

Comparison Table for All Taxis Fleet under MSFC**As at date of claims report are at 30.06.2023 to All Tender participants****Option 3 - Excess S\$20,000 on All Claims**

UW YR	AVERAGE FLEET SIZE					NO OF CLAIMS					CLAIMS FREQUENCY no. of claims / avg fleet size															
	Comfort		Citycab		Comfort & City	SMRT		Total	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort	XS recovery	Comfort Claims Incurred (Net paid + Net OS)	Comfort Average Incurred (claim fgu) per veh	Comfort Average Incurred (net of xs) per veh	Comfort Average Incurred per claim	Comfort Average X recovery p veh	
	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort	Citycab	Comfort & City	SMRT	Total	Comfort Gross Incurred (Gross paid + Gross OS)	XS recovery	Comfort Claims Incurred (Net paid + Net OS)	Comfort Average Incurred (claim fgu) per veh	Comfort Average Incurred (net of xs) per veh	Comfort Average Incurred per claim
2010	5,789	3,926	9,715	2,607	12,322	2,325	1,496	3,821	684	4,505	40.16%	38.10%	39.33%	26.24%	36.56%	22,847,610.48	-	16,982,511.80	5,885,098.68	3,946.73	1,013.15	2,522.62	-	2,933.		
2011	5,841	4,039	9,880	3,054	12,934	2,278	1,434	3,712	590	4,302	39.00%	35.50%	37.57%	19.32%	33.26%	23,300,110.04	-	16,461,898.20	6,838,211.84	3,989.06	1,170.73	3,001.85	-	2,818.		
2012	5,948	4,114	10,062	3,405	13,467	2,040	1,346	3,386	517	3,903	34.30%	32.72%	33.65%	15.18%	28.98%	20,536,174.50	-	14,988,860.41	5,547,314.09	3,452.62	932.64	2,719.27	-	2,519.		
2013	6,143	4,225	10,368	3,300	13,668	2,186	1,339	3,525	777	4,302	35.59%	31.69%	34.00%	23.55%	31.47%	20,355,111.35	-	15,482,431.05	4,872,680.30	3,313.55	793.21	2,229.04	-	2,520.		
2014	6,238	4,264	10,502	3,473	13,975	2,077	1,341	3,418	606	4,024	33.30%	31.45%	32.55%	17.45%	28.79%	23,050,962.59	-	15,112,680.63	7,938,281.96	3,695.25	1,272.57	3,821.99	-	2,422.		
2015	6,360	4,348	10,708	3,542	14,250	2,047	1,429	3,476	718	4,194	32.19%	32.87%	32.46%	20.27%	29.43%	21,145,960.87	-	15,057,585.93	6,088,374.94	3,324.84	957.29	2,974.29	-	2,367.		
2016	6,385	4,318	10,703	3,454	14,157	2,344	1,495	3,839	829	4,668	36.71%	34.62%	35.87%	24.00%	32.97%	22,799,645.66	-	17,448,273.86	5,351,371.80	3,570.81	838.12	2,283.01	-	2,732.		
2017	5,710	3,876	9,586	3,114	12,700	1,964	1,308	3,272	686	3,958	34.40%	33.75%	34.13%	22.03%	31.17%	19,156,906.04	-	14,783,109.85	4,373,796.19	3,354.97	765.99	2,226.98	-	2,588.		
2018	4,710	3,240	7,950	2,321	10,271	1,603	1,036	2,639	511	3,150	34.03%	31.98%	33.19%	22.02%	30.67%	14,899,004.65	-	11,752,738.69	3,146,285.96	3,163.27	668.00	1,962.74	-	2,495.		
2019	4,281	2,909	7,190	2,350	9,540	1,375	878	2,253	464	2,717	32.12%	30.18%	31.34%	19.74%	28.48%	12,652,866.91	-	9,764,382.16	2,888,484.75	2,955.59	674.72	2,100.72	-	2,280.		
2020	3,748	2,537	6,285	1,799	8,084	779	520	1,299	184	1,483	20.78%	20.50%	20.67%	10.23%	18.34%	7,093,219.90	-	5,864,424.66	1,228,795.24	1,892.53	327.85	1,577.40	-	1,564.		
2021	7,066	2,381	9,447	1,818	11,265	1,836	553	2,389	345	2,734	25.98%	23.23%	25.29%	18.98%	24.27%	15,605,505.82	-	12,467,688.35	3,137,817.47	2,208.53	444.07	1,709.05	-	1,764.		
2022	6,665	2,274	8,939	1,662	10,601	2,043	661	2,704	494	3,198	30.65%	29.07%	30.25%	29.72%	30.17%	18,224,792.19	-	14,949,507.08	3,275,285.11	2,734.40	491.42	1,603.17	-	2,242.		
C T	74,884	46,451	121,335	35,899	157,234	24,897	14,836	39,733	7,405	47,138	33.25%	31.94%	32.75%	20.63%	29.98%	241,667,871.00	-	181,116,092.67	60,551,778.33	3,227.23	808.61	2,432.09	-	2,418.6		

AS IF XS \$20,000 INCURRED NET OF XS							AS IF XS \$20,000 INCURRED NET OF XS											
City Gross Incurred (Gross paid + Gross OS)	XS recovery	City Claims Incurred (Net paid + Net OS)	City Average Incurred (claim fgu) per veh	City Average Incurred (net of xs) per veh	City Average Incurred per claim	City Average XS recovery per veh	Comfort & City Gross Incurred (Gross paid + Gross OS)	XS recovery	Comfort & Citycab Claims Incurred (Net paid + Net OS)	Comfort & City Average Incurred (Net paid + Net OS)	Comfort & City Average Incurred (claim fgu) per veh	Comfort & City Average Incurred (net of xs) per veh	Comfort & City Average Incurred per claim	Comfort & City Average XS recovery per veh	SMRT Claims Incurred	SMRT Average Claims Incurred per veh	Total Claims Incurred	Average Claims Incurred per taxi
14,678,735.22	- 11,126,267.76	3,552,467.46	3,738.85	904.86	2,374.64	- 2,834.00	37,526,345.70	- 28,108,779.56	9,417,566.14	3,862.72	969.38	2,464.69	- 2,893.34	1,749,040.26	670.90	11,166,606.40	906.23	
13,170,400.45	- 9,969,683.77	3,200,716.68	3,260.81	792.45	2,232.02	- 2,468.35	36,470,510.49	- 26,431,581.97	10,038,928.52	3,691.35	1,016.09	2,704.45	- 2,675.26	3,754,003.32	1,229.21	13,792,931.84	1,066.41	
13,591,583.45	- 9,867,842.16	3,723,741.29	3,303.74	905.14	2,766.52	- 2,398.60	34,127,757.95	- 24,856,702.57	9,271,055.38	3,391.75	921.39	2,738.06	- 2,470.35	2,311,244.04	678.78	11,582,299.42	860.05	
13,136,153.81	- 10,162,004.32	2,974,149.49	3,109.15	703.94	2,221.17	- 2,405.21	33,491,265.16	- 25,644,435.37	7,846,829.79	3,230.25	756.83	2,226.05	- 2,473.42	5,044,457.26	1,528.62	12,891,287.05	943.17	
13,174,311.91	- 10,074,637.60	3,099,674.31	3,089.66	726.94	2,311.46	- 2,362.72	36,225,274.50	- 25,187,318.23	11,037,956.27	3,449.37	1,051.03	3,229.36	- 2,398.34	4,753,280.20	1,368.64	15,791,236.47	1,129.96	
18,086,639.20	- 10,477,638.09	7,609,001.11	4,159.76	1,750.00	5,324.70	- 2,409.76	39,232,600.07	- 25,535,224.02	13,897,376.05	3,663.86	1,279.17	3,940.56	- 2,384.69	4,242,229.65	1,197.69	17,939,605.70	1,258.92	
18,710,882.10	- 11,745,535.59	6,965,346.51	4,333.23	1,613.10	4,659.09	- 2,720.13	41,510,527.76	- 29,193,809.45	12,316,718.31	3,878.40	1,150.77	3,208.31	- 2,727.63	4,504,665.05	1,304.19	16,821,383.36	1,188.20	
13,262,742.84	- 9,700,233.84	3,562,509.00	3,421.76	919.12	2,723.63	- 2,502.64	32,419,648.88	- 24,483,343.69	7,936,305.19	3,381.98	827.91	2,425.52	- 2,554.07	2,485,540.61	798.18	10,421,845.80	820.62	
10,825,339.64	- 7,731,769.40	3,093,570.24	3,341.15	954.81	2,986.07	- 2,386.35	25,724,344.29	- 19,484,508.09	6,239,836.20	3,235.77	784.89	2,364.47	- 2,450.88	2,753,785.98	1,186.47	8,993,622.18	875.63	
8,338,486.37	- 6,165,274.33	2,173,212.04	2,866.44	747.06	2,475.18	- 2,119.38	20,991,353.28	- 15,929,656.49	5,061,696.79	2,919.52	703.99	2,246.65	- 2,215.53	1,538,885.13	654.84	6,600,581.92	691.88	
5,433,771.39	- 3,510,985.69	1,922,785.70	2,141.81	757.90	3,697.66	- 1,383.91	12,526,991.29	- 9,375,410.35	3,151,580.94	1,993.16	501.44	2,426.16	- 1,491.71	398,065.26	221.27	3,549,646.20	439.10	
4,960,961.42	- 3,745,109.34	1,215,852.08	2,083.56	510.65	2,198.65	- 1,572.91	20,566,467.24	- 16,212,797.69	4,353,669.55	2,177.04	460.85	1,822.38	- 1,716.18	716,435.75	394.08	5,070,105.30	450.08	
5,734,019.99	- 4,812,990.54	921,029.45	2,521.56	405.03	1,393.39	- 2,116.53	23,958,812.18	- 19,762,497.62	4,196,314.56	2,680.26	469.44	1,551.89	- 2,210.82	718,378.77	432.24	4,914,693.33	463.61	
153,104,027.79	- 109,089,972.43	44,014,055.36	3,296.03	947.54	2,966.71	- 2,348.50	394,771,898.79	- 290,206,065.10	104,565,833.69	3,253.57	861.79	2,631.71	- 2,391.78	34,970,011.28	974.12	139,535,844.97	887.44	

[53m
25m]
 8783 Taxi
 @ 4,000 km/1st
 net rent 31,267.400
 SIR 8,000.000
 38,267.400

To our updated results
 as on 30.5.23

Element 13/10/23
 Virtual capture
 can sign for 3 year plan
 note 4101 km 12.1, B/R 65/- handling fee
 NO P.C. He will pay for 4200
 Y horizon