receivables are \$180M, cash flows from mortgages are \$10M, and cash flows from bonds are \$500M in the 0-24 month bucket. Then the total cash flows in the 0-24 month bucket is \$690M. The percentage of asset cash flows in the bucket for bonds would be 72.5% ($\$500M/\$690M$).

-There are no cash flows from receivables in buckets beyond 24 months

Selection of Weights For Discount Rate Projection

Weight on Receivables (0% Yield)

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	36.31%	31.97%	31.77%	33.66%	32.12%	31.41%	31.55%

Selected Weights on Receivables		
2020/2021	2021/2022	2022/2023
32.19%	32.19%	32.19%

Weight on Mortgage Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	14.10%	11.53%	11.31%	15.55%	16.02%	15.44%	14.94%
25-60	29.38%	33.89%	33.89%	22.24%	22.41%	23.29%	20.06%
61-120	19.64%	21.11%	21.11%	21.42%	21.90%	18.42%	18.49%
121-180	1.70%	2.01%	2.01%	0.67%	0.49%	0.27%	0.31%
181-240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Selected Weights on Mortgages		
2020/2021	2021/2022	2022/2023
15.49%	15.49%	15.49%
22.00%	22.00%	22.00%
18.46%	18.46%	18.46%
0.44%	0.44%	0.44%
0.00%	0.00%	0.00%

Weight on Current Bucket Spot Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	-117.24%	-192.57%	-657.41%	-245.00%	-93.00%	-10.05%	12.06%
25-60	38.67%	35.84%	20.80%	10.00%	24.80%	34.37%	52.00%
61-120	-42.07%	-40.83%	-55.35%	-195.43%	-80.00%	-12.20%	5.00%
121-180	-259.59%	-313.48%	-283.61%	-1300.00%	-222.02%	-180.05%	-102.95%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Selected Weights on Spot Yield		
2020/2021	2021/2022	2022/2023
10.00%	10.00%	10.00%
50.00%	50.00%	50.00%
-3.60%	-3.60%	-3.60%
-100.00%	-100.00%	-100.00%
N/A	N/A	N/A

Weight on 181-240 Bucket Spot Yield

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	166.83%	249.07%	714.34%	295.79%	144.86%	63.21%	41.45%
25-60	31.95%	30.27%	45.30%	67.76%	52.79%	42.35%	27.94%
61-120	122.42%	119.72%	134.23%	274.01%	158.10%	93.78%	76.51%
121-180	357.89%	411.47%	381.60%	1399.33%	321.53%	279.78%	202.64%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Selected Weight on 181-240 Month Bucket		
2020/2021	2021/2022	2022/2023
42.33%	42.33%	42.33%
28.00%	28.00%	28.00%
85.14%	85.14%	85.14%
199.56%	199.56%	199.56%
N/A	N/A	N/A

Weighted Discount Rate

Bucket (Months)	Mar 2019	June 2019	Aug 2019	Dec 2019	Mar 2020	June 2020	Aug 2020
0-24	2.17%	1.95%	1.87%	2.23%	2.26%	1.39%	1.22%
25-60	2.66%	2.60%	2.50%	2.55%	2.03%	1.69%	1.50%
61-120	2.74%	2.53%	2.34%	2.71%	2.49%	1.84%	1.86%
121-180	2.59%	2.38%	2.14%	2.49%	2.27%	1.70%	1.68%
181-240	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes

-The weighted discount rate for buckets 0-24, 25-60, 61-120 and 121-180 is calculated as follows:

$$\begin{aligned} \text{Weighted Discount Rate} = & (\text{Weight on Receivables}) \times (\text{Receivables Yield}) + (\text{Weight on Mortgage Yield}) \times (\text{Mortgage Yield}) \\ & + (\text{Weight on Current Bucket Spot Yield}) \times (\text{Current Bucket Spot Yield}) \\ & + (\text{Weight on 181-240 month Bucket Spot Yield}) \times (\text{181-240 month Bucket Spot Yield}) \end{aligned}$$

-The weight on receivables equals the actual percentage of asset cash flows from receivables in the 0-24 month bucket.

-The weight on mortgages equals the actual percentage of asset cash flows that are from mortgages in the given bucket.

-The weighted discount rate for 181-240 is not used and therefore not calculated.

Discount Rate Projection

Selected Weights	2020/2021			2021/2022			2022/2023			
	Bucket (Months)	Selected Weights on Receivables	Selected Weight on Mortgages	Selected Weight on Current Bucket	Selected Weight on 181-240 Month Bucket	Selected Weight on Mortgages	Selected Weight on Current Bucket	Selected Weight on Month Bucket	Selected Weight on Mortgages	Selected Weight on Current Bucket
0-24	32.19%	15.49%	10.00%	42.33%	15.49%	10.00%	42.33%	15.49%	10.00%	42.33%
25-60	0.00%	22.00%	50.00%	28.00%	22.00%	50.00%	28.00%	22.00%	50.00%	28.00%
61-120	0.00%	18.46%	-3.60%	85.14%	18.46%	-3.60%	85.14%	18.46%	-3.60%	85.14%
121-180	0.00%	0.44%	-100.00%	199.56%	0.44%	-100.00%	199.56%	0.44%	-100.00%	199.56%
181-240	0.00%	0.00%	N/A	N/A	0.00%	N/A	N/A	0.00%	N/A	N/A

Forecasted Spot Yield

Bucket (Months)	2020/2021	2021/2022	2022/2023
0-24	0.29%	0.47%	0.57%
25-60	0.75%	0.98%	1.39%
61-120	1.32%	1.68%	2.35%
121-180	1.73%	2.10%	2.50%
181-240	2.00%	2.35%	2.59%

Forecast Mortgage Yield

Bucket (Months)	2020/2021	2021/2022	2022/2023
Annual	3.65%	2.91%	3.09%

Forecasted Discount Rates net of investment expenses

Expense Ratio 0.342%

Bucket (Months)	2020/2021	2021/2022	2022/2023
0-24	1.10%	1.15%	1.29%
25-60	1.40%	1.44%	1.76%
61-120	1.99%	2.08%	2.45%
121-180	1.91%	2.33%	2.68%
181-240	2.16%	2.51%	2.76%
240+	6.23%	6.23%	6.23%

2021-2022 Rating Year
1.14%
1.44%
2.07%
2.28%
2.47%
6.23%

Notes

- The selected weights are determined on Page 3.
- The forecasted spot yields and mortgage yield are shown on Page 1.
- For the 0-24 and 25-60 month buckets, the forecasted discount rates were determined as follows:

$$\text{Forecasted Discount Rate} = (\text{Weight on Receivables}) \times (\text{Receivables Yield}) + (\text{Weight on Mortgage Yield}) \times (\text{Mortgage Yield}) \\ + (\text{Weight on Current Bucket Spot Yield}) \times (\text{Current Bucket Spot Yield}) \\ + (\text{Weight on 181-240 month Bucket Spot Yield}) \times (\text{181-240 month Bucket Spot Yield}) - \text{Expense Ratio}$$

The expense ratio included in the calculation gives the discount rate net of investment expenses.
- For 2020/21, the forecasted discount rates in the 61-120 month bucket were adjusted using the aforementioned weighting method.
- For 2021/22 and 2022/23, the discount rates were selected to avoid reversals and are set to a ratio of the selected 181-240 month discount rates gross of investment expenses less the investment expense ratio. The ratios selected were 0.85 for 2021/22 and 0.90 for 2022/23.
- For the 181-240 month bucket, ratios to the selected 181-240 month discount rates gross of investment expenses were also used. The ratios selected were 0.90 for 2020/21, 0.9382 for 2021/22 and 0.9764 for 2022/23.
- For the 181-240 month bucket, the discount rates were set equal to the projected 20 year spot yields plus 0.51% (representing the historical spread of the discount rate in this bucket over the 20 year spot yield) less the investment expense ratio.
- Cash flows from 240 months onward are backed by equities. The expected long-term equity yield net of investment expenses is 6.23%
- The average loss date of the rate analysis is mid-February, six months after the rate program start date in mid-August 2021. Therefore, the calculation for the 2021/2022 rating year discount rate is $(1.5/12) \times (2020/2021 \text{ rate}) + (10.5/12) \times (2021/2022 \text{ rate})$

Hewitt Prospective Returns

<u>Asset Class Returns</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>5-yr Average</u>
Canadian equities	6.90%	6.55%	6.75%	6.15%	6.53%	6.58%
Global equities	7.09%	6.82%	6.85%	6.72%	6.81%	6.86%
Global Small Cap equities	7.60%	7.27%	7.34%	7.16%	7.28%	7.33%
Real estate	5.10%	4.85%	4.76%	4.43%	4.71%	4.77%
Infrastructure	6.72%	6.86%	6.79%	6.82%	7.03%	6.84%
Weighted Rate of Return	6.68%	6.66%	6.58%	6.66%	6.58%	6.58%
Net of Investment Expense						6.23%

SASKATCHEWAN AUTO FUND

Statement of Operations
(\$000s)

Response to IR 2 - 26a

SAF Response Attachment IR 2-26 (a)

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,160,366	1,164,801	1,187,118	1,209,862	1,233,041
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(142,077)	(143,638)	(147,410)	(151,282)	(155,255)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(20,103)	(20,418)	(20,988)	(21,512)	(21,986)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	998,186	1,000,745	1,018,720	1,037,068	1,055,800
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	994,654	1,000,754	1,014,019	1,032,248	1,050,880
Claims Incurred	666,770	727,209	712,276	765,404	739,796	608,807	767,005	727,118	807,341	835,822	864,203
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,881	169,964	172,752	178,637
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,861	51,727	54,236	52,841	54,954
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,311	51,189	53,671	52,290	54,382
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,599	1,131,996	1,230,246	1,246,619	1,277,921
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(171,945)	(131,242)	(216,227)	(214,371)	(227,041)
Investment Earnings	16,549	173,811	162,762	135,849	2,450	508,482	124,263	70,995	129,799	136,140	145,478
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	32,138	32,969	34,079	34,975	35,645
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,476	15,518	15,797	16,082	16,372
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,704	19,796	20,152	20,515	20,885
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	38,322	28,050	5,034	16,296	15,925
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	38,322	28,050	5,034	16,296	15,925
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,128,460	1,156,510	1,161,544	1,177,840
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,128,460	1,156,510	1,161,544	1,177,840	1,193,765
Redevelopment Reserve (RDR) :											
Balance, Beginning of Year	0	0	0	0	0	0	0	0	0	0	0
Appropriated (to) from Rate Stabilization Reserve	0	0	0	0	0	0	0	0	0	0	0
RDR Balance, End of Year	0	0	0	0	0	-	-	-	-	-	-

Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.1%	72.7%	79.6%	81.0%	82.2%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.5%	89.3%	96.4%	97.7%	99.2%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	10.3%	10.6%	10.2%	10.4%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.4%	10.1%	8.7%	7.8%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.1%	4.2%	4.2%	4.2%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.3%	113.1%	121.3%	120.8%	121.6%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	164%	165%	160%	160%	159%

SGI
 Ambulance
 Ratemaking date as of: 31/03/2020
 Data Source: Internal Data
 Coverage: All
 Rating year: 17/08/2021
 Exhibit 1 - Page 1

	Projected On Level Average Premium Including Capital Amount	894.25
1.	Projected On Level Average Premium Excluding Capital Amount	874.74
2.	Class Specific Experience Required Premium	1,366.53
	Number of Claims	229
	Standard of Full Credibility	2,164
3.	Credibility	0.33
4.	Complement of Credibility Required Premium*	924.90
5.	Indicated Required Premium	1,068.56
6.	Indicated Required Per Cent Rate Change	22.16%

*Complement of Credibility = Ambulance projected on level average premium
 5. = (3. x 2.) + (1 - 3.) x 4.
 6. = (5. / 1.) - 1

SGI

Ambulance

Ratemaking date as of: 31/03/2020

Data Source: Internal Data

Coverage: All

Rating year: 17/08/2021

Exhibit 1 - Page 2

	Damage	Coverage Injury	Liability	Total
1. Discounted Pure Premium	710.70	78.06	267.59	1,056.35
2. Loss Adjusting Expense	44.99	38.68	13.11	96.78
3. Administrative Expense	30.90	30.90	30.90	92.70
4. Salvage	0.00	0.00	0.00	0.00
5. Reinsurance	9.65	0.00	0.00	9.65
6. Medical Funding	0.00	35.35	0.00	35.35
7. Appeal Commissions	0.00	1.96	0.00	1.96
8. Safe Driver Recognition Malus	0.00	0.00	0.00	0.00
9. Variable Expense Per Cent	10.47%	10.47%	10.47%	10.47%
10. Break Even Margin	-5.07%	-5.07%	-5.07%	-5.07%
11. Adequate Gross Premium	841.64	195.51	329.38	1,366.53

$$11 = (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8) / (1 - 9 - 10)$$

SGI
 Ambulance
 Data Source: Internal Data
 Coverage: All
 Rating year: 17/08/2021
 Adjustments to current on-level premium

Component of Premium

	2014 Rate Analysis	Projected On-Level	Loss Trend	On-Level	Expense
	Pure Premium (\$)	Premium (\$)	Adjustments	Adjustments	Adjustments
Losses					
Damage Excluding Liability and Catastrophes	697.39	556.10	- 119.67	-	N/A
Damage Liability	106.03	84.55	20.46	-	N/A
Catastrophes	7.72	6.16	4.66	-	N/A
Economic Loss	0.00	0.00	-	-	N/A
Non- Economic Loss	0.00	0.00	-	-	N/A
Out of Province	0.00	0.00	-	-	N/A
Appeal	0.06	0.05	0.02	-	N/A
Care	3.84	3.06	- 0.23	0.39	N/A
IRB	26.74	21.32	- 4.86	0.82	N/A
Death	1.40	1.11	- 0.32	-	N/A
Medical Excluding Funding	16.45	13.11	0.21	-	N/A
Permanent Impairment	7.16	5.71	- 0.58	-	N/A
Tort Injury	0.00	0.00	-	-	N/A
Tort Liability	0.00	0.00	-	-	N/A
Projected Pure Premium (undiscounted)	866.78	691.18	- 100.31	1.22	N/A
Impact of Discounting	-28.47	-22.70	3.58	- 0.68	N/A
Projected Pure Premium (discounted)	838.31	668.48	- 96.72	0.53	N/A
Expenses					
Loss Adjusting Expenses	61.10	48.72	N/A	N/A	95.71
Administrative Expenses	55.73	44.44	N/A	N/A	79.59
Reinsurance Costs and Salvage	9.95	7.93	N/A	N/A	13.04
Issuer Fees	52.89	42.18	N/A	N/A	68.23
Medical Funding	8.82	7.03	N/A	N/A	35.38
Appeal Commission	0.06	0.04	N/A	N/A	1.26
Credit for Malus component of SDR	0.00	0.00	N/A	N/A	-
Impact of Variable Expenses (Premium Tax, Traffic Safety and Auto Pay)	67.43	53.77	N/A	N/A	101.20
Impact of Break Even Margin	2.69	2.15	N/A	N/A	- 41.79
Total Expenses	258.67	206.26	N/A	N/A	352.61
Required Premium	1,096.98	874.74			
Change in Required Premium \$			- 96.72	0.53	146.35
Change in Required Premium %			-11.1%	0.1%	16.7%

Complement of Credibility
 924.90

SGI
 Ambulance
 Ratemaking date as of: 31/03/2020
 Data Source: Internal Data
 Coverage: All
 Rating year: 17/08/2021
 Exhibit 1 - Page 1

	Projected On Level Average Premium Including Capital Amount	894.25
1.	Projected On Level Average Premium Excluding Capital Amount	874.74
2.	Class Specific Experience Required Premium	1,366.53
	Number of Claims	229
	Standard of Full Credibility	2,164
3.	Credibility	0.33
4.	Complement of Credibility Required Premium*	1,076.18
5.	Indicated Required Premium	1,170.63
6.	Indicated Required Per Cent Rate Change	33.83%

*Complement of Credibility = Ambulance projected on level average premium
 5. = (3. x 2.) + (1 - 3.) x 4.
 6. = (5. / 1.) - 1

SGI
 Ambulance
 Ratemaking date as of: 31/03/2020
 Data Source: Internal Data
 Coverage: All
 Rating year: 17/08/2021
 Exhibit 1 - Page 2

	Damage	Coverage Injury	Liability	Total
1. Discounted Pure Premium	710.70	78.06	267.59	1,056.35
2. Loss Adjusting Expense	44.99	38.68	13.11	96.78
3. Administrative Expense	30.90	30.90	30.90	92.70
4. Salvage	0.00	0.00	0.00	0.00
5. Reinsurance	9.65	0.00	0.00	9.65
6. Medical Funding	0.00	35.35	0.00	35.35
7. Appeal Commissions	0.00	1.96	0.00	1.96
8. Safe Driver Recognition Malus	0.00	0.00	0.00	0.00
9. Variable Expense Per Cent	10.47%	10.47%	10.47%	10.47%
10. Break Even Margin	-5.07%	-5.07%	-5.07%	-5.07%
11. Adequate Gross Premium	841.64	195.51	329.38	1,366.53

$$11 = (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8) / (1 - 9 - 10)$$

SGI
 Ambulance
 Data Source: Internal Data
 Coverage: All
 Rating year: 17/08/2021
 Adjustments to current on-level premium

Component of Premium

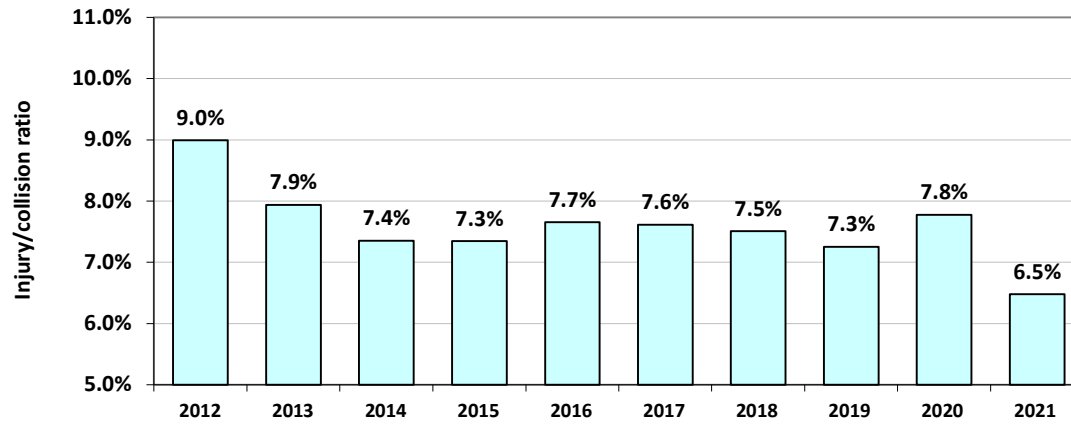
	2014 Rate Analysis Pure Premium (\$)	Projected On-Level Premium (\$)	Loss Trend Adjustments	On-Level Adjustments	Expense Adjustments
Losses					
Damage Excluding Liability and Catastrophes	697.39	556.10	23.08	-	N/A
Damage Liability	106.03	84.55	20.46	-	N/A
Catastrophes	7.72	6.16	4.66	-	N/A
Economic Loss	0.00	0.00	-	-	N/A
Non- Economic Loss	0.00	0.00	-	-	N/A
Out of Province	0.00	0.00	-	-	N/A
Appeal	0.06	0.05	0.02	-	N/A
Care	3.84	3.06	- 0.23	0.39	N/A
IRB	26.74	21.32	- 4.86	0.82	N/A
Death	1.40	1.11	- 0.32	-	N/A
Medical Excluding Funding	16.45	13.11	0.21	-	N/A
Permanent Impairment	7.16	5.71	- 0.58	-	N/A
Tort Injury	0.00	0.00	-	-	N/A
Tort Liability	0.00	0.00	-	-	N/A
Projected Pure Premium (undiscounted)	866.78	691.18	42.45	1.22	N/A
Impact of Discounting	-28.47	-22.70	2.39	- 0.68	N/A
Projected Pure Premium (discounted)	838.31	668.48	44.84	0.53	N/A
Expenses					
Loss Adjusting Expenses	61.10	48.72	N/A	N/A	95.71
Administrative Expenses	55.73	44.44	N/A	N/A	79.59
Reinsurance Costs and Salvage	9.95	7.93	N/A	N/A	13.04
Issuer Fees	52.89	42.18	N/A	N/A	68.23
Medical Funding	8.82	7.03	N/A	N/A	35.38
Appeal Commission	0.06	0.04	N/A	N/A	1.26
Credit for Malus component of SDR	0.00	0.00	N/A	N/A	-
Impact of Variable Expenses (Premium Tax, Traffic Safety and Auto Pay)	67.43	53.77	N/A	N/A	117.75
Impact of Break Even Margin	2.69	2.15	N/A	N/A	- 48.63
Total Expenses	258.67	206.26	N/A	N/A	362.33
Required Premium	1,096.98	874.74			
Change in Required Premium \$			44.84	0.53	156.06
Change in Required Premium %			5.1%	0.1%	17.8%

Complement of Credibility

1,076.18

Auto Fund Injury/Collision Ratio - Fiscal Loss Year Basis

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ultimate Injury Claim Counts	5,341	5,465	4,870	4,500	4,558	4,795	4,825	4,495	4,521	3,325
Ultimate Collision Claim Counts	59,394	68,822	66,258	61,242	59,543	62,986	64,255	61,955	58,168	51,309
Ultimate Injury / Collision Ratio	9.0%	7.9%	7.4%	7.3%	7.7%	7.6%	7.5%	7.3%	7.8%	6.5%



SASKATCHEWAN AUTO FUND

Statement of Operations
(\$000s)

Response to IR 2 - 39c

SAF Response Attachment IR 2-39

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	Actual 2021/2022	Actual 2022/2023	Forecast 2023/2024	Forecast 2024/2025	Forecast 2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,144,772	1,080,178	1,126,501	1,168,979	1,208,411
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(140,184)	(133,289)	(139,945)	(146,212)	(152,179)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(19,835)	(18,947)	(19,925)	(20,791)	(21,550)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	984,753	927,942	966,631	1,001,976	1,034,682
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	993,669	944,995	954,449	990,954	1,024,594
Claims Incurred	666,770	727,209	712,276	765,404	739,796	608,807	767,005	727,118	812,029	831,134	864,203
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,478	167,780	171,189	177,584
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,913	58,948	49,587	49,729	50,888
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,363	58,335	49,071	49,211	50,358
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,703	1,145,960	1,223,501	1,234,177	1,268,778
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(173,034)	(200,965)	(269,052)	(243,223)	(244,184)
Investment Earnings	16,549	173,811	162,762	135,849	2,450	508,482	124,263	70,367	125,782	128,275	134,883
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	31,709	30,594	32,353	33,803	34,939
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,270	14,400	14,997	15,543	16,048
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,441	18,370	19,131	19,827	20,472
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	36,335	(47,221)	(55,354)	(22,819)	(13,257)
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	36,335	(47,221)	(55,354)	(22,819)	(13,257)
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,126,474	1,079,253	1,023,899	1,001,079
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,126,474	1,079,253	1,023,899	1,001,079	987,822
Redevelopment Reserve (RDR) :											
Balance, Beginning of Year	0	0	0	0	0	0	0	0	0	0	0
Appropriated (to) from Rate Stabilization Reserve	0	0	0	0	0	0	0	0	0	0	0
RDR Balance, End of Year	0	0	0	0	0	-	-	-	-	-	-

Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.2%	76.9%	85.1%	83.9%	84.3%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.6%	94.6%	102.7%	101.1%	101.7%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	12.4%	10.3%	10.0%	9.9%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.9%	10.8%	9.1%	8.0%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.4%	4.4%	4.3%	4.3%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.4%	121.3%	128.2%	124.5%	123.9%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	164%	158%	146%	143%	140%

SASKATCHEWAN AUTO FUND

Statement of Operations
(\$000s)

Response to IR 2 - 40c

SAF Response Attachment IR 2-40

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	Actual 2021/2022	Actual 2022/2023	Forecast 2023/2024	Forecast 2024/2025	Forecast 2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,135,873	1,031,159	1,086,506	1,136,342	1,181,772
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(139,103)	(127,294)	(135,020)	(142,164)	(148,853)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(19,682)	(18,095)	(19,224)	(20,215)	(21,079)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	977,088	885,770	932,262	973,963	1,011,840
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	992,923	913,044	917,380	960,747	999,972
Claims Incurred	666,770	727,209	712,276	765,404	739,796	608,807	767,005	737,809	815,916	826,800	859,468
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,248	166,515	170,158	176,744
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,963	57,481	46,944	49,056	50,973
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,412	56,883	46,455	48,545	50,442
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,802	1,153,502	1,220,864	1,227,473	1,263,372
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(173,879)	(240,458)	(303,484)	(266,726)	(263,400)
Investment Earnings	16,549	173,811	162,762	135,849	2,450	508,482	124,263	70,008	123,323	123,522	128,156
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	31,465	29,218	31,214	32,867	34,175
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,152	13,753	14,469	15,112	15,697
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,291	17,544	18,458	19,279	20,024
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	34,978	(89,923)	(94,585)	(52,991)	(40,762)
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	34,978	(89,923)	(94,585)	(52,991)	(40,762)
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,125,117	1,035,194	940,609	887,618
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,125,117	1,035,194	940,609	887,618	846,856
Redevelopment Reserve (RDR) :											
Balance, Beginning of Year	0	0	0	0	0	0	0	0	0	0	0
Appropriated (to) from Rate Stabilization Reserve	0	0	0	0	0	0	0	0	0	0	0
RDR Balance, End of Year	0	0	0	0	0	-	-	-	-	-	-

Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.2%	80.8%	88.9%	86.1%	85.9%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.7%	99.0%	107.1%	103.8%	103.6%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	12.5%	10.2%	10.2%	10.1%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.2%	10.3%	11.2%	9.4%	8.2%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.5%	4.6%	4.5%	4.4%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.6%	126.3%	133.1%	127.9%	126.3%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	165%	153%	137%	131%	125%

CTSS Charges

CTSS : 2016 -- 2017

CTSS Ticket Stats - Impaired Driving											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	0	2	0	6	0	0	0	2	10	Intersection
	Feb	0	0	4	2	0	0	0	1	7	Distracted
	Mar	0	2	4	0	0	0	0	0	6	Seatbelt
	Apr	2	2	4	2	0	2	0	2	14	Vulnerable Users
	May	4	2	0	4	4	2	2	0	18	Impaired
	Jun	0	0	0	0	0	2	0	0	2	New Drivers
	Jul	8	2	4	0	0	2	0	2	18	Agg Driving / Work Zones
	Aug	0	6	0	0	0	4	0	0	10	Comm. Vehicles
	Sep	0	0	0	0	1	6	2	0	9	School Zone
	Oct	0	2	4	4	0	9	3	3	25	Distracted
	Nov	2	4	4	0	0	6	0	0	16	Impaired
	Dec	0	2	2	2	4	6	0	2	18	Impaired
TOTAL		16	24	26	20	9	39	7	12	153	
2017	Jan	0	4	0	0	0	0	0	0	4	Impaired
	Feb	4	0	0	4	0	0	0	2	10	Seatbelt
	Mar	0	8	2	6	2	2	2	0	22	Distracted
	Apr	0	7	3	0	2	0	4	0	16	Vulnerable Users
	May	2	0	4	0	0	0	2	2	10	Impaired
	June	0	0	2	0	0	0	4	0	6	New Drivers
	July	0	0	1	0	2	0	0	0	3	Work Zones
	Aug	3	2	0	0	0	2	0	0	7	Impaired
	Sept	0	2	2	4	1	0	1	0	10	Back to School
	Oct	0	0	2	0	0	2	0	0	4	Distracted
	Nov	2	0	0	0	0	0	2	0	4	Registration & Author.
	Dec	0	0	2	0	0	2	2	4	10	Impaired
TOTAL		11	23	18	14	7	8	17	8	106	

CTSS Ticket Stats - Distracted Driving											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	24	1	0	2	4	0	0	0	31	Intersection
	Feb	45	1	5	3	2	2	5	0	63	Distracted
	Mar	46	1	2	2	3	3	1	1	59	Seatbelt
	Apr	64	3	0	2	4	3	0	0	76	Vulnerable Users
	May	32	2	3	4	4	4	0	2	51	Impaired
	Jun	48	7	1	5	9	1	0	0	71	New Drivers
	Jul	30	3	2	3	0	4	1	1	44	Agg Driving / Work Zones
	Aug	67	4	2	1	11	2	0	2	89	Comm. Vehicles
	Sep	71	5	2	17	18	4	5	5	127	School Zone
	Oct	56	0	3	1	0	1	2	1	64	Distracted
	Nov	18	0	3	3	1	1	0	1	27	Impaired
	Dec	14	1	2	4	4	0	1	0	26	Impaired
	TOTAL	515	28	25	47	60	25	15	13	728	
2017	Jan	86	1	2	3	8	5	0	2	107	Impaired
	Feb	31	2	1	4	30	4	1	1	74	Seatbelt
	Mar	69	0	6	4	15	5	1	0	100	Distracted
	Apr	49	5	1	2	6	0	2	0	65	Vulnerable Users
	May	50	1	1	2	12	0	2	1	69	Impaired
	June	70	12	4	6	22	0	2	1	117	New Drivers
	July	93	16	3	6	21	3	0	0	142	Work Zones
	Aug	126	11	1	6	61	6	2	6	219	Impaired
	Sept	156	2	3	9	46	4	0	4	224	Back to School
	Oct	84	1	0	5	30	2	0	0	122	Distracted
	Nov	76	0	4	5	16	6	0	0	107	Registration & Author.
	Dec	62	1	2	5	6	0	1	0	77	Impaired
	TOTAL	952	52	28	57	273	35	11	15	1423	

CTSS Ticket Stats - Speeding											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	727	84	86	283	134	136	51	43	1544	Intersection
	Feb	482	56	109	264	241	89	69	19	1329	Distracted
	Mar	785	101	101	296	240	67	87	46	1723	Seatbelt
	Apr	965	71	106	443	226	88	76	45	2020	Vulnerable Users
	May	847	110	137	295	270	60	100	97	1916	Impaired
	Jun	872	67	146	310	203	64	79	50	1791	New Drivers
	Jul	723	85	190	349	180	102	165	113	1907	Agg Driving / Work Zones
	Aug	779	88	211	231	261	81	137	77	1865	Comm. Vehicles
	Sep	927	65	129	360	193	74	62	44	1854	School Zone
	Oct	571	84	174	169	103	94	151	56	1402	Distracted
	Nov	574	68	189	211	109	66	74	31	1322	Impaired
	Dec	317	119	67	135	103	18	66	15	840	Impaired
TOTAL		8569	998	1645	3346	2263	939	1117	636	19513	
2017	Jan	576	35	125	149	151	42	99	34	1211	Impaired
	Feb	561	103	107	173	178	49	50	34	1255	Seatbelt
	Mar	588	100	125	197	265	60	55	8	1398	Distracted
	Apr	703	103	171	99	249	30	107	71	1533	Vulnerable Users
	May	789	120	123	205	202	38	106	41	1624	Impaired
	June	560	108	119	192	181	31	121	45	1357	New Drivers
	July	576	89	154	235	132	64	69	93	1412	Work Zones
	Aug	635	36	110	218	234	46	72	51	1402	Impaired
	Sept	772	98	126	342	228	31	85	63	1745	Back to School
	Oct	519	53	187	229	104	52	111	70	1325	Distracted
	Nov	479	75	176	127	156	39	86	36	1174	Registration & Author.
	Dec	499	100	174	207	131	26	81	26	1244	Impaired
TOTAL		7257	1020	1697	2373	2211	508	1042	572	16680	

CTSS Ticket Stats - Seatbelt											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	27	9	2	4	17	8	1	4	72	Intersection
	Feb	38	3	18	2	21	9	3	1	95	Distracted
	Mar	48	4	20	2	20	5	0	9	108	Seatbelt
	Apr	66	6	6	9	17	4	1	4	113	Vulnerable Users
	May	39	13	26	0	5	5	0	9	97	Impaired
	Jun	57	11	17	6	27	6	1	5	130	New Drivers
	Jul	37	9	26	7	5	9	4	4	101	Agg Driving / Work Zones
	Aug	55	13	22	2	23	9	2	4	130	Comm. Vehicles
	Sep	76	17	3	16	28	5	5	23	173	School Zone
	Oct	38	4	11	3	4	18	3	3	84	Distracted
	Nov	51	2	47	0	7	5	0	2	114	Impaired
	Dec	6	2	11	2	4	2	2	1	30	Impaired
TOTAL		538	93	209	53	178	85	22	69	1247	
2017	Jan	37	1	27	1	23	11	0	2	102	Impaired
	Feb	21	2	30	1	26	8	3	1	92	Seatbelt
	Mar	41	10	31	12	35	5	2	1	137	Distracted
	Apr	38	4	22	1	8	2	0	6	81	Vulnerable Users
	May	56	17	12	8	24	10	3	4	134	Impaired
	June	59	6	20	3	30	1	2	4	125	New Drivers
	July	105	13	11	4	40	8	0	2	183	Work Zones
	Aug	73	5	7	4	80	10	0	2	181	Impaired
	Sept	84	9	12	8	16	4	0	5	138	Back to School
	Oct	57	5	19	4	43	4	0	5	137	Distracted
	Nov	31	4	4	2	5	4	0	0	50	Registration & Author.
	Dec	36	7	6	4	5	1	0	1	60	Impaired
TOTAL		638	83	201	52	335	68	10	33	1420	

CTSS Ticket Stats - CDSA, All Other Criminal Code											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	0	6	0	1	0	4	0	2	13	Intersection
	Feb	0	1	1	0	0	1	5	4	12	Distracted
	Mar	0	0	1	0	1	7	0	1	10	Seatbelt
	Apr	9	0	0	0	1	1	5	3	19	Vulnerable Users
	May	0	2	0	0	1	5	4	2	14	Impaired
	Jun	0	0	0	1	2	5	2	0	10	New Drivers
	Jul	1	0	0	1	0	6	0	8	16	Agg Driving / Work Zones
	Aug	0	1	1	0	0	1	0	6	9	Comm. Vehicles
	Sep	0	1	3	0	1	6	1	18	30	School Zone
	Oct	0	2	0	9	0	5	5	9	30	Distracted
	Nov	1	4	0	3	1	5	5	0	19	Impaired
	Dec	0	3	3	0	1	2	0	5	14	Impaired
TOTAL		11	20	9	15	8	48	27	58	196	
2017	Jan	0	2	0	4	0	3	1	1	11	Impaired
	Feb	0	1	1	5	1	4	3	3	18	Seatbelt
	Mar	0	6	5	2	0	5	5	0	23	Distracted
	Apr	0	1	2	0	1	4	1	3	12	Vulnerable Users
	May	1	2	0	0	0	2	2	1	8	Impaired
	June	10	1	1	1	1	5	5	0	24	New Drivers
	July	2	6	7	0	0	3	3	3	24	Work Zones
	Aug	1	2	2	0	1	6	1	2	15	Impaired
	Sept	2	3	1	0	0	3	0	1	10	Back to School
	Oct	2	0	3	3	2	1	9	0	20	Distracted
	Nov	0	1	0	0	3	0	1	1	6	Registration & Author.
	Dec	0	1	0	0	0	0	1	3	5	Impaired
TOTAL		18	26	22	15	9	36	32	18	176	

CTSS Ticket Stats - All Other Charges (AGRA, ATVA, SOPA, TSA, HTA, VER)											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	123	31	6	22	31	40	6	10	269	Intersection
	Feb	89	19	25	27	68	38	8	9	283	Distracted
	Mar	144	30	20	25	44	52	8	13	336	Seatbelt
	Apr	274	15	17	31	51	55	13	8	464	Vulnerable Users
	May	300	41	29	17	48	42	9	23	509	Impaired
	Jun	301	27	35	37	46	29	5	3	483	New Drivers
	Jul	322	31	26	40	28	52	70	15	584	Agg Driving / Work Zones
	Aug	373	33	27	13	32	46	10	11	545	Comm. Vehicles
	Sep	338	57	27	28	37	27	5	19	538	School Zone
	Oct	236	38	28	38	16	70	24	22	472	Distracted
	Nov	224	24	26	50	19	45	11	13	412	Impaired
	Dec	195	46	17	70	41	14	26	9	418	Impaired
TOTAL		2919	392	283	398	461	510	195	155	5313	
2017	Jan	295	31	26	24	41	53	22	12	504	Impaired
	Feb	178	53	55	45	78	47	23	21	500	Seatbelt
	Mar	280	97	61	43	164	61	22	2	730	Distracted
	Apr	207	93	64	23	99	44	49	40	619	Vulnerable Users
	May	294	114	83	66	81	61	65	27	791	Impaired
	June	261	74	57	54	101	40	95	22	704	New Drivers
	July	456	58	64	55	97	73	26	29	858	Work Zones
	Aug	308	33	52	44	246	60	25	30	798	Impaired
	Sept	230	90	45	62	81	44	26	33	611	Back to School
	Oct	307	56	51	67	110	59	31	44	725	Distracted
	Nov	120	45	26	39	72	36	23	23	384	Registration & Author.
	Dec	157	46	27	44	39	22	32	24	391	Impaired
TOTAL		3093	790	611	566	1209	600	439	307	7615	

CTSS - Warnings, Inspection Notices											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	222	127	76	99	75	168	82	60	909	Intersection
	Feb	168	75	121	95	229	162	89	42	981	Distracted
	Mar	242	132	88	100	249	166	107	85	1169	Seatbelt
	Apr	351	59	66	96	150	164	162	46	1094	Vulnerable Users
	May	335	179	74	61	168	111	94	101	1123	Impaired
	Jun	419	81	67	67	165	98	80	53	1030	New Drivers
	Jul	286	55	65	87	109	100	160	83	945	Agg Driving / Work Zones
	Aug	320	110	58	32	104	119	66	25	834	Comm. Vehicles
	Sep	393	96	60	82	66	77	46	51	871	School Zone
	Oct	288	138	66	34	64	139	89	28	846	Distracted
	Nov	269	71	66	27	75	96	43	30	677	Impaired
	Dec	147	153	30	55	69	33	67	6	560	Impaired
TOTAL		3440	1276	837	835	1523	1433	1085	610	11039	
2017	Jan	378	49	40	29	94	54	77	32	753	Impaired
	Feb	288	85	75	30	161	97	37	55	828	Seatbelt
	Mar	404	185	103	31	340	121	41	25	1250	Distracted
	Apr	487	125	204	53	278	138	120	128	1533	Vulnerable Users
	May	595	97	153	72	165	129	147	75	1433	Impaired
	June	466	106	114	55	210	47	184	57	1239	New Drivers
	July	833	52	137	62	333	67	88	65	1637	Work Zones
	Aug	640	56	168	102	757	64	63	71	1921	Impaired
	Sept	530	80	192	139	288	45	66	109	1449	Back to School
	Oct	583	79	296	131	414	57	63	111	1734	Distracted
	Nov	381	167	305	41	282	61	54	81	1372	Registration & Author.
	Dec	492	186	362	158	232	56	68	101	1655	Impaired
TOTAL		6077	1267	2149	903	3554	936	1008	910	16804	

CTSS Ticket Stats - Driver's License Suspensions											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	0	0	1	1	0	2	0	1	5	Intersection
	Feb	0	0	1	1	1	1	0	0	4	Distracted
	Mar	0	1	0	1	0	0	0	2	4	Seatbelt
	Apr	0	0	0	0	0	4	0	0	4	Vulnerable Users
	May	1	1	1	1	0	2	0	3	9	Impaired
	Jun	0	0	0	0	0	0	0	0	0	New Drivers
	Jul	0	3	0	0	0	6	0	0	9	Agg Driving / Work Zones
	Aug	0	0	2	2	0	1	0	0	5	Comm. Vehicles
	Sep	1	0	3	5	0	1	0	0	10	School Zone
	Oct	1	0	0	4	1	7	0	1	14	Distracted
	Nov	0	0	1	2	1	3	0	1	8	Impaired
	Dec	0	1	0	0	1	1	1	0	4	Impaired
TOTAL		3	6	9	17	4	28	1	8	76	
2017	Jan	1	0	2	0	0	0	0	0	3	Impaired
	Feb	0	0	0	2	0	0	0	0	2	Seatbelt
	Mar	0	1	1	0	0	0	0	0	2	Distracted
	Apr	0	0	0	0	0	1	0	0	1	Vulnerable Users
	May	0	0	2	0	0	0	0	0	2	Impaired
	June	0	2	3	1	0	1	0	0	7	New Drivers
	July	0	0	0	2	0	1	0	1	4	Work Zones
	Aug	0	1	0	2	1	1	0	1	6	Impaired
	Sept	0	0	0	2	0	0	0	0	2	Back to School
	Oct	0	0	0	0	0	0	0	0	0	Distracted
	Nov	0	0	0	0	1	1	0	0	2	Registration & Author.
	Dec	0	0	0	3	0	1	0	0	4	Impaired
TOTAL		1	4	8	12	2	6	0	2	35	

CTSS - Total Documentation Output											
		Saskatoon	Weyburn (RCMP)	Estevan (RCMP)	Rosetown	Lanigan	Carlyle	Fort Q	Broadview	TOTAL	JFO Primary Focus
2016	Jan	1123	260	171	418	261	358	140	122	2853	Intersection
	Feb	822	155	284	394	562	302	179	76	2774	Distracted
	Mar	1265	271	236	426	557	300	203	157	3415	Seatbelt
	Apr	1731	156	199	583	449	321	257	108	3804	Vulnerable Users
	May	1558	350	270	382	500	231	209	237	3737	Impaired
	Jun	1697	193	266	426	452	205	167	111	3517	New Drivers
	Jul	1407	188	313	487	322	281	400	226	3624	Agg Driving / Work Zones
	Aug	1594	255	323	281	431	263	215	125	3487	Comm. Vehicles
	Sep	1806	241	227	508	344	200	126	160	3612	School Zone
	Oct	1190	268	286	262	188	343	277	123	2937	Distracted
	Nov	1139	173	336	296	213	227	133	78	2595	Impaired
	Dec	679	327	132	268	227	76	163	38	1910	Impaired
TOTAL		16011	2837	3043	4731	4506	3107	2469	1561	38265	
2017	Jan	1373	123	222	210	317	168	199	83	2695	Impaired
	Feb	1083	246	269	264	474	209	117	117	2779	Seatbelt
	Mar	1382	407	334	295	821	259	128	36	3662	Distracted
	Apr	1484	338	467	178	643	219	283	248	3860	Vulnerable Users
	May	1787	351	378	353	484	240	327	151	4071	Impaired
	June	1426	309	320	312	545	125	413	129	3579	New Drivers
	July	2065	234	377	364	625	219	186	193	4263	Work Zones
	Aug	1786	146	340	376	1380	195	163	163	4549	Impaired
	Sept	1774	284	381	566	660	131	178	215	4189	Back to School
	Oct	1552	194	558	439	703	177	214	230	4067	Distracted
	Nov	1089	292	515	214	535	147	166	141	3099	Registration & Author.
	Dec	1246	341	573	421	413	108	185	159	3446	Impaired
TOTAL		18047	3265	4734	3992	7600	2197	2559	1865	44259	

CTSS : 2019 -- 2020

Unfiltered

CTSS Charges - Impaired Driving (Unfiltered for Kienapple Principle 'double stacking')																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	0	0	0	4	0	1	0	0	0	2	0	0	0	0	4	0	0	0	0	0	5	0	16	Impaired Driving	
	Feb	4	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	3	0	16	Occupant Safety	
	Mar	2	2	0	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	2	0	2	2	13	Distracted Driving
	Apr	2	0	0	1	0	3	0	0	0	0	2	0	2	0	0	0	0	0	2	3	0	1	2	18	Speeding, Agg Driving
	May	2	0	0	0	0	0	0	4	0	0	0	0	4	1	0	2	0	0	3	0	0	0	4	20	Impaired Driving
	Jun	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2	0	2	2	2	7	0	1	4	22	Distracted Driving
	Jul	0	0	2	3	0	2	0	6	0	0	0	3	0	0	0	0	2	2	8	0	7	4	0	39	Work Zones
	Aug	6	2	0	3	0	0	0	2	2	0	0	2	1	0	2	6	4	0	4	2	4	4	0	44	Impaired Driving
	Sep	0	6	0	0	0	2	6	0	2	2	0	0	0	0	0	0	0	0	2	3	0	5	2	30	Back to School
	Oct	2	2	0	0	0	2	3	2	0	2	2	0	0	0	0	0	0	0	5	1	2	2	0	25	Distracted Driving
	Nov	2	0	0	0	0	0	0	2	2	2	4	0	2	0	0	2	0	1	4	0	0	1	2	24	Uninsured Drivers & Veh
	Dec	2	0	0	2	0	0	0	0	0	2	0	6	2	0	0	2	2	2	12	3	7	2	2	46	Impaired Driving
TOTAL	22	16	2	14	2	10	10	17	6	8	8	14	9	3	4	16	10	11	42	21	20	30	18	313		
2020	Jan	2	0	0	2	2	0	0	0	0	2	4	0	0	2	0	0	0	7	10	7	2	2	42	Impaired Driving	
	Feb	4	1	2	0	0	0	2	2	0	2	0	4	0	2	1	0	0	10	0	2	2	4	40	Distracted Driving	
	Mar	2	2	0	1	2	2	0	5	0	0	0	4	2	2	0	1	0	6	0	4	2	2	37	Occupant Restraint	
	Apr	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	6	2	8	5	0	25	Speeding, Agg Driving	
	May	6	2	0	0	0	0	2	0	0	0	0	0	0	3	12	0	0	17	1	14	4	0	61	Impaired Driving	
	Jun	4	2	3	0	2	0	1	0	0	2	0	2	0	2	1	0	1	0	10	6	4	0	0	40	Distracted Driving
	Jul	6	0	0	0	2	0	0	2	0	0	1	8	0	0	2	2	0	2	14	2	3	1	2	47	Work Zones
	Aug	2	3	0	2	0	2	2	2	0	0	0	4	0	0	4	0	0	0	8	2	10	9	0	50	Impaired
	Sep	6	2	0	0	0	2	2	2	0	0	2	4	0	0	6	0	0	0	9	0	0	2	5	42	Back to School
	Oct	6	1	2	0	0	0	1	0	0	0	2	2	0	0	4	2	0	0	0	0	0	6	2	28	Distracted Driving
	Nov	0	0	0	0	0	0	1	2	0	0	4	2	0	0	0	0	0	0	2	3	0	5	0	19	Licensing & Registration
	Dec	3	2	3	0	4	1	3	0	0	2	6	2	0	0	0	0	0	0	6	4	0	6	0	42	Impaired Driving
TOTAL	43	15	10	5	12	7	14	15	2	6	19	32	6	4	24	18	1	2	95	30	52	44	17	473		

Filtered

CTSS Charges - Impaired Driving (Filtered for Kienapple Principle 'double stacking')																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	0	0	0	3	0	1	0	0	0	1	0	0	0	0	2	0	0	0	0	0	0	5	0	12	Impaired Driving
	Feb	2	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	3	0	10	Occupant Safety
	Mar	1	1	0	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	1	0	1	1	8	Distracted Driving
	Apr	1	0	0	1	0	2	0	0	0	0	0	1	0	1	0	0	0	0	1	2	0	1	1	11	Speeding, Agg Driving
	May	1	0	0	0	0	0	0	3	0	0	0	0	2	1	0	2	0	0	3	0	0	0	2	14	Impaired Driving
	Jun	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1	1	1	5	0	1	3	14	Distracted Driving
	Jul	0	0	1	2	0	1	0	4	0	0	0	2	0	0	0	0	2	1	4	0	4	2	0	23	Work Zones
	Aug	3	1	0	2	0	0	0	1	1	0	0	1	1	0	1	3	2	0	3	1	3	4	0	27	Impaired Driving
	Sep	0	3	0	0	0	1	3	0	1	1	0	0	0	0	0	0	1	0	2	2	0	2	1	17	Back to School
	Oct	1	1	0	0	0	2	3	1	0	1	1	0	0	0	0	0	0	0	3	1	1	0	0	15	Distracted Driving
	Nov	1	0	0	0	0	0	0	1	1	1	2	0	1	0	0	1	0	1	2	0	0	1	1	13	Uninsured Drivers & Veh
	Dec	1	0	0	2	0	0	0	0	0	1	0	3	1	0	0	1	1	1	8	2	5	1	1	28	Impaired Driving
TOTAL	11	8	1	11	1	7	7	11	3	4	4	8	5	2	2	9	7	6	27	14	13	21	10	192		
2020	Jan	1	0	0	1	1	0	0	0	0	1	2	0	0	1	0	0	0	4	5	5	1	1	23	Impaired Driving	
	Feb	2	1	1	0	0	0	1	1	0	1	0	2	0	1	1	0	0	7	0	1	1	2	22	Distracted Driving	
	Mar	1	1	0	1	1	2	0	3	0	0	0	2	1	0	0	0	0	3	0	2	2	1	21	Occupant Restraint	
	Apr	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	3	1	6	3	0	15	Speeding, Agg Driving	
	May	3	1	0	0	0	0	1	0	0	0	0	0	0	2	7	0	0	9	1	9	3	0	36	Impaired Driving	
	Jun	2	1	2	0	1	0	1	0	0	1	0	1	0	1	1	0	1	0	6	3	2	0	0	23	Distracted Driving
	Jul	3	0	0	0	1	0	0	1	0	0	1	4	0	0	1	1	0	1	8	1	2	1	2	27	Work Zones
	Aug	1	2	0	1	0	1	1	1	0	0	0	2	0	0	2	1	0	0	5	1	5	5	0	28	Impaired
	Sep	3	1	0	0	0	2	2	1	0	0	1	2	0	0	4	0	0	0	6	0	0	1	3	26	Back to School
	Oct	3	1	2	0	0	0	1	0	0	0	1	1	0	0	2	0	0	0	0	0	0	5	1	17	Distracted Driving
	Nov	0	0	0	0	0	0	1	1	0	0	2	1	0	0	0	0	0	0	1	2	0	5	0	13	Licensing & Registration
	Dec	2	1	2	0	2	1	2	0	0	1	3	1	0	0	0	0	0	0	3	2	0	4	0	24	Impaired Driving
TOTAL	22	9	7	3	6	6	10	8	1	3	9	16	3	2	14	10	1	1	55	16	32	31	10	275		

CTSS Enforcement - Driver's License Suspensions (low impairment)																										
	Broadview	Carlyle	Esteran		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	0	1	0	1	0	0	0	1	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	6	Impaired Driving
	Feb	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	2	0	0	0	0	0	0	6	Occupant Safety
	Mar	0	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	5	Distracted Driving
	Apr	1	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	6	Speeding, Agg Driving
	May	0	3	0	0	1	0	1	0	2	0	1	1	0	0	0	1	0	0	0	1	0	0	1	12	Impaired Driving
	Jun	0	2	0	0	0	0	0	0	1	2	1	4	0	0	0	0	5	0	2	0	1	0	0	18	Distracted Driving
	Jul	0	0	0	1	0	0	0	0	1	1	1	1	0	0	0	0	2	0	2	0	2	0	0	11	Work Zones
	Aug	1	6	0	0	0	0	2	0	0	0	2	0	0	0	1	0	2	0	1	0	3	0	0	18	Impaired Driving
	Sep	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	2	0	0	0	1	0	0	5	Back to School
	Oct	0	1	1	0	0	0	1	1	0	0	1	0	0	0	0	1	3	0	3	0	1	0	0	13	Distracted Driving
	Nov	0	2	0	1	0	0	0	0	0	2	0	0	0	0	0	2	3	0	0	1	0	0	0	11	Uninsured Drivers & Veh
	Dec	2	3	0	1	2	0	0	0	0	2	0	0	0	2	0	1	2	0	1	2	3	0	1	22	Impaired Driving
TOTAL	4	22	2	5	3	1	4	2	6	13	6	8	0	2	1	5	23	0	9	4	11	0	2	133		
2020	Jan	1	2	0	1	0	2	0	0	0	1	0	0	3	3	2	2	0	2	1	4	0	0	24	Impaired Driving	
	Feb	1	2	0	1	0	3	0	0	1	1	0	1	1	0	0	0	0	1	0	1	0	0	13	Distracted Driving	
	Mar	0	1	0	0	0	0	0	1	0	1	0	1	0	0	1	2	1	5	0	0	0	0	0	13	Occupant Restraint
	Apr	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	3	Speeding, Agg Driving
	May	2	2	0	4	2	0	0	2	5	1	0	1	0	0	1	2	0	0	2	2	0	0	0	26	Impaired Driving
	Jun	1	2	0	4	1	0	1	1	2	1	0	1	1	0	1	3	1	0	3	1	0	0	0	24	Distracted Driving
	Jul	2	3	0	0	1	0	2	1	0	2	1	3	1	0	1	0	0	0	3	0	6	0	0	26	Work Zones
	Aug	1	1	0	0	1	0	1	2	0	1	1	4	0	0	0	1	0	1	4	1	4	3	1	27	Impaired
	Sep	1	2	0	0	1	0	1	0	0	2	0	1	0	0	0	0	5	0	3	1	0	3	0	20	Back to School
	Oct	2	4	0	1	1	0	0	0	0	1	0	2	0	1	4	2	2	0	0	0	0	1	0	21	Distracted Driving
	Nov	0	0	2	0	1	0	1	1	0	0	0	1	0	0	1	0	3	0	1	0	0	2	0	13	Licensing & Registration
	Dec	5	0	1	0	1	0	3	0	0	0	2	2	0	4	0	0	5	0	2	2	0	1	0	28	Impaired Driving
TOTAL	16	19	3	12	9	5	9	8	8	10	6	16	3	9	11	11	20	2	26	9	15	10	1	238		

CTSS Enforcement - Distracted Driving (Charges, Warnings)

	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	0	1	5	6	17	1	0	7	2	2	9	2	1	4	0	6	62	4	0	0	6	17	3	155	Impaired Driving
	Feb	1	2	8	3	4	6	0	12	0	1	3	1	0	3	4	2	41	5	1	2	0	12	3	114	Occupant Safety
	Mar	2	1	0	8	4	1	2	11	3	0	8	6	0	23	5	10	73	13	0	9	4	29	7	219	Distracted Driving
	Apr	1	4	0	2	13	2	2	10	12	1	18	2	1	30	10	7	98	22	7	19	2	21	7	291	Speeding, Agg Driving
	May	0	11	1	9	13	18	0	20	6	12	23	24	6	48	12	12	84	71	1	20	3	26	34	454	Impaired Driving
	Jun	2	1	3	6	5	3	2	22	22	25	17	21	1	39	5	8	117	59	2	12	7	30	9	418	Distracted Driving
	Jul	7	7	0	1	17	6	0	9	3	5	4	4	1	40	4	12	172	34	1	3	3	10	9	352	Work Zones
	Aug	0	4	1	3	44	0	0	19	8	4	12	6	7	20	16	11	159	57	0	26	8	13	2	420	Impaired Driving
	Sep	0	0	0	4	14	4	2	18	5	2	17	11	6	29	9	11	185	71	1	15	8	11	4	427	Back to School
	Oct	4	4	0	1	11	1	1	14	10	6	14	10	13	132	10	16	110	293	2	1	9	10	8	680	Distracted Driving
	Nov	0	5	3	1	3	0	0	16	2	2	17	5	7	9	4	16	105	96	1	6	6	12	4	320	Uninsured Drivers & Veh
	Dec	2	3	3	6	5	3	2	9	3	4	12	10	7	6	11	12	127	7	3	13	2	25	4	279	Impaired Driving
TOTAL	19	43	24	50	150	45	11	167	76	64	154	102	50	383	90	123	1333	732	19	126	58	216	94	4129		
2020	Jan	3	4	1	4	3	2	6	7	6	3	12	17	8	7	20	7	134	3	4	3	13	24	12	303	Impaired Driving
	Feb	4	8	1	7	7	2	0	10	7	4	7	4	12	9	31	25	96	4	4	5	34	46	7	334	Distracted Driving
	Mar	4	5	2	2	3	0	1	4	3	4	8	2	0	16	7	17	77	12	4	0	1	31	2	205	Occupant Restraint
	Apr	0	0	2	4	1	0	0	1	2	0	8	1	2	3	1	8	0	4	2	4	2	4	4	53	Speeding, Agg Driving
	May	1	8	3	4	3	0	2	3	2	0	3	9	12	38	4	23	0	57	1	19	5	12	6	215	Impaired Driving
	Jun	7	5	1	4	4	1	0	12	4	1	9	15	20	58	12	12	105	43	17	34	5	51	6	426	Distracted Driving
	Jul	0	18	1	5	4	4	4	8	5	2	12	20	22	47	14	10	119	150	5	27	0	15	8	500	Work Zones
	Aug	2	4	0	0	8	0	6	7	2	1	12	11	24	27	10	12	88	39	13	26	2	29	8	331	Impaired
	Sep	2	3	0	12	5	1	12	6	15	1	6	16	9	79	6	10	89	80	5	11	0	29	3	400	Back to School
	Oct	4	3	1	2	3	0	1	3	6	0	13	9	27	21	9	16	150	11	10	16	1	43	3	352	Distracted Driving
	Nov	4	2	0	0	5	1	2	1	1	2	18	8	13	4	2	14	101	10	26	10	3	29	10	266	Licensing & Registration
	Dec	1	4	0	1	6	2	1	3	4	3	15	6	14	6	0	3	140	6	10	8	7	34	3	277	Impaired Driving
TOTAL	32	64	12	45	52	13	35	65	57	21	123	118	163	315	116	157	1099	419	101	163	73	347	72	3662		

CTSS Enforcement - Speeding (Charges, Warnings)																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	35	27	98	192	157	18	106	148	181	127	572	147	45	154	4	315	632	227	110	33	117	178	202	3825	Impaired Driving
	Feb	23	27	63	139	78	13	85	114	58	35	407	145	53	174	121	326	528	117	22	79	43	153	174	2977	Occupant Safety
	Mar	45	38	71	184	87	13	61	196	238	127	712	273	52	329	211	416	998	182	75	186	138	380	253	5265	Distracted Driving
	Apr	42	32	79	128	120	22	48	130	244	56	573	135	83	257	158	388	984	270	164	213	88	501	167	4882	Speeding, Agg Driving
	May	50	41	63	140	99	25	63	211	163	102	668	305	95	196	157	219	988	217	181	245	265	401	332	5226	Impaired Driving
	Jun	18	41	59	222	73	57	51	83	113	125	511	245	54	97	119	259	838	194	185	178	198	278	233	4231	Distracted Driving
	Jul	23	26	102	192	137	50	34	74	50	127	403	246	160	250	110	163	911	306	166	218	141	350	177	4416	Work Zones
	Aug	23	35	69	221	238	14	149	118	103	63	448	157	162	70	178	239	1025	177	203	486	176	418	251	5023	Impaired Driving
	Sep	28	37	45	118	146	39	130	218	101	102	578	159	129	46	194	296	881	143	132	351	116	381	243	4613	Back to School
	Oct	83	42	81	89	189	16	127	256	32	152	481	179	122	205	168	260	958	105	268	267	129	202	220	4631	Distracted Driving
	Nov	54	16	88	135	137	12	109	166	48	172	421	270	143	111	118	364	627	127	293	275	32	243	206	4167	Uninsured Drivers & Veh
	Dec	72	19	40	193	123	17	185	143	46	150	370	292	163	63	120	341	715	45	202	362	53	206	272	4192	Impaired Driving
TOTAL	496	381	858	1953	1584	296	1148	1857	1377	1338	6144	2553	1261	1952	1658	3586	10085	2110	2001	2893	1496	3691	2730	53448		
2020	Jan	65	47	76	204	130	35	109	105	103	166	498	382	93	115	104	280	972	35	173	215	44	180	163	4294	Impaired Driving
	Feb	80	47	50	123	93	37	93	213	102	78	480	326	111	215	130	269	981	47	240	92	34	258	249	4348	Distracted Driving
	Mar	35	62	41	88	55	5	127	84	51	88	247	123	72	141	60	133	632	25	171	99	10	163	105	2617	Occupant Restraint
	Apr	12	27	9	50	31	1	9	37	0	5	86	17	17	15	23	88	0	18	56	66	16	28	44	655	Speeding, Agg Driving
	May	91	76	62	152	149	11	78	191	49	91	297	326	115	169	141	578	0	153	138	222	44	382	321	3836	Impaired Driving
	Jun	74	105	81	114	78	9	191	191	99	67	518	423	86	205	157	523	1066	153	213	277	27	470	314	5441	Distracted Driving
	Jul	100	70	64	103	131	8	179	150	79	145	293	431	148	183	167	514	1238	145	188	299	95	510	312	5552	Work Zones
	Aug	31	84	83	147	178	17	228	162	57	213	483	317	193	202	201	307	1240	191	237	237	67	533	230	5638	Impaired
	Sep	62	42	75	215	63	16	231	188	158	180	518	426	126	82	105	305	1122	165	117	300	92	700	221	5509	Back to School
	Oct	99	53	63	162	147	27	105	192	168	138	451	385	204	197	116	388	906	120	100	228	199	285	186	4919	Distracted Driving
	Nov	56	16	47	85	101	0	82	102	62	132	448	196	60	110	102	114	667	50	132	139	119	295	135	3250	Licensing & Registration
	Dec	63	15	39	127	89	9	70	33	5	119	267	294	152	93	45	163	694	26	165	200	125	177	172	3142	Impaired Driving
TOTAL	768	644	690	1570	1245	175	1502	1648	933	1422	4586	3646	1377	1727	1351	3662	9518	1128	1930	2374	872	3981	2452	49201		

CTSS Enforcement - Seatbelt (Charges, Warnings)																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	3	9	0	17	3	0	8	41	7	7	16	6	3	8	0	10	81	1	7	2	1	18	3	251	Impaired Driving
	Feb	5	9	2	4	1	2	2	34	2	4	24	3	0	10	13	6	71	17	1	9	4	13	10	246	Occupant Safety
	Mar	10	5	0	35	0	5	3	35	11	2	57	13	0	31	6	15	109	10	5	18	3	59	7	439	Distracted Driving
	Apr	2	7	1	17	0	2	4	19	21	5	34	2	4	36	16	23	102	14	16	22	8	51	10	416	Speeding, Agg Driving
	May	13	15	0	21	4	6	2	45	12	19	48	20	1	19	15	15	97	28	4	26	6	32	10	458	Impaired Driving
	Jun	4	14	2	12	6	11	6	30	26	21	32	10	7	43	2	21	93	17	9	37	11	34	5	453	Distracted Driving
	Jul	9	4	4	8	8	7	2	33	5	17	29	19	3	54	5	14	76	52	11	22	10	24	10	426	Work Zones
	Aug	9	11	2	12	7	0	3	32	21	13	47	11	20	23	3	25	85	11	2	49	21	41	6	454	Impaired Driving
	Sep	5	9	0	16	17	4	0	36	14	4	45	18	2	27	9	17	109	32	1	11	8	20	4	408	Back to School
	Oct	10	9	1	11	18	3	2	24	5	17	33	7	8	19	6	8	74	3	14	13	9	11	4	309	Distracted Driving
	Nov	7	8	1	11	3	2	1	20	1	8	34	5	2	14	5	15	50	25	11	18	5	11	11	268	Uninsured Drivers & Veh
	Dec	9	2	0	14	0	2	1	29	1	11	25	7	6	11	2	6	74	3	8	34	6	10	8	269	Impaired Driving
TOTAL	86	102	13	178	67	44	34	378	126	128	424	121	56	295	82	175	1021	213	89	261	92	324	88	4397		
2020	Jan	7	3	0	20	0	2	4	22	7	10	34	7	8	10	3	7	114	0	18	32	3	29	7	347	Impaired Driving
	Feb	14	14	1	18	2	0	2	26	7	11	14	2	10	22	11	27	29	1	21	6	2	37	7	284	Distracted Driving
	Mar	7	6	1	14	4	1	0	5	1	2	22	3	0	5	14	20	41	0	26	0	3	25	7	207	Occupant Restraint
	Apr	0	8	0	6	3	0	0	2	0	0	7	1	1	5	0	5	0	2	1	9	3	2	0	55	Speeding, Agg Driving
	May	1	37	0	12	8	1	4	20	1	1	22	24	18	28	15	46	1	7	6	12	8	10	8	290	Impaired Driving
	Jun	24	35	3	45	26	0	7	26	6	6	41	42	32	43	8	36	78	19	10	33	3	19	8	550	Distracted Driving
	Jul	10	30	3	33	18	2	12	23	4	7	42	20	14	43	13	40	135	16	20	28	18	24	13	568	Work Zones
	Aug	4	18	1	15	25	2	11	35	1	5	38	17	22	67	13	19	63	23	35	52	11	41	18	536	Impaired
	Sep	5	7	0	28	4	2	13	21	16	18	57	23	8	14	12	18	80	18	4	35	6	23	11	423	Back to School
	Oct	6	9	1	9	6	0	4	26	7	17	52	10	13	30	16	16	64	1	6	12	3	23	6	337	Distracted Driving
	Nov	18	4	0	2	2	0	3	5	2	2	46	11	6	5	7	1	48	0	4	16	3	10	4	199	Licensing & Registration
	Dec	9	2	1	12	1	0	4	5	1	1	36	4	14	9	0	7	33	0	10	18	0	7	6	180	Impaired Driving
TOTAL	105	173	11	214	99	10	64	216	53	80	411	164	146	281	112	242	686	87	161	253	63	250	95	3976		

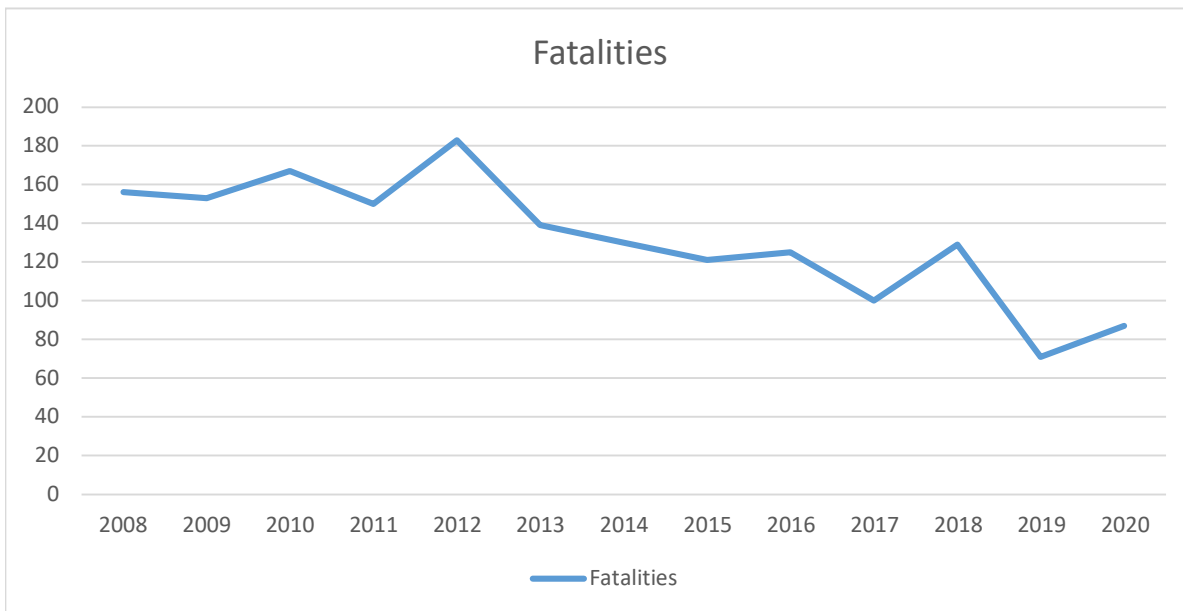
CTSS Charges - Drugs, Other Criminal Code																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	0	0	0	15	0	0	0	7	2	1	0	0	0	3	0	1	0	0	0	0	2	31	Impaired Driving		
	Feb	2	0	0	1	0	6	1	0	0	0	1	3	0	0	0	0	14	3	0	11	0	0	3	45	Occupant Safety
	Mar	1	0	0	2	0	6	2	2	0	2	0	2	0	0	2	2	3	0	1	1	0	1	5	32	Distracted Driving
	Apr	0	2	3	0	0	3	1	1	1	1	0	0	3	0	0	1	5	0	12	5	2	0	1	41	Speeding, Agg Driving
	May	4	0	0	0	0	0	0	8	0	2	1	1	0	1	2	0	2	1	10	4	0	0	5	41	Impaired Driving
	Jun	0	0	3	0	0	1	1	1	2	1	2	4	0	0	0	3	0	2	19	11	9	1	10	70	Distracted Driving
	Jul	0	5	0	1	0	2	0	1	0	0	2	2	1	2	4	2	1	1	2	1	3	0	3	33	Work Zones
	Aug	1	2	0	4	1	0	1	4	0	0	1	1	8	0	4	3	1	2	10	6	4	0	0	53	Impaired Driving
	Sep	0	2	0	0	5	3	0	3	3	2	2	1	0	0	1	0	24	0	5	2	7	3	3	66	Back to School
	Oct	0	2	1	0	1	0	2	3	0	2	4	3	0	0	1	0	9	0	38	3	0	0	4	73	Distracted Driving
	Nov	0	0	0	0	1	2	2	2	0	3	1	0	0	0	2	1	8	2	13	5	1	2	8	53	Uninsured Drivers & Veh
	Dec	1	0	0	2	0	0	0	0	0	0	0	1	2	0	4	1	0	1	4	3	5	1	3	28	Impaired Driving
TOTAL	9	13	7	25	8	23	10	32	8	14	14	18	14	6	20	14	67	12	114	52	31	8	47	566		
2020	Jan	0	0	0	0	3	0	2	2	0	0	2	8	0	1	0	2	6	0	7	15	5	0	1	54	Impaired Driving
	Feb	4	3	1	6	0	1	0	1	0	4	9	0	2	1	1	1	2	0	28	5	1	2	3	75	Distracted Driving
	Mar	0	1	1	1	0	8	0	2	0	1	19	2	0	1	0	1	0	0	8	0	2	2	1	50	Occupant Restraint
	Apr	1	1	1	0	5	0	0	1	0	0	0	1	1	0	0	0	0	0	12	2	6	0	1	32	Speeding, Agg Driving
	May	2	0	4	3	0	9	0	0	0	0	9	1	0	0	5	7	0	0	23	23	9	0	6	101	Impaired Driving
	Jun	2	21	5	0	0	0	0	1	1	3	3	5	0	2	5	3	4	0	38	5	1	3	4	106	Distracted Driving
	Jul	1	2	7	1	5	0	4	1	0	13	1	2	0	0	6	5	4	2	54	10	4	5	5	132	Work Zones
	Aug	1	3	14	1	2	1	0	0	0	1	4	2	2	1	1	1	3	2	38	11	10	1	1	100	Impaired
	Sep	5	1	1	1	0	0	0	1	0	15	2	1	0	0	6	2	0	1	6	9	1	0	3	55	Back to School
	Oct	1	3	1	2	1	0	0	1	0	1	3	0	6	0	4	4	0	0	12	13	0	3	0	55	Distracted Driving
	Nov	3	0	0	1	0	1	0	1	0	0	2	7	2	0	2	1	2	0	13	6	0	1	0	42	Licensing & Registration
	Dec	2	3	2	0	5	6	0	0	0	1	3	1	3	1	1	2	1	0	35	8	0	2	0	76	Impaired Driving
TOTAL	22	38	37	16	21	26	6	11	1	39	57	30	16	7	31	29	22	5	274	107	39	19	25	878		

CTSS Enforcement - All Other Offences (Charges, Warnings)																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	66	76	24	137	93	26	85	109	193	212	682	247	17	119	3	196	291	159	107	41	129	124	187	3323	Impaired Driving
	Feb	45	37	45	69	49	35	89	61	102	68	698	187	38	122	75	250	208	141	26	95	47	144	195	2826	Occupant Safety
	Mar	68	52	16	166	92	32	89	143	154	248	980	267	23	243	165	330	558	252	38	129	142	251	240	4678	Distracted Driving
	Apr	85	45	35	94	105	27	54	68	201	129	827	221	54	179	160	252	671	216	102	261	143	230	162	4321	Speeding, Agg Driving
	May	108	92	34	136	119	18	80	118	235	167	994	319	70	171	221	354	617	350	66	272	261	153	360	5315	Impaired Driving
	Jun	30	74	30	139	46	99	85	59	257	465	820	381	52	136	138	239	617	272	96	259	196	121	193	4804	Distracted Driving
	Jul	39	33	38	104	114	39	20	79	117	253	632	278	124	343	273	229	531	587	73	314	106	110	137	4573	Work Zones
	Aug	43	61	27	73	141	43	66	63	175	162	707	118	163	99	136	216	425	177	56	463	157	129	154	3854	Impaired Driving
	Sep	46	54	16	65	104	59	52	82	172	185	1004	189	98	118	295	203	465	182	30	291	96	155	201	4162	Back to School
	Oct	62	51	33	97	148	61	52	81	73	227	1091	157	122	244	259	176	515	276	156	259	129	123	245	4637	Distracted Driving
	Nov	61	63	18	100	71	29	68	39	51	269	1317	317	128	109	222	313	332	223	216	254	56	95	178	4529	Uninsured Drivers & Veh
	Dec	55	60	19	105	64	59	57	62	48	183	1033	342	155	71	262	326	294	48	175	320	96	126	262	4222	Impaired Driving
TOTAL	708	698	335	1285	1146	527	797	964	1778	2568	10785	3023	1044	1954	2209	3084	5524	2883	1141	2958	1558	1761	2514	51244		
2020	Jan	43	125	30	124	77	40	45	72	201	229	1145	392	126	126	168	229	737	27	269	204	78	140	279	4906	Impaired Driving
	Feb	39	179	32	134	67	87	21	95	137	221	886	341	109	199	379	272	235	44	196	146	51	170	341	4381	Distracted Driving
	Mar	26	138	38	74	52	20	61	44	37	162	715	146	58	135	97	139	345	61	175	105	12	180	104	2924	Occupant Restraint
	Apr	25	64	1	28	15	6	13	44	4	15	139	19	11	26	44	47	1	20	56	76	34	33	56	777	Speeding, Agg Driving
	May	57	172	39	114	104	31	71	87	96	103	495	314	33	148	310	841	14	265	137	276	59	175	300	4241	Impaired Driving
	Jun	65	204	57	224	82	16	162	115	71	104	914	364	96	236	251	529	569	235	168	305	22	218	280	5287	Distracted Driving
	Jul	58	185	55	182	83	10	294	73	77	162	617	302	94	221	356	521	719	269	210	329	100	200	245	5362	Work Zones
	Aug	31	147	46	91	124	10	190	86	42	218	907	260	122	255	252	285	596	301	219	246	101	255	312	5096	Impaired
	Sep	67	101	56	142	34	5	265	97	109	309	1010	345	114	171	186	239	648	285	132	259	80	299	235	5188	Back to School
	Oct	55	154	57	121	68	17	145	138	195	201	1114	262	133	192	245	461	478	181	95	254	134	354	195	5249	Distracted Driving
	Nov	108	33	49	38	109	10	90	42	68	139	1038	237	69	67	176	125	642	78	159	221	99	168	202	3967	Licensing & Registration
	Dec	79	39	44	102	117	14	122	20	14	142	1297	308	189	45	67	206	396	40	163	195	124	126	162	4011	Impaired Driving
TOTAL	653	1541	504	1374	932	266	1479	913	1051	2005	10277	3290	1154	1821	2531	3894	5380	1806	1979	2616	894	2318	2711	51389		

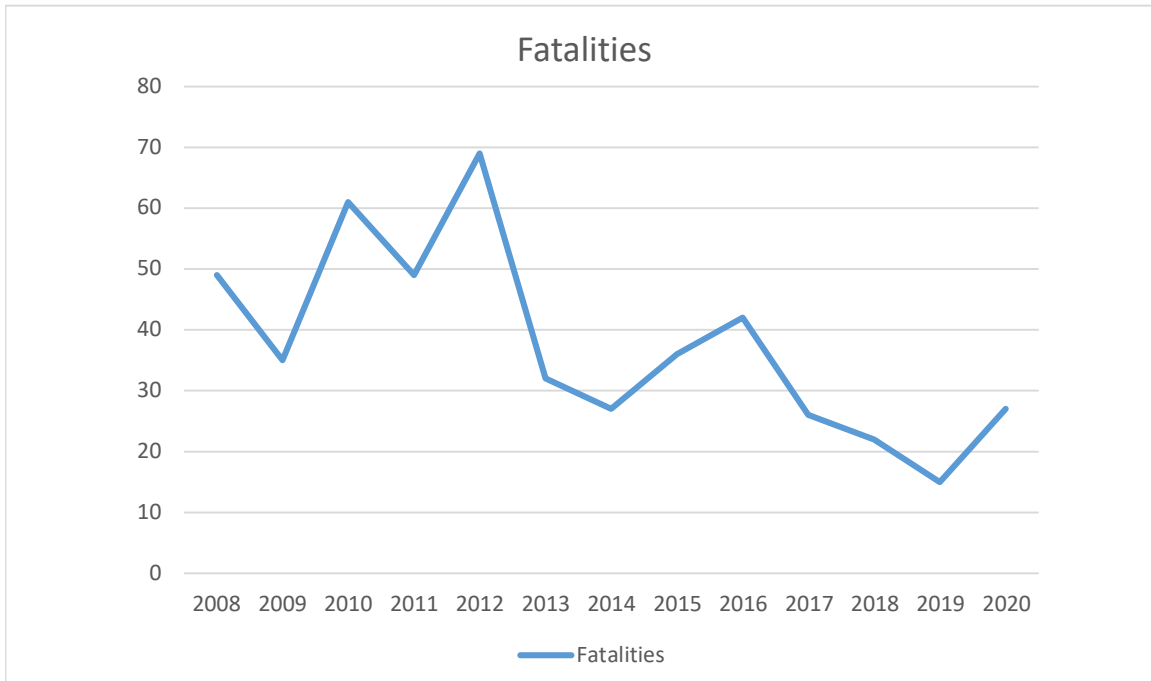
CTSS Enforcement - Total Documentation																										
	Broadview	Carlyle	Estevan		Fort Qu'Appelle	Weyburn		Yorkton	Moose Jaw		Regina		Swift Current	Lanigan	Maidstone	Rosetown	Saskatoon		Meadow Lake	Melfort	North Battleford	Prince Albert		TOTAL	JFO Primary Focus	
			EPS	RCMP		WPS	RCMP		MJPS	RCMP	RPS	RCMP					SPS	RCMP				PAPS	RCMP			
2019	Jan	103	143	128	404	270	47	204	329	461	352	1568	424	70	298	9	686	1081	397	224	72	253	342	416	8281	Impaired Driving
	Feb	80	92	126	218	141	63	177	238	215	116	1354	350	93	318	228	709	884	292	50	213	94	333	399	6783	Occupant Safety
	Mar	133	117	89	433	193	60	158	437	486	388	2140	616	75	652	405	962	1804	463	119	415	289	742	522	11698	Distracted Driving
	Apr	138	109	122	254	248	61	109	254	607	194	1738	402	151	523	371	767	1917	524	318	630	254	824	352	10867	Speeding, Agg Driving
	May	177	179	99	328	244	67	146	426	408	390	2077	776	183	445	433	795	1782	668	274	625	536	614	755	12427	Impaired Driving
	Jun	54	155	99	398	149	179	145	195	559	658	1686	732	123	316	270	695	1731	546	325	566	432	468	458	10939	Distracted Driving
	Jul	78	89	149	335	282	110	54	226	206	403	1324	598	297	705	404	551	1751	1031	269	635	269	499	321	10586	Work Zones
	Aug	86	142	102	332	450	58	218	259	343	243	1444	302	462	214	355	608	1735	432	279	1106	401	606	417	10594	Impaired Driving
	Sep	79	133	63	237	323	119	188	382	340	298	1962	417	254	226	536	655	1726	428	171	712	265	576	469	10559	Back to School
	Oct	168	134	118	221	433	99	203	399	154	409	2010	376	281	601	477	521	1697	677	487	600	323	357	486	11231	Distracted Driving
	Nov	131	126	116	264	236	47	211	248	131	468	2241	653	328	249	380	869	1160	463	544	597	110	367	427	10366	Uninsured Drivers & Veh
	Dec	155	107	60	330	219	89	252	255	115	365	1746	738	377	158	426	836	1237	106	407	779	189	374	560	9880	Impaired Driving
TOTAL	1382	1526	1271	3754	3188	999	2065	3648	4025	4284	21290	6384	2694	4705	4294	8654	18505	6027	3467	6950	3415	6102	5582	124211		
2020	Jan	126	214	109	380	236	89	170	217	378	419	2104	905	273	264	330	616	2025	67	486	509	173	379	472	10941	Impaired Driving
	Feb	149	296	86	310	177	141	120	354	296	328	1747	744	274	456	588	708	1372	103	504	283	150	535	626	10347	Distracted Driving
	Mar	75	235	83	189	119	36	189	147	100	266	1218	314	147	304	192	349	1136	94	408	213	38	404	225	6481	Occupant Restraint
	Apr	40	102	10	89	55	8	22	85	9	20	393	40	33	49	69	147	1	43	133	163	70	72	105	1758	Speeding, Agg Driving
	May	161	314	108	304	270	53	157	308	166	196	941	684	179	384	486	1687	15	483	324	563	160	585	648	9176	Impaired Driving
	Jun	183	408	153	458	201	26	369	365	205	184	1662	871	260	551	467	1233	1870	449	460	678	65	765	613	12496	Distracted Driving
	Jul	184	348	134	389	254	24	527	297	195	331	1155	801	326	498	589	1199	2298	584	494	725	247	753	596	12948	Work Zones
	Aug	72	293	144	272	347	33	451	331	109	441	1710	636	485	552	519	675	2033	558	559	617	219	874	585	12515	Impaired
	Sep	158	185	132	420	109	27	542	339	345	527	1930	828	323	348	334	601	1999	551	280	644	190	1057	484	12353	Back to School
	Oct	179	262	125	329	230	49	262	385	445	364	2003	681	459	444	415	977	1647	313	224	546	341	716	394	11790	Distracted Driving
	Nov	197	66	98	131	234	14	183	156	143	280	1898	470	186	186	300	264	1514	142	343	411	232	510	357	8315	Licensing & Registration
	Dec	163	77	90	255	231	35	210	67	26	268	1929	617	425	159	113	384	1285	72	393	466	259	354	349	8227	Impaired Driving
TOTAL	1687	2800	1272	3526	2463	535	3202	3051	2417	3624	18690	7591	3370	4195	4402	8840	17195	3459	4608	5818	2144	7004	5454	117347		

AGRA	Alcohol and Gaming Regulation Act
ATVA	All Terrain Vehicles Amendment Act
CDSA	Controlled Drugs and Substances Act
HTA	Highway Traffic Act
JFO	Joint Force Operations
SOPA	Summary Offence Procedure Act
TSA	Traffic Safety Act
VER	Vehicle Equipment Regulations
RCMP	Royal Canadian Mounted Police
EPS	Estevan Police Service
MJPS	Moose Jaw Police Service
PAPS	Prince Albert Police Service
RPS	Regina Police Service
SPS	Saskatoon Police Service
WPS	Weyburn Police Service

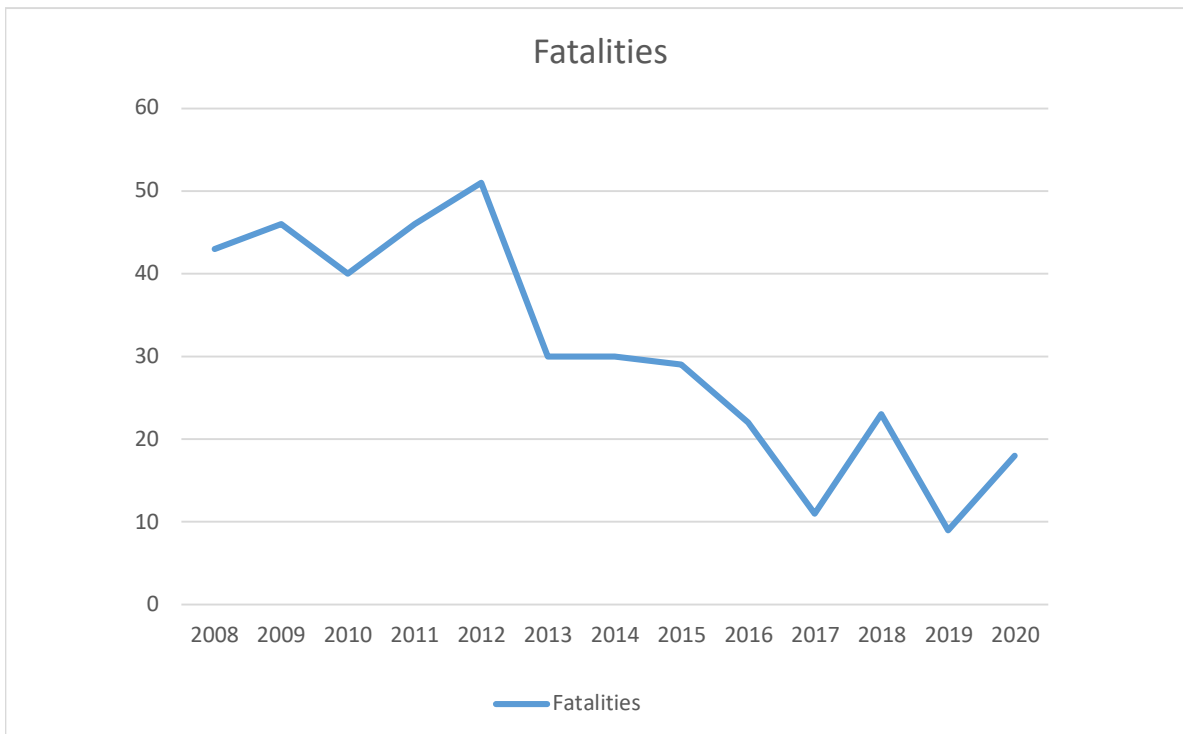
All Collisions						
Year	PDO	Injury	Fatal	Collisions	Injuries	Fatalities
2008	23122	5143	132	28,397	7,079	156
2009	25440	5046	129	30,615	6,886	153
2010	24101	4758	145	29,004	6,542	167
2011	24372	5165	138	29,675	6,882	150
2012	24513	5566	152	30,231	7,333	183
2013	26347	5293	115	31,755	7,036	139
2014	23088	4432	112	27,632	5,817	130
2015	23567	4203	106	27,876	5,574	121
2016	24594	4308	109	29,011	5,768	125
2017	25490	3459	86	29,035	4,616	100
2018	25819	3052	96	29,208	4,220	129
2019	25694	3126	65	28,885	4,230	71
2020	21434	2652	78	24,166	3,563	87



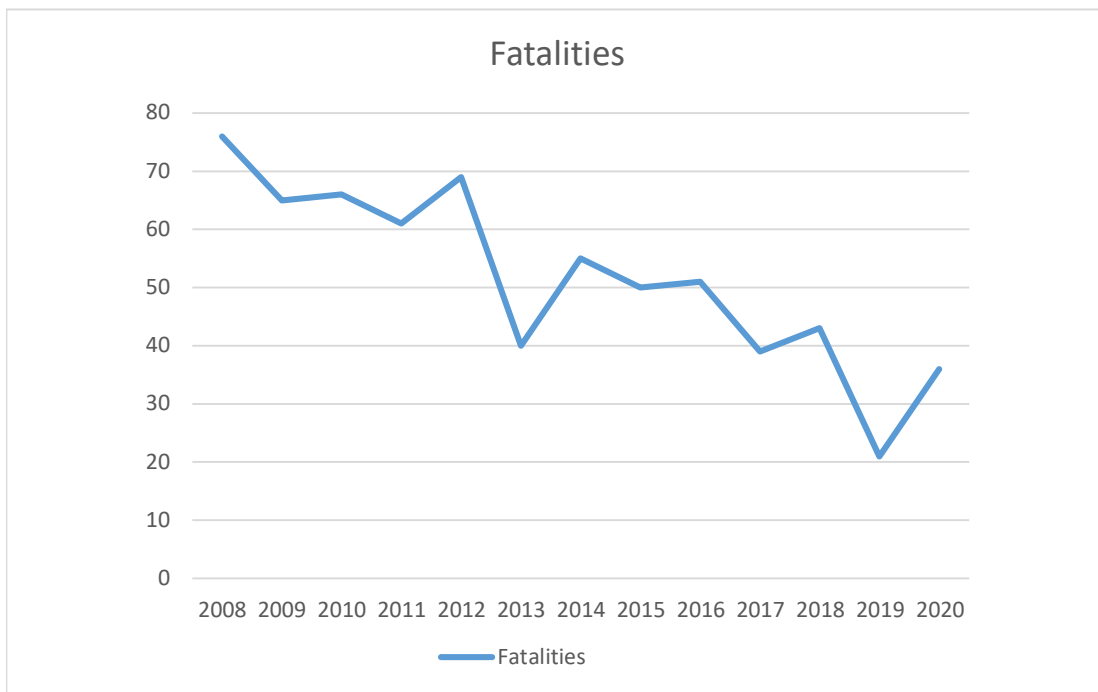
Distraction						
Year	PDO	Injury	Fatal	Total Collisions	Injuries	Fatalities
2008	6350	2080	39	8,469	2,888	49
2009	7761	1884	31	9,676	2,615	35
2010	6804	1669	50	8,523	2,342	61
2011	8341	1789	45	10,175	2,429	49
2012	5601	1859	54	7,514	2,506	69
2013	4243	1477	30	5,750	2,003	32
2014	3394	533	24	3,951	717	27
2015	5087	569	30	5,686	802	36
2016	7349	890	36	8,275	1,211	42
2017	5702	678	20	6,400	956	26
2018	5481	549	20	6,050	775	22
2019	3599	480	14	4,093	688	15
2020	3113	502	27	3,642	749	27



Speed Related						
Year	PDO	Injury	Fatal	Collisions	Injuries	Fatalities
2008	1665	669	39	2,373	1,054	43
2009	1688	609	36	2,333	941	46
2010	1768	524	36	2,328	791	40
2011	1896	666	41	2,603	1,009	46
2012	1758	896	42	2,696	1,264	51
2013	1728	896	23	2,647	1,218	30
2014	1299	630	26	1,955	872	30
2015	1255	456	22	1,733	675	29
2016	1204	386	19	1,609	579	22
2017	1152	403	11	1,566	582	11
2018	1673	366	21	2,060	549	23
2019	1145	306	7	1,458	454	9
2020	706	253	13	972	421	18

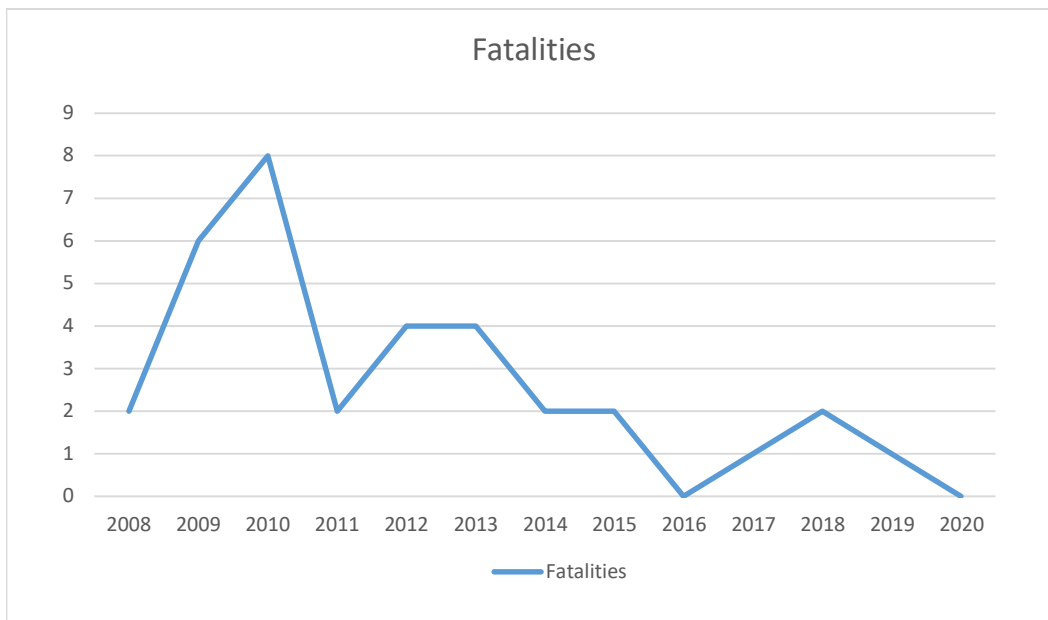


Drugs/Alcohol						
Year	PDO	Injury	Fatal	Collisions	Injuries	Fatalities
2008	1084	548	64	1,696	992	76
2009	1024	511	55	1,590	889	65
2010	945	434	59	1,438	755	66
2011	897	384	52	1,333	647	61
2012	893	459	58	1,410	746	69
2013	894	388	33	1,315	606	40
2014	795	305	46	1,146	542	55
2015	788	350	47	1,185	577	50
2016	738	303	44	1,085	463	51
2017	519	218	31	768	367	39
2018	500	202	39	741	360	43
2019	394	201	21	616	342	21
2020	463	225	33	721	397	36



Wildlife Collisions

year	PDO	Injury	Fatal	Total	Injuries	Fatalities
2008	3994	310	2	4306	384	2
2009	4677	295	6	4978	342	6
2010	4946	309	8	5263	383	8
2011	4752	256	2	5010	316	2
2012	5055	329	4	5388	389	4
2013	4357	242	3	4602	308	4
2014	4077	230	2	4309	275	2
2015	5084	287	2	5373	363	2
2016	6669	307	0	6976	389	0
2017	7484	276	1	7761	327	1
2018	8228	297	2	8527	365	2
2019	8840	287	1	9128	350	1
2020	8640	291	0	8931	354	0

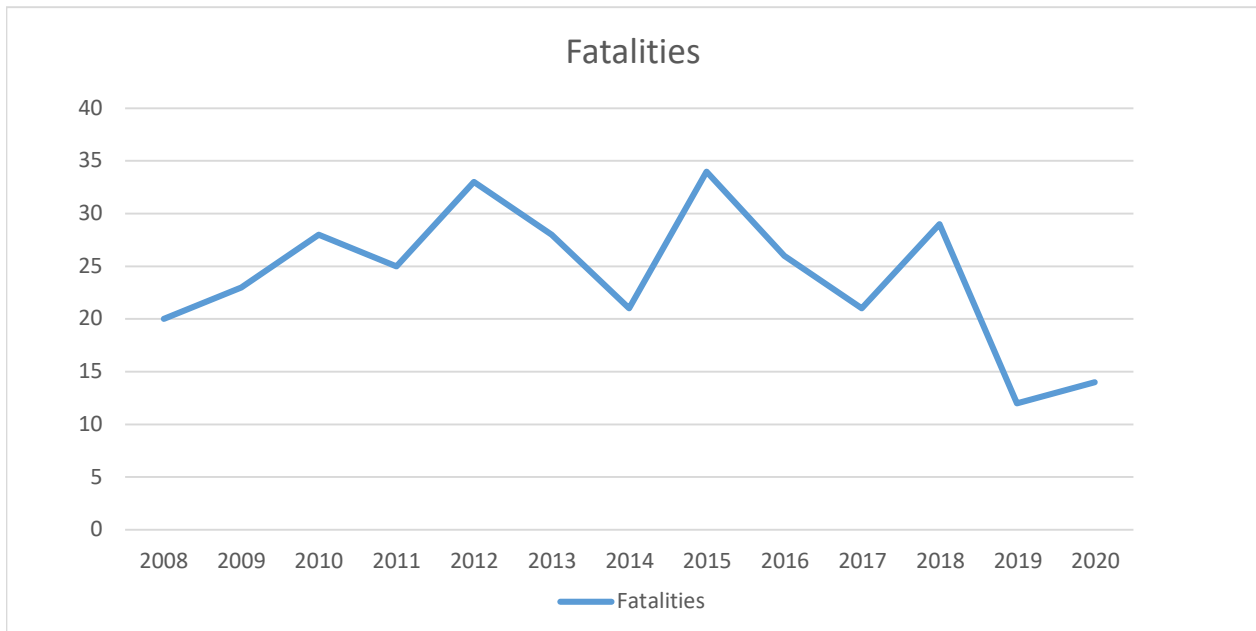


Wildlife Collisions 2008- 2020

Year	PDO	Injury	Fatal	Total	Urban Street	Highway	Rural Roads	Other
2008	3994	310	2	4306	74	3151	843	238
2009	4677	295	6	4978	71	3604	1073	230
2010	4946	309	8	5263	73	4003	938	249
2011	4752	256	2	5010	124	3802	739	345
2012	5055	329	4	5388	108	4007	876	397
2013	4357	242	3	4602	97	3506	786	213
2014	4077	230	2	4309	116	3289	667	237
2015	5084	287	2	5373	150	4039	942	242
2016	6669	307	0	6976	134	5206	1382	254
2017	7484	276	1	7761	147	5707	1701	206
2018	8228	297	2	8527	202	6151	1953	221
2019	8840	287	1	9128	259	6612	1978	279
2020	8640	291	0	8931	188	6313	2073	357

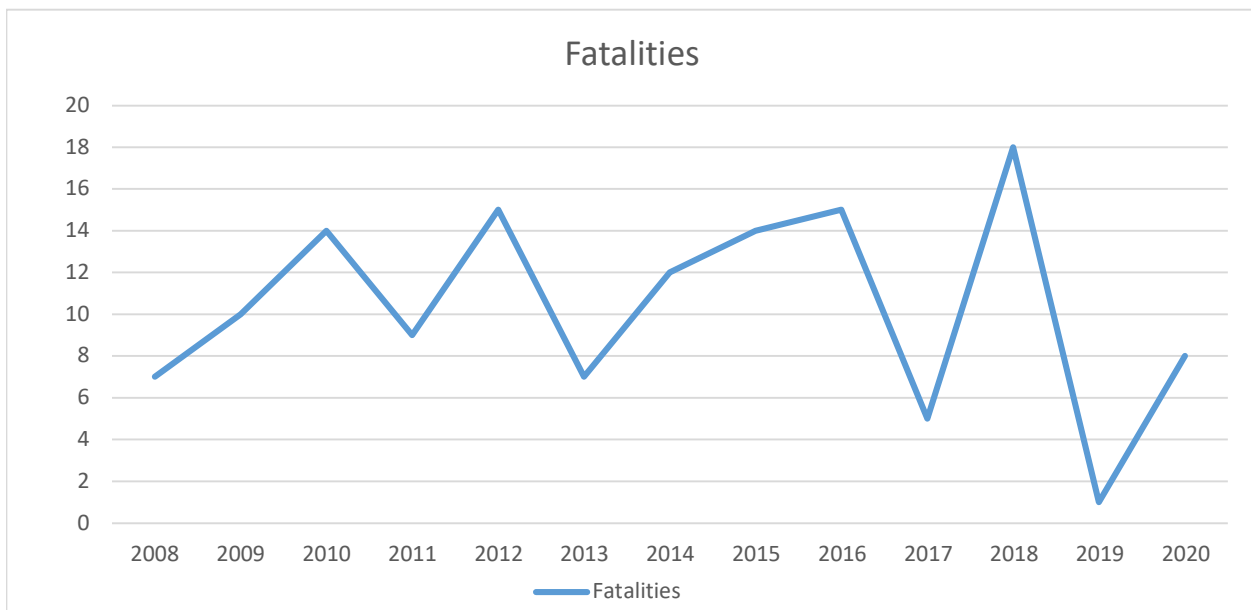
Semi Truck

Year	PDO	Injury	Fatal	Collisions	Injuries	Fatalities
2008	731	151	14	896	209	20
2009	724	164	20	908	228	23
2010	842	189	25	1056	274	28
2011	986	231	24	1241	295	25
2012	974	268	29	1271	365	33
2013	1217	253	21	1491	375	28
2014	931	222	19	1172	303	21
2015	975	198	29	1202	273	34
2016	836	181	22	1039	258	26
2017	861	161	18	1040	205	21
2018	878	188	13	1079	266	29
2019	771	141	12	924	185	12
2020	841	118	13	972	154	14



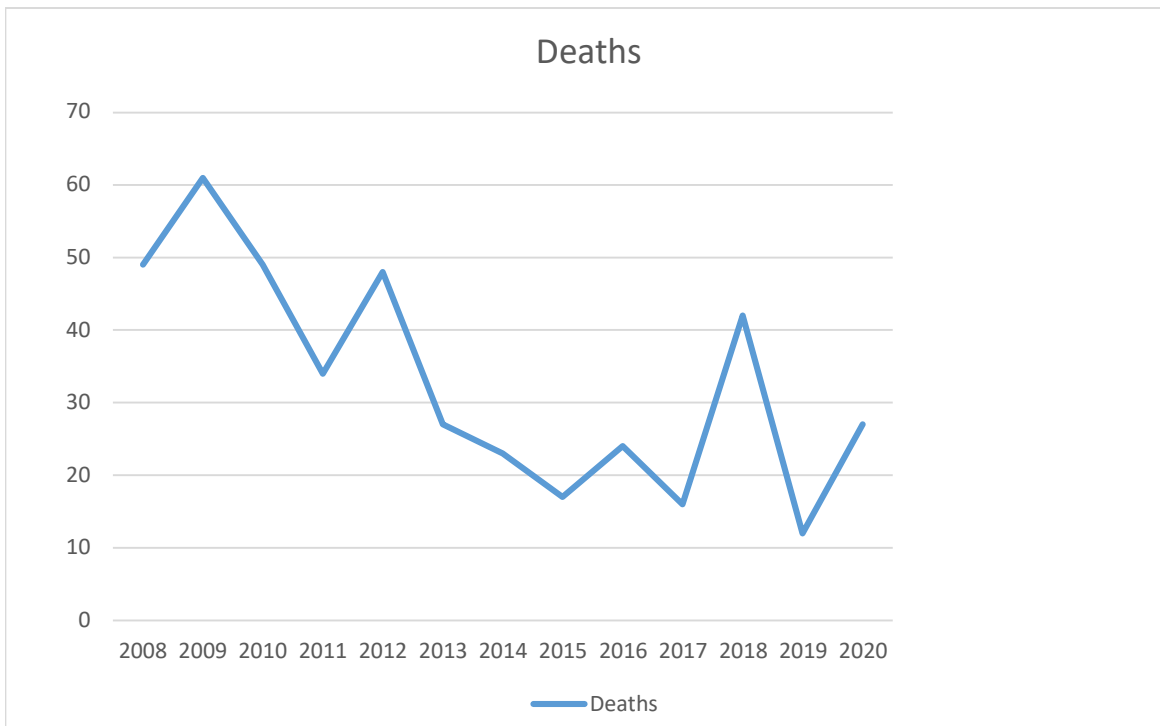
OOP Semi

Year	PDO	Injury	Fatal	Collisions	Injuries	Fatalities
2008	249	59	7	315	92	7
2009	265	71	9	345	98	10
2010	365	70	12	447	102	14
2011	414	85	8	507	110	9
2012	418	93	13	524	125	15
2013	486	94	7	587	152	7
2014	348	83	11	442	126	12
2015	308	69	11	388	100	14
2016	248	61	12	321	104	15
2017	225	67	5	297	85	5
2018	231	59	3	293	106	18
2019	181	48	1	230	63	1
2020	181	33	8	222	45	8



Unbelted/Improper Use		
Year	Deaths	Injuries
2008	49	421
2009	61	399
2010	49	293
2011	34	272
2012	48	295
2013	27	207
2014	23	185
2015	17	194
2016	24	157
2017	16	148
2018	42	164*
2019	12	101
2020	27	164

*15 unbelted deaths and 13 unbelted injuries are from the Humboldt crash. The bus was equipped with seatbelts.





Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2017
Fiscal Year

Month of March 2017

Total Salvage

March 2017 Year-to-Date

<i>Month of March 2017</i>				<i>March 2017 Year-to-Date</i>					
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	% Change	Last Year	
12,050	20,730	(8,680)	14,700	Salvage Sales - Cores	162,475	227,782	(65,307)	-28.67%	158,750
1,414,911	1,444,903	(29,992)	1,175,785	Salvage Sales - Parts Normal	14,786,432	15,877,849	(1,091,417)	-6.87%	13,902,086
75,097	81,171	(6,074)	34,697	Salv Sales -Rebuilder Parts	754,114	891,976	(137,862)	-15.46%	742,512
(221,277)	(139,890)	(81,387)	(193,780)	Alberta Vehicle Sales Contra	(1,865,305)	(1,537,224)	(328,081)	21.34%	(1,729,531)
4,631,794	3,057,617	1,574,177	3,453,011	Salvage Sales - Whole Vehicle	42,764,532	32,171,849	10,592,683	32.93%	35,314,745
135,754	74,674	61,080	68,912	Salvage Sales - General	1,579,072	876,525	702,547	80.15%	2,242,882
506	1,135	(629)	778	Corporate Assets	22,544	13,346	9,198	68.92%	24,119
159	1,075	(916)	62	Salvage Sales - Other	2,752	12,640	(9,888)	-78.23%	2,515
90,668	91,418	(750)	78,903	Salv Sales -Shipping Revenue	936,545	1,004,589	(68,044)	-6.77%	917,676
1,600	12,044	(10,444)	7,020	Salvage Sales -Pallet Deposit	13,804	132,367	(118,563)	-89.57%	91,163
54,730	87,911	(33,181)	57,651	Brokered Part Sales	794,666	966,046	(171,380)	-17.74%	806,216
5,210	18,883	(13,673)	41,789	Salvage Sales - Fleet Vehicle	451,003	207,513	243,490	117.34%	251,819
(15,300)	(18,042)	2,742	(8,450)	Salvage Core Expense	(134,959)	(198,259)	63,300	-31.93%	(123,444)
(175,297)	(212,008)	36,711	(165,230)	Salvage Sales Returns - Parts	(1,969,407)	(2,329,760)	360,353	-15.47%	(1,954,782)
(14,616)	(2,678)	(11,938)	(456)	Salvage Sales Returns -General	(147,062)	(31,434)	(115,628)	367.84%	(85,290)
(13,203)	(15,300)	2,097	(7,814)	Salvage Sales-Price Adjustment	(132,135)	(168,113)	35,978	-21.40%	(117,038)
(69,149)	(91,729)	22,580	(77,386)	Salvage Sales Returns - Whole	(838,421)	(965,156)	126,735	-13.13%	(893,273)
(13,551)	(15,824)	2,273	(10,047)	Brokered Parts Returns	(142,486)	(173,887)	31,401	-18.06%	(166,154)
-	(4)	4	-	Corporate Assets Returns	(298)	(50)	(248)	495.54%	(351)
(12,360)	(13,178)	818	(10,038)	Salv Sales -Returns Shipping	(108,231)	(144,807)	36,576	-25.26%	(119,204)
(771)	(6,022)	5,251	(4,479)	Salv Sales -Returns Pallet	(9,341)	(66,182)	56,841	-85.89%	(49,194)
(9,471)	(16,842)	7,371	(9,968)	Warranty	(131,721)	(185,042)	53,321	-28.82%	(161,204)
(935)	(2,920)	1,985	(537)	Brokered Warranty	(10,971)	(32,105)	21,134	-65.83%	(17,021)
(1,050)	(861)	(189)	(996)	Brokered Price Adjustments	(6,436)	(9,451)	3,015	-31.90%	(2,856)
21,172	25,535	(4,363)	16,801	Ext Warranty - Sales	220,462	280,606	(60,144)	-21.43%	199,041
(12,450)	(25,535)	13,085	(16,801)	Ext Warranty - Sales Contra	(220,458)	(280,606)	60,148	-21.43%	(199,044)
18,055	24,066	(6,011)	16,587	Ext Warranty - Revenue Earned	210,936	264,459	(53,523)	-20.24%	224,812
(4,459)	(8,407)	3,948	(1,475)	Ext Warranty - Expense	(42,501)	(92,389)	49,888	-54.00%	(30,853)
5,897,816	4,371,922	1,525,894	4,459,240	Sales	56,939,603	46,713,082	10,226,521	21.89%	49,229,097
29,049	33,350	(4,301)	25,918	Salaries - Sales & Production	373,205	406,052	(32,847)	-8.09%	358,047
389,855	412,740	(22,885)	374,037	Wages - Sales & Production	4,563,036	4,862,368	(299,332)	-6.16%	4,483,514
8,667	10,827	(2,160)	21,876	Wages - Temp - Sales & Prod	203,013	169,125	33,888	20.04%	164,849
6,861	12,082	(5,221)	3,546	Wages - Part Time-Sales & Prod	71,400	141,816	(70,416)	-49.65%	93,499
125	11,084	(10,959)	196	Wages - Overtime-Sales & Prod	20,529	130,101	(109,572)	-84.22%	6,677
3,209	-	3,209	5,044	Wages-Temp PartTime-Sales&Prod	74,219	12,232	61,987	506.76%	96,439
5,752	6,603	(851)	5,132	Salaries-Benefits-Sales & Prod	71,322	80,398	(9,076)	-11.29%	78,573
80,932	88,454	(7,522)	80,131	Wages - Benefits-Sales & Prod	976,575	1,050,084	(73,509)	-7.00%	955,674
-	-	-	(219)	Purchases - Parts	-	-	-	0.00%	-
19,723	18,275	1,448	7,875	Purchases - Garage Supplies	246,264	214,499	31,765	14.81%	236,812



Salvage Division
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Month of March 2017

Total Salvage

March 2017 Year-to-Date

<i>Month of March 2017</i>				<i>Total Salvage</i>	<i>March 2017 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
(3,173)	50,461	(53,634)	13,009	COGS - Brokered Parts	460,288	554,514	(94,226)	-16.99%	460,754
329,757	252,859	76,898	248,879	Salv COGS - Parts Normal	2,786,408	2,778,627	7,781	0.28%	2,470,804
2,237,293	1,532,680	704,613	1,628,210	Salv COGS - Whole Vehicle	20,572,585	15,182,335	5,390,250	35.50%	16,717,780
76,868	50,401	26,467	38,920	Salv COGS - General	987,533	591,567	395,966	66.94%	1,541,118
-	-	-	-	Salv COGS - Fleet Vehicles	7,940	-	7,940	100.00%	2,140
-	6,162	(6,162)	4,328	COGS - Leased Vehicles	122,343	72,337	50,006	69.13%	74,495
-	-	-	-	Salvage Dismantling Contra	-	1	(1)	-100.00%	-
81,234	92,149	(10,915)	63,490	Freight & Express	808,842	1,012,587	(203,745)	-20.12%	791,509
7,535	21,234	(13,699)	20,490	Shipping Supplies	178,251	249,236	(70,985)	-28.48%	182,703
21,104	7,005	14,099	21,198	Storage Costs	49,747	82,212	(32,465)	-39.49%	81,688
1,118	727	391	(3,584)	General Salvage Handling Cost	63	8,560	(8,497)	-99.27%	1,936
41,989	36,523	5,466	24,607	Salvage Transport	369,958	428,692	(58,734)	-13.70%	317,958
25,618	24,859	759	24,155	Tow Truck - External	326,041	291,775	34,266	11.74%	252,338
152	1,825	(1,673)	-	Environmental Expense	12,641	21,420	(8,779)	-40.99%	12,543
58,310	43,454	14,856	51,292	Transaction Fees	593,283	510,071	83,212	16.31%	515,910
-	438	(438)	-	Co-Insured&Under-Insured Paymt	5,820	5,136	684	13.32%	-
13,143	26,584	(13,441)	14,390	Salvage Inventory Loss	231,410	312,025	(80,615)	-25.84%	221,080
(45,818)	(39,731)	(6,087)	(38,314)	COGS - GST - Parts Normal	(480,058)	(436,590)	(43,468)	9.96%	(468,085)
(190,537)	(117,282)	(73,255)	(135,343)	COGS - GST - Whole Vehicle	(1,641,155)	(1,234,036)	(407,119)	32.99%	(1,364,175)
(1,432)	(360)	(1,072)	(347)	COGS - GST - General	(10,085)	(4,226)	(5,859)	138.64%	(12,888)
3,197,337	2,583,403	613,934	2,498,915	Cost of Goods Sold	31,981,418	27,492,918	4,488,500	16.33%	28,273,693
2,700,480	1,788,519	911,961	1,960,324	Gross Profit	24,958,186	19,220,164	5,738,022	29.85%	20,955,405
87,845	102,933	(15,088)	89,552	Salaries - Regular	1,079,110	1,226,188	(147,078)	-11.99%	1,117,626
-	-	-	-	Salaries - Temporary	13,520	14,076	(556)	-3.95%	4,415
-	530	(530)	-	Salaries - Overtime	1,750	6,225	(4,475)	-71.90%	615
-	(25,604)	25,604	-	Salary Recapture	-	(300,538)	300,538	-100.00%	-
17,395	20,486	(3,091)	17,734	Salary Benefits	219,408	246,810	(27,402)	-11.10%	213,595
-	(5,045)	5,045	-	Benefit Recapture	-	(59,206)	59,206	-100.00%	-
435	540	(105)	412	Bank Charges	4,970	6,345	(1,375)	-21.68%	4,742
4,260	5,188	(928)	4,226	Special Services	53,041	60,900	(7,859)	-12.91%	53,239
-	23,605	(23,605)	22,644	Security Services	288,541	277,064	11,477	4.14%	274,855
-	-	-	258	DTC-EDP Accessories	12,945	-	12,945	100.00%	3,119
-	388	(388)	-	Dues & Memberships	428	4,544	(4,117)	-90.59%	465
82	1,585	(1,503)	1,636	Employee Relations	10,521	12,806	(2,285)	-17.84%	9,949
-	3,090	(3,090)	1,383	Technical Training	8,245	36,270	(28,025)	-77.27%	10,305
383	1,018	(635)	(157)	Employee Recognition	5,903	7,551	(1,648)	-21.82%	4,462
-	172	(172)	-	Corp Training & Development	1,938	2,015	(77)	-3.84%	965
-	(464)	464	-	Technical Training Recapture	-	(5,442)	5,442	-100.00%	-



Salvage Division
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*Month of March 2017**Total Salvage**March 2017 Year-to-Date*

<i>Month of March 2017</i>				<i>Total Salvage</i>	<i>March 2017 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
334	987	(653)	286	Customer Relations Expense	11,482	11,584	(102)	-0.88%	11,332
-	814	(814)	-	Donations - SGI CANADA	239	9,569	(9,330)	-97.50%	(1,880)
430	-	430	525	Donations - Auto Fund	3,752	-	3,752	100.00%	7,537
-	-	-	-	Promotional Items	-	-	-	0.00%	-
-	1,619	(1,619)	-	Corporate Relations	13,561	18,991	(5,430)	-28.59%	12,601
-	(243)	243	-	Corporate Relations Recapture	-	(2,849)	2,849	-100.00%	-
47	46	1	-	Meals	1,722	553	1,169	211.37%	662
-	783	(783)	929	Lodging and Miscellaneous	8,601	9,169	(568)	-6.19%	3,519
-	172	(172)	-	Airline Tickets	1,138	2,015	(877)	-43.53%	640
-	135	(135)	32	Meal Per Diems	1,799	1,565	234	14.94%	515
156	1,929	(1,773)	1,086	Auto Expense	11,544	22,636	(11,092)	-49.00%	18,040
-	87	(87)	-	Don't Drink & Drive Cab Fare	-	1,016	(1,016)	-100.00%	-
-	77	(77)	115	Auto Expense - Private Car	-	906	(906)	-100.00%	115
4	22	(18)	12	Taxi\Rental Car\Parking	611	253	358	141.35%	231
-	117	(117)	70	Business Travel Per Diems	750	1,406	(656)	-46.66%	410
-	(337)	337	-	Travel & Accom. - Recapture	-	(3,952)	3,952	-100.00%	-
62	-	62	-	Stationery	62	-	62	100.00%	56
-	765	(765)	-	Library	9,072	8,966	106	1.18%	7,155
-	472	(472)	-	Furniture	-	5,539	(5,539)	-100.00%	-
-	43	(43)	-	DP Equipment	-	503	(503)	-100.00%	-
13,545	8,106	5,439	1,518	Tools & Other Equipment	42,792	95,136	(52,344)	-55.02%	36,045
2,241	1,522	719	1,582	Supplies	12,803	17,873	(5,070)	-28.37%	12,149
-	-	-	-	Safety Supplies & Equipment	171	-	171	100.00%	639
341	1,028	(687)	-	Managed Print Services	5,001	12,065	(7,064)	-58.55%	4,842
8,140	4,232	3,908	3,080	Apparel Rental/Purchase	60,850	49,672	11,178	22.50%	47,089
6,440	7,691	(1,252)	6,619	Telephone Regular	78,179	90,272	(12,093)	-13.40%	78,737
1,038	1,887	(849)	945	Telephone Long Distance	12,365	22,165	(9,800)	-44.21%	11,437
330	446	(116)	330	Telephone Install & Other	4,398	5,239	(841)	-16.05%	4,405
1,440	1,236	204	908	Cellular Phone Expense	13,044	14,508	(1,464)	-10.09%	11,772
451	220	231	733	Mobile Radios & Licences	1,746	2,581	(835)	-32.37%	1,529
4,775	4,471	304	4,562	Telephone Directory Ads	56,468	52,476	3,992	7.61%	52,693
478	565	(87)	479	Telephone PST	5,681	6,614	(933)	-14.11%	5,654
505	1,674	(1,169)	676	Branch Postage	17,545	19,647	(2,102)	-10.70%	19,565
3,486	3,591	(105)	3,486	Insurance	41,832	42,151	(319)	-0.76%	38,794
-	858	(858)	1,271	Transfer Expense	2,158	10,075	(7,917)	-78.58%	1,271
-	542	(542)	2,500	Advertising	3,598	6,348	(2,750)	-43.32%	5,891
60	806	(746)	526	Equipment Rental	1,581	9,469	(7,888)	-83.31%	3,846
3,083	3,494	(411)	3,083	Property Rental	36,996	41,006	(4,010)	-9.78%	36,573
(9,412)	70,760	(80,172)	(49,751)	General Maintenance	746,413	830,575	(84,162)	-10.13%	410,854
6,453	7,875	(1,422)	4,938	Equipment Maintenance	90,547	92,420	(1,873)	-2.03%	33,677
28,123	28,967	(844)	28,123	Facilities Salaries - Salvage	337,479	340,011	(2,532)	-0.74%	334,532



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Actual	Budget	Variance	Last Year
429	4,207	(3,778)	-
-	-	-	-
4,161	4,697	(536)	4,325
21,785	24,564	(2,779)	21,785
4,167	4,291	(124)	4,167
618	156	462	618
31,516	41,157	(9,641)	29,599
7,569	8,934	(1,365)	6,887
(12,321)	-	(12,321)	(27)
1,172	-	1,172	(878)
6,593	6,942	(349)	15,012
7,784	8,018	(234)	7,784
9,700	9,991	(291)	9,700
266,124	398,838	(132,714)	255,322
300	4,420	(4,120)	-
21,935	14,833	7,102	14,770
(23,348)	(20,032)	(3,316)	(8,805)
(1,113)	(779)	(334)	5,965
2,433,243	1,388,902	1,044,341	1,710,967
(397,644)	(225,000)	(172,644)	(116,095)
2,035,599	1,163,902	871,697	1,594,872

Total Salvage

General Maint - Salvage Branch	5,158	49,369	(44,211)	-89.55%	18,785
Safety Equipment and Supplies	259	-	259	100.00%	-
Garbage Pickup & Disposal	51,624	55,111	(3,487)	-6.33%	54,902
Depreciation - Buildings	261,418	288,333	(26,915)	-9.33%	279,991
Depreciation-Land Improvements	50,001	50,367	(366)	-0.73%	50,001
Depreciation -Other Equipment	7,411	1,827	5,584	305.61%	3,820
Depreciation-Salvage Equipment	349,566	474,496	(124,930)	-26.33%	303,771
Depreciation-Bldg Components	88,088	104,868	(16,780)	-16.00%	98,733
Bad Debt Exp - SAF	(15,208)	28,100	(43,308)	-154.12%	3,894
Miscellaneous Revenue	(139,076)	-	(139,076)	100.00%	(3,812)
Salv System Development Contra	77,097	81,486	(4,389)	-5.39%	62,598
Salvage Server Contra	93,408	94,110	(702)	-0.75%	93,408
Salvage Network Contra	116,400	117,273	(873)	-0.74%	116,400
Administrative Expenses	4,282,441	4,729,121	(446,680)	-9.45%	3,993,772
Lease Vehicle Revenue	473,050	485,003	(11,953)	-2.46%	93,950
Alberta Vehicle Admin Fee	180,472	174,095	6,377	3.66%	160,272
Depreciation -Leased Vehicles	(257,869)	(239,968)	(17,901)	7.46%	(194,315)
Other Income	395,654	419,130	(23,476)	-5.60%	59,907
Net Earnings (Loss) Before General Business Transfer	21,071,399	14,910,173	6,161,226	41.32%	17,021,540
General Business Transfer	(415,976)	(450,000)	34,024	-7.56%	(560,832)
Net Earnings (Loss)	20,655,423	14,460,173	6,195,250	42.84%	16,460,708

March 2017 Year-to-Date

Actual	Budget	Variance	% Change	Last Year
5,158	49,369	(44,211)	-89.55%	18,785
259	-	259	100.00%	-
51,624	55,111	(3,487)	-6.33%	54,902
261,418	288,333	(26,915)	-9.33%	279,991
50,001	50,367	(366)	-0.73%	50,001
7,411	1,827	5,584	305.61%	3,820
349,566	474,496	(124,930)	-26.33%	303,771
88,088	104,868	(16,780)	-16.00%	98,733
(15,208)	28,100	(43,308)	-154.12%	3,894
(139,076)	-	(139,076)	100.00%	(3,812)
77,097	81,486	(4,389)	-5.39%	62,598
93,408	94,110	(702)	-0.75%	93,408
116,400	117,273	(873)	-0.74%	116,400
4,282,441	4,729,121	(446,680)	-9.45%	3,993,772
473,050	485,003	(11,953)	-2.46%	93,950
180,472	174,095	6,377	3.66%	160,272
(257,869)	(239,968)	(17,901)	7.46%	(194,315)
395,654	419,130	(23,476)	-5.60%	59,907
21,071,399	14,910,173	6,161,226	41.32%	17,021,540
(415,976)	(450,000)	34,024	-7.56%	(560,832)
20,655,423	14,460,173	6,195,250	42.84%	16,460,708



Salvage Division
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*Month of March 2018**Total Salvage**March 2018 Year-to-Date*

<i>Month of March 2018</i>				<i>Total Salvage</i>	<i>March 2018 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
12,888	19,007	(6,119)	12,050	Salvage Sales - Cores	156,678	213,561	(56,883)	-26.64%	162,475
1,049,786	1,319,781	(269,995)	1,414,911	Salvage Sales - Parts Normal	11,552,787	14,829,000	(3,276,213)	-22.09%	14,786,432
33,737	77,090	(43,353)	75,097	Salv Sales -Rebuilder Parts	677,911	866,214	(188,303)	-21.74%	754,114
(199,265)	(180,405)	(18,860)	(221,277)	Alberta Vehicle Sales Contra	(2,247,278)	(2,027,035)	(220,243)	10.87%	(1,865,305)
4,235,998	3,973,152	262,846	4,631,794	Salvage Sales - Whole Vehicle	47,921,893	41,387,000	6,534,893	15.79%	42,764,532
275,893	77,328	198,565	135,754	Salvage Sales - General	2,477,224	927,815	1,549,409	167.00%	1,579,072
967	1,148	(181)	506	Corporate Assets	51,040	13,831	37,209	269.03%	22,544
-	981	(981)	159	Salvage Sales - Other	929	11,728	(10,799)	-92.08%	2,752
80,953	83,134	(2,182)	90,668	Salv Sales -Shipping Revenue	957,162	934,110	23,052	2.47%	936,545
1,100	11,018	(9,918)	1,600	Salvage Sales -Pallet Deposit	13,292	123,828	(110,536)	-89.27%	13,804
65,285	60,075	5,210	54,730	Brokered Part Sales	755,024	675,000	80,024	11.86%	794,666
32,913	21,449	11,464	5,210	Salvage Sales - Fleet Vehicle	323,390	241,000	82,390	34.19%	451,003
196,271	-	196,271	-	Salvage Sales -Parts to Claims	2,479,365	-	2,479,365	100.00%	-
(594)	-	(594)	-	Warranty - Parts to Claims	(20,410)	-	(20,410)	100.00%	-
(29,695)	-	(29,695)	-	Returns - Parts to Claims	(386,774)	-	(386,774)	100.00%	-
(1,713)	-	(1,713)	-	Price Adj - Parts to Claims	(28,958)	-	(28,958)	100.00%	-
(7,394)	(16,593)	9,199	(15,300)	Salvage Core Expense	(111,817)	(186,438)	74,621	-40.02%	(134,959)
(132,941)	(194,018)	61,077	(175,297)	Salvage Sales Returns - Parts	(1,407,135)	(2,179,980)	772,845	-35.45%	(1,969,407)
(207,430)	(2,719)	(204,711)	(14,616)	Salvage Sales Returns -General	(351,624)	(32,716)	(318,908)	974.78%	(147,062)
(6,590)	(17,520)	10,930	(13,203)	Salvage Sales-Price Adjustment	(97,719)	(196,757)	99,038	-50.34%	(132,135)
(86,789)	(115,224)	28,435	(69,149)	Salvage Sales Returns - Whole	(1,101,613)	(1,200,223)	98,610	-8.22%	(838,421)
(8,830)	(10,813)	1,983	(13,551)	Brokered Parts Returns	(127,208)	(121,500)	(5,708)	4.70%	(142,486)
-	(6)	6	-	Corporate Assets Returns	-	(50)	50	-100.00%	(298)
(8,236)	(12,061)	3,825	(12,360)	Salv Sales -Returns Shipping	(100,005)	(135,469)	35,464	-26.18%	(108,231)
(800)	(5,509)	4,709	(771)	Salv Sales -Returns Pallet	(6,483)	(61,914)	55,431	-89.53%	(9,341)
(11,525)	(15,309)	3,784	(9,471)	Warranty	(123,919)	(171,993)	48,074	-27.95%	(131,721)
(1,554)	(1,985)	431	(935)	Brokered Warranty	(22,225)	(22,275)	50	-0.22%	(10,971)
(346)	(588)	242	(1,050)	Brokered Price Adjustments	(2,741)	(6,615)	3,874	-58.56%	(6,436)
19,978	23,362	(3,384)	21,172	Ext Warranty - Sales	221,101	262,485	(41,384)	-15.77%	220,462
(21,380)	(23,362)	1,982	(12,450)	Ext Warranty - Sales Contra	(221,102)	(262,485)	41,383	-15.77%	(220,458)
19,829	21,918	(2,089)	18,055	Ext Warranty - Revenue Earned	219,176	246,298	(27,122)	-11.01%	210,936
(1,060)	(7,558)	6,498	(4,459)	Ext Warranty - Expense	(29,089)	(84,850)	55,761	-65.72%	(42,501)
5,299,455	5,085,773	213,682	5,897,816	Sales	61,420,873	54,041,570	7,379,303	13.65%	56,939,603
30,381	29,736	645	29,049	Salaries - Sales & Production	414,788	396,021	18,767	4.74%	373,205
383,772	408,672	(24,900)	389,855	Wages - Sales & Production	4,586,574	4,885,939	(299,365)	-6.13%	4,563,036
12,908	10,716	2,192	8,667	Wages - Temp - Sales & Prod	141,720	180,500	(38,780)	-21.48%	203,013
10,450	11,679	(1,229)	6,861	Wages - Part Time-Sales & Prod	139,884	131,690	8,194	6.22%	71,400
-	11,155	(11,155)	125	Wages - Overtime-Sales & Prod	6,756	133,860	(127,104)	-94.95%	20,529
-	-	-	3,209	Wages-Temp PartTime-Sales&Prod	37,068	12,584	24,484	194.57%	74,219



Salvage Division
Statement of Operations by Cost Centre
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Month of March 2018

Total Salvage

March 2018 Year-to-Date

<i>Month of March 2018</i>				<i>Total Salvage</i>	<i>March 2018 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
6,258	6,066	192	5,752	Salaries-Benefits-Sales & Prod	79,215	80,785	(1,570)	-1.94%	71,322
83,164	90,213	(7,049)	80,932	Wages - Benefits-Sales & Prod	1,007,836	1,090,294	(82,458)	-7.56%	976,575
427	-	427	-	Purchases - Parts	427	-	427	100.00%	-
39,965	20,684	19,281	19,723	Purchases - Garage Supplies	230,691	248,263	(17,572)	-7.08%	246,264
33,315	-	33,315	-	COGS - Parts to Claims	418,518	-	418,518	100.00%	-
(3,607)	34,488	(38,095)	(3,173)	COGS - Brokered Parts	409,624	387,450	22,174	5.72%	460,288
231,243	230,963	280	329,757	Salv COGS - Parts Normal	2,222,271	2,595,075	(372,804)	-14.37%	2,786,408
-	-	-	-	COGS Rebuilder Product	-	-	-	0.00%	-
1,993,605	1,831,670	161,935	2,237,293	Salv COGS - Whole Vehicle	22,854,365	19,079,872	3,774,493	19.78%	20,572,585
42,124	52,204	(10,080)	76,868	Salv COGS - General	1,441,310	626,569	814,741	130.03%	987,533
-	-	-	-	Salv COGS - Fleet Vehicles	10,857	-	10,857	100.00%	7,940
-	6,563	(6,563)	-	COGS - Leased Vehicles	102,053	78,800	23,253	29.51%	122,343
-	-	-	-	Salvage Dismantling Contra	-	-	-	0.00%	-
-	-	-	-	Shipping & Freight - Brokered	-	-	-	0.00%	-
90,752	85,428	5,324	81,234	Freight & Express	854,239	959,838	(105,599)	-11.00%	808,842
22,777	19,842	2,935	7,535	Shipping Supplies	201,984	238,159	(36,175)	-15.19%	178,251
3,971	6,838	(2,867)	21,104	Storage Costs	86,473	82,100	4,373	5.33%	49,747
(1,417)	710	(2,127)	1,118	General Salvage Handling Cost	(894)	8,542	(9,436)	-110.47%	63
38,247	35,564	2,683	41,989	Salvage Transport	375,530	426,735	(51,205)	-12.00%	369,958
16,516	28,660	(12,144)	25,618	Tow Truck - External	357,363	344,129	13,234	3.85%	326,041
110	1,961	(1,851)	152	Environmental Expense	12,112	23,554	(11,442)	-48.58%	12,641
62,218	45,382	16,836	58,310	Transaction Fees	698,646	544,573	154,073	28.29%	593,283
-	258	(258)	-	Co-Insured&Under-Insured Paymt	2,115	3,118	(1,003)	-32.17%	5,820
25,549	25,990	(441)	13,143	Salvage Inventory Loss	173,776	311,770	(137,994)	-44.26%	231,410
(6,064)	-	(6,064)	-	COGS - GST - Parts to Claims	(49,424)	-	(49,424)	100.00%	-
(34,326)	(36,305)	1,979	(45,818)	COGS - GST - Parts Normal	(414,017)	(407,914)	(6,103)	1.50%	(480,058)
(159,056)	(152,957)	(6,099)	(190,537)	COGS - GST - Whole Vehicle	(1,883,475)	(1,593,276)	(290,199)	18.21%	(1,641,155)
(1,276)	(362)	(914)	(1,432)	COGS - GST - General	(9,032)	(4,476)	(4,556)	101.78%	(10,085)
2,922,007	2,805,818	116,189	3,197,337	Cost of Goods Sold	34,509,353	30,864,554	3,644,799	11.81%	31,981,418
2,377,448	2,279,955	97,493	2,700,480	Gross Profit	26,911,521	23,177,016	3,734,505	16.11%	24,958,186
170,408	96,343	74,065	87,845	Salaries - Regular	1,216,179	1,170,720	45,459	3.88%	1,079,110
-	-	-	-	Salaries - Temporary	-	15,492	(15,492)	-100.00%	13,520
-	531	(531)	-	Salaries - Overtime	-	6,372	(6,372)	-100.00%	1,750
-	(19,381)	19,381	-	Salary Recapture	-	(232,704)	232,704	-100.00%	-
18,355	19,761	(1,406)	17,395	Salary Benefits	220,637	243,272	(22,635)	-9.30%	219,408
-	(3,956)	3,956	-	Benefit Recapture	-	(47,472)	47,472	-100.00%	-
423	717	(294)	435	Bank Charges	5,257	8,483	(3,226)	-38.03%	4,970
4,043	4,812	(769)	4,260	Special Services	50,771	57,755	(6,984)	-12.09%	53,041



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2018
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*Month of March 2018**Total Salvage**March 2018 Year-to-Date*

<i>Month of March 2018</i>					<i>March 2018 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
23,555	24,581	(1,026)	-	Security Services	275,651	294,950	(19,299)	-6.54%	288,541
-	-	-	-	DTC-EDP Accessories	283	-	283	100.00%	12,945
-	434	(434)	-	Dues & Memberships	3,678	5,208	(1,531)	-29.39%	428
1,653	1,576	77	82	Employee Relations	11,735	18,824	(7,089)	-37.66%	10,521
258	3,011	(2,753)	-	Technical Training	13,623	36,132	(22,509)	-62.30%	8,245
2,194	1,004	1,190	383	Employee Recognition	6,853	12,136	(5,283)	-43.53%	5,903
-	172	(172)	-	Corp Training & Development	35	2,009	(1,974)	-98.26%	1,938
-	(448)	448	-	Technical Training Recapture	-	(5,420)	5,420	-100.00%	-
79	1,174	(1,095)	334	Customer Relations Expense	7,127	14,165	(7,038)	-49.69%	11,482
100	794	(694)	-	Donations - SGI CANADA	155	9,539	(9,384)	-98.38%	239
473	-	473	430	Donations - Auto Fund	1,905	-	1,905	100.00%	3,752
1,268	1,668	(400)	-	Corporate Relations	5,020	20,071	(15,051)	-74.99%	13,561
(2,449)	135	(2,584)	47	Meals	1,324	1,400	(76)	-5.41%	1,722
585	998	(413)	-	Lodging and Miscellaneous	2,076	12,130	(10,054)	-82.89%	8,601
-	87	(87)	-	Airline Tickets	-	1,000	(1,000)	-100.00%	1,138
-	154	(154)	-	Meal Per Diems	201	1,859	(1,658)	-89.19%	1,799
35	1,549	(1,514)	156	Auto Expense	12,147	18,500	(6,353)	-34.34%	11,544
37	81	(45)	-	Don't Drink & Drive Cab Fare	37	1,016	(980)	-96.41%	-
340	78	262	-	Auto Expense - Private Car	421	903	(482)	-53.34%	-
20	22	(2)	4	Taxi\Rental Car\Parking	139	253	(114)	-45.06%	611
-	135	(135)	-	Business Travel Per Diems	90	1,400	(1,310)	-93.57%	750
-	(163)	163	-	Travel & Accom. - Recapture	-	(1,923)	1,923	-100.00%	-
-	-	-	62	Stationery	5	-	5	100.00%	62
-	728	(728)	-	Library	9,374	8,824	550	6.24%	9,072
-	456	(456)	-	Furniture	-	5,406	(5,406)	-100.00%	-
-	37	(37)	-	DP Equipment	-	400	(400)	-100.00%	-
7,541	7,897	(356)	13,545	Tools & Other Equipment	51,707	94,753	(43,046)	-45.43%	42,792
1,171	1,502	(331)	2,241	Supplies	13,375	18,189	(4,814)	-26.47%	12,803
(549)	-	(549)	-	Safety Supplies & Equipment	573	-	573	100.00%	171
246	1,007	(761)	341	Managed Print Services	9,811	12,194	(2,383)	-19.54%	5,001
4,642	4,234	408	8,140	Apparel Rental/Purchase	43,660	50,698	(7,038)	-13.88%	60,850
2,043	7,772	(5,729)	6,440	Telephone Regular	48,456	93,242	(44,786)	-48.03%	78,179
293	1,792	(1,499)	1,038	Telephone Long Distance	10,895	21,647	(10,752)	-49.67%	12,365
253	440	(187)	330	Telephone Install & Other	7,602	5,258	2,344	44.58%	4,398
970	1,234	(264)	1,440	Cellular Phone Expense	14,742	14,874	(132)	-0.89%	13,044
451	214	237	451	Mobile Radios & Licences	2,038	2,601	(563)	-21.64%	1,746
4,535	4,392	143	4,775	Telephone Dir. Ads Auto Fund	54,539	52,748	1,791	3.39%	56,468
282	559	(277)	478	Telephone PST	5,349	6,752	(1,403)	-20.79%	5,681
(734)	1,957	(2,691)	505	Branch Postage	15,266	23,539	(8,273)	-35.15%	17,545
3,010	3,010	-	3,486	Insurance	36,120	36,120	-	0.00%	41,832
400	837	(437)	-	Transfer Expense	800	10,000	(9,200)	-92.00%	2,158



Salvage Division
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Month of March 2018

Total Salvage

March 2018 Year-to-Date

<i>Month of March 2018</i>				<i>March 2018 Year-to-Date</i>					
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	% Change	Last Year	
2,500	560	1,940	-	Advertising - Auto Fund	3,370	6,709	(3,339)	-49.76%	3,598
313	783	(470)	60	Equipment Rental	1,891	9,451	(7,560)	-79.99%	1,581
3,083	3,516	(433)	3,083	Property Rental	36,996	42,236	(5,240)	-12.41%	36,996
(161,407)	81,938	(243,345)	(9,412)	General Maintenance	748,307	983,377	(235,070)	-23.90%	746,413
9,059	8,196	863	6,453	Equipment Maintenance	39,118	98,264	(59,146)	-60.19%	90,547
-	-	-	-	Cleaning and Mat Rental	-	-	-	0.00%	-
28,836	28,829	7	28,123	Facilities Salaries - Salvage	346,036	346,036	(0)	0.00%	337,479
4,544	4,101	443	429	General Maint - Salvage Branch	10,431	49,366	(38,935)	-78.87%	5,158
63	-	63	-	Safety Equipment and Supplies	63	-	63	100.00%	259
-	-	-	-	Mechanical - Maintenance	54	-	54	100.00%	-
6,512	5,224	1,288	4,161	Garbage Pickup & Disposal	40,357	62,633	(22,276)	-35.57%	51,624
21,078	19,285	1,793	21,785	Depreciation - Buildings	252,938	231,420	21,518	9.30%	261,418
4,167	4,167	(0)	4,167	Depreciation-Land Improvements	50,001	50,004	(3)	-0.01%	50,001
565	617	(52)	618	Depreciation -Other Equipment	5,401	7,404	(2,003)	-27.05%	7,411
27,072	34,142	(7,070)	31,516	Depreciation-Salvage Equipment	328,856	409,704	(80,848)	-19.73%	349,566
3,711	3,924	(213)	7,569	Depreciation-Bldg Components	44,825	47,088	(2,263)	-4.81%	88,088
(2,808)	-	(2,808)	(12,321)	Bad Debt Exp - SAF	(636)	28,100	(28,736)	-102.26%	(15,208)
1,846	13	1,833	1,172	Miscellaneous Revenue	(487)	200	(687)	-343.40%	(139,076)
9,035	6,544	2,491	6,593	Salv System Development Contra	42,402	78,517	(36,115)	-46.00%	77,097
7,784	7,784	-	7,784	Salvage Server Contra	93,408	93,408	-	0.00%	93,408
9,700	9,700	-	9,700	Salvage Network Contra	116,400	116,400	-	0.00%	116,400
221,583	393,260	(171,677)	266,124	Administrative Expenses	4,319,385	4,783,632	(464,247)	-9.70%	4,282,441
-	4,159	(4,159)	300	Lease Vehicle Revenue	466,200	457,409	8,791	1.92%	473,050
14,355	19,136	(4,781)	21,935	Alberta Vehicle Admin Fee	197,577	229,676	(32,099)	-13.98%	180,472
(28,173)	(24,285)	(3,888)	(23,348)	Depreciation -Leased Vehicles	(324,352)	(291,420)	(32,932)	11.30%	(257,869)
(13,818)	(990)	(12,828)	(1,113)	Other Income	339,425	395,665	(56,240)	-14.21%	395,654
2,142,047	1,885,705	256,342	2,433,243	Net Earnings (Loss) Before	22,931,561	18,789,049	4,142,512	22.05%	21,071,399
(326,603)	(225,000)	(101,603)	(397,644)	General Business Transfer	(367,459)	(225,000)	(142,459)	63.32%	(415,976)
1,815,444	1,660,705	154,739	2,035,599	Net Earnings (Loss)	22,564,101	18,564,049	4,000,052	21.55%	20,655,423



Salvage Division
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Fiscal Year

Month of March 2019

Total Salvage

March 2019 Year-to-Date

<i>Month of March 2019</i>				<i>Total Salvage</i>	<i>March 2019 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
16,593	14,761	1,832	12,888	Salvage Sales - Cores	155,612	163,955	(8,343)	-5.09%	156,678
1,198,453	1,143,630	54,823	1,049,786	Salvage Sales - Parts Normal	12,185,442	12,707,000	(521,558)	-4.10%	11,552,787
74,944	64,828	10,116	33,737	Salv Sales - Surplus Parts	968,722	720,322	248,400	34.48%	677,911
(213,691)	(180,229)	(33,462)	(199,265)	Alberta Vehicle Sales Contra	(3,085,368)	(2,002,583)	(1,082,785)	54.07%	(2,247,278)
4,141,215	4,582,086	(440,871)	4,235,998	Salvage Sales - Whole Vehicle	48,685,255	47,238,000	1,447,255	3.06%	47,921,893
120,622	84,479	36,143	275,893	Salvage Sales - Property	2,350,061	1,013,627	1,336,434	131.85%	2,477,224
775	726	49	967	Corporate Assets	28,479	8,756	19,723	225.26%	51,040
-	972	(972)	-	Salvage Sales - Other	350	11,675	(11,325)	-97.00%	929
93,956	72,972	20,984	80,953	Salv Sales -Shipping Revenue	997,671	810,860	186,811	23.04%	957,162
1,640	4,273	(2,633)	1,100	Salvage Sales -Pallet Deposit	11,574	47,533	(35,959)	-75.65%	13,292
-	-	-	-	Brokered Core Sales	-	-	-	0.00%	-
43,889	70,716	(26,827)	65,285	Brokered Part Sales	669,322	785,772	(116,450)	-14.82%	755,024
-	25,650	(25,650)	32,913	Salvage Sales - Fleet Vehicle	233,899	285,000	(51,101)	-17.93%	323,390
270,146	239,490	30,656	196,271	Salvage Sales -Parts to Claims	2,706,541	2,661,000	45,541	1.71%	2,479,365
(4,815)	(2,658)	(2,157)	(594)	Warranty - Parts to Claims	(29,484)	(29,553)	69	-0.23%	(20,410)
(57,699)	(35,037)	(22,662)	(29,695)	Returns - Parts to Claims	(437,492)	(389,340)	(48,152)	12.37%	(386,774)
(3,720)	(2,071)	(1,649)	(1,713)	Price Adj - Parts to Claims	(38,879)	(22,926)	(15,953)	69.58%	(28,958)
(11,534)	(10,314)	(1,220)	(7,394)	Salvage Core Expense	(108,894)	(114,574)	5,680	-4.96%	(111,817)
(150,141)	(156,938)	6,797	(132,941)	Salvage Sales Returns - Parts	(1,588,950)	(1,743,764)	154,814	-8.88%	(1,407,135)
(3,667)	(2,906)	(761)	(207,430)	Salvage Sales Returns - Prop	(148,544)	(34,861)	(113,683)	326.10%	(351,624)
(6,182)	(10,019)	3,837	(6,590)	Salvage Sales-Price Adjustment	(87,173)	(111,349)	24,176	-21.71%	(97,719)
(154,411)	(99,261)	(55,150)	(86,789)	Salvage Sales Returns - Whole	(1,656,363)	(1,023,307)	(633,056)	61.86%	(1,101,613)
(7,950)	(12,848)	4,898	(8,830)	Brokered Parts Returns	(99,506)	(142,750)	43,244	-30.29%	(127,208)
-	(3)	3	-	Corporate Assets Returns	-	(25)	25	-100.00%	-
(13,962)	(8,994)	(4,968)	(8,236)	Salv Sales -Returns Shipping	(117,191)	(99,917)	(17,274)	17.29%	(100,005)
(700)	(2,505)	1,805	(800)	Salv Sales -Returns Pallet	(4,735)	(27,815)	23,080	-82.98%	(6,483)
(6,010)	(12,125)	6,115	(11,525)	Warranty	(92,317)	(134,876)	42,559	-31.55%	(123,919)
(1,969)	(1,156)	(813)	(1,554)	Brokered Warranty	(17,547)	(12,864)	(4,683)	36.40%	(22,225)
(862)	(456)	(406)	(346)	Brokered Price Adjustments	(7,668)	(5,083)	(2,585)	50.86%	(2,741)
20,463	19,956	507	19,978	Ext Warranty - Sales	228,727	221,839	6,888	3.11%	221,101
(20,463)	(19,956)	(507)	(21,380)	Ext Warranty - Sales Contra	(228,729)	(221,839)	(6,890)	3.11%	(221,102)
19,061	21,573	(2,512)	19,829	Ext Warranty - Revenue Earned	223,315	239,695	(16,380)	-6.83%	219,176
(2,986)	(4,265)	1,279	(1,060)	Ext Warranty - Expense	(35,295)	(47,413)	12,118	-25.56%	(29,089)
5,340,996	5,784,371	(443,375)	5,299,455	Sales	61,660,835	60,750,195	910,640	1.50%	61,420,873
41,375	44,376	(3,001)	30,381	Salaries - Sales & Production	379,936	436,228	(56,292)	-12.90%	414,788
5,571	-	5,571	-	Other Post-Employment Expense	5,571	-	5,571	100.00%	-
406,570	402,682	3,888	383,772	Wages - Sales & Production	4,689,819	4,819,133	(129,314)	-2.68%	4,586,574
17,336	10,716	6,620	12,908	Wages - Temp - Sales & Prod	193,513	167,364	26,149	15.62%	141,720
15,757	16,261	(504)	10,450	Wages - Part Time-Sales & Prod	188,772	189,910	(1,138)	-0.60%	139,884



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2019
Fiscal Year

*Month of March 2019**Total Salvage**March 2019 Year-to-Date*

<i>Month of March 2019</i>				<i>Total Salvage</i>	<i>March 2019 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
370	4,941	(4,571)	-	Wages - Overtime-Sales & Prod	4,322	59,292	(54,970)	-92.71%	6,756
3,875	-	3,875	-	Wages-Temp PartTime-Sales&Prod	60,772	24,468	36,304	148.37%	37,068
8,399	9,079	(680)	6,258	Salaries-Benefits-Sales & Prod	77,265	89,255	(11,990)	-13.43%	79,215
90,114	88,920	1,194	83,164	Wages - Benefits-Sales & Prod	1,043,435	1,073,682	(30,247)	-2.82%	1,007,836
-	-	-	427	Purchases - Parts	-	-	-	0.00%	427
28,162	20,776	7,386	39,965	Purchases - Garage Supplies	322,585	249,367	73,218	29.36%	230,691
42,490	41,910	580	33,315	COGS - Parts to Claims	453,810	465,675	(11,865)	-2.55%	418,518
(145,643)	39,206	(184,849)	(3,607)	COGS - Brokered Parts	332,550	435,606	(103,056)	-23.66%	409,624
342,855	199,552	143,303	231,243	Salv COGS - Parts Normal	2,380,426	2,217,220	163,206	7.36%	2,222,271
-	-	-	-	COGS - Surplus Parts	-	-	-	0.00%	-
1,919,897	2,144,287	(224,390)	1,993,605	Salv COGS - Whole Vehicle	22,540,606	22,106,057	434,549	1.97%	22,854,365
71,157	57,091	14,066	42,124	Salvage COGS - Property	1,524,048	685,136	838,912	122.44%	1,441,310
-	-	-	-	Salv COGS - Fleet Vehicles	-	-	-	0.00%	10,857
-	8,400	(8,400)	-	COGS - Leased Vehicles	67,880	100,800	(32,920)	-32.66%	102,053
-	2	(2)	-	Salvage Dismantling Contra	-	-	-	0.00%	-
-	-	-	-	Shipping & Freight - Brokered	200	-	200	100.00%	-
90,571	64,950	25,621	90,752	Freight & Express	901,105	721,681	179,424	24.86%	854,239
22,772	13,936	8,836	22,777	Shipping Supplies	195,266	167,166	28,100	16.81%	201,984
29,488	6,529	22,959	3,971	Storage Costs	123,559	78,315	45,244	57.77%	86,473
6,081	707	5,374	(1,417)	Property Salvage Handling Cost	8,386	8,418	(32)	-0.38%	(894)
30,020	36,125	(6,105)	38,247	Salvage Transport	441,330	433,500	7,830	1.81%	375,530
30,059	34,533	(4,474)	16,516	Tow Truck - External	382,555	414,429	(31,874)	-7.69%	357,363
-	1,961	(1,961)	110	Environmental Expense	8,631	23,554	(14,923)	-63.36%	12,112
62,459	50,958	11,501	62,218	Transaction Fees	726,079	611,463	114,616	18.74%	698,646
-	217	(217)	-	Co-Insured&Under-Insured Paymt	-	2,615	(2,615)	-100.00%	2,115
27,634	25,990	1,644	25,549	Salvage Inventory Loss	292,435	311,770	(19,335)	-6.20%	173,776
(7,458)	(6,644)	(814)	(6,064)	COGS - GST - Parts to Claims	(81,650)	(73,830)	(7,820)	10.59%	(49,424)
(43,052)	(31,514)	(11,538)	(34,326)	COGS - GST - Parts Normal	(420,206)	(350,152)	(70,054)	20.01%	(414,017)
-	-	-	-	COGS - GST - Surplus Parts	-	-	-	0.00%	-
(162,271)	(177,682)	15,411	(159,056)	COGS - GST - Whole Vehicle	(1,889,725)	(1,831,733)	(57,992)	3.17%	(1,883,475)
(526)	(406)	(120)	(1,276)	COGS - GST - Property	(30,538)	(4,894)	(25,644)	523.98%	(9,032)
2,934,063	3,107,859	(173,796)	2,922,007	Cost of Goods Sold	34,922,739	33,631,495	1,291,244	3.84%	34,509,353
2,406,933	2,676,512	(269,579)	2,377,448	Gross Profit	26,738,096	27,118,700	(380,604)	-1.40%	26,911,521
71,428	112,353	(40,925)	170,408	Salaries - Regular	1,033,692	1,216,854	(183,162)	-15.05%	1,216,179
-	-	-	-	Salaries - Temporary	841	-	841	100.00%	-
-	190	(190)	-	Salaries - Overtime	-	2,280	(2,280)	-100.00%	-
-	(27,675)	27,675	-	Salary Recapture	-	(331,979)	331,979	-100.00%	-
14,500	23,027	(8,527)	18,355	Salary Benefits	226,532	249,429	(22,897)	-9.18%	220,637



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2019
Fiscal Year

*Month of March 2019**Total Salvage**March 2019 Year-to-Date*

<i>Month of March 2019</i>				<i>March 2019 Year-to-Date</i>				
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	% Change	Last Year
-	(5,652)	5,652	-	-	(67,923)	67,923	-100.00%	-
712	668	44	423	7,830	8,005	(175)	-2.19%	5,257
4,528	4,739	(211)	4,043	51,908	56,769	(4,861)	-8.56%	50,771
46,959	24,376	22,583	23,555	344,915	292,600	52,315	17.88%	275,651
1,079	-	1,079	-	4,668	-	4,668	100.00%	283
-	196	(196)	-	5,094	3,808	1,286	33.76%	3,678
3,013	1,575	1,438	1,653	15,743	18,889	(3,146)	-16.66%	11,735
1,554	2,607	(1,053)	258	10,336	31,196	(20,860)	-66.87%	13,623
2,048	987	1,061	2,194	6,961	12,020	(5,059)	-42.09%	6,853
364	166	198	-	1,662	2,003	(341)	-17.03%	35
-	(378)	378	-	-	(4,679)	4,679	-100.00%	-
100	1,174	(1,074)	79	8,592	14,165	(5,573)	-39.34%	7,127
-	810	(810)	100	1,149	9,621	(8,472)	-88.05%	155
630	-	630	473	6,901	-	6,901	100.00%	1,905
113	1,498	(1,385)	1,268	6,943	18,075	(11,132)	-61.59%	5,020
263	148	115	(2,449)	1,878	1,600	278	17.38%	1,324
562	957	(395)	585	6,907	11,627	(4,720)	-40.60%	2,076
-	87	(87)	-	-	1,000	(1,000)	-100.00%	-
524	113	411	-	2,217	1,356	861	63.50%	201
101	1,549	(1,448)	35	12,562	18,500	(5,938)	-32.10%	12,147
25	81	(56)	37	25	1,016	(991)	-97.51%	37
311	66	245	340	403	803	(400)	-49.82%	421
110	13	97	20	176	200	(24)	-12.00%	139
190	123	67	-	925	1,300	(375)	-28.85%	90
-	(221)	221	-	-	(2,806)	2,806	-100.00%	-
-	-	-	-	-	-	-	0.00%	5
-	707	(707)	-	9,158	8,671	487	5.62%	9,374
1,444	7,920	(6,476)	7,541	45,350	95,150	(49,800)	-52.34%	51,707
1,244	1,514	(270)	1,171	11,490	18,289	(6,799)	-37.17%	13,375
599	-	599	(549)	13,406	-	13,406	100.00%	573
-	922	(922)	246	4,192	11,130	(6,938)	-62.34%	9,811
3,029	4,281	(1,252)	4,642	49,610	51,295	(1,685)	-3.29%	43,660
-	-	-	-	7,663	-	7,663	100.00%	-
2,846	7,814	(4,968)	2,043	40,332	93,790	(53,458)	-57.00%	48,456
750	1,656	(906)	293	8,994	20,015	(11,021)	-55.06%	10,895
226	445	(219)	253	7,809	5,285	2,524	47.76%	7,602
1,174	1,026	148	970	12,709	12,246	463	3.78%	14,742
902	214	688	451	2,564	2,601	(37)	-1.41%	2,038
4,513	4,586	(74)	4,535	54,332	55,043	(711)	-1.29%	54,539
410	643	(233)	282	5,026	7,881	(2,855)	-36.22%	5,349
1,925	1,978	(53)	(734)	17,388	23,890	(6,503)	-27.22%	15,266



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2019
Fiscal Year

Month of March 2019

Total Salvage

March 2019 Year-to-Date

<i>Month of March 2019</i>				<i>March 2019 Year-to-Date</i>				
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	% Change	Last Year
3,147	3,140	7	3,010	37,764	37,768	(4)	-0.01%	36,120
-	837	(837)	400	10,886	10,000	886	8.86%	800
-	554	(554)	2,500	3,078	6,703	(3,625)	-54.08%	3,370
-	-	-	-	-	-	-	0.00%	-
-	746	(746)	313	1,189	9,018	(7,829)	-86.81%	1,891
3,083	7,513	(4,430)	3,083	36,996	90,200	(53,204)	-58.98%	36,996
(20,253)	73,125	(93,378)	(161,407)	805,617	877,533	(71,916)	-8.20%	748,307
2,044	8,442	(6,398)	9,059	41,786	101,370	(59,584)	-58.78%	39,118
-	-	-	-	-	-	-	0.00%	-
28,658	28,667	(9)	28,836	343,894	343,894	0	0.00%	346,036
111	4,101	(3,990)	4,544	4,155	49,366	(45,211)	-91.58%	10,431
-	-	-	63	-	-	-	0.00%	63
-	-	-	-	-	-	-	0.00%	54
3,766	5,169	(1,403)	6,512	48,074	62,050	(13,976)	-22.52%	40,357
13,442	24,095	(10,653)	21,078	174,142	231,382	(57,240)	-24.74%	252,938
5,426	5,580	(154)	4,167	58,640	59,890	(1,250)	-2.09%	50,001
984	284	700	565	7,201	3,408	3,793	111.30%	5,401
23,974	33,342	(9,368)	27,072	299,624	429,491	(129,867)	-30.24%	328,856
4,273	3,151	1,122	3,711	39,941	38,904	1,037	2.67%	44,825
213	-	213	(2,808)	3,235	24,600	(21,365)	-86.85%	(636)
839	25	814	1,846	(659)	300	(959)	-319.58%	(487)
5,881	5,502	379	9,035	95,903	66,090	29,813	45.11%	42,402
7,784	7,784	-	7,784	93,408	93,408	-	0.00%	93,408
9,700	9,700	-	9,700	116,400	116,400	-	0.00%	116,400
261,249	399,040	(137,791)	221,583	4,270,161	4,622,790	(352,629)	-7.63%	4,319,385
-	4,265	(4,265)	-	500,700	469,195	31,505	6.71%	466,200
22,315	18,847	3,468	14,355	262,719	226,208	36,511	16.14%	197,577
(31,394)	(35,175)	3,781	(28,173)	(358,732)	(399,015)	40,283	-10.10%	(324,352)
(9,079)	(12,063)	2,984	(13,818)	404,687	296,388	108,299	36.54%	339,425
2,136,604	2,265,409	(128,805)	2,142,047	22,872,622	22,792,298	80,324	0.35%	22,931,561
(498,607)	(35,413)	(463,194)	(326,603)	(525,536)	(425,000)	(100,536)	23.66%	(367,459)



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2019
Fiscal Year

Month of March 2019

Actual	Budget	Variance	Last Year
1,637,997	2,229,996	(591,999)	1,815,444

Total Salvage

Net Earnings (Loss)

March 2019 Year-to-Date

Actual	Budget	Variance	% Change	Last Year
22,347,087	22,367,298	(20,211)	-0.09%	22,564,101



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2020
Fiscal Year

*Month of March 2020**Total Salvage**March 2020 Year-to-Date*

<i>Month of March 2020</i>				<i>Total Salvage</i>	<i>March 2020 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
1,000	1,358	(358)	1,640	Sales					
(550)	(610)	60	(700)	Salvage Sales -Pallet Deposit	24,041	15,308	8,733	57.05%	11,574
450	748	(298)	940	Salv Sales -Returns Pallet	(2,632)	(6,810)	4,178	-61.35%	(4,735)
90,554	75,307	15,247	93,956	Pallet Deposits	21,409	8,498	12,911	151.93%	6,839
(12,526)	(8,070)	(4,456)	(13,962)	Salv Sales -Shipping Revenue	1,006,821	846,139	160,682	18.99%	997,671
78,027	67,237	10,790	79,994	Salv Sales -Returns Shipping	(121,021)	(90,606)	(30,415)	33.57%	(117,191)
336	650	(314)	775	Shipping Revenue	885,800	755,533	130,267	17.24%	880,480
-	-	-	-	Corporate Assets	27,348	7,756	19,592	252.61%	28,479
336	650	(314)	775	Corporate Assets Returns	(2,242)	-	(2,242)	100.00%	-
(249,725)	(225,041)	(24,684)	(213,691)	Corporate Assets	25,106	7,756	17,350	223.70%	28,479
3,547,451	4,784,352	(1,236,901)	4,141,215	Alberta Vehicle Sales Contra	(2,826,011)	(2,528,542)	(297,469)	11.76%	(3,085,368)
17,947	24,920	(6,973)	-	Salvage Sales - Whole Vehicle	47,958,251	49,837,000	(1,878,749)	-3.77%	48,685,255
(94,194)	(98,877)	4,684	(154,411)	Salvage Sales - Fleet Vehicle	298,754	280,000	18,754	6.70%	233,899
3,221,479	4,485,354	(1,263,875)	3,773,114	Salvage Sales Returns - Whole	(1,189,381)	(1,029,974)	(159,407)	15.48%	(1,656,363)
144,519	116,663	27,856	120,622	Whole Vehicles	44,241,613	46,558,484	(2,316,871)	-4.98%	44,177,423
-	(7,000)	7,000	(3,667)	Salvage Sales - Property	1,698,929	1,400,000	298,929	21.35%	2,350,061
144,519	109,663	34,856	116,954	Salvage Sales Returns - Prop	(68,898)	(84,000)	15,102	-17.98%	(148,544)
8,949	13,252	(4,303)	16,593	General Business	1,630,031	1,316,000	314,031	23.86%	2,201,517
916,068	1,129,143	(213,075)	1,198,453	Salvage Sales - Cores	139,826	148,831	(9,005)	-6.05%	155,612
5,590	55,790	(50,200)	74,944	Salvage Sales - Parts Normal	11,688,609	12,687,000	(998,391)	-7.87%	12,185,442
-	972	(972)	-	Salv Sales - Surplus Parts	834,275	626,903	207,372	33.08%	968,722
44,892	73,117	(28,225)	43,889	Salvage Sales - Other	2,238	11,675	(9,437)	-80.83%	350
277,749	227,751	49,998	270,146	Brokered Part Sales	669,379	821,588	(152,209)	-18.53%	669,322
(88)	(2,120)	2,032	(4,815)	Salvage Sales -Parts to Claims	2,961,078	2,559,000	402,078	15.71%	2,706,541
(47,296)	(34,800)	(12,496)	(57,699)	Warranty - Parts to Claims	(37,018)	(23,837)	(13,181)	55.30%	(29,484)
(3,148)	(2,635)	(513)	(3,720)	Returns - Parts to Claims	(496,652)	(391,041)	(105,611)	27.01%	(437,492)
(8,830)	(7,445)	(1,385)	(11,534)	Price Adj - Parts to Claims	(34,775)	(29,584)	(5,191)	17.55%	(38,879)
(99,361)	(139,146)	39,785	(150,141)	Salvage Core Expense	(108,419)	(83,647)	(24,772)	29.61%	(108,894)
(3,265)	(10,465)	7,200	(6,182)	Salvage Sales Returns - Parts	(1,449,861)	(1,563,408)	113,547	-7.26%	(1,588,950)
(4,918)	(12,461)	7,543	(7,950)	Salvage Sales-Price Adjustment	(87,758)	(117,544)	29,786	-25.34%	(87,173)
(7,993)	(11,049)	3,056	(6,010)	Brokered Parts Returns	(105,051)	(139,990)	34,939	-24.96%	(99,506)
-	(2,160)	2,160	(1,969)	Warranty	(97,942)	(124,120)	26,178	-21.09%	(92,317)
(388)	(288)	(100)	(862)	Brokered Warranty	(12,290)	(24,282)	11,992	-49.38%	(17,547)
17,448	20,207	(2,759)	20,463	Brokered Price Adjustments	(3,191)	(3,175)	(16)	0.50%	(7,668)
(17,448)	(20,207)	2,759	(20,463)	Ext Warranty - Sales	198,700	227,066	(28,366)	-12.49%	228,727
16,560	19,904	(3,344)	19,061	Ext Warranty - Sales Contra	(198,935)	(227,066)	28,131	-12.39%	(228,729)
(4,642)	(2,981)	(1,661)	(2,986)	Ext Warranty - Revenue Earned	219,287	223,672	(4,385)	-1.96%	223,315
1,089,877	1,294,379	(204,502)	1,369,218	Ext Warranty - Expense	(37,051)	(33,457)	(3,594)	10.74%	(35,295)
4,534,688	5,958,031	(1,423,343)	5,340,996	Parts	14,044,448	14,544,584	(500,136)	-3.44%	14,366,097
				Sales	60,848,408	63,190,855	(2,342,447)	-3.71%	61,660,835



Salvage Division
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Month of March 2020

Total Salvage

March 2020 Year-to-Date

<i>Month of March 2020</i>				<i>March 2020 Year-to-Date</i>					
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	%Change	Last Year	
14,780	22,233	(7,453)	28,162						
-	-	-	-	272,039	266,829	5,210	1.95%	322,585	
86,708	70,406	16,302	90,571	82	-	82	100.00%	200	
21,865	16,330	5,535	22,772	908,977	791,032	117,945	14.91%	901,105	
7,002	7,777	(775)	29,488	214,512	196,059	18,453	9.41%	195,266	
(1,432)	670	(2,102)	6,081	151,912	93,335	58,577	62.76%	123,559	
32,002	37,310	(5,308)	30,020	Property Salvage Handling Cost	(7,247)	8,018	(15,265)	-190.38%	8,386
24,138	32,976	(8,838)	30,059	Salvage Transport	351,949	447,775	(95,826)	-21.40%	441,330
71	1,977	(1,906)	-	Tow Truck - External	305,707	395,536	(89,829)	-22.71%	382,555
49,550	56,948	(7,398)	62,459	Environmental Expense	12,071	23,658	(11,587)	-48.98%	8,631
-	179	(179)	-	Transaction Fees	750,193	683,255	66,938	9.80%	726,079
234,684	246,806	(12,122)	299,612	Co-Insured&Under-Insured Paymt	-	2,115	(2,115)	-100.00%	-
39,119	57,247	(18,128)	41,375	Transport & Supplies	2,960,197	2,907,612	52,585	1.81%	3,109,698
434,964	450,864	(15,900)	406,570	Salaries - Sales & Production	471,268	445,000	26,268	5.90%	379,936
18,255	12,407	5,848	17,336	Wages - Sales & Production	5,011,107	5,258,617	(247,510)	-4.71%	4,689,819
14,185	18,592	(4,407)	15,757	Wages - Temp - Sales & Prod	188,453	183,548	4,905	2.67%	193,513
2	4,819	(4,817)	370	Wages - Part Time-Sales & Prod	157,587	216,349	(58,762)	-27.16%	188,772
-	-	-	3,875	Wages - Overtime-Sales & Prod	7,774	58,461	(50,687)	-86.70%	4,322
7,941	11,157	(3,216)	8,399	Wages-Temp PartTime-Sales&Prod	43,474	28,096	15,378	54.73%	60,772
94,882	94,854	28	90,114	Salaries-Benefits-Sales & Prod	90,083	86,736	3,347	3.86%	77,265
609,349	649,940	(40,591)	583,796	Wages - Benefits-Sales & Prod	1,097,553	1,116,865	(19,312)	-1.73%	1,043,435
119,683	74,788	44,895	71,157	Wages & Benefits	7,067,299	7,393,672	(326,373)	-4.41%	6,637,834
(505)	(523)	18	(526)	Salvage COGS - Property	1,195,901	897,500	298,401	33.25%	1,524,048
119,178	74,265	44,913	70,631	COGS - GST - Property	(7,119)	(6,320)	(799)	12.64%	(30,538)
46,091	44,807	1,284	42,490	General Business	1,188,782	891,180	297,602	33.39%	1,493,510
(42,531)	42,082	(84,613)	(145,643)	COGS - Parts to Claims	490,503	503,475	(12,972)	-2.58%	453,810
602,132	229,867	372,265	342,855	COGS - Brokered Parts	338,320	472,910	(134,590)	-28.46%	332,550
-	(6)	6	-	Salv COGS - Parts Normal	2,610,493	2,582,786	27,707	1.07%	2,380,426
16,819	25,714	(8,895)	27,634	Salvage Dismantling Contra	-	(1)	1	-100.00%	-
(8,350)	(4,786)	(3,564)	(7,458)	Salvage Inventory Loss	171,483	308,656	(137,173)	-44.44%	292,435
(31,754)	(39,303)	7,549	(43,052)	COGS - GST - Parts to Claims	(87,879)	(53,770)	(34,109)	63.43%	(81,650)
-	-	-	-	COGS - GST - Parts Normal	(400,972)	(441,629)	40,657	-9.21%	(420,206)
582,406	298,375	284,031	216,827	COGS - GST - Surplus Parts	-	-	-	0.00%	-
1,687,958	2,221,366	(533,408)	1,919,897	Parts	3,121,949	3,372,427	(250,478)	-7.43%	2,957,364
-	-	-	-	Salv COGS - Whole Vehicle	22,756,685	23,139,242	(382,557)	-1.65%	22,540,606
10,632	6,752	3,880	-	Salv COGS - Fleet Vehicles	28,726	-	28,726	100.00%	-
(145,574)	(184,605)	39,031	(162,271)	COGS - Leased Vehicles	116,409	81,090	35,319	43.55%	67,880
1,553,016	2,043,513	(490,497)	1,757,625	COGS - GST - Whole Vehicle	(1,812,474)	(1,922,978)	110,504	-5.75%	(1,889,725)
3,098,633	3,312,899	(214,266)	2,928,492	Whole Vehicle	21,089,346	21,297,354	(208,008)	-0.98%	20,718,762
				Cost of Goods Sold	35,427,572	35,862,245	(434,673)	-1.21%	34,917,168



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2020
Fiscal Year

Month of March 2020

Total Salvage

March 2020 Year-to-Date

<i>Month of March 2020</i>				<i>Total Salvage</i>	<i>March 2020 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
1,436,055	2,645,132	(1,209,077)	2,412,504	Gross Profit	25,420,836	27,328,610	(1,907,774)	-6.98%	26,743,667
-	(49,990)	49,990	-	Administrative Expenses	-	(429,028)	429,028	-100.00%	-
-	(9,752)	9,752	-	Salary Recapture	-	(83,661)	83,661	-100.00%	-
-	(59,742)	59,742	-	Benefit Recapture	-	(512,689)	512,689	-100.00%	-
727	718	9	712	Recapture	-	-	-	-	-
4,637	5,762	(1,125)	4,528	Bank Charges	8,776	8,610	166	1.93%	7,830
55,078	35,142	19,936	46,959	Special Services	54,367	65,756	(11,389)	-17.32%	51,908
-	-	-	-	Security Services	385,260	421,704	(36,444)	-8.64%	344,915
-	-	-	1,079	Software Purchases	297	-	297	100.00%	-
-	-	-	-	DTC-EDP Accessories	10,354	-	10,354	100.00%	4,668
840	87	(87)	-	Dues & Memberships	6,044	5,233	811	15.49%	5,094
1,464	3,278	(2,438)	3,013	Employee Relations	20,550	23,492	(2,942)	-12.52%	15,743
2,503	1,668	(204)	1,554	Technical Training	11,789	31,504	(19,715)	-62.58%	10,336
-	881	1,622	2,048	Employee Recognition	10,186	12,022	(1,836)	-15.27%	6,961
-	92	(92)	364	Corp Training & Development	1,059	2,004	(945)	-47.14%	1,662
-	(251)	251	-	Technical Training Recapture	-	(4,727)	4,727	-100.00%	-
815	1,201	(386)	100	Customer Relations Expense	12,580	13,832	(1,252)	-9.05%	8,592
(700)	-	(700)	-	Donations - SGI CANADA	558	-	558	100.00%	1,149
805	680	125	630	Donations - Auto Fund	4,355	9,516	(5,161)	-54.23%	6,901
226	1,011	(785)	113	Corporate Relations	9,427	23,402	(13,975)	-59.72%	6,943
82	198	(116)	263	Meals	1,183	2,332	(1,149)	-49.26%	1,878
507	644	(137)	562	Lodging and Miscellaneous	7,176	7,828	(652)	-8.33%	6,907
-	1,000	(1,000)	-	Airline Tickets	1,514	1,000	514	51.35%	-
296	87	209	524	Meal Per Diems	3,788	1,505	2,283	151.69%	2,217
1,853	1,342	511	101	Auto Expense	14,286	15,801	(1,515)	-9.59%	12,562
-	67	(67)	25	Don't Drink & Drive Cab Fare	-	956	(956)	-100.00%	25
(1,289)	67	(1,356)	311	Auto Expense - Private Car	2,840	804	2,036	253.21%	403
-	13	(13)	110	Taxi\Rental Car\Parking	301	200	101	50.51%	176
125	35	90	190	Business Travel Per Diems	2,098	442	1,656	374.75%	925
-	(259)	259	-	Travel & Accom. - Recapture	-	(2,310)	2,310	-100.00%	-
-	184	(184)	-	Library	9,158	10,850	(1,692)	-15.59%	9,158
-	-	-	-	DP Equipment	141	-	141	100.00%	-
7,952	8,314	(362)	1,444	Tools & Other Equipment	65,203	85,996	(20,793)	-24.18%	45,350
1,943	1,324	619	1,244	Supplies	18,213	18,446	(233)	-1.26%	11,490
3,990	1,948	2,042	599	Safety Supplies & Equipment	23,541	21,450	2,091	9.75%	13,406
4,405	992	3,413	-	Managed Print Services	8,680	11,900	(3,220)	-27.06%	4,192
2,050	4,698	(2,648)	3,029	Apparel Rental/Purchase	46,026	56,588	(10,562)	-18.66%	49,610
-	-	-	-	Telephone - Equipment	-	-	-	0.00%	7,663



Salvage Division
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Fiscal Year

Month of March 2020

Total Salvage

March 2020 Year-to-Date

<i>Month of March 2020</i>				<i>Total Salvage</i>	<i>March 2020 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	% Change	Last Year
2,823	3,947	(1,124)	2,846	Telephone Regular	34,357	47,408	(13,051)	-27.53%	40,332
618	1,068	(450)	750	Telephone Long Distance	8,709	12,816	(4,107)	-32.05%	8,994
214	279	(65)	226	Telephone Install & Other	2,735	3,304	(569)	-17.22%	7,809
1,004	1,022	(18)	1,174	Cellular Phone Expense	13,902	12,308	1,594	12.95%	12,709
1,462	200	1,262	902	Mobile Radios & Licences	2,787	2,851	(64)	-2.25%	2,564
4,518	4,584	(66)	4,513	Telephone Dir. Ads Auto Fund	54,469	54,964	(495)	-0.90%	54,332
287	413	(126)	410	Telephone PST	3,485	4,986	(1,501)	-30.10%	5,026
(994)	413	(1,407)	1,925	Branch Postage	18,672	20,465	(1,793)	-8.76%	17,388
9,040	9,040	-	3,147	Insurance	108,480	108,480	-	0.00%	37,764
-	837	(837)	-	Transfer Expense	6,538	10,000	(3,462)	-34.62%	10,886
-	2,829	(2,829)	-	Advertising - Auto Fund	3,199	6,704	(3,505)	-52.28%	3,078
-	-	-	-	Medical Payments	-	-	-	0.00%	-
252	424	(172)	-	Equipment Rental	2,619	4,960	(2,341)	-47.19%	1,189
6,700	4,553	2,147	3,083	Property Rental	80,400	54,636	25,764	47.16%	36,996
(298,204)	61,742	(359,946)	(20,253)	General Maintenance	382,397	740,827	(358,430)	-48.38%	805,617
16,460	6,643	9,817	2,044	Equipment Maintenance	73,760	79,720	(5,960)	-7.48%	41,786
29,689	29,693	(4)	28,658	Facilities Salaries - Salvage	356,272	356,272	(0)	0.00%	343,894
265	996	(731)	111	General Maint - Salvage Branch	5,665	11,996	(6,331)	-52.78%	4,155
-	-	-	-	Safety Equipment and Supplies	188	-	188	100.00%	-
3,244	4,334	(1,090)	3,766	Garbage Pickup & Disposal	47,048	52,008	(4,960)	-9.54%	48,074
6,514	10,614	(4,100)	13,442	Depreciation - Buildings	145,264	196,792	(51,528)	-26.18%	174,142
5,409	4,404	1,005	5,426	Depreciation-Land Improvements	65,090	52,191	12,899	24.72%	58,640
699	567	132	984	Depreciation -Other Equipment	7,367	6,782	585	8.62%	7,201
37,316	36,973	343	23,974	Depreciation-Salvage Equipment	429,010	441,702	(12,692)	-2.87%	299,624
4,222	2,565	1,657	4,273	Depreciation-Bldg Components	51,000	37,187	13,813	37.14%	39,941
7,896	9,700	(1,804)	213	Bad Debt Exp - SAF	22,163	19,400	2,763	14.24%	3,235
(873)	-	(873)	839	Miscellaneous Revenue	6,525	-	6,525	100.00%	(659)
13,921	9,383	4,538	5,881	Salv System Development Contra	72,269	112,607	(40,338)	-35.82%	95,903
7,784	7,784	-	7,784	Salvage Server Contra	93,408	93,408	-	0.00%	93,408
9,700	9,700	-	9,700	Salvage Network Contra	116,400	116,400	-	0.00%	116,400
(41,727)	295,630	(337,357)	175,321	Other	2,953,928	3,507,310	(553,382)	-15.78%	3,009,095
209,957	151,969	57,988	71,428	Salaries - Regular	1,145,979	1,234,380	(88,401)	-7.16%	1,033,692
3,533	-	3,533	-	Salaries - Temporary	8,859	-	8,859	100.00%	841
-	-	-	-	Salaries - Part Time	-	-	-	0.00%	-
311	465	(154)	-	Salaries - Overtime	1,957	5,580	(3,623)	-64.93%	-
-	-	-	-	Salaries -Temporary Part Time	-	-	-	0.00%	-
17,894	29,710	(11,816)	14,500	Salary Benefits	215,265	241,664	(26,399)	-10.92%	226,532
231,695	182,144	49,551	85,928	Salaries & Benefits	1,372,060	1,481,624	(109,564)	-7.39%	1,261,066
189,969	418,032	(228,063)	261,249	Administrative Expenses	4,325,988	4,476,245	(150,257)	-3.36%	4,270,161
-	-	-	-	Gain(Loss) Disposal Salv Asset	-	5,408	(5,408)	-100.00%	-



Salvage Division
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Fiscal Year

Month of March 2020

Actual	Budget	Variance	Last Year
-	-	-	-
20,740	23,798	(3,058)	22,315
(38,331)	(34,706)	(3,625)	(31,394)
<u>(17,591)</u>	<u>(10,908)</u>	<u>(6,683)</u>	<u>(9,079)</u>
1,228,496	2,216,192	(987,696)	2,142,175
<u>(320,923)</u>	<u>-</u>	<u>(320,923)</u>	<u>(498,607)</u>
<u>907,573</u>	<u>2,216,192</u>	<u>(1,308,619)</u>	<u>1,643,568</u>

Total Salvage

Lease Vehicle Revenue
 Alberta Vehicle Admin Fee
 Depreciation -Leased Vehicles

Other Income

**Net Earnings (Loss) Before
 General Business Transfer**

General Business Transfer

Net Earnings (Loss)

March 2020 Year-to-Date

Actual	Budget	Variance	% Change	Last Year
561,100	494,250	66,850	13.53%	500,700
240,251	285,433	(45,182)	-15.83%	262,719
(432,988)	(407,701)	(25,287)	6.20%	(358,732)
<u>368,363</u>	<u>377,390</u>	<u>(9,027)</u>	<u>-2.39%</u>	<u>404,687</u>
21,463,212	23,229,755	(1,766,543)	-7.60%	22,878,193
<u>(338,122)</u>	<u>-</u>	<u>(338,122)</u>	<u>100.00%</u>	<u>(525,536)</u>
<u>21,125,089</u>	<u>23,229,755</u>	<u>(2,104,666)</u>	<u>-9.06%</u>	<u>22,352,658</u>



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2021
Fiscal Year

*Month of March 2021**Total Salvage**March 2021 Year-to-Date*

<i>Month of March 2021</i>				<i>Total Salvage</i>	<i>March 2021 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
8,900	1,092	7,808	1,000	Sales	27,520	11,213	16,307	145.43%	24,041
(450)	(451)	1	(550)	Salvage Sales -Pallet Deposit	(5,948)	(4,657)	(1,291)	27.71%	(2,632)
8,450	641	7,809	450	Salv Sales -Returns Pallet	21,572	6,556	15,016	229.05%	21,409
99,386	84,072	15,314	90,554	Pallet Deposits	1,112,719	866,769	245,950	28.38%	1,006,821
(11,999)	(9,924)	(2,075)	(12,526)	Salv Sales -Shipping Revenue	(128,548)	(102,299)	(26,249)	25.66%	(121,021)
87,387	74,148	13,239	78,027	Salv Sales -Returns Shipping	984,171	764,470	219,701	28.74%	885,800
1,702	650	1,052	336	Shipping Revenue	19,965	7,756	12,209	157.42%	27,348
-	-	-	-	Corporate Assets	(1,385)	-	(1,385)	100.00%	(2,242)
1,702	650	1,052	336	Corporate Assets Returns	18,581	7,756	10,825	139.57%	25,106
(372,259)	(298,835)	(73,424)	(249,725)	Corporate Assets	(3,094,691)	(3,080,750)	(13,941)	0.45%	(2,826,011)
5,381,381	4,836,768	544,613	3,547,451	Alberta Vehicle Sales Contra	46,947,914	50,383,000	(3,435,086)	-6.82%	47,958,251
13,235	27,160	(13,925)	17,947	Salvage Sales - Whole Vehicle	112,410	280,000	(167,590)	-59.85%	298,754
(187,682)	(164,272)	(23,410)	(94,194)	Salvage Sales - Fleet Vehicle	(1,188,861)	(1,711,133)	522,272	-30.52%	(1,189,381)
4,834,675	4,400,821	433,853	3,221,479	Salvage Sales Returns - Whole	42,776,773	45,871,117	(3,094,344)	-6.75%	44,241,613
76,033	159,163	(83,130)	144,519	Whole Vehicles	1,948,743	1,910,000	38,743	2.03%	1,698,929
(2,516)	(10,200)	7,684	-	Salvage Sales - Property	(32,681)	(122,400)	89,719	-73.30%	(68,898)
73,518	148,963	(75,445)	144,519	Salvage Sales Returns - Prop	1,916,063	1,787,600	128,463	7.19%	1,630,031
14,268	16,154	(1,886)	8,949	General Business	127,939	166,481	(38,542)	-23.15%	139,826
1,228,823	1,232,773	(3,950)	916,068	Salvage Sales - Cores	12,599,968	12,709,000	(109,032)	-0.86%	11,688,609
251,040	78,991	172,049	5,590	Salvage Sales - Parts Normal	1,378,947	814,357	564,590	69.33%	834,275
398	175	223	-	Salv Sales - Surplus Parts	468	2,100	(1,632)	-77.71%	2,238
50,337	69,344	(19,007)	44,892	Salvage Sales - Other	530,577	714,940	(184,363)	-25.79%	669,379
231,502	335,038	(103,536)	277,749	Brokered Part Sales	2,825,019	3,454,000	(628,981)	-18.21%	2,961,078
(1,264)	(3,619)	2,355	(88)	Salvage Sales -Parts to Claims	(15,385)	(37,337)	21,952	-58.79%	(37,018)
(47,903)	(53,271)	5,368	(47,296)	Warranty - Parts to Claims	(507,960)	(549,196)	41,236	-7.51%	(496,652)
(2,919)	(4,769)	1,850	(3,148)	Returns - Parts to Claims	(33,251)	(49,142)	15,891	-32.34%	(34,775)
(8,742)	(9,646)	904	(8,830)	Price Adj - Parts to Claims	(92,414)	(99,432)	7,018	-7.06%	(108,419)
(157,571)	(162,873)	5,302	(99,361)	Salvage Core Expense	(1,575,897)	(1,679,138)	103,241	-6.15%	(1,449,861)
(11,840)	(8,597)	(3,243)	(3,265)	Salvage Sales Returns - Parts	(105,968)	(88,621)	(17,347)	19.57%	(87,758)
(7,781)	(10,003)	2,222	(4,918)	Salvage Sales-Price Adjustment	(89,836)	(103,137)	13,301	-12.90%	(105,051)
(7,329)	(9,922)	2,593	(7,993)	Brokered Parts Returns	(115,483)	(102,307)	(13,176)	12.88%	(97,942)
(562)	(1,834)	1,272	-	Warranty	(7,051)	(18,917)	11,866	-62.72%	(12,290)
(248)	(1,035)	787	(388)	Brokered Warranty	(2,473)	(10,712)	8,239	-76.92%	(3,191)
17,230	22,676	(5,446)	17,448	Brokered Price Adjustments	200,438	233,779	(33,341)	-14.26%	198,700
(17,230)	(22,676)	5,446	(17,448)	Ext Warranty - Sales	191,500	230,521	(39,021)	-16.93%	219,287
16,703	22,357	(5,654)	16,560	Ext Warranty - Sales Contra	(25,162)	(39,126)	13,964	-35.69%	(37,051)
(4,179)	(3,798)	(381)	(4,642)	Ext Warranty - Revenue Earned	15,083,537	15,314,334	(230,797)	-1.51%	14,044,448
1,542,734	1,485,465	57,269	1,089,877	Ext Warranty - Expense	60,800,697	63,751,833	(2,951,136)	-4.63%	60,848,408
6,548,464	6,110,688	437,776	4,534,688	Parts					
				Sales					



Salvage Division
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Month of March 2021

Total Salvage

March 2021 Year-to-Date

<i>Month of March 2021</i>				<i>Total Salvage</i>	<i>March 2021 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
-	-	-	-	Cost of Goods Sold					
64,024	23,612	40,412	14,780	Purchases - Shop Supplies	-	-	-	0.00%	-
-	-	-	-	Purchases - Garage Supplies	302,721	283,388	19,333	6.82%	272,039
140,949	75,639	65,310	86,708	Shipping & Freight - Brokered	416	-	416	100.00%	82
50,438	14,190	36,248	21,865	Freight & Express	982,474	779,788	202,686	25.99%	908,977
2,267	12,085	(9,818)	7,002	Shipping Supplies	299,159	170,467	128,692	75.49%	214,512
6	734	(728)	(1,432)	Storage Costs	154,956	144,965	9,991	6.89%	151,912
47,906	40,648	7,258	32,002	Property Salvage Handling Cost	619	8,918	(8,299)	-93.06%	(7,247)
50,751	33,302	17,449	24,138	Salvage Transport & Production	350,502	487,765	(137,263)	-28.14%	351,949
939	2,115	(1,176)	71	Tow Truck - External	367,146	399,536	(32,390)	-8.11%	305,707
78,783	60,612	18,171	49,550	Environmental Expense	9,710	25,248	(15,538)	-61.54%	12,071
-	179	(179)	-	Transaction Fees	737,297	727,322	9,975	1.37%	750,193
436,064	263,116	172,948	234,684	Co-Insured&Under-Insured Paymt	-	2,115	(2,115)	-100.00%	-
41,085	60,215	(19,131)	39,119	Transport & Supplies	3,205,000	3,029,512	175,488	5.79%	2,960,197
480,403	475,620	4,783	434,964	Salaries - Sales & Production	473,889	579,525	(105,636)	-18.23%	471,268
7,628	11,773	(4,145)	18,255	Wages - Sales & Production	5,437,067	5,562,586	(125,519)	-2.26%	5,011,107
17,817	19,255	(1,438)	14,185	Wages - Temp - Sales & Prod	177,083	147,841	29,242	19.78%	188,453
138	5,019	(4,881)	2	Wages - Part Time-Sales & Prod	196,136	225,239	(29,103)	-12.92%	157,587
-	-	-	-	Wages - Overtime-Sales & Prod	830	61,669	(60,839)	-98.65%	7,774
9,208	13,489	(4,281)	7,941	Wages-Temp PartTime-Sales&Prod	24,105	53,622	(29,517)	-55.05%	43,474
113,405	114,613	(1,208)	94,882	Salaries-Benefits-Sales & Prod	101,877	129,815	(27,938)	-21.52%	90,083
669,683	699,984	(30,301)	609,349	Wages - Benefits-Sales & Prod	1,261,959	1,355,411	(93,452)	-6.89%	1,097,553
44,906	103,100	(58,194)	119,683	Wages & Benefits	7,672,945	8,115,708	(442,763)	-5.46%	7,067,299
(952)	(2,107)	1,155	(505)	Salvage COGS - Property	1,367,277	1,237,398	129,879	10.50%	1,195,901
43,954	100,993	(57,039)	119,178	COGS - GST - Property	(15,710)	(25,449)	9,739	-38.27%	(7,119)
250	-	250	-	General Business	1,351,567	1,211,949	139,618	11.52%	1,188,782
36,720	56,354	(19,634)	46,091	Purchases - Parts	1,360	-	1,360	100.00%	-
(4,792)	33,755	(38,547)	(42,531)	COGS - Parts to Claims	463,412	580,962	(117,550)	-20.23%	490,503
635,076	221,608	413,468	602,132	COGS - Brokered Parts	292,381	347,969	(55,588)	-15.98%	338,320
-	6	(6)	-	Salv COGS - Parts Normal	2,727,533	2,284,592	442,941	19.39%	2,610,493
10,864	25,881	(15,017)	16,819	Salvage Dismantling Contra	-	1	(1)	-100.00%	-
(6,885)	(10,660)	3,775	(8,350)	Salvage Inventory Loss	144,432	310,638	(166,206)	-53.50%	171,483
(41,965)	(42,560)	595	(31,754)	COGS - GST - Parts to Claims	(86,890)	(109,887)	22,997	-20.93%	(87,879)
-	-	-	-	COGS - GST - Parts Normal	(430,915)	(438,766)	7,851	-1.79%	(400,972)
629,268	284,384	344,884	582,406	COGS - GST - Surplus Parts	-	-	-	0.00%	-
2,510,565	2,188,381	322,184	1,687,958	Parts	3,111,313	2,975,509	135,804	4.56%	3,121,949
-	-	-	-	Salv COGS - Whole Vehicle	22,339,139	22,795,560	(456,421)	-2.00%	22,756,685
1,403	4,882	(3,479)	10,632	Salv COGS - Fleet Vehicles	7,273	-	7,273	100.00%	28,726
(211,454)	(183,291)	(28,163)	(145,574)	COGS - Leased Vehicles	37,025	58,650	(21,625)	-36.87%	116,409
				COGS - GST - Whole Vehicle	(1,891,327)	(1,909,233)	17,906	-0.94%	(1,812,474)



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2021
Fiscal Year

Month of March 2021

Total Salvage

March 2021 Year-to-Date

<i>Month of March 2021</i>				<i>March 2021 Year-to-Date</i>				
Actual	Budget	Variance	Last Year	Actual	Budget	Variance	%Change	Last Year
2,300,514	2,009,972	290,542	1,553,016	20,492,111	20,944,977	(452,866)	-2.16%	21,089,346
4,079,483	3,358,449	721,034	3,098,633	35,832,935	36,277,655	(444,720)	-1.23%	35,427,572
2,468,982	2,752,239	(283,257)	1,436,055	24,967,762	27,474,178	(2,506,416)	-9.12%	25,420,836
-	(44,621)	44,621	-	-	(516,073)	516,073	-100.00%	-
-	(9,994)	9,994	-	-	(115,605)	115,605	-100.00%	-
-	(54,615)	54,615	-	-	(631,678)	631,678	-100.00%	-
797	735	62	727	9,489	8,935	554	6.20%	8,776
5,480	5,225	255	4,637	63,999	62,636	1,363	2.18%	54,367
53,043	34,709	18,334	55,078	342,842	416,508	(73,666)	-17.69%	385,260
-	-	-	-	-	-	-	0.00%	-
-	-	-	-	-	-	-	0.00%	-
-	-	-	-	-	-	-	0.00%	-
-	-	-	-	184	-	184	100.00%	297
-	-	-	-	677	1,036	(359)	-34.65%	10,354
355	167	188	-	6,483	6,241	242	3.87%	6,044
2,384	1,649	735	840	21,972	27,888	(5,916)	-21.21%	20,550
1,548	1,808	(260)	1,464	8,212	33,352	(25,140)	-75.38%	11,789
3,000	955	2,045	2,503	9,086	12,110	(3,024)	-24.97%	10,186
-	117	(117)	-	31	1,402	(1,371)	-97.81%	1,059
-	(136)	136	-	-	(2,510)	2,510	-100.00%	-
1,025	1,156	(131)	815	14,530	13,872	658	4.75%	12,580
-	59	(59)	(700)	-	708	(708)	-100.00%	558
150	791	(641)	805	14,473	9,448	5,025	53.19%	4,355
2,304	1,190	1,114	226	8,896	24,096	(15,200)	-63.08%	9,427
-	256	(256)	82	447	3,096	(2,649)	-85.58%	1,183
540	1,086	(546)	507	1,583	15,508	(13,925)	-89.79%	7,176
-	-	-	-	-	2,000	(2,000)	-100.00%	1,514
(490)	468	(958)	296	1,198	5,616	(4,418)	-78.67%	3,788
377	1,730	(1,353)	1,853	16,009	20,716	(4,707)	-22.72%	14,286
-	63	(63)	-	-	956	(956)	-100.00%	-
156	68	88	(1,289)	156	816	(660)	-80.83%	2,840
-	85	(85)	-	93	292	(199)	-68.15%	301
60	190	(130)	125	440	2,461	(2,021)	-82.12%	2,098
-	(592)	592	-	-	(7,715)	7,715	-100.00%	-
959	233	726	-	10,155	8,450	1,705	20.18%	9,158
-	-	-	-	-	-	-	0.00%	141
7,338	6,910	428	7,952	68,572	93,920	(25,348)	-26.99%	65,203



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2021
Fiscal Year

Month of March 2021

Total Salvage

March 2021 Year-to-Date

<i>Month of March 2021</i>				<i>Total Salvage</i>	<i>March 2021 Year-to-Date</i>				
Actual	Budget	Variance	Last Year		Actual	Budget	Variance	%Change	Last Year
2,316	1,525	791	1,943	Supplies	20,636	18,546	2,090	11.27%	18,213
2,433	1,354	1,079	3,990	Safety Supplies & Equipment	59,955	18,748	41,207	219.80%	23,541
(103)	707	(810)	4,405	Managed Print Services	4,386	8,840	(4,454)	-50.39%	8,680
3,292	4,655	(1,363)	2,050	Apparel Rental/Purchase	50,261	56,244	(5,983)	-10.64%	46,026
2,791	3,055	(264)	2,823	Telephone Regular	33,546	36,660	(3,114)	-8.50%	34,357
430	800	(370)	618	Telephone Long Distance	7,335	9,600	(2,265)	-23.59%	8,709
213	290	(77)	214	Telephone Install & Other	2,570	3,436	(867)	-25.22%	2,735
1,269	1,429	(160)	1,004	Cellular Phone Expense	13,560	17,148	(3,588)	-20.92%	13,902
1,390	651	739	1,462	Mobile Radios & Licences	2,198	2,851	(653)	-22.92%	2,787
-	4,629	(4,629)	4,518	Telephone Dir. Ads Auto Fund	50,573	55,493	(4,920)	-8.87%	54,469
128	371	(243)	287	Telephone PST	3,049	4,452	(1,403)	-31.51%	3,485
2,965	1,382	1,583	(994)	Branch Postage	19,644	20,584	(940)	-4.57%	18,672
9,909	9,909	-	9,040	Insurance	118,908	118,908	-	0.00%	108,480
-	833	(833)	-	Transfer Expense	-	10,000	(10,000)	-100.00%	6,538
253	329	(76)	-	Advertising - Auto Fund	3,646	6,704	(3,058)	-45.61%	3,199
-	418	(418)	252	Equipment Rental	372	4,972	(4,600)	-92.52%	2,619
6,700	7,700	(1,000)	6,700	Property Rental	80,400	92,400	(12,000)	-12.99%	80,400
(203,538)	60,005	(263,543)	(298,204)	General Maintenance	457,688	720,093	(262,405)	-36.44%	382,397
3,606	6,741	(3,135)	16,460	Equipment Maintenance	78,475	81,771	(3,296)	-4.03%	73,760
31,477	31,472	5	29,689	Facilities Salaries - Salvage	377,719	377,719	0	0.00%	356,272
1,122	1,007	115	265	General Maint - Salvage Branch	4,248	12,084	(7,836)	-64.85%	5,665
-	-	-	-	Safety Equipment and Supplies	-	-	-	0.00%	188
5,254	4,342	912	3,244	Garbage Pickup & Disposal	48,726	52,108	(3,382)	-6.49%	47,048
6,514	6,315	199	6,514	Depreciation - Buildings	78,170	75,835	2,335	3.08%	145,264
5,409	5,432	(23)	5,409	Depreciation-Land Improvements	64,912	65,107	(195)	-0.30%	65,090
1,027	283	744	699	Depreciation -Other Equipment	11,357	6,048	5,309	87.78%	7,367
38,412	44,728	(6,316)	37,316	Depreciation-Salvage Equipment	461,386	549,135	(87,749)	-15.98%	429,010
4,759	3,614	1,145	4,222	Depreciation-Bldg Components	51,759	43,522	8,237	18.93%	51,000
-	-	-	-	Other Expenses	-	-	-	0.00%	-
2,899	6,000	(3,101)	7,896	Bad Debt Exp - SAF	6,901	12,000	(5,099)	-42.49%	22,163
-	-	-	-	Outside Agency Revenue	-	-	-	0.00%	-
176	87	89	(873)	Miscellaneous Revenue	2,047	1,000	1,047	104.74%	6,525
(2,585)	8,987	(11,572)	13,921	Salv System Development Contra	70,073	107,800	(37,727)	-35.00%	72,269
7,784	7,784	-	7,784	Salvage Server Contra	93,408	93,408	-	0.00%	93,408
9,700	9,700	-	9,700	Salvage Network Contra	116,400	116,400	-	0.00%	116,400
25,030	295,456	(270,426)	(41,727)	Other	2,993,834	3,561,454	(567,620)	-15.94%	2,953,928
85,672	107,551	(21,879)	209,957	Salaries - Regular	946,715	1,170,453	(223,738)	-19.12%	1,145,979
3,773	-	3,773	3,533	Salaries - Temporary	43,953	-	43,953	100.00%	8,859
-	-	-	-	Salaries - Part Time	-	-	-	0.00%	-
-	518	(518)	311	Salaries - Overtime	838	8,560	(7,722)	-90.22%	1,957
-	-	-	-	Salaries -Temporary Part Time	-	-	-	0.00%	-



Salvage Division
Statement of Operations by Cost Centre
As at March 31, 2021
Fiscal Year

Month of March 2021

Actual	Budget	Variance	Last Year
156,892	-	156,892	-
19,066	24,208	(5,142)	17,894
655	-	655	-
266,057	132,277	133,780	231,695
291,087	373,118	(82,031)	189,969
-	-	-	-
20,154	21,870	(1,716)	20,740
(39,444)	(40,486)	1,042	(38,331)
(19,290)	(18,616)	(674)	(17,591)
2,158,604	2,360,505	(201,901)	1,228,496
(403,673)	(425,000)	21,327	(320,923)
1,754,931	1,935,505	(180,574)	907,573

Total Salvage

SDO & SHP	176,330	-	176,330	100.00%	-
Salary Benefits	212,173	264,097	(51,924)	-19.66%	215,265
Benefit Clearing	6,584	-	6,584	100.00%	-
Salaries & Benefits	1,386,593	1,443,110	(56,517)	-3.92%	1,372,060
Administrative Expenses	4,380,427	4,372,886	7,541	0.17%	4,325,988
Lease Vehicle Revenue	576,200	495,450	80,750	16.30%	561,100
Alberta Vehicle Admin Fee	237,321	262,407	(25,086)	-9.56%	240,251
Depreciation -Leased Vehicles	(446,817)	(475,874)	29,057	-6.11%	(432,988)
Other Income	366,704	281,983	84,721	30.04%	368,363
Net Earnings (Loss) Before General Business Transfer	20,954,039	23,383,275	(2,429,236)	-10.39%	21,463,212
General Business Transfer	(418,359)	(425,000)	6,641	-1.56%	(338,122)
Net Earnings (Loss)	20,535,680	22,958,275	(2,422,595)	-10.55%	21,125,089

March 2021 Year-to-Date

Actual	Budget	Variance	%Change	Last Year
176,330	-	176,330	100.00%	-
212,173	264,097	(51,924)	-19.66%	215,265
6,584	-	6,584	100.00%	-
1,386,593	1,443,110	(56,517)	-3.92%	1,372,060
4,380,427	4,372,886	7,541	0.17%	4,325,988
576,200	495,450	80,750	16.30%	561,100
237,321	262,407	(25,086)	-9.56%	240,251
(446,817)	(475,874)	29,057	-6.11%	(432,988)
366,704	281,983	84,721	30.04%	368,363
20,954,039	23,383,275	(2,429,236)	-10.39%	21,463,212
(418,359)	(425,000)	6,641	-1.56%	(338,122)
20,535,680	22,958,275	(2,422,595)	-10.55%	21,125,089

**Saskatchewan Auto Fund
Salvage Statement of Operations**

	<i>2021-22 Budget</i>	<i>2020-21 Projection</i>	<i>Variance</i>	<i>% Change</i>	<i>2020-21 Budget</i>	<i>2019-20 Actual</i>
Sales						
Alberta Vehicle Sales Contra	(2,707,890)	(2,520,462)	(187,428)	7.44%	(3,080,750)	(2,826,011)
Salvage Sales - Whole Vehicle	47,359,000	43,641,000	3,718,000	8.52%	50,383,000	47,958,251
Salvage Sales - Fleet Vehicle	300,000	230,000	70,000	30.43%	280,000	298,754
Salvage Sales Returns - Whole	(1,163,839)	(1,125,591)	(38,248)	3.40%	(1,711,133)	(1,189,381)
Whole Vehicles	43,787,271	40,224,947	3,562,324	8.86%	45,871,117	44,241,613
Salvage Sales - Cores	142,229	137,148	5,081	3.70%	166,481	139,826
Salvage Sales - Parts Normal	11,970,000	11,798,000	172,000	1.46%	12,709,000	11,688,609
Salv Sales - Surplus Parts	840,764	814,413	26,351	3.24%	814,357	834,275
Salvage Sales - Other	1,600	1,600	-	0.00%	2,100	2,238
Brokered Part Sales	630,927	516,156	114,771	22.24%	714,940	669,379
Salvage Sales -Parts to Claims	2,971,000	2,606,000	365,000	14.01%	3,454,000	2,961,078
Warranty - Parts to Claims	(41,125)	(35,917)	(5,208)	14.50%	(37,337)	(37,018)
Returns - Parts to Claims	(501,153)	(438,738)	(62,415)	14.23%	(549,196)	(496,652)
Price Adj - Parts to Claims	(35,335)	(31,038)	(4,297)	13.84%	(49,142)	(34,775)
Salvage Core Expense	(82,663)	(103,262)	20,599	-19.95%	(99,432)	(108,419)
Salvage Sales Returns - Parts	(1,502,801)	(1,473,585)	(29,216)	1.98%	(1,679,138)	(1,449,861)
Salvage Sales-Price Adjustment	(92,153)	(98,470)	6,317	-6.42%	(88,621)	(87,758)
Brokered Parts Returns	(135,324)	(248,352)	113,028	-45.51%	(103,137)	(105,051)
Warranty	(99,393)	(92,052)	(7,341)	7.97%	(102,307)	(97,942)
Brokered Warranty	(7,512)	(7,091)	(421)	5.94%	(18,917)	(12,290)
Brokered Price Adjustments	1,421	(2,669)	4,090	-153.25%	(10,712)	(3,191)
Ext Warranty - Sales	191,235	184,701	6,534	3.54%	233,779	198,700
Ext Warranty - Sales Contra	(191,235)	(184,702)	(6,533)	3.54%	(233,779)	(198,935)
Ext Warranty - Revenue Earned	187,969	184,702	3,267	1.77%	230,521	219,287
Ext Warranty - Expense	(31,336)	(30,733)	(603)	1.96%	(39,126)	(37,051)
Parts	14,217,115	13,496,110	721,005	5.34%	15,314,334	14,044,448
Salvage Sales - Property	1,960,000	1,789,999	170,001	9.50%	1,910,000	1,698,929
Salvage Sales Returns - Prop	(146,980)	(320,230)	173,250	-54.10%	(122,400)	(68,898)
General Business	1,813,020	1,469,769	343,251	23.35%	1,787,600	1,630,031
Corporate Assets	8,850	7,750	1,100	14.19%	7,756	27,348
Corporate Assets Returns	-	-	-	0.00%	-	(2,242)
Corporate Assets	8,850	7,750	1,100	14.19%	7,756	25,106
Salv Sales -Shipping Revenue	940,304	910,653	29,651	3.26%	866,769	1,006,821
Salv Sales -Returns Shipping	(114,937)	(320,294)	205,357	-64.12%	(102,299)	(121,021)
Shipping Revenue	825,367	590,359	235,008	39.81%	764,470	885,800
Salvage Sales -Pallet Deposit	33,523	32,456	1,067	3.29%	11,213	24,041
Salv Sales -Returns Pallet	(16,542)	(3,999)	(12,543)	313.65%	(4,657)	(2,632)
Pallet Deposits	16,981	28,457	(11,476)	-40.33%	6,556	21,409
	60,668,604	55,817,393	4,851,211	8.69%	63,751,833	60,848,408
Cost of Goods Sold						
Salv COGS - Whole Vehicle	21,743,636	19,997,475	1,746,161	8.73%	22,795,560	22,756,685
Salv COGS - Fleet Vehicles	-	-	-	0.00%	-	28,726
COGS - Leased Vehicles	81,925	63,010	18,915	30.02%	58,650	116,409
COGS - GST - Whole Vehicle	(1,779,746)	(1,638,156)	(141,590)	8.64%	(1,909,233)	(1,812,474)
Whole Vehicles	20,045,815	18,422,329	1,623,486	8.81%	20,944,977	21,089,346
COGS - Parts to Claims	491,468	431,276	60,192	13.96%	580,962	490,503
COGS - Brokered Parts	270,402	125,000	145,402	116.32%	347,969	338,320
Salv COGS - Parts Normal	2,644,156	2,608,473	35,683	1.37%	2,284,592	2,610,493
Salvage Dismantling Contra	-	(1)	1	-100.00%	1	-
Salvage Inventory Loss	306,624	304,623	2,001	0.66%	310,638	171,483
COGS - GST - Parts to Claims	(93,424)	(81,976)	(11,448)	13.96%	(109,887)	(87,879)
COGS - GST - Parts Normal	(408,604)	(403,022)	(5,582)	1.39%	(438,766)	(400,972)
COGS - GST - Surplus Parts	-	-	-	0.00%	-	-
Parts	3,210,622	2,984,372	226,250	7.58%	2,975,509	3,121,949
Salvage COGS - Property	1,348,255	1,089,276	258,979	23.78%	1,237,398	1,195,901
COGS - GST - Property	(8,443)	(6,133)	(2,310)	37.67%	(25,449)	(7,119)

**Saskatchewan Auto Fund
Salvage Statement of Operations**

	<i>2021-22 Budget</i>	<i>2020-21 Projection</i>	<i>Variance</i>	<i>% Change</i>	<i>2020-21 Budget</i>	<i>2019-20 Actual</i>
General Business	1,339,812	1,083,143	256,669	23.70%	1,211,949	1,188,782
Salaries - Sales & Production	652,992	533,624	119,368	22.37%	579,525	471,268
Wages - Sales & Production	6,016,347	5,516,155	500,192	9.07%	5,562,586	5,011,107
Wages - Temp - Sales & Prod	157,949	180,757	(22,808)	-12.62%	147,841	188,453
Wages - Part Time-Sales & Prod	226,151	221,974	4,177	1.88%	225,239	157,587
Wages - Overtime-Sales & Prod	56,193	32,143	24,050	74.82%	61,669	7,774
Wages-Temp PartTime-Sales&Prod	56,566	19,722	36,844	186.82%	53,622	43,474
Salary Recapture	(476,782)	(302,094)	(174,688)	57.83%	(516,073)	-
Salaries-Benefits-Sales & Prod	145,620	114,317	31,303	27.38%	129,815	90,083
Wages - Benefits-Sales & Prod	1,452,443	1,270,415	182,028	14.33%	1,355,411	1,097,553
Benefit Recapture	(106,325)	(65,550)	(40,775)	62.20%	(115,605)	-
Wages & Benefits	8,181,154	7,521,463	659,691	8.77%	7,484,030	7,067,299
Purchases - Shop Supplies	-	-	-	0.00%	-	-
Purchases - Garage Supplies	285,146	282,489	2,657	0.94%	283,388	272,039
Shipping & Freight - Brokered	-	3	(3)	-100.00%	-	82
Freight & Express	763,016	752,972	10,044	1.33%	779,788	908,977
Shipping Supplies	181,170	178,752	2,418	1.35%	170,467	214,512
Storage Costs	164,995	198,450	(33,455)	-16.86%	144,965	151,912
Property Salvage Handling Cost	8,468	9,618	(1,150)	-11.95%	8,918	(7,247)
Salvage Transport & Production	501,147	535,594	(34,447)	-6.43%	487,765	351,949
Tow Truck - External	412,092	407,201	4,891	1.20%	399,536	305,707
Environmental Expense	24,730	24,521	209	0.85%	25,248	12,071
Transaction Fees	714,111	655,715	58,396	8.91%	727,322	750,193
Co-Insured&Under-Insured Paymt	-	-	-	0.00%	2,115	-
Transportation & Supplies	3,054,875	3,045,315	9,560	0.31%	3,029,512	2,960,197
	35,832,278	33,056,623	2,775,656	8.40%	35,645,977	35,427,572
Gross Profit	24,836,326	22,760,771	2,075,555	9.12%	28,105,856	25,420,836
Administrative Expenses						
Salaries - Regular	1,032,118	958,635	73,483	7.67%	1,170,453	1,145,979
Salaries - Temporary	128,730	43,953	84,777	192.88%	-	8,859
Salaries - Part Time	-	-	-	0.00%	-	-
Salaries - Overtime	3,612	1,925	1,687	87.64%	8,560	1,957
Salaries -Temporary Part Time	-	-	-	0.00%	-	-
SDO & SHP	154,368	148,716	5,652	3.80%	-	-
Salary Benefits	259,669	222,763	36,906	16.57%	264,097	215,265
Benefit Clearing	-	3,238	(3,238)	-100.00%	-	-
Salaries & Benefits	1,578,497	1,379,230	199,267	14.45%	1,443,110	1,372,060
Bank Charges	10,120	9,845	275	2.79%	8,935	8,776
Special Services	26,068	66,511	(40,443)	-60.81%	62,636	54,367
Security Services	415,404	374,641	40,763	10.88%	416,508	385,260
External Development Resources	-	-	-	0.00%	-	-
External Consultant Resources	-	-	-	0.00%	-	-
External Managed Services	6,000	-	6,000	100.00%	-	-
Software Purchases	-	-	-	0.00%	-	297
DTC-EDP Accessories	19,200	2,413	16,787	695.60%	1,036	10,354
Dues & Memberships	6,980	6,694	286	4.27%	6,241	6,044
Employee Relations	28,752	23,546	5,206	22.11%	27,888	20,550
Technical Training	37,742	28,075	9,667	34.43%	33,352	11,789
Employee Recognition	13,410	10,468	2,942	28.10%	12,110	10,186
Corp Training & Development	1,404	1,069	335	31.34%	1,402	1,059
Technical Training Recapture	(7,550)	(5,151)	(2,399)	46.57%	(2,510)	-
Customer Relations Expense	14,516	15,911	(1,395)	-8.77%	13,872	12,580
Donations - SGI CANADA	-	-	-	0.00%	708	558
Donations - Auto Fund	11,980	9,012	2,968	32.93%	9,448	4,355
Corporate Relations	24,206	15,635	8,571	54.82%	24,096	9,427
Meals	3,000	2,041	959	46.97%	3,096	1,183
Lodging and Miscellaneous	16,608	10,049	6,559	65.27%	15,508	7,176
Airline Tickets	3,600	800	2,800	350.00%	2,000	1,514
Meal Per Diems	7,042	4,879	2,163	44.33%	5,616	3,788
Auto Expense	19,810	20,552	(742)	-3.61%	20,716	14,286

**Saskatchewan Auto Fund
Salvage Statement of Operations**

	<i>2021-22 Budget</i>	<i>2020-21 Projection</i>	<i>Variance</i>	<i>% Change</i>	<i>2020-21 Budget</i>	<i>2019-20 Actual</i>
Don't Drink & Drive Cab Fare	350	350	-	0.00%	956	-
Auto Expense - Private Car	800	650	150	23.08%	816	2,840
Taxi\Rental Car\Parking	564	263	301	114.45%	292	301
Business Travel Per Diems	2,842	2,095	747	35.66%	2,461	2,098
Travel & Accom. - Recapture	(10,905)	(4,308)	(6,597)	153.13%	(7,715)	-
Library	4,600	10,314	(5,714)	-55.40%	8,450	9,158
DP Equipment	-	-	-	0.00%	-	141
Tools & Other Equipment	89,520	98,513	(8,993)	-9.13%	93,920	65,203
Supplies	18,826	18,262	564	3.09%	18,546	18,213
Safety Supplies & Equipment	21,688	51,778	(30,090)	-58.11%	18,748	23,541
Managed Print Services	6,424	4,956	1,468	29.62%	8,840	8,680
Apparel Rental/Purchase	57,220	51,573	5,647	10.95%	56,244	46,026
Telephone Regular	36,660	35,377	1,283	3.63%	36,660	34,357
Telephone Long Distance	9,240	8,644	596	6.89%	9,600	8,709
Telephone Install & Other	3,820	3,410	410	12.04%	3,436	2,735
Cellular Phone Expense	18,756	15,370	3,386	22.03%	17,148	13,902
Mobile Radios & Licences	1,956	1,781	175	9.81%	2,851	2,787
Telephone Dir. Ads Auto Fund	55,564	55,255	309	0.56%	55,493	54,469
Telephone PST	4,344	3,912	432	11.04%	4,452	3,485
Branch Postage	21,404	17,549	3,855	21.96%	20,584	18,672
Insurance	111,168	118,908	(7,740)	-6.51%	118,908	108,480
Transfer Expense	10,000	10,000	-	0.00%	10,000	6,538
Advertising - Auto Fund	7,008	6,288	720	11.44%	6,704	3,199
Equipment Rental	2,984	1,989	995	50.02%	4,972	2,619
Property Rental	186,000	142,000	44,000	30.99%	92,400	80,400
General Maintenance	1,096,421	1,007,429	88,992	8.83%	720,093	382,397
Equipment Maintenance	98,112	84,615	13,498	15.95%	81,771	73,760
Facilities Salaries - Salvage	386,290	377,717	8,573	2.27%	377,719	356,272
General Maint - Salvage Branch	12,084	7,416	4,669	62.96%	12,084	5,665
Safety Equipment and Supplies	-	-	-	0.00%	-	188
Garbage Pickup & Disposal	54,208	53,335	873	1.64%	52,108	47,048
Depreciation - Buildings	78,170	78,171	(1)	0.00%	75,835	145,264
Depreciation-Land Improvements	65,323	64,914	409	0.63%	65,107	65,090
Depreciation -Other Equipment	6,106	9,914	(3,808)	-38.41%	6,048	7,367
Depreciation-Salvage Equipment	559,261	466,361	92,900	19.92%	549,135	429,010
Depreciation-Bldg Components	50,700	50,690	10	0.02%	43,522	51,000
Other Expenses	-	105	(105)	-100.00%	-	-
Bad Debt Exp - SAF	9,000	5,000	4,000	80.00%	12,000	22,163
Outside Agency Revenue	-	-	-	0.00%	-	-
Miscellaneous Revenue	3,420	3,389	31	0.92%	1,000	6,525
Salv System Development Contra	505,150	103,000	402,150	390.44%	107,800	72,269
Salvage Server Contra	93,408	93,408	-	0.00%	93,408	93,408
Salvage Network Contra	116,400	116,400	-	0.00%	116,400	116,400
Other	4,453,178	3,773,783	679,395	18.00%	3,561,454	2,953,928
	6,031,675	5,153,013	878,662	17.05%	5,004,564	4,325,988
Lease Vehicle Revenue	579,397	579,400	(3)	0.00%	495,450	561,100
Alberta Vehicle Admin Fee	230,067	215,110	14,957	6.95%	262,407	240,251
Depreciation -Leased Vehicles	(502,974)	(466,089)	(36,885)	7.91%	(475,874)	(432,988)
Other Income	306,490	328,421	(21,931)	-6.68%	281,983	368,363
Total Earnings	19,111,141	17,936,179	1,174,962	6.55%	23,383,275	21,463,212
General Business Transfer	(425,000)	(425,000)	-	0.00%	(425,000)	(338,122)
Net Earnings (Loss) on Salvage Sales	18,686,141	17,511,179	1,174,962	6.71%	22,958,275	21,125,089
Gross Profit Margin	40.9%	40.8%			44.1%	41.8%

Summary of Basic Line of Business Investment Income

Category (\$M)	Actual 2019-20	Forecast 2019-20	Actual 2020-21	Forecast 2020-21
Interest Revenue - Bonds	29.7	30.5	30.7	24.2
Fixed Inc-Amortization Revenue	(2.9)		(5.7)	
Interest Revenue - Short Term	1.6	1.3	0.2	0.2
Investment Income - Other	0.1		0.6	
Investment - Foreign Exchange	(0.0)		(0.0)	
Securities Lending Revenue	0.3		0.1	
	<u>28.9</u>	<u>31.8</u>	<u>25.9</u>	<u>24.4</u>
Pooled Mortgage Revenue - Income	9.2	7.6	12.2	6.9
Global Small Cap Revenue - Income	4.8	4.7	4.5	4.1
Pooled Global Revenue	15.1	10.3	14.8	11.0
Pooled Gbl Revenue - Cap Gain	10.4		34.3	
Pool Gbl Small Cap - Cap Gain	8.1		10.1	
	<u>47.6</u>	<u>22.6</u>	<u>75.9</u>	<u>22.0</u>
Infrastructure Revenue	<u>4.6</u>	<u>8.4</u>	<u>4.1</u>	<u>9.2</u>
Dividend Inc -CDN Common Share	<u>6.1</u>	<u>4.8</u>	<u>5.0</u>	<u>6.0</u>
Gain(Loss) on Sale of Bonds	14.8		14.9	
Gain(Loss) - CDN Common Shares	(3.7)		23.6	
Gain(Loss) - Pooled Mortgage	(0.0)		0.0	
Gain/Loss - Global Small Cap	-		35.4	
Gain/Loss - Infrastructure	2.2		2.1	
Gain/Loss Pooled Gbl Equity	19.3		53.1	
	<u>32.5</u>	<u>-</u>	<u>129.1</u>	<u>-</u>
Unrealized G(L) Pooled Real Estate	20.6	11.4	(3.3)	12.1
Unrealized G(L) Pooled Mortgages	(1.1)	(0.9)	0.9	2.2
Unrealized G(L) Global Small Cap	(55.2)	23.7	91.8	13.8
Unrealized G(L) on Bonds	4.5	(30.4)	(28.1)	(95.1)
Unrealized G(L) CDN Common Shares	(37.0)	18.8	40.6	6.7
Unrealized G/L Infrastructure	13.6	5.7	14.6	6.5
Unrealized G(L) Pooled Global Equity	(52.4)	68.3	163.5	38.4
	<u>(107.1)</u>	<u>96.6</u>	<u>280.2</u>	<u>(15.4)</u>
Investment Services	(9.9)		(11.3)	
Safekeeping-Custodial Service	(0.1)		(0.1)	
Consultant Services	(0.1)		(0.2)	
	<u>(10.2)</u>	<u>(10.9)</u>	<u>(11.6)</u>	<u>(11.3)</u>
Total Investment Earnings	<u>2.4</u>	<u>153.3</u>	<u>508.5</u>	<u>34.9</u>

Summary of Basic Line of Business Investment Income

Category (\$M)	Actual Q1-2022	Forecast Q1-2022	Comments
Interest Revenue - Bonds	7.9	6.3	
Fixed Inc-Amortization Revenue	(1.9)		
Interest Revenue - Short Term	0.2	-	
Investment Income - Other			
Investment - Foreign Exchange	(0.2)	-	
Securities Lending Revenue	0.1	0.1	
	<u>6.1</u>	<u>6.4</u>	
Pooled Mortgage Revenue - Income	2.7		
Global Small Cap Revenue - Income			
Pooled Global Revenue	1.3	1.4	
Pooled Gbl Revenue - Cap Gain			
Pool Gbl Small Cap - Cap Gain			
	<u>4.0</u>	<u>1.4</u>	
Infrastructure Revenue	2.5	2.3	
Dividend Inc -CDN Common Share	0.3	1.5	
Gain(Loss) on Sale of Bonds	(0.5)		
Gain(Loss) - CDN Common Shares	23.5		Change in Canadian equity managers during the quarter, with segregated equities sold and a new investment fund purchased
Gain(Loss) - Pooled Mortgage			
Gain/Loss - Global Small Cap			
Gain/Loss - Infrastructure	(0.4)		
Gain/Loss Pooled Gbl Equity			
	<u>22.6</u>	<u>-</u>	
Unrealized G(L) Pooled Real Estate	9.0	3.0	Quarterly return of 3.6% as compared to quarterly budget of 1.2%
Unrealized G(L) Pooled Mortgages	0.3	0.6	
Unrealized G(L) Global Small Cap	10.9	3.4	Quarterly return of 4.1% as compared to quarterly budget of 1.8%
Unrealized G(L) on Bonds	16.8	(20.0)	Decreasing interest rates generated gains as opposed to increasing interest rates generating losses in the budget forecast
Unrealized G(L) CDN Common Shares	(15.0)	1.7	Change in Canadian equity managers during the quarter, with segregated equities sold and a new investment fund purchased
Unrealized G/L Infrastructure	8.7	1.6	Quarterly return of 6.4% as compared to quarterly budget of 1.7%
Unrealized G(L) Pooled Global Equity	52.3	9.5	Quarterly return of 7.0% as compared to quarterly budget of 1.7%
	<u>83.0</u>	<u>(0.2)</u>	
Investment Services	(3.9)	(2.9)	Higher expenses due to (1) higher investment balances generating higher fees (2) inclusion of fees for new infrastructure manager not previously recorded (3) two additional infrastructure managers not forecasted in initial budget
Safekeeping-Custodial Service	(0.0)	(0.0)	
Consultant Services	(0.0)	(0.1)	
	<u>(3.9)</u>	<u>(3.0)</u>	
Unallocated budget		33.6	Additional budget request following budget cycle and unallocated to asset classes
Total Investment Earnings	<u>114.6</u>	<u>42.0</u>	

Summary of Basic Line of Business Investment Income

Category (\$M)	31-Mar-17	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25	31-Mar-26
Interest Revenue - Bonds	28.2	26.3	28.4	29.7	30.7	24.2	29.3	30.6	33.0	34.4
Fixed Inc-Amortization Revenue	(3.6)	(2.6)	(1.9)	(2.9)	(5.7)					
Interest Revenue - Short Term	0.8	1.0	1.6	1.6	0.2	0.2	0.4	0.7	1.1	1.1
Investment Income - Other	-	0.0	0.2	0.1	0.6					
Investment - Foreign Exchange	(0.4)	(0.1)	0.2	(0.0)	(0.0)					
Securities Lending Revenue	0.3	0.3	0.5	0.3	0.1					
	25.2	25.0	28.9	28.9	25.9	24.4	29.6	31.4	34.1	35.5
Pooled Mortgage Revenue - Income	6.8	7.6	8.6	9.2	12.2	6.9	7.5	7.5	7.6	7.4
Global Small Cap Revenue - Income	1.5	2.4	3.1	4.8	4.5	4.1	4.2	4.3	4.3	4.5
Pooled Global Revenue	10.3	9.3	8.6	15.1	14.8	10.9	12.4	12.7	12.9	13.3
Pooled Gbl Revenue - Cap Gain	6.5	24.6	21.9	10.4	34.3					
Pool Gbl Small Cap - Cap Gain	1.0	14.0	13.5	8.1	10.1					
	26.2	57.9	55.8	47.6	75.9	21.9	24.1	24.4	24.9	25.1
Infrastructure Revenue	1.4	2.9	2.0	4.6	4.1	9.2	11.5	12.4	13.9	14.9
Dividend Inc -CDN Common Share	6.1	6.5	7.0	6.1	5.0	6.0	2.8	2.6	2.6	2.7
Gain(Loss) on Sale of Bonds	3.5	0.3	4.7	14.8	14.9					
Gain(Loss) - CDN Common Shares	12.3	6.2	14.0	(3.7)	23.6					
Gain(Loss) - Pooled Mortgage	0.0	-	0.0	(0.0)	0.0					
Gain/Loss - Global Small Cap	-	-	-	-	35.4					
Gain/Loss - Infrastructure	-	-	0.6	2.2	2.1					
Gain/Loss Pooled Gbl Equity	-	-	4.7	19.3	53.1					
	15.8	6.6	24.1	32.5	129.1	-	-	-	-	-
Unrealized G(L) Pooled Real Estate	11.9	21.1	16.2	20.6	(3.3)	12.1	10.8	11.0	9.8	9.3
Unrealized G(L) Pooled Mortgages	(1.3)	(0.4)	1.8	(1.1)	0.9	2.2	(0.1)	1.0	1.2	2.0
Unrealized G(L) Global Small Cap	14.2	13.6	(24.8)	(55.2)	91.8	13.8	14.0	14.3	14.6	15.0
Unrealized G(L) on Bonds	(14.4)	(7.0)	21.0	4.5	(28.1)	(95.1)	(67.7)	(12.9)	(9.2)	(4.1)
Unrealized G(L) CDN Common Shares	22.2	(0.4)	(17.0)	(37.0)	40.6	6.7	3.2	2.9	3.0	3.0
Unrealized G/L Infrastructure	3.2	2.0	2.9	13.6	14.6	6.5	8.2	8.8	9.9	10.6
Unrealized G(L) Pooled Global Equity	70.0	43.9	27.9	(52.4)	163.5	38.4	43.7	44.5	45.4	46.6
	105.8	72.9	28.0	(107.1)	280.2	(15.2)	12.2	69.7	74.6	82.4
Investment Services	(7.2)	(8.9)	(9.7)	(9.9)	(11.3)					
Safekeeping-Custodial Service	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)					
Consultant Services	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)					
	(7.4)	(9.1)	(9.9)	(10.2)	(11.6)	(11.4)	(11.4)	(11.5)	(11.8)	(12.0)
Total Investment Earnings	173.3	162.8	135.8	2.4	508.5	34.9	68.8	128.9	138.4	148.5

Summary of Basic Line of Business Investment Income

	2017	2018	2019	2020	2021
Interest Revenue - Bonds	(28,183,720.08)	(26,335,380.82)	(28,358,804.07)	(29,730,201.96)	(30,663,923.55)
Fixed Inc-Amortization Revenue	3,598,971.01	2,609,465.90	1,911,211.85	2,886,854.18	5,667,022.19
Interest Revenue - Short Term	(754,492.58)	(966,800.12)	(1,560,302.11)	(1,565,843.40)	(227,402.15)
Investment Income - Other		(32,811.50)	(202,712.95)	(146,496.38)	(603,874.87)
Investment - Foreign Exchange	394,130.04	109,044.20	(172,609.89)	15,307.88	19,430.79
Securities Lending Revenue	(290,376.11)	(347,772.90)	(549,169.14)	(324,520.54)	(74,213.77)
	<u>(25,235,487.72)</u>	<u>(24,964,255.24)</u>	<u>(28,932,386.31)</u>	<u>(28,864,900.22)</u>	<u>(25,882,961.36)</u>
Pooled Mortgage Revenue - Income	(6,795,401.13)	(7,585,790.57)	(8,569,015.36)	(9,227,529.43)	(12,167,859.08)
Global Small Cap Revenue - Income	(1,548,911.63)	(2,433,843.87)	(3,116,331.53)	(4,751,544.69)	(4,497,479.77)
Pooled Global Revenue	(10,265,443.31)	(9,323,503.91)	(8,643,264.26)	(15,111,671.90)	(14,763,378.56)
Pooled Gbl Revenue - Cap Gain	(6,539,845.07)	(24,640,112.91)	(21,905,733.25)	(10,414,655.01)	(34,345,141.65)
Pool Gbl Small Cap - Cap Gain	(1,042,721.67)	(13,965,435.47)	(13,541,590.74)	(8,119,756.87)	(10,083,527.63)
	<u>(26,192,322.81)</u>	<u>(57,948,686.73)</u>	<u>(55,775,935.14)</u>	<u>(47,625,157.90)</u>	<u>(75,857,386.69)</u>
Infrastructure Revenue	<u>(1,447,867.60)</u>	<u>(2,937,195.31)</u>	<u>(1,979,164.34)</u>	<u>(4,590,365.08)</u>	<u>(4,135,490.17)</u>
Dividend Inc -CDN Common Share	<u>(6,124,912.58)</u>	<u>(6,525,927.32)</u>	<u>(7,018,814.39)</u>	<u>(6,059,936.55)</u>	<u>(4,967,283.09)</u>
Gain(Loss) on Sale of Bonds	(3,546,009.26)	(335,384.68)	(4,728,227.96)	(14,798,019.00)	(14,877,338.76)
Gain(Loss) - CDN Common Shares	(12,288,757.00)	(6,246,323.72)	(14,027,702.15)	3,729,142.40	(23,585,632.31)
Gain(Loss) - Pooled Mortgage	(0.01)		(1.69)	0.08	(5.61)
Gain/Loss - Global Small Cap					(35,415,505.08)
Gain/Loss - Infrastructure			(596,461.17)	(2,214,011.52)	(2,081,119.41)
Gain/Loss Pooled Gbl Equity			(4,700,920.44)	(19,266,388.91)	(53,123,488.29)
	<u>(15,834,766.27)</u>	<u>(6,581,708.40)</u>	<u>(24,053,313.41)</u>	<u>(32,549,276.95)</u>	<u>(129,083,089.46)</u>
Unrealized G(L) Pooled Real Estate	(11,897,669.97)	(21,130,217.17)	(16,162,774.95)	(20,550,867.90)	3,264,628.71
Unrealized G(L) Pooled Mortgage	1,340,105.53	366,765.23	(1,847,697.34)	1,058,887.27	(946,957.43)
Unrealized G(L) Global Small Cap	(14,226,491.88)	(13,560,564.08)	24,770,499.01	55,226,612.98	(91,811,387.36)
Unrealized G(L) on Bonds	14,383,963.69	6,974,945.19	(20,959,636.89)	(4,462,952.03)	28,065,059.15
Unrealized G(L) CDN Common Shares	(22,247,751.37)	382,332.20	16,982,902.84	36,989,781.37	(40,630,290.66)
Unrealized G/L Infrastructure	(3,192,804.64)	(2,024,417.44)	(2,851,036.56)	(13,612,083.02)	(14,647,969.76)
Unrealized G(L) Pooled Global	(69,965,617.72)	(43,872,869.38)	(27,949,516.07)	52,419,646.08	(163,485,565.12)
	<u>(105,806,266.36)</u>	<u>(72,864,025.45)</u>	<u>(28,017,259.96)</u>	<u>107,069,024.75</u>	<u>(280,192,482.47)</u>
Investment Services	7,176,775.34	8,898,134.44	9,719,591.36	9,912,553.60	11,327,140.97
Safekeeping-Custodial Service	90,661.30	106,782.29	109,044.51	112,634.72	114,842.61
Consultant Services	94,105.75	54,546.84	99,118.91	145,700.00	194,460.25
	<u>7,361,542.39</u>	<u>9,059,463.57</u>	<u>9,927,754.78</u>	<u>10,170,888.32</u>	<u>11,636,443.83</u>
Total Investment Earnings	<u>(173,280,080.95)</u>	<u>(162,762,334.88)</u>	<u>(135,849,118.77)</u>	<u>(2,449,723.63)</u>	<u>(508,482,249.41)</u>

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Financial Statement Notes

Note 12 - Investment Earnings

The components of investment earnings are as follows:

		2021	2020	
Interest	W-1(1) (1)	25,882,961.36	28,864,900.22	-
Net unrealized gains on change in market value	W-1(1) (2)	280,192,482.47	(107,069,024.75)	387,261,507.22
Infrastructure limited partnership	W-1(1) (3)	4,135,490.17	4,590,365.08	-
Pooled fund distributions	W-1(1) (4)	75,857,386.69	47,625,157.90	28,232,228.79
Dividends	W-1(1) (5)	4,967,283.09	6,059,936.55	-
Net realized gain on sale of investments	W-1(1) (6)	129,083,089.46	32,549,276.95	96,533,812.51
Interest on net investment in capital lease		-	-	-
		<u>520,118,693.24</u>	<u>12,620,611.95</u>	507,498,081.29
Investment Expenses	W-1(1) (7)	<u>11,636,443.83</u>	<u>10,170,888.32</u>	1,465,555.51
		<u>508,482,249.41</u>	<u>2,449,723.63</u>	506,032,525.78

		2021	2020	
31502	Interest Revenue - Bonds	(30,663,923.55)	(29,730,201.96)	
31504	Fixed Inc-Amortization Revenue	5,667,022.19	2,886,854.18	
31506	Interest Revenue - Short Term	(227,402.15)	(1,565,843.40)	
31510	Interest Revenue - Mortgage	-	-	
31525	Investment Income - Other	(603,874.87)	(146,496.38)	
31547	Investment - Foreign Exchange	19,430.79	15,307.88	
31552	Securities Lending Revenue	(74,213.77)	(324,520.54)	
		<u>(25,882,961.36) (1)</u>	<u>(28,864,900.22)</u>	
31550	Investment Services	11,327,140.97	9,912,553.60	
31551	Safekeeping-Custodial Service	114,842.61	112,634.72	
31553	Consultant Services	194,460.25	145,700.00	
		<u>11,636,443.83 (7)</u>	<u>10,170,888.32</u>	
31500	Gain(Loss)-Sale Mortgage	-	-	
31501	Gain(Loss) Sale Pooled INTNL			
31508	Gain(Loss) on Sale of Bonds	(14,877,338.76)	(14,798,019.00)	
31509	Gain(Loss) - CDN Common Shares	(23,585,632.31)	3,729,142.40	
31523	Gain(Loss) - Pooled Mortgage	(5.61)	0.08	
31526	Gain/Loss - Global Small Cap	(35,415,505.08)		
31527	Gain/Loss - Infrastructure	(2,081,119.41)	(2,214,011.52)	
31528	Gain/Loss Pooled Gbl Equity	(53,123,488.29)	(19,266,388.91)	
		<u>(129,083,089.46) (6)</u>	<u>(32,549,276.95)</u>	
31538	Pooled Mortgage Revenue - Income	(12,167,859.08)	(9,227,529.43)	
31542	Pooled INTNL Revenue - Income			
31543	Global Small Cap Revenue - Income	(4,497,479.77)	(4,751,544.69)	
31556	Pooled Global Revenue	(14,763,378.56)	(15,111,671.90)	
31571	Infrastructure - Cap Gain			
31572	Pooled INTNL Revenue-Cap Gain			
31573	Pooled Gbl Revenue - Cap Gain	(34,345,141.65)	(10,414,655.01)	
31574	Pool Gbl Small Cap - Cap Gain	(10,083,527.63)	(8,119,756.87)	
31578	Pooled Mortgage Revenue - Cap Gains	<u>(75,857,386.69) (4)</u>	<u>(47,625,157.90)</u>	
31555	Infrastructure Revenue	<u>(4,135,490.17) (3)</u>	<u>(4,590,365.08)</u>	
31581	Unrealized G(L) Pooled INTNL			
31582	Unrealized G(L) Pooled RealEst	3,264,628.71	(20,550,867.90)	
31583	Unrealized G(L) Pooled Mortgage	(946,957.43)	1,058,887.27	
31586	Unrealized G(L) Global Small Cap	(91,811,387.36)	55,226,612.98	
31588	Unrealized G(L) on Bonds	28,065,059.15	(4,462,952.03)	
31589	Unrealized G(L) CDN Common Shares	(40,630,290.66)	36,989,781.37	
31591	Unrealized G/L Infrastructure	(14,647,969.76)	(13,612,083.02)	
31592	Unrealized G(L) Pooled Global	(163,485,565.12)	52,419,646.08	
		<u>(280,192,482.47) (2)</u>	<u>107,069,024.75</u>	
31539	Dividend Inc -US Common Shares			
31540	Dividend Inc -CDN Common Share	(4,967,283.09)	(6,059,936.55)	
		<u>(4,967,283.09) (5)</u>	<u>(6,059,936.55)</u>	
31511	Interest Revenue-McIntosh Mall	-	-	

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Financial Statement Notes

Note 12 - Investment Earnings

The components of investment earnings are as follows:

	2019	2018	
Interest	28,932,386.31	24,964,255.24	3,968,131.07
Net unrealized gains on change in market value	28,017,259.96	72,864,025.45	- 44,846,765.49
Infrastructure limited partnership	1,979,164.34	2,937,195.31	- 958,030.97
Pooled fund distributions	55,775,935.14	57,948,686.73	- 2,172,751.59
Dividends	7,018,814.39	6,525,927.32	492,887.07
Net realized gain on sale of investments	24,053,313.41	6,581,708.40	17,471,605.01
Interest on net investment in capital lease	-	-	-
	<u>145,776,873.55</u>	<u>171,821,798.45</u>	- 26,044,924.90
Investment Expenses	9,927,754.78	9,059,463.57	868,291.21
	<u>135,849,118.77</u>	<u>162,762,334.88</u>	- 26,913,216.11

31502	Interest Revenue - Bonds	(28,358,804.07)	(26,335,380.82)
31504	Fixed Inc-Amortization Revenue	1,911,211.85	2,609,465.90
31506	Interest Revenue - Short Term	(1,560,302.11)	(966,800.12)
31510	Interest Revenue - Mortgage	-	-
31525	Investment Income - Other	(202,712.95)	(32,811.50)
31547	Investment - Foreign Exchange	(172,609.89)	109,044.20
31552	Securities Lending Revenue	(549,169.14)	(347,772.90)
		<u>(28,932,386.31)</u>	<u>(24,964,255.24)</u>

31550	Investment Services	9,719,591.36	8,898,134.44
31551	Safekeeping-Custodial Service	109,044.51	106,782.29
31553	Consultant Services	99,118.91	54,546.84
		<u>9,927,754.78</u>	<u>9,059,463.57</u>

31500	Gain(Loss)-Sale Mortgage	-	-
31501	Gain(Loss) Sale Pooled INTNL	-	-
31508	Gain(Loss) on Sale of Bonds	(4,728,227.96)	(335,384.68)
31509	Gain(Loss) - CDN Common Shares	(14,027,702.15)	(6,246,323.72)
31523	Gain(Loss) - Pooled Mortgage	(1.69)	-
31526	Gain/Loss - Global Small Cap	-	-
31527	Gain/Loss - Infrastructure	(596,461.17)	-
31528	Gain/Loss Pooled Gbl Equity	(4,700,920.44)	-
		<u>(24,053,313.41)</u>	<u>(6,581,708.40)</u>

31538	Pooled Mortgage Revenue - Income	(8,569,015.36)	(7,585,790.57)
31542	Pooled INTNL Revenue - Income	-	-
31543	Global Small Cap Revenue - Income	(3,116,331.53)	(2,433,843.87)
31556	Pooled Global Revenue	(8,643,264.26)	(9,323,503.91)
31571	Infrastructure - Cap Gain	-	-
31572	Pooled INTNL Revenue-Cap Gain	-	-
31573	Pooled Gbl Revenue - Cap Gain	(21,905,733.25)	(24,640,112.91)
31574	Pool Gbl Small Cap - Cap Gain	(13,541,590.74)	(13,965,435.47)
31578	Pooled Mortgage Revenue - Cap Gains	-	-
		<u>(55,775,935.14)</u>	<u>(57,948,686.73)</u>

31555	Infrastructure Revenue	<u>(1,979,164.34)</u>	<u>(2,937,195.31)</u>
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31581	Unrealized G(L) Pooled INTNL	-	-
31582	Unrealized G(L) Pooled RealEst	(16,162,774.95)	(21,130,217.17)
31583	Unrealized G(L) Pooled Mortgag	(1,847,697.34)	366,765.23
31586	Unrealized G(L) Global Small Cap	24,770,499.01	(13,560,564.08)
31588	Unrealized G(L) on Bonds	(20,959,636.89)	6,974,945.19
31589	Unrealized G(L) CDN Common Shares	16,982,902.84	382,332.20
31591	Unrealized G/L Infrastructure	(2,851,036.56)	(2,024,417.44)
31592	Unrealized G(L) Pooled Global	(27,949,516.07)	(43,872,869.38)
		<u>(28,017,259.96)</u>	<u>(72,864,025.45)</u>

31539	Dividend Inc -US Common Shares	-	-
31540	Dividend Inc -CDN Common Share	(7,018,814.39)	(6,525,927.32)
		<u>(7,018,814.39)</u>	<u>(6,525,927.32)</u>

31511	Interest Revenue-McIntosh Mall	-	-
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Financial Statement Notes
Note 12 - Investment Earnings

The components of investment earnings are as follows:

	2017	2016	
Interest	25,235,487.72	33,729,095.75	- 8,493,608.03
Net unrealized gains on change in market value	105,806,266.36	(43,472,985.41)	149,279,251.77
Infrastructure limited partnership	1,447,867.60	1,851,572.00	- 403,704.40
Pooled fund distributions	26,723,104.23	17,115,501.64	9,607,602.59
Dividends	6,124,912.58	7,200,646.40	- 1,075,733.82
Net realized gain on sale of investments	15,834,766.27	101,262,396.75	- 85,427,630.48
Interest on net investment in capital lease	-	-	-
	<u>181,172,404.76</u>	<u>117,686,227.13</u>	63,486,177.63
Investment Expenses	<u>7,361,542.39</u>	<u>5,933,858.49</u>	1,427,683.90
	<u>173,810,862.37</u>	<u>111,752,368.64</u>	62,058,493.73

31502	Interest Revenue - Bonds	(28,183,720.08)	(33,033,667.32)
31504	Fixed Inc-Amortization Revenue	3,598,971.01	2,034,919.41
31506	Interest Revenue - Short Term	(754,492.58)	(1,741,969.16)
31510	Interest Revenue - Mortgage	-	-
31547	Investment - Foreign Exchange	394,130.04	(800,265.70)
31552	Securities Lending Revenue	(290,376.11)	(188,112.98)
		<u>(25,235,487.72)</u>	<u>(33,729,095.75)</u>

31550	Investment Services	7,176,775.34	5,741,598.75
31551	Safekeeping-Custodial Service	90,661.30	135,972.07
31553	Consultant Services	94,105.75	65,951.03
31525	Investment Income - Other	-	(9,663.36)
		<u>7,361,542.39</u>	<u>5,933,858.49</u>

31500	Gain(Loss)-Sale Mortgage	-	-
31501	Gain(Loss) Sale Pooled INTNL	-	(14,674,379.25)
31508	Gain(Loss) on Sale of Bonds	(3,546,009.26)	(22,039,024.02)
31509	Gain(Loss) - CDN Common Shares	(12,288,757.00)	(11,199,139.12)
31523	Gain(Loss) - Pooled Mortgage	(0.01)	(282,172.65)
31524	Gain(Loss) - US Common Shares	-	(44,897,450.74)
31526	Gain/Loss - Global Small Cap	-	(8,170,230.97)
31528	Gain/Loss Pooled Gbl Equity	-	-
		<u>(15,834,766.27)</u>	<u>(101,262,396.75)</u>

31538	Pooled Mortgage Revenue - Income	(6,795,401.13)	(4,012,503.21)
31542	Pooled INTNL Revenue - Income	-	(374,688.01)
31543	Global Small Cap Revenue - Income	(1,548,911.63)	(1,265,512.24)
31571	Infrastructure - Cap Gain	(530,781.42)	-
31572	Pooled INTNL Revenue-Cap Gain	-	-
31578	Pooled Mortgage Revenue - Cap Gains	-	-
31556	Pooled Global Revenue	(10,265,443.31)	(7,325,392.06)
31574	Pool Gbl Small Cap - Cap Gain	(6,539,845.07)	(1,940,254.56)
31573	Pooled Gbl Revenue - Cap Gain	(1,042,721.67)	(2,197,151.56)
		<u>(26,723,104.23)</u>	<u>(17,115,501.64)</u>

31555	Infrastructure Revenue	<u>(1,447,867.60)</u>	<u>(1,851,572.00)</u>
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31581	Unrealized G(L) Pooled INTNL	-	(1,009,787.47)
31582	Unrealized G(L) Pooled RealEst	(11,897,669.97)	(8,255,482.78)
31583	Unrealized G(L) Pooled Mortgage	1,340,105.53	(435,411.09)
31586	Unrealized G(L) Global Small Cap	(14,226,491.88)	900,155.95
31588	Unrealized G(L) on Bonds	14,383,963.69	6,164,944.65
31589	Unrealized G(L) CDN Common Shares	(22,247,751.37)	19,768,263.63
31590	Unrealized G(L) US Common Shares	-	33,943,709.08
31591	Unrealized G/L Infrastructure	(3,192,804.64)	(6,421,778.67)
31592	Unrealized G(L) Pooled Global	(69,965,617.72)	(1,181,627.89)
		<u>(105,806,266.36)</u>	<u>43,472,985.41</u>

31539	Dividend Inc -US Common Shares	-	(569,535.72)
31540	Dividend Inc -CDN Common Share	(6,124,912.58)	(6,631,110.68)
		<u>(6,124,912.58)</u>	<u>(7,200,646.40)</u>

31511	Interest Revenue-McIntosh Mall	-	-
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SASKATCHEWAN AUTO FUND

Trend Analysis

(\$000s)

Scenario assuming living assistance enhancements, CPP change, 0% rate change and \$285M rebate and updated with 2020/21 actuals

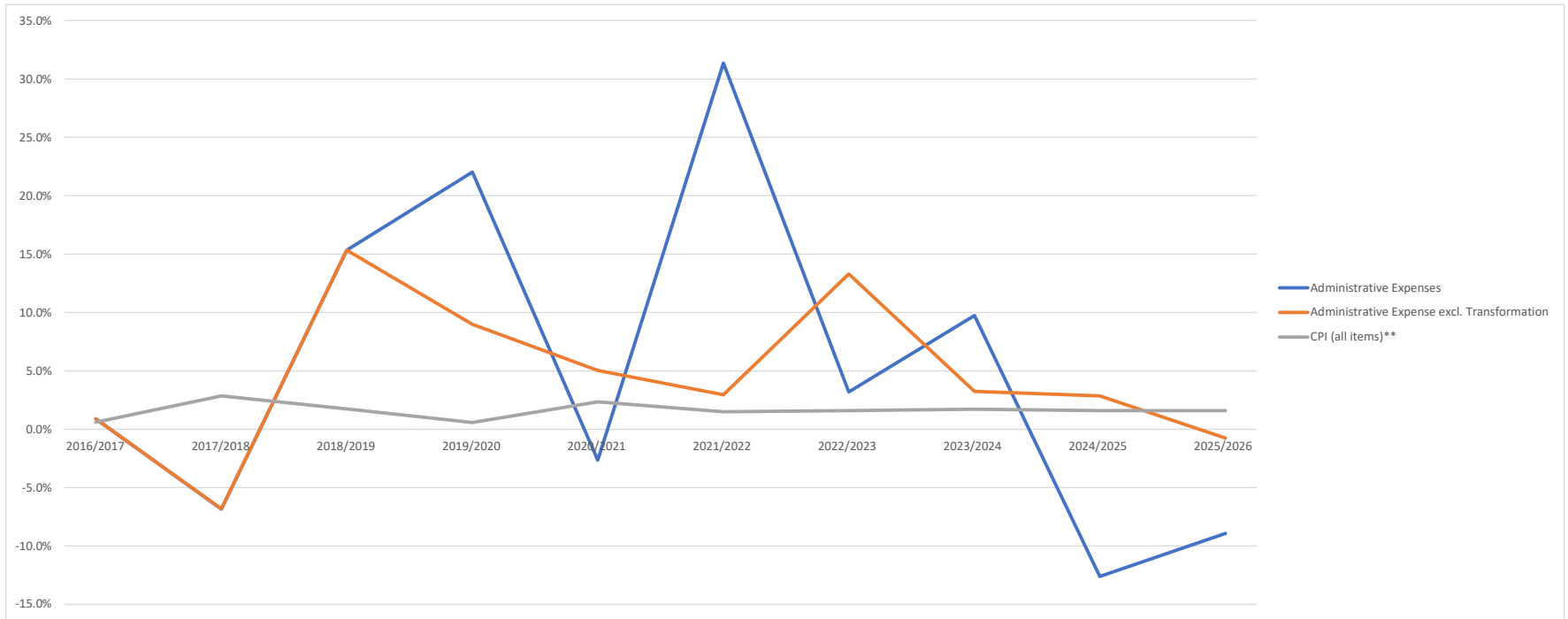
	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026	CAGR 2016/17-2020/21	CAGR 2020/21-2023/24
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
Loss Adjusting Expense (LAE)													
LAE - Internal	58,663	62,228	61,813	61,138	67,112	64,010	69,158	70,710	72,321	72,474	75,462	0.6%	4.2%
LAE - External*	0	0	0	71,066	76,654	71,796	86,914	90,272	93,135	96,082	99,199	0.2%	9.1%
LAE Unpaid & Unreported	9,544	8,567	13,778	(2,726)	5,740	40,841	6,986	5,996	5,063	4,761	4,552	36.7%	-50.1%
Loss Adjusting Expense (LAE)*	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,978	170,520	173,317	179,213	6.4%	-1.2%
Year-over-year Changes													
LAE - Internal		6.1%	-0.7%	-1.1%	9.8%	-4.6%	8.0%	2.2%	2.3%	0.2%	4.1%		
LAE - External*					7.9%	-6.3%	21.1%	3.9%	3.2%	3.2%	3.2%		
LAE Unpaid & Unreported		-10.2%	60.8%	-119.8%	-310.5%	611.6%	-82.9%	-14.2%	-15.6%	-6.0%	-4.4%		
Loss Adjusting Expense (LAE)		3.8%	6.8%	71.3%	15.5%	18.2%	-7.7%	2.4%	2.1%	1.6%	3.4%		
Administrative Expenses													
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929	5.0%	14.2%
External transformation exp.	0	0	0	0	4,878	1,778	18,717	11,837	17,029	3,127			
Internal transformation exp.					2,719	751	3,543	4,199	5,614	4,271			
Admin. Exp. exclu Transformation	53,722	54,201	50,502	58,244	63,471	66,660	68,626	77,756	80,277	82,559	81,929	4.2%	6.4%
Year-over-year Changes													
Administrative Expenses		0.9%	-6.8%	15.3%	22.0%	-2.6%	31.4%	3.2%	9.7%	-12.6%	-8.9%		
Administrative Expense excl. Transformation		0.9%	-6.8%	15.3%	9.0%	5.0%	2.9%	13.3%	3.2%	2.8%	-0.8%		
CPI (all items)**		0.6%	2.9%	1.8%	0.6%	2.4%	1.5%	1.6%	1.7%	1.6%	1.6%		

* Note: Before 2018/19, external LAE was included with claims incurred.

**2021/2022 to 2024/2025 values are from the Saskatchewan Provincial Budget.

Comments

- Loss adjusting expenses do not align with changes to overall inflation as they are heavily influenced by claims paid and reserve levels. Expected to rise after suppressed activity of COVID-19 restrictions is removed.
- Administrative expense trends are higher than inflation as we ramp up for corporate transformation. Falls after its expected completion in 2024/25 & 2025/26.
- Administrative expenses excluding transformation - 2016-2017 and 2018-2019 was around or under inflation due to the crown restraint measures in place. These measures restricted crown entities from growing staff. As these were lifted in 2018-2019, SGI needed to increase it's staff complement to support increase demand and catch up on work that could not be achieved, including the build out of SGI's IT group, increased use of contractors by the enterprise project management department and overall growth in the company.



Comments:

2020-21 vs 2019-20

2019-20 vs 2018-19

2018-19 vs 2017-18

2017-18 vs 2018-19

- Growth relatively flat when external transformation costs are excluded and consistent with CPI

- Growth in corporate departments (Digital Technology, Customer Experience and Finance Accruals, but also Issuer Relations (11700), Info Services (12400), Bran & IRP (13000), AF Payable Receivables (13500) and AF programs Admin (19300).

- Lower than CPI

- Period of government restraint. Aligned to CPI

SASKATCHEWAN AUTO FUND

Statement of Operations

(\$000s)

SAF Response Attachment IR 2-49 (a)

Scenario for Question 49(a) - 0% rate change and 2.2% capital margin decrease in January 2021

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,159,533	1,160,020	1,182,245	1,204,895	1,227,980
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(141,976)	(143,053)	(146,810)	(150,666)	(154,623)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(20,089)	(20,335)	(20,903)	(21,424)	(21,896)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	997,468	996,632	1,014,532	1,032,805	1,051,461
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	994,305	997,766	1,009,890	1,028,045	1,046,601
Claims Incurred	666,770	727,209	712,276	765,404	739,796	608,807	767,005	727,118	807,341	835,822	864,203
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,859	169,841	172,626	178,509
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,908	52,066	54,226	52,639	54,748
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,357	51,524	53,662	52,090	54,178
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,692	1,132,648	1,230,104	1,246,091	1,277,383
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(172,387)	(134,882)	(220,214)	(218,046)	(230,782)
Investment Earnings	16,549	173,811	162,762	135,849	2,450	508,482	124,263	70,963	129,573	135,645	144,701
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	32,115	32,835	33,940	34,833	35,500
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,465	15,455	15,733	16,016	16,306
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,690	19,716	20,070	20,431	20,800
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	37,832	24,100	536	11,835	11,110
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	37,832	24,100	536	11,835	11,110
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,127,970	1,152,070	1,152,606	1,164,441
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,127,970	1,152,070	1,152,606	1,164,441	1,175,551
Redevelopment Reserve (RDR) :											
Balance, Beginning of Year	0	0	0	0	0	0	0	0	0	0	0
Appropriated (to) from Rate Stabilization Reserve	0	0	0	0	0	0	0	0	0	0	0
RDR Balance, End of Year	0	0	0	0	0	-	-	-	-	-	-

Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.1%	72.9%	79.9%	81.3%	82.6%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.5%	89.6%	96.8%	98.1%	99.6%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	10.4%	10.7%	10.2%	10.4%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.4%	10.2%	8.8%	7.8%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.1%	4.2%	4.2%	4.2%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.3%	113.5%	121.9%	121.3%	122.0%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	164%	164%	159%	159%	158%

SASKATCHEWAN AUTO FUND

Statement of Operations

(\$000s)

SAF Response Attachment IR 2-49 (b)

Scenario for Question 49(b) - 0% rate change and 0% capital margin adjustment in January 2021

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,164,116	1,186,322	1,209,050	1,232,215	1,255,822
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(142,533)	(146,270)	(150,111)	(154,054)	(158,100)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(20,168)	(20,792)	(21,373)	(21,906)	(22,389)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	1,001,415	1,019,260	1,037,566	1,056,255	1,075,333
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	995,288	1,014,401	1,032,596	1,051,159	1,070,130
Claims Incurred	666,770	727,209	712,276	765,404	739,796	608,807	767,005	727,118	807,341	835,822	864,203
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,978	170,520	173,317	179,213
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,788	49,983	54,335	53,749	55,881
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,238	49,462	53,769	53,189	55,299
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,453	1,128,622	1,230,999	1,248,991	1,280,341
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(171,165)	(114,221)	(198,403)	(197,832)	(210,211)
Investment Earnings	16,549	173,811	162,762	135,849	2,450	508,482	124,263	71,144	130,813	138,361	148,988
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	32,241	33,573	34,703	35,616	36,298
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,525	15,803	16,087	16,376	16,672
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,767	20,159	20,521	20,891	21,268
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	39,318	46,471	25,155	36,368	37,601
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	39,318	46,471	25,155	36,368	37,601
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,456	1,175,927	1,201,082	1,237,450
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,456	1,175,927	1,201,082	1,237,450	1,275,051
Redevelopment Reserve (RDR) :											
Balance, Beginning of Year	0	0	0	0	0	0	0	0	0	0	0
Appropriated (to) from Rate Stabilization Reserve	0	0	0	0	0	0	0	0	0	0	0
RDR Balance, End of Year	0	0	0	0	0	-	-	-	-	-	-

Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.1%	71.7%	78.2%	79.5%	80.8%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.4%	88.1%	94.7%	96.0%	97.5%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	9.8%	10.5%	10.2%	10.4%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.2%	10.0%	8.6%	7.7%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.1%	4.1%	4.1%	4.1%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.2%	111.2%	119.3%	118.9%	119.7%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	164%	166%	163%	165%	166%

SASKATCHEWAN AUTO FUND
Statement of Operations
(\$000s)
Response to IR 2 - 51a

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,164,116	1,186,322	1,209,050	1,232,215	1,255,822
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(142,533)	(146,270)	(150,111)	(154,054)	(158,100)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(20,168)	(20,792)	(21,373)	(21,906)	(22,389)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	1,001,415	1,019,260	1,037,566	1,056,255	1,075,333
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	995,288	1,014,401	1,032,596	1,051,159	1,070,130
Claims Incurred Excluding Impact of Yield Changes	696,425	733,917	723,786	736,597	712,158	614,639	791,608	795,850	819,334	843,937	866,326
Claims Incurred Impact of Yield Changes	(29,655)	(6,708)	(11,510)	28,807	27,638	(5,832)	(24,603)	(68,732)	(11,993)	(8,115)	(2,123)
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,978	170,520	173,317	179,213
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,788	49,983	54,335	53,749	55,881
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,238	49,462	53,769	53,189	55,299
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,166,453	1,128,622	1,230,999	1,248,991	1,280,341
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(171,165)	(114,221)	(198,403)	(197,832)	(210,211)
Gains/Losses in Matching Portfolio*	(20,025)	(12,178)	(7,006)	27,536	18,202	(12,241)	(24,604)	(68,755)	(12,012)	(8,134)	(2,130)
Other Investment Earnings	36,574	185,989	169,769	108,314	(15,752)	520,723	148,867	139,899	142,825	146,495	151,118
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	32,241	33,573	34,703	35,616	36,298
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,525	15,803	16,087	16,376	16,672
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,767	20,159	20,521	20,891	21,268
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	39,318	46,471	25,155	36,368	37,601
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	39,318	46,471	25,155	36,368	37,601
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,456	1,175,927	1,201,082	1,237,450
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,456	1,175,927	1,201,082	1,237,450	1,275,051
Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.1%	71.7%	78.2%	79.5%	80.8%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	93.4%	88.1%	94.7%	96.0%	97.5%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	9.8%	10.5%	10.2%	10.4%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.2%	10.0%	8.6%	7.7%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.1%	4.1%	4.1%	4.1%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	117.2%	111.2%	119.3%	118.9%	119.7%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	164%	166%	163%	165%	166%

*Gains/Losses on Bonds and Mortgages, which reflect most of the impact of any interest rate changes.

SASKATCHEWAN AUTO FUND
Statement of Operations
(\$000s)
Response to IR 2 - 51d

	Actual 2015/2016	Actual 2016/2017	Actual 2017/2018	Actual 2018/2019	Actual 2019/2020	Actual 2020/2021	2021/2022	2022/2023	Forecast 2023/2024	2024/2025	2025/2026
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Premiums Written											
Net premiums written before discounts	1,049,442	1,059,693	1,071,818	1,090,895	1,103,686	1,136,186	1,164,116	1,186,322	1,209,050	1,232,215	1,255,822
Safe Driver Recognition Bonus	(118,699)	(123,112)	(127,267)	(131,037)	(132,995)	(138,148)	(142,533)	(146,270)	(150,111)	(154,054)	(158,100)
Safe Driver Recognition Malus	0	0	0	0	0	0	0	0	0	0	0
Business Recognition Bonus	(10,248)	(11,626)	(16,909)	(18,068)	(18,535)	(18,791)	(20,168)	(20,792)	(21,373)	(21,906)	(22,389)
Premiums Written - net	920,496	924,954	927,642	941,790	952,156	979,247	1,001,415	1,019,260	1,037,566	1,056,255	1,075,333
Premiums Earned	913,815	922,526	930,352	935,287	955,609	961,172	995,288	1,014,401	1,032,596	1,051,159	1,070,130
Claims Incurred Excluding Impact of Yield Changes	696,425	733,917	723,786	736,597	712,158	614,639	791,609	796,070	820,455	844,284	866,531
Claims Incurred Impact of Yield Changes	(29,655)	(6,708)	(11,510)	28,807	27,638	(5,832)	(17,291)	(33,807)	(43,266)	(12,664)	(5,622)
Loss Adjusting Expense (LAE)	68,208	70,795	75,591	129,478	149,505	176,647	163,057	166,978	170,520	173,317	179,213
Premium Taxes	45,979	46,462	46,950	47,424	48,309	48,557	52,916	50,362	54,002	53,702	55,831
Issuer Fees	46,331	46,244	46,253	47,089	47,482	47,071	52,365	49,838	53,440	53,143	55,250
Administrative Expenses	53,722	54,201	50,502	58,244	71,068	69,189	90,886	93,792	102,920	89,957	81,929
Traffic Safety Programs	28,224	31,130	30,636	29,468	34,047	31,554	40,479	41,289	42,114	42,957	43,816
Total Expenses	909,233	976,043	962,207	1,077,107	1,090,206	981,825	1,174,021	1,164,522	1,200,185	1,244,696	1,276,948
Underwriting Loss	4,582	(53,516)	(31,856)	(141,820)	(134,597)	(20,653)	(178,733)	(150,121)	(167,589)	(193,537)	(206,818)
Gains/Losses in Matching Portfolio*	(20,025)	(12,178)	(7,006)	27,536	18,202	(12,241)	(17,291)	(33,807)	(43,266)	(12,664)	(5,622)
Other Investment Earnings	36,574	185,989	169,769	108,314	(15,752)	520,723	148,867	140,152	144,334	146,966	151,451
SDR Penalty Revenue	13,353	16,148	24,034	26,678	28,606	24,105	32,241	33,573	34,703	35,616	36,298
Short Term Registration Income	17,444	13,851	14,228	15,032	16,007	16,074	15,525	15,803	16,087	16,376	16,672
Auto Pay Income	16,461	17,774	18,361	19,372	19,704	19,847	19,767	20,159	20,521	20,891	21,268
Salvage Net Profit	16,461	20,655	22,564	22,347	21,125	20,536	18,686	20,013	21,434	22,956	24,585
Gain on Disposal of Asset											
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	568,391	39,063	45,772	26,224	36,604	37,835
Rebate to policyholders	0	0	0	0	0	(285,000)	0	0	0	0	0
Increase (decrease) to RSR	80,252	188,723	210,095	77,458	(46,706)	283,391	39,063	45,772	26,224	36,604	37,835
RSR :											
RSR Balance, Beginning of Year	296,924	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,201	1,174,973	1,201,197	1,237,801
Appropriated (to) from Redevelopment Reserve	0	0	0	0	0	-	-	-	-	-	-
RSR Balance, End of Year	377,177	565,900	775,995	853,453	806,747	1,090,139	1,129,201	1,174,973	1,201,197	1,237,801	1,275,636
Pure Loss Ratio (excluding LAE)	73.0%	78.8%	76.6%	81.5%	78.0%	63.3%	77.8%	75.1%	75.3%	79.1%	80.4%
Loss Ratio (including LAE)	80.4%	86.5%	84.7%	95.7%	93.1%	81.7%	94.2%	91.6%	91.8%	95.6%	97.2%
Issuer Fee and Tax Ratio	10.1%	10.0%	10.0%	10.1%	10.0%	9.9%	10.6%	9.9%	10.4%	10.2%	10.4%
Administrative Expense Ratio	5.9%	5.9%	5.4%	6.2%	7.4%	7.2%	9.1%	9.2%	10.0%	8.6%	7.7%
Traffic Safety Program Expense Ratio	3.1%	3.4%	3.3%	3.2%	3.6%	3.3%	4.1%	4.1%	4.1%	4.1%	4.1%
Combined Ratio	99.4%	105.7%	103.3%	115.2%	114.1%	102.1%	118.0%	114.8%	116.3%	118.5%	119.4%
Minimum Capital Test as @ March 31	99%	124%	147%	150%	145%	168%	163%	165%	163%	165%	166%

*Gains/Losses on Bonds and Mortgages, which reflect most of the impact of any interest rate changes.

Ultimate Incurred Losses as at March 31, 2021

Fiscal Year	Personal Injury Coverage				Third-Party Liability				Physical Damage					
	No-Fault Injury	Year-over-year change	Tort & Reduced No-Fault Injury	Year-over-year change	No-Fault Liability	Year-over-year change	Tort Liability	Year-over-year change	Damage excluding Catastrophes & Liability	Year-over-year change	Damage Liability	Year-over-year change	Damage Catastrophes	Year-over-year change
2016/2017	\$249,673,342		\$693,832		\$16,450,006		\$2,184,389		\$343,965,871		\$144,386,988		\$37,749,056	
2017/2018	\$191,907,364	-23.1%	\$1,039,778	49.9%	\$26,760,517	62.7%	\$2,569,899	17.6%	\$367,955,416	7.0%	\$149,781,396	3.7%	\$37,314,924	-1.2%
2018/2019	\$232,067,855	20.9%	\$989,829	-4.8%	\$23,685,224	-11.5%	\$1,872,785	-27.1%	\$377,815,118	2.7%	\$148,079,972	-1.1%	\$34,943,011	-6.4%
2019/2020	\$234,174,712	0.9%	\$836,855	-15.5%	\$24,504,016	3.5%	\$1,836,461	-1.9%	\$378,192,258	0.1%	\$137,159,041	-7.4%	\$27,689,323	-20.8%
2020/2021	\$181,822,171	-22.4%	\$886,362	5.9%	\$18,366,880	-25.0%	\$1,608,760	-12.4%	\$339,427,434	-10.3%	\$104,712,361	-23.7%	\$18,871,750	-31.8%
Growth Rate		-7.6%		6.3%		2.8%		-7.4%		-0.3%		-7.7%		-15.9%
Growth Rate excluding 2020/2021		-2.1%		6.4%		14.2%		-5.6%		3.2%		-1.7%		-9.8%
2022 Auto Fund Budget -2022 FY Projection	\$163,354,509		\$1,087,964		\$27,664,256		\$1,646,126		\$458,517,023		\$156,046,677		\$53,735,642	

Ultimate Claim Counts as at March 31, 2021

Fiscal Year	Personal Injury Coverage				Third-Party Liability				Physical Damage					
	No-Fault Injury	Year-over-year change	Tort & Reduced No-Fault Injury	Year-over-year change	No-Fault Liability	Year-over-year change	Tort Liability	Year-over-year change	Damage excluding Catastrophes & Liability	Year-over-year change	Damage Liability	Year-over-year change	Damage Catastrophes	Year-over-year change
2016/2017	4,707		88		304		72		77,381		30,338		8,473	
2017/2018	4,743	0.7%	82	-6.8%	359	18.2%	57	-20.9%	81,723	5.6%	30,024	-1.0%	10,836	27.9%
2018/2019	4,417	-6.9%	78	-4.9%	321	-10.4%	50	-12.1%	83,468	2.1%	28,618	-4.7%	5,189	-52.1%
2019/2020	4,438	0.5%	83	7.0%	325	1.1%	51	1.2%	81,890	-1.9%	25,833	-9.7%	4,090	-21.2%
2020/2021	3,267	-26.4%	58	-30.1%	240	-26.0%	40	-21.9%	77,180	-5.8%	19,182	-25.7%	3,152	-22.9%
Growth Rate		-8.7%		-9.8%		-5.7%		-13.9%		-0.1%		-10.8%		-21.9%
Growth Rate excluding 2020/2021		-1.9%		-1.8%		2.3%		-11.1%		1.9%		-5.2%		-21.6%
2022 Auto Fund Budget -2022 FY Projection	4,679		84		379		49		110,480		41,729		10,433	

Implied Ultimate Severity as at March 31, 2021

Fiscal Year	Personal Injury Coverage				Third-Party Liability				Physical Damage					
	No-Fault Injury	Year-over-year change	Tort & Reduced No-Fault Injury	Year-over-year change	No-Fault Liability	Year-over-year change	Tort Liability	Year-over-year change	Damage excluding Catastrophes & Liability	Year-over-year change	Damage Liability	Year-over-year change	Damage Catastrophes	Year-over-year change
2016/2017	\$53,039		\$7,884		\$54,197		\$30,324		\$4,445		\$4,759		\$4,455	
2017/2018	\$40,464	-23.7%	\$12,680	60.8%	\$74,609	37.7%	\$45,106	48.7%	\$4,502	1.3%	\$4,989	4.8%	\$3,444	-22.7%
2018/2019	\$52,535	29.8%	\$12,690	0.1%	\$73,710	-1.2%	\$37,415	-17.1%	\$4,526	0.5%	\$5,174	3.7%	\$6,734	95.6%
2019/2020	\$52,766	0.4%	\$10,029	-21.0%	\$75,420	2.3%	\$36,266	-3.1%	\$4,618	2.0%	\$5,309	2.6%	\$6,770	0.5%
2020/2021	\$55,659	5.5%	\$15,206	51.6%	\$76,411	1.3%	\$40,663	12.1%	\$4,398	-4.8%	\$5,459	2.8%	\$5,987	-11.6%
Growth Rate		1.2%		17.8%		9.0%		7.6%		-0.3%		3.5%		7.7%
Growth Rate excluding 2020/2021		-0.2%		8.4%		11.6%		6.1%		1.3%		3.7%		15.0%
2022 Auto Fund Budget -2022 FY Projection	\$34,911		\$12,987		\$36,390		\$33,719		\$35,217		\$13,796		\$5,151	

54	a) Please update the tables provided to include columns for the compound annual growth for the last five historical years and the growth forecast for 2021/22.	Please note - compound annual growth was calculated using the following: $\% \Delta = ((\text{Year N} / \text{Year 1})^{(1/n)}) - 1$ Where n=number of years.
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SAF IR 2-54(a) Response:

	FY 2016/2017	FY 2017/2018	%Δ	FY 2018/2019	%Δ	FY 2019/2020	%Δ	FY 2020 / 2021	%Δ	FY 2021 / 2022 Projection	%Δ
Total Labour Costs	\$120,921,170	\$122,219,821	1%	\$129,182,267	3%	\$124,821,134	1%	\$109,491,187	-2%	\$127,317,556	1%
Total Parts Costs	\$110,224,139	\$117,597,344	7%	\$130,432,957	9%	\$131,358,958	6%	\$115,057,903	1%	\$134,442,846	4%
Paint & Shop Materials (Other)	\$28,579,800	\$30,036,395	5%	\$32,992,483	7%	\$32,445,098	4%	\$29,143,413	0%	\$33,094,000	3%
Sublet Parts & Labour	\$21,549,012	\$29,810,577	38%	\$22,916,084	3%	\$20,835,287	-1%	\$16,666,711	-6%	\$21,251,992	0%
Total Repair Costs	\$281,274,121	\$299,664,137	7%	\$315,523,791	6%	\$309,460,476	3%	\$270,359,213	-1%	\$316,106,394	2%

*Annual % Change Compound from Year 1 (2016/2017 FY)

	FY 2016/2017	FY 2017/2018	%Δ	FY 2018/2019	%Δ	FY 2019/2020	%Δ	FY 2020 / 2021	%Δ	FY 2021 / 2022 Projection	%Δ
Road Hazard Glass (33)	\$3,881,591	\$4,655,188	20%	\$5,765,301	22%	\$7,775,840	26%	\$9,036,054	24%	\$11,178,877	24%

*Annual % Change Compound from Year 1 (2016/2017 FY)

	FY 2016/2017	FY 2017/2018	%Δ	FY 2018/2019	%Δ	FY 2019/2020	%Δ	FY 2020 / 2021	%Δ	FY 2021 / 2022 Projection	%Δ
New (OEM) Part Cost	\$82,750,315	\$86,009,726	4%	\$95,224,192	7%	\$95,865,336	5%	\$81,383,905	0%	\$97,782,643	3%
Aftermarket Parts Cost	\$22,737,317	\$26,873,779	18%	\$29,920,393	15%	\$29,620,313	9%	\$27,520,294	5%	\$30,212,719	6%
Used (Salvage) Part Costs	\$4,736,507	\$4,713,838	0%	\$5,288,372	6%	\$5,873,309	7%	\$6,153,703	7%	\$6,447,484	6%
Total Annual Parts Costs	\$110,224,139	\$117,597,344	7%	\$130,432,957	9%	\$131,358,958	6%	\$115,057,903	1%	\$134,442,846	4%

*Annual % Change Compound from Year 1 (2016/2017 FY)

	FY 2016/2017	FY 2017/2018	FY 2018/2019	FY 2019/2020	FY 2020 / 2021	
	Est. Savings	Est. Savings	%Δ	Est. Savings	%Δ	
New (OEM) Part Cost	\$0	\$0	0%	\$0	0%	
Aftermarket Parts Cost	\$7,988,787	\$9,442,139	18%	\$10,512,570	15%	
Used (Salvage) Part Costs	\$3,157,672	\$3,142,559	0%	\$3,525,581	6%	
Total Annual Est. Savings	\$11,146,459	\$12,584,697	13%	\$14,038,151	12%	
				\$14,322,676	9%	
					\$13,771,762	5%

*Annual % Change Compound from Year 1 (2016/2017 FY)

54	b) Please provide a supplementary table to SRRP (SAF) 1-77 (a) indicating the relative mix of new after-market and used parts in each year and comment on the trend.									
SAF IR 2-54(b) SAF Response:										
Parts Usage Mix (Relative to Total Part Cost)		FY 2016/2017	FY 2017/2018	FY 2018/2019	FY 2019/2020	FY 2020 / 2021	FY 2021 / 2022 Projection			
New (OEM) Part Cost		75%	73%	73%	73%	71%	73%			
Aftermarket Parts Cost		21%	23%	23%	23%	24%	22%			
Used (Salvage) Part Costs		4%	4%	4%	4%	5%	5%			
*auto collision and comprehensive repairs only (does not include road hazard glass)										
The use of alternative parts has remained relatively stable over the last 5 years, and it is not projected to change for FY 2021/2022.										
54	c) Please explain how SAF determined the estimated savings in SRRP (SAF) 1-77 (b) and update the schedule to illustrate the determination of the savings.									
SAF IR 2-54(c) SAF Response:										
	FY 2016/2017		FY 2017/2018		FY 2018/2019		FY 2019/2020		FY 2020 / 2021	
	Actuals	Est. Savings	Actuals	Est. Savings	Actuals	Est. Savings	Actuals	Est. Savings	Actuals	Est. Savings
New (OEM) Part Cost	\$82,750,315	\$0	\$86,009,726	\$0	\$95,224,192	\$0	\$95,865,336	\$0	\$81,383,905	\$0
Aftermarket Parts Cost	\$22,737,317	\$7,988,787	\$26,873,779	\$9,442,139	\$29,920,393	\$10,512,570	\$29,620,313	\$10,407,137	\$27,520,294	\$9,669,293
Used (Salvage) Costs	\$4,736,507	\$3,157,672	\$4,713,838	\$3,142,559	\$5,288,372	\$3,525,581	\$5,873,309	\$3,915,539	\$6,153,703	\$4,102,469
Total Annual Parts Costs	\$110,224,139	\$11,146,459	\$117,597,344	\$12,584,697	\$130,432,957	\$14,038,151	\$131,358,958	\$14,322,676	\$115,057,903	\$13,771,762
*auto collision and comprehensive repairs only (does not include road hazard glass)										
SGI's current parts usage policy states: "Used/recycled parts must be used first when available, in accordance with the existing Claims/Salvage Pricing Agreement. Where there are no suitable used/recycled parts available, then the use of remanufactured/exchange or aftermarket parts should be investigated. However, where a replacement remanufactured or aftermarket part can be sourced and charged back to SGI for less than 60% OEM (with the exception of some assemblies), then that part should be used in lieu of the used/recycled part. Where there are no suitable alternative (used, remanufactured or aftermarket) replacement parts available, the vehicle is current model year (including replacement cost coverage) or has less than 20,000 km, then the use of new OEM parts is permitted."										

SGI will pay up to 74% of new (OEM) for After-Market Parts used to repair claims. SGI has approved the use of after-market parts that meet or exceed the original equipment manufacturers fit, finish and quality. After-market parts in applications that contribute to the safe operation of the vehicle must be certified by a recognized 3rd party and tested by the manufacturer to meet or exceed applicable safety standards.

54	d) Please reconcile the autobody expenses forecast for 2021/22 reflected in SRRP(SAF) 1-5 with the detail and total provided in SRRP (SAF) 1-77 (c)		Confidential response was provided to the SRRP and consultants

	2016-2017	2017-2018	2018/19	2019/20	2020/21	2021/22 Budget*	
External LAE			\$ 71,066,249	\$ 76,654,187	\$ 71,796,031	\$ 86,967,119	
% change in ELAE				7.9%	-6.3%	13.5%	\$ 10,312,932
Claim count			121,933	119,677	104,495	139,506	
% change in claims count				-1.9%	-12.7%	16.6%	
External LAE by Category*							
Accounting			17,238	32,036	3,690		
Actuarial Services			-	-	-		
Alt Dispute Resolution Services			-	-	-		
Appraisals			2,192,476	1,313,103	428,085		
Arbitration			-	-	-		
Architect			-	-	-		
Autopsy			-	-	-		
Consultant			3,160,820	1,006,102	1,215,027		
Contents Assessment			1,440	2,485	11,817		
Coroners Transcripts			-	-	-		
Crt Steno Transcripts			-	-	-		
Customer Service			72,299	77,952	61,669		
DTR Allowance			144,378	352,568	681,233		
Engineer			10,202	2,569	38,945		
Fire Dept Charges			3,770,808	3,498,749	3,733,445		
Independent Adjusters			842,127	561,307	12,483		
Legal			3,256,240	4,044,171	4,821,648		
Lien Check			297,864	288,911	5,276		
Medical Report			3,394,609	5,967,434	2,822,192		
MRI			6,277	2,434	11,983		
Notary			-	-	-		
Other			40,257,812	43,536,743	44,088,684		
Photocopying			685	2,473	285		
Police Report			5,048	5,868	3,988		
Recoveries and Write-Offs			- 1,404,694	- 1,439,764	- 1,532,758		
Reserve Changes			1,273,063	2,723,467	2,372,249		
Salvage Branding Fees			-	-	-		
Salvage Credits			- 856	- 3,138	- 442		
SIU Payment			7,537	6,535	1,214		
Task Asgn Property			47,677	23,880	10,638		
Translations			-	-	-		
Transportation			-	-	-		
Towing/Storage/Salvage Admin			13,713,198	14,648,302	13,015,236		
Sub-total (Unallocated)	-	-	71,066,249	76,654,187	71,796,031	86,967,119	
Internal LAE (Allocated)	62,228,427	61,812,649	61,137,968	67,111,502	64,009,921	\$69,143,922	
Total LAE	62,228,427	61,812,649	132,204,217	143,765,689	135,805,952	156,111,041	
Claims Incurred - Direct	702,578,291	784,905,179	951,559,786	710,274,113	584,868,721	783,046,533	
Claims Incurred - Ceded	(9,179,110)	(6,053,287)	9,311,595	(1,584,957)	1,595,073	6,637,829	
Claims Incurred -IBNR	44,427,350	(73,335,345)	227,206,754	(86,585,710)	218,779,126		
Claims Incurred -IBNR Ceded	(1,778,171)	846,283	911,208	921,152	(732,542)		
LAE-Unpaid & Unreported Direct	8,566,875	13,778,257	(2,726,231)	5,739,652	40,841,050	8,366,444	
LAE -Unpaid & Unreported Ceded	-	-	-	-	-	-	
Change in Direct Unpd Discount	(9,030,403)	6,778,956	49,297,086	116,234,447	(195,858,659)	100,179,192	
Change in Ceded Unpd Discount	191,273	(866,265)	154,398	536,612	155,568		
Total Claims Incurred	798,004,532	787,866,427	894,882,114	889,300,998	785,454,290	840,706,998	
* External LAE is not budgeted by category, only a global amount and was not split out from claims incurred pre-2018-2019.							
Balancing			-	0	0 -	0	-

SAF Response Attachment IR 2-57

Question 2-57 a) - SAF Cost Allocation (000's)

Cost Category	2017-18			2018-19			2019-20			2020-21			2021-22 Budget								
	Administration	Loss Adjusting	Traffic Safety	Administration	Loss Adjusting	Traffic Safety	Administration	Loss Adjusting	Traffic Safety	Administration	Loss Adjusting	Traffic Safety	Administration	Loss Adjusting	Traffic Safety						
			Total Allocated Costs			Total Allocated Costs			Total Allocated Costs			Total Allocated Costs			Total Allocated Costs			Total Allocated Costs			Total Allocated Costs
Issuer Relations	6,194	-	-	6,194	7,333	-	-	7,333	9,072	-	-	9,072	24%	2,134	-	-	2,134	1,820	-	-	1,820
Branch & IRP Issuing	2,875	-	491	3,366	3,588	-	-	3,588	3,824	-	-	3,824	7%	3,360	-	-	3,360	4,107	-	-	4,107
Customer Service Centre	3,468	-	-	3,468	3,821	-	-	3,821	3,991	-	-	3,991	4%	4,108	-	-	4,108	4,034	-	-	4,034
Driver Programs	-	-	3,783	3,783	-	3,253	3,253	-	-	4,064	4,064	25%	-	-	3,219	3,219	-	-	6,202	6,202	
Driver Education & Training	-	-	11,165	11,165	-	8,356	8,356	-	-	10,668	10,668	28%	-	-	11,114	11,114	-	-	18,957	18,957	
SAF Program Administration	3,843	-	-	3,843	3,667	-	-	3,667	3,820	-	-	3,820	4%	2,251	-	-	2,251	5,281	-	-	5,281
Traffic Enforcement Strategies	13	-	8,605	8,618	24	-	8,983	9,007	38	-	9,912	9,950	10%	-	-	9,028	9,028	24	-	11,102	11,126
Traffic Safety Program Evaluation	-	-	917	917	-	-	940	940	-	-	956	956	2%	-	-	1,190	1,190	-	-	1,779	1,779
Traffic Safety Community Outreach	-	-	2,642	2,642	-	-	2,250	2,250	-	-	2,240	2,240	0%	-	-	1,952	1,952	-	-	3,949	3,949
S&I Executive	2,512	-	-	2,512	2,231	-	-	2,231	2,014	-	-	2,014	-10%	1,640	-	-	1,640	1,868	-	-	1,868
Board Costs	553	-	-	553	617	-	-	617	733	-	-	733	19%	605	-	-	605	651	-	-	651
Finance	2,601	-	-	2,601	2,769	-	-	2,769	2,946	-	-	2,946	6%	3,151	-	-	3,151	3,700	-	-	3,700
Internal Audit	823	-	-	823	855	-	-	855	1,020	-	-	1,020	19%	931	-	-	931	1,458	-	-	1,458
Communication, Advertising, Marketing	3,571	-	2,376	5,947	5,297	-	4,829	10,126	7,662	-	4,523	12,185	20%	5,032	-	2,925	7,957	5,603	-	5,481	11,084
Claims Administration	2,273	42,939	-	45,212	2,638	40,273	-	42,911	2,996	41,279	-	44,275	3%	3,607	39,861	-	43,468	4,260	45,033	-	49,293
Appraisal	358	6,926	-	7,284	453	8,961	-	9,414	504	10,922	-	11,426	21%	-	9,868	-	9,868	3,461	8,850	-	12,311
Legal & Investigation	1,956	2,712	-	4,668	2,178	2,615	-	4,793	2,722	2,754	-	5,476	14%	2,195	2,779	-	4,974	2,749	3,378	-	6,127
Corporate Services & Mail	3,735	187	-	3,922	4,085	361	-	4,446	4,041	743	-	4,784	8%	4,740	139	-	4,879	5,450	452	-	5,902
Systems	2,856	68	-	2,924	5,729	13	-	5,742	11,623	43	-	11,666	103%	19,463	909	-	20,372	37,527	988	-	38,515
Facilities	1,254	4,485	218	5,957	1,502	6,232	416	8,150	1,254	7,812	1,046	10,112	24%	1,590	8,569	1,329	11,488	1,790	9,758	1,392	12,940
Other Overhead	11,617	4,531	439	16,587	11,457	2,717	441	14,615	12,808	3,594	638	17,040	17%	14,383	1,922	797	17,102	15,511	685	708	16,904
Total	50,502	61,848	30,636	142,986	58,244	61,172	29,468	148,884	71,068	67,147	34,047	172,262		69,190	64,047	31,554	164,791	99,294	69,144	49,570	218,008

Question 2-57 b) - Annual Growth with comments	15.3%	-1.1%	-3.8%	4.1%	22.0%	9.8%	15.5%	15.7%	-2.6%	-4.6%	-7.3%	-4.3%	43.5%	8.0%	57.1%	32.3%
	Major areas of increased costs were driver development safety services and digital transformation (\$7.6M) and allocating additional costs related to customer experience to the Auto Fund based on projects done.															
	Lower costs throughout the organization due to COVID-19 economic slowdown.															
	Assume operations will return to normal post-COVID and digital transformation work (\$22.3 million) will ramp back up.															

Question 2-57 c)				
Digital transformation costs	\$	-	\$	470
Total costs (excluding digital transformation)	\$	142,986	\$	148,414
Growth excluding digital transformation				3.8%
# of Vehicles		937,399		936,573
Total costs per insured vehicle (excluding digital transformation)	\$	152.53	\$	158.46
				10.9%
				-1.5%
				20.6%
				945,570
				175.03
				172.94
				207.02

Question 2-57 (d) & (e)

Cost Category	Contra accounts moved	Restated 21-22 budget	19-20 to 21-22 increase (decrease) net of contra	20-21 to 21-22 increase (decrease) net of contra	Variance explanation(s)
Issuer Relations	-	1,820 -	7,252 -	314	Prior to 20-21, many systems related costs were stepped down through this department, now allocated directly from the home departments
Branch & IRP Issuing	-	4,107	283	747	Costs budgeted to return to normal pre-COVID amounts in 21-22
Customer Service Centre	-	4,034	43 -	74	
Driver Programs	1,960	4,242	178	1,023	Costs budgeted to return to normal pre-COVID amounts in 21-22
Driver Education & Training	6,835	12,122	1,454	1,008	Continue to fund new education and training initiatives
SAF Program Administration	2,567	2,714 -	1,106	463	Costs budgeted to return to normal pre-COVID amounts in 21-22
Traffic Enforcement Strategies	-	11,126	1,176	2,098	New programming and initiatives
Traffic Safety Program Evaluation	-	1,779	823	589	
Traffic Safety Community Outreach	579	3,370	1,130	1,418	New programming and initiatives
SGI Executive	-	1,868 -	146	228	
Board Costs	-	651 -	82	46	
Finance	-	3,700	754	549	
Internal Audit	-	1,458	438	527	
Communication, Advertising, Marketing	-	11,084 -	1,101	3,127	Costs budgeted to return to normal pre-COVID amounts in 21-22
Claims Administration	-	49,293	5,018	5,825	Costs budgeted to return to normal pre-COVID amounts in 21-22
Appraisal	-	12,311	885	2,443	Costs budgeted to return to normal pre-COVID amounts in 21-22
Legal & Investigation	-	6,127	651	1,153	Costs budgeted to return to normal pre-COVID amounts in 21-22
Corporate Services & Mail	-	5,902	1,118	1,023	Continued increases in costs
Systems	5,515	33,000	21,334	12,628	Digital transformation
Facilities	-	12,940	2,828	1,452	Continued increases in costs
Other Overhead	-	16,904 -	136 -	198	
Total	17,456	200,552	28,290	35,761	

Question 2-57 b) - Annual Growth 21.7%

Question 2-57 c)

Digital transformation costs	\$ 22,260
Total costs (excluding digital transformation)	\$ 178,292
Growth excluding digital transformation	
# of Vehicles	945,570
Total costs per insured vehicle (excluding digital transformation)	\$ 188.56

SASKATCHEWAN AUTO FUND
Internal Operations Measures

Data	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	Annual Compound Growth	
									5 yr Historical	3 yr Outlook
1 Premiums Earned (\$000s)	\$922,526	\$930,352	\$935,287	\$955,609	\$961,172	\$995,287	\$1,014,401	\$1,032,596	1.0%	1.9%
2 a) Operating Expenses (\$000s)	\$54,201	\$50,502	\$58,244	\$71,068	\$69,189	\$90,886	\$93,792	\$102,920	6.3%	6.4%
2 b) Normal Operating Expenses excluding Transformation Expenses & Amortization (\$000s)	\$54,201	\$50,502	\$58,244	\$66,190	\$67,411	\$72,169	\$81,955	\$85,891	5.6%	9.1%
3 Claims Expenses (\$000s) ⁽¹⁾	\$70,795	\$75,591	\$129,478	\$149,505	\$176,647	\$163,057	\$166,978	\$170,520	25.7%	2.3%
4 Net Claims Incurred (\$000s)	\$727,209	\$712,276	\$765,404	\$739,796	\$608,807	\$767,005	\$727,118	\$807,341	-4.3%	2.6%
5 Commissions & Premium Taxes (\$000s)	\$92,706	\$93,203	\$94,513	\$95,791	\$95,628	\$105,026	\$99,445	\$108,104	0.8%	1.5%
6 Investment Income (\$000s)	\$173,811	\$162,762	\$135,849	\$2,450	\$508,482	\$124,263	\$71,144	\$130,813	N/A	N/A
7 Number of Claims	118,060	126,316	121,933	119,677	104,495	139,506	143,651	147,373	-3.0%	2.8%
8 Number of Written Exposures	933,738	937,399	936,573	940,761	938,283	924,912	928,659	932,436	0.1%	0.4%
9 Number of Full-Time Equivalents (FTEs) ⁽²⁾	1,178	1,127	1,116	1,153	1,126	1,216	1,229	1,241	-1.1%	1.0%
10 Gross Premiums Written (\$000s)	\$933,530	\$937,307	\$956,472	\$962,705	\$988,696	\$1,010,896	\$1,028,956	\$1,047,436	1.4%	1.8%
11 Net Premiums Written (\$000s)	\$924,954	\$927,642	\$941,790	\$952,156	\$979,246	\$1,001,415	\$1,019,260	\$1,037,566	1.4%	1.8%
12 Provincial population (000)	1,161.4	1,171.2	1,169.1	1,182.0	1,179.9	1,219.3	1,233.5	1,247.4	0.4%	1.1%
									Annual Compound Growth	
									5 yr Historical	3 yr Outlook
Ratios										
i a) Operating Expense Ratio [2(a)/1]	5.88	5.43	6.23	7.44	7.20	9.13	9.25	9.97	5.2%	4.5%
% Yearly Change		-7.61	14.72	19.42	-3.21	26.86	1.25	7.80		
i b) Operating Expense Ratio [2(b)/1]	5.88	5.43	6.23	6.93	7.01	7.25	8.08	8.32	4.5%	7.1%
% Yearly Change		-7.61	14.72	11.23	1.26	3.39	11.42	2.96		
ii Claims Ratio Expense Ratio [3/1]	7.67	8.12	13.84	15.65	18.38	16.38	16.46	16.51	24.4%	0.4%
% Yearly Change		5.88	70.38	13.01	17.47	-10.86	0.47	0.32		
iii Loss Ratio [4/1]	78.83	76.56	81.84	77.42	63.34	77.06	71.68	78.19	-5.3%	0.7%
% Yearly Change		-2.88	6.89	-5.40	-18.18	21.67	-6.99	9.08		
iv a) Combined Ratio [(2(a)+3+4+5)/1]	102.43	100.13	112.01	110.52	98.87	113.13	107.19	115.14	-0.9%	0.9%
% Yearly Change		-2.24	11.87	-1.33	-10.55	14.43	-5.25	7.41		
iv b) Combined Ratio [(2(b)+3+4+5)/1]	102.43	100.13	112.01	110.01	98.68	111.25	106.02	113.49	-0.9%	1.0%
% Yearly Change		-2.24	11.87	-1.79	-10.30	12.74	-4.70	7.04		
v Operating Expense/Policy [2(b)/8]	\$5.80	\$5.39	\$6.22	\$7.04	\$7.18	\$7.80	\$8.83	\$9.21	5.5%	8.7%
% Yearly Change		-7.19	15.43	13.14	2.11	8.61	13.10	4.38		
vi Claims Expense/Claim [3/7]	\$59.97	\$59.84	\$106.19	\$124.92	\$169.05	\$116.88	\$116.24	\$115.71	29.6%	-0.5%
% Yearly Change		-0.20	77.44	17.64	35.32	-30.86	-0.55	-0.46		
vii Premiums/Written Exposures [10/8]	1.00	1.00	1.02	1.02	1.05	1.09	1.11	1.12	1.3%	1.4%
% Yearly Change		0.01	2.13	0.20	2.97	3.72	1.38	1.38		
viii Insurance Costs/Capita [11/12]	796.44	792.02	805.55	805.56	829.94	821.30	826.32	831.78	1.0%	0.6%
% Yearly Change		-0.55	1.71	0.00	3.03	-1.04	0.61	0.66		

(1) - Claims Expenses: External LAE was included with claims incurred for 2016/17 and 2017/18

(2) - FTE's identified for SAF are calculated based on total SGI employees and an allocation % to estimate SAF FTE's

SAF Response Attachment IR 2-58

	2016-2017	2017-2018	2018-2019	2019-20	2020-21	2021-22	2022-23	Forecast		2025-26	
								2023-24	2024-25		
Loss Ratio (%)	86.5	84.7	95.7	93.1	81.7	84.7%	88.1%	94.6%	95.9%	97.4%	- Variable
Issuer Fees and Premium Tax Ratio (%)	10.0	10.0	10.1	10.0	9.9	10.0%	10.3%	10.5%	10.2%	10.4%	
Admin Expense Ratio (%)	5.9	5.4	6.2	7.4	7.2	9.2%	9.3%	10.0%	8.6%	7.7%	
Traffic Safety Expense Ratio (%)	3.4	3.3	3.2	3.6	3.3	4.1%	4.1%	4.1%	4.1%	4.1%	- Stated goal is to spend 4.0% of NPE on Traffic Safety, but historically SAF comes up short of this.
Combined Ratio (%)	105.8	103.4	115.2	114.1	102.1	108.0%	111.8%	119.2%	118.8%	119.6%	
Impact of CT on Admin Ratio - External Costs				0.5	0.2	1.2%	1.2%	1.7%	0.3%	0.0%	
Admin ex External CT Costs	5.9	5.4	6.2	7.4	7.2	8.0%	8.1%	8.3%	8.3%	7.7%	- Largest driver relates to increase in IT support areas (Business Relationship Management, IT Practises, Infrastructure and Operations) as IT tries to build an Division that is more ready to support the business needs of SGI and the Auto Fund.
Financial Claim Count (#)											
Damage	112,879	121,040	116,965	114,695	100,989	134,316	138,399	142,086	N/A	N/A	
No Fault Injury Benefits	4,743	4,800	4,479	4,552	3,177	4,679	4,726	4,744	N/A	N/A	
No Fault Liability	270	341	380	297	223	379	395	415	N/A	N/A	
Tort Accident Benefits	94	84	73	87	57	84	85	85	N/A	N/A	
Tort Liability	74	51	36	46	49	49	46	43	N/A	N/A	
Average Cost per Claim (\$)											
Damage	4,821	4,939	5,081	5,282	5,035	N/A	N/A	N/A	N/A	N/A	
No Fault Injury Benefits	52,885	29,175	48,670	31,601	128,288	N/A	N/A	N/A	N/A	N/A	
No Fault Liability	-3,905	78,602	96,493	59,305	85,588	N/A	N/A	N/A	N/A	N/A	
Tort Accident Benefits	12,724	23,136	3,111	6,125	14,977	N/A	N/A	N/A	N/A	N/A	
Tort Liability	45,714	31,539	-33,150	31,166	87,587	N/A	N/A	N/A	N/A	N/A	
Minimum Capital Test (%)	124.0	147.0	150.0	145.0	168.0	157%	158%	152%	155%	156%	
Minimum Capital Test (%) - Rolling 12 month	108.0	141.0	146.0	156.0	179.0	158%	157%	155%	154%	156%	
Insured Years (Excludes Trailers)	933,738	937,399	936,573	940,761	938,283	N/A	N/A	N/A	N/A	N/A	
Damage Frequency per 1,000 insured years	120.9	129.1	124.9	118.9	106.1	N/A	N/A	N/A	N/A	N/A	
Injury Frequency per 1,000 insured years	5.1	5.1	4.8	4.8	3.5	N/A	N/A	N/A	N/A	N/A	
Injury to Collision Ratio	4.2	4.0	3.8	7.8	6.5	N/A	N/A	N/A	N/A	N/A	
						N/A	N/A	N/A	N/A	N/A	