

Saskatchewan Government Insurance
2014 Rate Program
Premium Trends by Class
SRRP IR #1 Question 20

Please note that past and future premium trends are equal for the 2013 and 2014 Rate Programs.

Vehicle Class	2013 Past/Future Premium Trend	2014 Past/Future Premium Trend	Difference	Notes from 2014 Rate Program Exhibit 2
CLEAR-Rated Vehicles	3.59%	2.82%	-0.77%	The trend has slowed compared to the past. Assume trend will be consistent with the trend over the last four years and not quite as low as experienced in the last couple of years.
A - Commercial Light Trucks	0.00%	3.16%	3.16%	Trend has increased in recent years. The 2012/2011 and 2013/2012 increases were the highest increases in the 10 year period. Assume the trend will be consistent with recent years' trends, but not as dramatic as the 2012/2011 and 2013/2012 increases.
F - Farm Light Truck - 1994 & Newer	2.92%	1.95%	-0.97%	Trend has slowed down significantly in recent years. Assume a smaller positive trend in the future, consistent with the past 4-year trend.
LV - Private Passenger Vehicles (PPV)	3.58%	2.78%	-0.80%	Trend has slowed in recent years, but is still positive. Assume that trend will be in line with the last 4 years
LV - PPV - Farm Cars	2.94%	1.34%	-1.60%	After a few years of high year-over-year changes, things look to be slowing down. Assume there will still be a small positive trend consistent with the last 4 years.
LV - PPV - Farm SUVs and Vans	2.56%	3.02%	0.46%	Year-over-year changes have been fairly stable over the last 4 years. Assume the future trend will be consistent with the 4 year trend.
LV - Police Cars	1.83%	1.28%	-0.55%	In recent years, the trend has been positive and rather small. Assume this continues in the future
LV - Police Trucks, Vans & SUVs	3.95%	1.58%	-2.37%	The average on-level Written Premium Incl RSR Surcharges were growing steadily at quite a high rate until very recently. Now, the growth looks to have slowed down. Assume the trend will be positive, but not as high as indicated by the longer-term trends.
LV - Udrives	1.42%	1.67%	0.25%	2011/2010 was an extreme year. This class has volatile premium per exposure. Mid-term to long-term trend will provide the best estimate.
PT - Taxis (Rural)	4.04%	2.67%	-1.37%	Magnitude of increases has been lower in recent years. Still, it is assumed that the future trend may be more in line with the longer-term trends and not continuing to be quite as low. Trend selected based on 5 year trend, which also happens to be very similar to the 2013/2012 increase.
Conventionally Rated Vehicles				
Ambulances	0.00%	0.00%	0.00%	Ambulances have a maximum fee, which most vehicles receive. No premium trend expected. BR trend has become negative as a result of one large customer who has historically had a BR discount of 4-6%, but received a 0% discount after May 2011, and an 80% surcharge after May 2012.
A - Commercial Vehicles:				
Heavy Trucks and Vans - IRP	-1.33%	0.28%	1.61%	Not many exposures in either the IRP or BR separate programs, and the trend for both is very close to 0%. Combine and use the selected trend for both.
Heavy Trucks and Vans - Non-IRP	0.41%	0.28%	-0.13%	Not many exposures in either the IRP or BR separate programs, and the trend for both is very close to 0%. Combine and use the selected trend for both.
Power Units - IRP	-1.00%	0.00%	1.00%	Not enough BR experience to select trends separate from IRP especially when the trend isn't exactly clear given past volatility. Use combined trend.
Power Units - Non-IRP	0.52%	0.00%	-0.52%	Not enough BR experience to select trends separate from IRP especially when the trend isn't exactly clear given past volatility. Use combined trend.
C & D - Commercial Vehicles:				
Heavy Trucks and Vans	0.27%	0.56%	0.29%	Slight positive trend apparent. Base selection on 6 year trend rather than shorter-term trend as the year-over-year changes are a bit volatile when considering how small the trend is. Selection is close to the year-over-year changes over the last two periods.
Power Units	0.81%	0.73%	-0.08%	Slight positive trend. Assume trend will be in line with 4 year trend
F - Farm Vehicles:				
Heavy Trucks and Vans	5.58%	5.76%	0.18%	There was a small decrease over 2012/2011, but a large increase over 2013/2012. Last year's selection was 5.58%, which still looks to be reasonable. The last seven year-over-year changes have been significantly positive as a whole. This trend is assumed to continue, so the trend is selected based on the 8 year trend.
Light Trucks - 1993 & Older	0.39%	0.00%	-0.39%	Recently, the average on-level Written Premium Incl RSR Surcharges have stabilized. Assume the trend is now 0%
Power Units	6.08%	6.00%	-0.08%	Trend was a touch lower in 2013. Assume the trend will be consistent with what was experienced over the past 6 years.
Hearses	0.00%	0.00%	0.00%	Flat fee, no trend selected.

Vehicle Class	2013 Past/Future Premium Trend	2014 Past/Future Premium Trend	Difference	Notes from 2014 Rate Program Exhibit 2
L - Dealer Plates	-0.15%	0.00%	0.15%	Past trend is extremely close to 0%, with recent 3 years right around 0% change. Assume no change for future
L - Snowmobile Dealers	0.00%	0.00%	0.00%	0.00%
LV - Antiques	0.00%	0.00%	0.00%	Almost no fluctuation at all in premium per exposure because it's a flat fee of \$81 per vehicle. No trend selected
LV - Buses	-0.94%	-0.37%	0.57%	There is a small negative trend over the experience period. The slight bump up over 2013/2012 is not expected to continue. Selection based on 4-year trend.
LV - Buses (Restricted)	-0.95%	-0.55%	0.40%	Slight decreasing trend, though hardly any change over 2013/2012. Selection based on 4-year trend
LV - Motorcycles	1.87%	1.70%	-0.17%	There is a long-term positive trend. The year-over-year change was lower for 2013/2012, but future changes are not expected to be quite that low. Also not expected to be as high as it was back in 2007-2008. Select 6-year trend.
LV - Motorhomes	1.57%	1.75%	0.18%	Sustained long-term positive trend, with a smaller trend in 2012/2011 so far. Select long term trend
MT - Snowmobiles	0.00%	0.00%	0.00%	Flat fee premium for snowmobiles
PB - Passenger Inter-city Buses	1.90%	1.53%	-0.37%	There a slight positive trend over the experience period. Select 7-year trend rather than a shorter-term trend as the experience is a bit unstable.
PC - Passenger City Buses	1.00%	1.85%	0.85%	Positive trend over the experience period, steady with the occasional jump up. Select 7-year trend
PS - Passenger School Buses	1.43%	1.88%	0.45%	The 2013/2012 change was high, but future changes are not expected to be as high as this. Excluding the 2013/2012 change, year-over-year changes have been rather low in recent years. Selection based on 5-year trend.
PT - Taxis	2.66%	0.00%	-2.66%	The average on-level Written Premium Incl RSR Surcharge has decreased in the last two years, after increasing in years prior. Given high increases as recently as 2011/2010 and 2010/2009, we are not confident that the trend will continue to be negative. Select 0% going forward.
Trailers				
F - Trailers	1.64%	1.19%	-0.45%	Trends in recent years have been slightly lower than the long-term trends. Select a 5-year trend to capture this recent trend
LT - Trailer Dealers/Movers	0.00%	0.00%	0.00%	Too volatile to show any trend as being correct, positive or negative.
T - Personal Trailers	0.53%	0.00%	-0.53%	There has been a slight positive trend in recent years, but the average on-level premium actually dropped over 2013/2012. Select 0% since the past 4 annual changes have balanced around 0%.
T - Utility	0.00%	0.00%	0.00%	Charged a flat fee of \$34.
TS - Commercial Trailers	1.00%	2.50%	1.50%	The average on-level Written Premium Incl RSR Surcharge has been growing since 2011/2010 and this level of growth is expected to continue. Selected 3-year trend.
Miscellaneous Classes				
A - Excess Value	0.00%	0.00%	0.00%	Fixed rate per value increment, no premium trend expected
C&D - Non-Resident	0.00%	0.00%	0.00%	Flat fee, no trend selected.
C&D - Excess Value	0.00%	0.00%	0.00%	Flat rate for each value increment.
Industrial Tracked Vehicles	0.00%	0.00%	0.00%	Charged a flat fee. Adjust the weighting to use the 2011/2012 value because there were no exposures in 2012/2013 year
LV - Motorized Bicycle	0.00%	0.00%	0.00%	Charged a flat fee.
PV - Converted Vehicles	0.00%	0.00%	0.00%	No clear positive or negative trend as experience is very unstable. The trends are largely influenced by the high 2013/2012 change.
PV - Heavy Trucks and Vans	5.22%	5.85%	0.63%	Select long-term trend since large changes over 2008/2007 and 2013/2012 have a large influence over the trends. The selection looks reasonable compared to recent year-over-year changes.
PV - Power Units	3.50%	2.53%	-0.97%	Year-over-year changes are quite volatile, but a positive trend is apparent. The large jumps 2007/2006 and 2008/2007 should be excluded from the trend selection. Select 6-year trend.
TS - Excess Value	0.00%	0.00%	0.00%	Fixed rate per value increment, no premium trend expected

Saskatchewan Government Insurance
2014 Rate Program
Exposure Trends by Class
SRRP IR #1 Question 21

Vehicle Class	2013 Rate Program		2014 Rate Program		Difference in Current Trend	Difference in Future Trend	Notes from 2014 Rate Program Exhibit 4
	Exposure Trend 2012	Exposure Trend 2013 - 2014	Exposure Trend 2013	Exposure Trend 2014 - 2015			
CLEAR-Rated Vehicles	2.75%	2.50%	1.00%	2.38%	-1.75%	-0.12%	Over the past 5-6 years, a lower trend emerges than over the longer term. Expect that mid-term trend to continue, select 6 year trend. Slight decline so far in the 2013 year, expect that to reduce the 2013 exposure trend.
A - Commercial Light Trucks	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	Experienced a negative trend in the past, but seems to have flattened out. The 2013 year is high so far, could experience some growth. Forecast no growth or decline in exposures beyond 2013
F - Farm Light Truck - 1994 & Newer	3.00%	4.00%	2.00%	4.50%	-1.00%	0.50%	Has been somewhat volatile, but has averaged 4-5% over the long-run. Select 4.5% for 2014-2018 as a result. Slight decline so far in 2013 means we expect 2013 to have less growth than the long-run average
LV - Private Passenger Vehicles (PPV)	3.00%	2.75%	2.25%	2.75%	-0.75%	0.00%	The high 2011-2012 experience did not continue in 2012-2013. The 2013 exposure trend was adjusted downward for the low actual 2012-2013 experience, but not too far as it seems that it is picking back up again in May. A longer term trend was used for 2014-2018.
LV - PPV - Farm Cars	-12.00%	-10.00%	-15.00%	-10.00%	-3.00%	0.00%	2013 exposure trend adjusted downward based on actual 2012-2013 experience. Long-term trend used for 2014-2018.
LV - PPV - Farm SUVs and Vans	-2.50%	-2.50%	-3.00%	-2.50%	-0.50%	0.00%	The trend is negative, but not as extreme as the negative trend for Farm Cars. Selected a slightly more negative trend for the 2013 exposure trend based on the experience to date for 2013. The 2014-2018 trend is based on more recent years' experience.
LV - Police Cars	-8.00%	-2.00%	-2.50%	-2.50%	5.50%	-0.50%	The exposures are volatile, but there is an obvious negative trend as they have dropped significantly in recent years. Exposure trend for 2013-2018 selected based on long-term trend due to volatility
LV - Police Trucks, Vans & SUVs	0.00%	5.00%	7.50%	7.50%	7.50%	2.50%	Exposure growth varies considerably from year to year. Longer-term trend used for 2013-2018 exposure trend selections.
LV - Udrives	10.00%	6.50%	5.00%	5.00%	-5.00%	-1.50%	2013-2018 exposure trend selected based on long-term trends.
PT - Taxis (Rural)	15.00%	15.00%	0.00%	5.00%	-15.00%	-10.00%	Large growth in 2010, after a decline from 2003-2009. Growth in 2011 indicates future will likely grow, select 5% for 2014-2018. 2013 has a slight decline so far, so assume no growth for this year.
Conventionally Rated Vehicles	0.00%	0.00%					
Ambulances	1.00%	1.00%	1.00%	1.50%	0.00%	0.50%	There has been some considerable fluctuations in the exposure growth percentage from year to year. Overall, there is an upward trend apparent. The small overall change from June 2009 - May 2013 may indicate that the trend is slowing down. The five months total to May 2013 even had a decline from the five month total to May 2012. Final selected trend based on exposure growth over past 5 years.
A - Commercial Vehicles:							
Heavy Trucks and Vans - IRP	3.00%	3.00%	4.00%	4.00%	1.00%	1.00%	The exposure growth from year to year is volatile. The long-term trend is positive. Select trend based on the growth over the past 6 years.
Heavy Trucks and Vans - Non-IRP	7.00%	7.00%	7.00%	7.00%	0.00%	0.00%	Over the long term, a high positive trend is apparent. Exposure growth over 2009-2013 was not as high as in 2009 and prior. Selected trend is based on mid-term trends.
Power Units - IRP	0.00%	0.00%	1.00%	1.00%	1.00%	1.00%	Exposure growth is very volatile year-over-year. There is a slight positive trend over the long term
Power Units - Non-IRP	15.00%	8.00%	12.00%	8.00%	-3.00%	0.00%	Written exposures in the first 5 months of 2013 were about 18% higher than the written exposures in the first 5 months of 2012. The 2013 selected trend takes this high growth into account. The 2014-2018 selected trends are based on the mid-term trends.
C & D - Commercial Vehicles:							
Heavy Trucks and Vans	3.00%	3.50%	4.00%	4.00%	1.00%	0.50%	The long-term positive trend is expected to continue
Power Units	15.00%	12.00%	9.00%	12.00%	-6.00%	0.00%	Recently, there has been very large exposure growth. Expect future to be more like the recent 5 years rather than the earlier years. The 2013/2012 change was lower than in the three years prior. Adjust the 2013 selection down to account for this.
F - Farm Vehicles:							
Heavy Trucks and Vans	-7.00%	-5.00%	-8.00%	-5.00%	-1.00%	0.00%	The exposures written in the first 5 months of 2013 were 11.5% lower than the exposures written in the first 5 months of 2012. The 2013 selected trend takes this large exposure decrease into account. The 2014-2018 selected trends are based on the mid-term trends. Farmers are no longer buying grain trucks as they used to. Semi truck and trailers and grain carts are now the preferred method of hauling/moving grain

Vehicle Class	2013 Rate Program		2014 Rate Program		Difference in Current Trend	Difference in Future Trend	Notes from 2014 Rate Program Exhibit 4
	Exposure Trend 2012	Exposure Trend 2013 - 2014	Exposure Trend 2013	Exposure Trend 2014 - 2015			
Light Trucks - 1993 & Older	-13.00%	-13.00%	-16.00%	-13.00%	-3.00%	0.00%	There is a consistent negative trend. The 2013 selection was adjusted downward based on experience for 2013 to date. The 2014-2018 selections are based on the long-term trends.
Power Units	15.00%	12.00%	5.00%	11.00%	-10.00%	-1.00%	Exposure growth from June 1, 2012 - May 31, 2013 was low and the 2013 selected trend takes this into account. The 2014-2018 selected trends are based on the long-term trends. Farmers have moved away from using grain trucks and have opted for semi truck and trailer units. The positive growth trend is expected to continue for the foreseeable future.
Hearses	0.00%	2.50%	0.00%	2.00%	0.00%	-0.50%	The year-to-year exposure growth is very volatile, so the selected trends are based on the long-term trend. The 2013 selection was adjusted downward to account for the fact that exposure growth was negative in the first 5 months of 2013.
L - Dealer Plates	0.00%	1.00%	0.00%	1.00%	0.00%	0.00%	Trend is lower in recent years. Select 2014-2018 trend based on shorter-term trends. Adjusted the 2013 trend downward based on 2013 experience to date.
L - Snowmobile Dealers	2.00%	2.00%	0.00%	0.00%	-2.00%	-2.00%	There is a lot of volatility in the data as there are not many exposures here. The 2012-2013 exposure trend is very high. Ignoring June 1, 2012 - May 31, 2013 exposure growth, exposures have fluctuated around 40 exposures each year starting in 2006. Assume there is no real underlying trend here
LV - Antiques	8.50%	7.00%	6.00%	7.50%	-2.50%	0.50%	2013 exposure trend adjusted downward based on actual experience for 2012-2013. Select long-term trend for 2014, and assume reduced trend for 2015-2018 since restrictions on motorcycles plated as antiques will be in place at that time (they are driving some of the increase)
LV - Buses	4.00%	4.00%	3.00%	3.00%	-1.00%	-1.00%	Exposures consistently increased to 2008, then declined in 2010, increased in 2011-2012, then fell again in 2013. Future trend is expected to be positive, but not as high as indicated by the long-term trends
LV - Buses (Restricted)	0.00%	0.00%	-8.00%	-10.00%	-8.00%	-10.00%	Trend in the last couple of years has not been as negative as over the long-term. Trend selected based on mix of recent and historical experience.
LV - Motorcycles	7.50%	5.00%	-5.00%	3.00%	-12.50%	-2.00%	Exposures dropped significantly in 2013, likely due to both the rate increase that went into effect in August 2012 and the late spring we had in 2013. Expect a positive exposure trend for 2014-2018, but likely not as high as in the past. Adjust 2013 exposure trend based on experience to date.
LV - Motorhomes	1.00%	0.00%	-3.00%	-0.50%	-4.00%	-0.50%	Slight negative long-term trend. Written exposures for Jan-May 2013 were about 7% lower than written exposures from Jan-May 2012. Select a negative exposure trend for 2013 as exposures are expected to come down a bit in 2013 considering the actual experience to date. Select -0.5% for future trend
MT - Snowmobiles	5.00%	3.00%	5.00%	5.00%	0.00%	2.00%	Very seasonal class. Year 2011 had dramatically low exposures due to lack of snowfall, but exposures came back up in 2012. The 2013 exposures written from Jan-May, were similar to that for 2012. Final selected trends based on long-term trend.
PB - Passenger Inter-city Buses	8.00%	8.00%	10.00%	7.00%	2.00%	-1.00%	Trends are volatile, but clearly positive and significant. Selection based on 8 year trend. Exposure growth in the first 5 months of 2013 was high. Adjust the 2013 selection upwards to account for this high exposure growth.
PC - Passenger City Buses	1.00%	1.00%	2.50%	2.50%	1.50%	1.50%	Exposure growth is erratic from year to year, but there is positive growth over the long-term. Trend selections based on long-term experience.
PS - Passenger School Buses	0.00%	0.00%	1.00%	1.00%	1.00%	1.00%	Slightly positive trend in recent years. 2013/2012 is having a large influence on the trends appearing for selection.
PT - Taxis	5.00%	0.00%	7.50%	5.00%	2.50%	5.00%	Strange dip in exposures in 2011/2010 that has since bounced back up above the 2009 levels. Expect that growth will continue, though maybe not as high as in 2012 and 2013. Select a slightly higher trend for 2013 as experience to date indicates high exposure growth for 2013.
Trailers							
F - Trailers	7.50%	6.50%	6.00%	6.50%	-1.50%	0.00%	2014-2018 exposure trends selected based on long-term trends. Exposure growth appears to have stalled in March and April 2013 - perhaps due to the late spring. It picked up in May 2013 when spring finally came. Still, select something a bit lower for 2013 as exposure growth for 2013 should be lower than the long-term trend. Farmers have moved away from using grain trucks and have opted for semi truck and trailer units. The positive growth trend is expected to continue.
LT - Trailer Dealers/Movers	2.00%	2.00%	4.50%	4.50%	2.50%	2.50%	The exposures are quite volatile, but have clearly been growing in recent years. Selected trend us based on average growth over June 1, 2008 - May 31, 2013.
T - Personal Trailers	11.00%	9.00%	6.00%	10.00%	-5.00%	1.00%	The exposure growth from June 1, 2012 - May 31, 2013 was low because of the delayed spring. Adjust the 2013 exposure trend downward to account for this. The 2014-2018 exposure trends are based on the long-term trends.

Vehicle Class	2013 Rate Program		2014 Rate Program		Difference in Current Trend	Difference in Future Trend	Notes from 2014 Rate Program Exhibit 4
	Exposure Trend 2012	Exposure Trend 2013 - 2014	Exposure Trend 2013	Exposure Trend 2014 - 2015			
T - Utility	4.50%	4.50%	3.00%	5.00%	-1.50%	0.50%	Exposure growth can vary considerably from year to year. Select 2014-2018 exposure trend based on long-term trends. Adjust 2013 trend downward to take into account the low exposure growth to date.
TS - Commercial Trailers	8.00%	7.00%	7.00%	7.00%	-1.00%	0.00%	2013-2018 trends selected based on long-term trends.
Miscellaneous Classes							
A - Excess Value	8.00%	8.00%	20.00%	10.00%	12.00%	2.00%	High sporadic growth in the past, and extremely large growth in 2013. Could be the 2012 rate decrease, but need to find out for sure.
C&D - Non-Resident	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	There has been a history of decreasing exposures from changes to residency eligibility (occurred in 2000, 2003, 2010). The exposures remaining in this class should be legitimate non-residents going forward. No indications that the future trend will be either positive or negative
C&D - Excess Value	12.00%	12.00%	20.00%	15.00%	8.00%	3.00%	High sporadic growth in the past, and extremely large growth in 2013. Could be the 2012 rate decrease, but need to find out for sure.
Industrial Tracked Vehicles	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Haven't written any in a while. No trend would make sense starting with 0 exposures as the starting point, but don't really expect many exposures (if any at all) going forward
LV - Motorized Bicycle	-10.00%	-10.00%	0.00%	0.00%	10.00%	10.00%	This class has very few exposures. The exposures have declined significantly since 2006. They now may be leveling off. Assume future exposure growth of 0%.
PV - Converted Vehicles	0.00%	0.00%	5.00%	5.00%	5.00%	5.00%	Hardly any exposures here, and decreased in 2013/2012. Assume some future growth
PV - Heavy Trucks and Vans	1.00%	1.00%	0.00%	0.00%	-1.00%	-1.00%	Exposures are relatively constant over the past few years, including 2013 so far. Assume 0% exposure trend for the future.
PV - Power Units	0.00%	0.00%	10.00%	10.00%	10.00%	10.00%	There are very few exposures here, but strong growth is apparent. Select a trend below the past as trends this high are likely not sustainable.
TS - Excess Value	12.00%	12.00%	15.00%	15.00%	3.00%	3.00%	High sporadic growth in the past, and recent rate decrease will only add to exposure counts.

Saskatchewan Government Insurance
2014 Rate Program
Claim Frequency Trend
SRRP IR #1 Question 22

2014 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	-0.50%	-0.50%	-0.50%	-0.50%	3.50%	3.50%	-0.50%	-0.50%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	-6.00%	-6.00%	-5.50%	-5.50%	-5.50%	-5.50%	-6.00%	-6.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	-1.00%	-1.00%	-1.00%	-1.00%	2.13%	2.13%	-1.00%	-1.00%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.00%	1.00%	-3.00%	-1.00%	5.00%	5.00%	1.00%	1.00%	-6.00%	-8.00%	1.00%	1.00%	-3.00%	-1.00%
Cover 32 - Comprehensive Coverage	-0.25%	-0.25%	3.93%	3.93%	3.93%	3.93%	-0.25%	-0.25%	-3.00%	-3.00%	-0.25%	-0.25%	3.93%	3.93%
Cover 33 - Glass Coverage	30.00%	8.00%	31.59%	11.81%	31.59%	11.81%	30.00%	8.00%	30.00%	8.00%	30.00%	8.00%	31.59%	11.81%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-7.00%	-7.00%	-2.04%	-2.04%	-2.04%	-2.04%	-7.00%	-7.00%	-7.00%	-7.00%	-7.00%	-7.00%	-2.04%	-2.04%
Cover 42 - Theft Coverage	-10.00%	-10.00%	-3.72%	-3.72%	-3.72%	-3.72%	-10.00%	-10.00%	-6.07%	-6.07%	-10.00%	-10.00%	-3.72%	-3.72%
Damage Catastrophes	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Appeal	-4.00%	-4.00%	-4.00%	-4.00%	-4.00%	-4.00%	-4.00%	-4.00%	NA	NA	NA	NA	NA	NA
Care Benefits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.48%	NA	NA	NA	NA	NA	NA
Income Replacement	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-2.70%	-2.70%	NA	NA	NA	NA	NA	NA
Death Benefits	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	NA	NA	NA	NA	NA	NA
Economic Loss	-7.00%	10.00%	-7.00%	10.00%	-7.00%	10.00%	-7.00%	10.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Out of Province	-8.00%	1.00%	-8.00%	1.00%	-8.00%	1.00%	-8.00%	1.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-5.27%	-2.90%	NA	NA	NA	NA	NA	NA
Permanent Impairment	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%	-2.58%	-2.58%	NA	NA	NA	NA	NA	NA
Tort Injury	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	NA	NA	NA	NA	NA	NA
Tort Liability	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	NA	NA	NA	NA	NA	NA

2013 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	-8.00%	-8.00%	-5.00%	-5.00%	-8.00%	-8.00%	-8.00%	-8.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	-1.50%	-1.50%	-3.00%	-3.00%	-1.50%	-1.50%	-1.50%	-1.50%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.00%	1.00%	-2.50%	-0.50%	1.00%	1.00%	1.00%	1.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%
Cover 32 - Comprehensive Coverage	0.00%	0.00%	2.90%	2.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 33 - Glass Coverage	40.00%	40.00%	41.00%	41.00%	40.00%	40.00%	40.00%	40.00%	35.57%	35.57%	35.57%	35.57%	35.57%	35.57%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-6.00%	-6.00%	0.66%	0.66%	-6.00%	-6.00%	-6.00%	-6.00%	-2.48%	-2.48%	-2.48%	-2.48%	-2.48%	-2.48%
Cover 42 - Theft Coverage	-6.00%	-6.00%	-1.39%	-1.39%	-6.00%	-6.00%	-6.00%	-6.00%	-4.22%	-4.22%	-4.22%	-4.22%	-4.22%	-4.22%
Damage Catastrophes	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Appeal	-3.00%	-4.00%	-3.00%	-4.00%	-3.00%	-4.00%	-3.00%	-4.00%	NA	NA	NA	NA	NA	NA
Care Benefits	1.00%	0.00%	1.00%	0.00%	1.00%	0.00%	1.00%	0.00%	NA	NA	NA	NA	NA	NA
Income Replacement	-3.00%	-3.50%	-3.00%	-3.50%	-3.00%	-3.50%	-3.00%	-3.50%	NA	NA	NA	NA	NA	NA
Death Benefits	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Economic Loss	-15.00%	-15.00%	-15.00%	-15.00%	-15.00%	-15.00%	-15.00%	-15.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Out of Province	-10.00%	-5.00%	-10.00%	-5.00%	-10.00%	-5.00%	-10.00%	-5.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%	-5.96%	-4.37%	NA	NA	NA	NA	NA	NA
Permanent Impairment	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-2.26%	-2.26%	NA	NA	NA	NA	NA	NA
Tort Injury	-3.00%	0.00%	-3.00%	0.00%	-3.00%	0.00%	-3.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Liability	4.00%	0.00%	4.00%	0.00%	4.00%	0.00%	4.00%	0.00%	NA	NA	NA	NA	NA	NA

Difference	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21- Damage Liability to Others Auto	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	0.00%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	2.00%	2.00%	-0.50%	-0.50%	2.50%	2.50%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	0.50%	0.50%	2.00%	2.00%	3.63%	3.63%	0.50%	0.50%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	0.00%	0.00%	-0.50%	-0.50%	4.00%	4.00%	0.00%	0.00%	-1.00%	-3.00%	6.00%	6.00%	2.00%	4.00%
Cover 32 - Comprehensive Coverage	-0.25%	-0.25%	1.04%	1.04%	3.93%	3.93%	-0.25%	-0.25%	-3.00%	-3.00%	-0.25%	-0.25%	3.93%	3.93%
Cover 33 - Glass Coverage	-10.00%	-32.00%	-9.41%	-29.19%	-8.41%	-28.19%	-10.00%	-32.00%	-5.57%	-27.57%	-5.57%	-27.57%	-3.98%	-23.76%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-1.00%	-1.00%	-2.70%	-2.70%	3.96%	3.96%	-1.00%	-1.00%	-4.52%	-4.52%	-4.52%	-4.52%	0.44%	0.44%
Cover 42 - Theft Coverage	-4.00%	-4.00%	-2.34%	-2.34%	2.28%	2.28%	-4.00%	-4.00%	-1.85%	-1.85%	-5.78%	-5.78%	0.50%	0.50%
Damage Catastrophes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Appeal	-1.00%	0.00%	-1.00%	0.00%	-1.00%	0.00%	-1.00%	0.00%	NA	NA	NA	NA	NA	NA
Care Benefits	-1.00%	0.00%	-1.00%	0.00%	-1.00%	0.00%	-0.52%	0.48%	NA	NA	NA	NA	NA	NA
Income Replacement	-0.50%	0.00%	-0.50%	0.00%	-0.50%	0.00%	0.30%	0.80%	NA	NA	NA	NA	NA	NA
Death Benefits	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	NA	NA	NA	NA	NA	NA
Economic Loss	8.00%	25.00%	8.00%	25.00%	8.00%	25.00%	8.00%	25.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Out of Province	2.00%	6.00%	2.00%	6.00%	2.00%	6.00%	2.00%	6.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	0.69%	1.48%	NA	NA	NA	NA	NA	NA
Permanent Impairment	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%	-0.31%	-0.31%	NA	NA	NA	NA	NA	NA
Tort Injury	-0.50%	-3.50%	-0.50%	-3.50%	-0.50%	-3.50%	-0.50%	-3.50%	NA	NA	NA	NA	NA	NA
Tort Liability	0.00%	4.00%	0.00%	4.00%	0.00%	4.00%	0.00%	4.00%	NA	NA	NA	NA	NA	NA

Notes

Where frequency trends differ by more than 1 percentage point, summary exhibits from the 2013 and 2014 rate programs have been compiled. The exhibits show the selected trend for the rating year, as well give rational behind why the trend was selected. Trends for some classes have changed because of the organization of damage coverage groups for the 2014 rate program. For example, ambulances and buses were combined with light vehicles for damage in the 2013 rate program. This year they either have their own trends selected, or have been grouped with heavy vehicles. As well, all trailer classes used to be grouped together. For the 2014 rate program, utility trailers are grouped with light vehicles and commercial trailers have been grouped with heavy vehicles.

The summary exhibits have been arranged as given below. Where credibility weighting was used, the credible exhibit is was also included.

Damage Coverages for Light Vehicles and Motorcycles

Covers 22, 33 and 42

Damage Coverages for Heavy Vehicles and Ambulance & Bus

Covers 21, 23-33, 41, 42

Damage Coverages for Trailers

Covers 31-33, 41, 42

Injury and Liability Coverages

Death Benefits, Medical Expenses excl Funding, Permanent Impairment, Economic Loss, Non Economic Loss, Out of Province, Tort Injury, Tort Liability

Damage Coverages for Light Vehicles and Motorcycles

Covers 22, 33 and 42

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

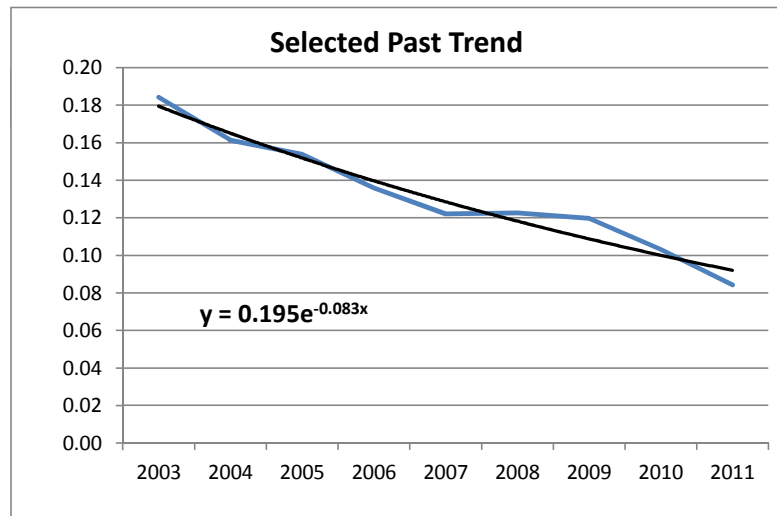
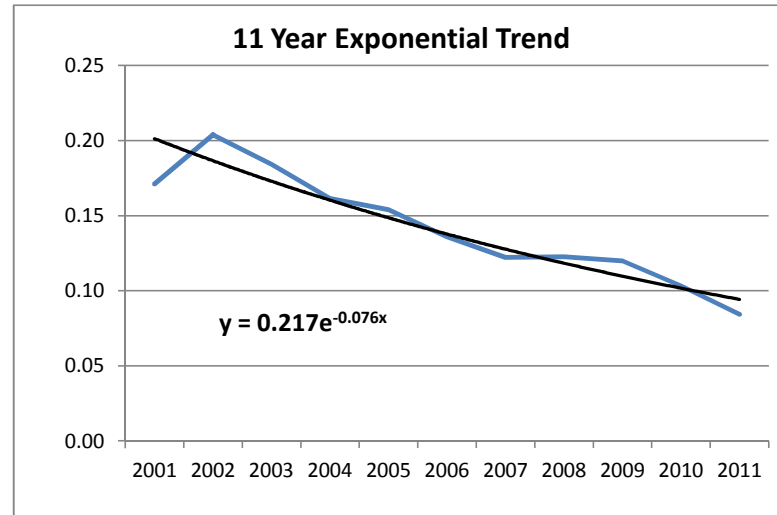
Coverage: Damage Liability to Others Property (22)

Rating year: 08/01/2013

Exhibit 3 - Page 4-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-7.30%	0.9089
10-yr exp trend	-8.30%	0.9613
9-yr exp trend	-8.11%	0.9470
8-yr exp trend	-7.91%	0.9243
7-yr exp trend	-8.14%	0.8983
6-yr exp trend	-8.00%	0.8426
5-yr exp trend	-8.74%	0.7977
4-yr exp trend	-11.95%	0.9066
3-yr exp trend	-16.13%	0.9924



Selected Trends

Past	-8.00%
Future	-8.00%

Trend Selection Notes:

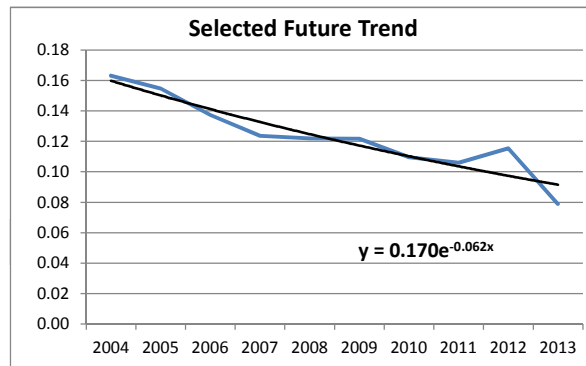
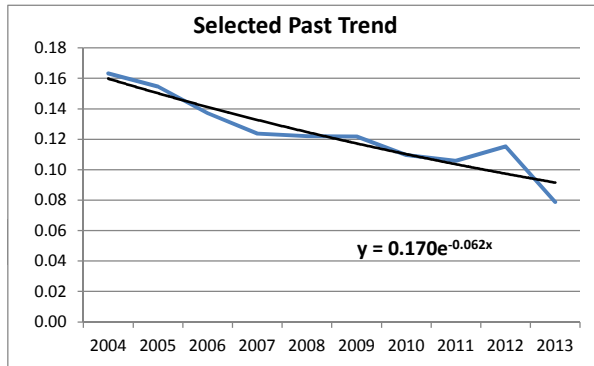
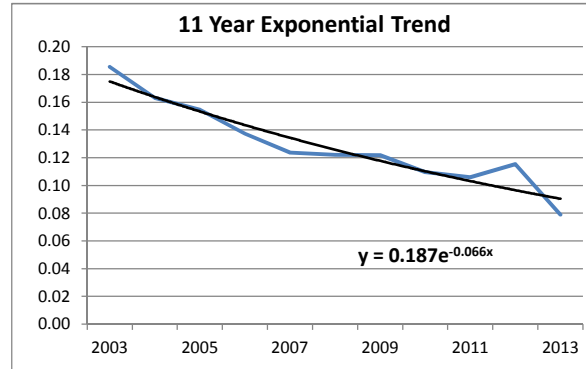
Past Trend: Seems consistent with All Including Trailers, but a bit more extreme. Based on available trends. Future Trend: Equal to past trend, no changes expected.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban)

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability to Others Property (22)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-6.40%	0.8798
10-yr exp trend	-6.03%	0.8403
9-yr exp trend	-5.88%	0.7857
8-yr exp trend	-5.51%	0.6995
7-yr exp trend	-5.57%	0.6133
6-yr exp trend	-6.58%	0.6071
5-yr exp trend	-7.88%	0.5836
4-yr exp trend	-8.66%	0.4644
3-yr exp trend	-13.73%	0.5455



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -8.00%	N/A	Past N/A
Future -8.00%		Future N/A

Trend Selection Notes:

Past Trend: Seems consistent with All Including Trailers, but a bit more extreme. Based on available trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -6.00%	1.0000	Past -6.00%
Future -6.00%		Future -6.00%

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

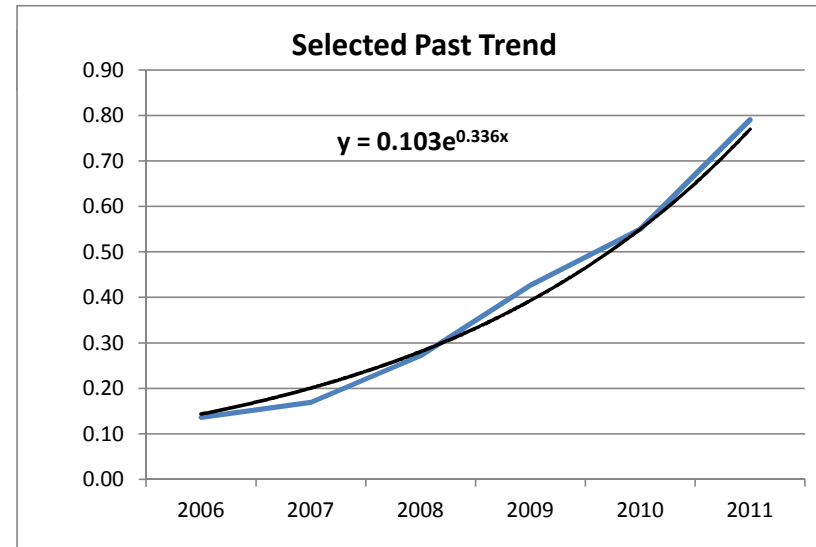
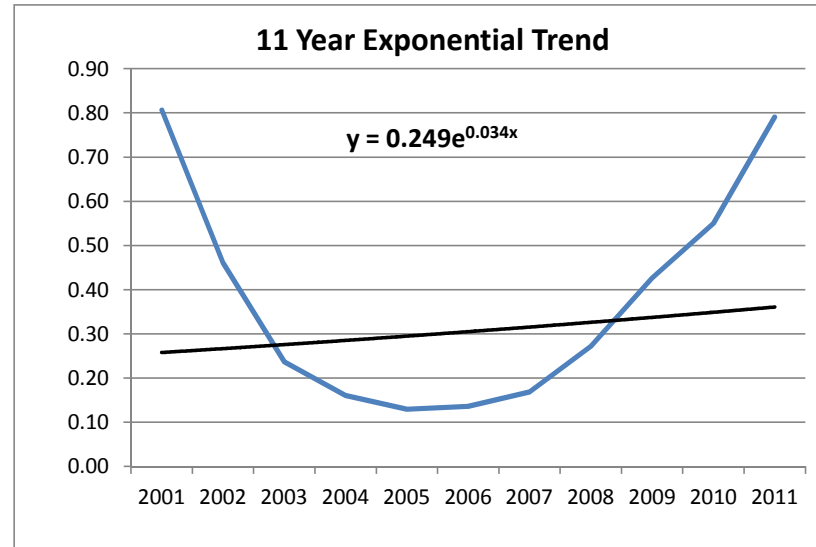
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 4-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	3.41%	0.0264
10-yr exp trend	11.58%	0.2705
9-yr exp trend	21.31%	0.6637
8-yr exp trend	30.37%	0.8787
7-yr exp trend	38.62%	0.9704
6-yr exp trend	44.05%	0.9905
5-yr exp trend	46.07%	0.9877
4-yr exp trend	41.25%	0.9891
3-yr exp trend	36.10%	0.9897



Selected Trends

Past	40.00%
Future	40.00%

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

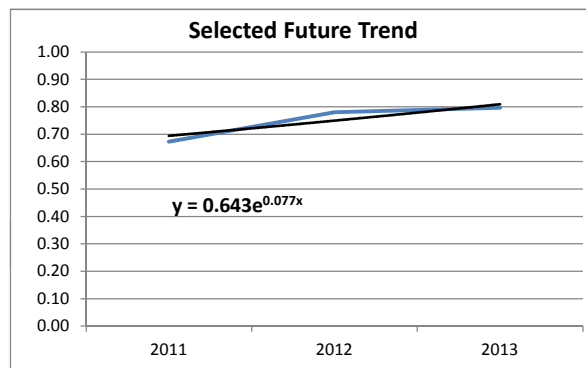
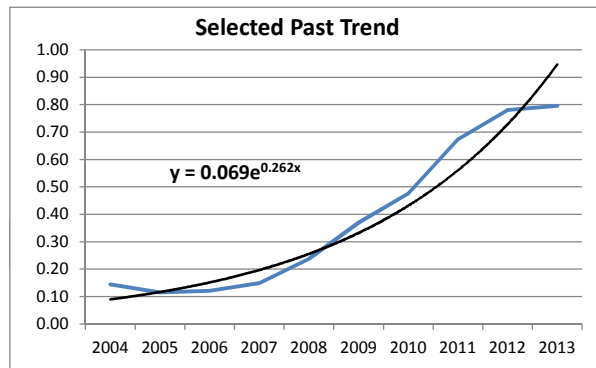
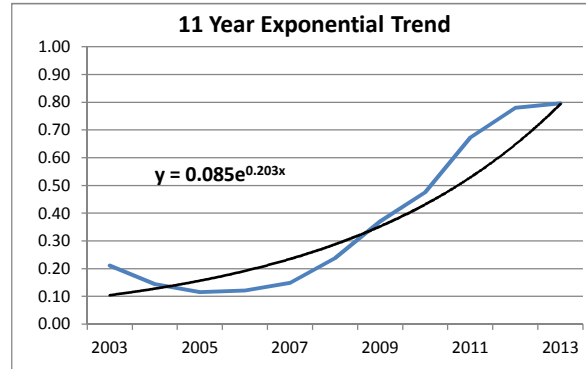
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	22.51%	0.7968
10-yr exp trend	28.40%	0.9232
9-yr exp trend	32.77%	0.9636
8-yr exp trend	34.36%	0.9576
7-yr exp trend	33.06%	0.9367
6-yr exp trend	27.94%	0.9279
5-yr exp trend	22.47%	0.9154
4-yr exp trend	18.47%	0.8421
3-yr exp trend	8.80%	0.8376



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 40.00%	N/A	Past N/A
Future 40.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 30.00%	1.0000	Past 30.00%
Future 8.00%		Future 8.00%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Seems to be leveling off in recent years.

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

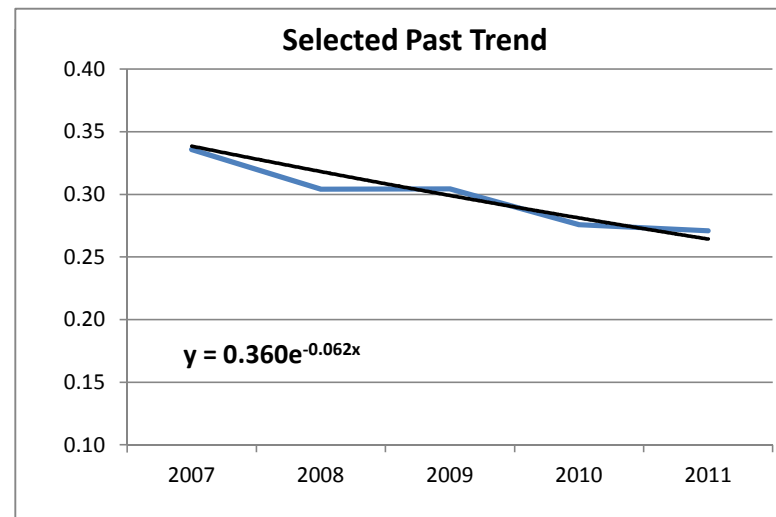
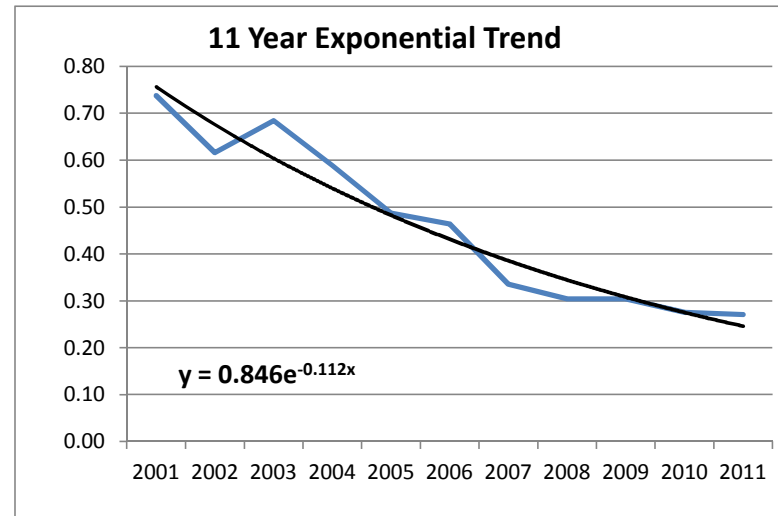
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 4-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-10.62%	0.9444
10-yr exp trend	-10.77%	0.9298
9-yr exp trend	-11.52%	0.9327
8-yr exp trend	-10.85%	0.9069
7-yr exp trend	-9.83%	0.8668
6-yr exp trend	-8.94%	0.7870
5-yr exp trend	-5.13%	0.9208
4-yr exp trend	-4.35%	0.8521
3-yr exp trend	-5.68%	0.8650



Selected Trends

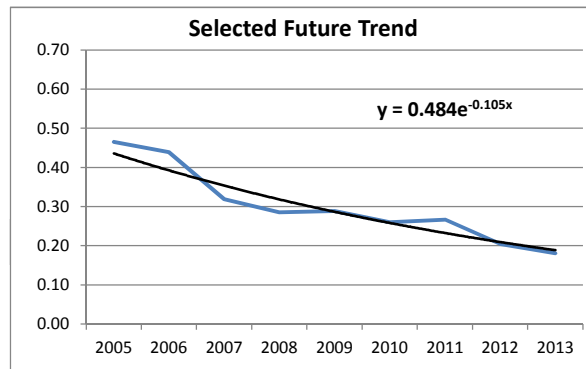
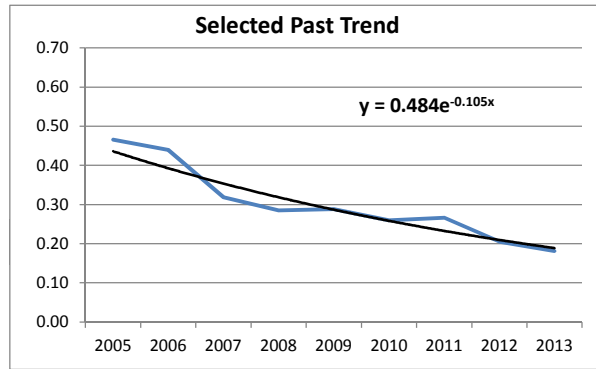
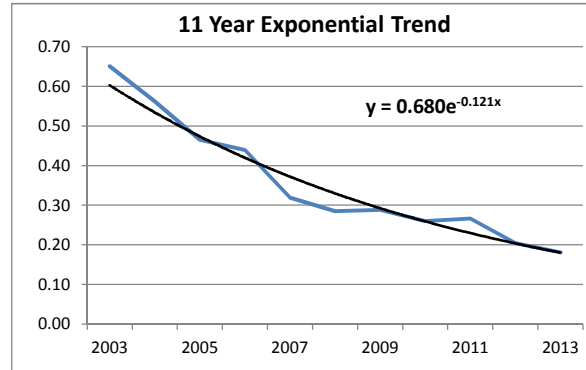
Past	-6.00%
Future	-6.00%

Trend Selection Notes:

Past Trend: Based on mid-short term trends. Future Trend: Based on recent trends, expected to continue.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Theft Coverage (42)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-2
Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-11.36%	0.9534
10-yr exp trend	-10.91%	0.9406
9-yr exp trend	-10.30%	0.9227
8-yr exp trend	-9.87%	0.8898
7-yr exp trend	-8.34%	0.8673
6-yr exp trend	-8.93%	0.8337
5-yr exp trend	-11.04%	0.8852
4-yr exp trend	-12.59%	0.8603
3-yr exp trend	-17.53%	0.9565



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -6.00%	N/A	Past N/A
Future -6.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid-short term trends. Future Trend: Based on recent trends, expected to continue.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -10.00%	1.0000	Past -10.00%
Future -10.00%		Future -10.00%

Trend Selection Notes:

Past Trend: Based on 8-9 year trends. Future Trend: Equal to past trend.

Damage Coverages for Heavy Vehicles and Ambulance & Bus

Covers 21, 23-33, 41, 42

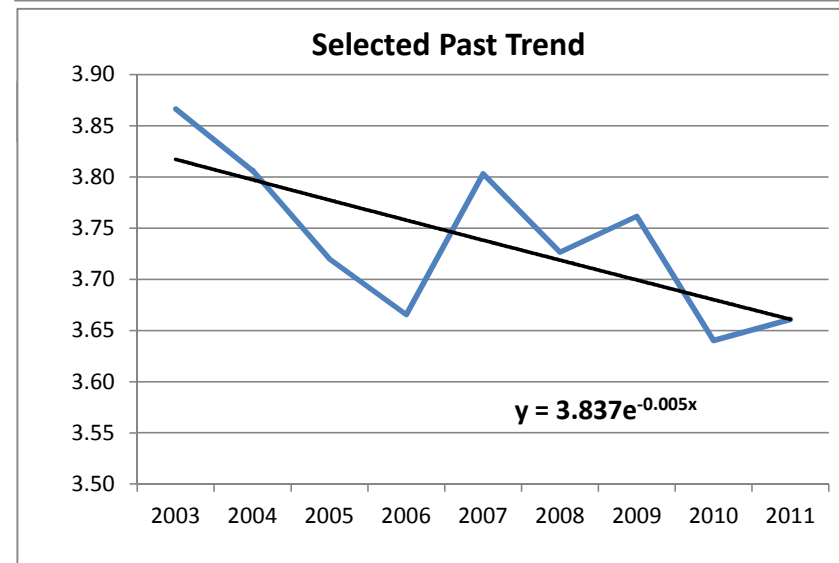
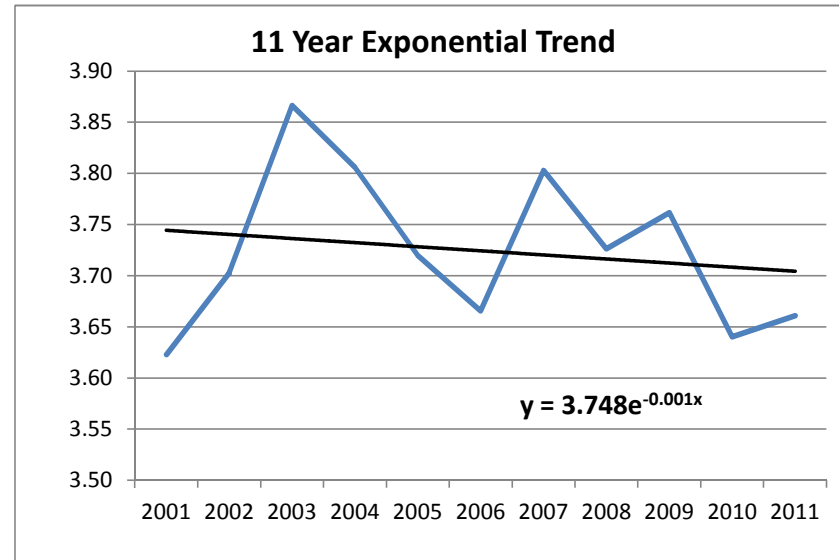
SGI
 Class Group: All vehicles excluding trailers
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Damage Liability to Others Auto (21)
 Rating year: 08/01/2013
 Exhibit 3 - Page 2-2
Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-0.11%	0.0297
10-yr exp trend	-0.33%	0.2571
9-yr exp trend	-0.52%	0.4874
8-yr exp trend	-0.38%	0.2990
7-yr exp trend	-0.26%	0.1245
6-yr exp trend	-0.37%	0.1556
5-yr exp trend	-0.99%	0.7406
4-yr exp trend	-0.85%	0.5289
3-yr exp trend	-1.34%	0.5983

Selected Trends	
Past	-0.50%
Future	-0.50%

Trend Selection Notes:

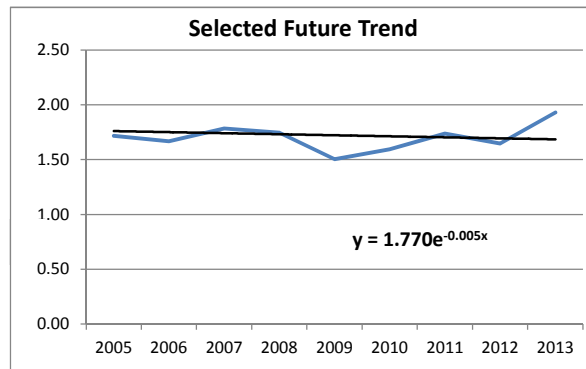
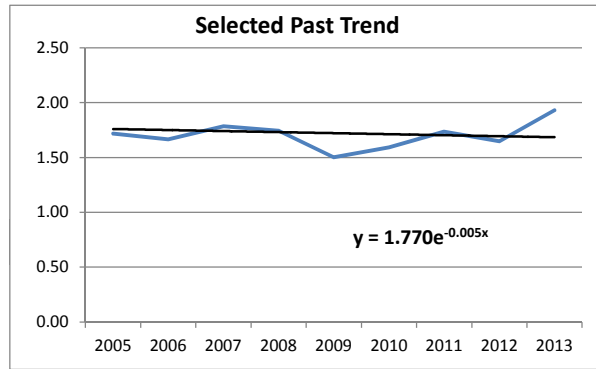
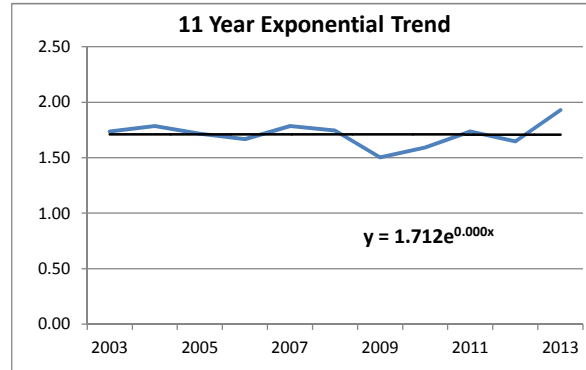
Past Trend: Based on mid-long term trends. Future Trend: 2011 seems to be increasing, but was a large drop in 2010. Monitor this going forward to see if a different trend other than the long-term one emerges.



SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability to Others Auto (21)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2
Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-0.02%	0.0001
10-yr exp trend	0.08%	0.0013
9-yr exp trend	0.48%	0.0342
8-yr exp trend	0.81%	0.0666
7-yr exp trend	0.95%	0.0622
6-yr exp trend	2.50%	0.2854
5-yr exp trend	5.49%	0.7913
4-yr exp trend	5.37%	0.6451
3-yr exp trend	5.44%	0.4272



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	N/A	N/A
Future	N/A	N/A

Trend Selection Notes:

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	-0.50%	-0.50%
Future	-0.50%	-0.50%

Trend Selection Notes:

Past Trend: Based on 9 year trend excluding 2013. Future Trend: Equal to past trend.

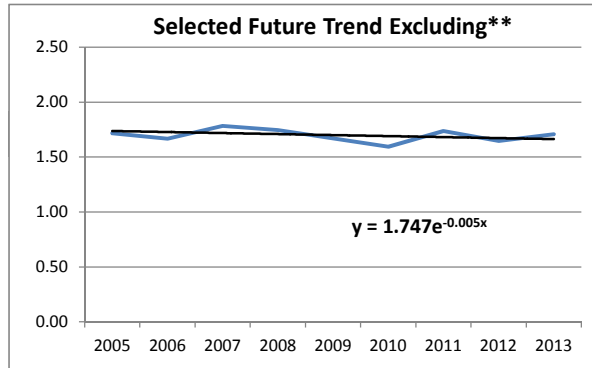
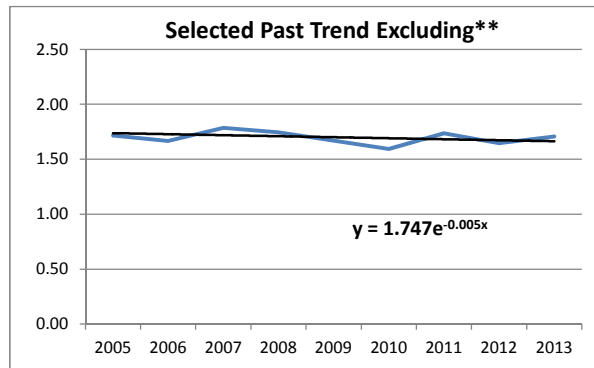
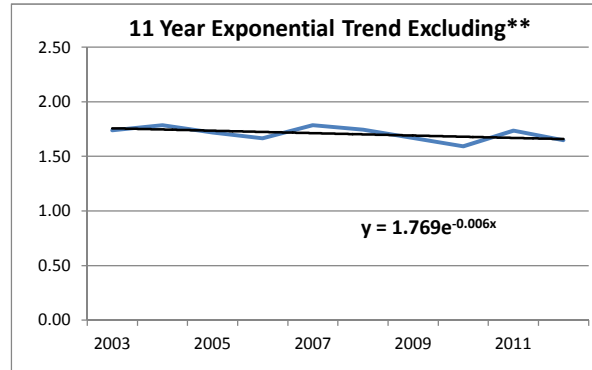
SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability to Others Auto (21)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-3

**Frequency for Heavy Vehicles
 Excluding Years: 2009, 2013**

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	-0.62%	0.2625
10 -yr exp trend excl **	-0.71%	0.2633
9 -yr exp trend excl **	-0.54%	0.1334
8 -yr exp trend excl **	-0.64%	0.1287
7 -yr exp trend excl **	-1.39%	0.3870
6 -yr exp trend excl **	-0.94%	0.1365
5 -yr exp trend excl **	1.66%	0.1431
4 -yr exp trend excl **	1.66%	0.1431
3 -yr exp trend excl **	-5.19%	1.0000

** Years excluded: 2009, 2013



SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

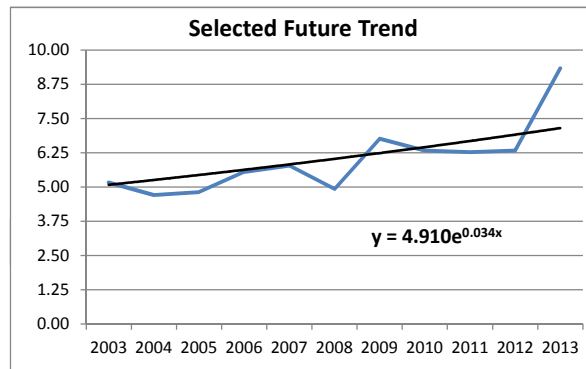
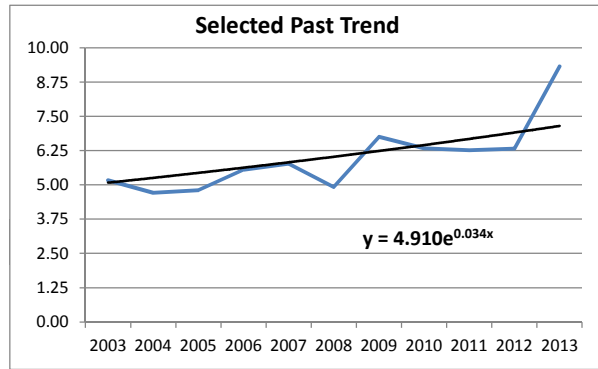
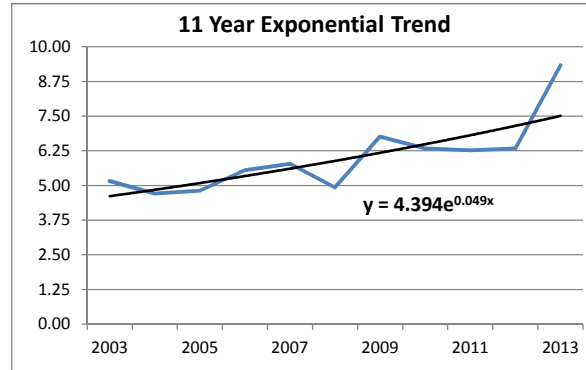
Coverage: Damage Liability to Others Auto (21)

Rating year: 31/08/2014

Exhibit 3 - Page 5-2

Frequency for Ambulance and Bus

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	4.99%	0.6702
10-yr exp trend	5.78%	0.7037
9-yr exp trend	5.93%	0.6460
8-yr exp trend	5.81%	0.5514
7-yr exp trend	6.88%	0.5518
6-yr exp trend	8.90%	0.6021
5-yr exp trend	6.66%	0.3595
4-yr exp trend	12.44%	0.5982
3-yr exp trend	22.02%	0.7684



2011 Year End

Selected Trends

Past	N/A
Future	N/A

Credibility
N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

2013 Rate Program

Selected Trends

Past	3.50%
Future	3.50%

Credibility
1.0000

Credibility Weighted Trends

Past	3.50%
Future	3.50%

Trend Selection Notes:

Past Trend: Longer term trends excluding 2013. Future Trend: Equal to past trend.

SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Damage Liability to Others Auto (21)

Rating year: 31/08/2014

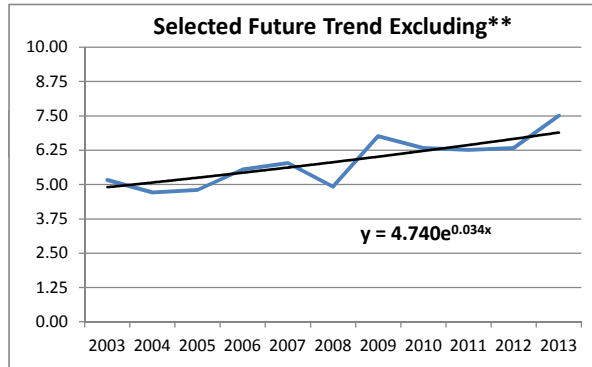
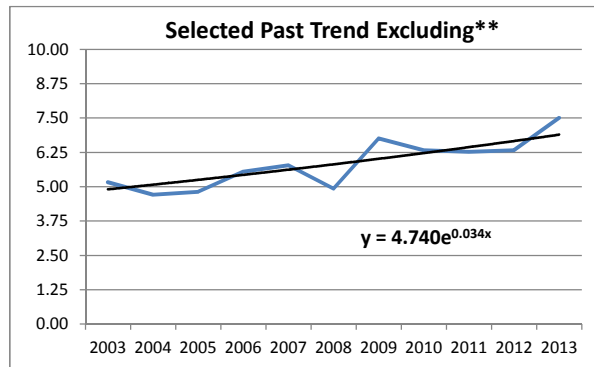
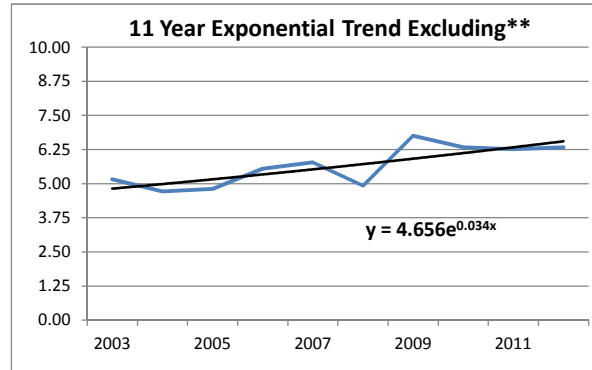
Exhibit 3 - Page 5-3

Frequency for Ambulance and Bus

Excluding Years: 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	3.48%	0.6210
10 -yr exp trend excl **	4.07%	0.6499
9 -yr exp trend excl **	3.79%	0.5347
8 -yr exp trend excl **	2.92%	0.3423
7 -yr exp trend excl **	3.23%	0.2853
6 -yr exp trend excl **	4.34%	0.3037
5 -yr exp trend excl **	-2.05%	0.5965
4 -yr exp trend excl **	-0.03%	0.0035
3 -yr exp trend excl **	0.98%	1.0000

** Years excluded: 2013



SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

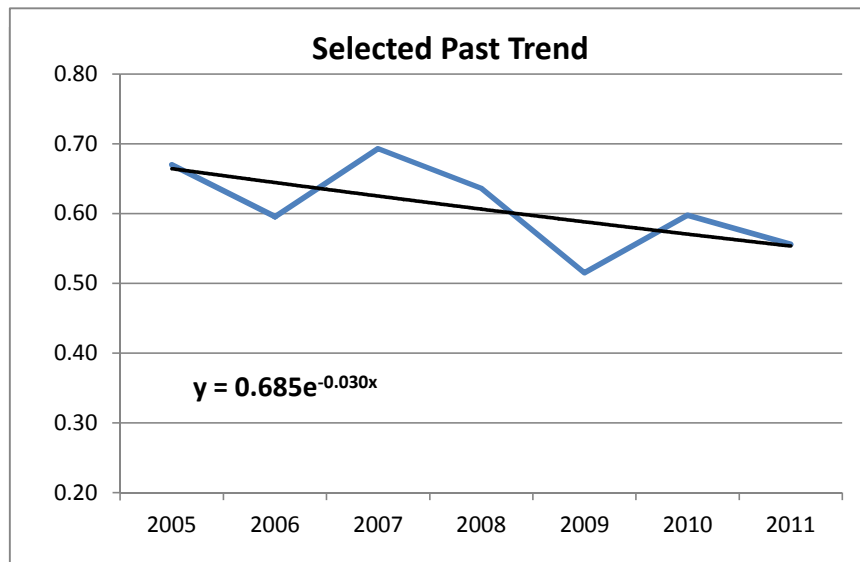
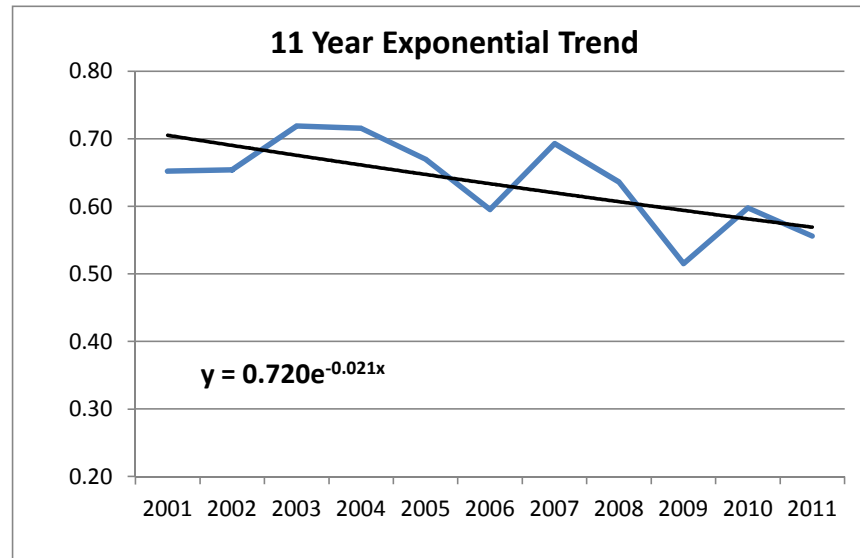
Coverage: Damage Liability Loss of Use (23)

Rating year: 08/01/2013

Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-2.12%	0.4560
10-yr exp trend	-2.63%	0.5340
9-yr exp trend	-3.32%	0.6305
8-yr exp trend	-3.34%	0.5476
7-yr exp trend	-2.98%	0.3972
6-yr exp trend	-2.81%	0.2684
5-yr exp trend	-4.90%	0.4767
4-yr exp trend	-2.52%	0.1307
3-yr exp trend	3.88%	0.2630



Selected Trends

Past	-3.00%
Future	-3.00%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles

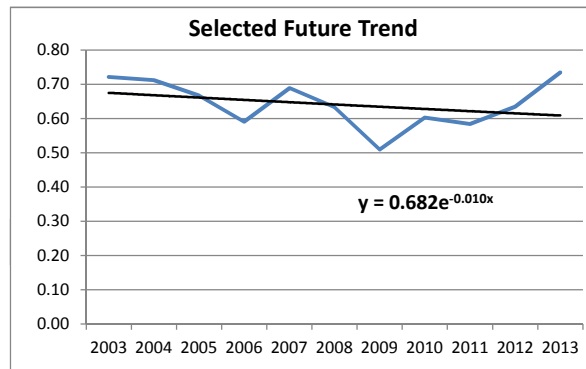
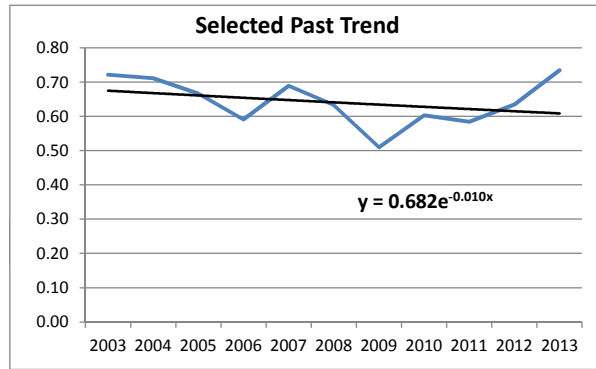
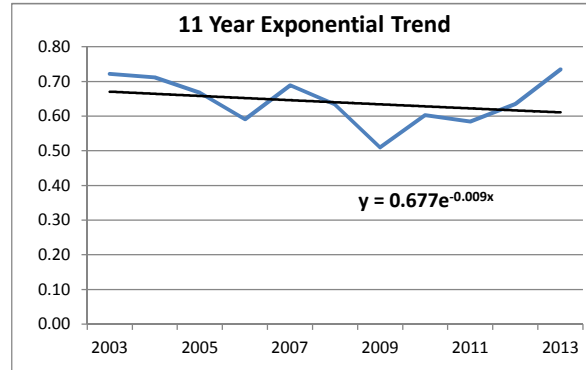
Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability Loss of Use (23)

Rating year: 31/08/2014

Exhibit 3 - Page 4-2

Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-0.93%	0.0785
10-yr exp trend	-0.44%	0.0154
9-yr exp trend	0.37%	0.0091
8-yr exp trend	1.25%	0.0756
7-yr exp trend	1.21%	0.0483
6-yr exp trend	4.00%	0.3750
5-yr exp trend	8.14%	0.8701
4-yr exp trend	6.98%	0.7404
3-yr exp trend	12.12%	0.9751



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -3.00%	N/A	Past N/A
Future -3.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -1.00%	1.0000	Past -1.00%
Future -1.00%		Future -1.00%

Trend Selection Notes:

Past Trend: Based on long term trend. Future Trend: 2012 and 2013 are the opposite direction of other trends. Set equal to past trend and keep an eye on it.

SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

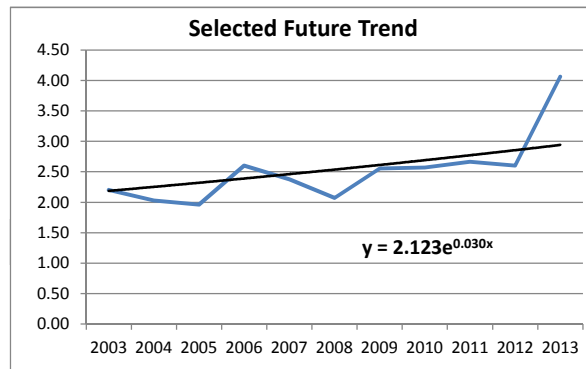
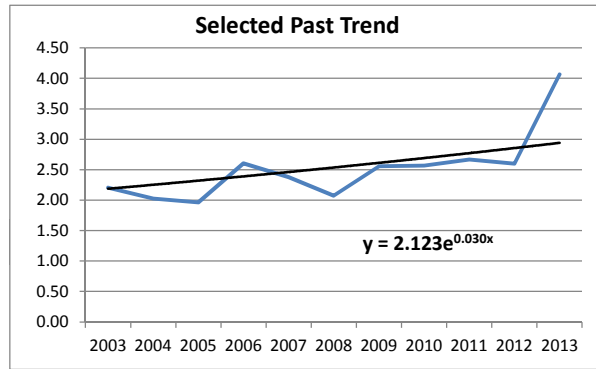
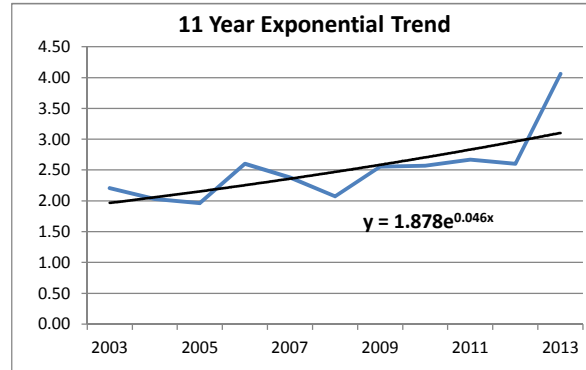
Coverage: Damage Liability Loss of Use (23)

Rating year: 31/08/2014

Exhibit 3 - Page 5-2

Frequency for Ambulance and Bus

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	4.67%	0.5743
10-yr exp trend	5.47%	0.6089
9-yr exp trend	5.75%	0.5576
8-yr exp trend	5.29%	0.4325
7-yr exp trend	7.80%	0.6143
6-yr exp trend	10.37%	0.6990
5-yr exp trend	9.84%	0.5473
4-yr exp trend	14.45%	0.6193
3-yr exp trend	23.44%	0.7062



2011 Year End

Selected Trends

Past	N/A
Future	N/A

Credibility
N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

2013 Rate Program

Selected Trends

Past	3.00%
Future	3.00%

Credibility
0.7826

Compliment: Light Vehicle:

Credibility Weighted Trends

Past	2.13%
Future	2.13%

Trend Selection Notes:

Past Trend: Long term trends excluding 2013. Future Trend: Equal to past trend.

SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Damage Liability Loss of Use (23)

Rating year: 31/08/2014

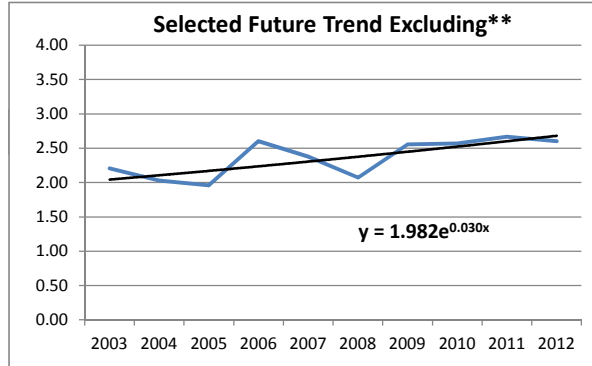
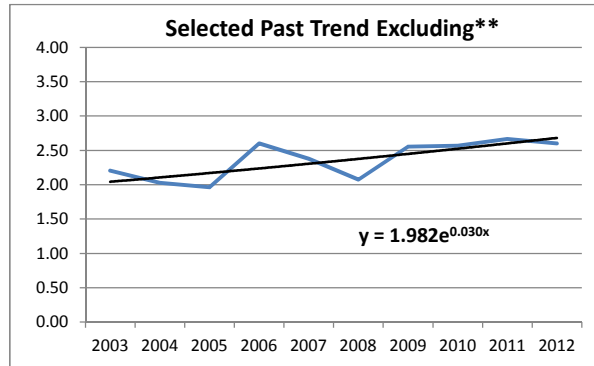
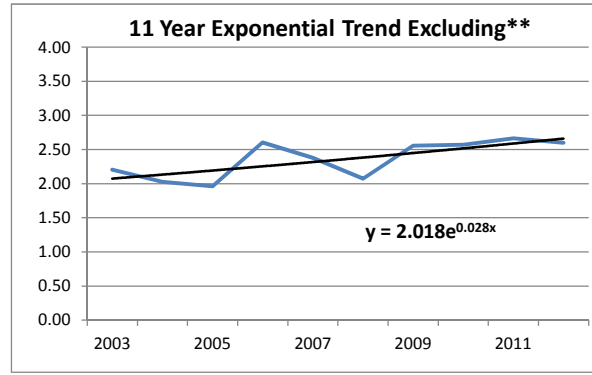
Exhibit 3 - Page 5-3

Frequency for Ambulance and Bus

Excluding Years: 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	2.80%	0.4998
10 -yr exp trend excl **	3.33%	0.5279
9 -yr exp trend excl **	3.07%	0.4044
8 -yr exp trend excl **	1.59%	0.1517
7 -yr exp trend excl **	3.52%	0.4817
6 -yr exp trend excl **	5.09%	0.5880
5 -yr exp trend excl **	0.89%	0.3753
4 -yr exp trend excl **	0.61%	0.1053
3 -yr exp trend excl **	-2.44%	1.0000

** Years excluded: 2013



SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban)

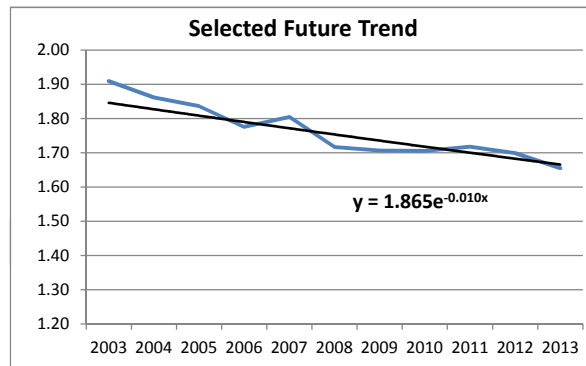
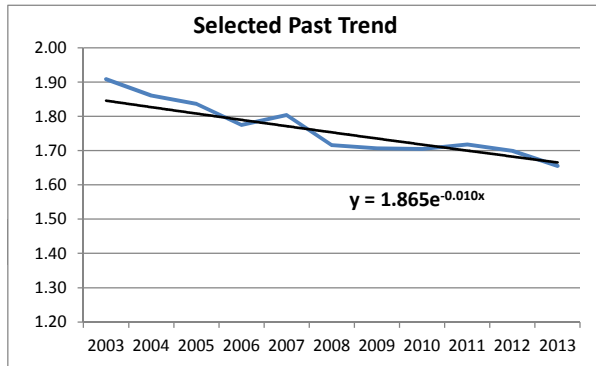
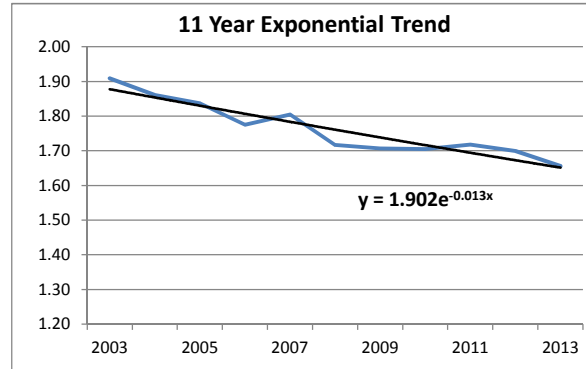
Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability Loss of Use (23)

Rating year: 31/08/2014

Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-1.28%	0.8914
10-yr exp trend	-1.17%	0.8626
9-yr exp trend	-1.08%	0.8118
8-yr exp trend	-0.93%	0.7349
7-yr exp trend	-0.97%	0.6662
6-yr exp trend	-0.53%	0.5354
5-yr exp trend	-0.64%	0.5066
4-yr exp trend	-0.99%	0.6381
3-yr exp trend	-1.83%	0.9460



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -1.50%	N/A	Past N/A
Future -1.50%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -1.00%	1.0000	Past -1.00%
Future -1.00%		Future -1.00%

Trend Selection Notes:

Past Trend: Based on long term trends. Could be that more people have multiple vehicles, so there is less need to rent a car. Future Trend: Equal to past trend.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

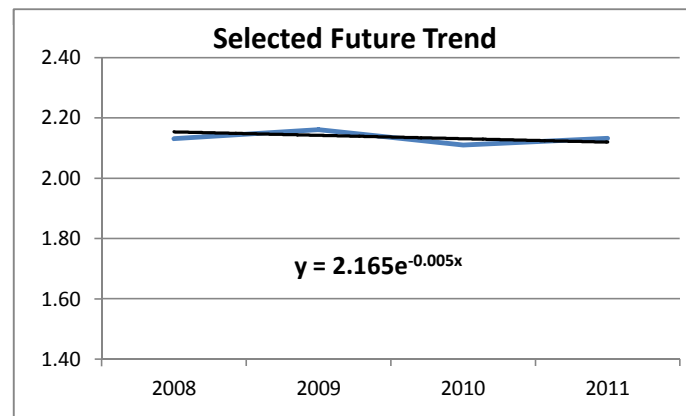
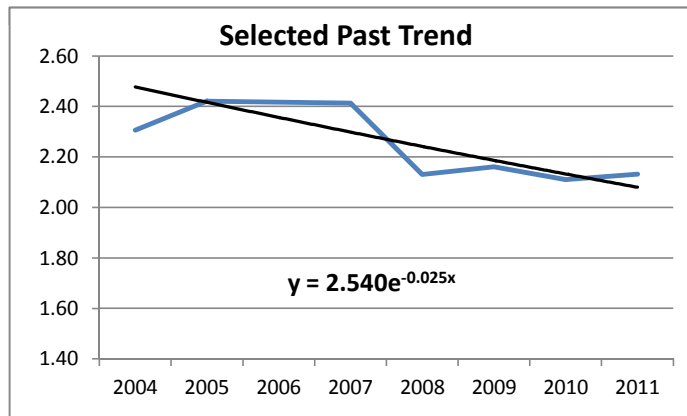
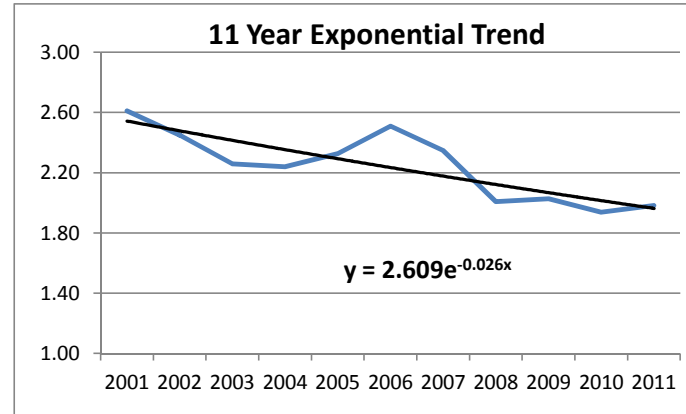
Coverage: Damage to Own Vehicle (31)

Rating year: 08/01/2013

Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-2.55%	0.6967
10-yr exp trend	-2.38%	0.6071
9-yr exp trend	-2.39%	0.5311
8-yr exp trend	-3.00%	0.6043
7-yr exp trend	-4.00%	0.7378
6-yr exp trend	-4.85%	0.7713
5-yr exp trend	-3.66%	0.6013
4-yr exp trend	-0.82%	0.2980
3-yr exp trend	-1.11%	0.2404
10-yr excl 2006	-2.55%	0.8096
9-yr excl 2006	-2.30%	0.8095
8-yr excl 2006	-2.17%	0.6911
7-yr excl 2006	-2.57%	0.6835
6-yr excl 2006	-3.31%	0.6523



Selected Trends	
Past	-2.50%
Future	-0.50%

Trend Selection Notes:

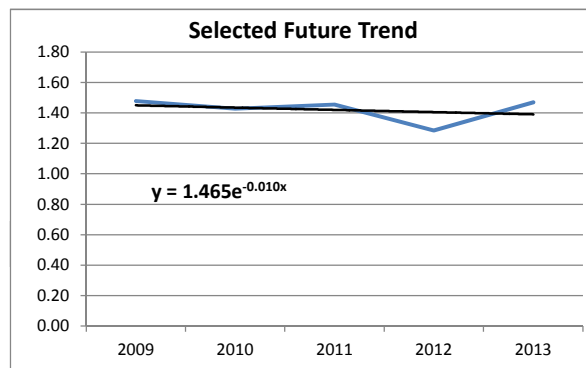
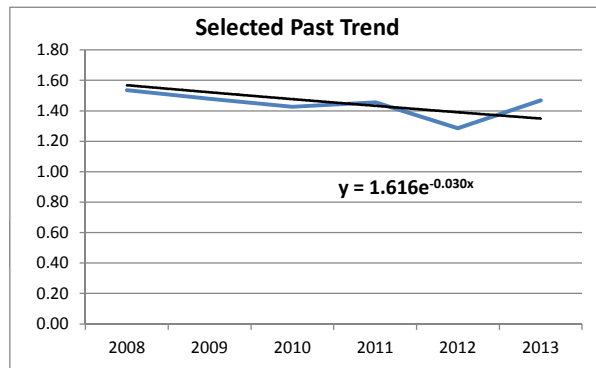
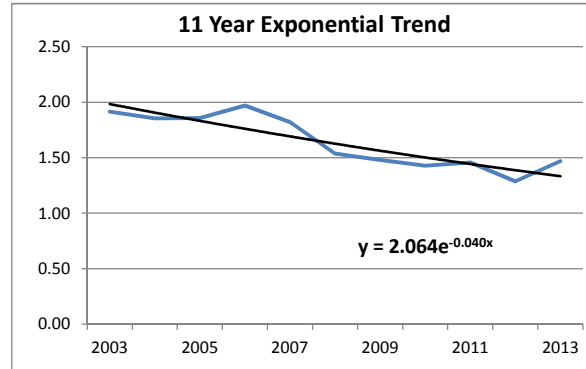
Past Trend: Based on trends excluding 2006. Future Trend: Trend has flattened out since 2008, expect that this will continue going forward.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage to Own Vehicle (31)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2

Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-3.90%	0.7967
10-yr exp trend	-4.13%	0.7752
9-yr exp trend	-4.46%	0.7593
8-yr exp trend	-4.64%	0.7077
7-yr exp trend	-3.56%	0.5634
6-yr exp trend	-1.77%	0.3047
5-yr exp trend	-1.17%	0.1044
4-yr exp trend	-0.38%	0.0065
3-yr exp trend	0.44%	0.0035



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -2.50%	N/A	Past N/A
Future -0.50%		Future N/A

Trend Selection Notes:

Past Trend: Based on trends excluding 2006. Future Trend: Trend has flattened out since 2008, expect that this will continue going forward.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -3.00%	1.0000	Past -3.00%
Future -1.00%		Future -1.00%

Trend Selection Notes:

Past Trend: Based on 6 year trends including and excluding 2006 & 2013. Future Trend: More current years indicate negative trend may be slowing.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

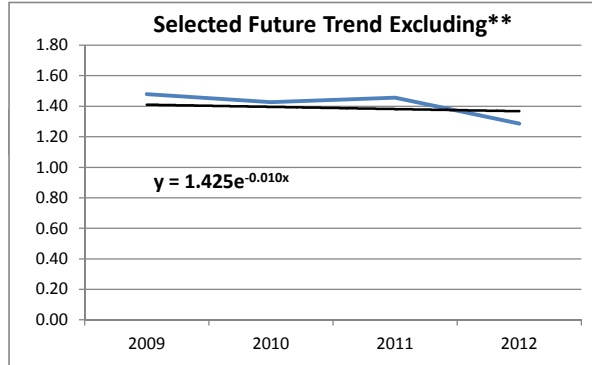
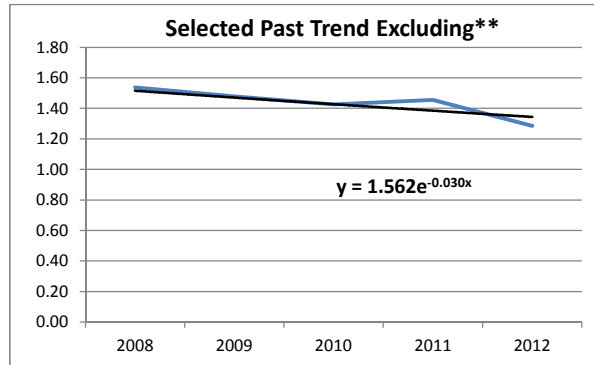
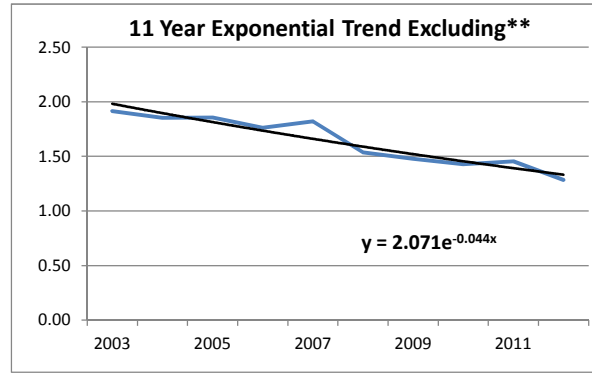
Exhibit 3 - Page 4-3

Frequency for Heavy Vehicles

Excluding Years: 2006, 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	-4.29%	0.9050
10 -yr exp trend excl **	-4.58%	0.8935
9 -yr exp trend excl **	-5.06%	0.8865
8 -yr exp trend excl **	-5.38%	0.8211
7 -yr exp trend excl **	-5.38%	0.8211
6 -yr exp trend excl **	-3.65%	0.7742
5 -yr exp trend excl **	-3.92%	0.6678
4 -yr exp trend excl **	-5.09%	0.6114
3 -yr exp trend excl **	-11.69%	1.0000

** Years excluded: 2006, 2013



SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

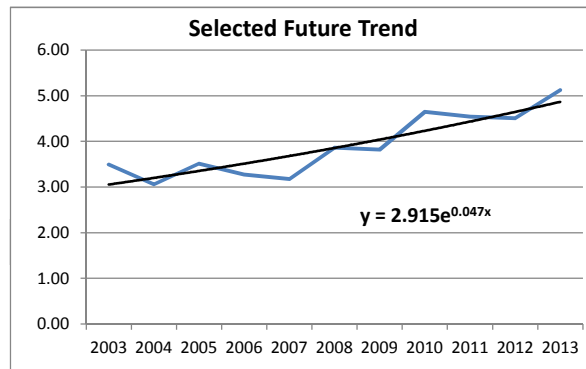
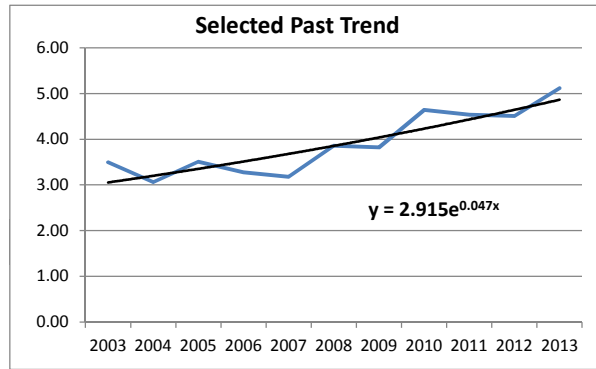
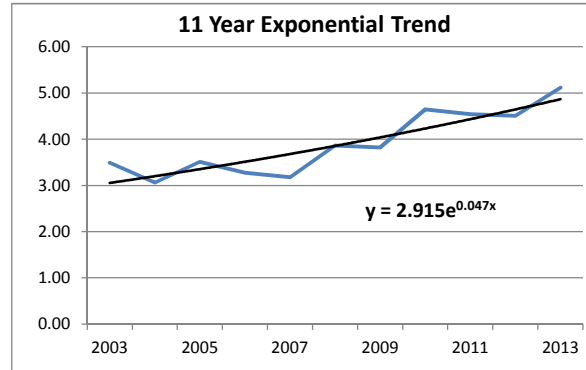
Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

Exhibit 3 - Page 5-2

Frequency for Ambulance and Bus

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	4.77%	0.7880
10-yr exp trend	5.70%	0.8694
9-yr exp trend	5.77%	0.8324
8-yr exp trend	6.84%	0.8846
7-yr exp trend	7.07%	0.8475
6-yr exp trend	5.53%	0.7870
5-yr exp trend	5.72%	0.6935
4-yr exp trend	2.90%	0.3911
3-yr exp trend	6.21%	0.7067



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	N/A	N/A
Future	N/A	N/A

Trend Selection Notes:

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	5.00%	5.00%
Future	5.00%	5.00%

Trend Selection Notes:

Past Trend: In available trends. Future Trend: Equal to past trend.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

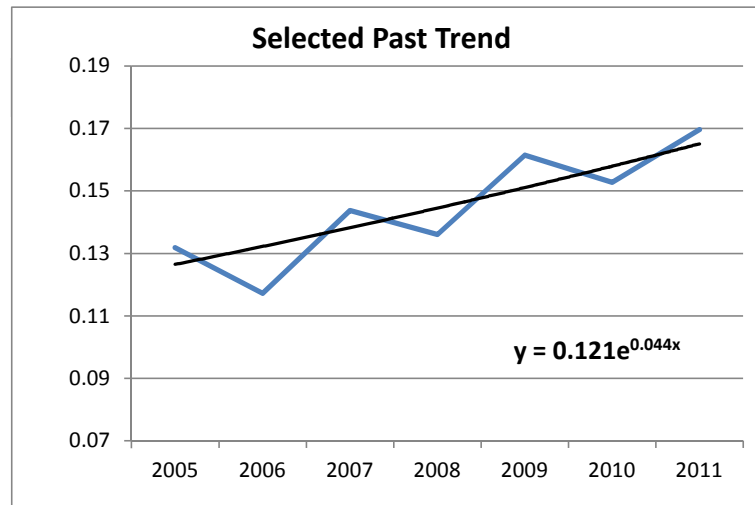
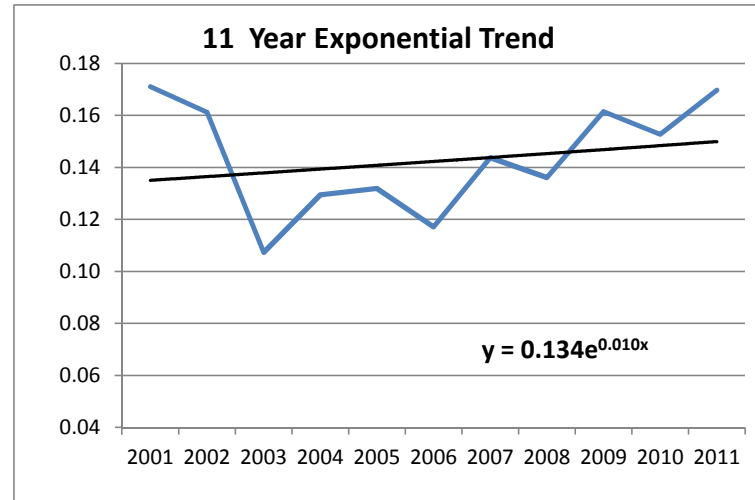
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	1.05%	0.0511
10-yr exp trend	2.66%	0.2864
9-yr exp trend	4.92%	0.7888
8-yr exp trend	4.30%	0.6985
7-yr exp trend	5.13%	0.7238
6-yr exp trend	6.50%	0.7853
5-yr exp trend	4.57%	0.6413
4-yr exp trend	6.25%	0.6802
3-yr exp trend	2.50%	0.2194



Selected Trends

Past	4.50%
Future	4.50%

Credibility 0.6441

Credibility-Weighted Trends (Complement = Light Vehicles Frequency)

Past	2.90%
Future	2.90%

Trend Selection Notes:

Past Trend: Based on consideration using 5-9 yr trends. Future Trend: Equal to past trend, no changes expected. Credibility used to weight the trend with light vehicles.

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

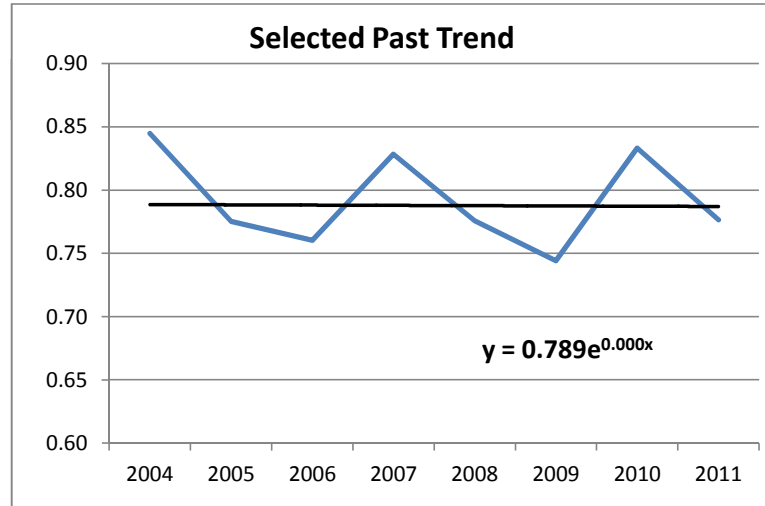
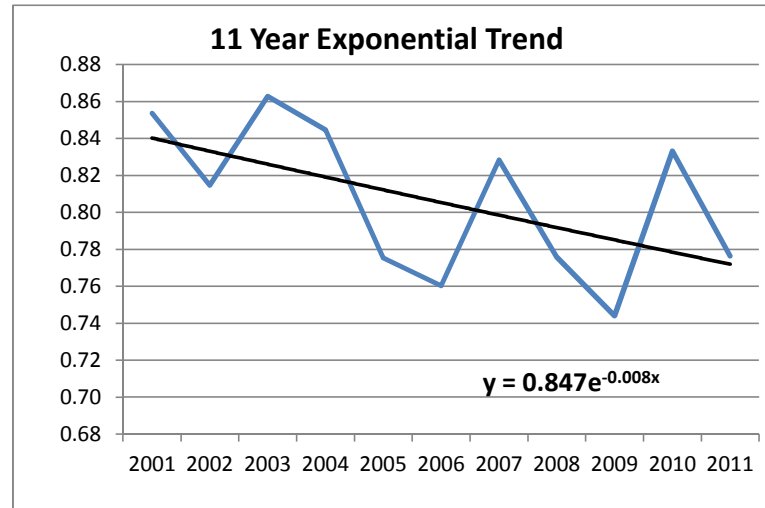
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 4-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Light

<u>Period</u>	<u>Trends Frequency</u>	<u>Coefficient of Correlation - R² Frequency</u>
11-yr exp trend	-0.84%	0.3010
10-yr exp trend	-0.74%	0.2018
9-yr exp trend	-0.87%	0.2076
8-yr exp trend	-0.43%	0.0498
7-yr exp trend	0.28%	0.0211
6-yr exp trend	0.23%	0.0086
5-yr exp trend	-0.58%	0.0368
4-yr exp trend	1.16%	0.1004
3-yr exp trend	2.15%	0.1384



Selected Trends

Past	0.00%
Future	0.00%

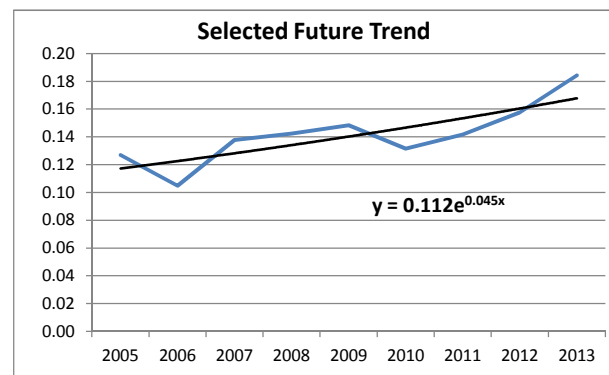
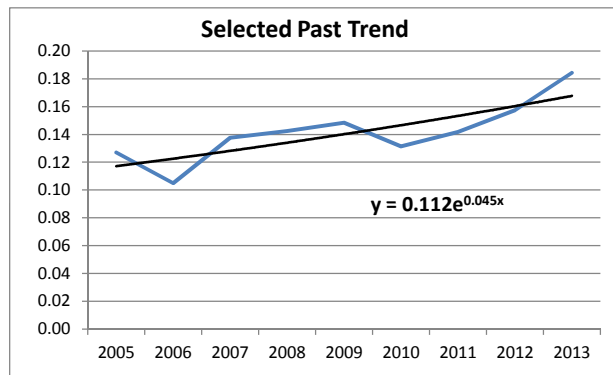
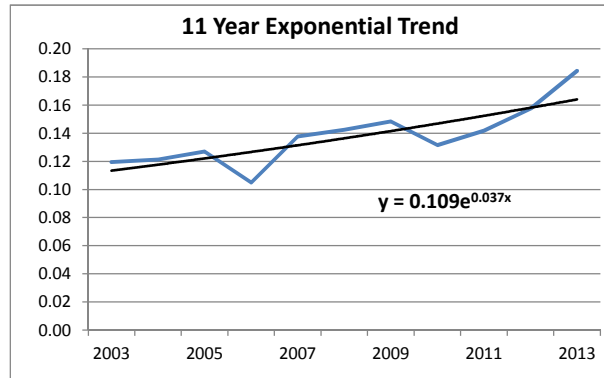
Trend Selection Notes:

No clear trend. Could be seen as decreasing from 2001-2011 or increasing from 2006-2011. Select 0%.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Comprehensive Coverage (32)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2
Frequency for Heavy Vehicles

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	3.77%	0.6577
10-yr exp trend	4.14%	0.6466
9-yr exp trend	4.59%	0.6328
8-yr exp trend	5.49%	0.6672
7-yr exp trend	3.75%	0.5089
6-yr exp trend	4.51%	0.4987
5-yr exp trend	6.34%	0.5827
4-yr exp trend	11.84%	0.9741
3-yr exp trend	14.01%	0.9874



2011 Year End

Selected Trends	Credibility
Past 4.50%	0.6441
Future 4.50%	

Compliment: Light Vehicles

Credibility Weighted Trends	
Past 2.90%	
Future 2.90%	

Trend Selection Notes:
 Past Trend: Based on consideration using 5-9 yr trends. Future Trend: Equal to past trend, no changes expected. Credibility used to weight the trend with light vehicles.

2013 Rate Program

Selected Trends	Credibility
Past 4.50%	0.8809
Future 4.50%	

Compliment: Light Vehicles

Credibility Weighted Trends	
Past 3.93%	
Future 3.93%	

Trend Selection Notes:
 Past Trend: Based on consideration of mid term trends. Future Trend: Equal to past trend.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

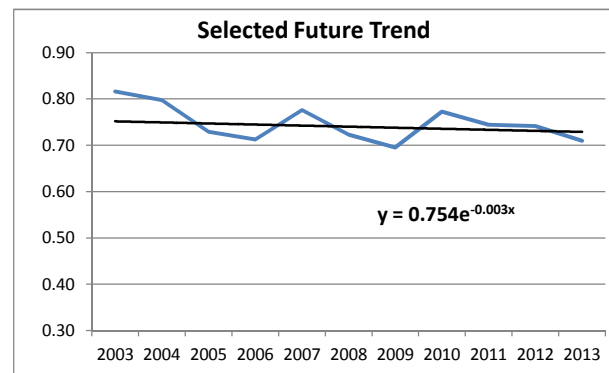
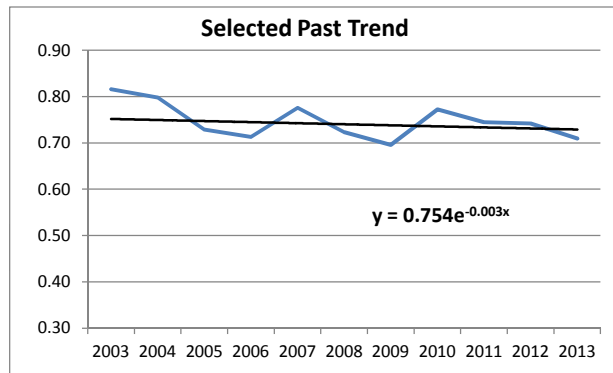
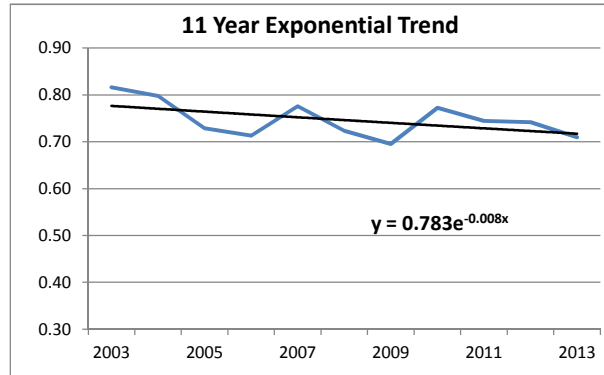
Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-0.79%	0.2640
10-yr exp trend	-0.46%	0.1012
9-yr exp trend	-0.01%	0.0000
8-yr exp trend	-0.08%	0.0022
7-yr exp trend	-0.53%	0.0779
6-yr exp trend	0.18%	0.0078
5-yr exp trend	0.00%	0.0000
4-yr exp trend	-2.55%	0.9218
3-yr exp trend	-2.37%	0.8092



2011 Year End

Selected Trends	Credibility
Past 0.00%	N/A
Future 0.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

No clear trend. Could be seen as decreasing from 2001-2011 or increasing from 2006-2011. Select 0%.

2013 Rate Program

Selected Trends	Credibility
Past -0.25%	1.0000
Future -0.25%	

Credibility Weighted Trends
Past -0.25%
Future -0.25%

Trend Selection Notes:

Past Trend: Similar to All Vehicles incl Trailers, but not as negative with trailers removed. Future Trend: Equal to past trend.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

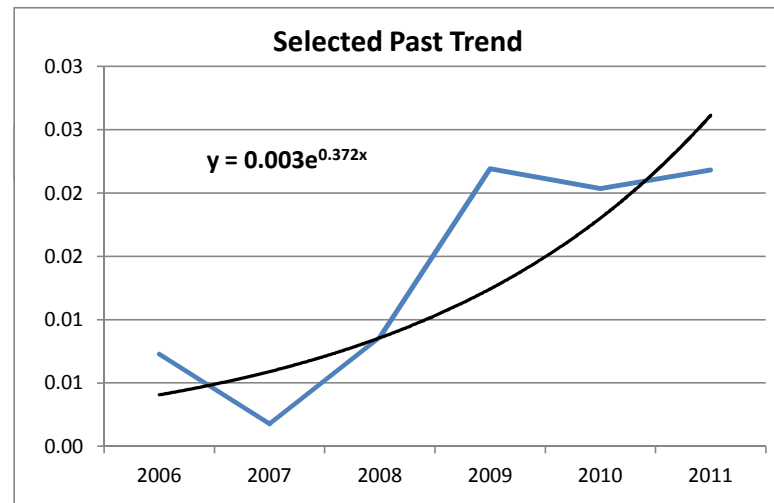
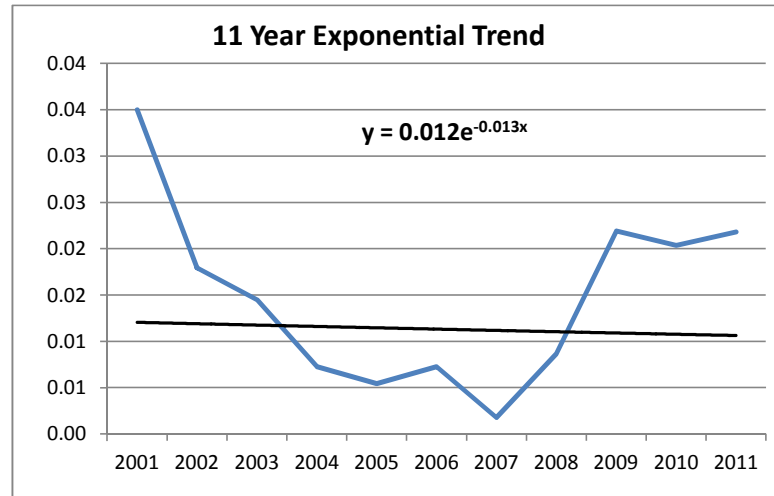
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Frequency	Coefficient of Correlation - R ²
11-yr exp trend	-1.25%	0.0024
10-yr exp trend	6.02%	0.0489
9-yr exp trend	13.67%	0.1823
8-yr exp trend	25.65%	0.4207
7-yr exp trend	36.56%	0.5278
6-yr exp trend	47.98%	0.5578
5-yr exp trend	79.74%	0.7336
4-yr exp trend	31.08%	0.5925
3-yr exp trend	-0.24%	0.0032



Selected Trends

Past	45.00%
Future	45.00%

Credibility 0.1993

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)

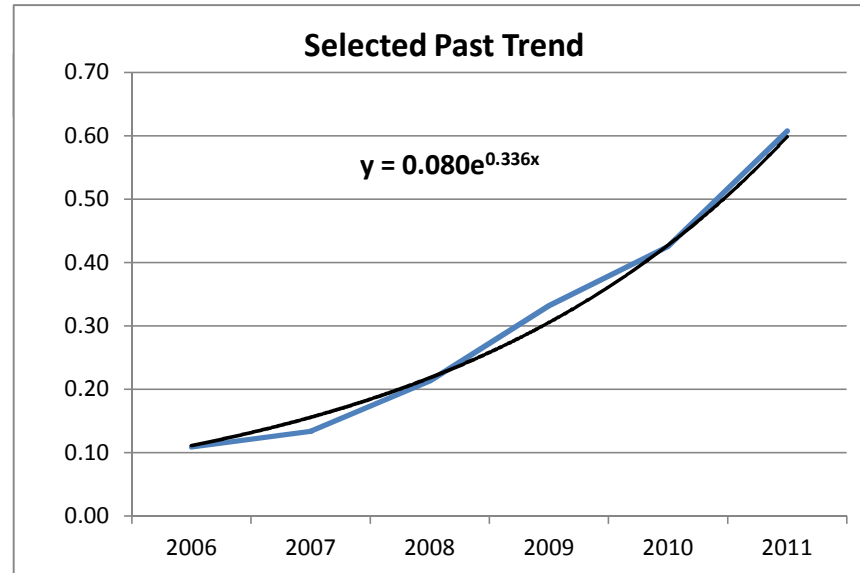
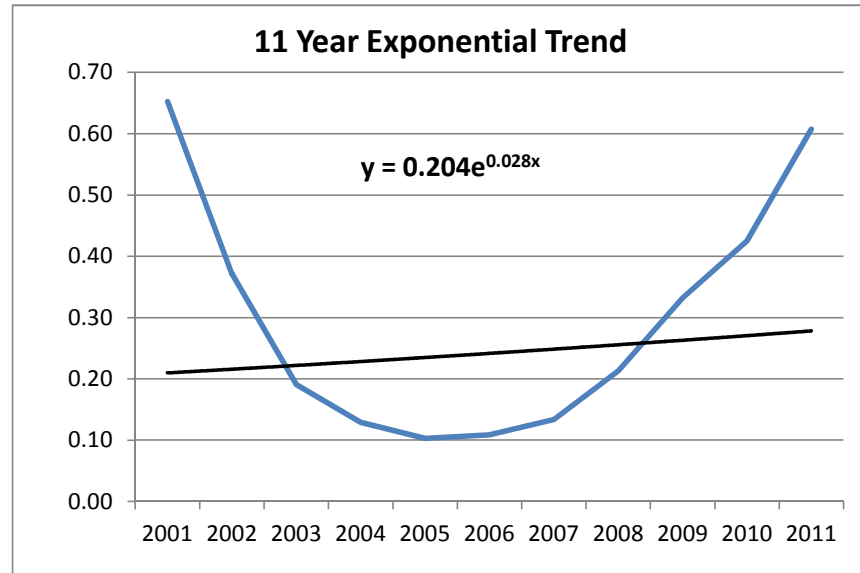
Past	41.00%
Future	41.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Expect that frequency will continue to rise at the same rate in the future as inflation causes more glass claims exceed the deductible amount.

SGI
 Class Group: All vehicles including trailers
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Glass Coverage (33)
 Rating year: 08/01/2013
 Exhibit 3 - Page 1-2
Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	2.87%	0.0191
10-yr exp trend	10.95%	0.2527
9-yr exp trend	20.55%	0.6522
8-yr exp trend	29.49%	0.8750
7-yr exp trend	37.63%	0.9700
6-yr exp trend	42.92%	0.9901
5-yr exp trend	45.01%	0.9876
4-yr exp trend	40.32%	0.9888
3-yr exp trend	35.25%	0.9893



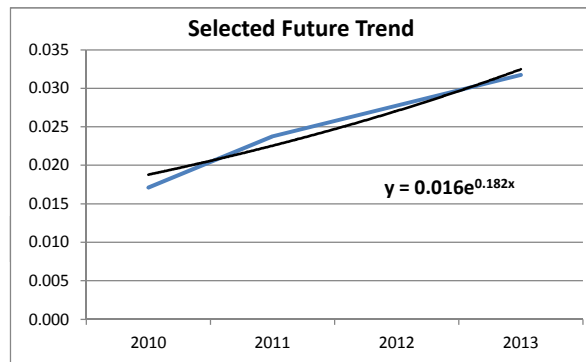
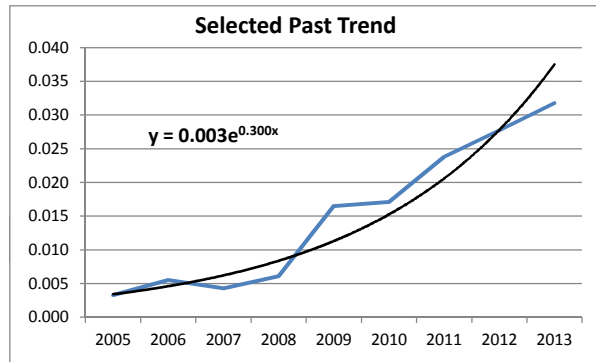
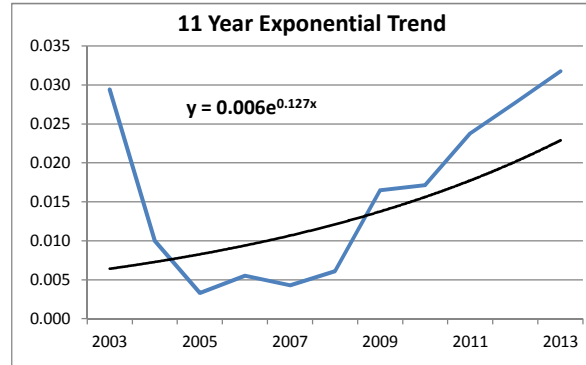
Selected Trends	
Past	40.00%
Future	40.00%

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount. This is the cause of the rapid growth in glass frequency.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Glass Coverage (33)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2
Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	13.57%	0.2553
10-yr exp trend	25.72%	0.7069
9-yr exp trend	35.83%	0.9222
8-yr exp trend	35.82%	0.8924
7-yr exp trend	39.96%	0.8880
6-yr exp trend	33.70%	0.8305
5-yr exp trend	19.68%	0.9556
4-yr exp trend	22.24%	0.9503
3-yr exp trend	15.57%	0.9986



2011 Year End

Selected Trends	Credibility
Past 45.00%	0.1993
Future 45.00%	

Compliment: All Vehicles incl Trailers

Credibility Weighted Trends
Past 41.00%
Future 41.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Expect that frequency will continue to rise at the same rate in the future as inflation causes more glass claims exceed the deductible amount.

2013 Rate Program

Selected Trends	Credibility
Past 35.00%	0.3175
Future 20.00%	

Compliment: All Vehicles incl Trailers

Credibility Weighted Trends
Past 31.59%
Future 11.81%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Seems to be leveling off in recent years.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

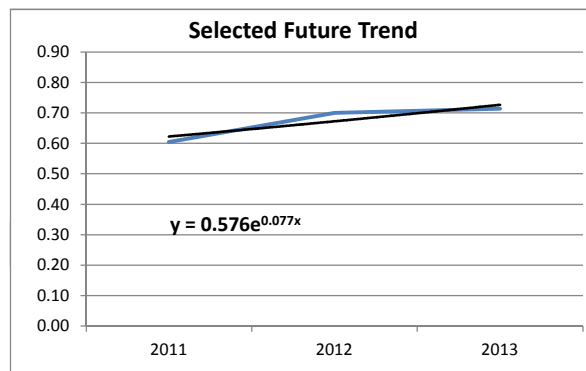
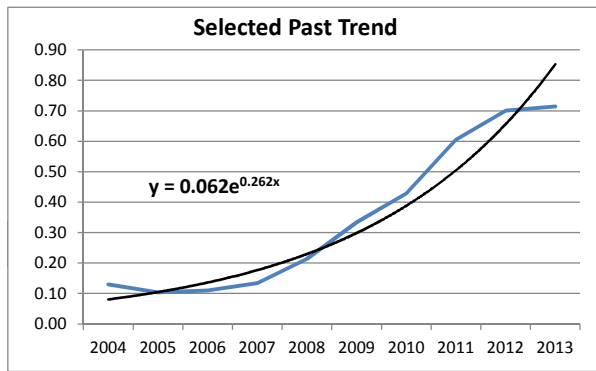
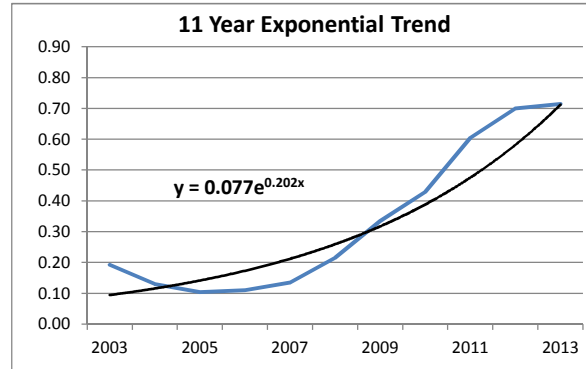
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	22.41%	0.7939
10-yr exp trend	28.33%	0.9229
9-yr exp trend	32.71%	0.9635
8-yr exp trend	34.24%	0.9570
7-yr exp trend	32.93%	0.9359
6-yr exp trend	27.79%	0.9269
5-yr exp trend	22.28%	0.9148
4-yr exp trend	18.29%	0.8409
3-yr exp trend	8.67%	0.8378



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	40.00%	N/A
Future	40.00%	N/A

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount. This is the cause of the rapid growth in glass frequency.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	30.00%	N/A
Future	8.00%	N/A

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Seems to be leveling off in recent years.

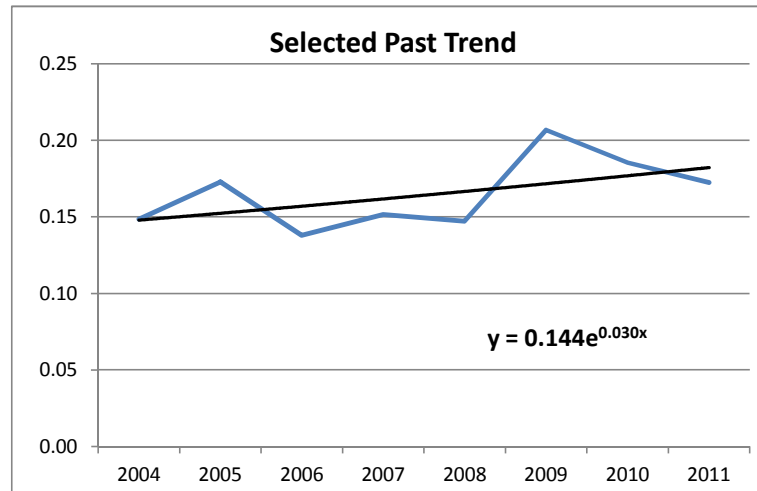
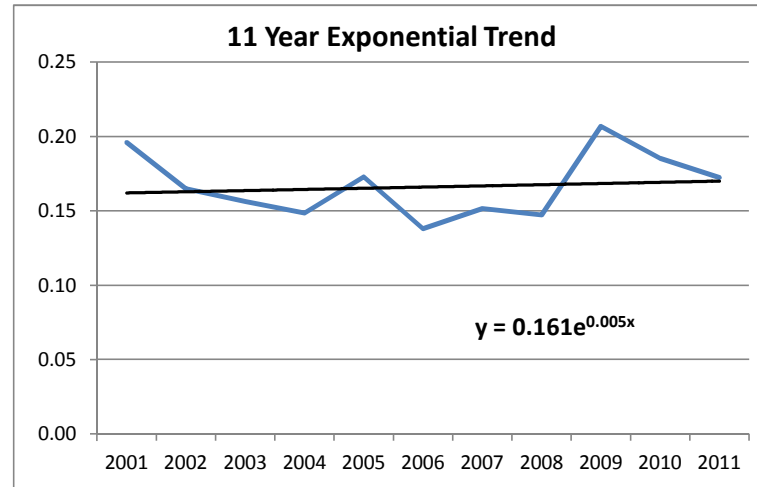
SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 08/01/2013
 Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	0.48%	0.0154
10-yr exp trend	1.76%	0.1873
9-yr exp trend	2.50%	0.2748
8-yr exp trend	3.12%	0.3019
7-yr exp trend	3.24%	0.2373
6-yr exp trend	6.05%	0.5102
5-yr exp trend	5.01%	0.3000
4-yr exp trend	3.72%	0.1096
3-yr exp trend	-8.68%	0.9870



Selected Trends	
Past	3.00%
Future	3.00%
Credibility	0.7075

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)	
Past	0.66%
Future	0.66%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

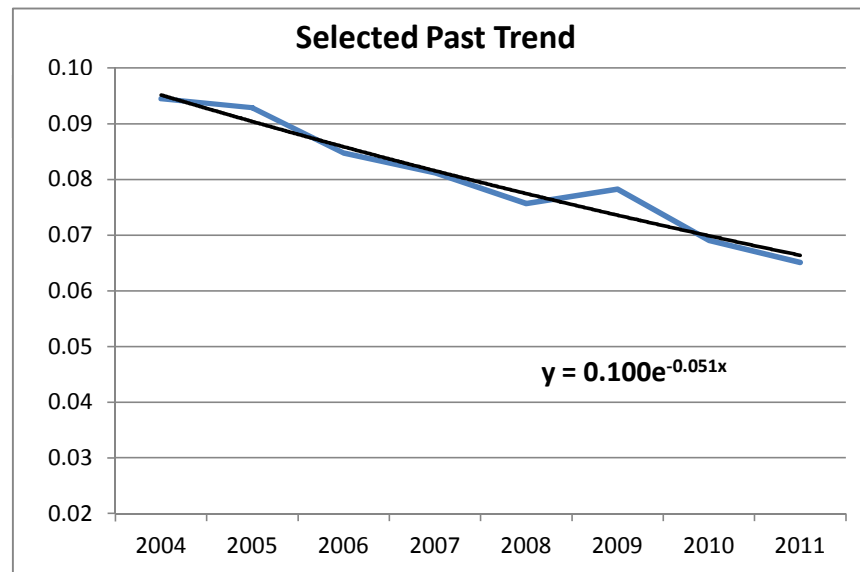
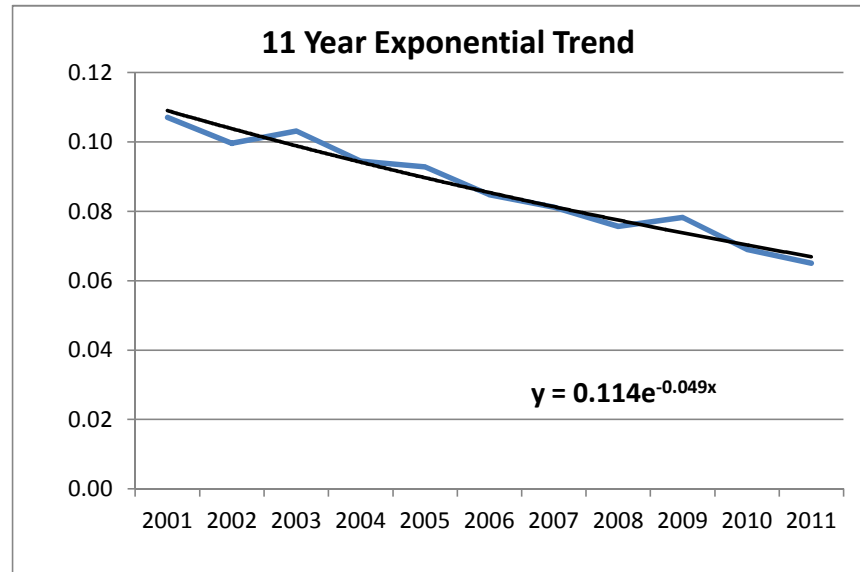
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-4.76%	0.9625
10-yr exp trend	-4.87%	0.9550
9-yr exp trend	-5.26%	0.9661
8-yr exp trend	-5.10%	0.9522
7-yr exp trend	-5.26%	0.9363
6-yr exp trend	-4.94%	0.8993
5-yr exp trend	-5.19%	0.8544
4-yr exp trend	-5.62%	0.7822
3-yr exp trend	-8.81%	0.9597



Selected Trends

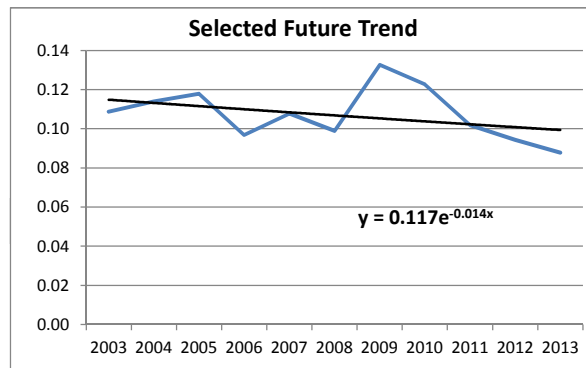
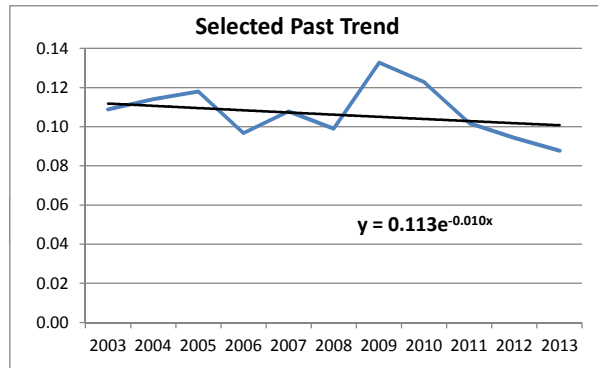
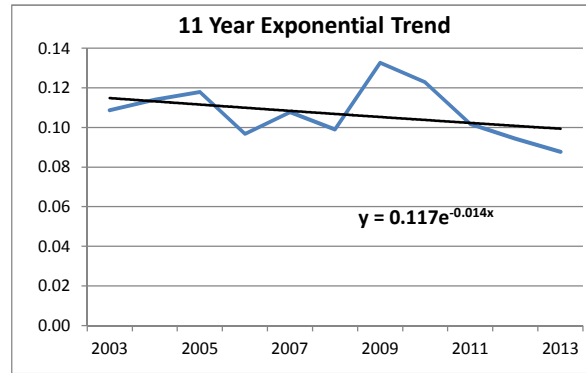
Past	-5.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on available trends, almost all trends agree that -5% is appropriate. Future Trend: Equal to past trend, no changes expected.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2
Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-1.44%	0.1506
10-yr exp trend	-1.79%	0.1773
9-yr exp trend	-1.91%	0.1519
8-yr exp trend	-1.59%	0.0803
7-yr exp trend	-3.43%	0.2679
6-yr exp trend	-5.04%	0.3687
5-yr exp trend	-10.32%	0.9685
4-yr exp trend	-10.26%	0.9383
3-yr exp trend	-7.16%	0.9996



2011 Year End

Selected Trends	Credibility
Past 3.00%	0.7075
Future 3.00%	

Compliment: All incl Trailers

Credibility Weighted Trends
Past 0.66%
Future 0.66%

Trend Selection Notes:
 Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past -1.00%	0.7911
Future -1.00%	

Compliment: All incl Trailer

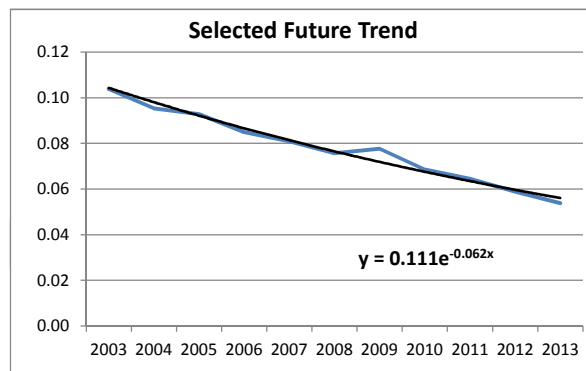
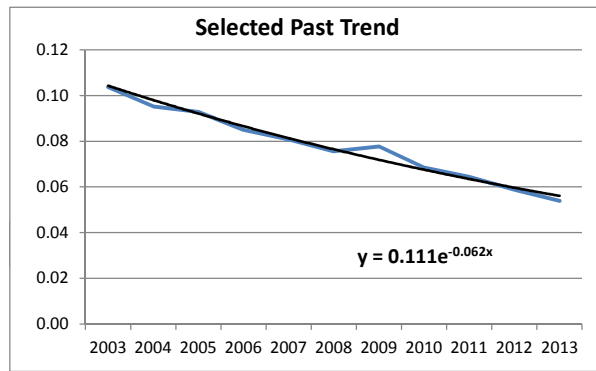
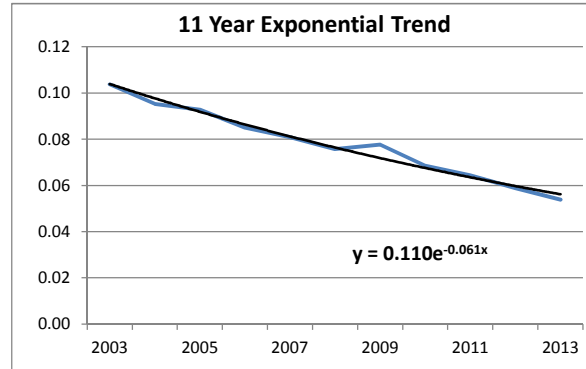
Credibility Weighted Trends
Past -2.04%
Future -2.04%

Trend Selection Notes:
 Past Trend: Few claim counts, and the frequency jumps around. Select small negative trend. Future Trend: Equal to past trend.

SGI
Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Fire/Lightning/Explosion Coverage (41)
Rating year: 31/08/2014
Exhibit 3 - Page 1-2
Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-5.96%	0.9772
10-yr exp trend	-5.98%	0.9700
9-yr exp trend	-6.19%	0.9659
8-yr exp trend	-6.21%	0.9525
7-yr exp trend	-6.59%	0.9474
6-yr exp trend	-7.15%	0.9454
5-yr exp trend	-8.48%	0.9905
4-yr exp trend	-7.82%	0.9930
3-yr exp trend	-8.59%	1.0000



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -5.00%	N/A	Past N/A
Future -5.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on available trends, almost all trends agree that -5% is appropriate. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -6.00%	N/A	Past
Future -6.00%		Future

Trend Selection Notes:

Past Trend: In available trends. Future Trend: Equal to past trend.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

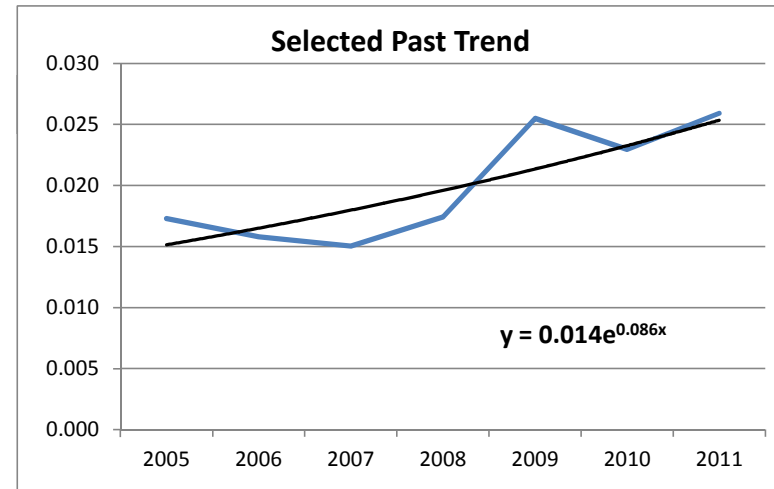
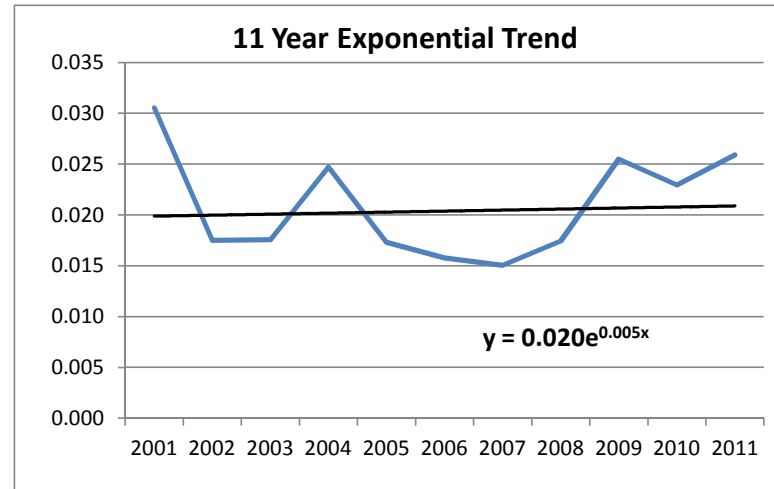
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 3-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	0.49%	0.0046
10-yr exp trend	3.41%	0.2335
9-yr exp trend	3.75%	0.2122
8-yr exp trend	4.04%	0.1802
7-yr exp trend	9.29%	0.6944
6-yr exp trend	12.51%	0.8075
5-yr exp trend	14.60%	0.7877
4-yr exp trend	11.43%	0.5813
3-yr exp trend	0.78%	0.0140



Selected Trends	
Past	9.00%
Future	9.00%

Credibility 0.2582

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)	
Past	-1.39%
Future	-1.39%

Trend Selection Notes:

Past Trend: Based on 7 year trend. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

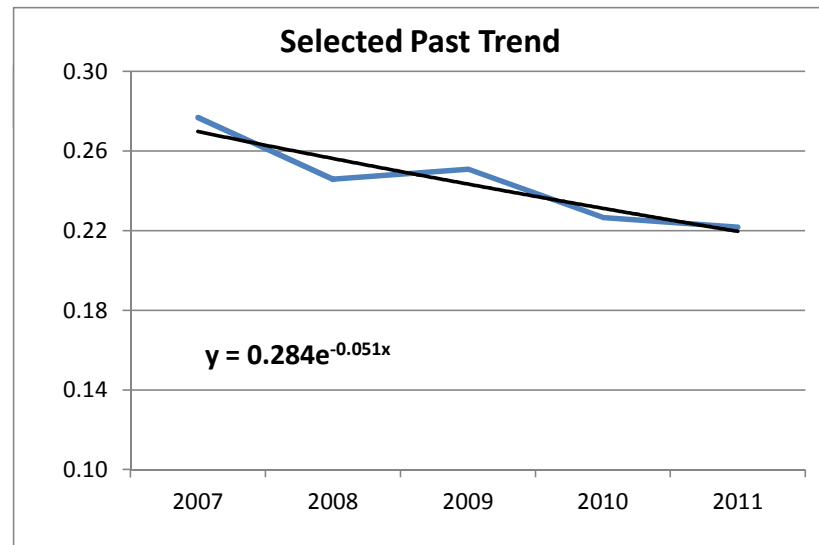
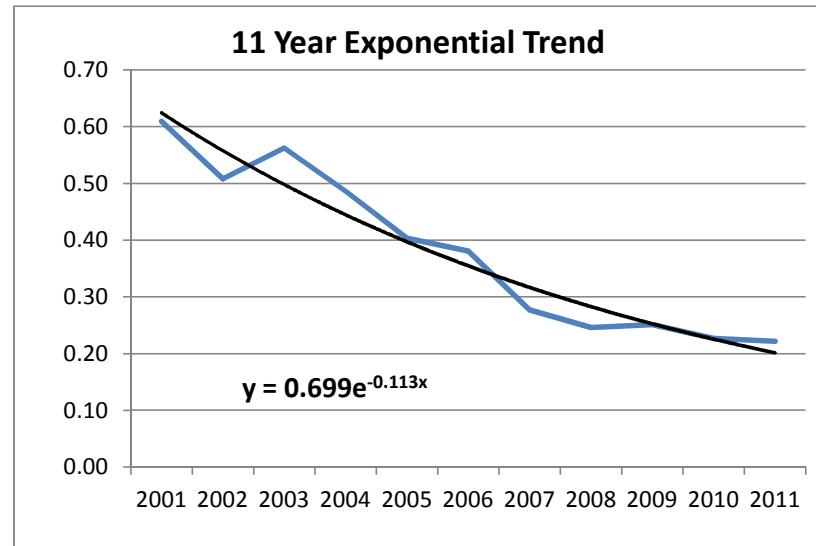
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

<u>Period</u>	<u>Trends Frequency</u>	<u>Coefficient of Correlation - R² Frequency</u>
11-yr exp trend	-10.69%	0.9436
10-yr exp trend	-10.84%	0.9288
9-yr exp trend	-11.60%	0.9315
8-yr exp trend	-10.96%	0.9044
7-yr exp trend	-9.94%	0.8624
6-yr exp trend	-8.95%	0.7801
5-yr exp trend	-5.12%	0.8792
4-yr exp trend	-4.04%	0.7723
3-yr exp trend	-6.00%	0.8762



Selected Trends

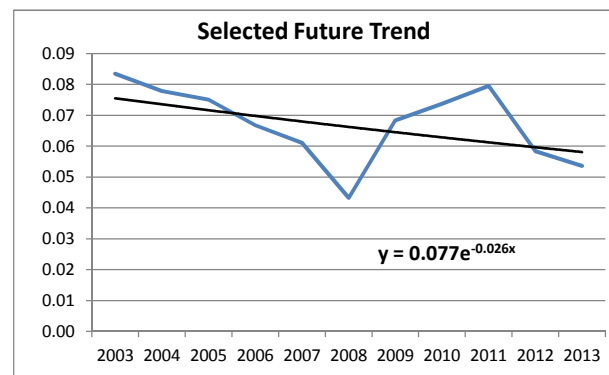
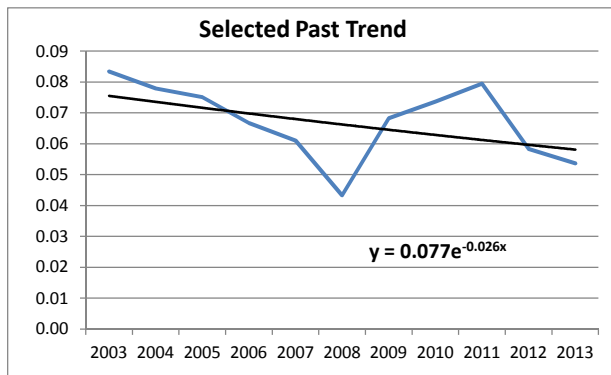
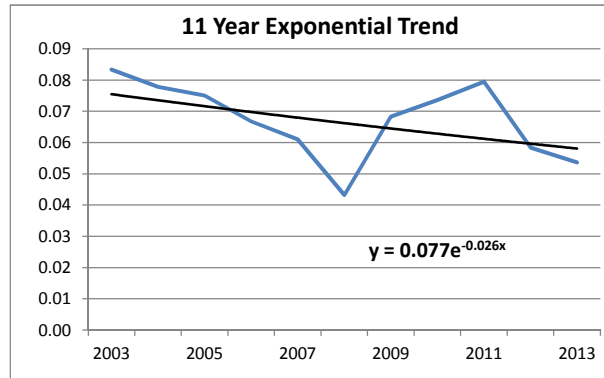
Past	-5.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on 5 year trend. Future Trend: Trend appears to be consistent since 2007, expect it to continue.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Theft Coverage (42)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-2
Frequency for Heavy Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-2.59%	0.1937
10-yr exp trend	-1.94%	0.0952
9-yr exp trend	-1.14%	0.0268
8-yr exp trend	0.18%	0.0005
7-yr exp trend	1.31%	0.0186
6-yr exp trend	1.96%	0.0260
5-yr exp trend	-6.91%	0.4834
4-yr exp trend	-11.86%	0.7610
3-yr exp trend	-17.85%	0.9015



2011 Year End

Selected Trends	Credibility
Past	9.00%
Future	9.00%

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	-1.39%
Future	-1.39%

Trend Selection Notes:
 Past Trend: Based on 7 year trend. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility
Past	0.00%
Future	0.00%

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	-3.72%
Future	-3.72%

Trend Selection Notes:
 Past Trend: Volatile trends. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

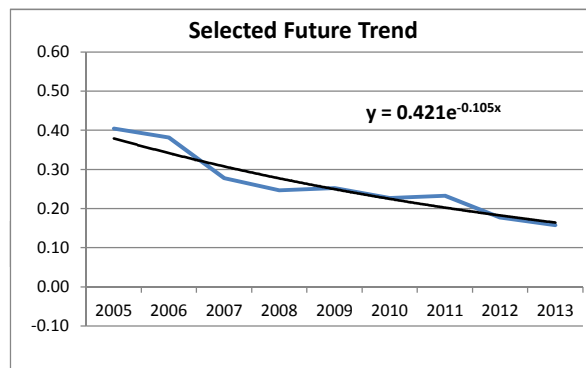
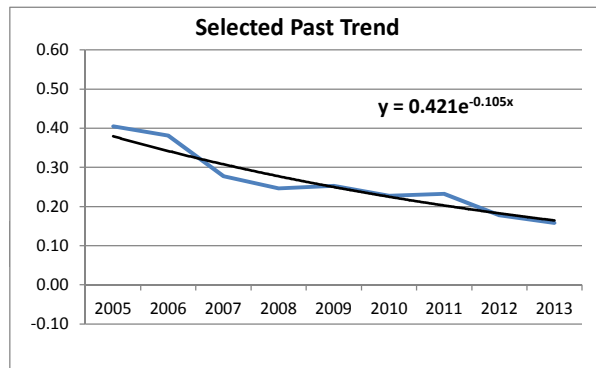
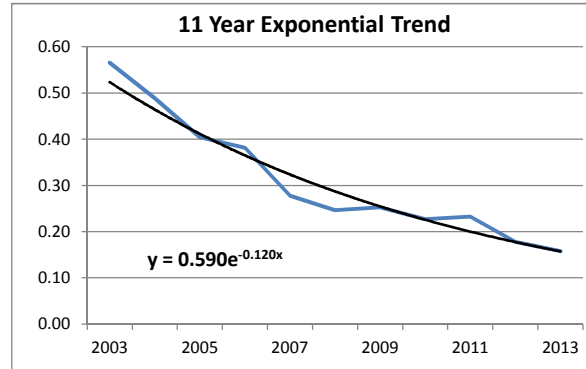
Coverage: Theft Coverage (42)

Rating year: 31/08/2014

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-11.32%	0.9518
10-yr exp trend	-10.87%	0.9383
9-yr exp trend	-10.25%	0.9195
8-yr exp trend	-9.82%	0.8852
7-yr exp trend	-8.30%	0.8580
6-yr exp trend	-8.88%	0.8211
5-yr exp trend	-11.16%	0.8863
4-yr exp trend	-12.70%	0.8611
3-yr exp trend	-17.59%	0.9513



2011 Year End

Selected Trends

Past	-5.00%
Future	-5.00%

Credibility
N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Based on 5 year trend. Future Trend: Trend appears to be consistent since 2007, expect it to continue.

2013 Rate Program

Selected Trends

Past	-10.00%
Future	-10.00%

Credibility
N/A

Credibility Weighted Trends

Past	
Future	

Trend Selection Notes:

Past Trend: Based on 8-9 year trends. Future Trend: Equal to past trend.

Damage Coverages for Trailers

Covers 31-33, 41, 42

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

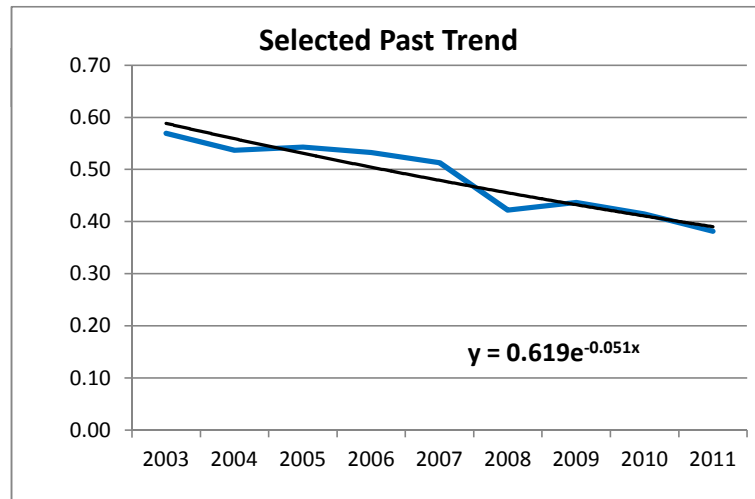
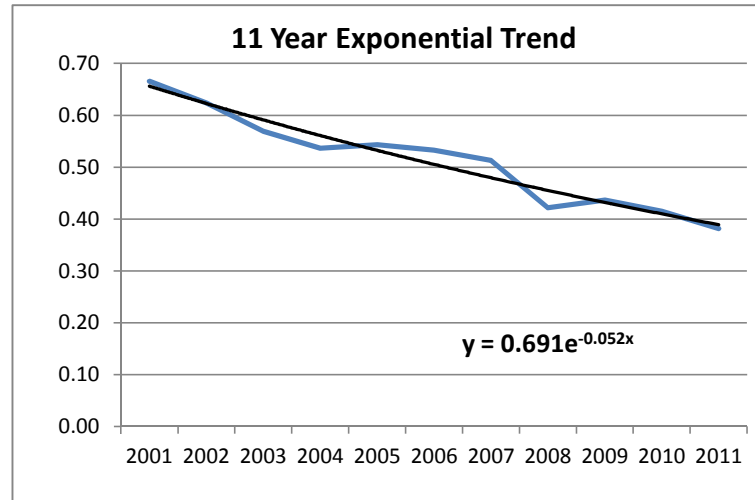
Coverage: Damage to Own Vehicle (31)

Rating year: 08/01/2013

Exhibit 3 - Page 5-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-5.09%	0.9445
10-yr exp trend	-5.00%	0.9260
9-yr exp trend	-4.94%	0.8993
8-yr exp trend	-5.24%	0.8851
7-yr exp trend	-5.96%	0.9057
6-yr exp trend	-6.28%	0.8759
5-yr exp trend	-5.90%	0.7863
4-yr exp trend	-3.47%	0.6372
3-yr exp trend	-6.50%	0.9819



Selected Trends

Past -5.00%

Future -5.00%

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

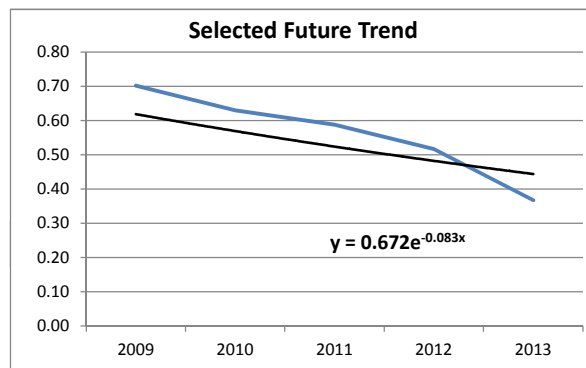
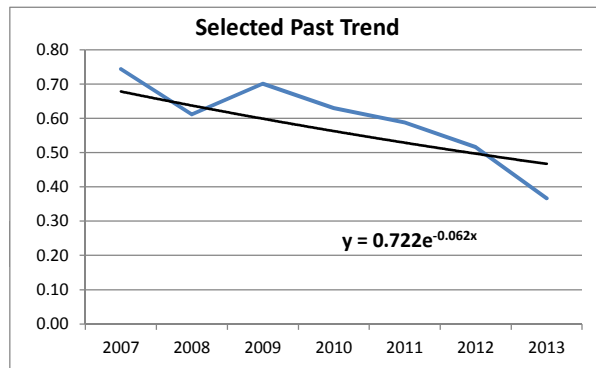
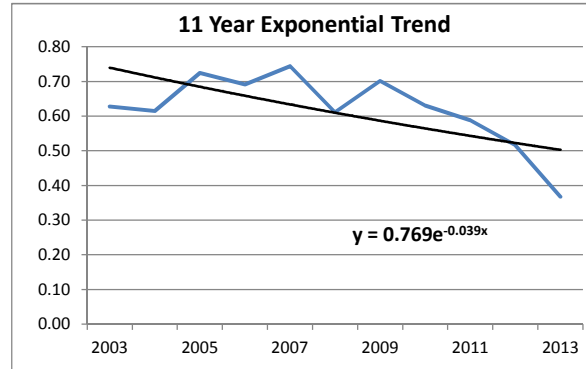
Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

Exhibit 3 - Page 6-2

Frequency for Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-3.79%	0.4180
10-yr exp trend	-4.83%	0.5168
9-yr exp trend	-6.50%	0.6922
8-yr exp trend	-7.43%	0.7008
7-yr exp trend	-8.98%	0.7495
6-yr exp trend	-9.62%	0.6896
5-yr exp trend	-13.87%	0.8950
4-yr exp trend	-16.06%	0.8868
3-yr exp trend	-20.97%	0.9371



2011 Year End

Selected Trends	Credibility
Past -5.00%	N/A
Future -5.00%	N/A

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility
Past -6.00%	1.0000
Future -8.00%	

Credibility Weighted Trends
Past -6.00%
Future -8.00%

Trend Selection Notes:

Past Trend: Based on 7 year trend excluding 2013. Future Trend: Exposure base continues to grow while claims do not. Select -8% to move towards more recent trends.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

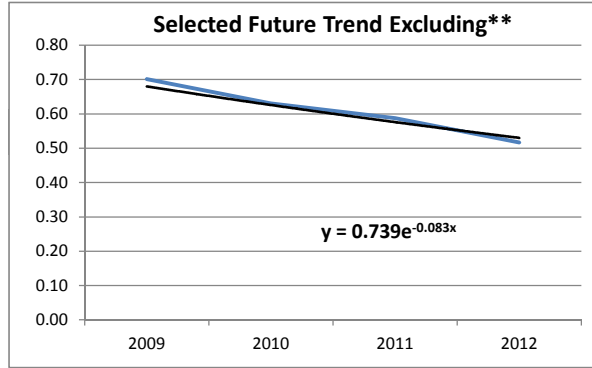
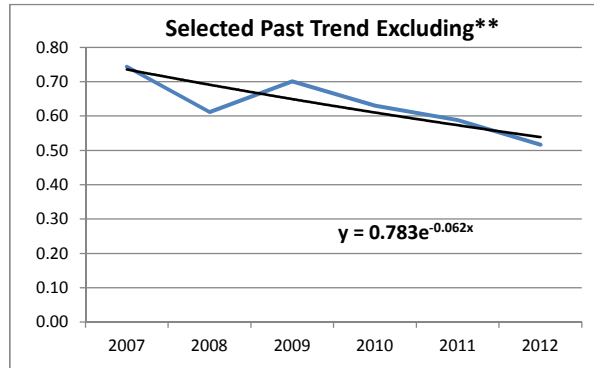
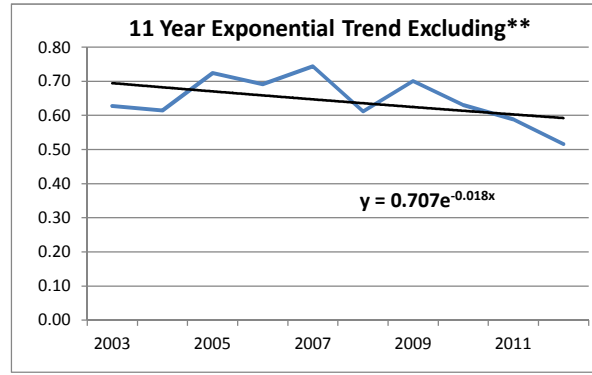
Exhibit 3 - Page 6-3

Frequency for Trailers

Excluding Years: 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	-1.75%	0.2353
10 -yr exp trend excl **	-2.58%	0.3739
9 -yr exp trend excl **	-4.13%	0.6967
8 -yr exp trend excl **	-4.59%	0.6701
7 -yr exp trend excl **	-5.69%	0.7130
6 -yr exp trend excl **	-5.02%	0.5351
5 -yr exp trend excl **	-9.41%	0.9877
4 -yr exp trend excl **	-9.49%	0.9704
3 -yr exp trend excl **	-12.17%	1.0000

** Years excluded: 2013



SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 5-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Trailers

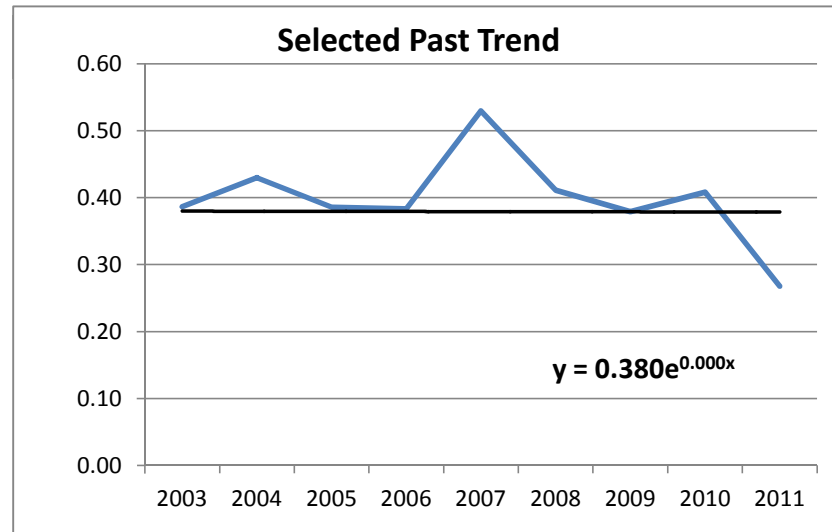
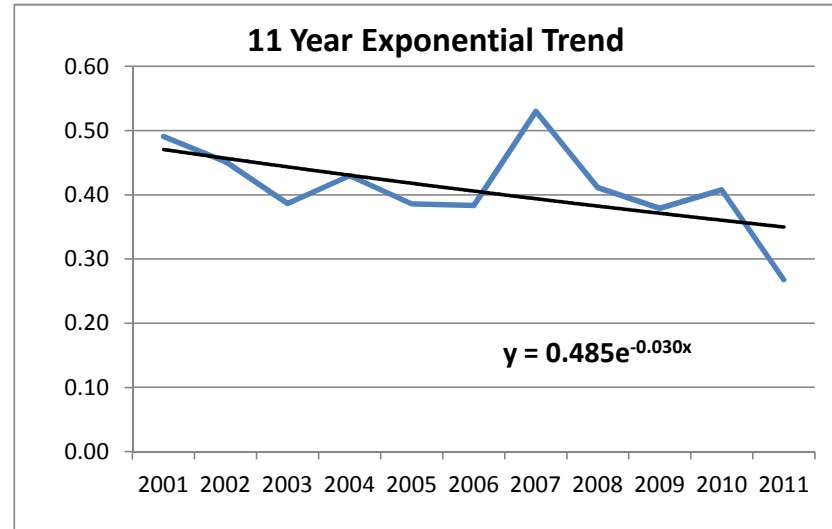
Period	Trends Frequency	Coefficient of Correlation - R² Frequency
11-yr exp trend	-2.92%	0.3140
10-yr exp trend	-2.65%	0.2220
9-yr exp trend	-2.61%	0.1677
8-yr exp trend	-3.87%	0.2621
7-yr exp trend	-4.56%	0.2525
6-yr exp trend	-7.32%	0.4191
5-yr exp trend	-12.83%	0.7820
4-yr exp trend	-11.44%	0.5959
3-yr exp trend	-15.97%	0.5973
10-yr excl 2011	1.86%	0.2515
9-yr excl 2011	2.71%	0.3840
8-yr excl 2011	1.71%	0.1794

Selected Trends

Past	0.00%
Future	0.00%

Trend Selection Notes:

No clear trend. If extreme years 2007 and 2011 ignored, the pattern is quite flat.



SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

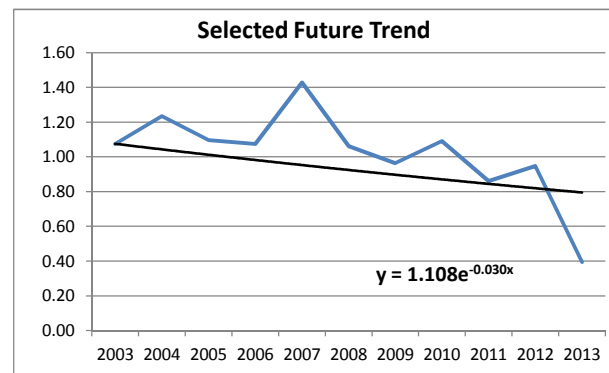
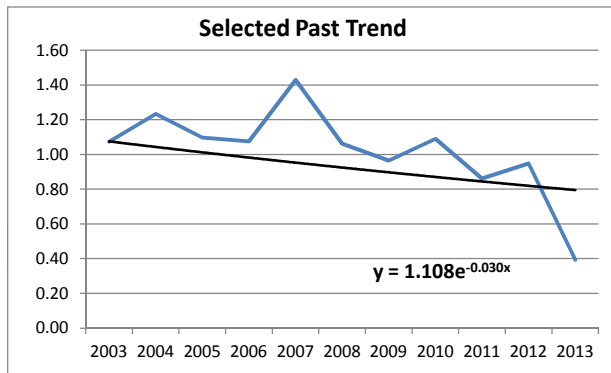
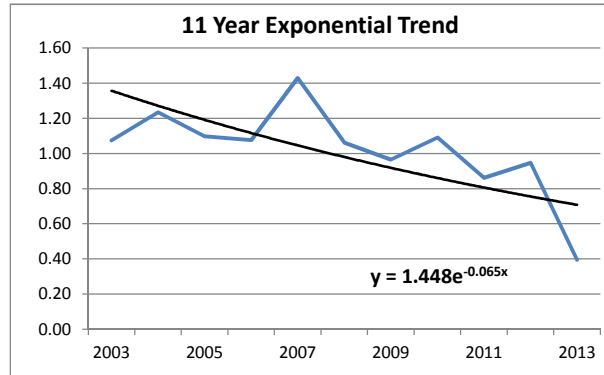
Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

Exhibit 3 - Page 6-2

Frequency for Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-6.30%	0.4273
10-yr exp trend	-7.76%	0.4969
9-yr exp trend	-8.70%	0.4884
8-yr exp trend	-10.79%	0.5506
7-yr exp trend	-13.95%	0.6520
6-yr exp trend	-13.92%	0.5383
5-yr exp trend	-17.55%	0.5591
4-yr exp trend	-25.61%	0.6994
3-yr exp trend	-32.36%	0.6593



2011 Year End

Selected Trends	Credibility
Past	0.00%
Future	0.00%

Credibility Weighted Trends	
Past	N/A
Future	N/A

Trend Selection Notes:

No clear trend. If extreme years 2007 and 2011 ignored, the pattern is quite flat.

2013 Rate Program

Selected Trends	Credibility
Past	-3.00%
Future	-3.00%

Credibility Weighted Trends	
Past	-3.00%
Future	-3.00%

Trend Selection Notes:

Past Trend: Based on trends excluding 2007 and 2013. Future Trend: Equal to past trend.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

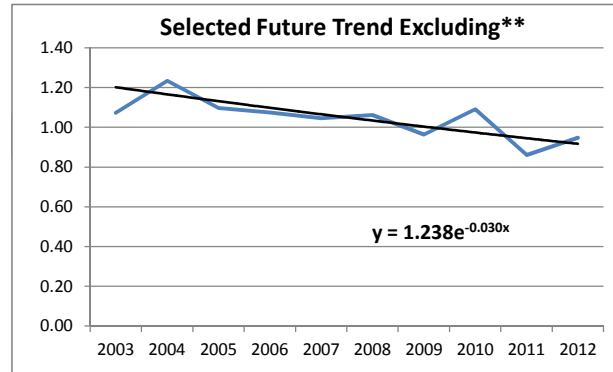
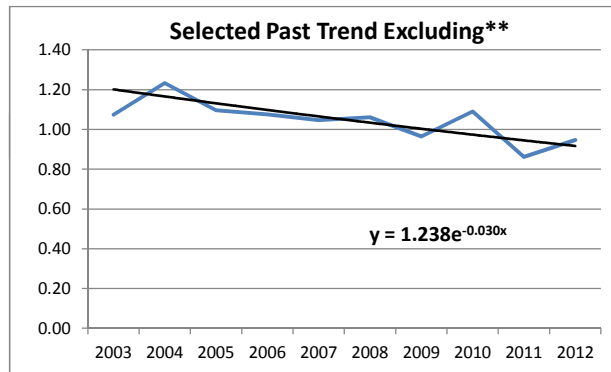
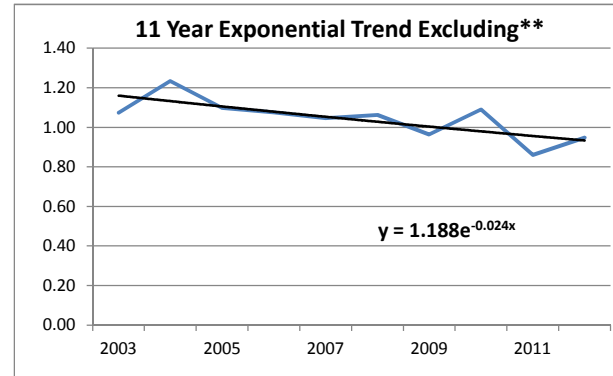
Exhibit 3 - Page 6-3

Frequency for Trailers

Excluding Years: 2007, 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation
		- R ² Frequency
11 -yr exp trend excl **	-2.39%	0.5541
10 -yr exp trend excl **	-3.06%	0.6610
9 -yr exp trend excl **	-2.51%	0.5016
8 -yr exp trend excl **	-2.73%	0.4155
7 -yr exp trend excl **	-3.35%	0.3230
6 -yr exp trend excl **	-3.35%	0.3230
5 -yr exp trend excl **	-2.84%	0.1469
4 -yr exp trend excl **	-6.78%	0.3490
3 -yr exp trend excl **	10.06%	1.0000

** Years excluded: 2007, 2013



SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

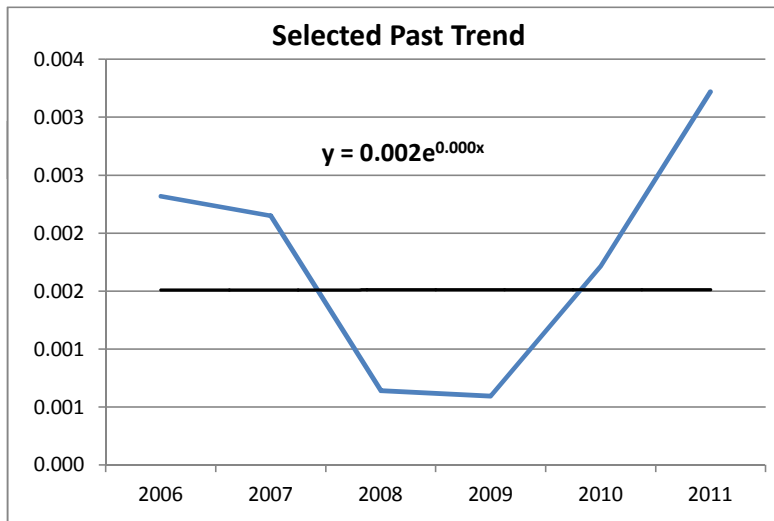
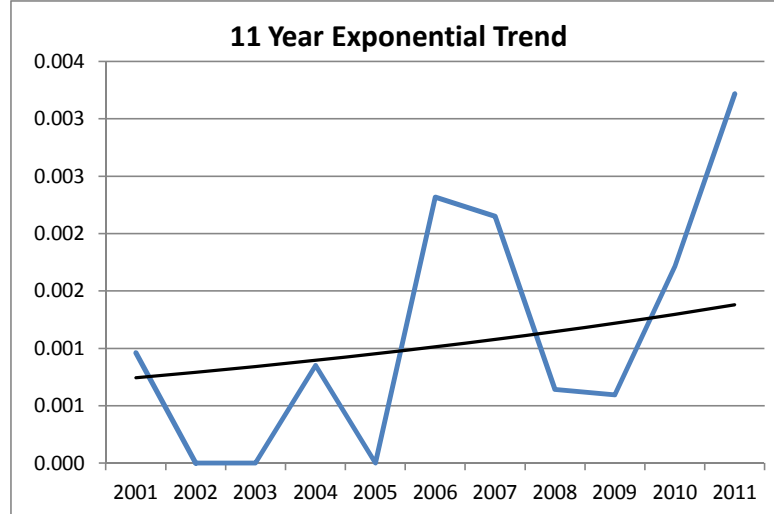
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 5-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	6.36%	0.1008
10-yr exp trend	7.66%	0.0689
9-yr exp trend	7.66%	0.0689
8-yr exp trend	7.66%	0.0689
7-yr exp trend	2.56%	0.0045
6-yr exp trend	2.56%	0.0045
5-yr exp trend	19.59%	0.1421
4-yr exp trend	80.29%	0.8749
3-yr exp trend	132.74%	0.9787



Selected Trends

Past	0.00%
Future	0.00%

Credibility 0.1108

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)

Past	35.57%
Future	35.57%

Trend Selection Notes:

Low claim volume, no clear trend, but should be credibility weighted.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

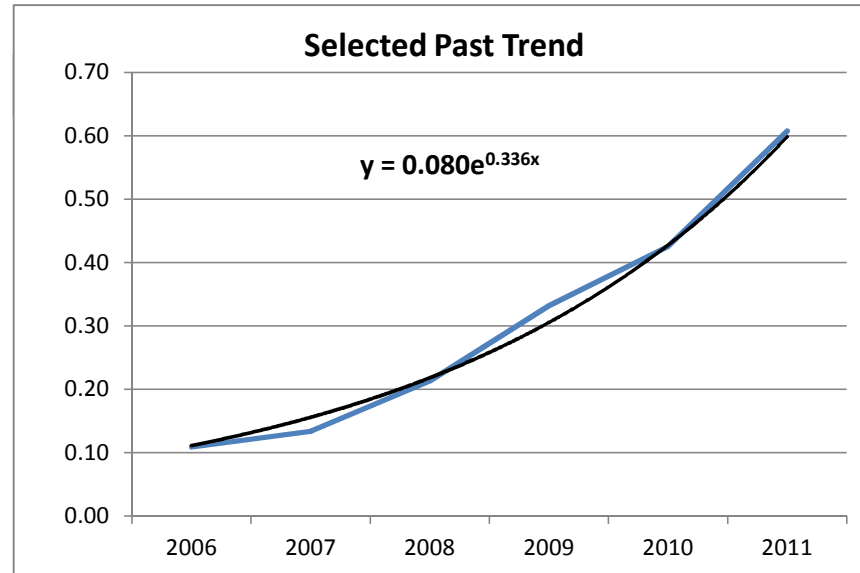
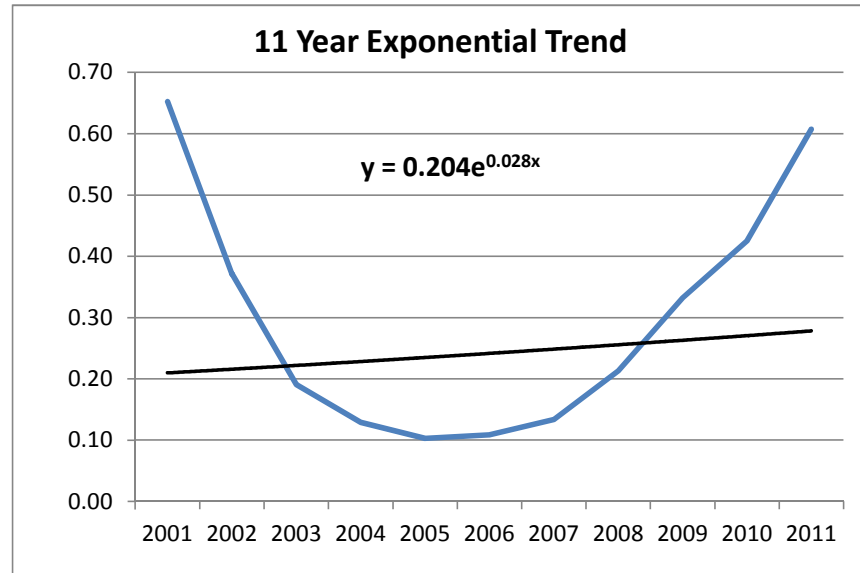
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R² Frequency
11-yr exp trend	2.87%	0.0191
10-yr exp trend	10.95%	0.2527
9-yr exp trend	20.55%	0.6522
8-yr exp trend	29.49%	0.8750
7-yr exp trend	37.63%	0.9700
6-yr exp trend	42.92%	0.9901
5-yr exp trend	45.01%	0.9876
4-yr exp trend	40.32%	0.9888
3-yr exp trend	35.25%	0.9893



Selected Trends

Past	40.00%
Future	40.00%

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount. This is the cause of the rapid growth in glass frequency.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

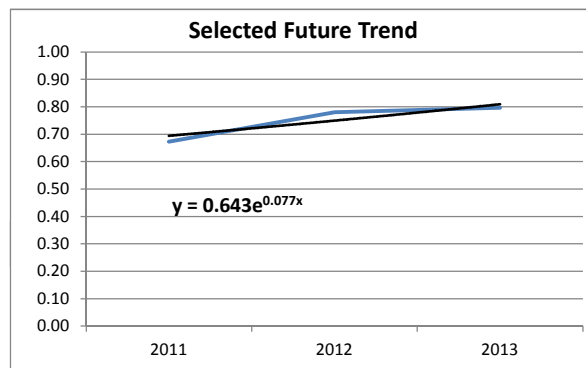
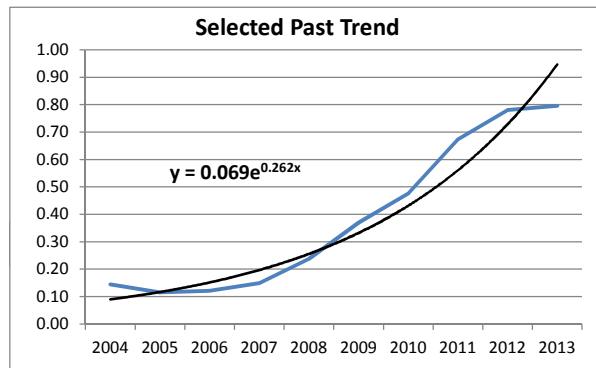
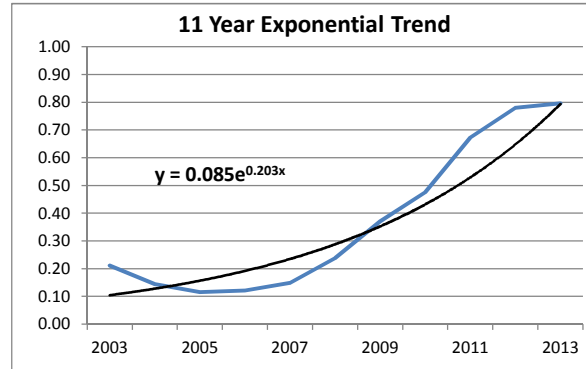
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	22.51%	0.7968
10-yr exp trend	28.40%	0.9232
9-yr exp trend	32.77%	0.9636
8-yr exp trend	34.36%	0.9576
7-yr exp trend	33.06%	0.9367
6-yr exp trend	27.94%	0.9279
5-yr exp trend	22.47%	0.9154
4-yr exp trend	18.47%	0.8421
3-yr exp trend	8.80%	0.8376



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 40.00%	N/A	Past N/A
Future 40.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term and recent trends. Future Trend: Expect that frequency will keep rising in the future as more glass claims exceed the deductible amount.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 30.00%	1.0000	Past 30.00%
Future 8.00%		Future 8.00%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Seems to be leveling off in recent years.

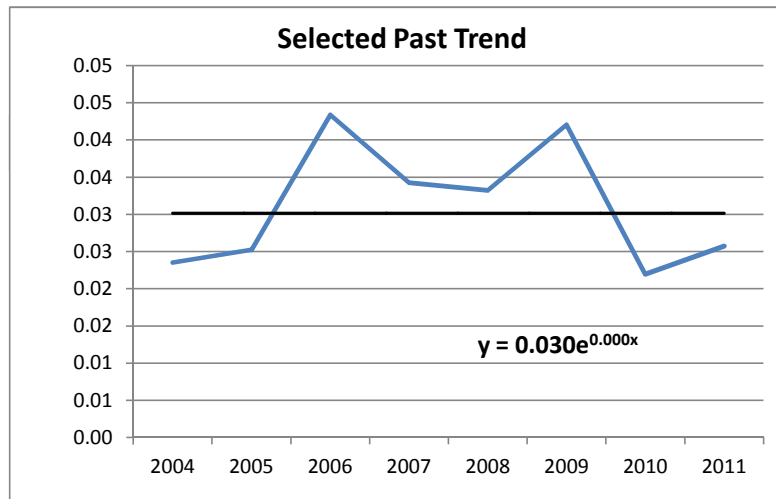
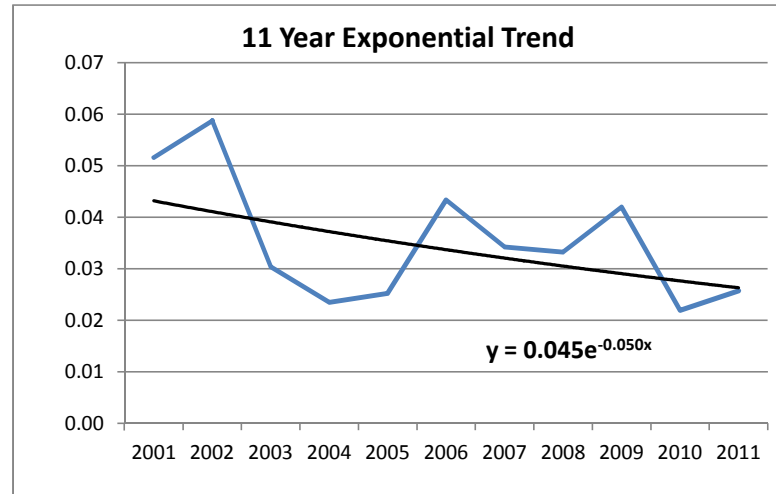
SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 08/01/2013
 Exhibit 3 - Page 5-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-4.83%	0.2488
10-yr exp trend	-3.69%	0.1321
9-yr exp trend	-0.19%	0.0005
8-yr exp trend	-0.23%	0.0005
7-yr exp trend	-3.85%	0.1037
6-yr exp trend	-10.06%	0.5444
5-yr exp trend	-9.39%	0.3734
4-yr exp trend	-13.21%	0.4092
3-yr exp trend	-21.74%	0.5240



Selected Trends	
Past	0.00%
Future	0.00%
Credibility	0.5037

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)	
Past	-2.48%
Future	-2.48%

Trend Selection Notes:
 No clear trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

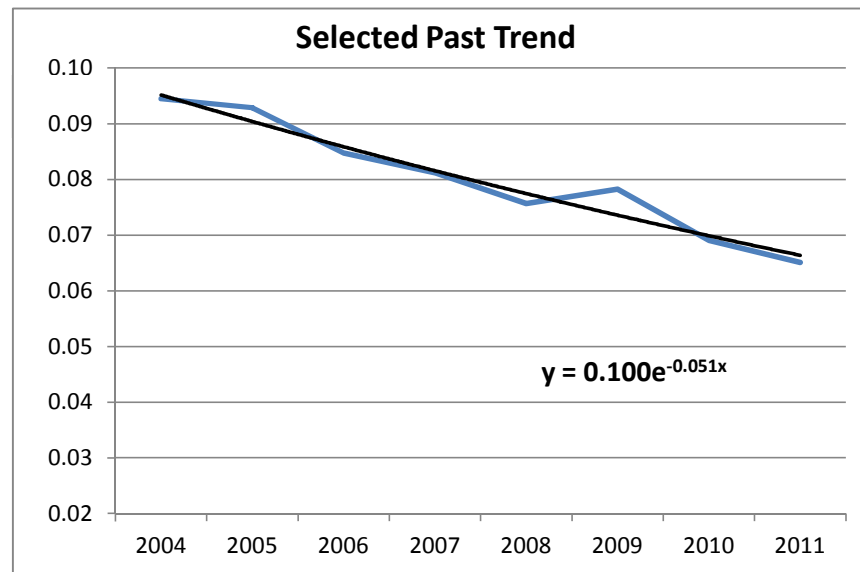
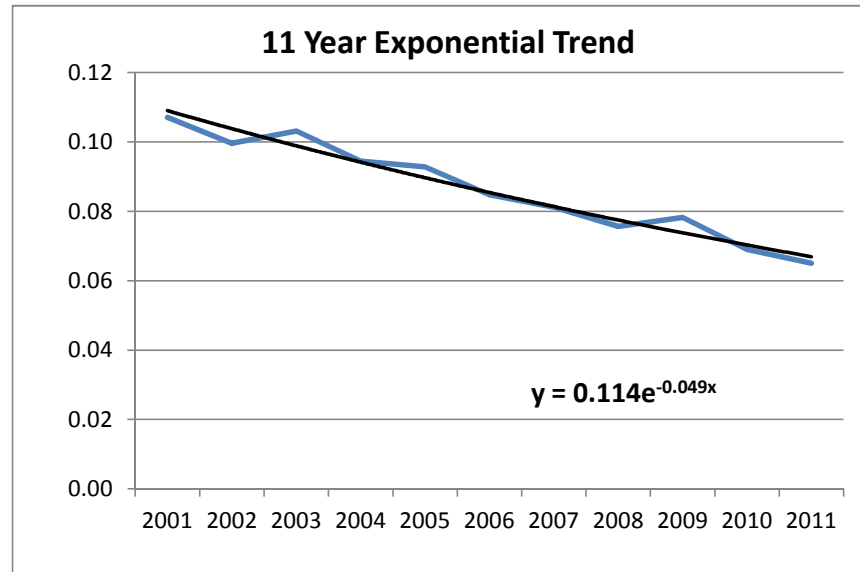
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-4.76%	0.9625
10-yr exp trend	-4.87%	0.9550
9-yr exp trend	-5.26%	0.9661
8-yr exp trend	-5.10%	0.9522
7-yr exp trend	-5.26%	0.9363
6-yr exp trend	-4.94%	0.8993
5-yr exp trend	-5.19%	0.8544
4-yr exp trend	-5.62%	0.7822
3-yr exp trend	-8.81%	0.9597



Selected Trends

Past	-5.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on available trends, almost all trends agree that -5% is appropriate. Future Trend: Equal to past trend, no changes expected.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

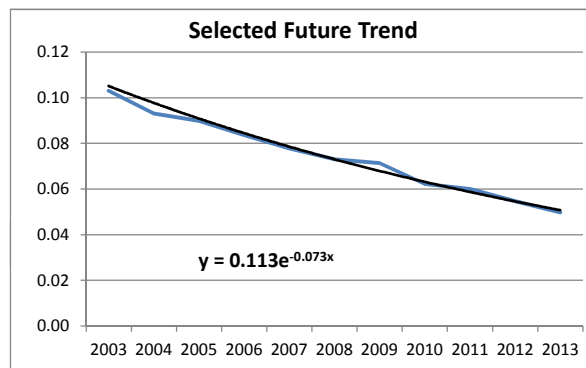
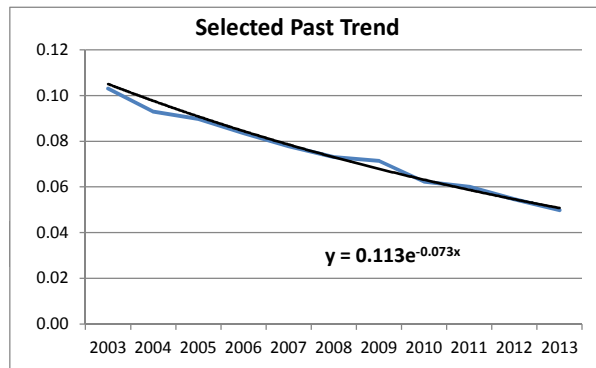
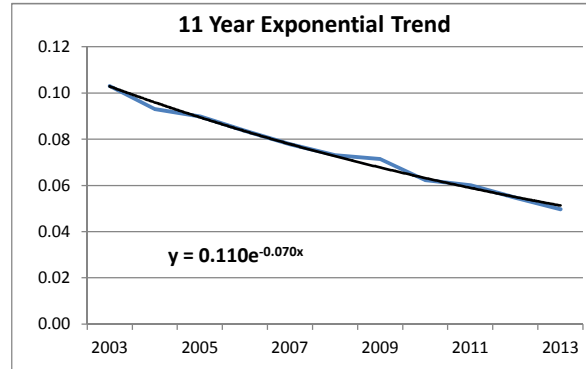
Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 31/08/2014

Exhibit 3 - Page 3-2

Frequency for Light Vehicles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-6.72%	0.9902
10-yr exp trend	-6.71%	0.9869
9-yr exp trend	-6.94%	0.9876
8-yr exp trend	-7.03%	0.9835
7-yr exp trend	-7.21%	0.9785
6-yr exp trend	-7.58%	0.9758
5-yr exp trend	-8.18%	0.9771
4-yr exp trend	-7.40%	0.9678
3-yr exp trend	-8.98%	1.0000



2011 Year End

Selected Trends	Credibility
Past	N/A
Future	N/A

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on mid-long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past	1.0000
Future	1.0000

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: In available trends. Future Trend: Equal to past trend.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 5-2

Frequency for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-4.31%	0.3906
10-yr exp trend	-4.55%	0.3509
9-yr exp trend	-5.07%	0.3337
8-yr exp trend	-5.04%	0.2576
7-yr exp trend	-3.94%	0.1267
6-yr exp trend	0.20%	0.0003
5-yr exp trend	4.43%	0.0902
4-yr exp trend	13.63%	0.4085
3-yr exp trend	-5.80%	0.8815
10-yr excl 2008	-3.32%	0.6845
9-yr excl 2008	-3.56%	0.6805
8-yr excl 2008	-4.17%	0.7239
7-yr excl 2008	-4.40%	0.7252
6-yr excl 2008	-3.94%	0.6009

Selected Trends

Past	-4.00%
Future	-4.00%

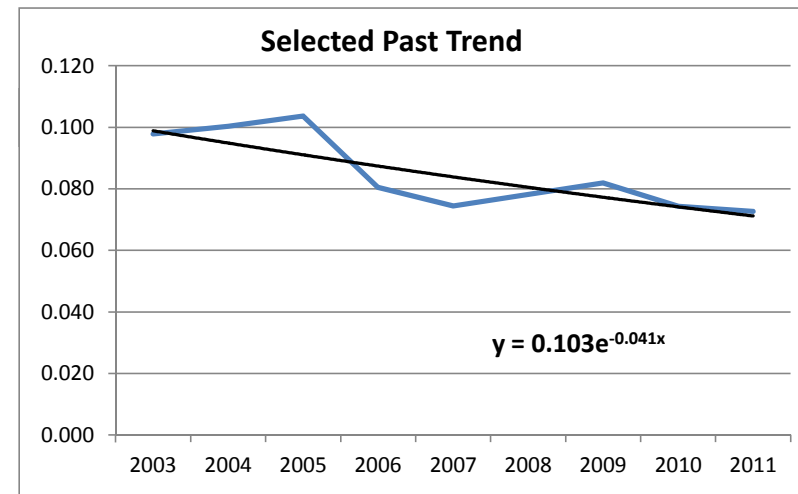
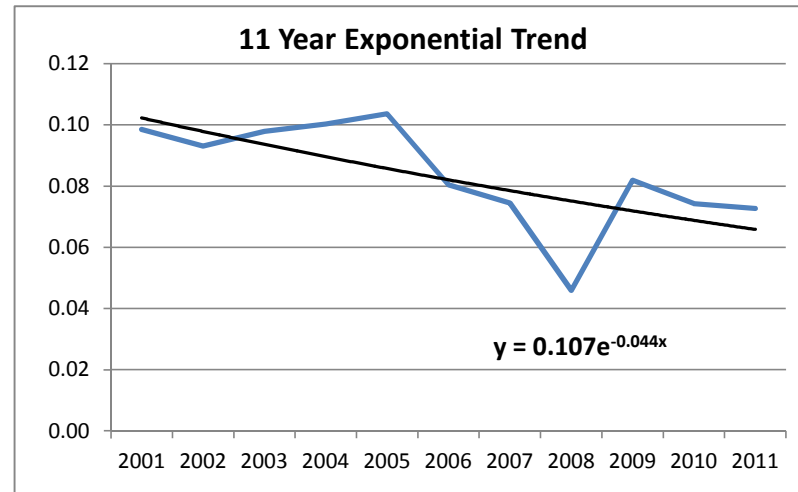
Credibility 0.7819

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Frequency)

Past	-4.22%
Future	-4.22%

Trend Selection Notes:

Past Trend: Based on mid to long term trends excluding 2008. Future Trend: Equal to past trend.



SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

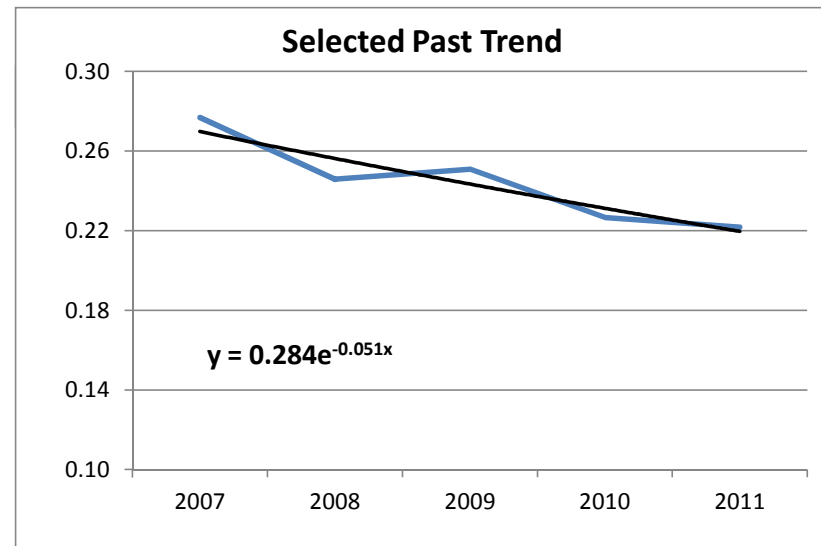
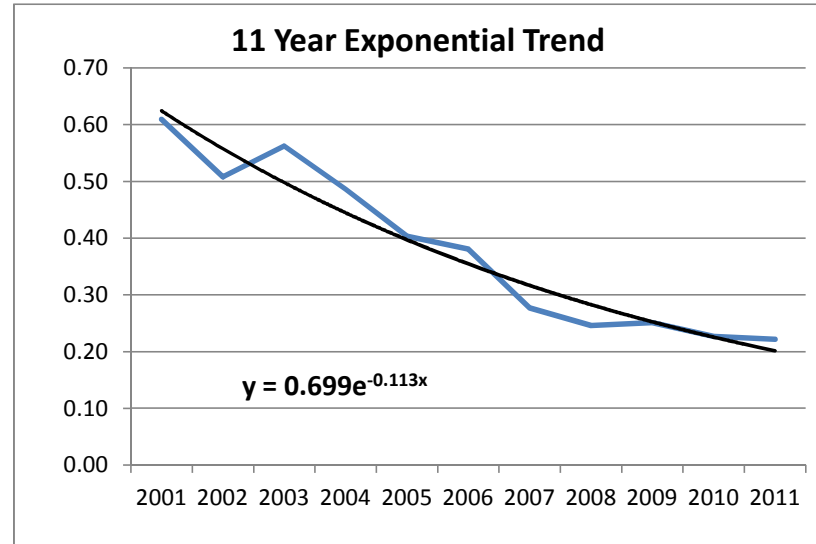
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

<u>Period</u>	<u>Trends Frequency</u>	<u>Coefficient of Correlation - R² Frequency</u>
11-yr exp trend	-10.69%	0.9436
10-yr exp trend	-10.84%	0.9288
9-yr exp trend	-11.60%	0.9315
8-yr exp trend	-10.96%	0.9044
7-yr exp trend	-9.94%	0.8624
6-yr exp trend	-8.95%	0.7801
5-yr exp trend	-5.12%	0.8792
4-yr exp trend	-4.04%	0.7723
3-yr exp trend	-6.00%	0.8762



Selected Trends

Past	-5.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on 5 year trend. Future Trend: Trend appears to be consistent since 2007, expect it to continue.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

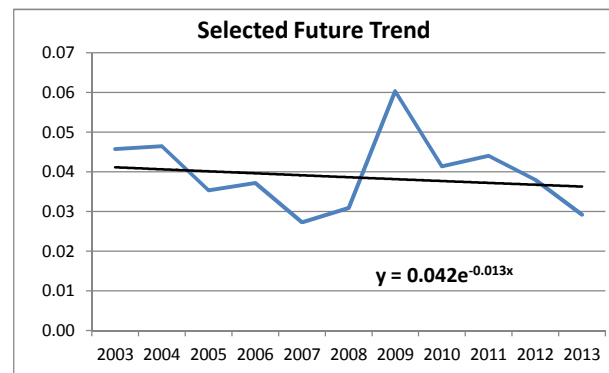
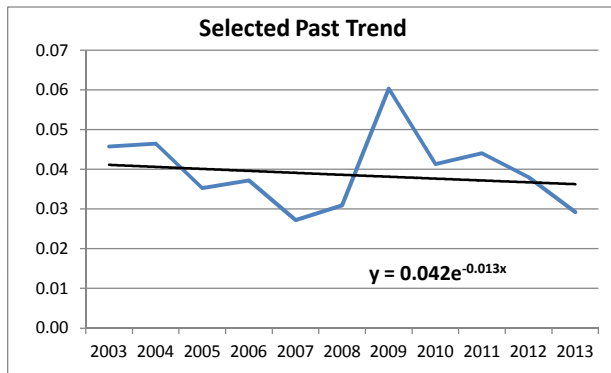
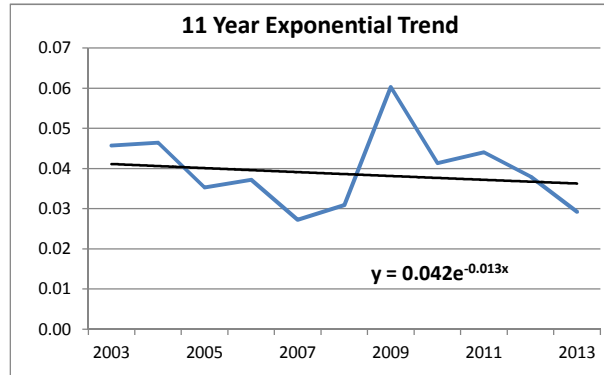
Coverage: Theft Coverage (42)

Rating year: 31/08/2014

Exhibit 3 - Page 6-2

Frequency for Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-1.25%	0.0320
10-yr exp trend	-0.55%	0.0049
9-yr exp trend	0.93%	0.0110
8-yr exp trend	0.78%	0.0055
7-yr exp trend	1.09%	0.0071
6-yr exp trend	-4.50%	0.1071
5-yr exp trend	-14.24%	0.8582
4-yr exp trend	-11.23%	0.7236
3-yr exp trend	-18.57%	0.9744



2011 Year End

Selected Trends		Credibility
Past	-4.00%	0.7819
Future	-4.00%	

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	-4.22%
Future	-4.22%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends		Credibility
Past	0.00%	0.3929
Future	0.00%	

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	-6.07%
Future	-6.07%

Trend Selection Notes:

Past Trend: Very, very few claims. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

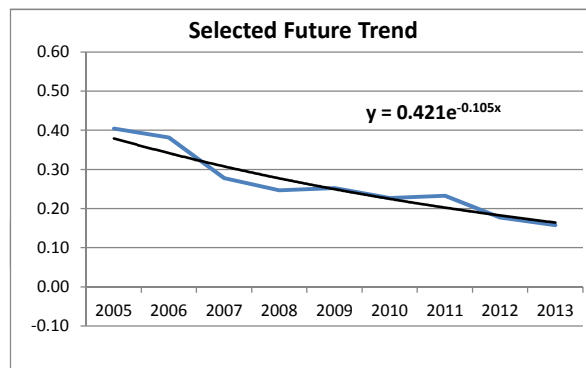
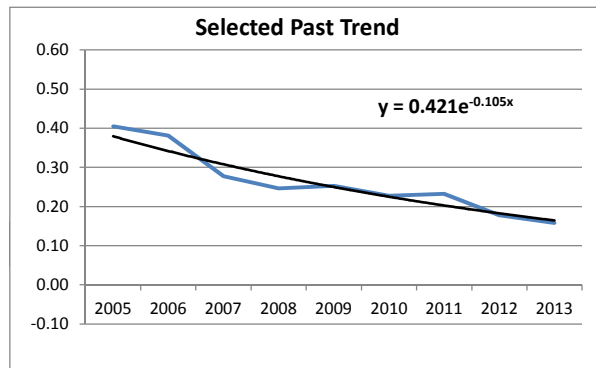
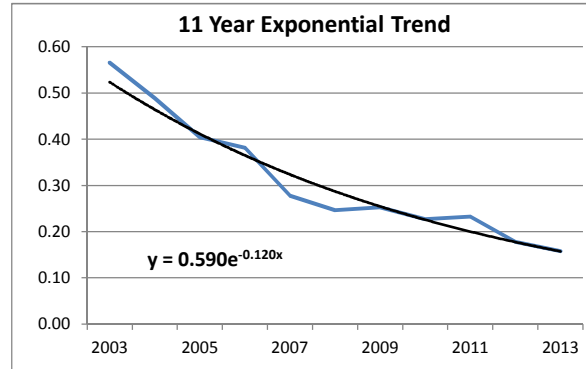
Coverage: Theft Coverage (42)

Rating year: 31/08/2014

Exhibit 3 - Page 1-2

Frequency for All Vehicles Including Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-11.32%	0.9518
10-yr exp trend	-10.87%	0.9383
9-yr exp trend	-10.25%	0.9195
8-yr exp trend	-9.82%	0.8852
7-yr exp trend	-8.30%	0.8580
6-yr exp trend	-8.88%	0.8211
5-yr exp trend	-11.16%	0.8863
4-yr exp trend	-12.70%	0.8611
3-yr exp trend	-17.59%	0.9513



2011 Year End

Selected Trends

Past	-5.00%
Future	-5.00%

Credibility
N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Based on 5 year trend. Future Trend: Trend appears to be consistent since 2007, expect it to continue.

2013 Rate Program

Selected Trends

Past	-10.00%
Future	-10.00%

Credibility
N/A

Credibility Weighted Trends

Past	
Future	

Trend Selection Notes:

Past Trend: Based on 8-9 year trends. Future Trend: Equal to past trend.

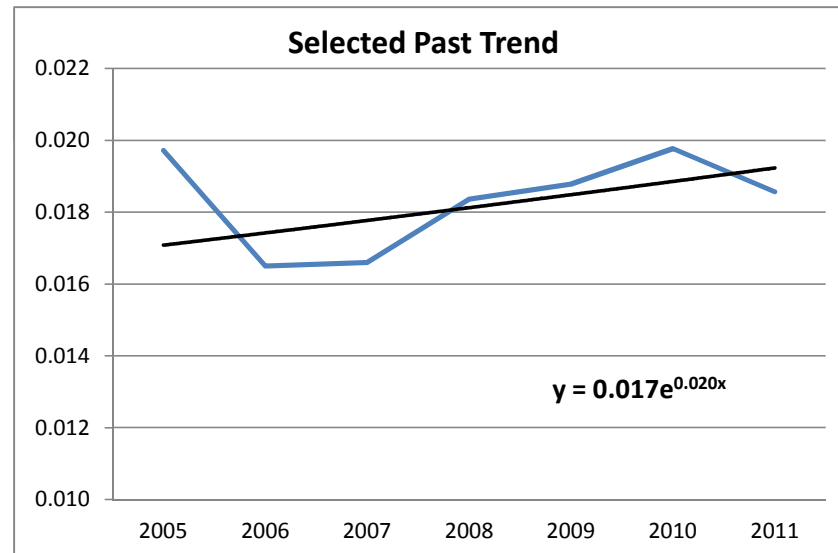
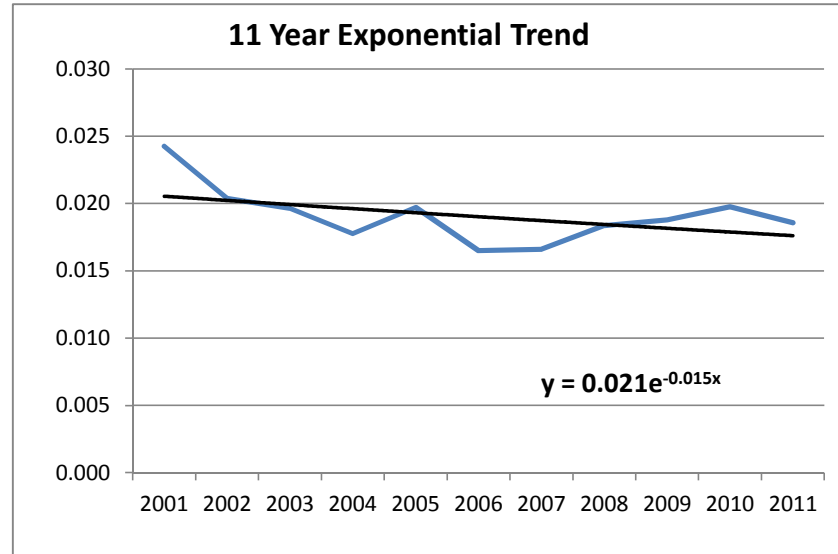
Injury and Liability Coverages

Death Benefits, Medical Expenses excl Funding, Permanent Impairment, Economic Loss,
Non Economic Loss, Out of Province, Tort Injury, Tort Liability

SGI
 Class Group: All vehicles excluding trailers and motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Death
 Rating year: 08/01/2013
 Exhibit 3 - Page 2-2

Frequency for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-1.53%	0.2319
10-yr exp trend	-0.44%	0.0330
9-yr exp trend	0.18%	0.0049
8-yr exp trend	0.97%	0.1169
7-yr exp trend	1.09%	0.1016
6-yr exp trend	3.30%	0.7110
5-yr exp trend	3.02%	0.5477
4-yr exp trend	0.86%	0.1152
3-yr exp trend	-0.55%	0.0275



Selected Trends

Past	2.00%
Future	2.00%

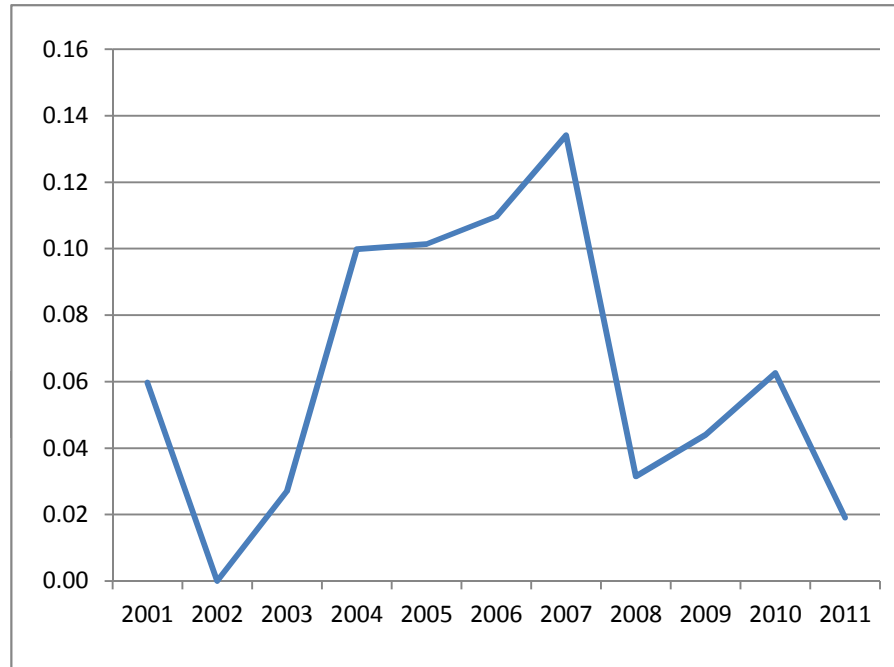
Trend Selection Notes:

Past Trend: Average of 6 and 7 year trend. Future Trend: Originally, the committee selected a future trend of 1% to reflect the expectation that traffic safety initiatives were expected to reduce rating year losses. As of July 2012, death claims for the year had reached a YTD record high level, and this trend was set equal to the past.

SGI
 Class Group: Motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Death
 Rating year: 08/01/2013
 Exhibit 3 - Page 4-2
Frequency for Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R² Frequency
11-yr exp trend	-6.23%	0.0957
10-yr exp trend	-9.09%	0.1366
9-yr exp trend	-9.09%	0.1366
8-yr exp trend	-19.47%	0.5871
7-yr exp trend	-22.81%	0.6034
6-yr exp trend	-26.34%	0.5911
5-yr exp trend	-27.50%	0.4788
4-yr exp trend	-10.92%	0.0870
3-yr exp trend	-34.17%	0.4686

Selected Trends	
Past	2.00%
Future	2.00%



Trend Selection Notes:

Low claim volumes, not enough information to select a trend for this class on its own. Use trends for All Vehicles Excluding Trailers and Motorcycles.

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

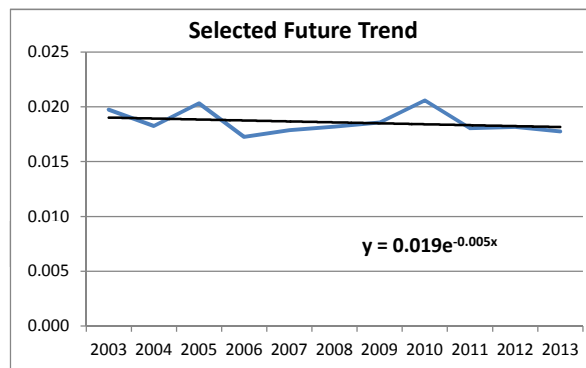
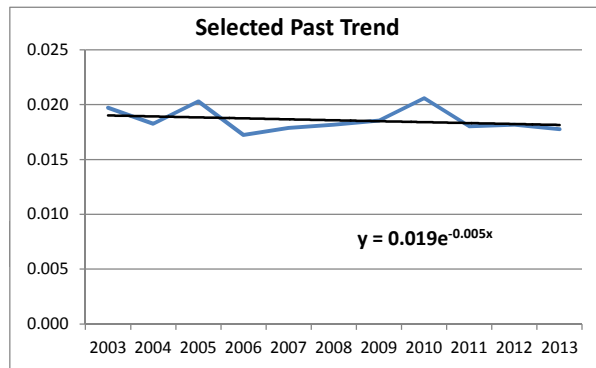
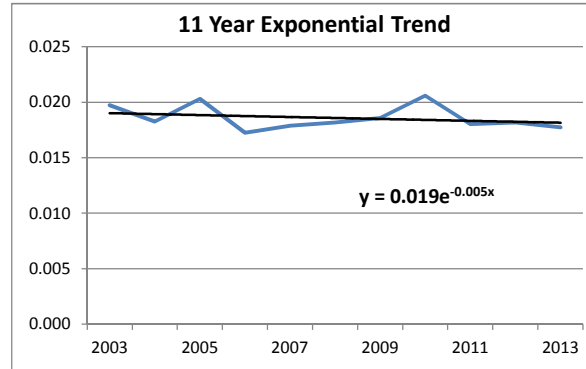
Coverage: Injury - Death

Rating year: 31/08/2014

Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-0.46%	0.0713
10-yr exp trend	-0.22%	0.0134
9-yr exp trend	-0.40%	0.0328
8-yr exp trend	0.44%	0.0410
7-yr exp trend	-0.18%	0.0059
6-yr exp trend	-0.90%	0.0994
5-yr exp trend	-2.12%	0.3299
4-yr exp trend	-4.27%	0.6841
3-yr exp trend	-0.79%	0.4469



2011 Year End

Selected Trends		Credibility
Past	2.00%	N/A
Future	2.00%	

Credibility Weighted Trends	
Past	N/A
Future	N/A

Trend Selection Notes:

All excluding trailers and motorcycles.

2013 Rate Program

Selected Trends		Credibility
Past	-0.50%	N/A
Future	-0.50%	

Credibility Weighted Trends	
Past	
Future	

Trend Selection Notes:

Past Trend: Long term trend. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

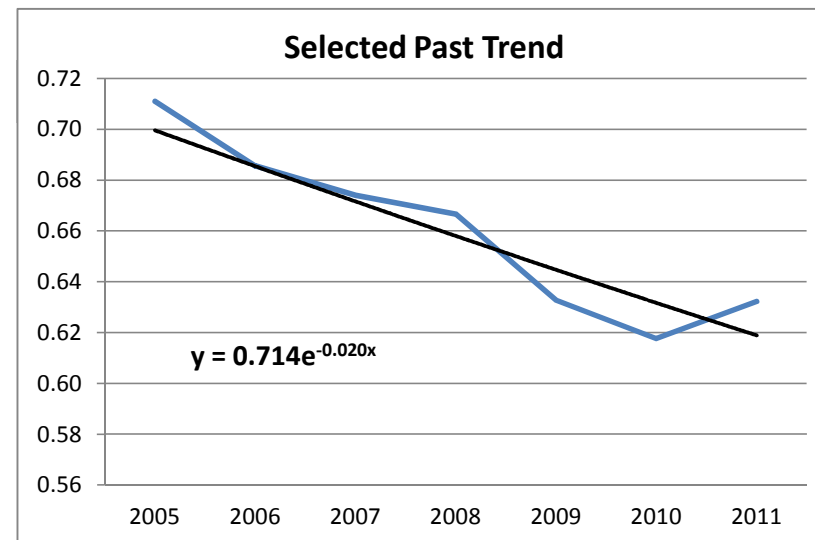
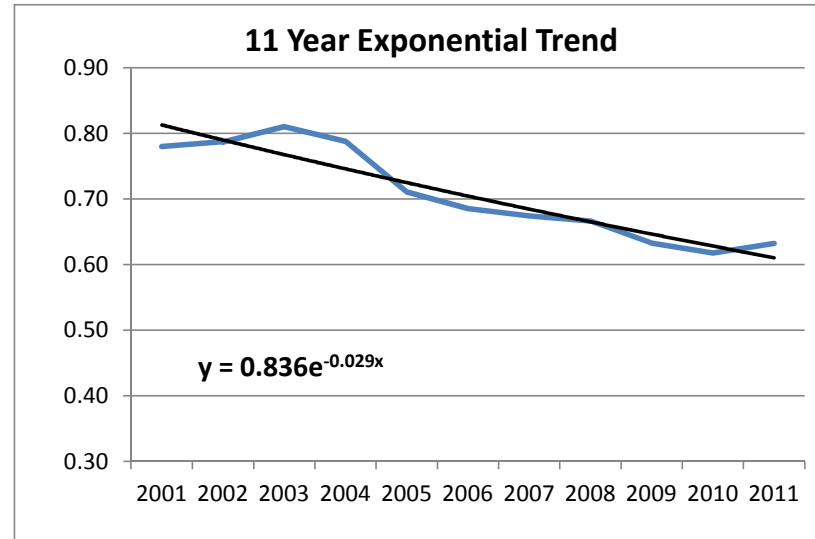
Coverage: Injury - Medical Expenses Without Funding

Rating year: 08/01/2013

Exhibit 3 - Page 2-2

Frequency for All Vehicles Excluding Trailers and Motorcycles

<u>Period</u>	<u>Trends Frequency</u>	<u>Coefficient of Correlation - R² Frequency</u>
11-yr exp trend	-2.82%	0.8912
10-yr exp trend	-3.09%	0.9056
9-yr exp trend	-3.25%	0.8931
8-yr exp trend	-2.93%	0.8551
7-yr exp trend	-2.20%	0.8949
6-yr exp trend	-2.03%	0.8320
5-yr exp trend	-2.02%	0.7366
4-yr exp trend	-1.81%	0.5363
3-yr exp trend	-0.03%	0.0006



Selected Trends

Past	-2.00%
Future	-2.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Decreasing trend may be leveling off, keep eye on this for the future. For now, keep future = past.

SGI

Class Group: Motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

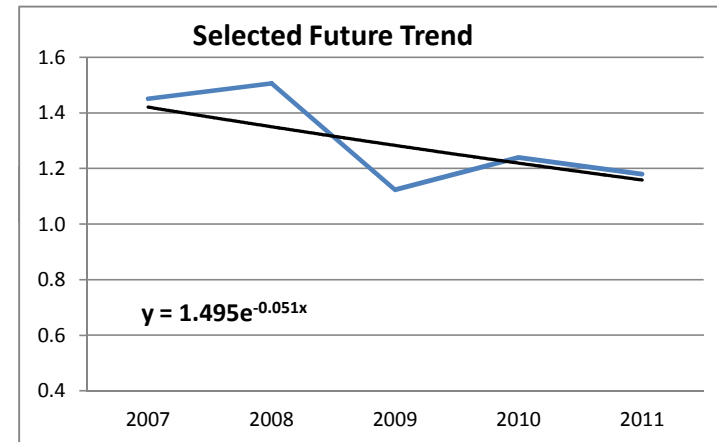
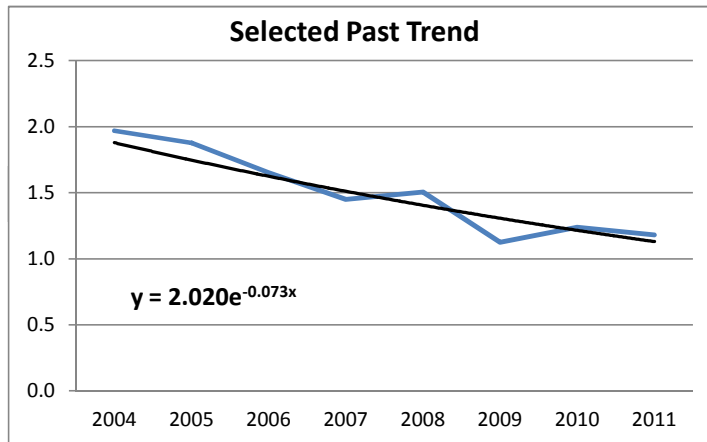
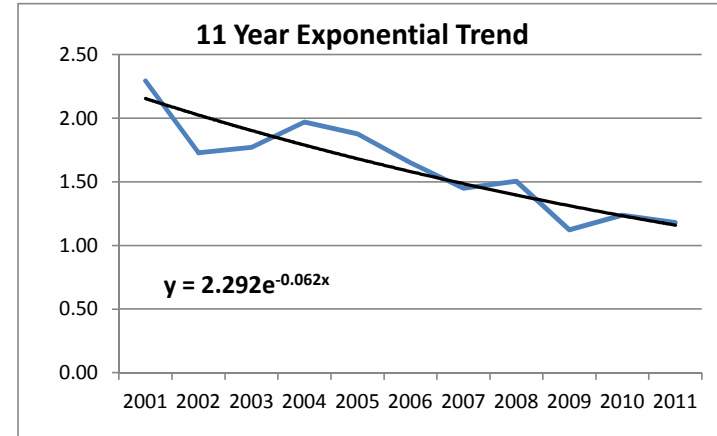
Coverage: Injury - Medical Expenses Without Funding

Rating year: 08/01/2013

Exhibit 3 - Page 4-2

Frequency for Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-6.00%	0.8273
10-yr exp trend	-5.61%	0.7697
9-yr exp trend	-6.66%	0.8382
8-yr exp trend	-7.75%	0.8847
7-yr exp trend	-7.62%	0.8323
6-yr exp trend	-6.74%	0.7317
5-yr exp trend	-5.89%	0.5571
4-yr exp trend	-6.13%	0.4063
3-yr exp trend	2.48%	0.2497



Selected Trends

Past	-7.00%
Future	-5.00%

Credibility 0.7915

Credibility-Weighted Trends (Compliment = All Vehicles Excluding Trailers & MC Frequency)

Past	-5.96%
Future	-4.37%

Trend Selection Notes:

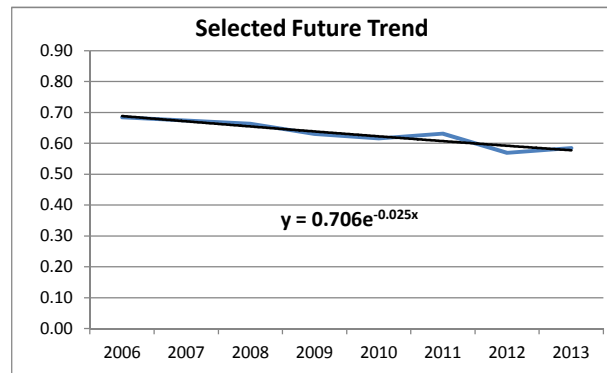
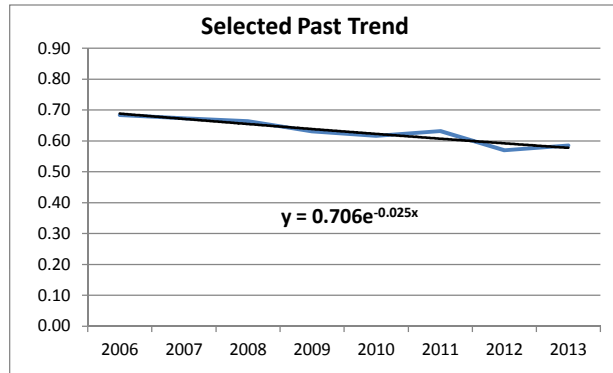
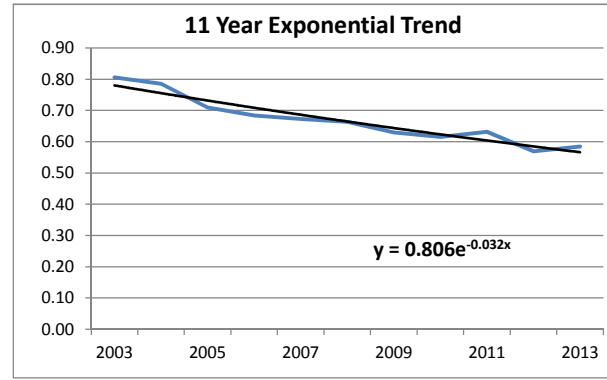
Past Trend: Based on available trends - mid-term trends seem to all be within 1% of -7%. Future Trend: Trend seems to be tapering off in recent years, but still expect to see impact from GDL in future years.

SGI
Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Medical Excluding Funding
Rating year: 31/08/2014
Exhibit 3 - Page 2-2

Frequency for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-3.15%	0.9216
10-yr exp trend	-2.94%	0.9013
9-yr exp trend	-2.52%	0.9096
8-yr exp trend	-2.48%	0.8728
7-yr exp trend	-2.57%	0.8337
6-yr exp trend	-2.58%	0.7598
5-yr exp trend	-2.26%	0.5967
4-yr exp trend	-2.56%	0.4944
3-yr exp trend	-3.79%	0.5078



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -2.00%	N/A	Past N/A
Future -2.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Decreasing trend may be leveling off, keep eye on this for the future. For now, keep future = past.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -2.50%	N/A	Past
Future -2.50%		Future

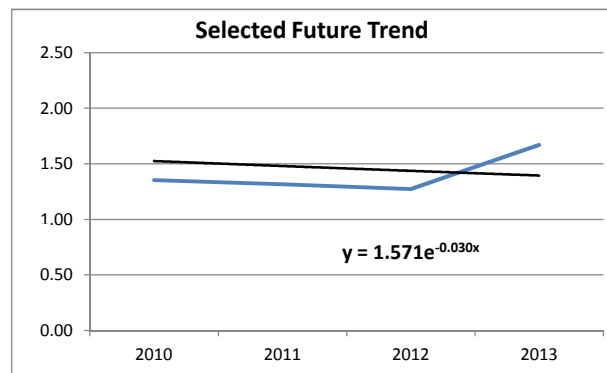
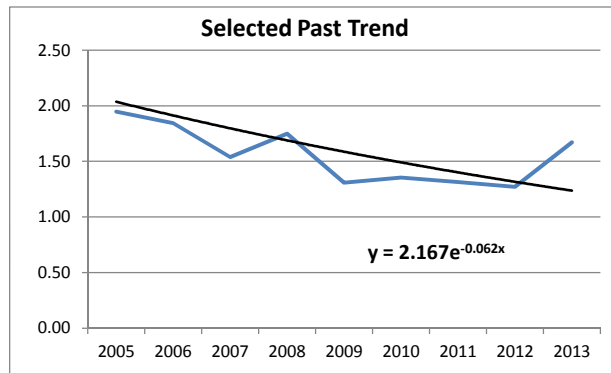
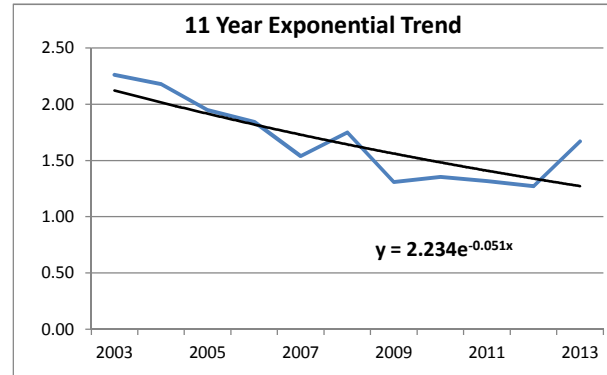
Trend Selection Notes:

Past Trend: In available trends. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Medical Excluding Funding
Rating year: 31/08/2014
Exhibit 3 - Page 3-2
Frequency for Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-4.99%	0.6589
10-yr exp trend	-4.58%	0.5592
9-yr exp trend	-3.76%	0.4099
8-yr exp trend	-2.90%	0.2388
7-yr exp trend	-1.37%	0.0532
6-yr exp trend	-0.98%	0.0175
5-yr exp trend	4.35%	0.3730
4-yr exp trend	6.12%	0.3893
3-yr exp trend	12.67%	0.6442



2011 Year End

Selected Trends	Credibility
Past -7.00%	0.7915
Future -5.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends
Past -5.96%
Future -4.37%

Trend Selection Notes:

Past Trend: Based on available trends - mid-term trends seem to all be within 1% of -7%. Future Trend: Trend seems to be tapering off in recent years, but still expect to see impact from GDL in future years.

2013 Rate Program

Selected Trends	Credibility
Past -6.00%	0.7907
Future -3.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends
Past -5.27%
Future -2.90%

Trend Selection Notes:

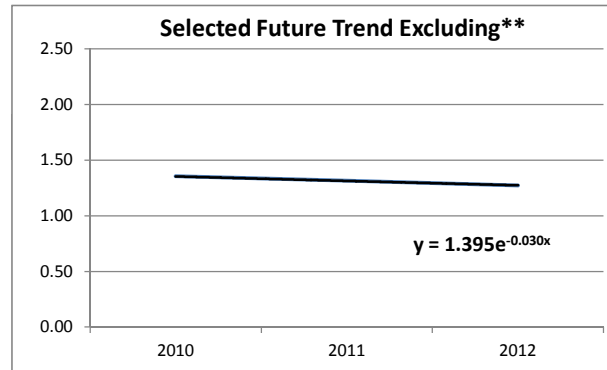
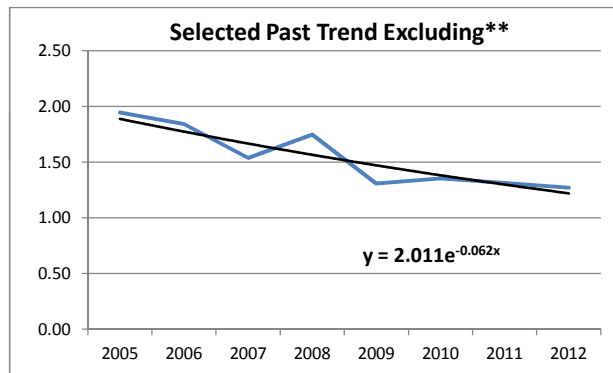
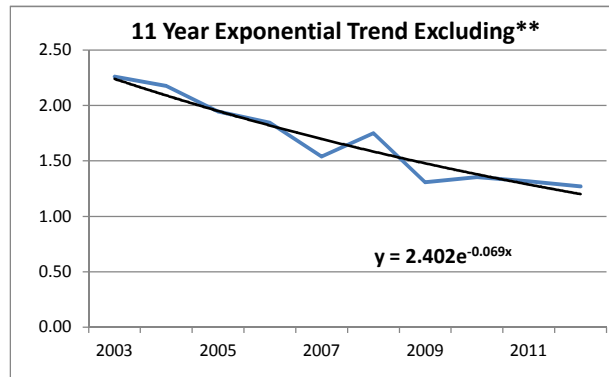
Past Trend: 8-9 year trend excluding 2013. Future Trend: In recent years, the trend is not as negative as it used to be. Earned exposure growth is coming down, but there is not as much of a reduction in riding time (shorter registrations).

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Medical Excluding Funding
Rating year: 31/08/2014
Exhibit 3 - Page 3-3
Frequency for Motorcycles
Excluding Years: 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	-6.70%	0.9073
10 -yr exp trend excl **	-6.62%	0.8748
9 -yr exp trend excl **	-6.17%	0.8213
8 -yr exp trend excl **	-5.84%	0.7380
7 -yr exp trend excl **	-4.95%	0.5858
6 -yr exp trend excl **	-6.12%	0.5857
5 -yr exp trend excl **	-1.13%	0.3181
4 -yr exp trend excl **	-3.12%	0.9978
3 -yr exp trend excl **	-3.37%	1.0000

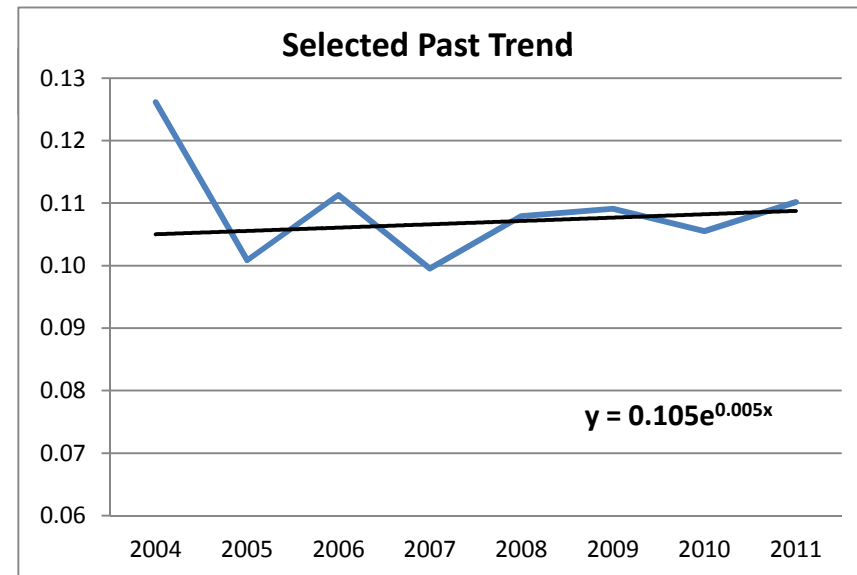
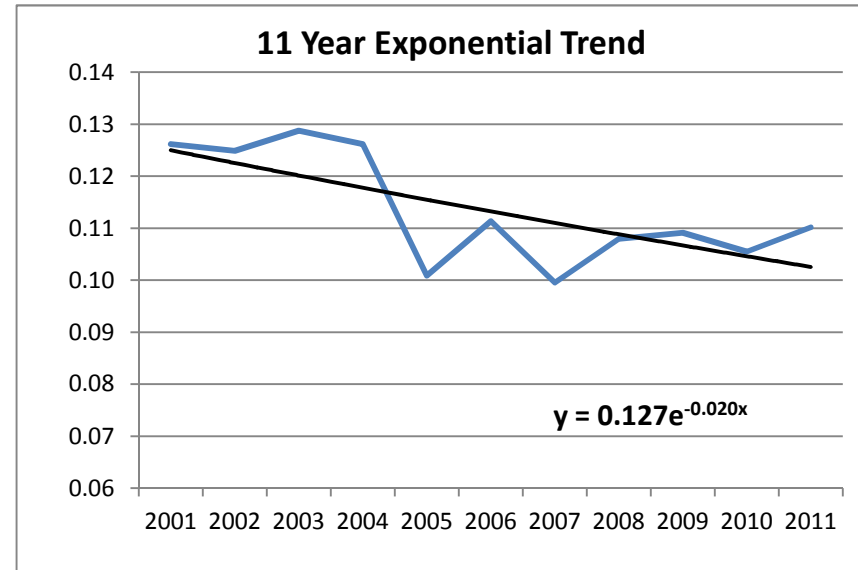
** Years excluded: 2013



SGI
 Class Group: All vehicles excluding trailers and motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Permanent Impairment
 Rating year: 08/01/2013
 Exhibit 3 - Page 2-2

Frequency for All Vehicles Excluding Trailers and Motorcycles

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-1.96%	0.4819
10-yr exp trend	-1.90%	0.3958
9-yr exp trend	-1.71%	0.2823
8-yr exp trend	-0.83%	0.0789
7-yr exp trend	0.89%	0.1931
6-yr exp trend	0.38%	0.0308
5-yr exp trend	1.82%	0.4925
4-yr exp trend	0.27%	0.0352
3-yr exp trend	0.48%	0.0437



Selected Trends	
Past	0.50%
Future	0.50%

Trend Selection Notes:

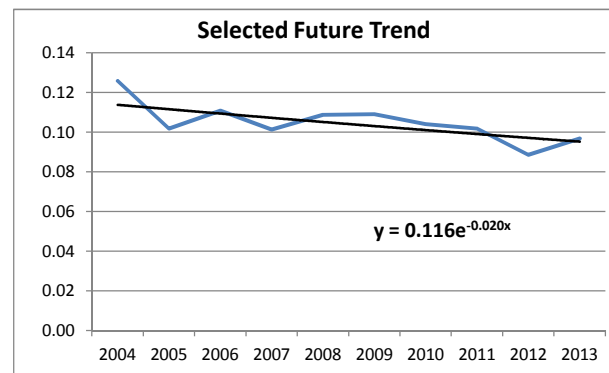
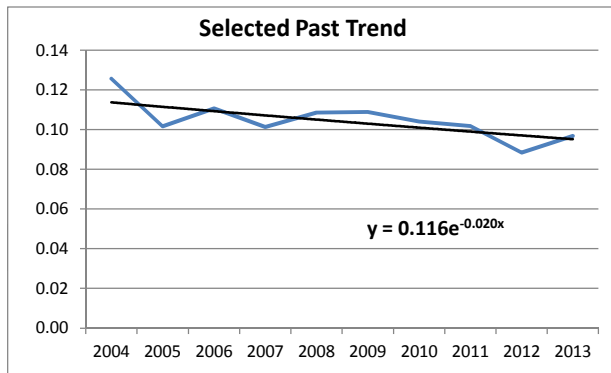
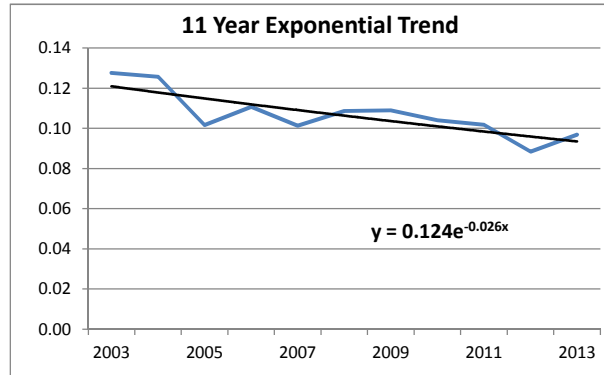
Past Trend: From 2005 forward, small increasing trend. Future Trend: Set equal to past trend, no changes expected.

SGI
Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Permanent Impairmen
Rating year: 31/08/2014
Exhibit 3 - Page 2-2

Frequency for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-2.54%	0.6445
10-yr exp trend	-2.20%	0.5299
9-yr exp trend	-1.49%	0.3538
8-yr exp trend	-2.19%	0.5361
7-yr exp trend	-2.17%	0.4311
6-yr exp trend	-3.43%	0.6818
5-yr exp trend	-3.91%	0.6291
4-yr exp trend	-3.51%	0.4089
3-yr exp trend	-2.49%	0.1253



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 0.50%	N/A	Past N/A
Future 0.50%		Future N/A

Trend Selection Notes:

Past Trend: From 2005 forward, small increasing trend. Future Trend: Set equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -2.00%	N/A	Past
Future -2.00%		Future

Trend Selection Notes:

Past Trend: Mid to long term trend. Future Trend: Equal to past trend.

SGI
 Class Group: All vehicles excluding trailers
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Liability - Economic Loss
 Rating year: 08/01/2013
 Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

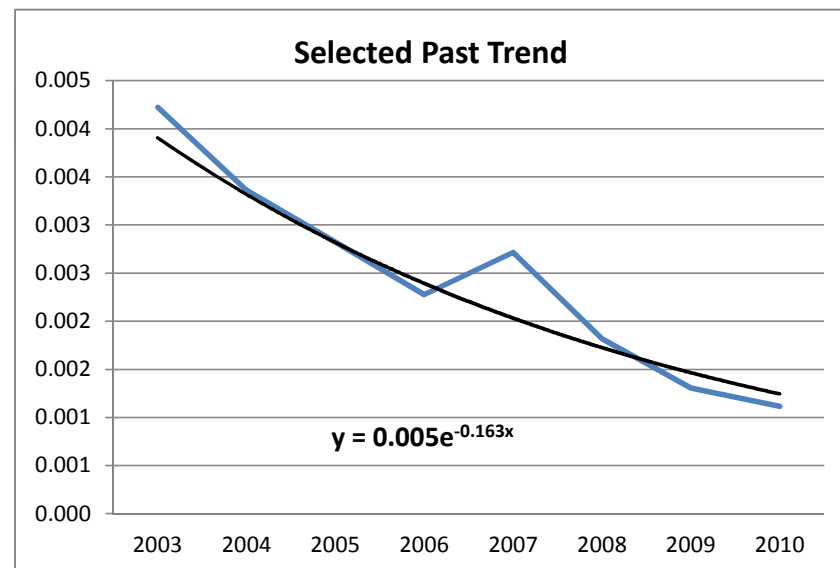
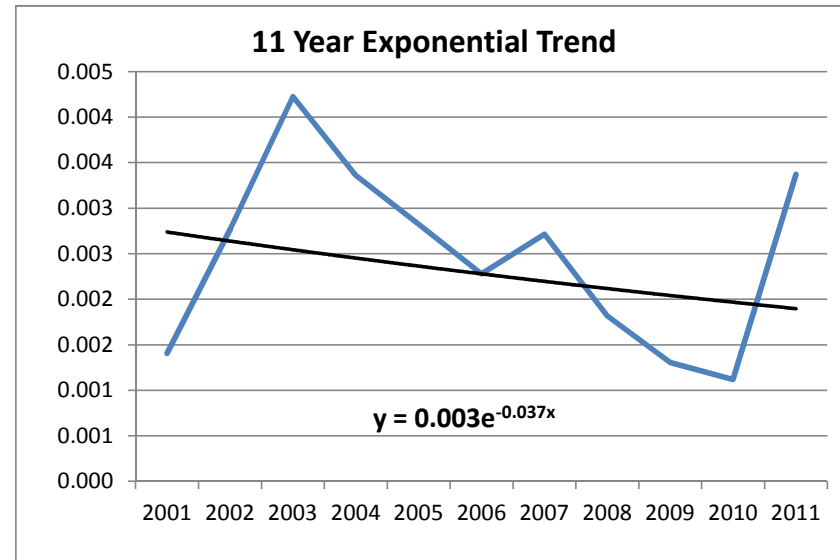
Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-3.60%	0.0778
10-yr exp trend	-7.80%	0.3306
9-yr exp trend	-9.48%	0.3669
8-yr exp trend	-7.65%	0.2151
7-yr exp trend	-5.63%	0.0918
6-yr exp trend	-2.91%	0.0168
5-yr exp trend	-0.54%	0.0003
4-yr exp trend	18.48%	0.2004
3-yr exp trend	60.65%	0.6295
9-yr exp trend excl 2011	-13.08%	0.7793
8-yr exp trend excl 2011	-16.53%	0.9293
7-yr exp trend excl 2011	-16.56%	0.8980

Selected Trends

Past	-15.00%
Future	-15.00%

Trend Selection Notes:

Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend.

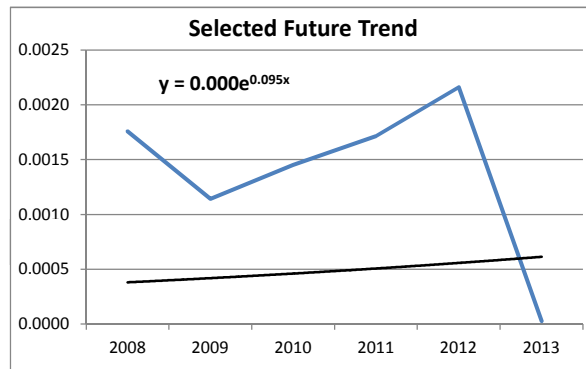
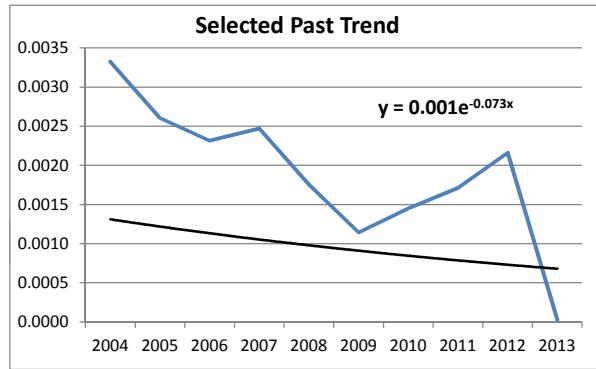
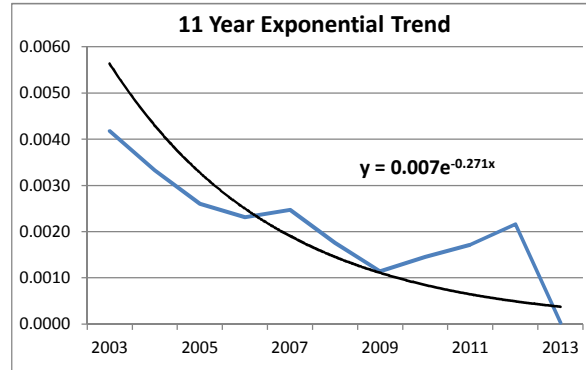


SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Economic Loss
Rating year: 31/08/2014
Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-23.73%	0.4329
10-yr exp trend	-25.24%	0.4005
9-yr exp trend	-27.54%	0.3784
8-yr exp trend	-31.29%	0.3757
7-yr exp trend	-36.40%	0.3806
6-yr exp trend	-41.39%	0.3564
5-yr exp trend	-50.60%	0.3735
4-yr exp trend	-68.84%	0.5225
3-yr exp trend	-87.32%	0.7080



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	-15.00%	N/A
Future	-15.00%	N/A

Trend Selection Notes:

Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	-7.00%	N/A
Future	10.00%	N/A

Trend Selection Notes:

Past Trend: Based on 10 year trend excluding 2013. Future Trend: Expect that future trend will go up, as more people are making more than the maximum amount. Need to rely on past trends because statements of claim are coming in, but payments are not made until later years.

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Injury - Economic Loss

Rating year: 31/08/2014

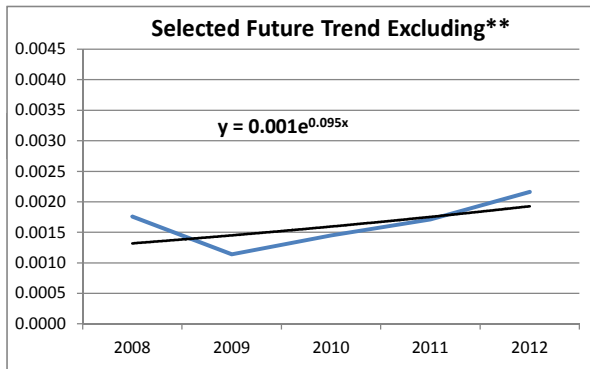
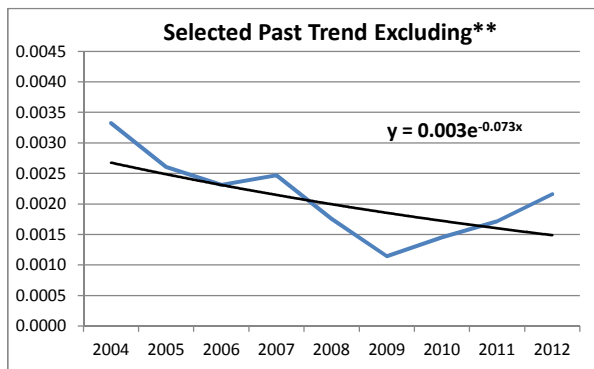
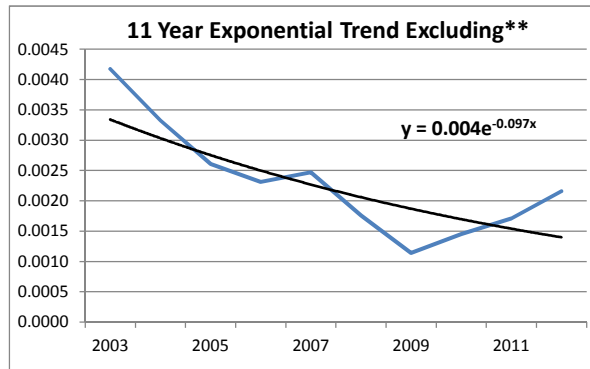
Exhibit 3 - Page 1-3

Frequency for All Vehicles Excluding Trailers

Excluding Years: 2013

Period w Years Excluded	Trends Frequency	Coefficient of Correlation - R ² Frequency
11 -yr exp trend excl **	-9.22%	0.5762
10 -yr exp trend excl **	-7.52%	0.4269
9 -yr exp trend excl **	-5.60%	0.2438
8 -yr exp trend excl **	-3.96%	0.1006
7 -yr exp trend excl **	-1.44%	0.0096
6 -yr exp trend excl **	8.54%	0.2955
5 -yr exp trend excl **	23.12%	0.9954
4 -yr exp trend excl **	22.03%	0.9909
3 -yr exp trend excl **	26.12%	1.0000

** Years excluded: 2013



SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Liability - Non Economic Loss

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

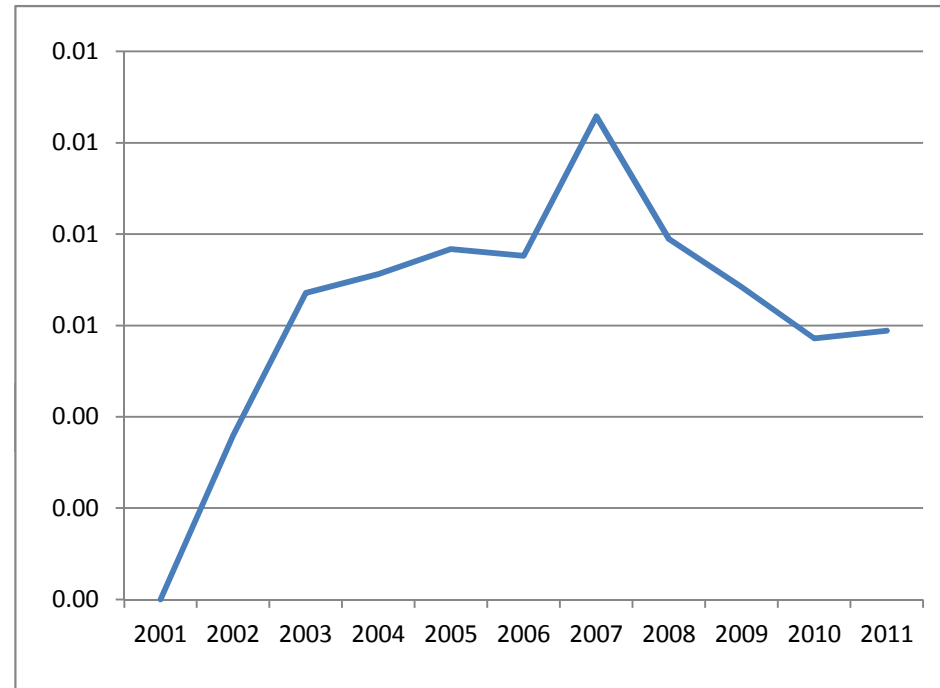
<u>Period</u>	<u>Trends Frequency</u>	<u>Coefficient of Correlation - R² Frequency</u>
11-yr exp trend	2.17%	0.0540
10-yr exp trend	2.17%	0.0540
9-yr exp trend	-2.26%	0.1186
8-yr exp trend	-3.95%	0.2649
7-yr exp trend	-6.16%	0.4395
6-yr exp trend	-8.79%	0.5810
5-yr exp trend	-13.89%	0.8831
4-yr exp trend	-10.04%	0.8423
3-yr exp trend	-7.22%	0.6059

Selected Trends

Past	0.00%
Future	0.00%

Trend Selection Notes:

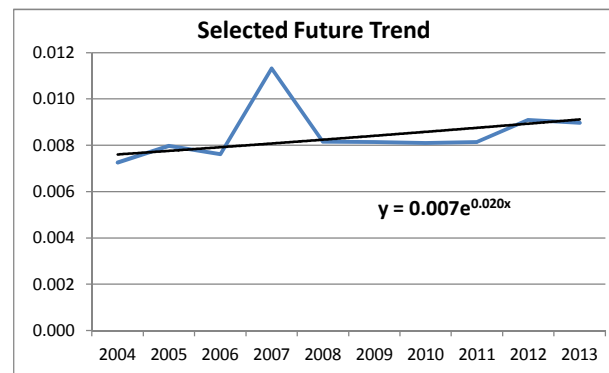
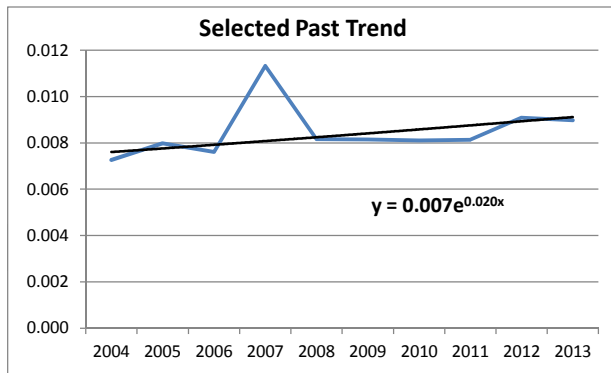
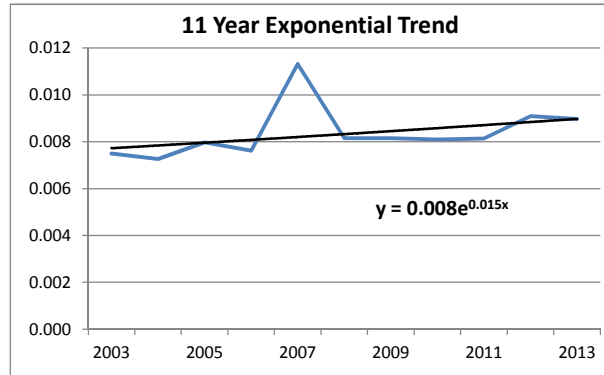
No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again.



SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Non Economic Loss
Rating year: 31/08/2014
Exhibit 3 - Page 1-2
Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	1.51%	0.1660
10-yr exp trend	1.31%	0.1012
9-yr exp trend	0.55%	0.0162
8-yr exp trend	0.04%	0.0001
7-yr exp trend	-1.71%	0.0929
6-yr exp trend	2.34%	0.6377
5-yr exp trend	3.13%	0.7063
4-yr exp trend	4.26%	0.7603
3-yr exp trend	5.01%	0.6503



2011 Year End

Selected Trends	Credibility
Past 0.00%	N/A
Future 0.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again.

2013 Rate Program

Selected Trends	Credibility
Past 2.00%	N/A
Future 2.00%	

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on long term trends excluding 2007. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Injury - Non Economic Loss

Rating year: 31/08/2014

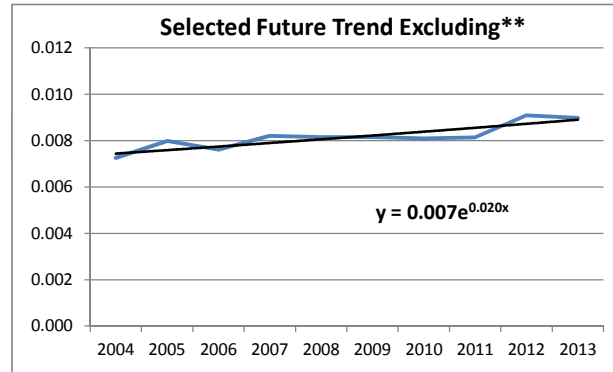
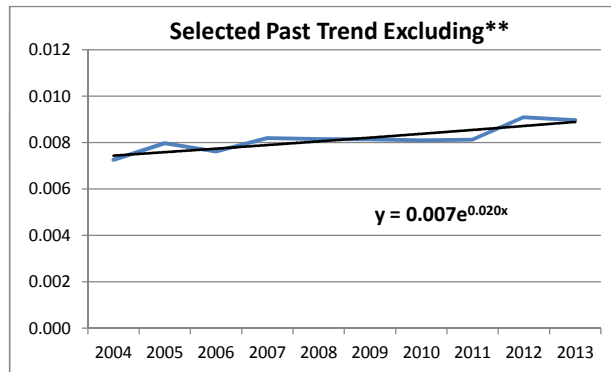
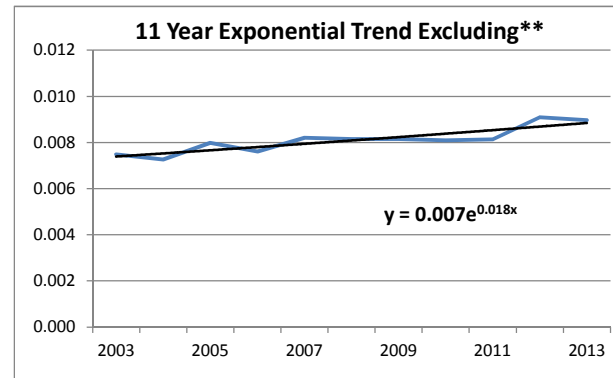
Exhibit 3 - Page 1-3

Frequency for All Vehicles Excluding Trailers

Excluding Years: 2007

Period w Years Excluded	Trends Frequency	Coefficient of Correlation
		- R ² Frequency
11 -yr exp trend excl **	1.85%	0.7931
10 -yr exp trend excl **	1.98%	0.7728
9 -yr exp trend excl **	1.75%	0.6729
8 -yr exp trend excl **	2.30%	0.7725
7 -yr exp trend excl **	2.34%	0.6377
6 -yr exp trend excl **	2.34%	0.6377
5 -yr exp trend excl **	3.13%	0.7063
4 -yr exp trend excl **	4.26%	0.7603
3 -yr exp trend excl **	5.01%	0.6503

** Years excluded: 2007



SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

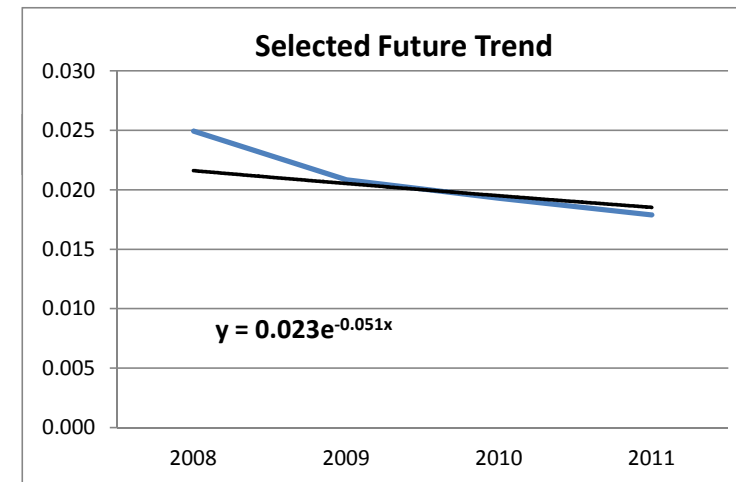
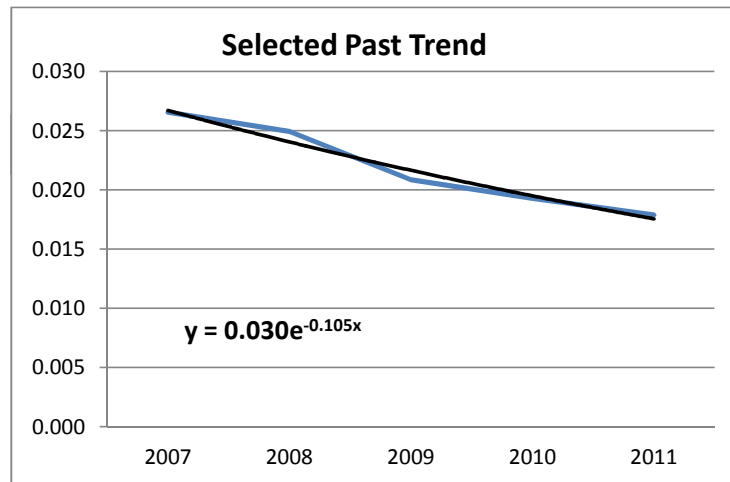
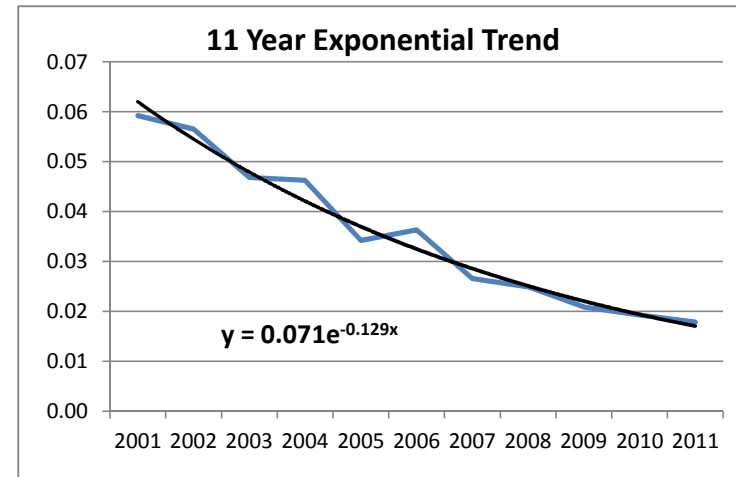
Coverage: Liability - Out of Province

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-12.12%	0.9775
10-yr exp trend	-12.38%	0.9736
9-yr exp trend	-12.25%	0.9636
8-yr exp trend	-12.53%	0.9528
7-yr exp trend	-11.61%	0.9383
6-yr exp trend	-12.54%	0.9322
5-yr exp trend	-9.96%	0.9718
4-yr exp trend	-10.22%	0.9490
3-yr exp trend	-7.43%	1.0000



Selected Trends

Past	-10.00%
Future	-5.00%

Trend Selection Notes:

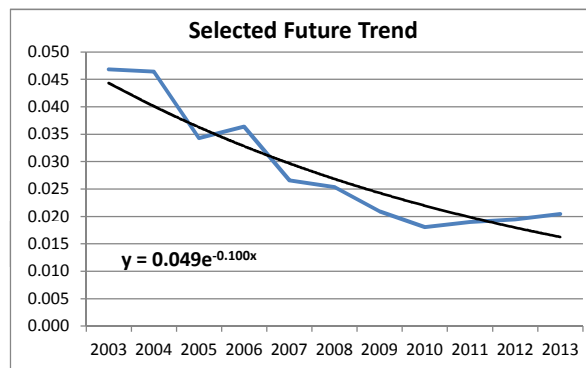
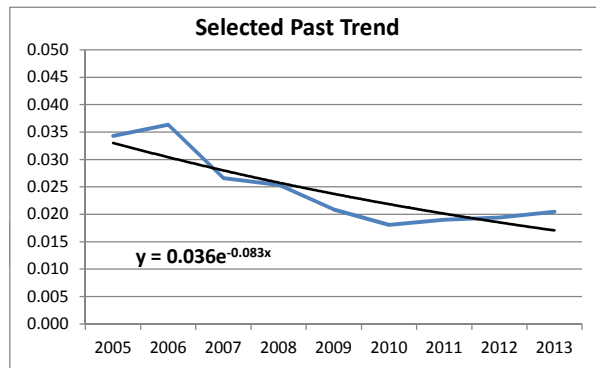
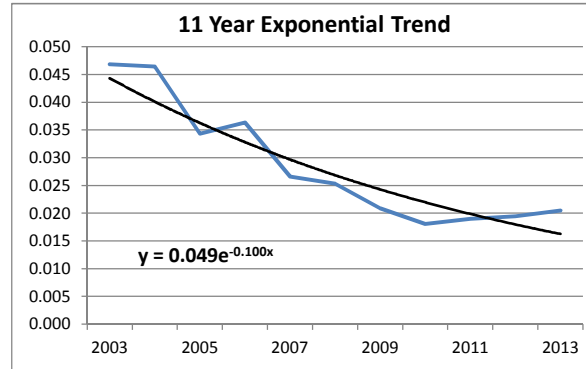
Past Trend: Selection based 4 and 5 year trend. Future Trend: Recent trends still negative but not as steep.

SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Out of Province
Rating year: 31/08/2014
Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-9.55%	0.8632
10-yr exp trend	-9.22%	0.8184
9-yr exp trend	-7.93%	0.7624
8-yr exp trend	-7.56%	0.6742
7-yr exp trend	-4.92%	0.5482
6-yr exp trend	-3.47%	0.3128
5-yr exp trend	0.32%	0.0075
4-yr exp trend	4.04%	0.9816
3-yr exp trend	3.77%	0.9565



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	-10.00%	N/A
Future	-5.00%	N/A

Trend Selection Notes:

Past Trend: Selection based 4 and 5 year trend. Future Trend: Recent trends still negative but not as steep.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	-8.00%	N/A
Future	1.00%	N/A

Trend Selection Notes:

Past Trend: Based on 9 year trend. Future Trend: Over the past three years, there has been a trend toward more Sask residents travelling out of the province on vacation. On top of that, many minor accidents in the US that used to not result in injuries have been reporting more soft-tissue injuries (could relate to the state of the US economy). In addition, residence requirements were changed in 2012 which may allow for longer periods of covered out of province travel for qualifying resident:

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

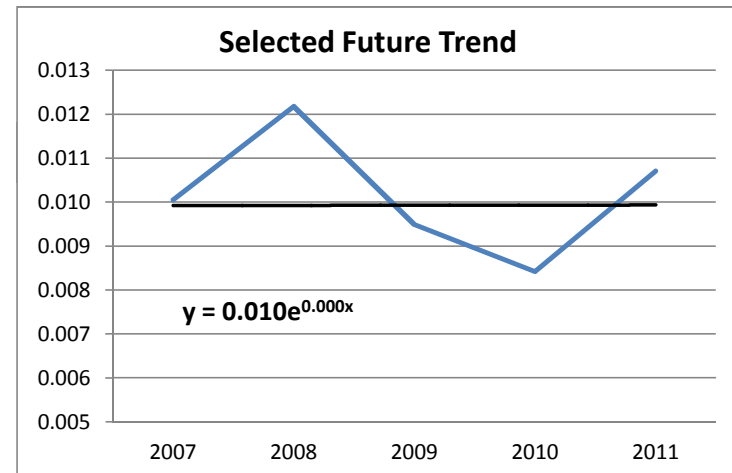
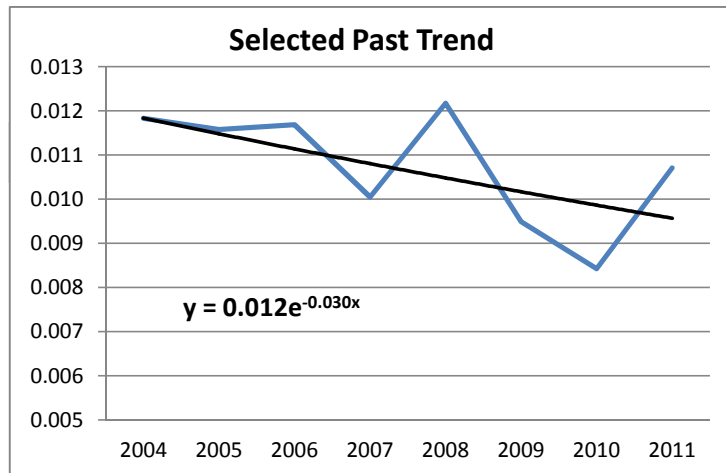
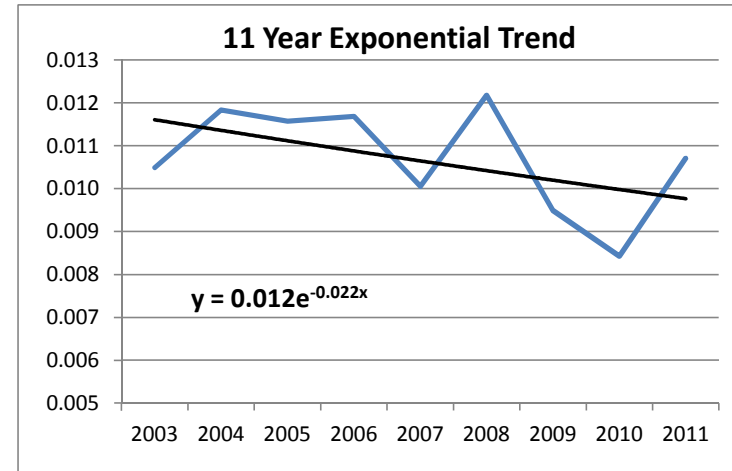
Coverage: Tort - Injury

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends	Coefficient of Correlation - R ²
	Frequency	Frequency
11-yr exp trend	-2.13%	0.2396
10-yr exp trend	-2.13%	0.2396
9-yr exp trend	-2.13%	0.2396
8-yr exp trend	-3.19%	0.3794
7-yr exp trend	-3.32%	0.3076
6-yr exp trend	-3.42%	0.2273
5-yr exp trend	-2.39%	0.0778
4-yr exp trend	-4.92%	0.1694
3-yr exp trend	6.22%	0.2527



Selected Trends

Past	-3.00%
Future	0.00%

Trend Selection Notes:

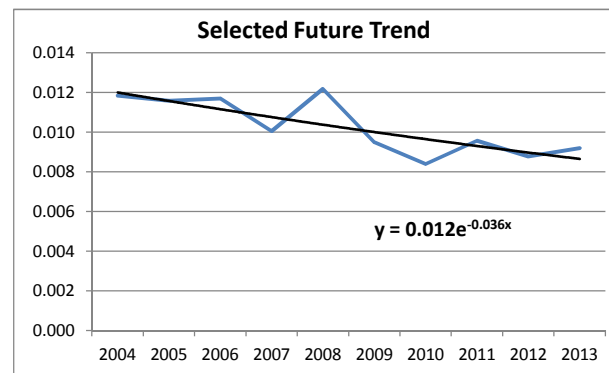
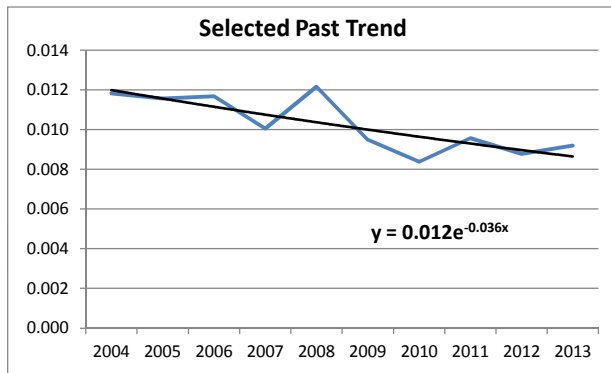
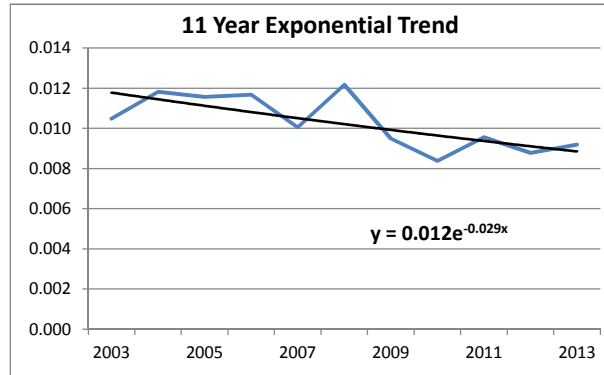
Past Trend: Based on mid to long term trends, has seen some decrease from the 2004-2006 level. Future Trend: No clear trend in recent years. Since 2007, we have seen two increases and two decreases, ending with the 2011 frequency a bit higher than the 2007 level.

SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Tort - Injury
Rating year: 31/08/2014
Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	-2.82%	0.5296
10-yr exp trend	-3.57%	0.6449
9-yr exp trend	-3.68%	0.5857
8-yr exp trend	-3.74%	0.5058
7-yr exp trend	-3.21%	0.3427
6-yr exp trend	-4.21%	0.3834
5-yr exp trend	-0.17%	0.0024
4-yr exp trend	1.93%	0.1863
3-yr exp trend	-1.95%	0.2084



2011 Year End

Selected Trends	Credibility
Past -3.00%	N/A
Future 0.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Based on mid to long term trends, has seen some decrease from the 2004-2006 level. Future Trend: No clear trend in recent years. Since 2007, we have seen two increases and two decreases, ending with the 2011 frequency a bit higher than the 2007 level.

2013 Rate Program

Selected Trends	Credibility
Past -3.50%	N/A
Future -3.50%	

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on 6-7 year trends. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

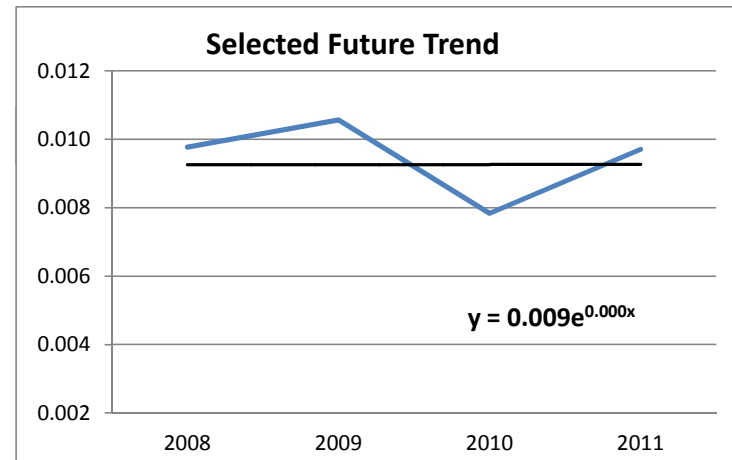
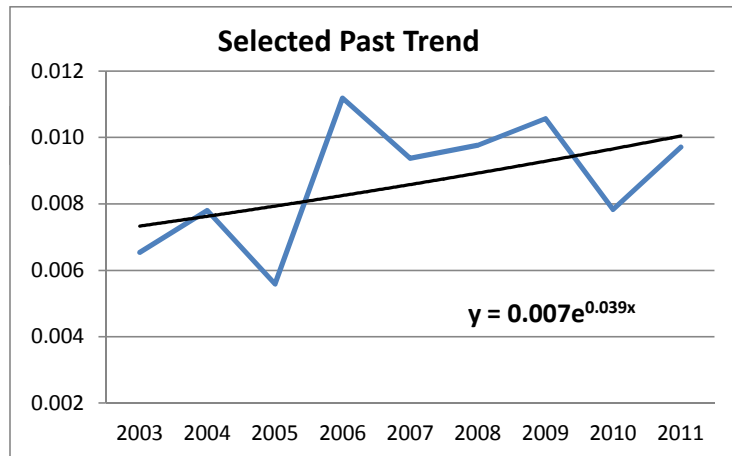
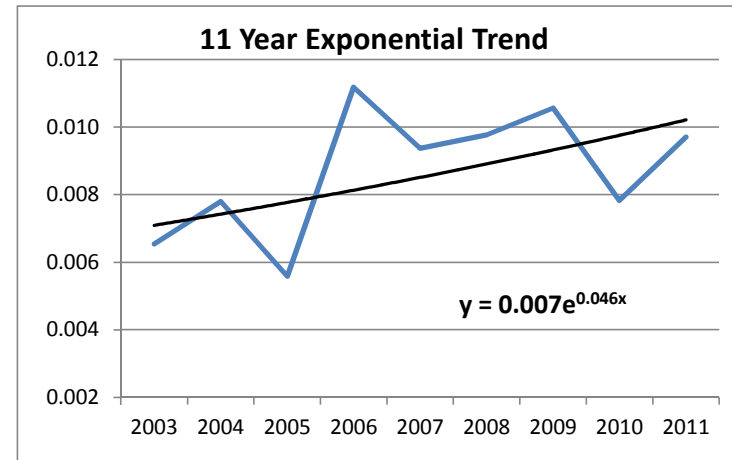
Coverage: Tort - Liability

Rating year: 08/01/2013

Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R² Frequency
11-yr exp trend	4.66%	0.2908
10-yr exp trend	4.66%	0.2908
9-yr exp trend	4.66%	0.2908
8-yr exp trend	3.75%	0.1628
7-yr exp trend	3.88%	0.1215
6-yr exp trend	-3.28%	0.2616
5-yr exp trend	-1.50%	0.0462
4-yr exp trend	-3.14%	0.1030
3-yr exp trend	-4.16%	0.0758



Selected Trends

Past	4.00%
Future	0.00%

Trend Selection Notes:

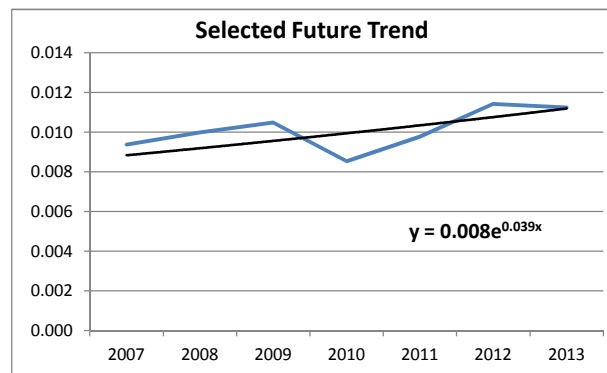
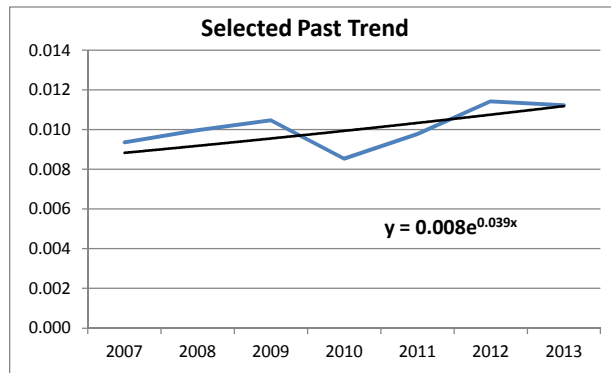
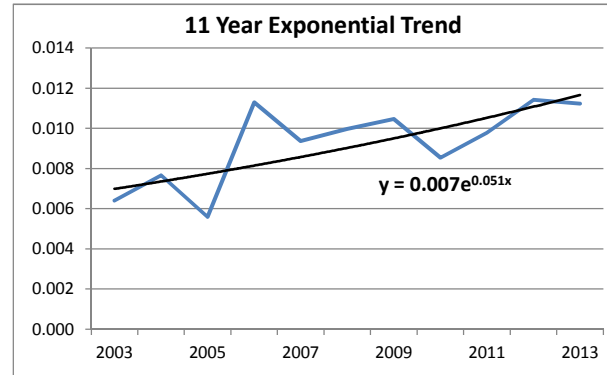
Past Trend: Based on mid to long term trends. Future Trend: The number of people opting for tort coverage remains fairly consistent, but the population continues to grow. Therefore, expect that frequency (measured using all exposure base) will decrease. Additionally, it appears that recent years may even be showing a decreasing frequency trend since 2006. Select 0%, and will keep an eye on this one for the future.

SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Tort - Liability
Rating year: 31/08/2014
Exhibit 3 - Page 1-2

Frequency for All Vehicles Excluding Trailers

Period	Trends Frequency	Coefficient of Correlation - R ² Frequency
11-yr exp trend	5.26%	0.5057
10-yr exp trend	4.65%	0.3857
9-yr exp trend	4.70%	0.3184
8-yr exp trend	0.82%	0.0379
7-yr exp trend	2.70%	0.3156
6-yr exp trend	2.86%	0.2448
5-yr exp trend	4.41%	0.3298
4-yr exp trend	10.31%	0.8625
3-yr exp trend	7.19%	0.6615



2011 Year End

Selected Trends	Credibility
Past 4.00%	N/A
Future 0.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: The number of people opting for tort coverage remains fairly consistent, but the population continues to grow. Therefore, expect that frequency (measured using all exposure base) will decrease. Additionally, it appears that recent years may even be showing a decreasing frequency trend since 2006. Select 0%, and will keep an eye on this one for the future.

2013 Rate Program

Selected Trends	Credibility
Past 4.00%	N/A
Future 4.00%	

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on 5 year trend. Future Trend: Equal to past trend.

SRRP IR#1 Question 23

Saskatchewan Government Insurance
 2014 Rate Program
 Claim Severity Trend
 SRRP IR #1 Question 23

2014 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	3.00%	3.00%	1.00%	1.00%	1.00%	1.00%	3.00%	3.00%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	10.00%	10.00%	5.00%	5.00%	5.00%	5.00%	10.00%	10.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.50%	1.50%	2.50%	2.50%	0.50%	0.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	2.50%	2.50%
Cover 32 - Comprehensive Coverage	6.00%	6.50%	6.00%	6.50%	6.00%	6.50%	6.00%	6.50%	5.00%	6.00%	6.00%	6.50%	6.00%	6.50%
Cover 33 - Glass Coverage	-5.00%	0.50%	-3.41%	0.34%	-3.41%	0.34%	-5.00%	0.50%	-5.00%	0.50%	-5.00%	0.50%	-3.41%	0.34%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	4.00%	4.00%	4.21%	4.00%	4.21%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.21%	4.00%
Cover 42 - Theft Coverage	5.00%	5.00%	4.37%	4.37%	4.37%	4.37%	5.00%	5.00%	3.82%	3.82%	5.00%	5.00%	4.37%	4.37%
Damage Catastrophes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Appeal	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	NA	NA	NA	NA	NA	NA
Care Benefits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.78%	4.78%	NA	NA	NA	NA	NA	NA
Income Replacement	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	9.07%	6.39%	NA	NA	NA	NA	NA	NA
Death Benefits	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	NA	NA	NA	NA	NA	NA
Economic Loss	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	NA	NA	NA	NA	NA	NA
Out of Province	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	10.74%	10.74%	NA	NA	NA	NA	NA	NA
Permanent Impairment	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Tort Injury	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Liability	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	NA	NA	NA	NA	NA	NA

2013 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	2.50%	3.00%	0.00%	0.00%	2.50%	3.00%	2.50%	3.00%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	12.00%	10.00%	5.00%	5.00%	12.00%	10.00%	12.00%	10.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	4.50%	4.50%	0.00%	0.00%	4.50%	4.50%	4.50%	4.50%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	0.50%	1.00%	2.00%	0.00%	0.50%	1.00%	0.50%	1.00%	0.50%	1.00%	0.50%	1.00%	2.00%	0.00%
Cover 32 - Comprehensive Coverage	5.00%	5.00%	3.03%	3.03%	5.00%	5.00%	5.00%	5.00%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Cover 33 - Glass Coverage	-8.00%	-5.00%	-8.40%	-6.00%	-8.00%	-5.00%	-8.00%	-5.00%	-7.11%	-4.45%	-7.11%	-4.45%	-7.11%	-4.45%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	6.00%	6.50%	3.17%	3.76%	6.00%	6.50%	6.00%	6.50%	6.00%	6.99%	6.00%	6.99%	6.00%	6.99%
Cover 42 - Theft Coverage	7.00%	7.50%	6.23%	6.23%	7.00%	7.50%	7.00%	7.50%	5.44%	5.44%	5.44%	5.44%	5.44%	5.44%
Damage Catastrophes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Appeal	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	NA	NA	NA	NA	NA	NA
Care Benefits	-3.00%	-3.00%	-3.00%	-3.00%	-3.00%	-3.00%	3.44%	3.44%	NA	NA	NA	NA	NA	NA
Income Replacement	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	14.53%	14.53%	NA	NA	NA	NA	NA	NA
Death Benefits	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	NA	NA	NA	NA	NA	NA
Economic Loss	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	NA	NA	NA	NA	NA	NA
Out of Province	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	6.00%	5.00%	6.00%	5.00%	6.00%	5.00%	7.58%	7.37%	NA	NA	NA	NA	NA	NA
Permanent Impairment	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Injury	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Liability	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	NA	NA	NA	NA	NA	NA

Difference	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	0.50%	0.00%	1.00%	1.00%	-1.50%	-2.00%	0.50%	0.00%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	-2.00%	0.00%	0.00%	0.00%	-7.00%	-5.00%	-2.00%	0.00%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	0.00%	0.00%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.00%	0.50%	0.50%	2.50%	0.00%	-0.50%	1.00%	0.50%	1.00%	0.50%	1.00%	0.50%	0.50%	2.50%
Cover 32 - Comprehensive Coverage	1.00%	1.50%	2.97%	3.47%	1.00%	1.50%	1.00%	1.50%	4.50%	5.50%	5.50%	6.00%	5.50%	6.00%
Cover 33 - Glass Coverage	3.00%	5.50%	4.99%	6.34%	4.59%	5.34%	3.00%	5.50%	2.11%	4.95%	2.11%	4.95%	3.70%	4.79%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-2.00%	-2.50%	1.04%	0.24%	-1.79%	-2.50%	-2.00%	-2.50%	-2.00%	-2.99%	-2.00%	-2.99%	-1.79%	-2.99%
Cover 42 - Theft Coverage	-2.00%	-2.50%	-1.85%	-1.85%	-2.63%	-3.13%	-2.00%	-2.50%	-1.61%	-1.61%	-0.44%	-0.44%	-1.06%	-1.06%
Damage Catastrophes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Appeal	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	NA	NA	NA	NA	NA	NA
Care Benefits	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	1.35%	1.35%	NA	NA	NA	NA	NA	NA
Income Replacement	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.45%	-8.13%	NA	NA	NA	NA	NA	NA
Death Benefits	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	NA	NA	NA	NA	NA	NA
Economic Loss	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	NA	NA	NA	NA	NA	NA
Non Economic Loss	-9.00%	-9.00%	-9.00%	-9.00%	-9.00%	-9.00%	-9.00%	-9.00%	NA	NA	NA	NA	NA	NA
Out of Province	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	0.00%	1.00%	0.00%	1.00%	0.00%	1.00%	3.16%	3.37%	NA	NA	NA	NA	NA	NA
Permanent Impairment	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA	NA
Tort Injury	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Liability	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA

Notes

Where severity trends differ by more than 1 percentage point, summary exhibits from the 2013 and 2014 rate programs have been compiled. The exhibits show the selected trend for the rating year, as well give rational behind why the trend was selected. Trends for some classes have changed because of the organization of damage coverage groups for the 2014 rate program. For example, ambulances and buses were combined with light vehicles for damage in the 2013 rate program. This year they either have their own trends selected, or have been grouped with heavy vehicles. As well, all trailer classes used to be grouped together. For the 2014 rate program, utility trailers are grouped with light vehicles and commercial trailers have been grouped with heavy vehicles.

The summary exhibits have been arranged as given below. Where credibility weighting was used, the credible exhibit is was also included.

Damage Coverages for Light Vehicles and Motorcycles

Covers 22, 32, 33, 41, 42

Damage Coverages for Heavy Vehicles and Ambulance & Bus

Covers 23-33, 41, 42

Damage Coverages for Trailers

Covers 32, 33, 41, 42

Injury and Liability Coverages

Care Benefits, Income Replacement, Death Benefits, Medical Expenses excl Funding, Permanent Impairment, Non Economic Loss

Damage Coverages for Light Vehicles and Motorcycles

Covers 22, 32, 33, 41, 42

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

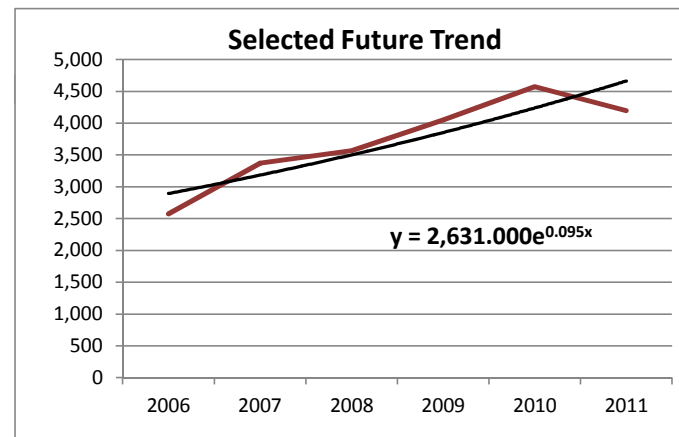
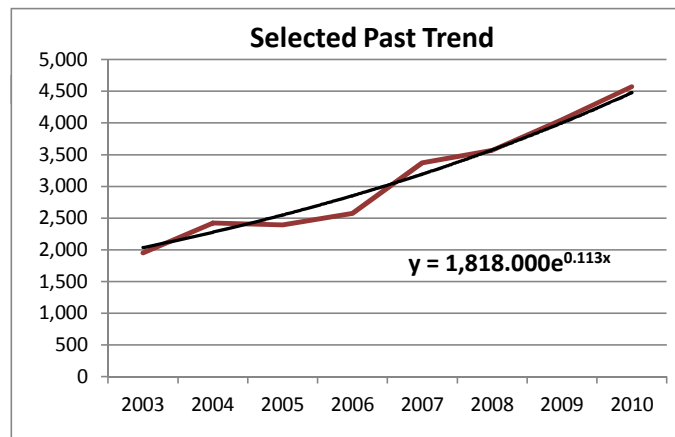
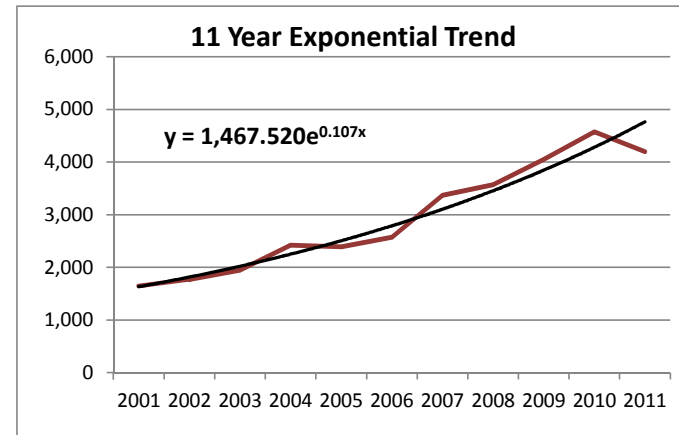
Coverage: Damage Liability to Others Property (22)

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	11.30%	0.9641
10-yr exp trend	11.36%	0.9533
9-yr exp trend	11.17%	0.9358
8-yr exp trend	10.65%	0.9089
7-yr exp trend	11.38%	0.8915
6-yr exp trend	10.47%	0.8264
5-yr exp trend	7.10%	0.7702
4-yr exp trend	6.24%	0.5778
3-yr exp trend	1.74%	0.0771
10-yr exp trend excl 2011	12.24%	



Selected Trends	
Past	12.00%
Future	10.00%

Trend Selection Notes:

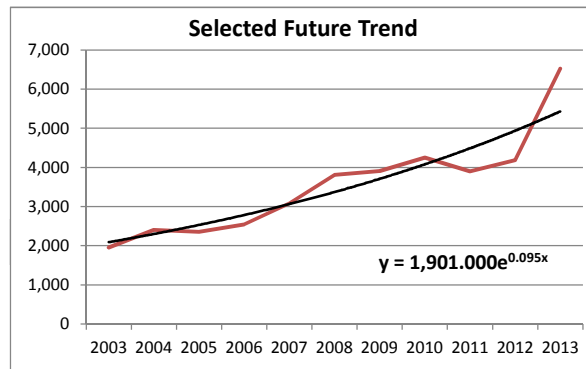
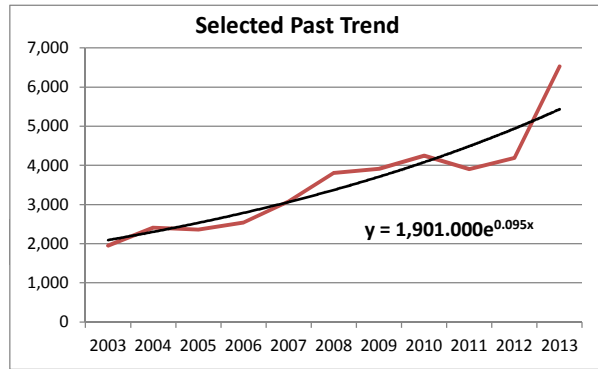
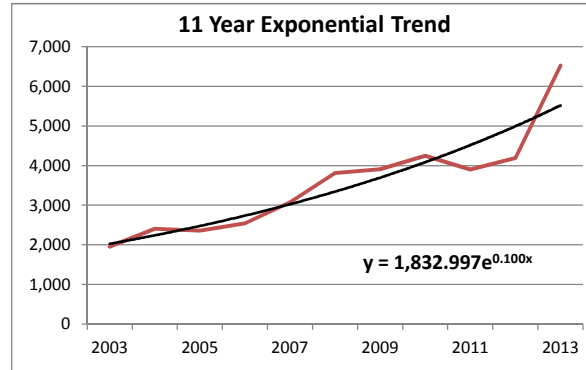
Past Trend: Based on long term trend excluding 2011. Although the past has a pattern of large severity increases, the 2011 year may be indicating that this trend will begin to slow. Future Trend: Expect that 2011 will be will have smaller increase than past years. Selection considers mid-term and short-term trends including loss year 2011.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban)

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability to Others Property (22)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-4

Severity for Light Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	10.54%	0.9044
10-yr exp trend	10.27%	0.8730
9-yr exp trend	10.80%	0.8520
8-yr exp trend	10.38%	0.7919
7-yr exp trend	9.11%	0.6883
6-yr exp trend	8.37%	0.5455
5-yr exp trend	10.63%	0.5480
4-yr exp trend	14.54%	0.5605
3-yr exp trend	29.31%	0.8510



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 12.00%	N/A	Past N/A
Future 10.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on long term trend excluding 2011. Although the past has a pattern of large severity increases, the 2011 year may be indicating that this trend will begin to slow. Future Trend: Expect that 2011 will be will have smaller increase than past years. Selection considers mid-term and short-term trends including loss year 2011.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 10.00%	1.0000	Past 10.00%
Future 10.00%		Future 10.00%

Trend Selection Notes:

Past Trend: Steep long term upward trend apparent. Trains and bridges have a large impact on the severity here. The Auto Fund gets charged what it costs them (e.g. CN Rail) to fix it. Future Trend: Equal to past trend.

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

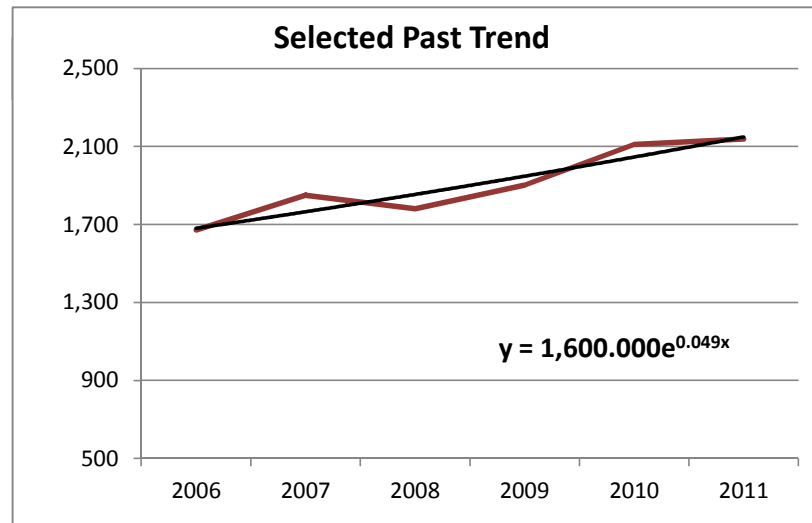
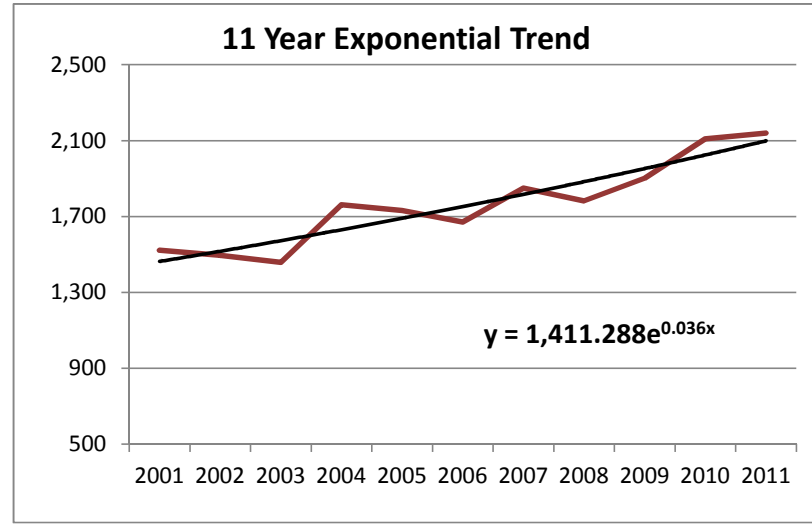
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	3.67%	0.8654
10-yr exp trend	3.94%	0.8603
9-yr exp trend	3.95%	0.8181
8-yr exp trend	3.27%	0.7568
7-yr exp trend	4.12%	0.8451
6-yr exp trend	4.96%	0.8852
5-yr exp trend	4.71%	0.8032
4-yr exp trend	6.74%	0.9349
3-yr exp trend	6.04%	0.8372



Selected Trends

Past	5.00%
Future	5.00%

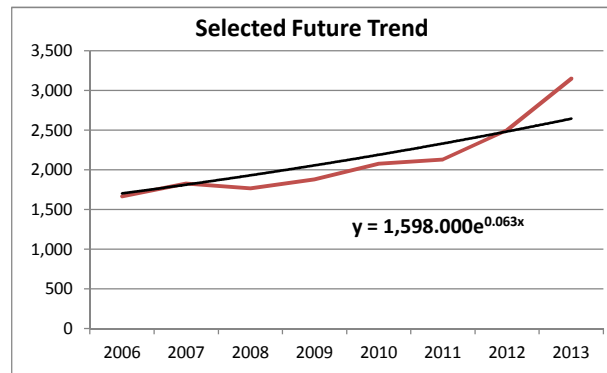
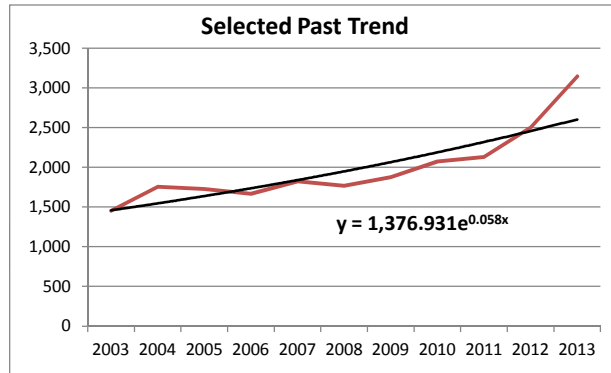
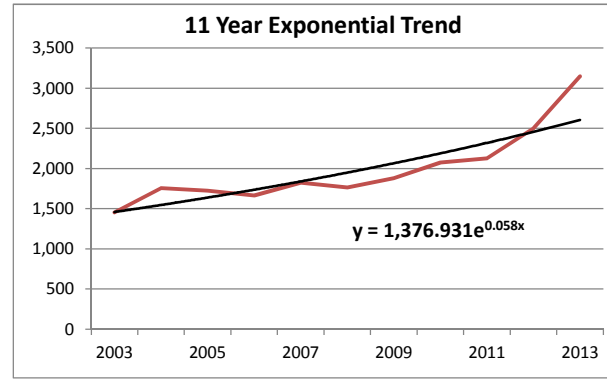
Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Equal to past trends, no changes expected.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Comprehensive Coverage (32)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-4
Severity for Light Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.96%	0.8115
10-yr exp trend	5.94%	0.7623
9-yr exp trend	7.05%	0.8187
8-yr exp trend	8.28%	0.8598
7-yr exp trend	9.17%	0.8507
6-yr exp trend	11.39%	0.9147
5-yr exp trend	12.97%	0.9121
4-yr exp trend	15.16%	0.9036
3-yr exp trend	21.59%	0.9897



2011 Year End

Selected Trends	Credibility
Past 5.00%	N/A
Future 5.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Equal to past trends, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past 6.00%	1.0000
Future 6.50%	

Credibility Weighted Trends
Past 6.00%
Future 6.50%

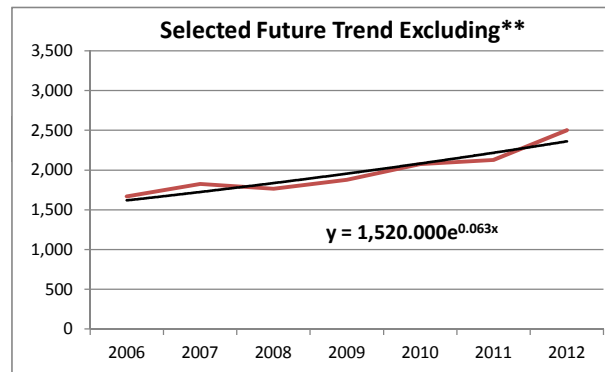
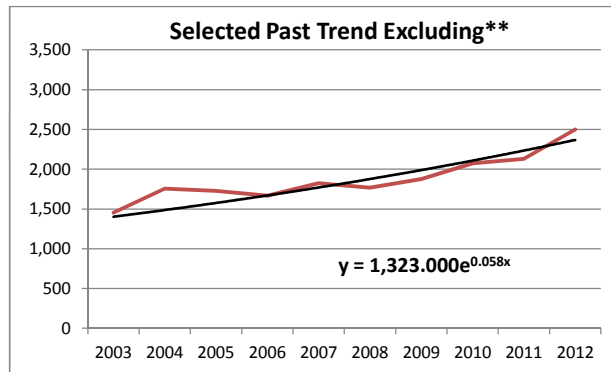
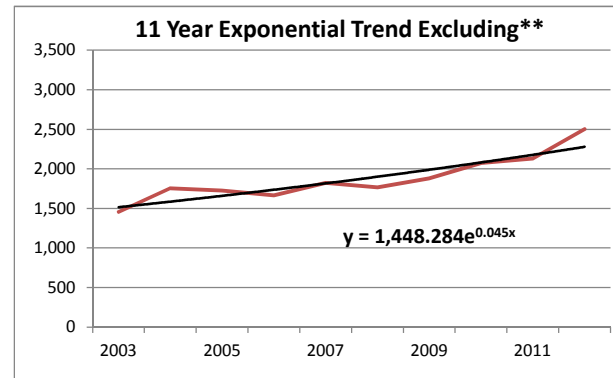
Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Even excluding 2013, recent years are increasing at a greater rate.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Comprehensive Coverage (32)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-5
Severity for Light Vehicles
Excluding Years: 2013

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.63%	0.8366
10 -yr exp trend excl **	4.28%	0.7753
9 -yr exp trend excl **	5.21%	0.8479
8 -yr exp trend excl **	6.21%	0.8951
7 -yr exp trend excl **	6.60%	0.8635
6 -yr exp trend excl **	8.56%	0.9502
5 -yr exp trend excl **	9.25%	0.9260
4 -yr exp trend excl **	9.80%	0.8516
3 -yr exp trend excl **	17.47%	1.0000

** Years excluded: 2013



SGI
 Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

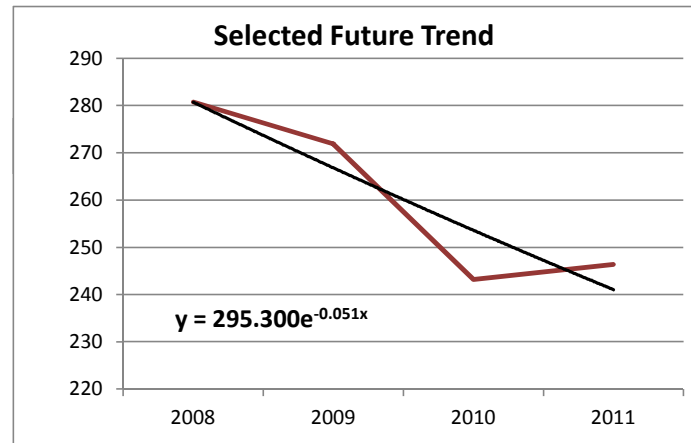
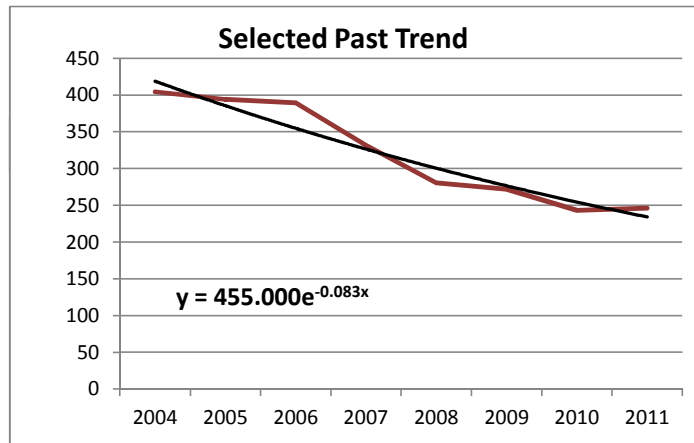
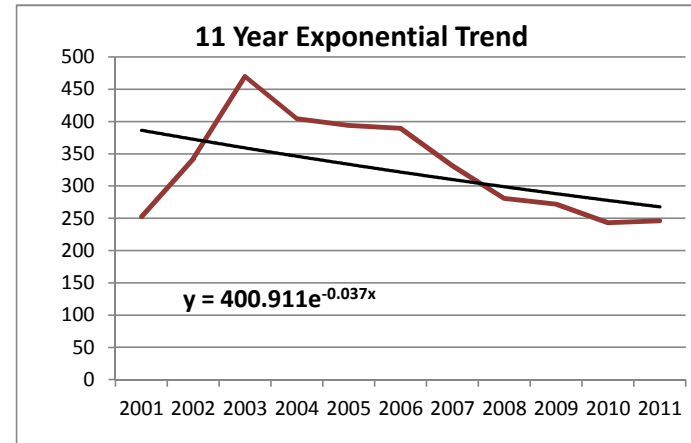
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-3.60%	0.2776
10-yr exp trend	-6.30%	0.7447
9-yr exp trend	-8.27%	0.9567
8-yr exp trend	-8.14%	0.9381
7-yr exp trend	-8.70%	0.9326
6-yr exp trend	-8.86%	0.9008
5-yr exp trend	-7.10%	0.8706
4-yr exp trend	-4.90%	0.8303
3-yr exp trend	-4.80%	0.6523



Selected Trends	
Past	-8.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

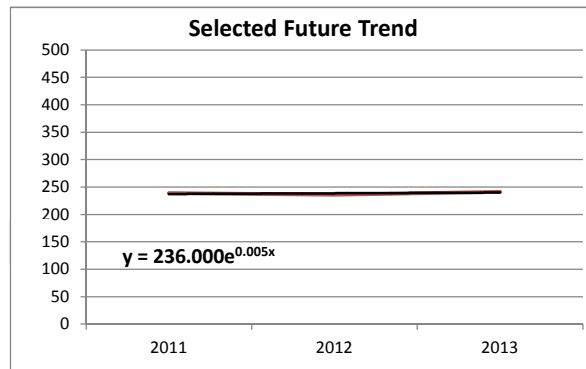
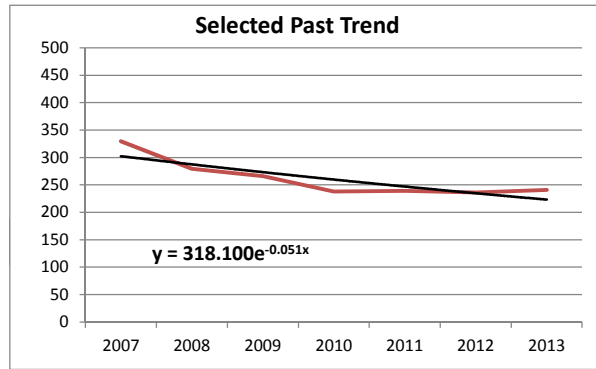
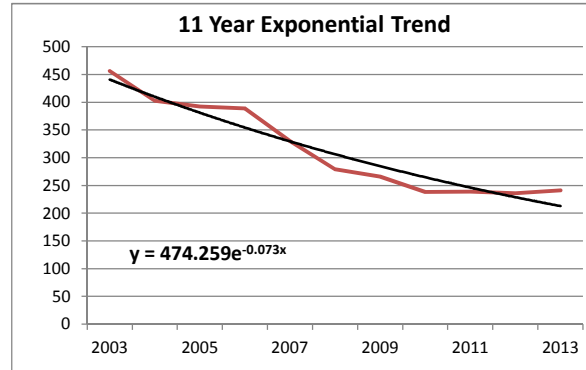
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 3-4

Severity for Light Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-7.03%	0.9166
10-yr exp trend	-6.81%	0.8888
9-yr exp trend	-6.84%	0.8544
8-yr exp trend	-6.45%	0.7925
7-yr exp trend	-4.82%	0.7412
6-yr exp trend	-3.06%	0.6738
5-yr exp trend	-2.02%	0.4298
4-yr exp trend	0.27%	0.1449
3-yr exp trend	0.45%	0.1691



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -8.00%	N/A	Past N/A
Future -5.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -5.00%	1.0000	Past -5.00%
Future 0.50%		Future 0.50%

Trend Selection Notes:

Past Trend: Based on 7 year trend. Future Trend: Effect of new claims just getting above the deductible is going away. Inflation is having more of an effect.

SGI

Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

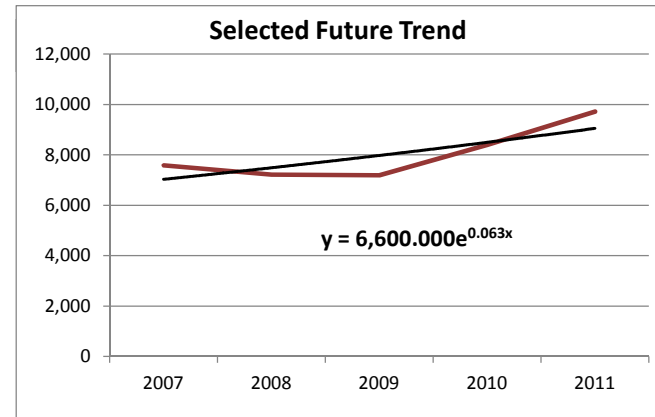
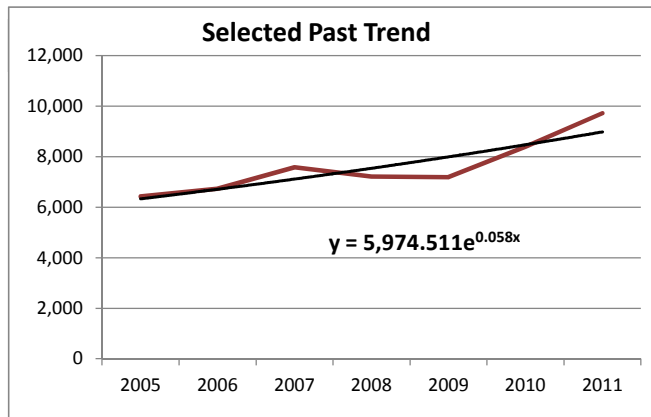
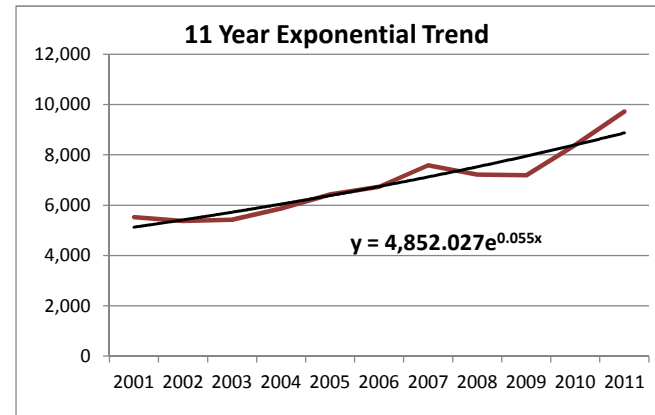
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.64%	0.9079
10-yr exp trend	6.18%	0.9216
9-yr exp trend	6.37%	0.9034
8-yr exp trend	6.16%	0.8625
7-yr exp trend	6.00%	0.8002
6-yr exp trend	6.31%	0.7372
5-yr exp trend	6.69%	0.6455
4-yr exp trend	11.05%	0.8861
3-yr exp trend	16.27%	0.9997
10-yr excl 2011	5.00%	0.9018
9-yr excl 2011	5.50%	0.9133
8-yr excl 2011	5.56%	0.8829
7-yr excl 2011	5.02%	0.8266
6-yr excl 2011	4.34%	0.7226



Selected Trends

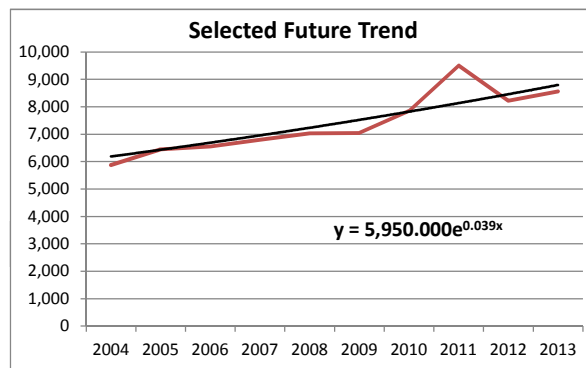
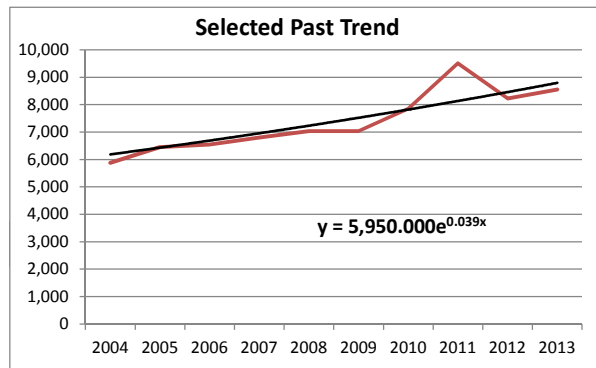
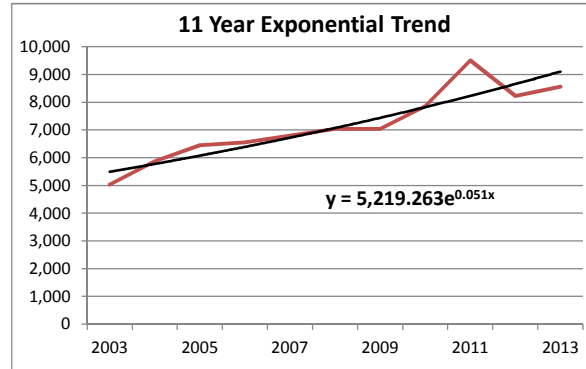
Past	6.00%
Future	6.50%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-4
Severity for Light Vehicles

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	5.19%	0.8681
10-yr exp trend	4.58%	0.8398
9-yr exp trend	4.42%	0.7835
8-yr exp trend	4.67%	0.7436
7-yr exp trend	4.76%	0.6680
6-yr exp trend	4.79%	0.5595
5-yr exp trend	4.46%	0.3886
4-yr exp trend	1.13%	0.0313
3-yr exp trend	-5.15%	0.4926



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	6.00%	N/A
Future	6.50%	N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	4.00%	1.0000
Future	4.00%	4.00%

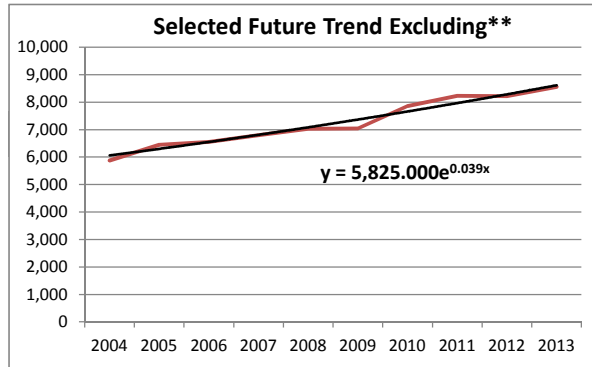
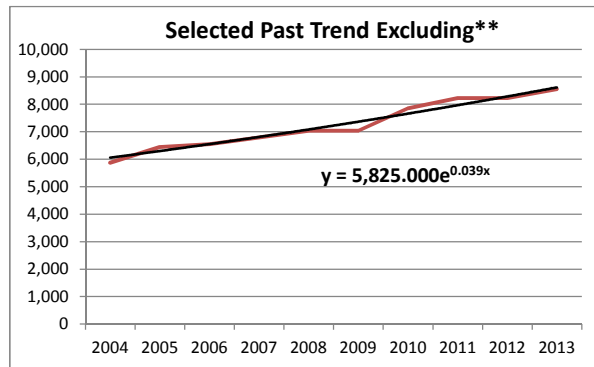
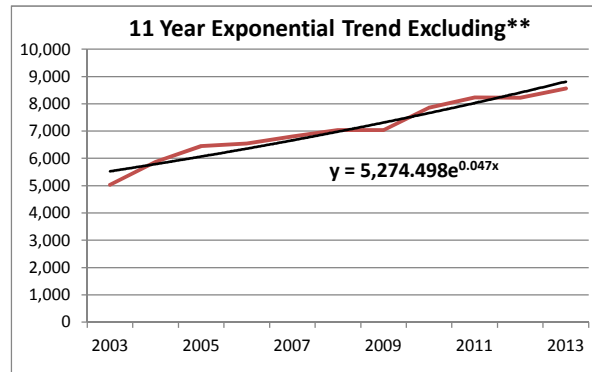
Trend Selection Notes:

Past Trend: In available trends excluding 2011. Future Trend: Equal to past trend.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-5
Severity for Light Vehicles
Excluding Years: 2011

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.69%	0.9233
10 -yr exp trend excl **	4.00%	0.9666
9 -yr exp trend excl **	3.78%	0.9611
8 -yr exp trend excl **	3.99%	0.9596
7 -yr exp trend excl **	4.08%	0.9454
6 -yr exp trend excl **	4.24%	0.9260
5 -yr exp trend excl **	4.46%	0.8936
4 -yr exp trend excl **	2.82%	0.9774
3 -yr exp trend excl **	4.09%	1.0000

** Years excluded: 2011



SGI
 Class Group: Ambulances, CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses - Cars, Industrial Tracked Vehicles, L - Dealer Plates(Automobiles and Motorcycles), LV - Buses, LV - Buses(restricted), LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses, PT - Taxis(Urban)

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

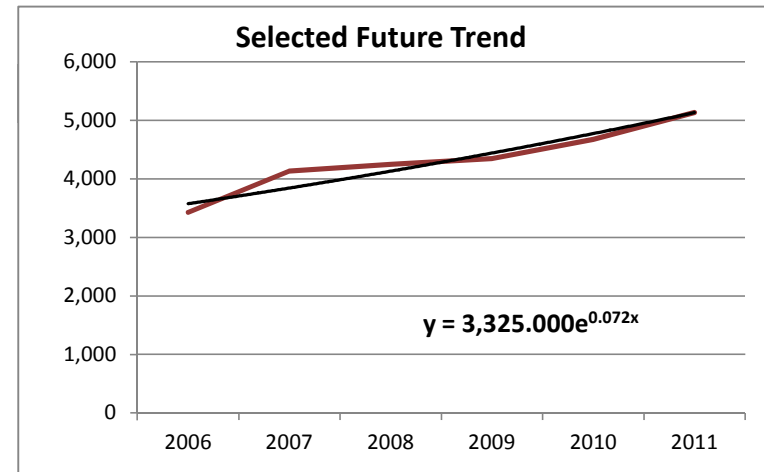
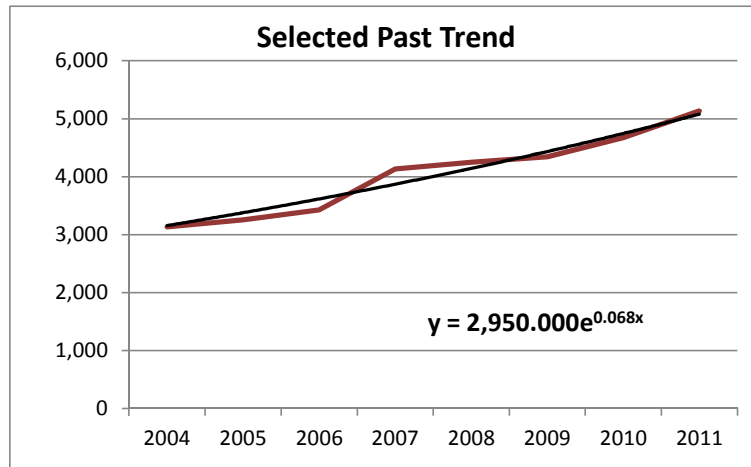
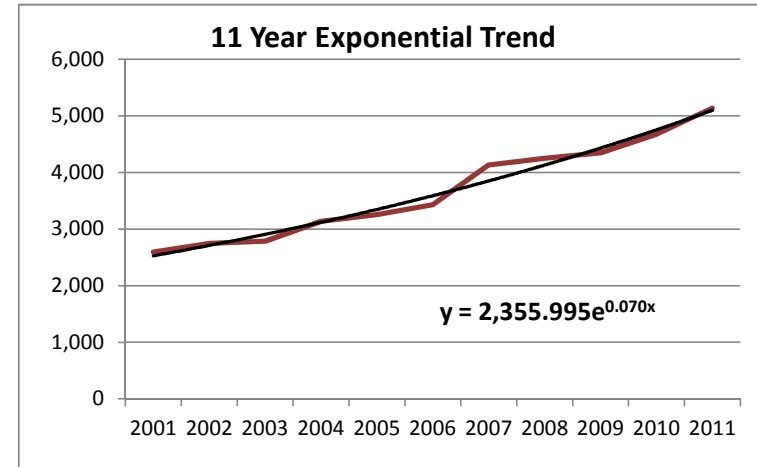
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Light

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.27%	0.9780
10-yr exp trend	7.45%	0.9744
9-yr exp trend	7.67%	0.9696
8-yr exp trend	7.40%	0.9579
7-yr exp trend	7.54%	0.9411
6-yr exp trend	7.13%	0.9063
5-yr exp trend	5.43%	0.9147
4-yr exp trend	6.61%	0.9381
3-yr exp trend	8.72%	0.9946



Selected Trends

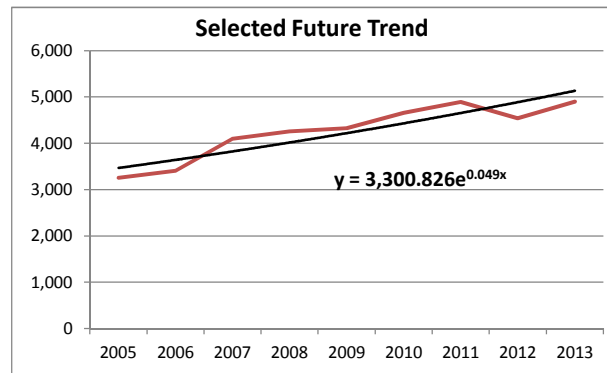
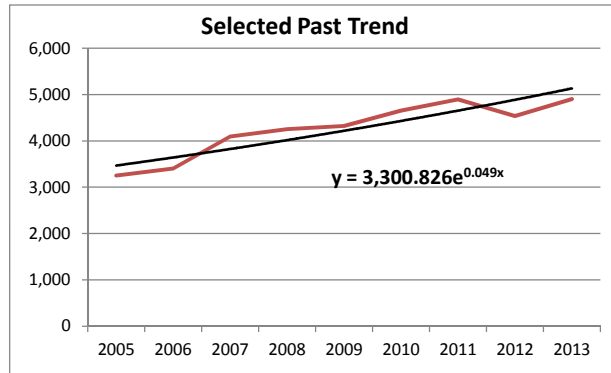
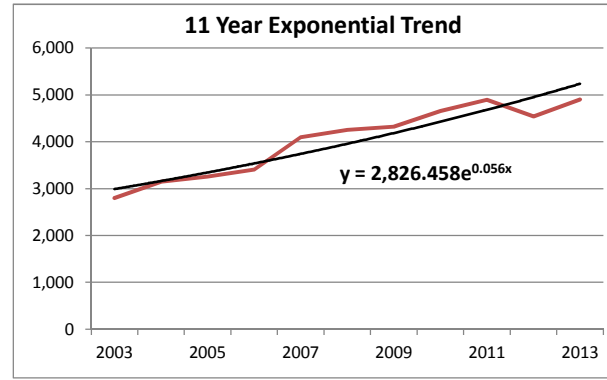
Past	7.00%
Future	7.50%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Theft Coverage (42)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-4
Severity for Light Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.77%	0.9017
10-yr exp trend	5.30%	0.8757
9-yr exp trend	5.03%	0.8292
8-yr exp trend	4.32%	0.7630
7-yr exp trend	2.86%	0.7690
6-yr exp trend	2.61%	0.6443
5-yr exp trend	2.28%	0.4510
4-yr exp trend	0.78%	0.0708
3-yr exp trend	0.06%	0.0002



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 7.00%	N/A	Past N/A
Future 7.50%		Future N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 5.00%	1.0000	Past 5.00%
Future 5.00%		Future 5.00%

Trend Selection Notes:

Past Trend: Based on longer term trends. Future Trend: Equal to past trend.

Damage Coverages for Heavy Vehicles and Ambulance & Bus

Covers 23-33, 41, 42

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

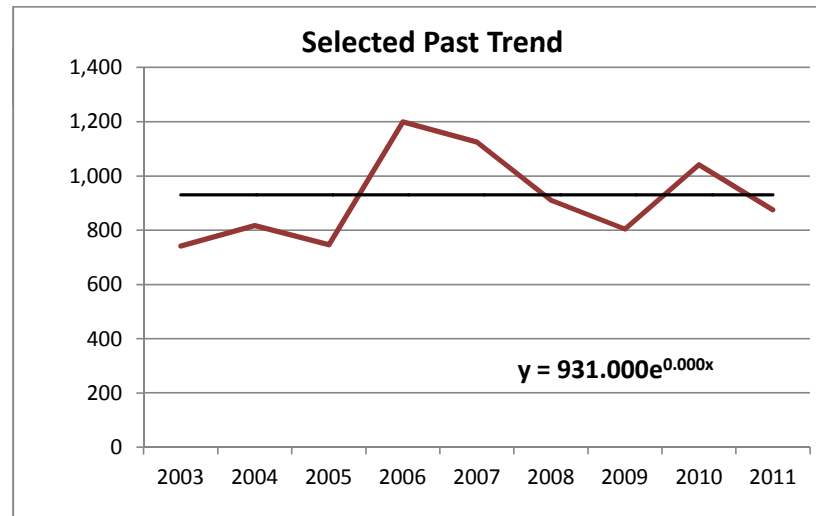
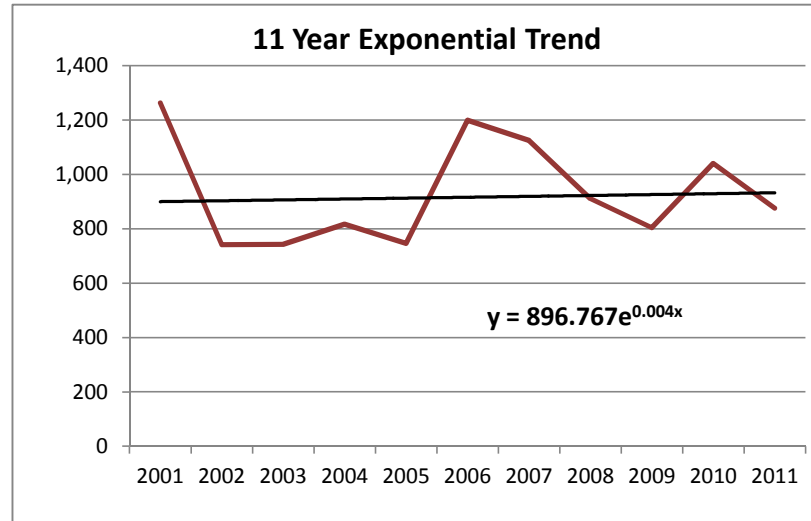
Coverage: Damage Liability Loss of Use (23)

Rating year: 08/01/2013

Exhibit 3 - Page 3-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	0.36%	0.0035
10-yr exp trend	2.65%	0.1983
9-yr exp trend	2.12%	0.1064
8-yr exp trend	0.88%	0.0158
7-yr exp trend	-0.50%	0.0037
6-yr exp trend	-5.37%	0.4411
5-yr exp trend	-3.62%	0.1854
4-yr exp trend	1.41%	0.0283
3-yr exp trend	4.37%	0.1051



Selected Trends

Past	0.00%
Future	0.00%

Trend Selection Notes:

No clear trend. Assume flat 0% trend for both past and future as a result.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles

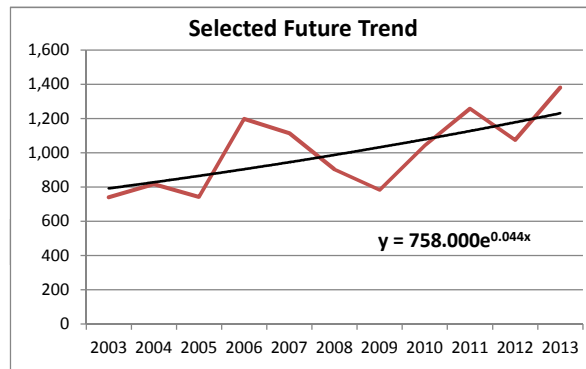
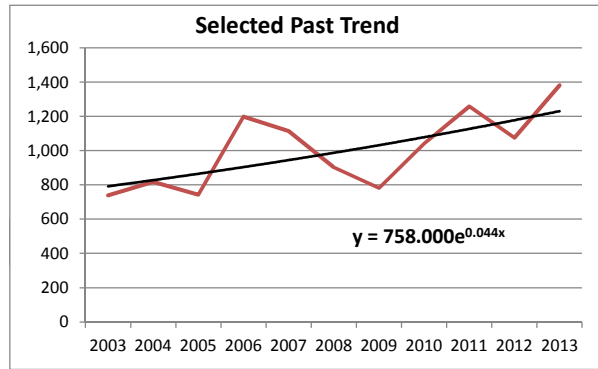
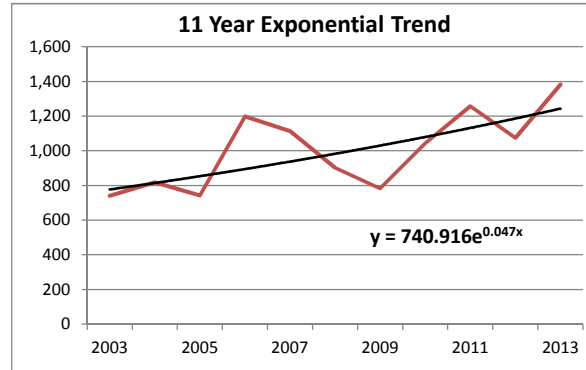
Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage Liability Loss of Use (23)

Rating year: 31/08/2014

Exhibit 3 - Page 4-4

Severity for Heavy Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	4.82%	0.4909
10-yr exp trend	4.48%	0.3884
9-yr exp trend	4.34%	0.3031
8-yr exp trend	2.54%	0.1133
7-yr exp trend	5.39%	0.3509
6-yr exp trend	9.79%	0.7012
5-yr exp trend	12.38%	0.7226
4-yr exp trend	7.13%	0.4465
3-yr exp trend	4.81%	0.1372



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 0.00%	N/A	Past N/A
Future 0.00%		Future N/A

Trend Selection Notes:

No clear trend. Assume flat 0% trend for both past and future as a result.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 4.50%	1.0000	Past 4.50%
Future 4.50%		Future 4.50%

Trend Selection Notes:

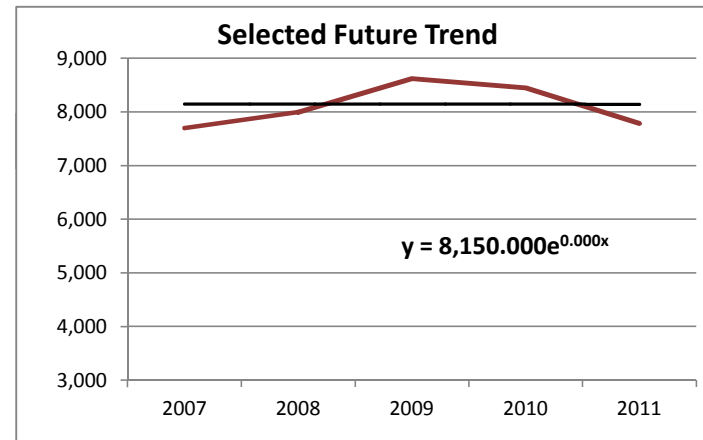
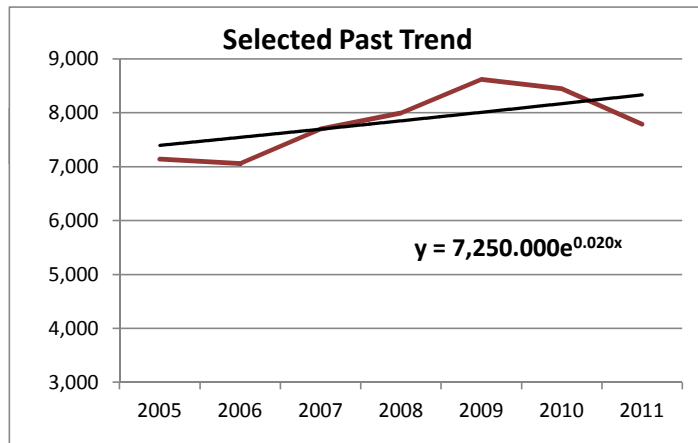
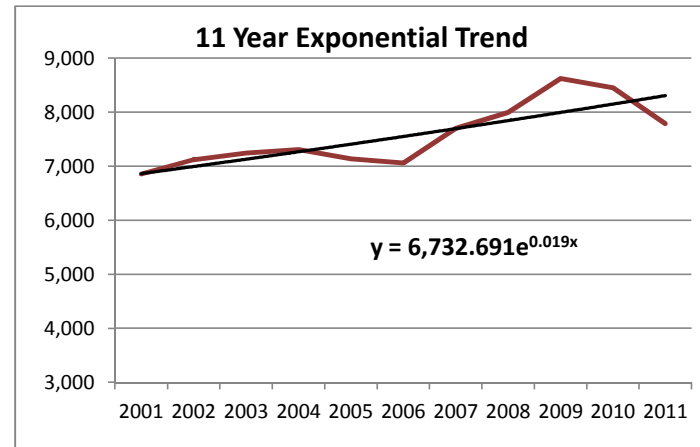
Past Trend: Based on long term trends. Future Trend: Equal to past trend.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Damage to Own Vehicle (31)
 Rating year: 08/01/2013
 Exhibit 3 - Page 3-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	1.93%	0.6899
10-yr exp trend	1.92%	0.6236
9-yr exp trend	2.07%	0.5890
8-yr exp trend	2.32%	0.5690
7-yr exp trend	2.66%	0.5498
6-yr exp trend	2.45%	0.3966
5-yr exp trend	0.79%	0.0616
4-yr exp trend	-0.99%	0.0734
3-yr exp trend	-4.95%	0.8912



Selected Trends

Past	2.00%
Future	0.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Trend seems to be flattening out due to lower 2010 and 2011 severities. Not enough evidence to switch entirely to a negative trend given the long history of severity increases, but no longer expected to necessarily increase in the future. Future trend selected as 0%, and will continue to watch it going forward.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

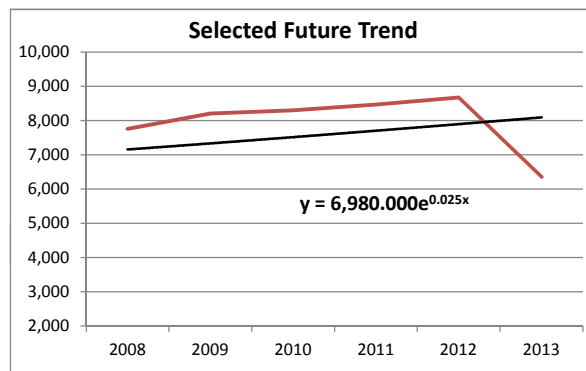
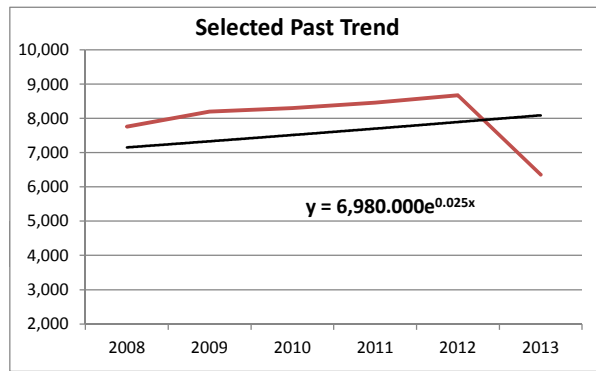
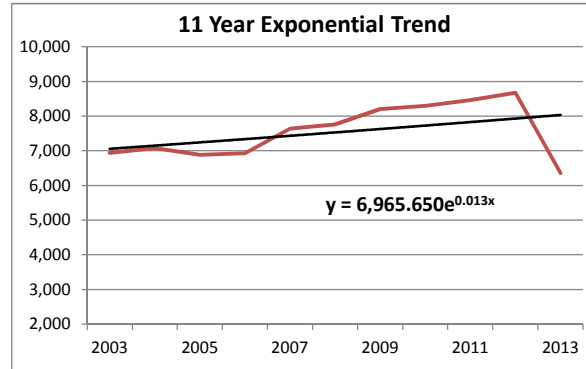
Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

Exhibit 3 - Page 4-4

Severity for Heavy Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	1.30%	0.1747
10-yr exp trend	1.19%	0.1177
9-yr exp trend	1.05%	0.0701
8-yr exp trend	0.36%	0.0067
7-yr exp trend	-1.06%	0.0485
6-yr exp trend	-2.29%	0.1440
5-yr exp trend	-4.56%	0.3374
4-yr exp trend	-7.47%	0.4770
3-yr exp trend	-13.35%	0.6866



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 2.00%	N/A	Past N/A
Future 0.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: Trend seems to be flattening out due to lower 2010 and 2011 severities. Not enough evidence to switch entirely to a negative trend given the long history of severity increases, but no longer expected to necessarily increase in the future. Future trend selected as 0%, and will continue to watch it going forward.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 2.50%	1.0000	Past 2.50%
Future 2.50%		Future 2.50%

Trend Selection Notes:

Past Trend: Excluding 2013, trends look rather consistent. Based on mid term trends excluding 2013. Future Trend: Equal to past trend.

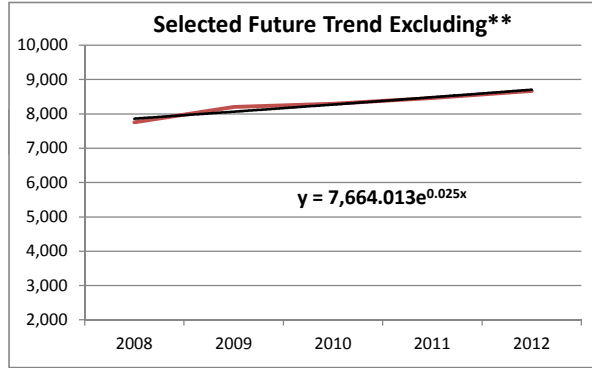
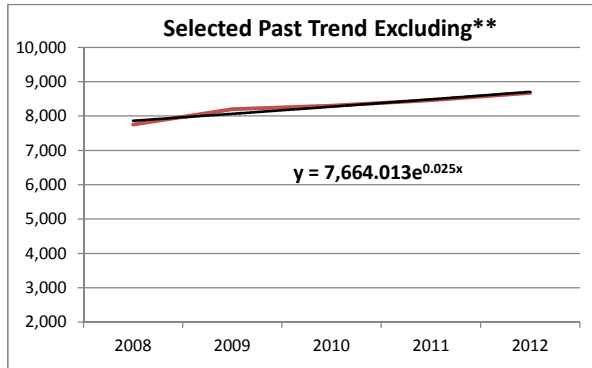
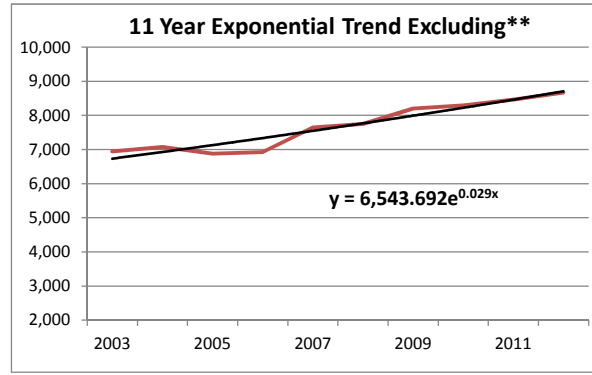
SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Damage to Own Vehicle (31)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-5

**Severity for Heavy Vehicles
 Excluding Years: 2013**

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	2.90%	0.9086
10 -yr exp trend excl **	3.16%	0.9152
9 -yr exp trend excl **	3.54%	0.9355
8 -yr exp trend excl **	3.43%	0.9033
7 -yr exp trend excl **	2.62%	0.9588
6 -yr exp trend excl **	2.58%	0.9286
5 -yr exp trend excl **	1.89%	0.9782
4 -yr exp trend excl **	2.22%	0.9958
3 -yr exp trend excl **	2.47%	1.0000

** Years excluded: 2013



SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

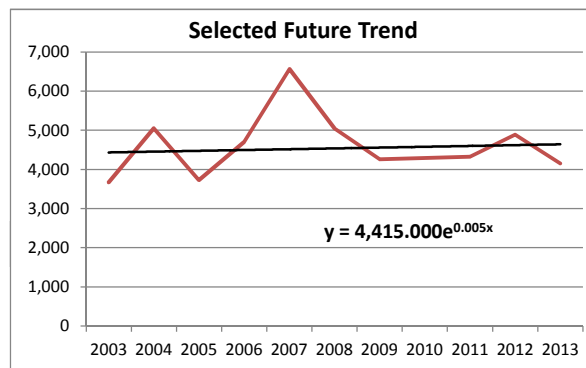
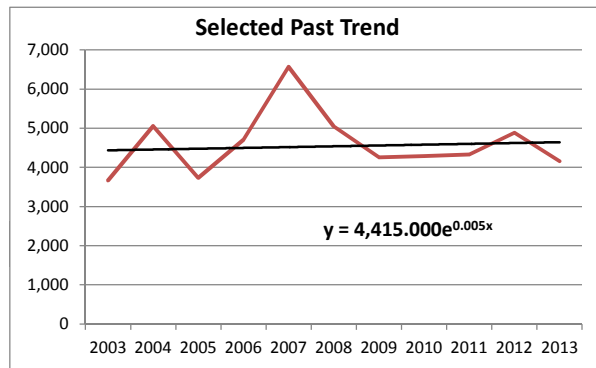
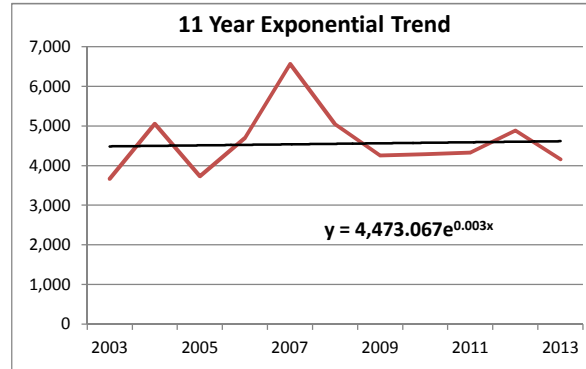
Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

Exhibit 3 - Page 5-4

Severity for Ambulance and Bus

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	0.29%	0.0034
10-yr exp trend	-1.05%	0.0425
9-yr exp trend	-0.75%	0.0163
8-yr exp trend	-3.28%	0.2942
7-yr exp trend	-4.95%	0.4550
6-yr exp trend	-1.55%	0.1292
5-yr exp trend	0.83%	0.0423
4-yr exp trend	0.28%	0.0026
3-yr exp trend	-1.97%	0.0552



2011 Year End

Selected Trends

Past	N/A
Future	N/A

Credibility

N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

2013 Rate Program

Selected Trends

Past	0.50%
Future	0.50%

Credibility

1.0000

Credibility Weighted Trends

Past	0.50%
Future	0.50%

Trend Selection Notes:

Past Trend: Believe there are enough claims to trust that there is a trend above 0%, but not as high as the other groupings. Future Trend: Equal to past trend.

SGI

Class Group: Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Damage to Own Vehicle (31)

Rating year: 31/08/2014

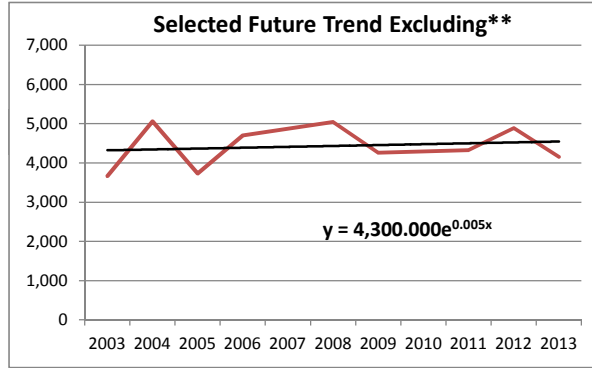
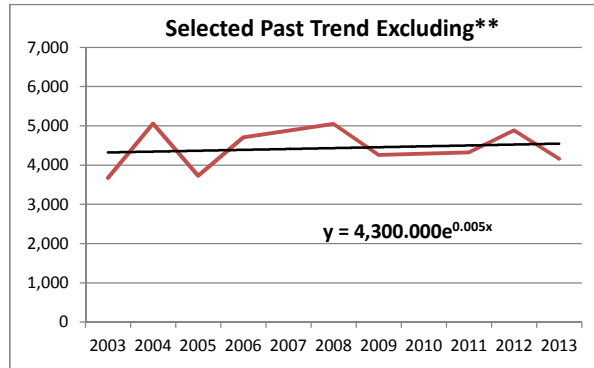
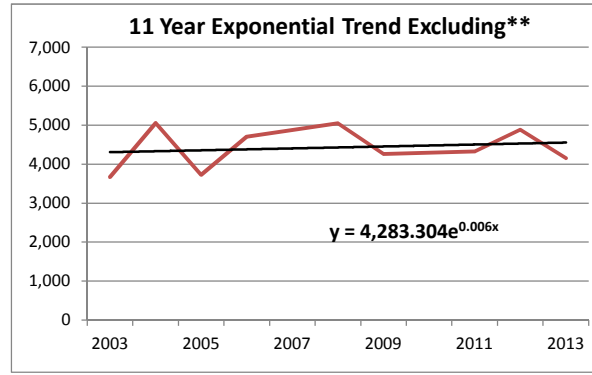
Exhibit 3 - Page 5-5

Severity for Ambulance and Bus

Excluding Years: 2007

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	0.66%	0.0398
10 -yr exp trend excl **	-0.37%	0.0130
9 -yr exp trend excl **	0.63%	0.0325
8 -yr exp trend excl **	-1.31%	0.1733
7 -yr exp trend excl **	-1.55%	0.1292
6 -yr exp trend excl **	-1.55%	0.1292
5 -yr exp trend excl **	0.83%	0.0423
4 -yr exp trend excl **	0.28%	0.0026
3 -yr exp trend excl **	-1.97%	0.0552

** Years excluded: 2007



SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

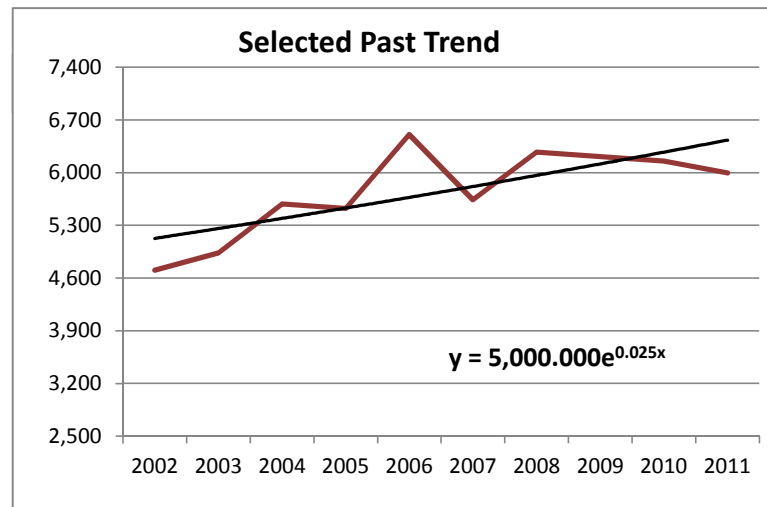
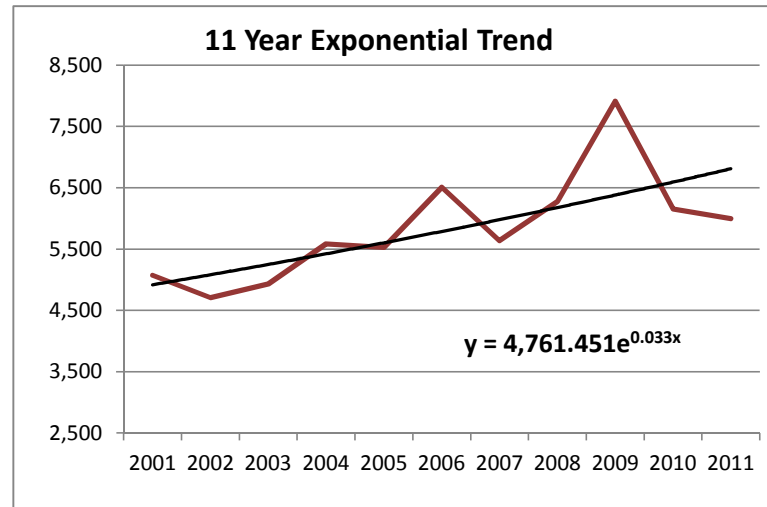
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 3-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	3.31%	0.5475
10-yr exp trend	3.52%	0.5096
9-yr exp trend	2.96%	0.3660
8-yr exp trend	2.08%	0.1853
7-yr exp trend	1.70%	0.0935
6-yr exp trend	0.24%	0.0015
5-yr exp trend	1.04%	0.0160
4-yr exp trend	-3.80%	0.1525
3-yr exp trend	-12.94%	0.8205
10-yr excl 2009	2.58%	0.6155
9-yr excl 2009	2.71%	0.5805
8-yr excl 2009	2.06%	0.4732
7-yr excl 2009	1.11%	0.2243
6-yr excl 2009	0.73%	0.0865
Selected Trends		
Past	2.50%	
Future	2.50%	
Credibility		
	0.6441	
Credibility-Weighted Trends (Complement = All Including Trailers Severity)		
Past	3.03%	
Future	3.03%	



Trend Selection Notes:

Past Trend: Based on long term trends excluding 2009. Future Trend: Equal to past trend, no changes expected. Credibility used to weight the selected trend with all vehicles including trailers.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

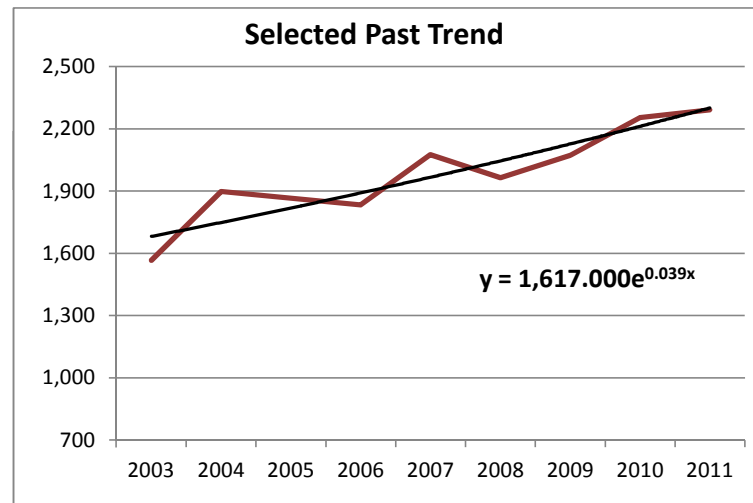
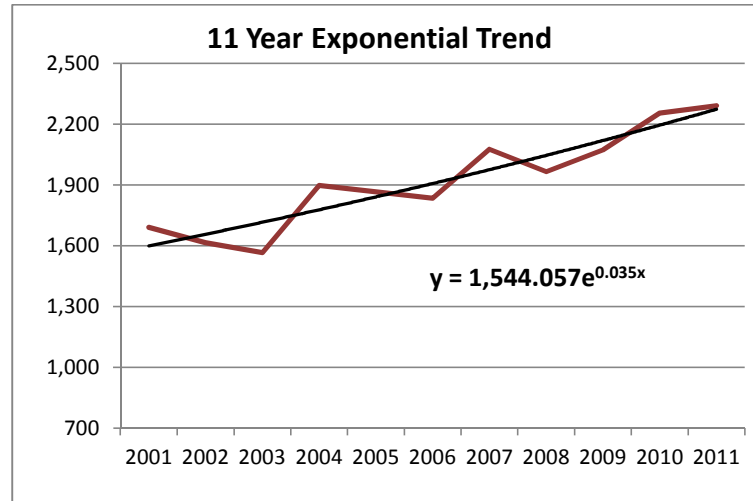
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R²
11-yr exp trend	3.58%	0.8526
10-yr exp trend	3.97%	0.8682
9-yr exp trend	3.93%	0.8252
8-yr exp trend	3.11%	0.7963
7-yr exp trend	3.74%	0.8427
6-yr exp trend	4.12%	0.8166
5-yr exp trend	3.40%	0.6790
4-yr exp trend	5.60%	0.9471
3-yr exp trend	5.15%	0.8678



Selected Trends

Past	4.00%
Future	4.00%

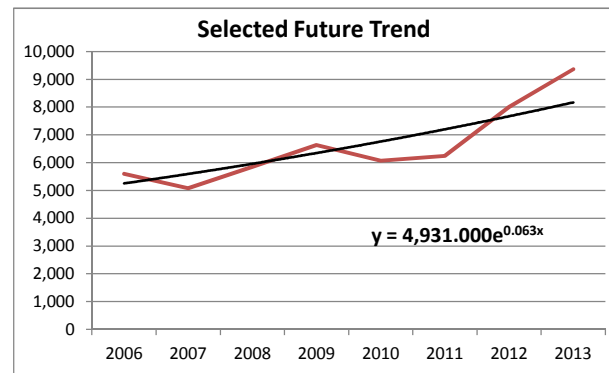
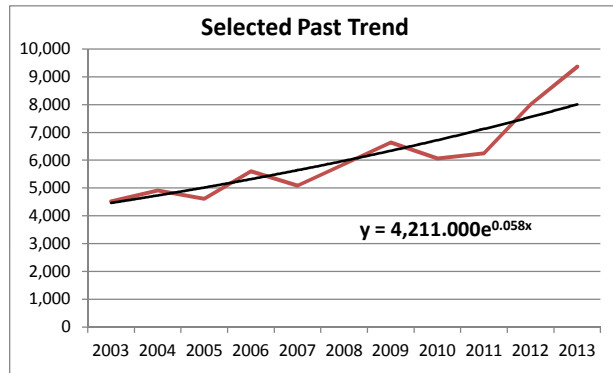
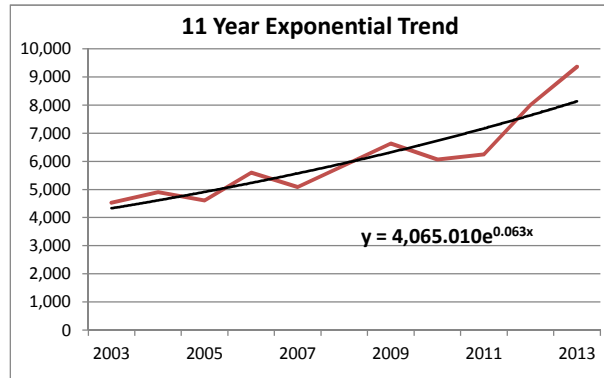
Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend, no changes expected.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Comprehensive Coverage (32)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-4
Severity for Heavy Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	6.51%	0.8489
10-yr exp trend	6.82%	0.8272
9-yr exp trend	7.53%	0.8287
8-yr exp trend	7.37%	0.7656
7-yr exp trend	8.95%	0.8129
6-yr exp trend	8.76%	0.7236
5-yr exp trend	10.15%	0.6828
4-yr exp trend	16.81%	0.9307
3-yr exp trend	22.51%	0.9830



2011 Year End

Selected Trends	Credibility
Past 2.50%	0.6441
Future 2.50%	

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past 3.03%	
Future 3.03%	

Trend Selection Notes:

Past Trend: Based on long term trends excluding 2009. Future Trend: Equal to past trend, no changes expected. Credibility used to weight the selected trend with all vehicles including trailers.

2013 Rate Program

Selected Trends	Credibility
Past 6.00%	0.8809
Future 6.50%	

Compliment: All incl Trailer:

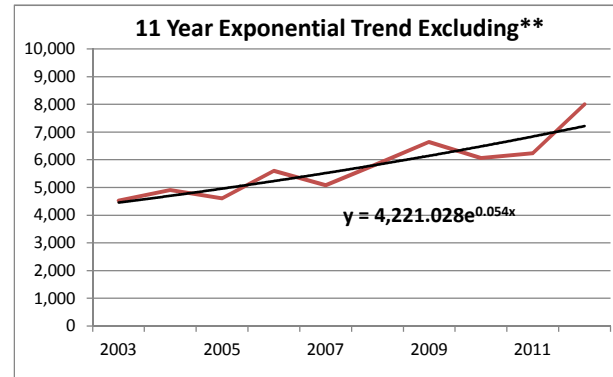
Credibility Weighted Trends	
Past 6.00%	
Future 6.50%	

Trend Selection Notes:

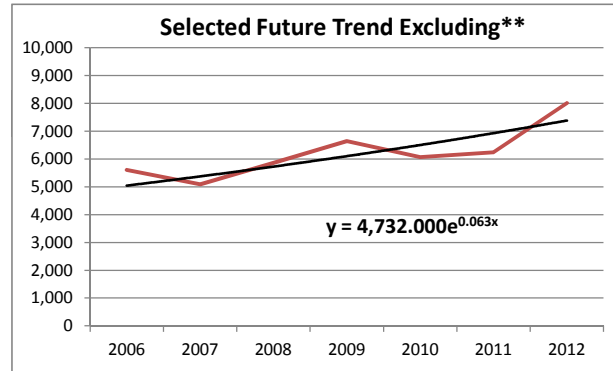
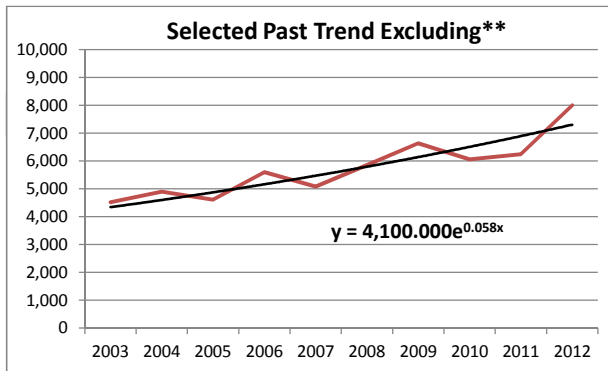
Past Trend: Based on long term trends. Future Trend: Even excluding 2013, recent years are increasing at a greater rate.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Comprehensive Coverage (32)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-5
Severity for Heavy Vehicles
Excluding Years: 2013

Period w Years Excluded	Trends Severity	Coefficient of Correlation
		- R ² Severity
11 -yr exp trend excl **	5.51%	0.8301
10 -yr exp trend excl **	5.65%	0.7898
9 -yr exp trend excl **	6.22%	0.7756
8 -yr exp trend excl **	5.57%	0.6671
7 -yr exp trend excl **	7.02%	0.7127
6 -yr exp trend excl **	5.81%	0.5197
5 -yr exp trend excl **	6.10%	0.3735
4 -yr exp trend excl **	14.92%	0.8269
3 -yr exp trend excl **	28.31%	1.0000



** Years excluded: 2013



SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

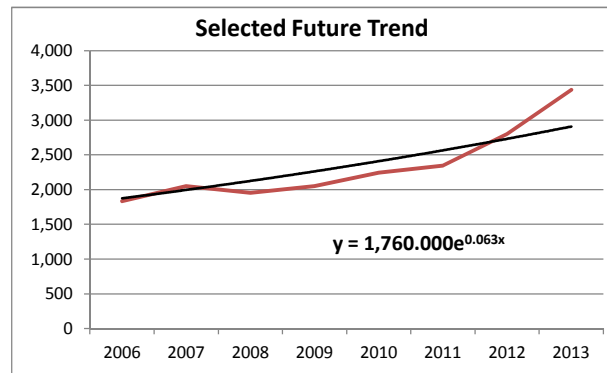
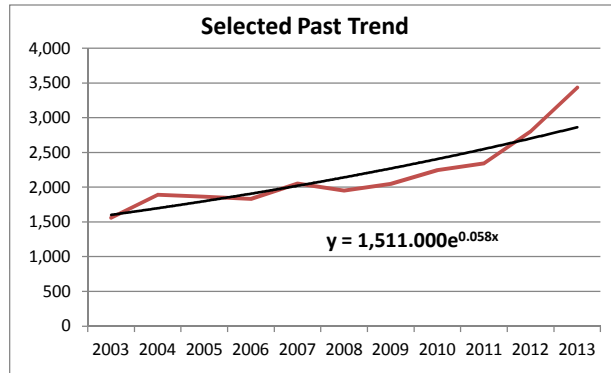
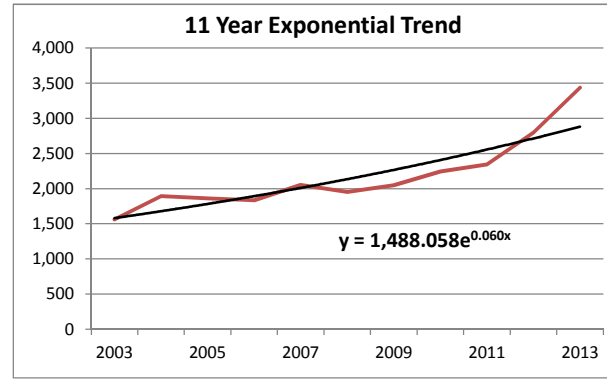
Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

Exhibit 3 - Page 1-4

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	6.19%	0.8325
10-yr exp trend	6.11%	0.7844
9-yr exp trend	7.13%	0.8266
8-yr exp trend	8.17%	0.8476
7-yr exp trend	8.96%	0.8303
6-yr exp trend	11.48%	0.9217
5-yr exp trend	13.36%	0.9345
4-yr exp trend	15.64%	0.9373
3-yr exp trend	21.05%	0.9985



2011 Year End

Selected Trends	Credibility
Past 4.00%	N/A
Future 4.00%	

Credibility Weighted Trends	
Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past 6.00%	N/A
Future 6.50%	

Credibility Weighted Trends	
Past	
Future	

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Even excluding 2013, recent years are increasing at a greater rate.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

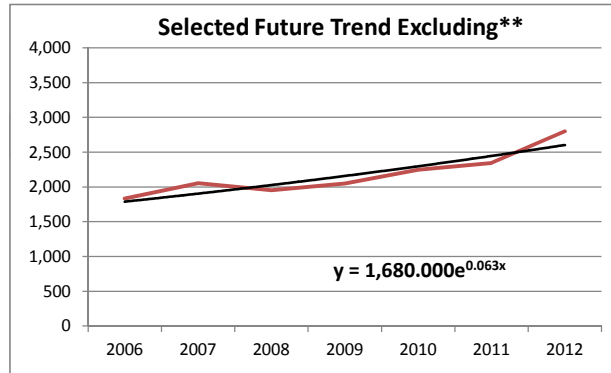
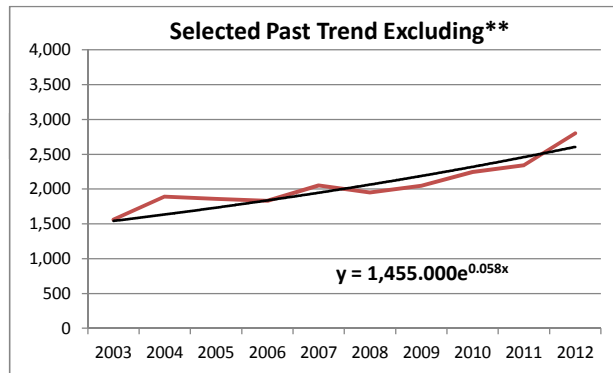
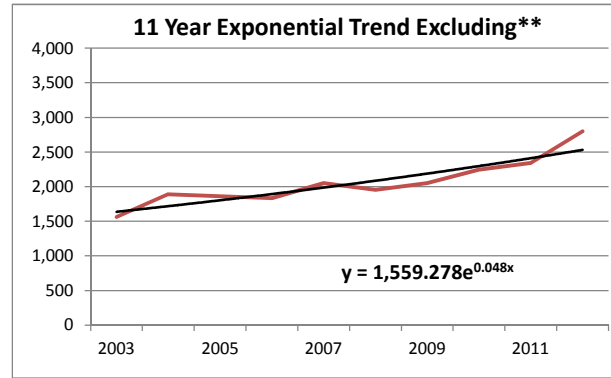
Exhibit 3 - Page 1-5

Severity for All Vehicles Including Trailers

Excluding Years: 2013

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.96%	0.8473
10 -yr exp trend excl **	4.55%	0.7906
9 -yr exp trend excl **	5.39%	0.8382
8 -yr exp trend excl **	6.18%	0.8505
7 -yr exp trend excl **	6.48%	0.7989
6 -yr exp trend excl **	8.94%	0.9347
5 -yr exp trend excl **	10.31%	0.9310
4 -yr exp trend excl **	11.69%	0.8893
3 -yr exp trend excl **	19.50%	1.0000

** Years excluded: 2013



SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

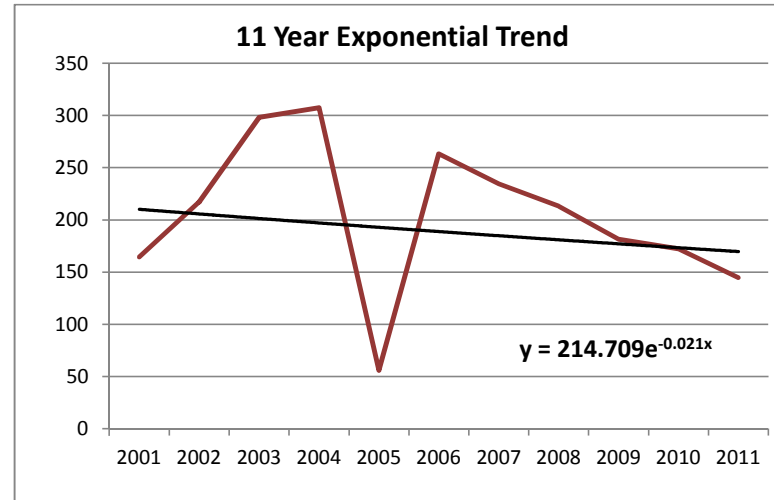
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 3-3

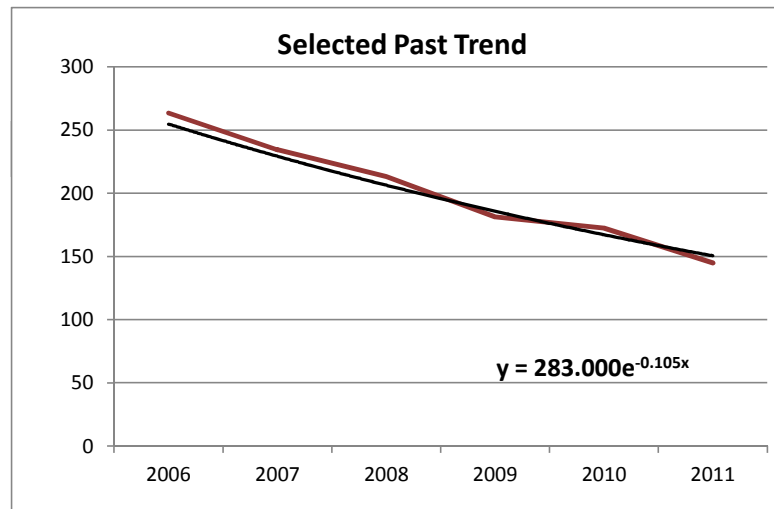
Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-2.12%	0.0226
10-yr exp trend	-3.70%	0.0531
9-yr exp trend	-4.05%	0.0469
8-yr exp trend	-1.00%	0.0022
7-yr exp trend	6.48%	0.0685
6-yr exp trend	-10.99%	0.9876
5-yr exp trend	-11.10%	0.9792
4-yr exp trend	-11.41%	0.9630
3-yr exp trend	-10.65%	0.9079



Selected Trends

Past	-10.00%
Future	-10.00%
Credibility	0.1993



Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)

Past	-8.40%
Future	-6.00%

Trend Selection Notes:

Past: Selected using the trend since 2006, it's quite consistent. Future: Expected to continue, no changes expected.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

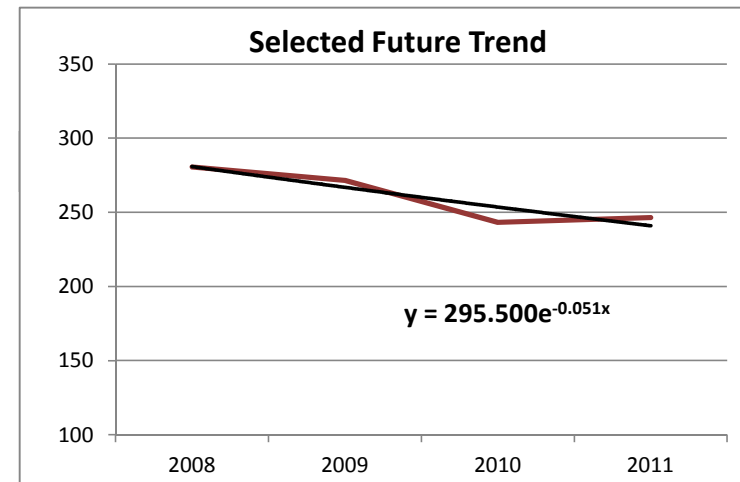
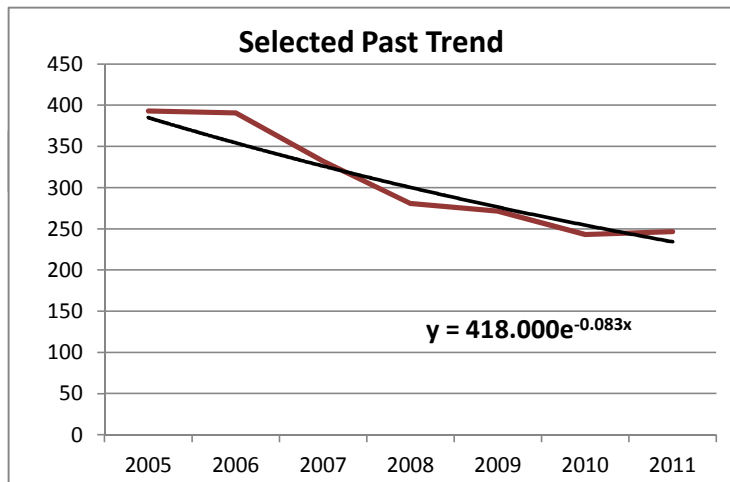
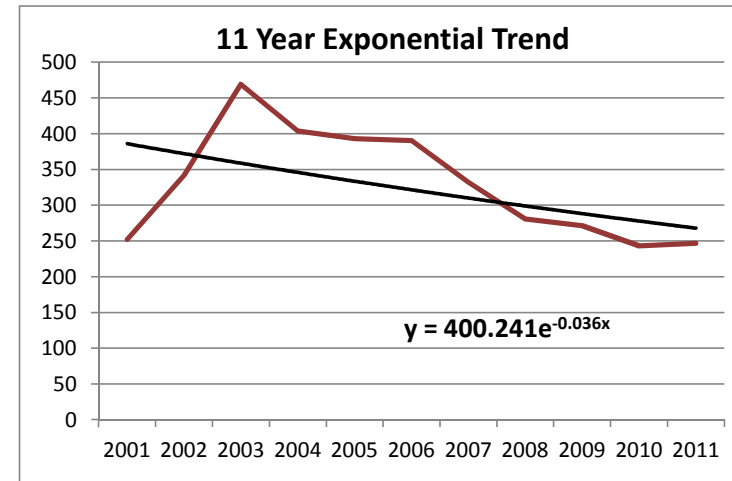
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-3.58%	0.2752
10-yr exp trend	-6.28%	0.7425
9-yr exp trend	-8.25%	0.9549
8-yr exp trend	-8.12%	0.9356
7-yr exp trend	-8.70%	0.9300
6-yr exp trend	-8.91%	0.8987
5-yr exp trend	-7.12%	0.8673
4-yr exp trend	-4.86%	0.8296
3-yr exp trend	-4.71%	0.6473



Selected Trends

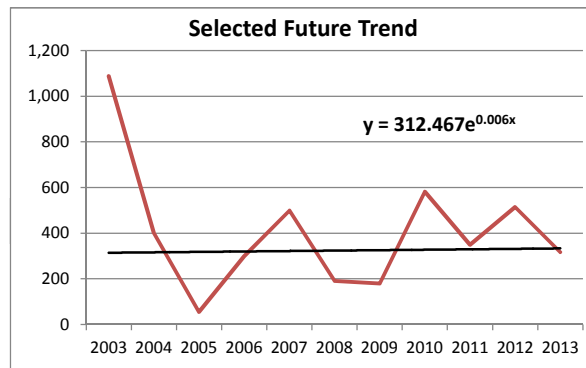
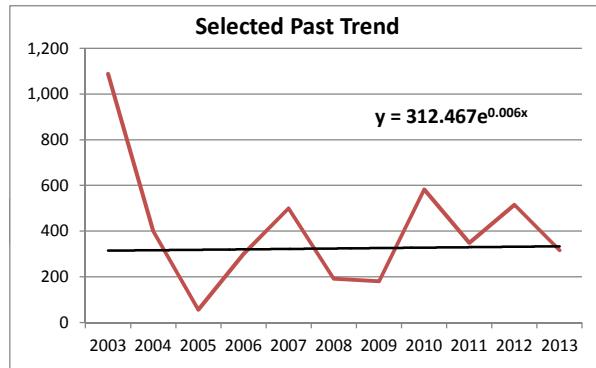
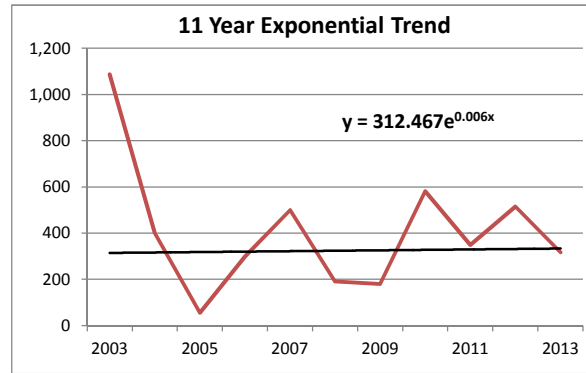
Past	-8.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Glass Coverage (33)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-4
Severity for Heavy Vehicles

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	0.59%	0.0006
10-yr exp trend	9.27%	0.1476
9-yr exp trend	16.15%	0.3151
8-yr exp trend	4.29%	0.0540
7-yr exp trend	4.68%	0.0432
6-yr exp trend	15.94%	0.3212
5-yr exp trend	10.62%	0.1186
4-yr exp trend	-13.40%	0.3954
3-yr exp trend	-4.72%	0.0353



2011 Year End

Selected Trends	Credibility
Past -10.00%	0.1993
Future -10.00%	

Compliment: All Vehicles incl Trailer:

Credibility Weighted Trends
Past -8.40%
Future -6.00%

Trend Selection Notes:
 Past: Selected using the trend since 2006, it's quite consistent. Future: Expected to continue, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past 0.00%	0.3175
Future 0.00%	

Credibility Weighted Trends
Past -3.41%
Future 0.34%

Trend Selection Notes:
 Past: Relatively flat since 2006 Future: Assume that this will remain flat into the future.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

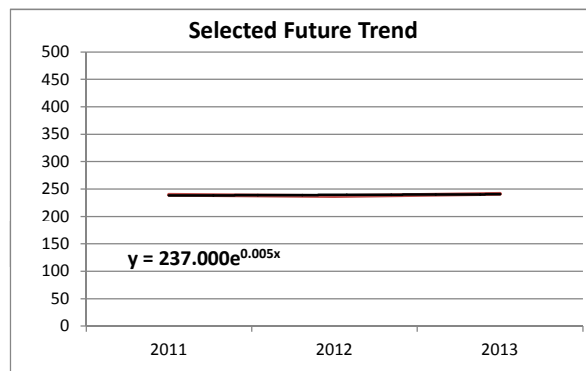
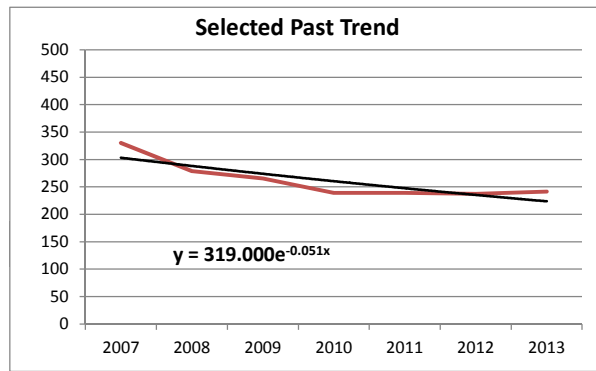
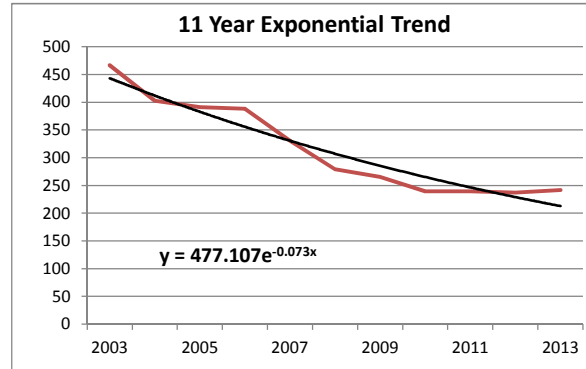
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 1-4

Severity for All Vehicles Including Trailers

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	-7.08%	0.9158
10-yr exp trend	-6.76%	0.8887
9-yr exp trend	-6.78%	0.8538
8-yr exp trend	-6.39%	0.7917
7-yr exp trend	-4.77%	0.7405
6-yr exp trend	-2.98%	0.6872
5-yr exp trend	-1.97%	0.4527
4-yr exp trend	0.16%	0.0802
3-yr exp trend	0.43%	0.2215



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -8.00%	N/A	Past N/A
Future -5.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -5.00%	N/A	Past
Future 0.50%		Future

Trend Selection Notes:

Past Trend: Based on 7 year trend. Future Trend: Effect of new claims just getting above the deductible is going away. Inflation is having more of an effect.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

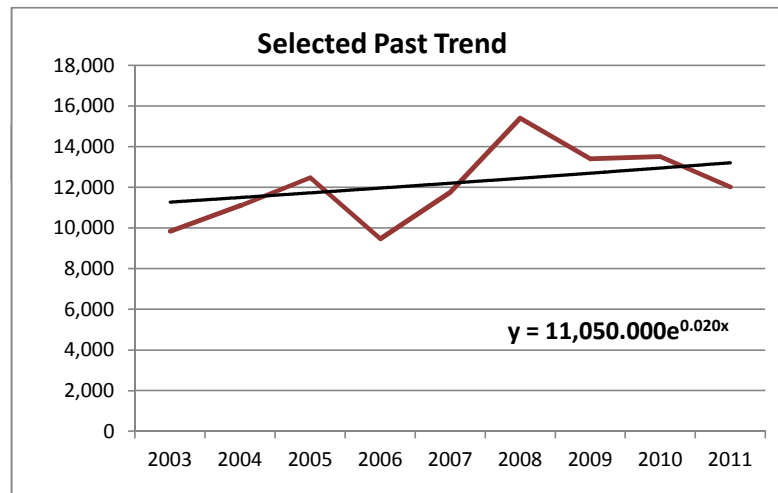
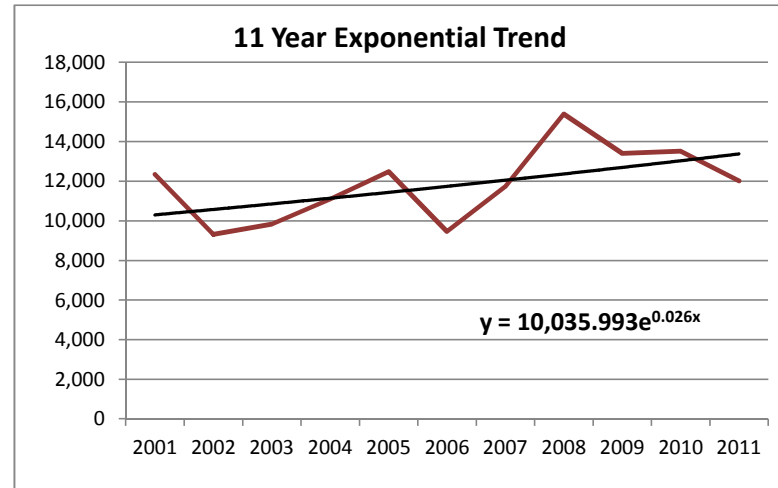
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 3-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	2.65%	0.2978
10-yr exp trend	3.90%	0.4837
9-yr exp trend	3.42%	0.3542
8-yr exp trend	2.74%	0.2062
7-yr exp trend	2.64%	0.1387
6-yr exp trend	4.29%	0.2264
5-yr exp trend	-0.85%	0.0154
4-yr exp trend	-7.08%	0.8744
3-yr exp trend	-5.31%	0.6891



Selected Trends

Past	2.00%
Future	2.00%

Credibility 0.7075

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)

Past	3.17%
Future	3.76%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

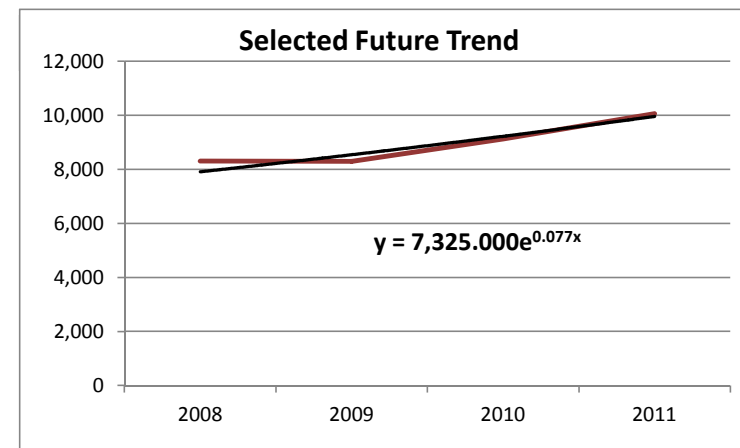
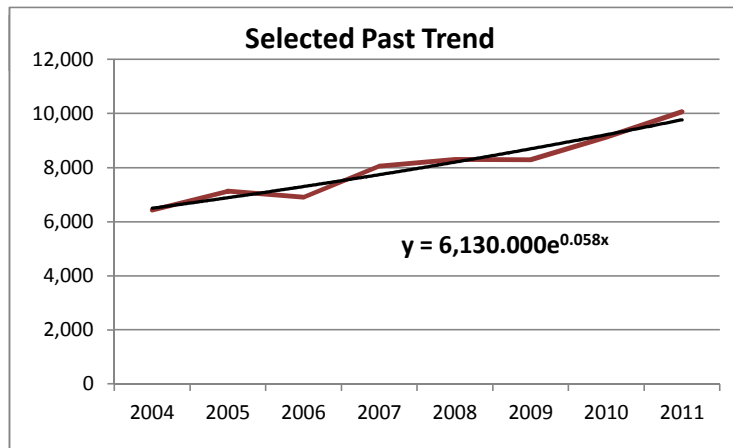
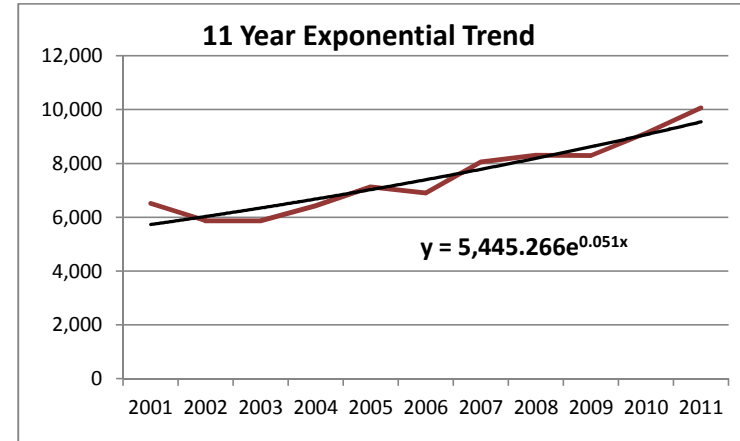
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.23%	0.8898
10-yr exp trend	6.14%	0.9632
9-yr exp trend	6.36%	0.9568
8-yr exp trend	6.08%	0.9400
7-yr exp trend	5.96%	0.9105
6-yr exp trend	6.66%	0.9096
5-yr exp trend	5.55%	0.8616
4-yr exp trend	6.97%	0.8862
3-yr exp trend	10.18%	1.0000
10-yr excl 2011	4.86%	0.8559
9-yr excl 2011	5.90%	0.9515
8-yr excl 2011	6.10%	0.9395
7-yr excl 2011	5.65%	0.9139
6-yr excl 2011	5.32%	0.8623



Selected Trends

Past	6.00%
Future	8.00%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Average of 3 and 4 year trend.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

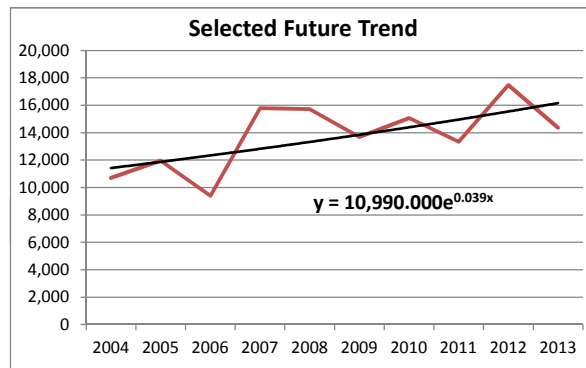
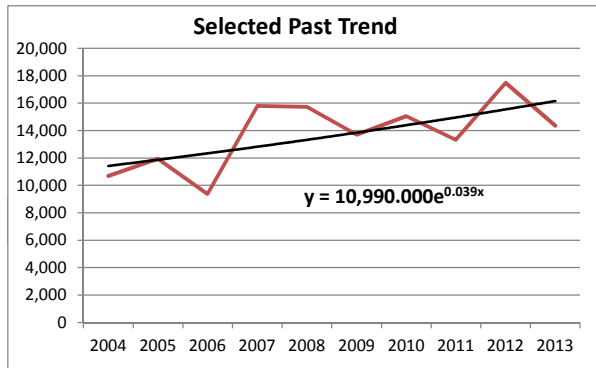
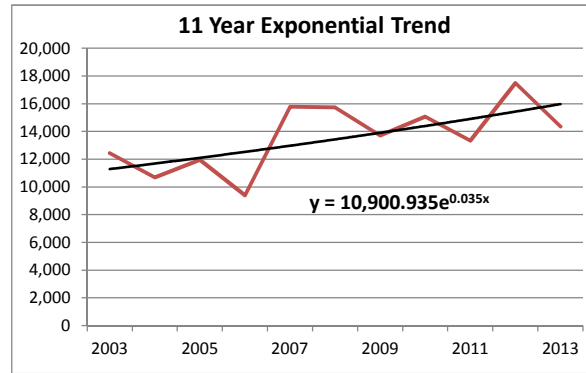
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 31/08/2014

Exhibit 3 - Page 4-4

Severity for Heavy Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	3.54%	0.3919
10-yr exp trend	4.20%	0.4206
9-yr exp trend	3.77%	0.3031
8-yr exp trend	3.74%	0.2312
7-yr exp trend	-0.36%	0.0069
6-yr exp trend	0.45%	0.0070
5-yr exp trend	2.47%	0.1302
4-yr exp trend	1.29%	0.0209
3-yr exp trend	3.78%	0.0704



2011 Year End

Selected Trends	Credibility
Past 2.00%	0.7075
Future 2.00%	

Compliment: All incl Trailers

Credibility Weighted Trends
Past 3.17%
Future 3.76%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past 4.00%	0.7911
Future 4.00%	

Compliment: All incl Trailer

Credibility Weighted Trends
Past 4.21%
Future 4.00%

Trend Selection Notes:

Past Trend: Long term trends. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

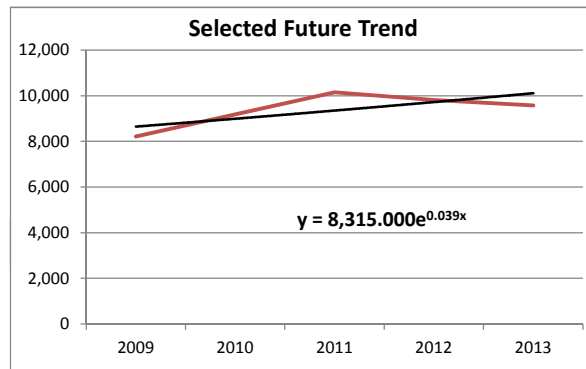
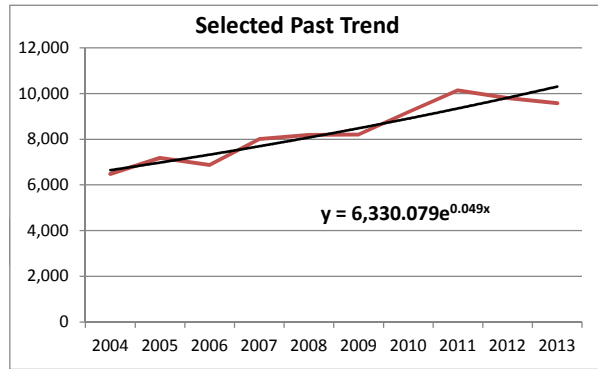
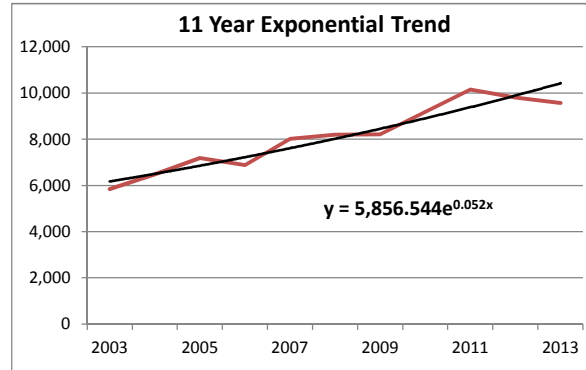
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 31/08/2014

Exhibit 3 - Page 1-4

Severity for All Vehicles Including Trailers

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	5.38%	0.9212
10-yr exp trend	5.00%	0.9013
9-yr exp trend	4.78%	0.8643
8-yr exp trend	4.97%	0.8320
7-yr exp trend	4.03%	0.7695
6-yr exp trend	4.12%	0.6865
5-yr exp trend	3.80%	0.5210
4-yr exp trend	0.91%	0.0785
3-yr exp trend	-2.85%	0.9897



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	6.00%	N/A
Future	8.00%	N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Average of 3 and 4 year trend. Also, see the notes in the intro to the loss trend committee exhibits.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	5.00%	N/A
Future	4.00%	N/A

Trend Selection Notes:

Past Trend: Long term trend. Future Trend: Smaller increasing trend in more current years.

SGI

Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, PV - Heavy Trucks and Vans, PV - Power Units

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

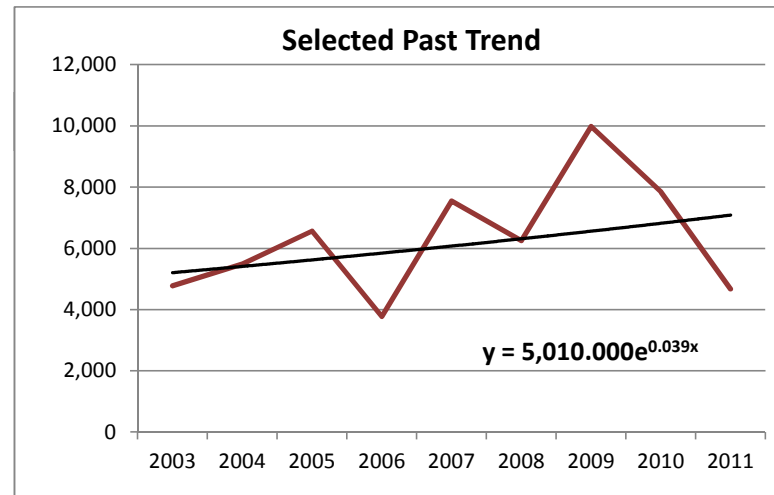
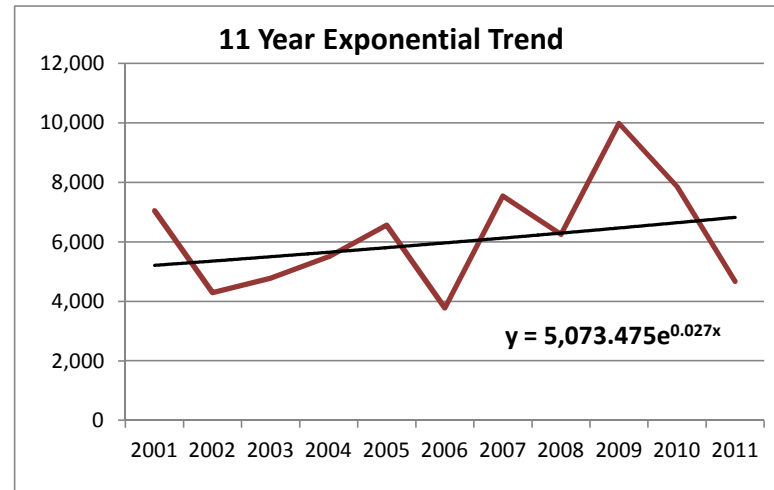
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 3-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Heavy

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	2.73%	0.0922
10-yr exp trend	4.82%	0.2179
9-yr exp trend	3.94%	0.1231
8-yr exp trend	3.00%	0.0554
7-yr exp trend	2.62%	0.0289
6-yr exp trend	4.84%	0.0606
5-yr exp trend	-7.05%	0.1669
4-yr exp trend	-10.55%	0.1977
3-yr exp trend	-31.58%	0.9570



Selected Trends

Past	4.00%
Future	4.00%

Credibility 0.2582

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)

Past	6.23%
Future	6.23%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

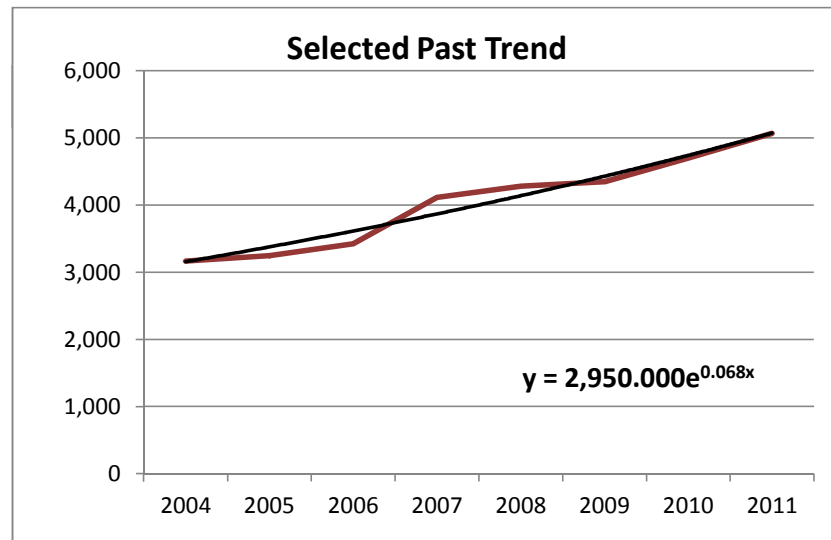
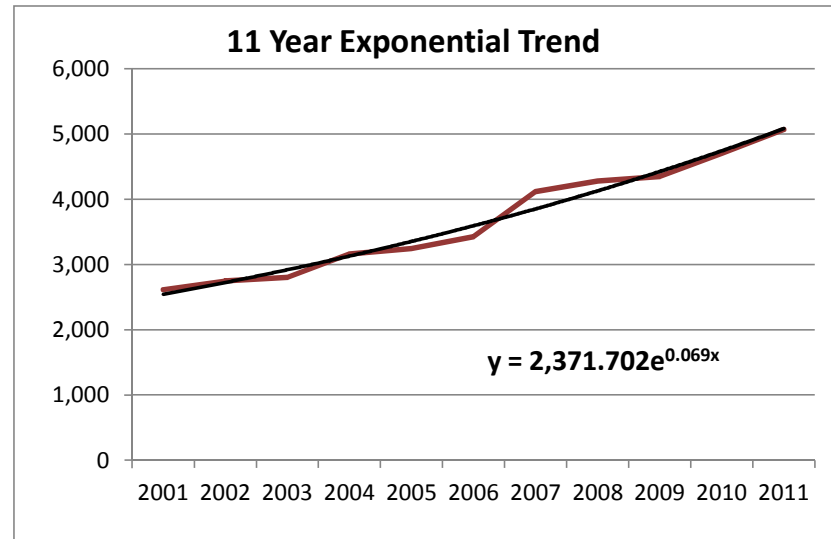
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.17%	0.9775
10-yr exp trend	7.37%	0.9743
9-yr exp trend	7.55%	0.9684
8-yr exp trend	7.29%	0.9561
7-yr exp trend	7.50%	0.9407
6-yr exp trend	7.02%	0.9067
5-yr exp trend	5.23%	0.9404
4-yr exp trend	6.02%	0.9404
3-yr exp trend	7.95%	1.0000



Selected Trends

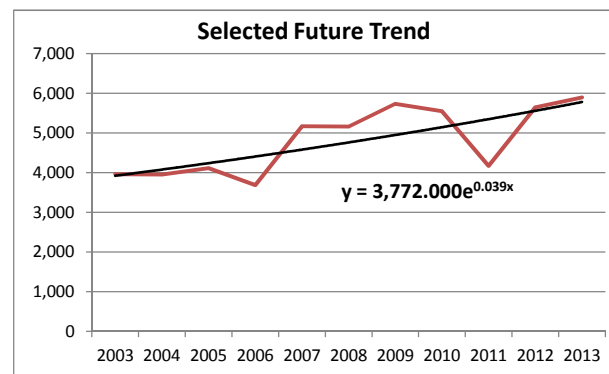
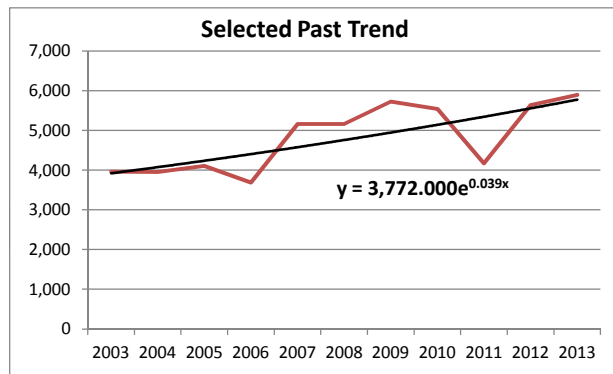
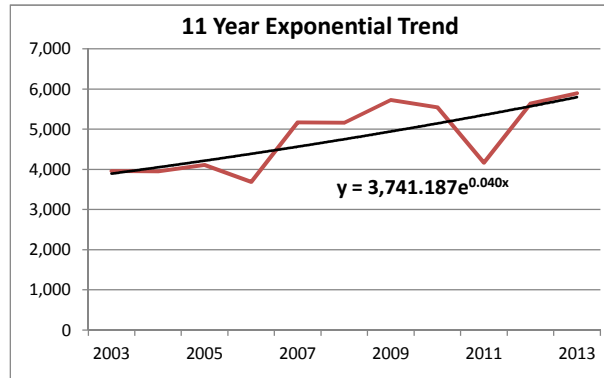
Past	7.00%
Future	7.00%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Equal to past trend.

SGI
 Class Group: A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, C&D - Heavy Trucks, C&D - Power Units, C&D - Non Resident, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units, Industrial Tracked Vehicles, PV - Heavy Trucks, PV - Power Units, PV - Converted Vehicles, TS - Commercial Trailers, Ambulances, LV - Buses, LV - Buses(restricted), PB - Passenger Inter-City Buses, PC - Passenger City Buses, - PS - Passenger School Buses
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Theft Coverage (42)
 Rating year: 31/08/2014
 Exhibit 3 - Page 4-4
Severity for Heavy Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	4.06%	0.5470
10-yr exp trend	4.18%	0.4896
9-yr exp trend	4.02%	0.3936
8-yr exp trend	3.71%	0.2810
7-yr exp trend	0.92%	0.0285
6-yr exp trend	0.96%	0.0194
5-yr exp trend	0.75%	0.0070
4-yr exp trend	4.99%	0.1589
3-yr exp trend	18.92%	0.8440



2011 Year End		Credibility
Selected Trends		
Past	4.00%	0.2582
Future	4.00%	

Compliment: All incl Trailer:	
Credibility Weighted Trends	
Past	6.23%
Future	6.23%

Trend Selection Notes:
 Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program		Credibility
Selected Trends		
Past	4.00%	0.6278
Future	4.00%	

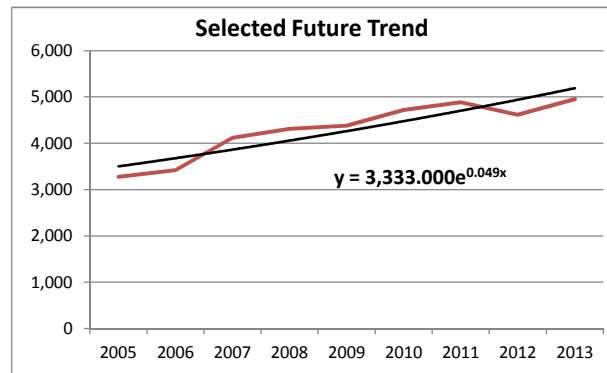
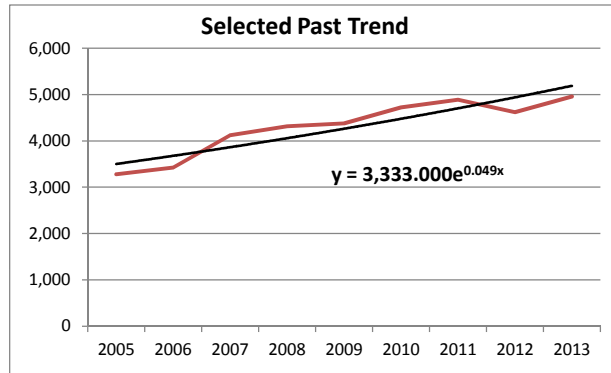
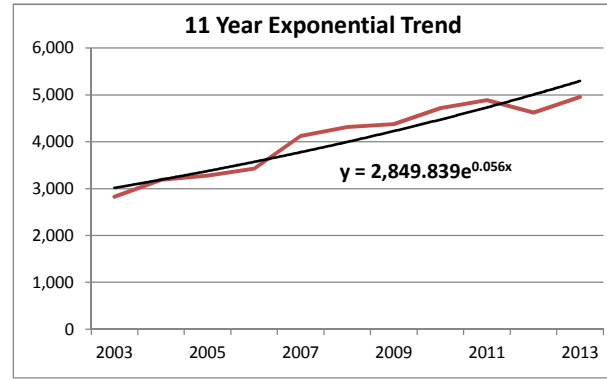
Compliment: All incl Trailer:	
Credibility Weighted Trends	
Past	4.37%
Future	4.37%

Trend Selection Notes:
 Past Trend: Based on longer term trends. Future Trend: Equal to past trend.

SGI
Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Theft Coverage (42)
Rating year: 31/08/2014
Exhibit 3 - Page 1-4
Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.80%	0.9057
10-yr exp trend	5.34%	0.8811
9-yr exp trend	5.10%	0.8366
8-yr exp trend	4.39%	0.7745
7-yr exp trend	2.90%	0.8145
6-yr exp trend	2.58%	0.7046
5-yr exp trend	2.29%	0.5285
4-yr exp trend	0.90%	0.1299
3-yr exp trend	0.69%	0.0335



2011 Year End

Selected Trends	Credibility
Past 7.00%	N/A
Future 7.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility
Past 5.00%	N/A
Future 5.00%	

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on longer term trends. Future Trend: Equal to past trend.

Damage Coverages for Trailers

Covers 32, 33, 41, 42

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

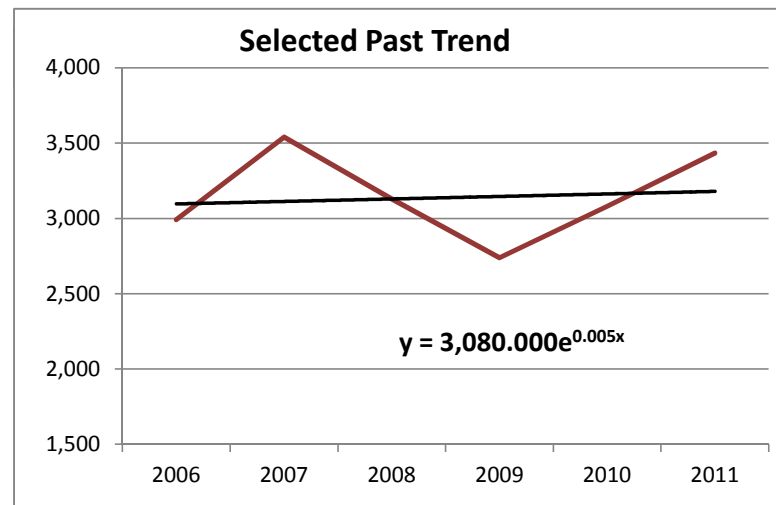
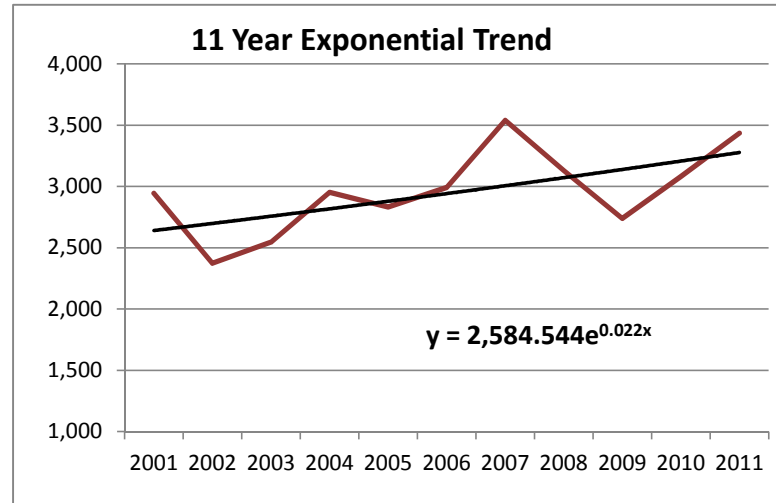
Coverage: Comprehensive Coverage (32)

Rating year: 08/01/2013

Exhibit 3 - Page 5-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Severity	Coefficient of Correlation - R²
11-yr exp trend	2.18%	0.3710
10-yr exp trend	2.92%	0.4958
9-yr exp trend	2.20%	0.3258
8-yr exp trend	1.31%	0.1287
7-yr exp trend	1.37%	0.0980
6-yr exp trend	0.40%	0.0064
5-yr exp trend	-0.76%	0.0143
4-yr exp trend	4.05%	0.3044
3-yr exp trend	11.97%	0.9995



Selected Trends

Past	0.50%
Future	0.50%

Trend Selection Notes:

Past Trend: Gradual positive trend evident despite the yearly fluctuations. Based on 6 year trend. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

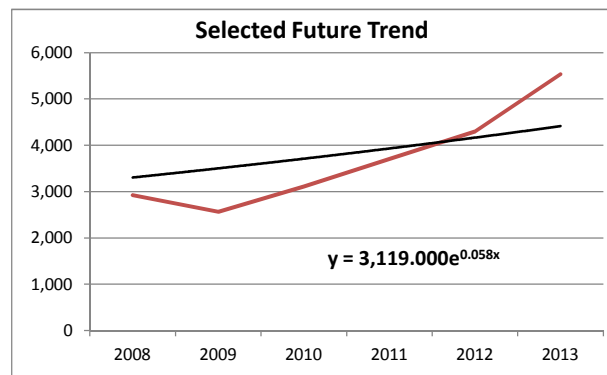
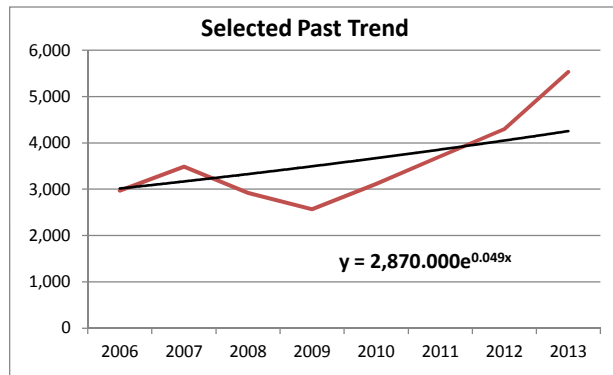
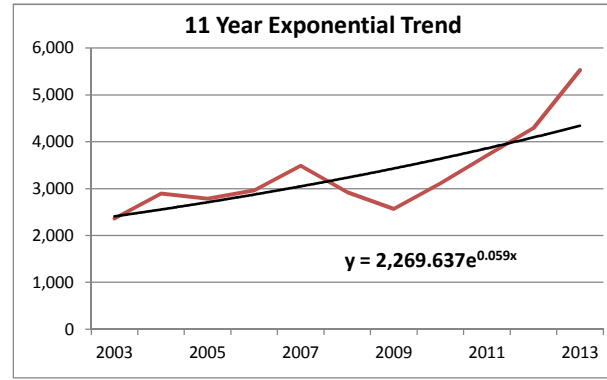
Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

Exhibit 3 - Page 6-4

Severity for Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	6.08%	0.6372
10-yr exp trend	5.94%	0.5580
9-yr exp trend	6.98%	0.5817
8-yr exp trend	7.81%	0.5583
7-yr exp trend	9.43%	0.5735
6-yr exp trend	15.08%	0.8719
5-yr exp trend	20.44%	0.9930
4-yr exp trend	20.60%	0.9863
3-yr exp trend	22.19%	0.9773



2011 Year End

Selected Trends

Past	0.50%
Future	0.50%

Credibility

N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Gradual positive trend evident despite the yearly fluctuations. Based on 6 year trend. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends

Past	5.00%
Future	6.00%

Credibility

1.0000

Credibility Weighted Trends

Past	5.00%
Future	6.00%

Trend Selection Notes:

Past Trend: Mid term trends excluding 2013. Future Trend: Recent years increasing at a greater rate.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Comprehensive Coverage (32)

Rating year: 31/08/2014

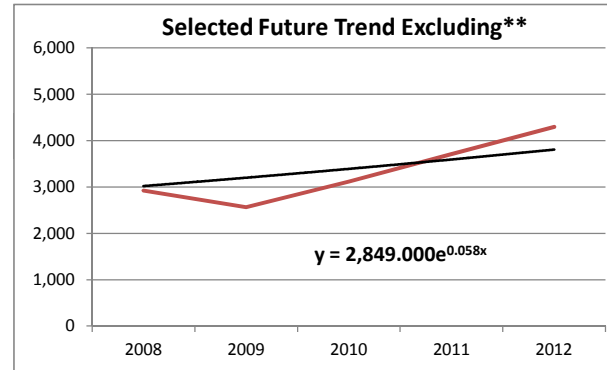
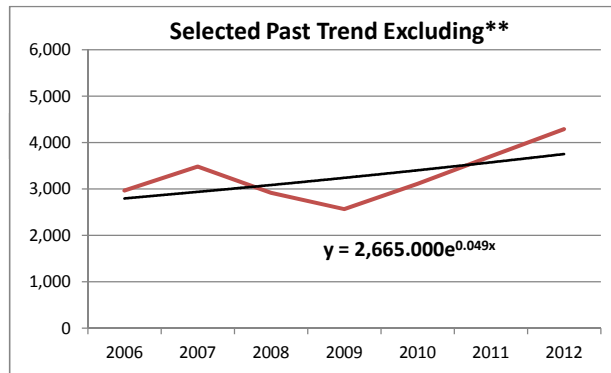
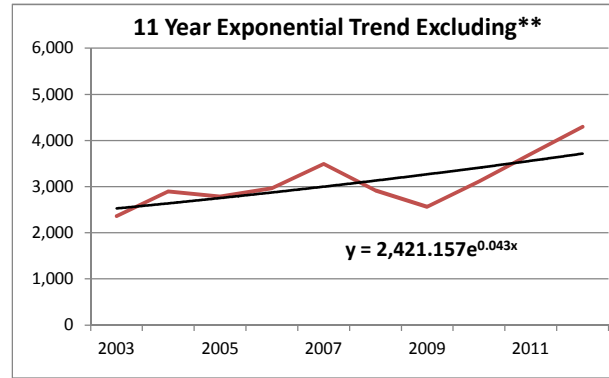
Exhibit 3 - Page 6-5

Severity for Trailers

Excluding Years: 2013

Period w Years Excluded	2013	
	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.38%	0.5346
10 -yr exp trend excl **	3.78%	0.3991
9 -yr exp trend excl **	4.48%	0.4057
8 -yr exp trend excl **	4.74%	0.3377
7 -yr exp trend excl **	5.72%	0.3229
6 -yr exp trend excl **	12.07%	0.7910
5 -yr exp trend excl **	18.78%	0.9964
4 -yr exp trend excl **	17.46%	0.9977
3 -yr exp trend excl **	15.90%	1.0000

** Years excluded: 2013



SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

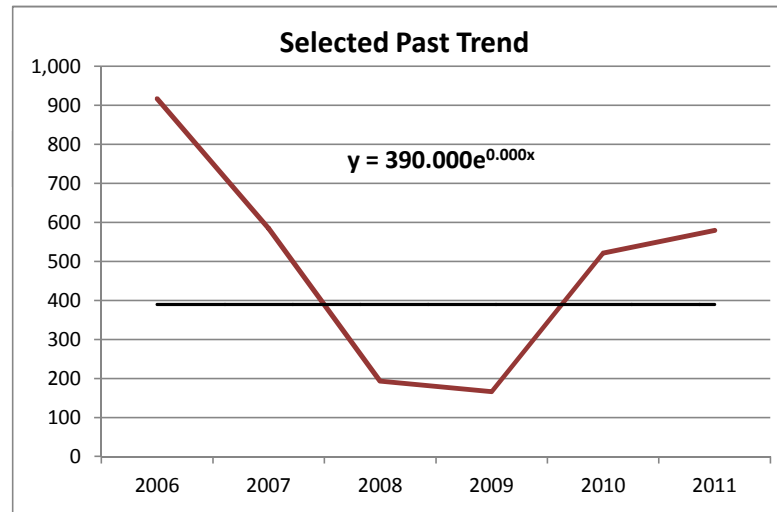
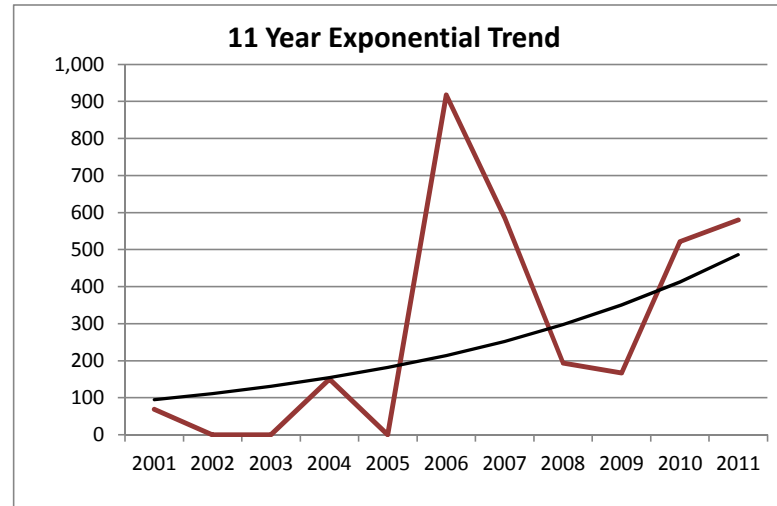
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 5-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	17.83%	0.3642
10-yr exp trend	7.53%	0.0571
9-yr exp trend	7.53%	0.0571
8-yr exp trend	7.53%	0.0571
7-yr exp trend	-7.66%	0.0478
6-yr exp trend	-7.66%	0.0478
5-yr exp trend	10.23%	0.0600
4-yr exp trend	55.82%	0.7744
3-yr exp trend	86.53%	0.8131



Selected Trends

Past	0.00%
Future	0.00%

Credibility 0.1108

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)

Past	-7.11%
Future	-4.45%

Trend Selection Notes:

Low claim volume, no trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

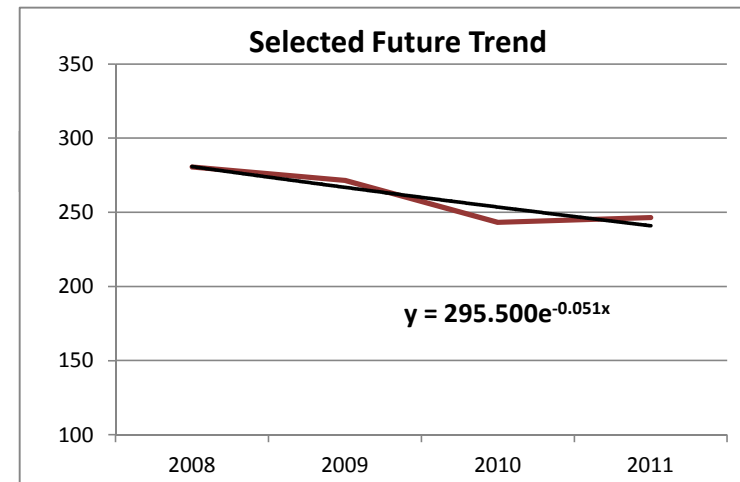
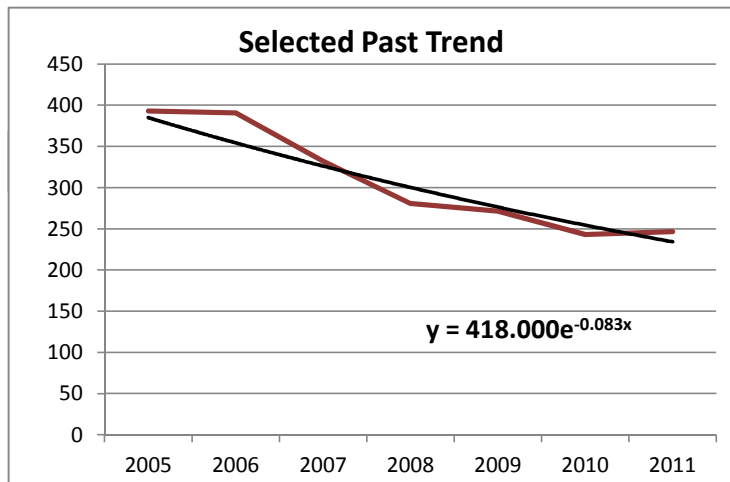
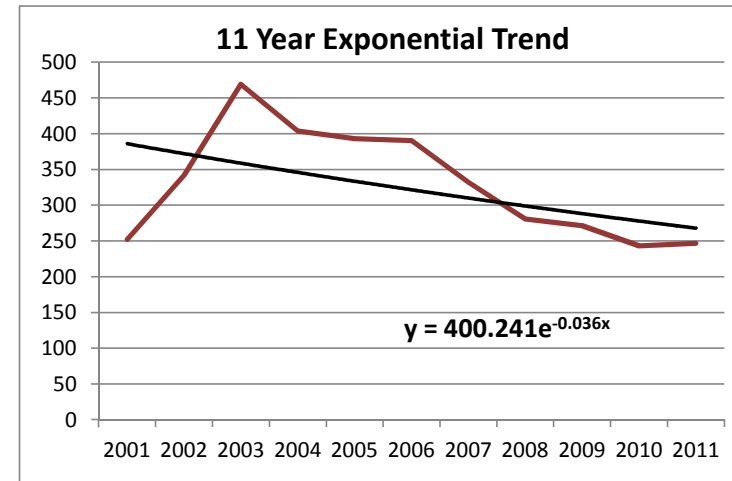
Coverage: Glass Coverage (33)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-3.58%	0.2752
10-yr exp trend	-6.28%	0.7425
9-yr exp trend	-8.25%	0.9549
8-yr exp trend	-8.12%	0.9356
7-yr exp trend	-8.70%	0.9300
6-yr exp trend	-8.91%	0.8987
5-yr exp trend	-7.12%	0.8673
4-yr exp trend	-4.86%	0.8296
3-yr exp trend	-4.71%	0.6473



Selected Trends

Past	-8.00%
Future	-5.00%

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

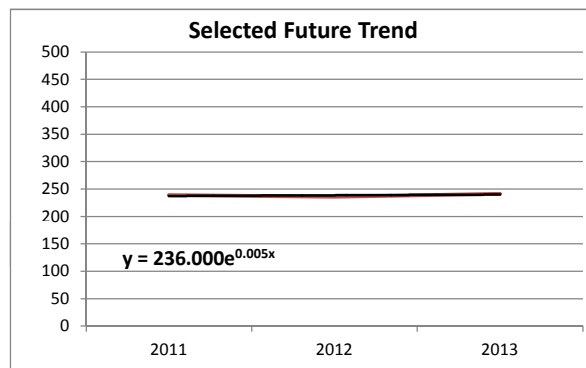
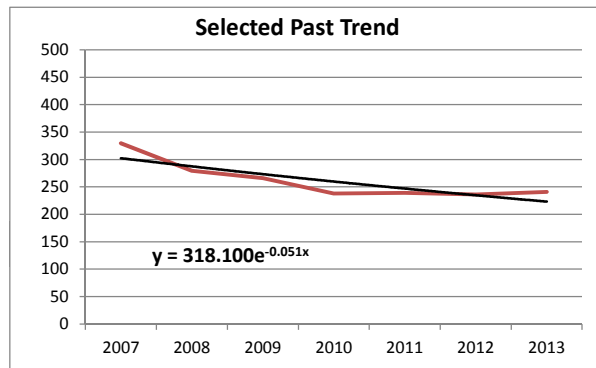
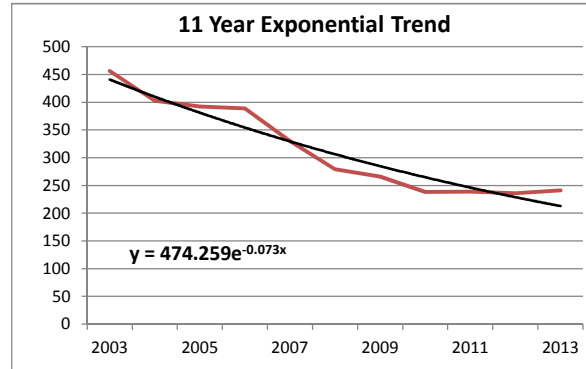
Coverage: Glass Coverage (33)

Rating year: 31/08/2014

Exhibit 3 - Page 3-4

Severity for Light Vehicles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-7.03%	0.9166
10-yr exp trend	-6.81%	0.8888
9-yr exp trend	-6.84%	0.8544
8-yr exp trend	-6.45%	0.7925
7-yr exp trend	-4.82%	0.7412
6-yr exp trend	-3.06%	0.6738
5-yr exp trend	-2.02%	0.4298
4-yr exp trend	0.27%	0.1449
3-yr exp trend	0.45%	0.1691



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -8.00%	N/A	Past N/A
Future -5.00%		Future N/A

Trend Selection Notes:

Past Trend: Based on mid term trends. Future Trend: As glass costs continue to increase, so too will the severity of claims in excess of the deductible. Even if a claim is impacted by just normal inflation, the severity of that claim in excess of the deductible will be greater than the level of inflation. Although new claims will continue to breach the deductible level (creating new small dollar claims), the average severity is no longer expected to decrease at the same rate as it has in the past

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past -5.00%	1.0000	Past -5.00%
Future 0.50%		Future 0.50%

Trend Selection Notes:

Past Trend: Based on 7 year trend. Future Trend: Effect of new claims just getting above the deductible is going away. Inflation is having more of an effect.

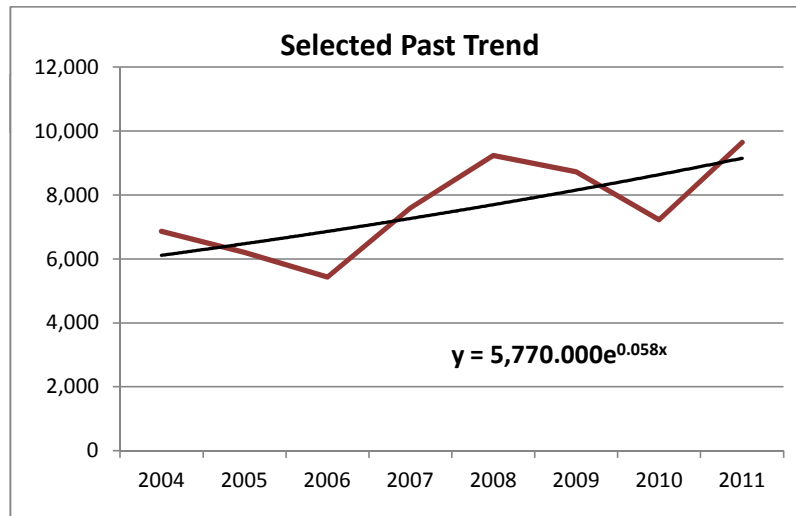
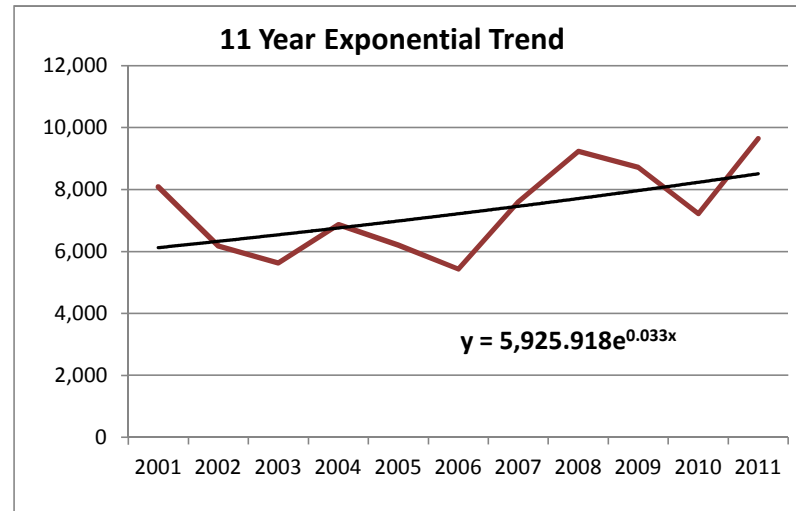
SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 08/01/2013
 Exhibit 3 - Page 5-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	3.34%	0.3061
10-yr exp trend	5.27%	0.5815
9-yr exp trend	6.04%	0.5866
8-yr exp trend	5.82%	0.4817
7-yr exp trend	7.52%	0.5445
6-yr exp trend	7.90%	0.4520
5-yr exp trend	2.34%	0.0852
4-yr exp trend	-0.59%	0.0036
3-yr exp trend	5.18%	0.1176



Selected Trends	
Past	6.00%
Future	6.00%
Credibility	0.5037

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)	
Past	6.00%
Future	6.99%

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

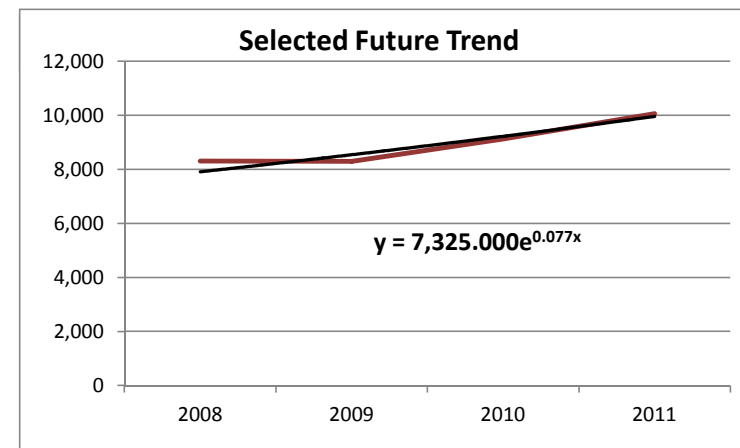
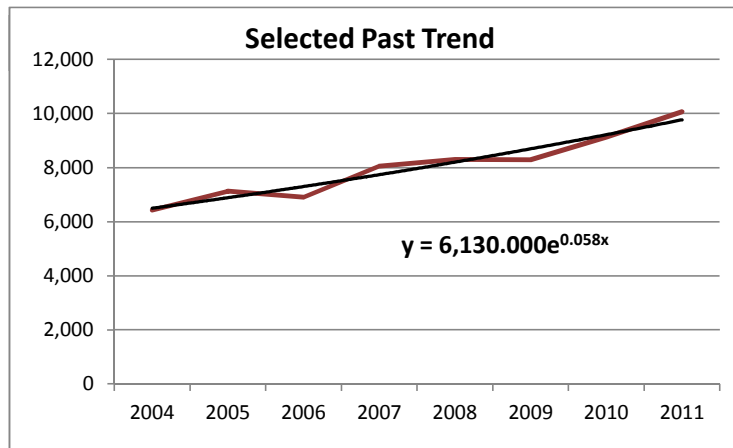
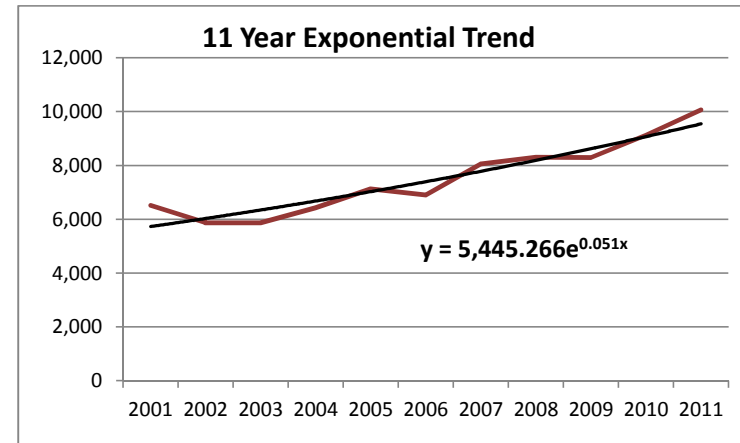
Coverage: Fire/Lightning/Explosion Coverage (41)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.23%	0.8898
10-yr exp trend	6.14%	0.9632
9-yr exp trend	6.36%	0.9568
8-yr exp trend	6.08%	0.9400
7-yr exp trend	5.96%	0.9105
6-yr exp trend	6.66%	0.9096
5-yr exp trend	5.55%	0.8616
4-yr exp trend	6.97%	0.8862
3-yr exp trend	10.18%	1.0000
10-yr excl 2011	4.86%	0.8559
9-yr excl 2011	5.90%	0.9515
8-yr excl 2011	6.10%	0.9395
7-yr excl 2011	5.65%	0.9139
6-yr excl 2011	5.32%	0.8623



Selected Trends

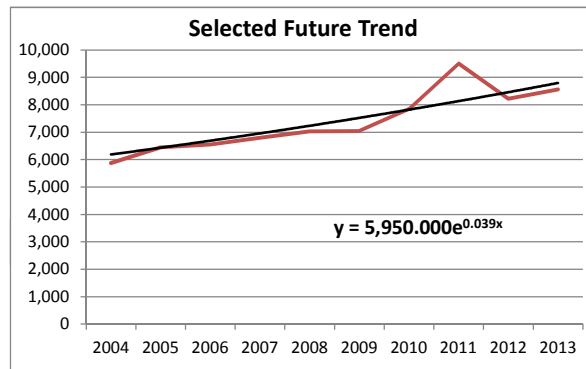
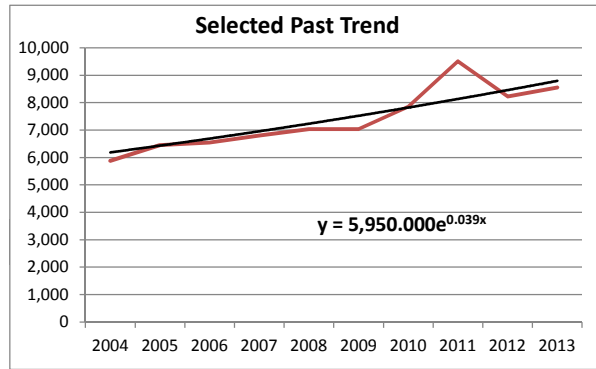
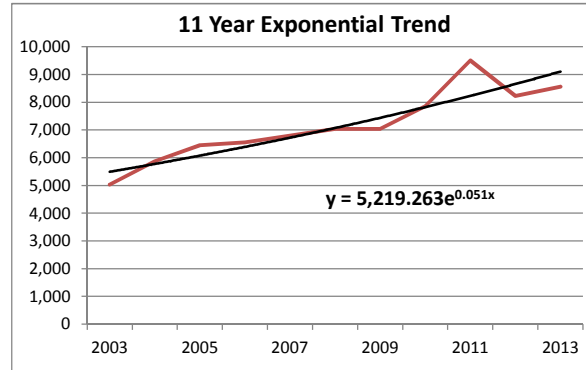
Past	6.00%
Future	8.00%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Average of 3 and 4 year trend.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-4
Severity for Light Vehicles

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	5.19%	0.8681
10-yr exp trend	4.58%	0.8398
9-yr exp trend	4.42%	0.7835
8-yr exp trend	4.67%	0.7436
7-yr exp trend	4.76%	0.6680
6-yr exp trend	4.79%	0.5595
5-yr exp trend	4.46%	0.3886
4-yr exp trend	1.13%	0.0313
3-yr exp trend	-5.15%	0.4926



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past	6.00%	N/A
Future	6.50%	N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

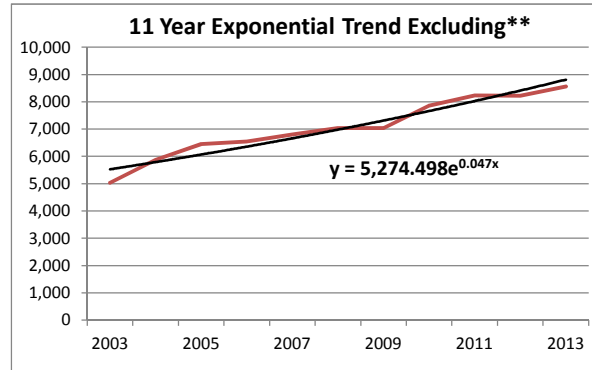
2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past	4.00%	4.00%
Future	4.00%	4.00%

Trend Selection Notes:

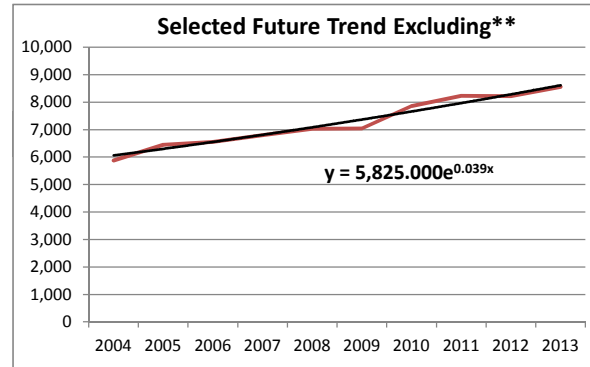
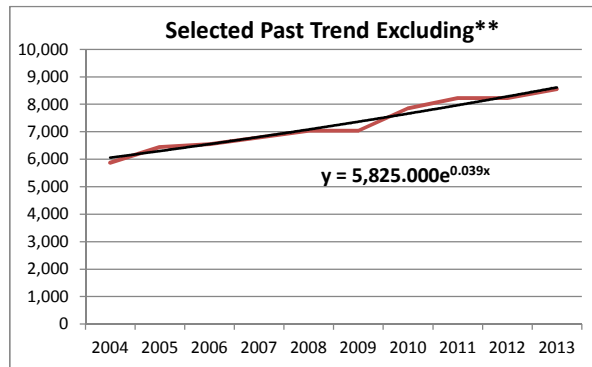
Past Trend: In available trends excluding 2011. Future Trend: Equal to past trend.

SGI
 Class Group: CLEAR, Farm Vehicles - Light Trucks - 1993 & Older, LV - Antiques, Hearses, L - Dealer Plates, LV - Motorcycles, LV - Motorhomes, LV - Pedal Cycle, MT - Snowmobiles, PT - Taxis(Urban), T - Utility, F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers
 Ratemaking date as of: 31/05/2013
 Data Source: Internal Data
 Coverage: Fire/Lightning/Explosion Coverage (41)
 Rating year: 31/08/2014
 Exhibit 3 - Page 3-5
Severity for Light Vehicles
Excluding Years: 2011



Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.69%	0.9233
10 -yr exp trend excl **	4.00%	0.9666
9 -yr exp trend excl **	3.78%	0.9611
8 -yr exp trend excl **	3.99%	0.9596
7 -yr exp trend excl **	4.08%	0.9454
6 -yr exp trend excl **	4.24%	0.9260
5 -yr exp trend excl **	4.46%	0.8936
4 -yr exp trend excl **	2.82%	0.9774
3 -yr exp trend excl **	4.09%	1.0000

** Years excluded: 2011



SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers, T - Utility, TS - Commercial Trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 5-3

Severity for Heavy vs. Light Vehicles vs. Trailers - Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.13%	0.5850
10-yr exp trend	5.41%	0.5426
9-yr exp trend	4.52%	0.3978
8-yr exp trend	5.01%	0.3658
7-yr exp trend	7.59%	0.5455
6-yr exp trend	5.16%	0.3061
5-yr exp trend	2.93%	0.0848
4-yr exp trend	-3.96%	0.1636
3-yr exp trend	2.80%	0.0546

Selected Trends

Past	5.00%
Future	5.00%

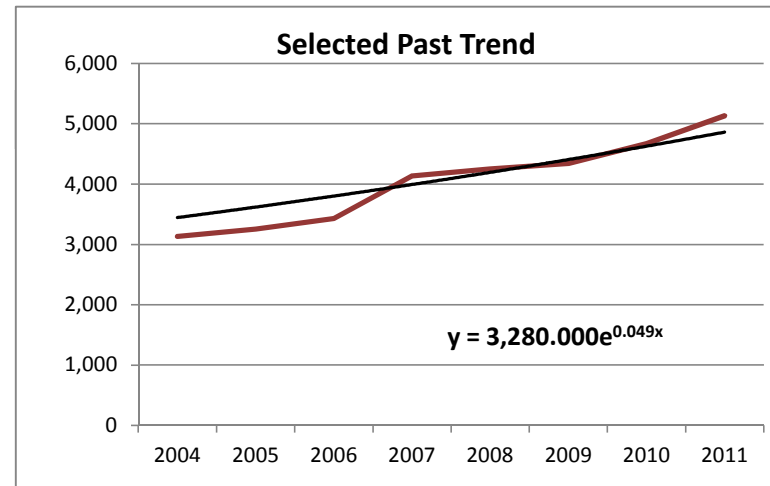
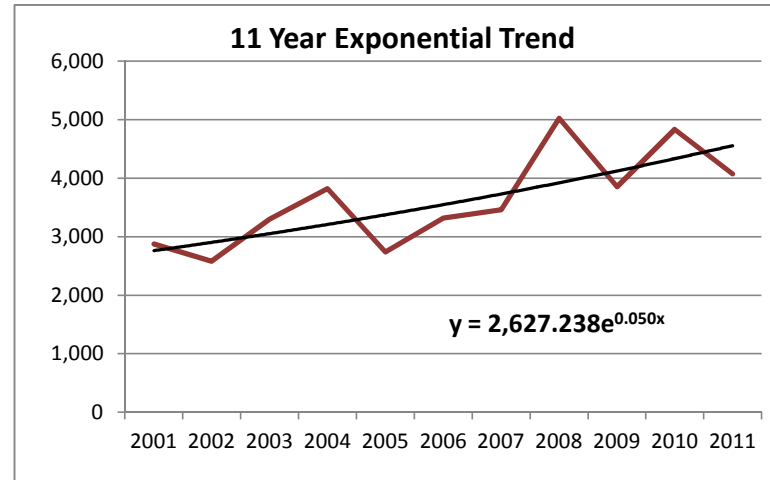
Credibility 0.7819

Credibility-Weighted Trends (Compliment = All Vehicles Including Trailers Severity)

Past	5.44%
Future	5.44%

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.



SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

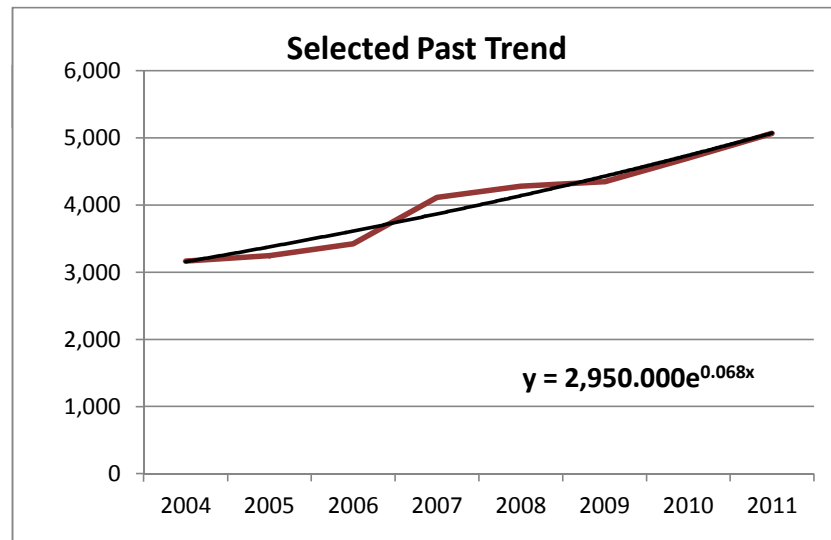
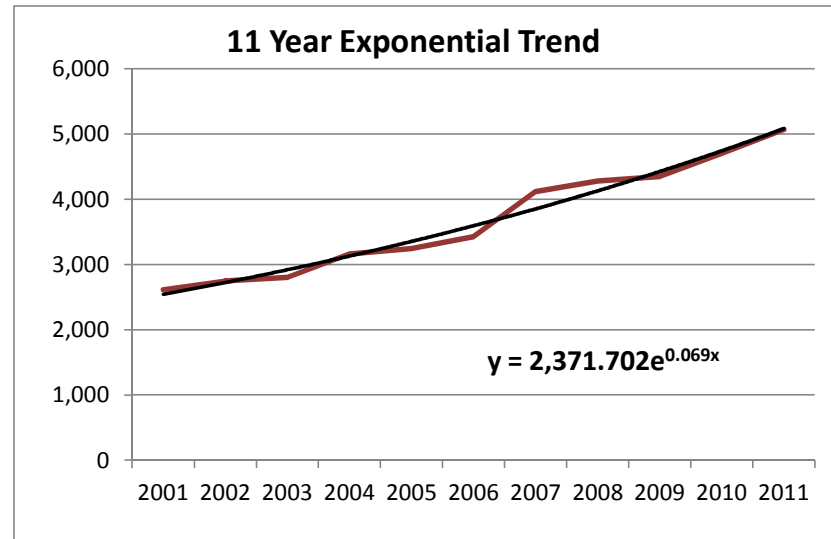
Coverage: Theft Coverage (42)

Rating year: 08/01/2013

Exhibit 3 - Page 1-3

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.17%	0.9775
10-yr exp trend	7.37%	0.9743
9-yr exp trend	7.55%	0.9684
8-yr exp trend	7.29%	0.9561
7-yr exp trend	7.50%	0.9407
6-yr exp trend	7.02%	0.9067
5-yr exp trend	5.23%	0.9404
4-yr exp trend	6.02%	0.9404
3-yr exp trend	7.95%	1.0000



Selected Trends

Past	7.00%
Future	7.00%

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Equal to past trend.

SGI

Class Group: F - Trailers, LT - Trailer Dealer/Mover, T - Personal Trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

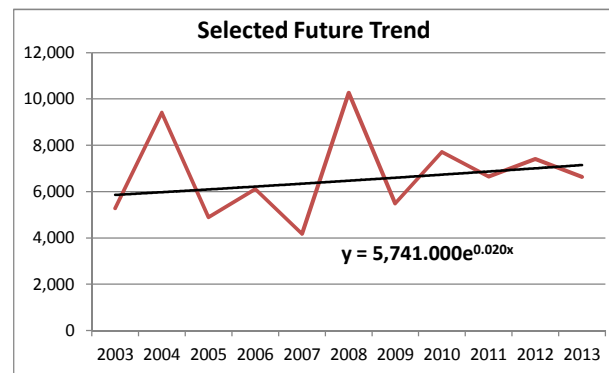
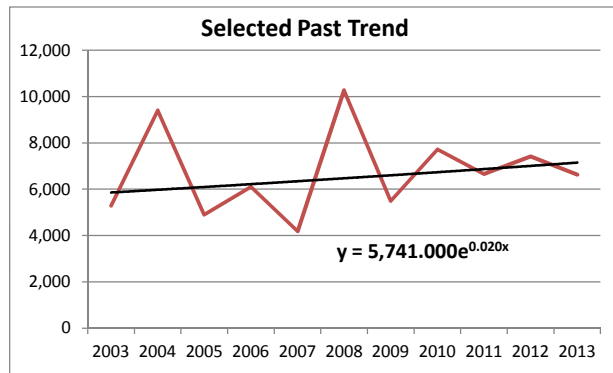
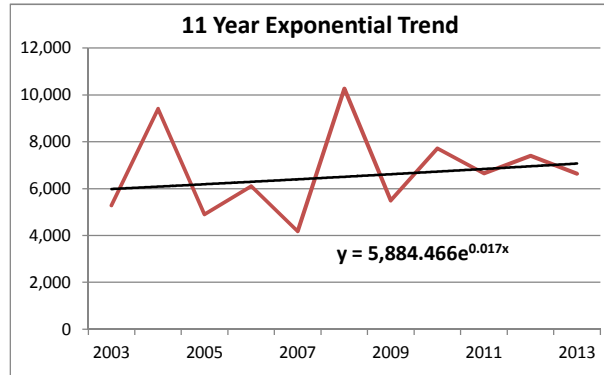
Coverage: Theft Coverage (42)

Rating year: 31/08/2014

Exhibit 3 - Page 6-4

Severity for Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	1.68%	0.0412
10-yr exp trend	0.84%	0.0084
9-yr exp trend	4.14%	0.1759
8-yr exp trend	2.99%	0.0757
7-yr exp trend	3.35%	0.0641
6-yr exp trend	-4.02%	0.1347
5-yr exp trend	3.44%	0.1641
4-yr exp trend	-3.39%	0.3377
3-yr exp trend	-0.13%	0.0004



2011 Year End

Selected Trends		Credibility
Past	5.00%	0.7819
Future	5.00%	

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	5.44%
Future	5.44%

Trend Selection Notes:

2013 Rate Program

Selected Trends		Credibility
Past	2.00%	0.3929
Future	2.00%	

Compliment: All incl Trailer:

Credibility Weighted Trends	
Past	3.82%
Future	3.82%

Trend Selection Notes:

Past Trend: Based on long term trend. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles including trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

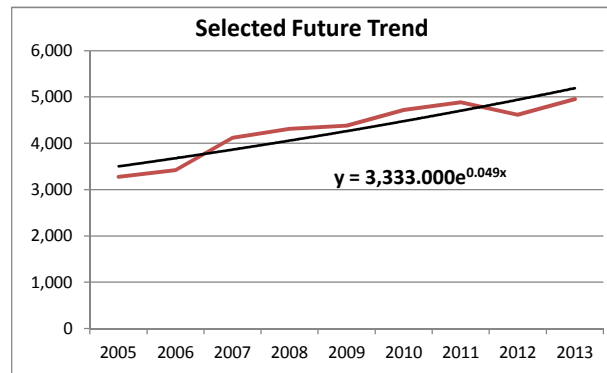
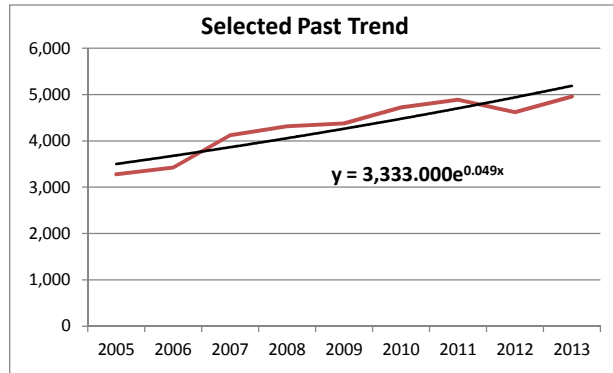
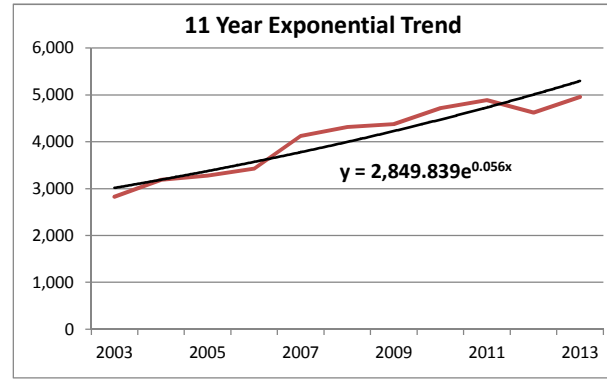
Coverage: Theft Coverage (42)

Rating year: 31/08/2014

Exhibit 3 - Page 1-4

Severity for All Vehicles Including Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.80%	0.9057
10-yr exp trend	5.34%	0.8811
9-yr exp trend	5.10%	0.8366
8-yr exp trend	4.39%	0.7745
7-yr exp trend	2.90%	0.8145
6-yr exp trend	2.58%	0.7046
5-yr exp trend	2.29%	0.5285
4-yr exp trend	0.90%	0.1299
3-yr exp trend	0.69%	0.0335



2011 Year End

Selected Trends

Past	7.00%
Future	7.00%

Credibility

N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Based on available trends. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends

Past	5.00%
Future	5.00%

Credibility

N/A

Credibility Weighted Trends

Past	
Future	

Trend Selection Notes:

Past Trend: Based on longer term trends. Future Trend: Equal to past trend.

Injury and Liability Coverages

Care Benefits, Income Replacement, Death Benefits, Medical Expenses excl Funding,
Permanent Impairment, Non Economic Loss

SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Injury - Care

Rating year: 08/01/2013

Exhibit 3 - Page 2-3

Severity for All Vehicles Excluding Trailers and Motorcycles

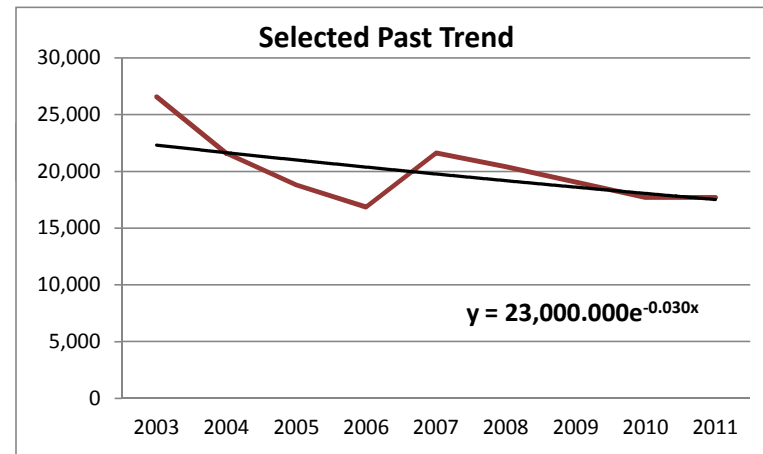
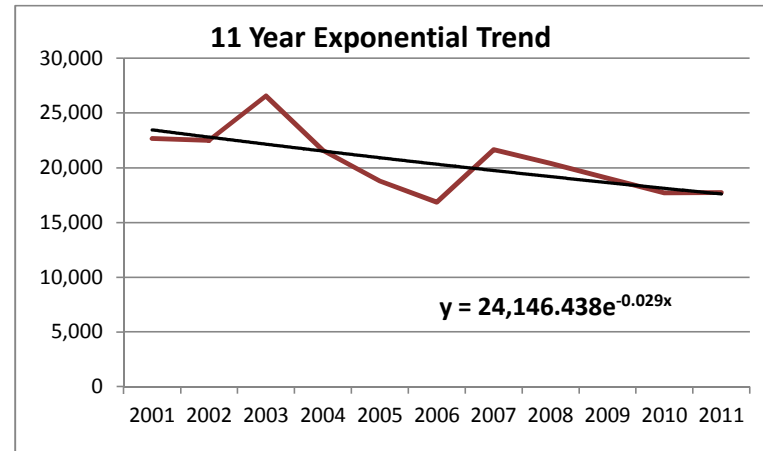
Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-2.83%	0.4910
10-yr exp trend	-3.05%	0.4623
9-yr exp trend	-3.27%	0.4218
8-yr exp trend	-1.62%	0.1804
7-yr exp trend	-0.73%	0.0331
6-yr exp trend	-1.19%	0.0552
5-yr exp trend	-5.27%	0.9442
4-yr exp trend	-4.84%	0.8896
3-yr exp trend	-3.54%	0.7396
10-yr exp trend excl 2011	-2.87%	0.4273
9-yr exp trend excl 2011	-3.16%	0.4024
8-yr exp trend excl 2011	-3.48%	0.3674
7-yr exp trend excl 2011	-1.34%	0.0919
6-yr exp trend excl 2011	0.03%	0.0000
5-yr exp trend excl 2011	-0.29%	0.0021
4-yr exp trend excl 2011	-6.49%	0.9977
3-yr exp trend excl 2011	-6.85%	0.9997
11-yr exp trend excl 2003	-2.25%	0.4887
10-yr exp trend excl 2003	-2.12%	0.3858
8-yr exp trend excl 2003	-1.62%	0.1800
7-yr exp trend excl 2003	-0.73%	0.0049
6-yr exp trend excl 2003	-1.19%	0.0466
5-yr exp trend excl 2003	-5.27%	0.9637
4-yr exp trend excl 2003	-4.84%	0.9117
3-yr exp trend excl 2003	-3.54%	0.5596

Selected Trends

Past	-3.00%
Future	-3.00%

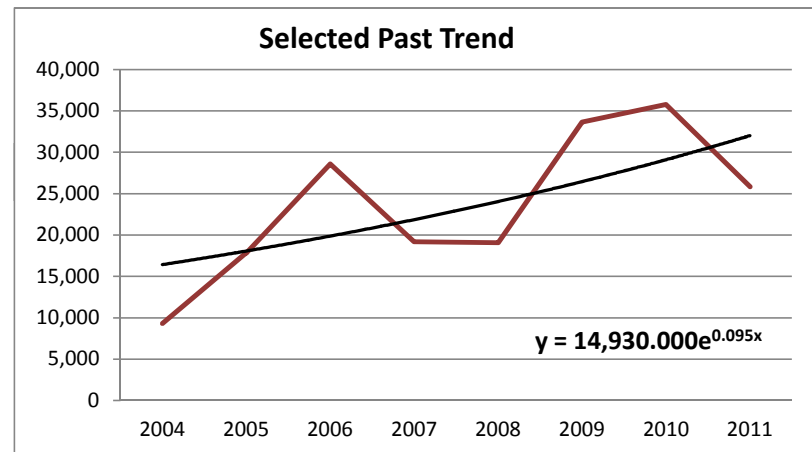
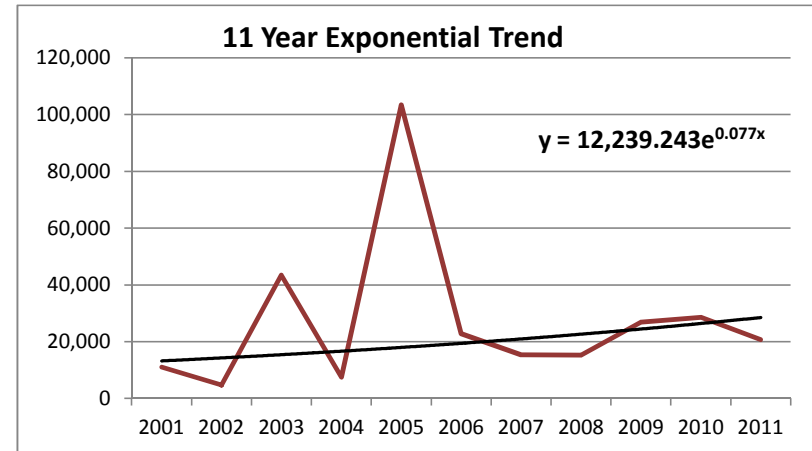
Trend Selection Notes:

Past Trend: Select based on long term trend as recent years have significant development. Although excluding some points was considered, because there are several fluctuations both up and down, the selected trend does not exclude any points. Future Trend: Equal to past trend.



SGI
 Class Group: Motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Care
 Rating year: 08/01/2013
 Exhibit 3 - Page 4-3
Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.99%	0.0915
10-yr exp trend	6.69%	0.0512
9-yr exp trend	-3.35%	0.0161
8-yr exp trend	1.41%	0.0021
7-yr exp trend	-12.78%	0.2056
6-yr exp trend	5.63%	0.1440
5-yr exp trend	12.95%	0.4177
4-yr exp trend	10.14%	0.1888
3-yr exp trend	-12.44%	0.5853
11-yr exp trend excl 2005	9.92%	0.2418
10-yr exp trend excl 2005	10.57%	0.1897
9-yr exp trend excl 2005	2.22%	0.0160
8-yr exp trend excl 2005	15.24%	0.4767
6-yr exp trend excl 2005	5.63%	0.1603
5-yr exp trend excl 2005	12.95%	0.2827
11-yr exp trend excl 05/03	14.91%	0.6381
10-yr exp trend excl 05/03	20.08%	0.6890
8-yr exp trend excl 05/03	15.24%	0.4304
6-yr exp trend excl 05/03	5.63%	0.2079
5-yr exp trend excl 05/03	12.95%	0.4965
4-yr exp trend excl 05/03	10.14%	0.0960
Selected Trends		
Past	10.00%	
Future	10.00%	
Credibility	0.4951	
Credibility-Weighted Trends (Compliment = All Vehicles Excluding Trailers & MC Severity)		
Past	3.44%	
Future	3.44%	



Trend Selection Notes:

Past Trend: Select trends excluding 2003 and 2005 because of large spikes in data. Future Trend: Equal to past trend, no changes expected.

SGI
Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

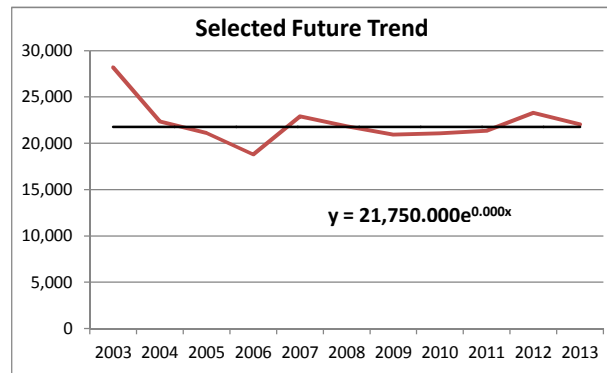
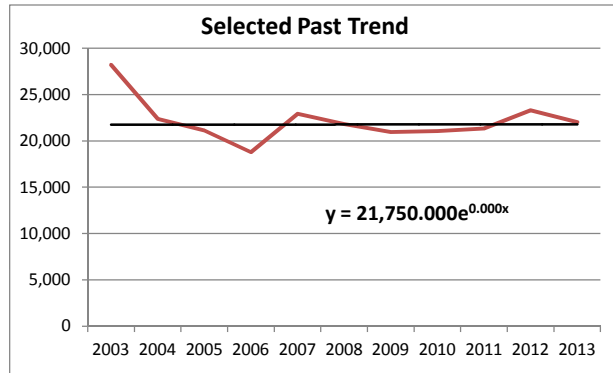
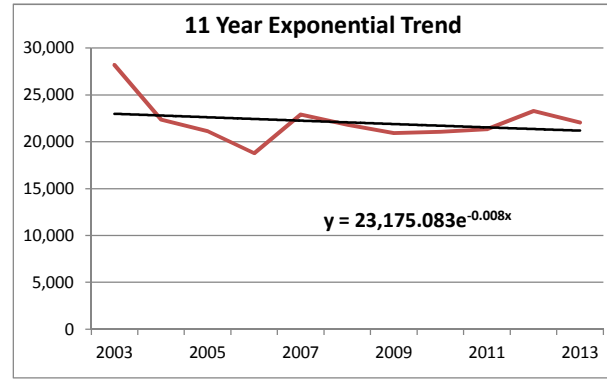
Coverage: Injury - Care

Rating year: 31/08/2014

Exhibit 3 - Page 2-4

Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	-0.81%	0.0743
10-yr exp trend	0.55%	0.0751
9-yr exp trend	1.07%	0.2201
8-yr exp trend	1.37%	0.2536
7-yr exp trend	0.12%	0.0041
6-yr exp trend	1.10%	0.2707
5-yr exp trend	2.05%	0.5351
4-yr exp trend	2.26%	0.4130
3-yr exp trend	1.61%	0.1305



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past -3.00%	N/A	Past N/A
Future -3.00%		Future N/A

Trend Selection Notes:

Past Trend: Select based on long term trend as recent years have significant development. Although excluding some points was considered, because there are several fluctuations both up and down, the selected trend does not exclude any points. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 0.00%	N/A	Past
Future 0.00%		Future

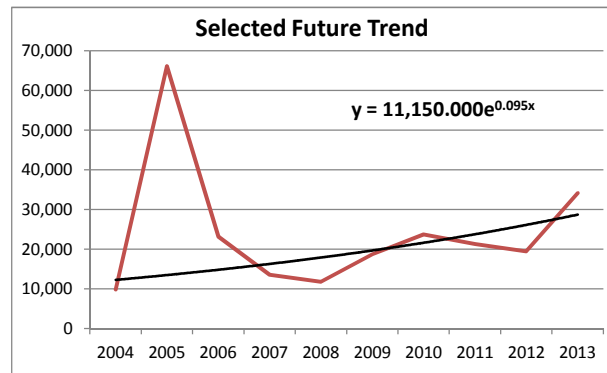
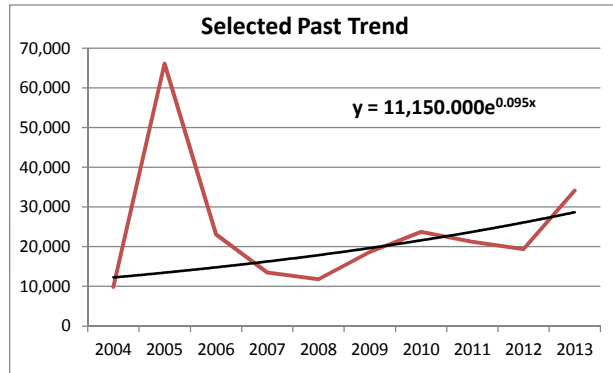
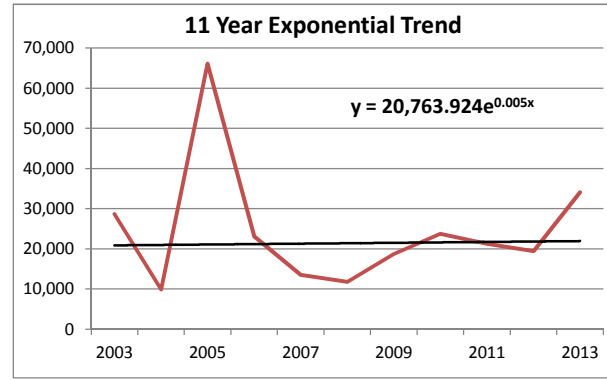
Trend Selection Notes:

Past Trend: Trend line is quite flat, select 0% as a result. This changed from last year's -3% because the 2010 and 2011 ultimate loss turned out to be deficient, flattening the line. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Care
Rating year: 31/08/2014
Exhibit 3 - Page 3-4
Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	0.50%	0.0010
10-yr exp trend	2.66%	0.0211
9-yr exp trend	-2.58%	0.0197
8-yr exp trend	8.10%	0.3287
7-yr exp trend	14.95%	0.7284
6-yr exp trend	16.40%	0.6738
5-yr exp trend	10.55%	0.4299
4-yr exp trend	10.52%	0.2727
3-yr exp trend	26.68%	0.6107



2011 Year End

Selected Trends		Credibility
Past	10.00%	0.4951
Future	10.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends	
Past	3.44%
Future	3.44%

Trend Selection Notes:

Past Trend: Select trends excluding 2003 and 2005 because of large spikes in data. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends		Credibility
Past	10.00%	0.4785
Future	10.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends	
Past	4.78%
Future	4.78%

Trend Selection Notes:

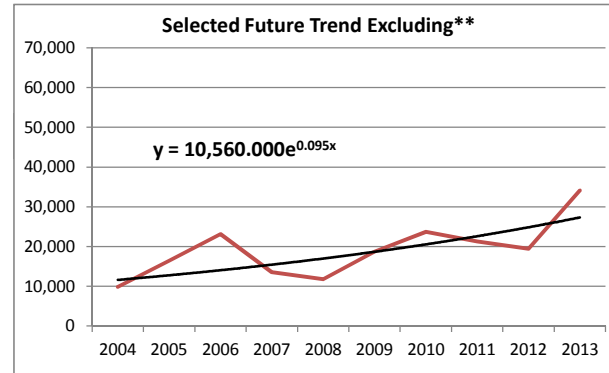
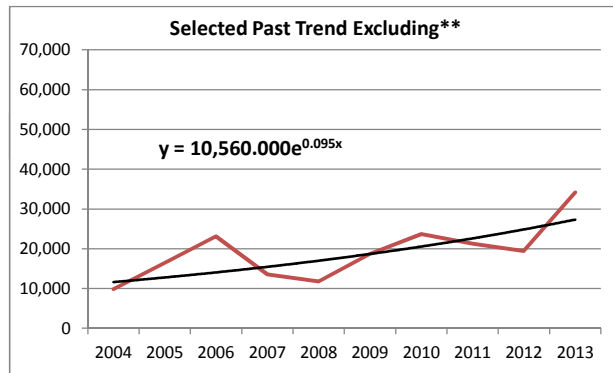
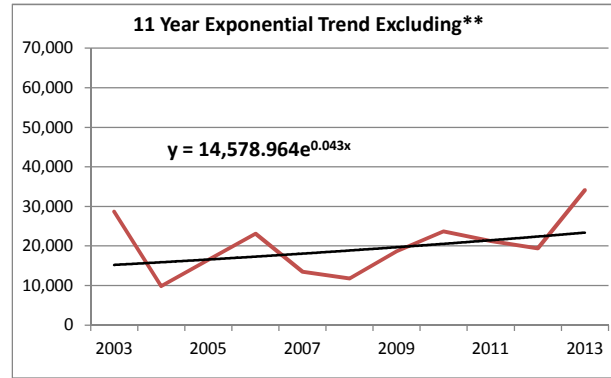
Past Trend: Selected 10% based on a mix of the 9-10 year trends excluding 2005. A 10% trend was selected last year as well, and new experience seems to reinforce this selection. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Care
Rating year: 31/08/2014
Exhibit 3 - Page 3-5
Severity for Motorcycles
Excluding Years: 2005

Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	4.36%	0.1314
10 -yr exp trend excl **	10.16%	0.5360
9 -yr exp trend excl **	8.10%	0.3287
8 -yr exp trend excl **	8.10%	0.3287
7 -yr exp trend excl **	14.95%	0.7284
6 -yr exp trend excl **	16.40%	0.6738
5 -yr exp trend excl **	10.55%	0.4299
4 -yr exp trend excl **	10.52%	0.2727
3 -yr exp trend excl **	26.68%	0.6107

** Years excluded: 2005



SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

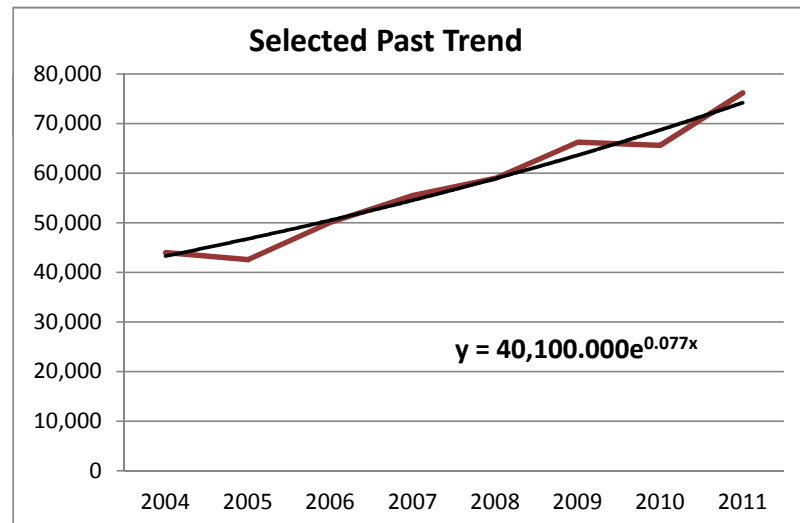
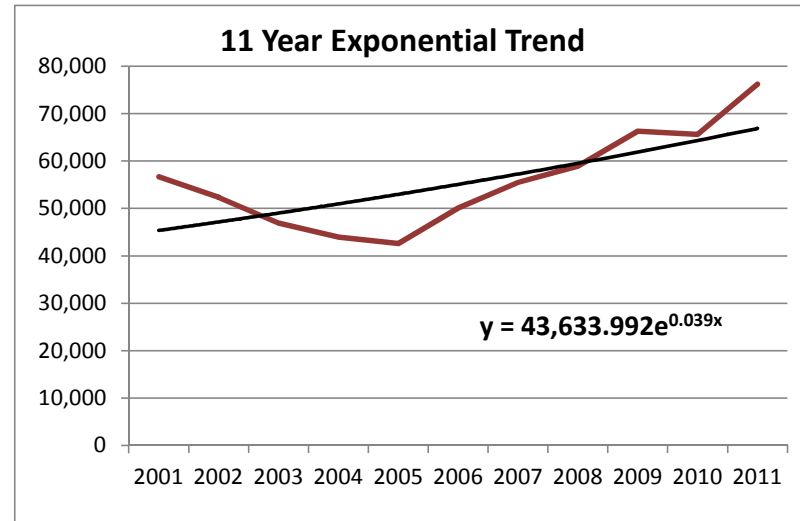
Coverage: Injury - Income Replacement

Rating year: 08/01/2013

Exhibit 3 - Page 2-3

Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	3.96%	0.5020
10-yr exp trend	5.52%	0.7226
9-yr exp trend	7.23%	0.8959
8-yr exp trend	8.58%	0.9584
7-yr exp trend	9.20%	0.9576
6-yr exp trend	8.08%	0.9579
5-yr exp trend	7.70%	0.9267
4-yr exp trend	7.90%	0.8701
3-yr exp trend	7.23%	0.6993



Selected Trends

Past	8.00%
Future	8.00%

Trend Selection Notes:

Past Trend: Selected 7.5% for last rate program, and 2011 continues to increase. As well, high R² for 8-9%. Future Trend: Set equal to past trend. No reason to expect a change in the future.

SGI

Class Group: Motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

Coverage: Injury - Income Replacement

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	17.92%	0.3833
10-yr exp trend	24.73%	0.5167
9-yr exp trend	18.73%	0.3536
8-yr exp trend	22.40%	0.3559
7-yr exp trend	3.93%	0.0463
6-yr exp trend	3.48%	0.0233
5-yr exp trend	-8.55%	0.1376
4-yr exp trend	-22.22%	0.5697
3-yr exp trend	-40.37%	0.9944
10-yr exp trend excl 09/11	20.72%	0.3889
8-yr exp trend excl 09/11	31.63%	0.6415
7-yr exp trend excl 09/11	25.06%	0.4811
6-yr exp trend excl 09/11	33.82%	0.5945
5-yr exp trend excl 09/11	9.23%	0.4487
4-yr exp trend excl 09/11	13.23%	0.6340
3-yr exp trend excl 09/11	1.47%	0.1115

Selected Trends

Past	20.00%
Future	20.00%

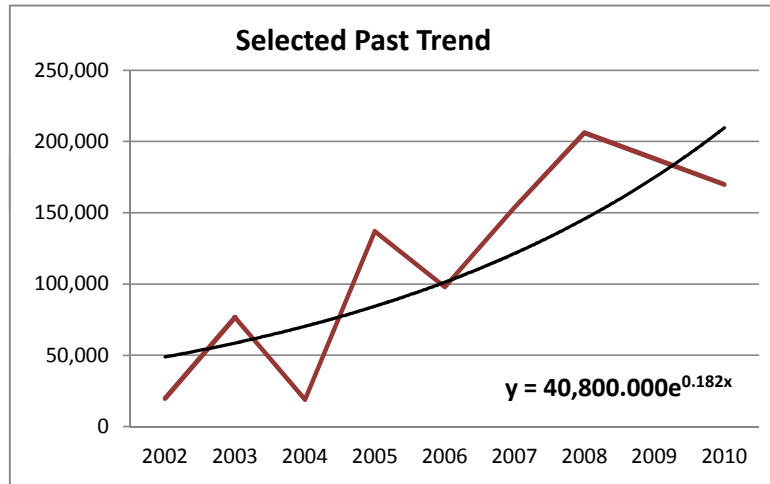
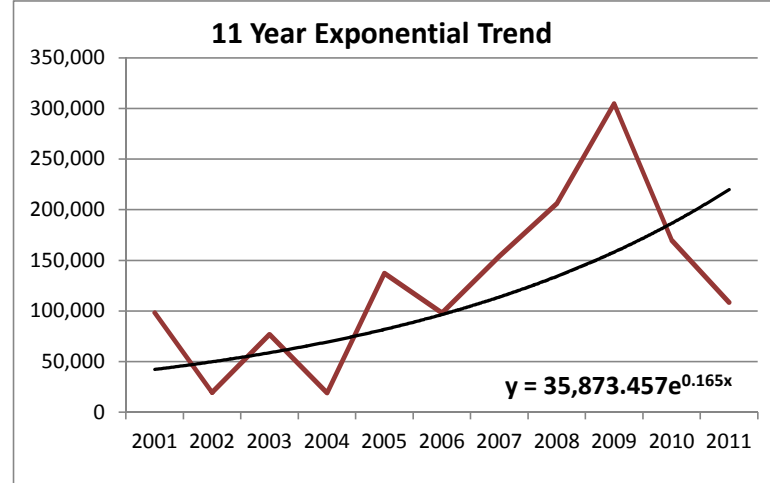
Credibility 0.5438

Credibility-Weighted Trends (Compliment = All Vehicles Excluding Trailers & MC Severity)

Past	14.53%
Future	14.53%

Trend Selection Notes:

Past Trend: Select 10 year trend excluding 2009 spike up and 2011 spike down. Prefer long term trend due to volatility. Future Trend: Equal to past trend, no changes expected.

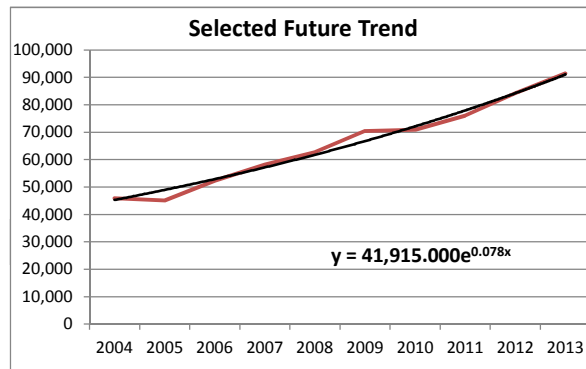
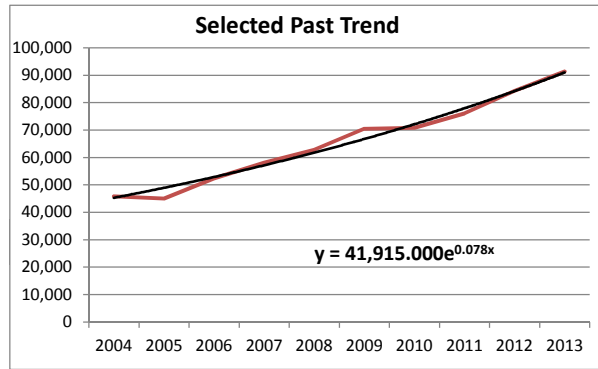
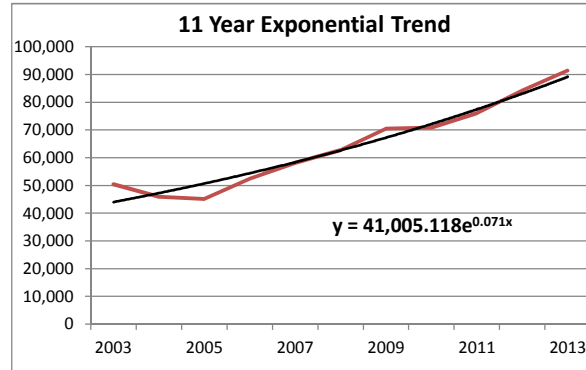


SGI
Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Income Replacemen
Rating year: 31/08/2014
Exhibit 3 - Page 2-4

Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.32%	0.9345
10-yr exp trend	8.30%	0.9795
9-yr exp trend	8.53%	0.9758
8-yr exp trend	7.83%	0.9831
7-yr exp trend	7.49%	0.9781
6-yr exp trend	7.37%	0.9650
5-yr exp trend	7.18%	0.9388
4-yr exp trend	9.05%	0.9958
3-yr exp trend	9.62%	0.9962



2011 Year End

Selected Trends	Credibility	Credibility Weighted Trends
Past 8.00%	N/A	Past N/A
Future 8.00%		Future N/A

Trend Selection Notes:

Past Trend: Selected 7.5% for last rate program, and 2011 continues to increase. As well, high R² for 8-9%. Future Trend: Set equal to past trend. No reason to expect a change in the future.

2013 Rate Program

Selected Trends	Credibility	Credibility Weighted Trends
Past 8.00%	N/A	Past
Future 8.00%		Future

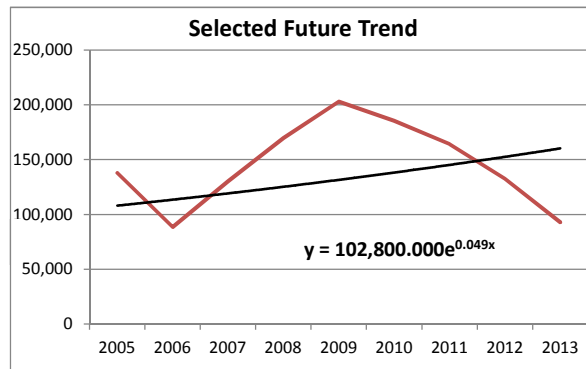
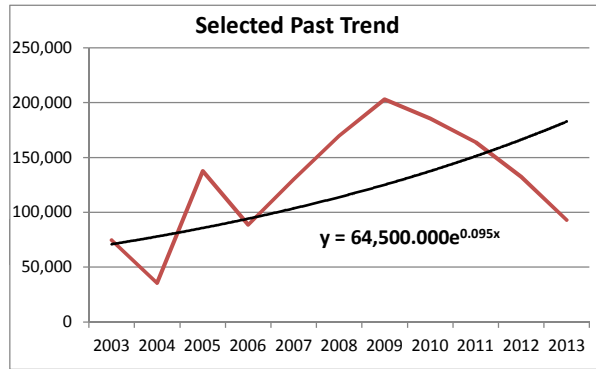
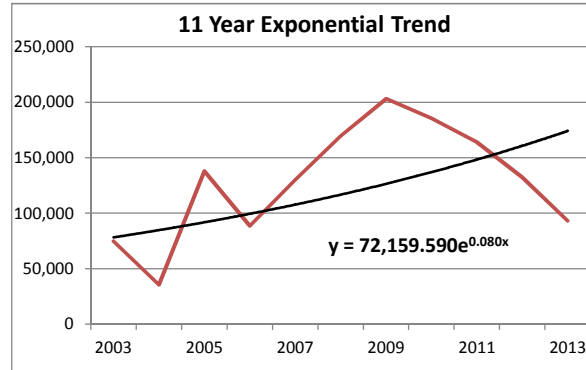
Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Income Replacemen
Rating year: 31/08/2014
Exhibit 3 - Page 3-4
Severity for Motorcycles

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	8.34%	0.2739
10-yr exp trend	8.01%	0.2079
9-yr exp trend	0.31%	0.0009
8-yr exp trend	0.28%	0.0005
7-yr exp trend	-5.95%	0.2484
6-yr exp trend	-11.83%	0.6922
5-yr exp trend	-17.28%	0.9268
4-yr exp trend	-20.42%	0.9509
3-yr exp trend	-24.70%	0.9800



2011 Year End

Selected Trends		Credibility
Past	20.00%	0.5438
Future	20.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends	
Past	14.53%
Future	14.53%

Trend Selection Notes:

Past Trend: Select 10 year trend excluding 2009 spike up and 2011 spike down. Prefer long term trend due to volatility. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends		Credibility
Past	10.00%	0.5351
Future	5.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends	
Past	9.07%
Future	6.39%

Trend Selection Notes:

Past Trend: There has been a dramatic shift in the past trend from last year's rate program, mainly because of the addition of low severities in recent years (especially the premature 2013). Select 10% to consider the trend both including and excluding 2013. Future Trend: An investigation of the motorcycle claim severities revealed that the downward shift in severities since 2009 is not the result of MGDL or any other explainable cause. Future trend set lower than past trend, but still positive since there is no reason for a flat or negative trend to continu

SGI

Class Group: Motorcycles

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

Coverage: Injury - Income Replacemen

Rating year: 31/08/2014

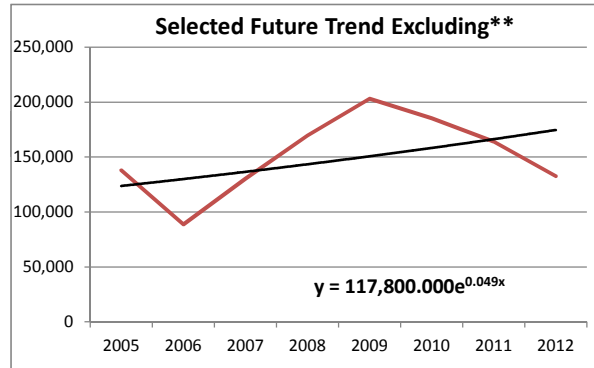
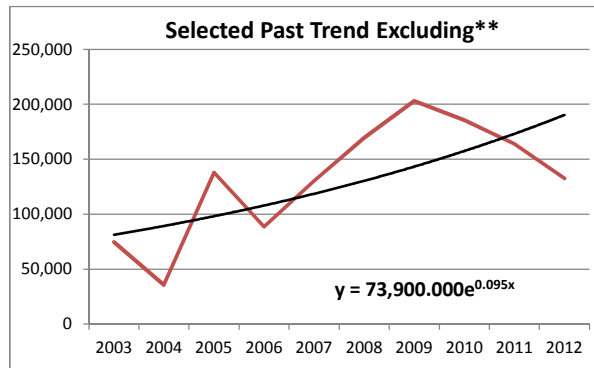
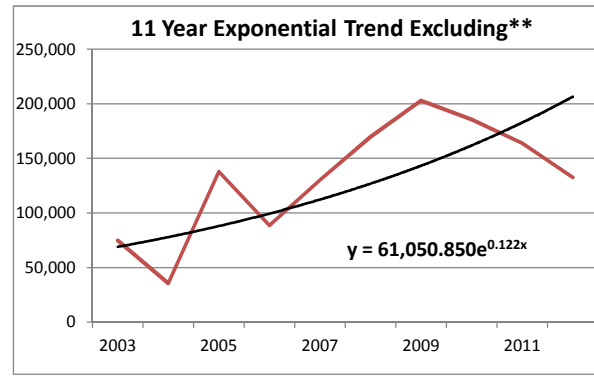
Exhibit 3 - Page 3-5

Severity for Motorcycles

Excluding Years: 2013

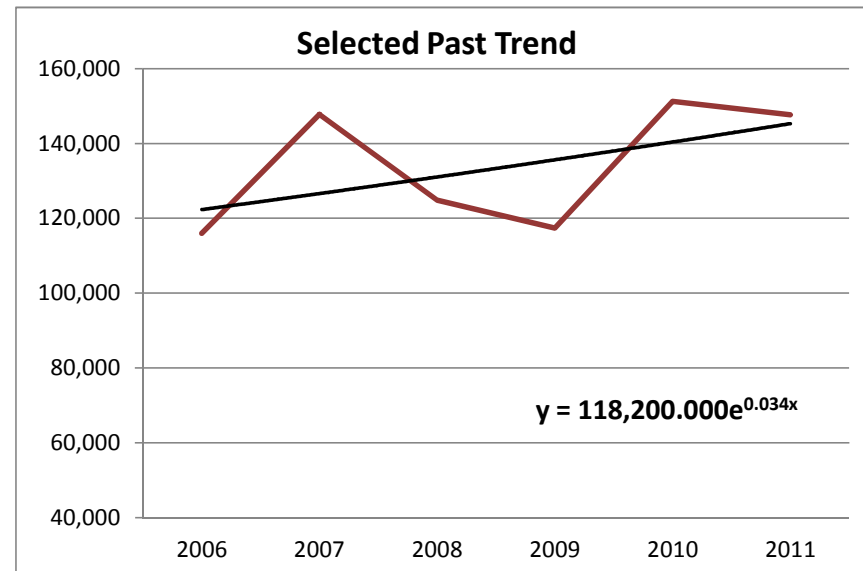
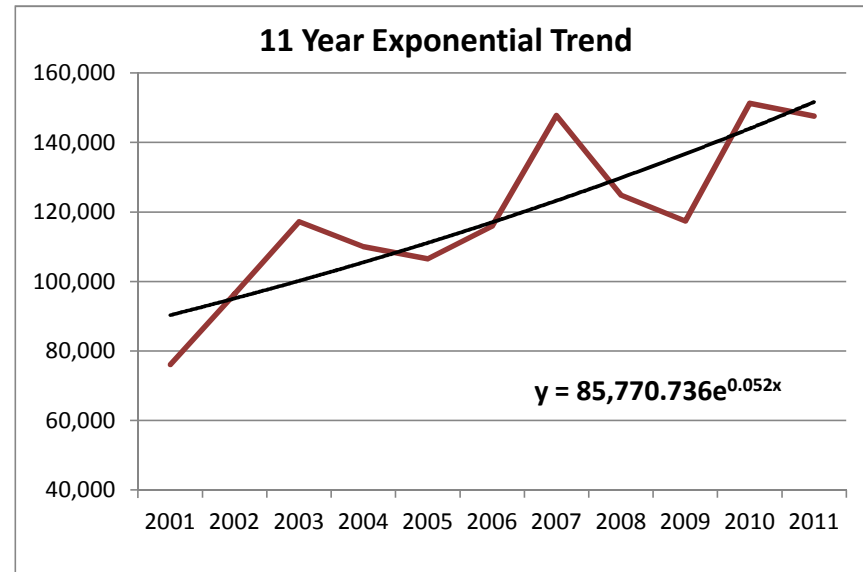
Period w Years Excluded	Trends Severity	Coefficient of Correlation - R ² Severity
11 -yr exp trend excl **	12.96%	0.4865
10 -yr exp trend excl **	13.72%	0.4359
9 -yr exp trend excl **	4.94%	0.2047
8 -yr exp trend excl **	6.49%	0.2342
7 -yr exp trend excl **	-0.29%	0.0010
6 -yr exp trend excl **	-6.83%	0.4889
5 -yr exp trend excl **	-13.09%	0.9612
4 -yr exp trend excl **	-15.48%	0.9765
3 -yr exp trend excl **	-19.22%	1.0000

** Years excluded: 2013



SGI
 Class Group: All vehicles excluding trailers and motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Death
 Rating year: 08/01/2013
 Exhibit 3 - Page 2-3
Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.32%	0.7131
10-yr exp trend	4.12%	0.6401
9-yr exp trend	3.64%	0.5197
8-yr exp trend	4.48%	0.5662
7-yr exp trend	4.68%	0.4877
6-yr exp trend	3.53%	0.2742
5-yr exp trend	1.92%	0.0671
4-yr exp trend	7.85%	0.6141
3-yr exp trend	12.16%	0.6722

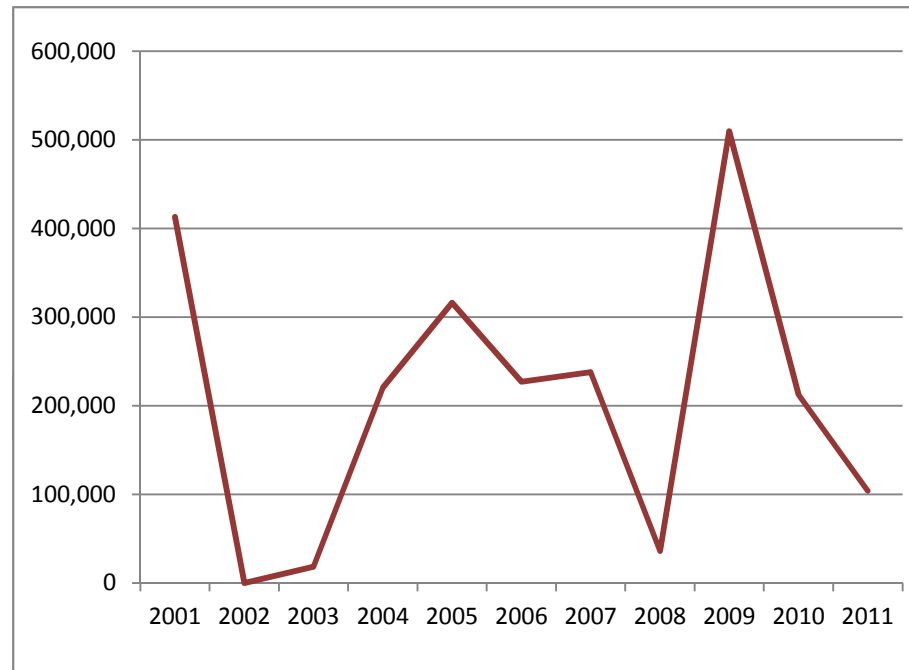


Selected Trends	
Past	3.50%
Future	3.50%

Trend Selection Notes:
 Past Trend: Select 6 year trend. Future Trend: Set equal to past trend, no changes expected.

SGI
 Class Group: Motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Death
 Rating year: 08/01/2013
 Exhibit 3 - Page 4-3
Severity for Motorcycles

Period	Trends	Coefficient of Correlation - R ²
	Severity	Severity
11-yr exp trend	0.25%	0.0001
10-yr exp trend	10.30%	0.0626
9-yr exp trend	10.30%	0.0626
8-yr exp trend	-7.68%	0.0600
7-yr exp trend	-9.22%	0.0590
6-yr exp trend	-4.46%	0.0089
5-yr exp trend	1.16%	0.0003
4-yr exp trend	25.84%	0.0701
3-yr exp trend	-54.82%	0.9965



Selected Trends	
Past	3.50%
Future	3.50%

Trend Selection Notes:
 Low claim volumes, not enough information to select a trend for this class on its own. Use trends for All Vehicles Excluding Trailers and Motorcycles.

SGI

Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

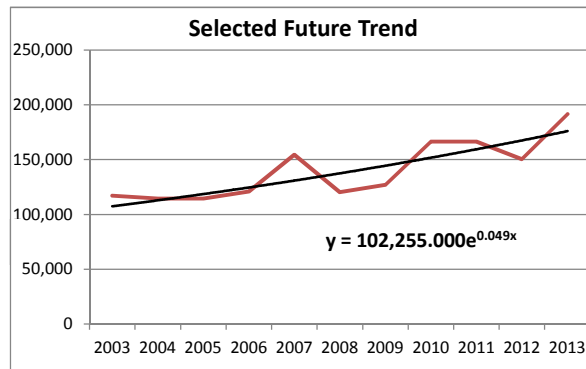
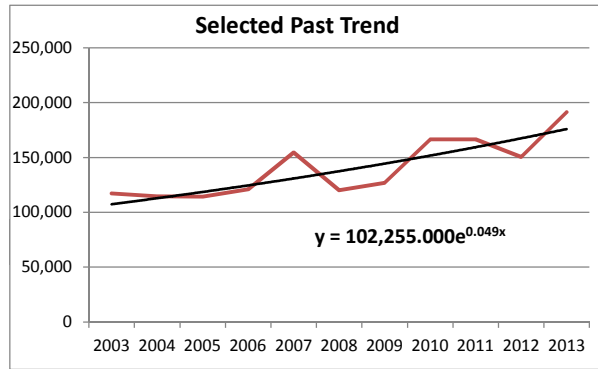
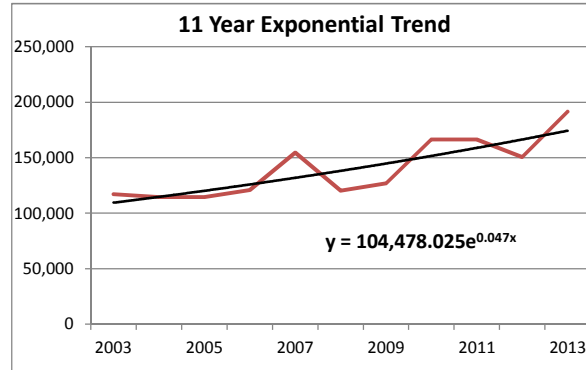
Coverage: Injury - Death

Rating year: 31/08/2014

Exhibit 3 - Page 1-4

Severity for All Vehicles Excluding Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	4.77%	0.7042
10-yr exp trend	5.24%	0.6972
9-yr exp trend	5.46%	0.6473
8-yr exp trend	5.30%	0.5485
7-yr exp trend	5.00%	0.4212
6-yr exp trend	8.45%	0.7299
5-yr exp trend	7.47%	0.5607
4-yr exp trend	3.23%	0.1710
3-yr exp trend	7.23%	0.3324



2011 Year End

Selected Trends	Credibility
Past 3.50%	N/A
Future 3.50%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

All excluding trailers and motorcycles.

2013 Rate Program

Selected Trends	Credibility
Past 5.00%	N/A
Future 5.00%	

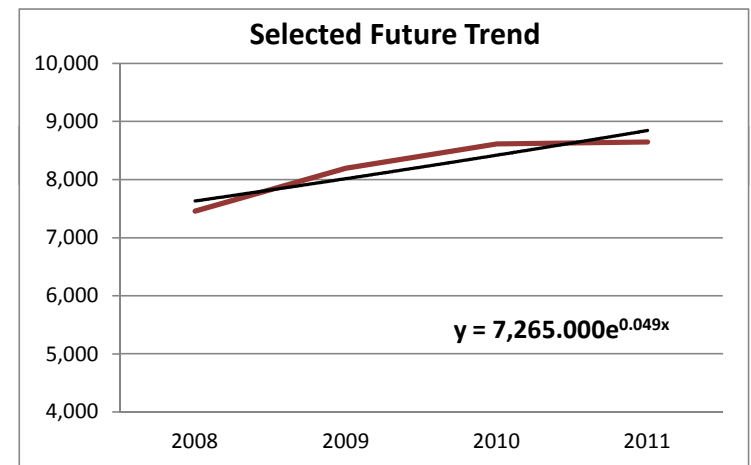
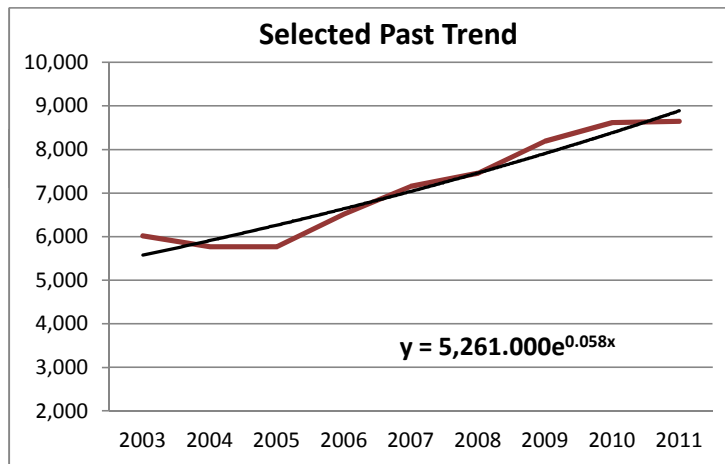
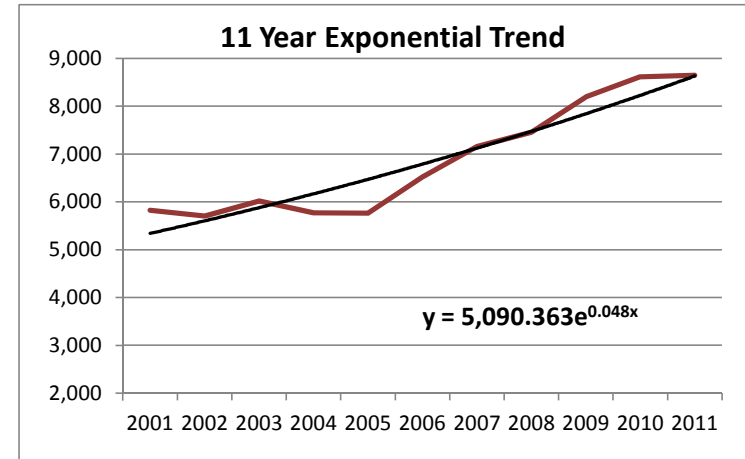
Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: Equal to past trend.

SGI
 Class Group: All vehicles excluding trailers and motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Medical Expenses Without Funding
 Rating year: 08/01/2013
 Exhibit 3 - Page 2-3
Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ²
11-yr exp trend	4.92%	0.8882
10-yr exp trend	5.53%	0.9196
9-yr exp trend	5.99%	0.9240
8-yr exp trend	6.85%	0.9616
7-yr exp trend	7.06%	0.9484
6-yr exp trend	6.08%	0.9506
5-yr exp trend	5.37%	0.9281
4-yr exp trend	5.08%	0.8572
3-yr exp trend	2.75%	0.8021



Selected Trends

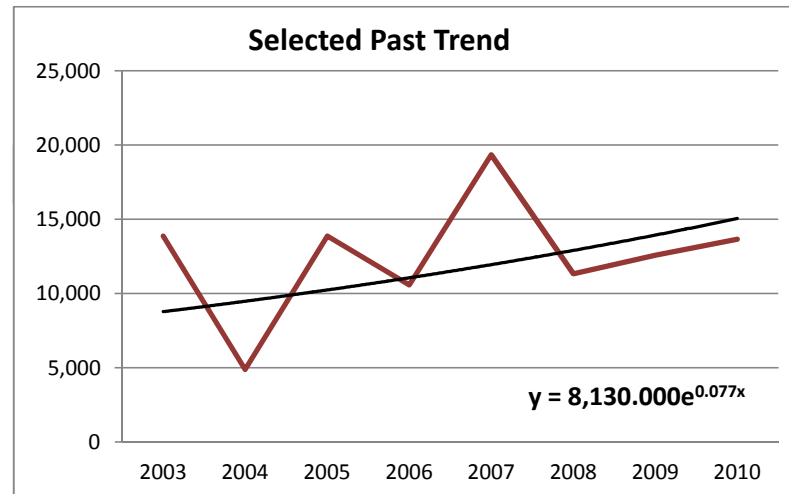
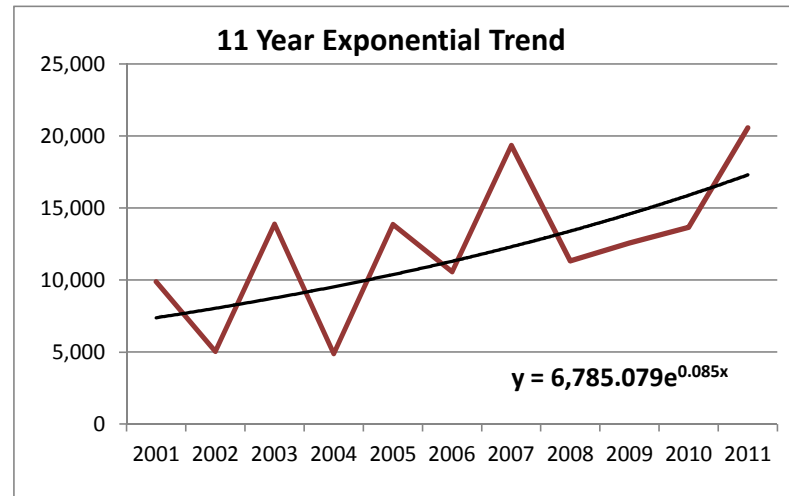
Past	6.00%
Future	5.00%

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: 2011 is more flat, and trend over the past 4 years is a bit lower than the longer-term past trend. Preliminary indications from more recent medical contract rates indicate slightly lower growth in the future (including chiro). Set future trend at around the 4-year level and review next year.

SGI
 Class Group: Motorcycles
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Injury - Medical Expenses Without Funding
 Rating year: 08/01/2013
 Exhibit 3 - Page 4-3
Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	8.88%	0.3702
10-yr exp trend	11.02%	0.4231
9-yr exp trend	7.84%	0.2467
8-yr exp trend	12.59%	0.4300
7-yr exp trend	4.61%	0.1474
6-yr exp trend	7.04%	0.2101
5-yr exp trend	3.14%	0.0340
4-yr exp trend	20.55%	0.8566
3-yr exp trend	27.90%	0.8731
10-yr exp trend excl 2011	7.63%	0.2540
9-yr exp trend excl 2011	9.97%	0.3094
8-yr exp trend excl 2011	5.65%	0.1140
7-yr exp trend excl 2011	11.14%	0.2887
6-yr exp trend excl 2011	-0.26%	0.0005
5-yr exp trend excl 2011	0.81%	0.0029
4-yr exp trend excl 2011	-8.96%	0.2736
3-yr exp trend excl 2011	9.79%	0.9964
Selected Trends		
Past	8.00%	
Future	8.00%	
Credibility	0.7915	
Credibility-Weighted Trends (Compliment = All Vehicles Excluding Trailers & MC Severity)		
Past	7.58%	
Future	7.37%	



Trend Selection Notes:

Past Trend: Average of long term trends including an excluding 2011. Future Trend: Equal to past trend, no changes expected.

SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

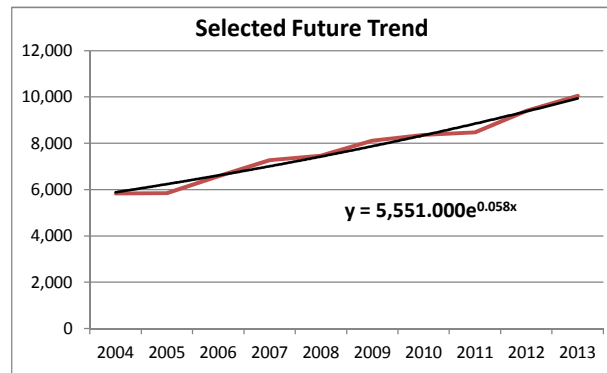
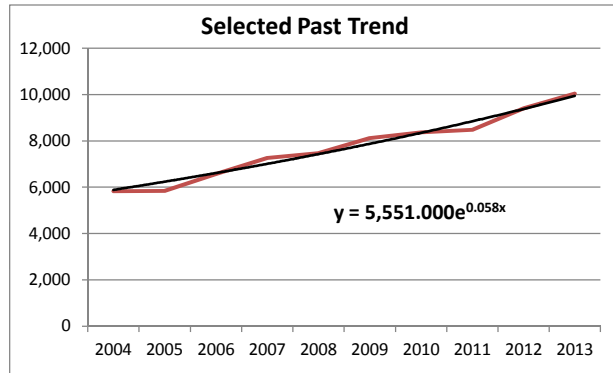
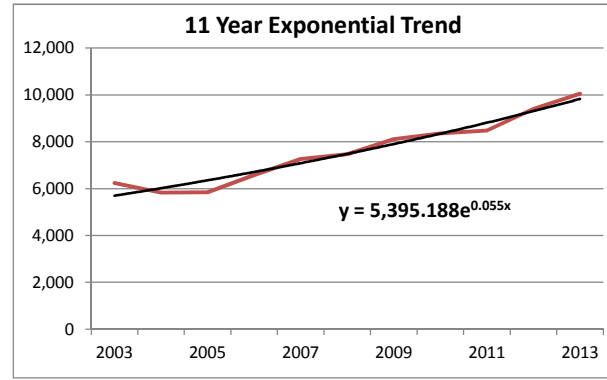
Coverage: Injury - Medical Excluding Funding

Rating year: 31/08/2014

Exhibit 3 - Page 2-4

Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	5.60%	0.9419
10-yr exp trend	6.25%	0.9743
9-yr exp trend	6.29%	0.9656
8-yr exp trend	5.71%	0.9719
7-yr exp trend	5.41%	0.9619
6-yr exp trend	5.69%	0.9510
5-yr exp trend	5.59%	0.9151
4-yr exp trend	6.76%	0.9334
3-yr exp trend	8.87%	0.9834



2011 Year End

Selected Trends

Past	6.00%
Future	5.00%

Credibility

N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Based on long term trends. Future Trend: 2011 is more flat, and trend over the past 4 years is a bit lower than the longer-term past trend. Preliminary indications from more recent medical contract rates indicate slightly lower growth in the future (including chiro). Set future trend at around the 4-year level and review next year.

2013 Rate Program

Selected Trends

Past	6.00%
Future	6.00%

Credibility

N/A

Credibility Weighted Trends

Past	
Future	

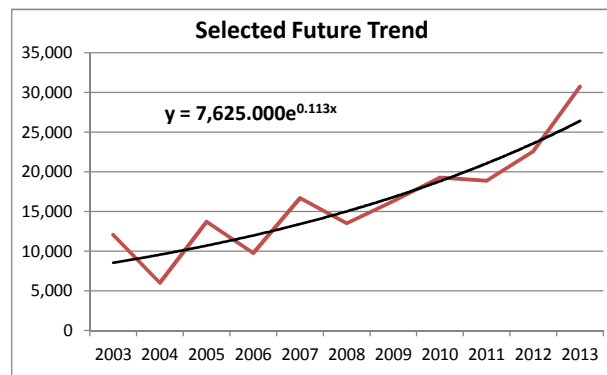
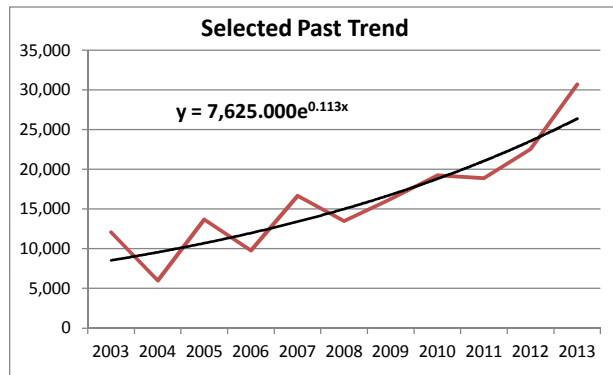
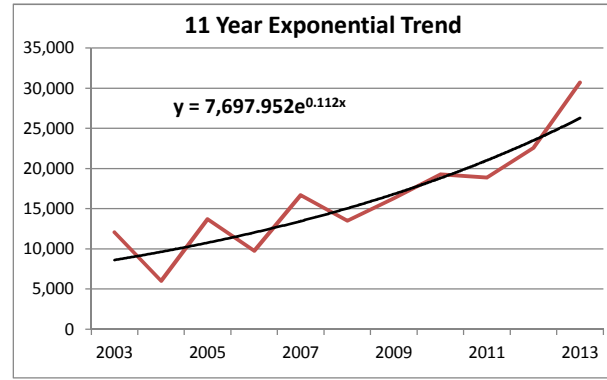
Trend Selection Notes:

Past Trend: In available trends. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Medical Excluding Funding
Rating year: 31/08/2014
Exhibit 3 - Page 3-4
Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	11.81%	0.7185
10-yr exp trend	14.35%	0.8002
9-yr exp trend	11.16%	0.7755
8-yr exp trend	13.60%	0.8413
7-yr exp trend	11.35%	0.7728
6-yr exp trend	15.60%	0.9258
5-yr exp trend	15.35%	0.8741
4-yr exp trend	17.09%	0.8211
3-yr exp trend	27.53%	0.9768



2011 Year End

Selected Trends	Credibility
Past 8.00%	0.7915
Future 8.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends
Past 7.58%
Future 7.37%

Trend Selection Notes:

Past Trend: Average of long term trends including an excluding 2011. Future Trend: Equal to past trend, no changes expected.

2013 Rate Program

Selected Trends	Credibility
Past 12.00%	0.7907
Future 12.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends
Past 10.74%
Future 10.74%

Trend Selection Notes:

Past Trend: Focus on long term trend. Newer years are still quite immature. Future Trend: Equal to past trend.

SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

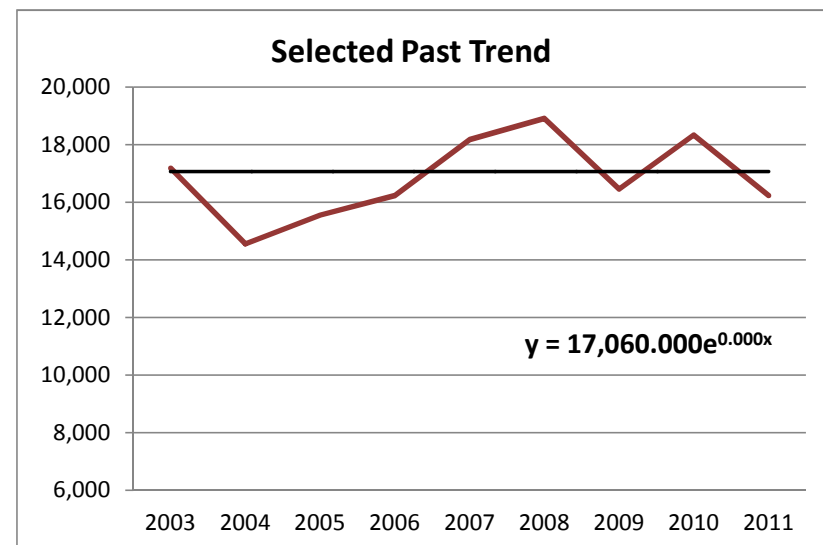
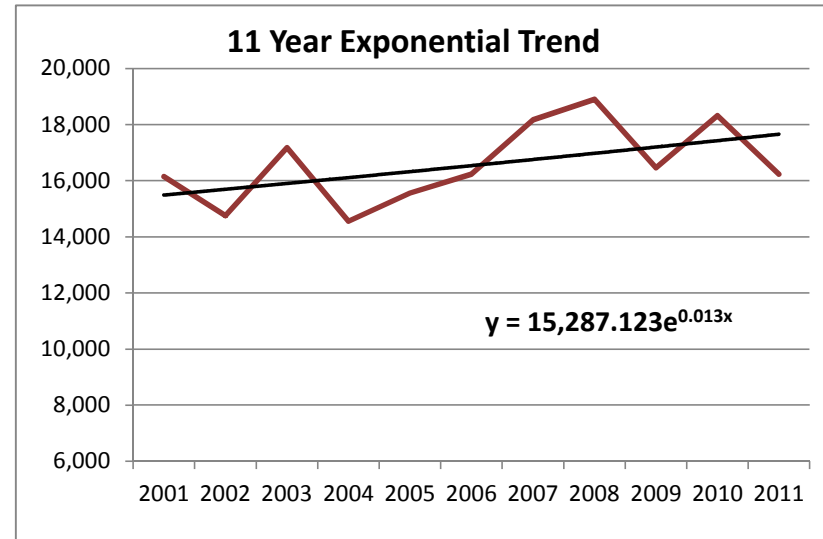
Coverage: Injury - Permanent Impairment

Rating year: 08/01/2013

Exhibit 3 - Page 2-3

Severity for All Vehicles Excluding Trailers and Motorcycles

<u>Period</u>	<u>Trends Severity</u>	<u>Coefficient of Correlation - R² Severity</u>
11-yr exp trend	1.32%	0.2585
10-yr exp trend	1.60%	0.2866
9-yr exp trend	1.22%	0.1538
8-yr exp trend	2.00%	0.2890
7-yr exp trend	0.97%	0.0760
6-yr exp trend	-0.33%	0.0077
5-yr exp trend	-2.54%	0.3522
4-yr exp trend	-3.44%	0.3511
3-yr exp trend	-0.70%	0.0112



Selected Trends

Past	0.00%
Future	0.00%

Trend Selection Notes:

Past Trend: Lots of up and down between years. No apparent trend as 2011 level is very similar to 2001 level. Future Trend: Set equal to past trend, no changes expected.

SGI

Class Group: Motorcycles

Ratemaking date as of: 31/12/2011

Data Source: Internal Data

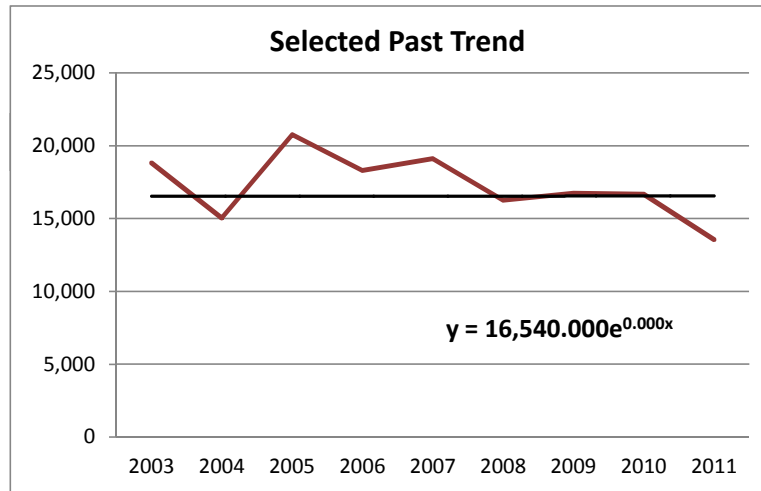
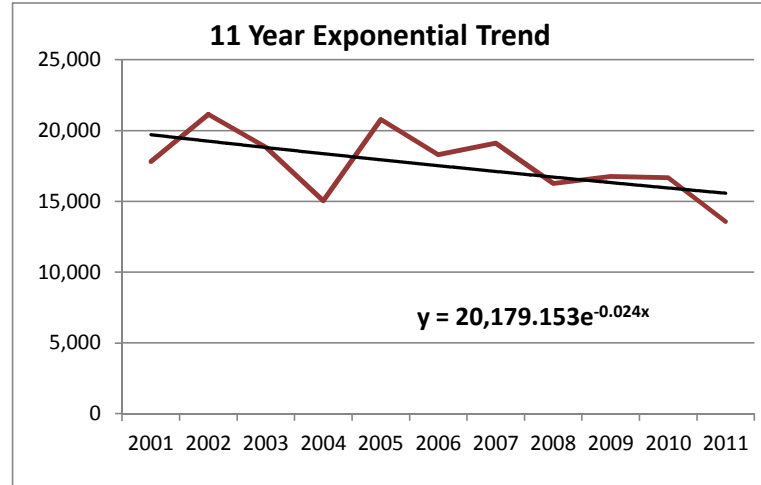
Coverage: Injury - Permanent Impairment

Rating year: 08/01/2013

Exhibit 3 - Page 4-3

Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ²
11-yr exp trend	-2.33%	0.3430
10-yr exp trend	-2.98%	0.4261
9-yr exp trend	-2.55%	0.2915
8-yr exp trend	-2.65%	0.2373
7-yr exp trend	-5.55%	0.8148
6-yr exp trend	-5.23%	0.7142
5-yr exp trend	-6.40%	0.7256
4-yr exp trend	-5.34%	0.4964
3-yr exp trend	-10.02%	0.7680



Selected Trends	
Past	0.00%
Future	0.00%
Credibility	0.6143

Credibility-Weighted Trends (Compliment = All Vehicles Excluding Trailers & MC Severity)

Past	0.00%
Future	0.00%

Trend Selection Notes:

Past Trend: Lots of up and down between years. No apparent trend, especially since 2011 is immature. Future Trend: Set equal to past trend.

SGI

Class Group: All vehicles excluding trailers and motorcycles

Ratemaking date as of: 31/05/2013

Data Source: Internal Data

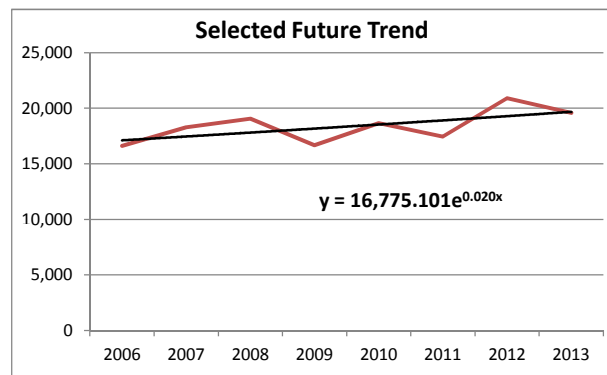
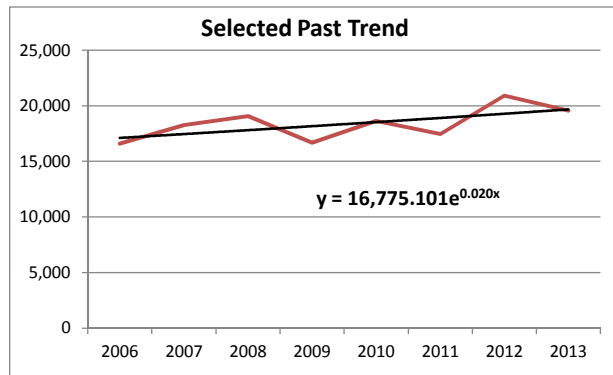
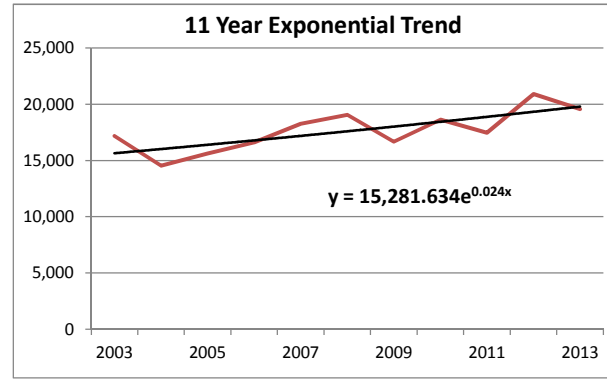
Coverage: Injury - Permanent Impairmen

Rating year: 31/08/2014

Exhibit 3 - Page 2-4

Severity for All Vehicles Excluding Trailers and Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	2.38%	0.5515
10-yr exp trend	3.02%	0.6651
9-yr exp trend	2.50%	0.5403
8-yr exp trend	2.01%	0.3737
7-yr exp trend	1.57%	0.2050
6-yr exp trend	2.14%	0.2399
5-yr exp trend	4.44%	0.5860
4-yr exp trend	3.31%	0.3035
3-yr exp trend	5.87%	0.3903



2011 Year End

Selected Trends

Past	0.00%
Future	0.00%

Credibility

N/A

Credibility Weighted Trends

Past	N/A
Future	N/A

Trend Selection Notes:

Past Trend: Lots of up and down between years. No apparent trend as 2011 level is very similar to 2001 level.. Future Trend: Set equal to past trend, no changes expected.

2013 Rate Program

Selected Trends

Past	2.00%
Future	2.00%

Credibility

N/A

Credibility Weighted Trends

Past	
Future	

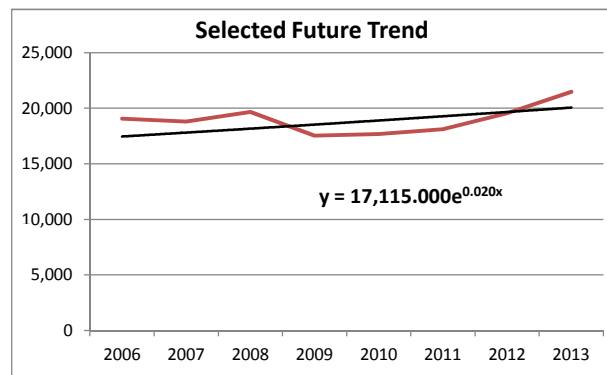
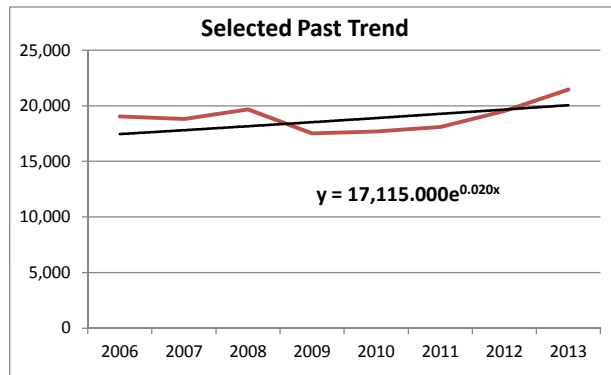
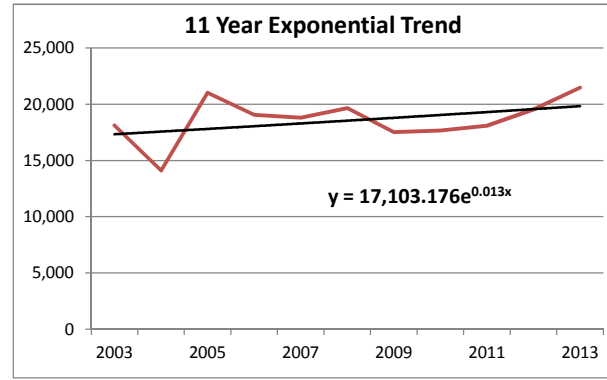
Trend Selection Notes:

Past Trend: Based on mid trem trends. Future Trend: Equal to past trend.

SGI
Class Group: Motorcycles

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Permanent Impairmen
Rating year: 31/08/2014
Exhibit 3 - Page 3-4
Severity for Motorcycles

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	1.35%	0.1585
10-yr exp trend	1.66%	0.1778
9-yr exp trend	-0.04%	0.0002
8-yr exp trend	0.94%	0.1180
7-yr exp trend	1.50%	0.1999
6-yr exp trend	2.27%	0.2859
5-yr exp trend	5.19%	0.8756
4-yr exp trend	6.81%	0.9435
3-yr exp trend	8.90%	0.9965



2011 Year End

Selected Trends	Credibility
Past 0.00%	0.6143
Future 0.00%	

Compliment: All Vehicles excl Trailers and MC

Credibility Weighted Trends
Past 0.00%
Future 0.00%

Trend Selection Notes:

Past Trend: Lots of up and down between years. No apparent trend, especially since 2011 is immature. Future Trend: Set equal to past trend.

2013 Rate Program

Selected Trends	Credibility
Past 2.00%	0.5787
Future 2.00%	

Compliment: All Vehicles excl Trailers and MC

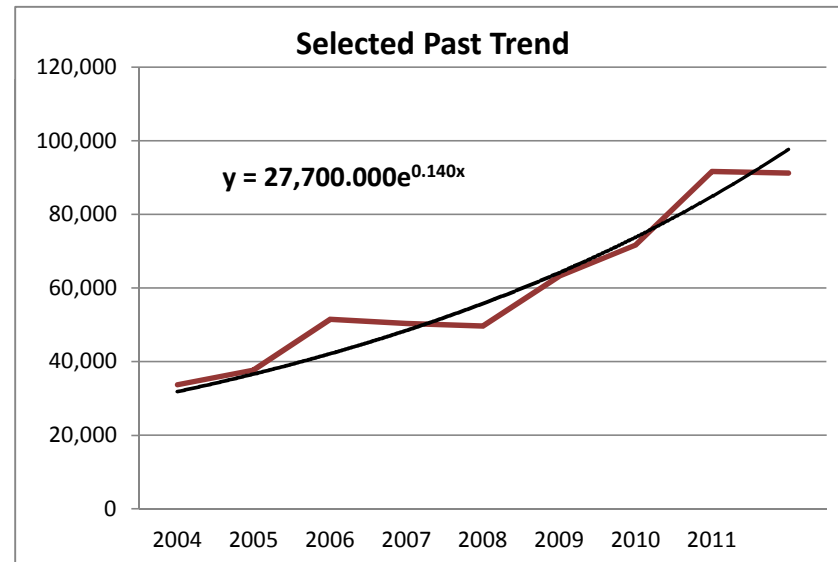
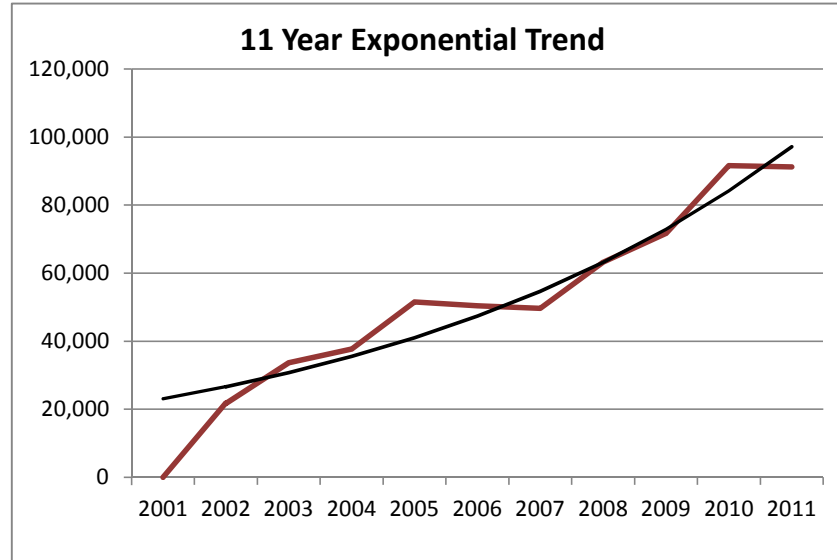
Credibility Weighted Trends
Past 2.00%
Future 2.00%

Trend Selection Notes:

Past Trend: Equal to All Vehicles Excluding Trailers and Motorcycles. Not enough information for separate trend. Future Trend: Equal to past trend.

SGI
 Class Group: All vehicles excluding trailers
 Ratemaking date as of: 31/12/2011
 Data Source: Internal Data
 Coverage: Liability - Non Economic Loss
 Rating year: 08/01/2013
 Exhibit 3 - Page 1-3
Severity for All Vehicles Excluding Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	15.45%	0.9306
10-yr exp trend	15.45%	0.9306
9-yr exp trend	13.37%	0.9454
8-yr exp trend	13.12%	0.9221
7-yr exp trend	12.42%	0.8834
6-yr exp trend	15.12%	0.9347
5-yr exp trend	17.19%	0.9374
4-yr exp trend	14.42%	0.8912
3-yr exp trend	12.85%	0.7368



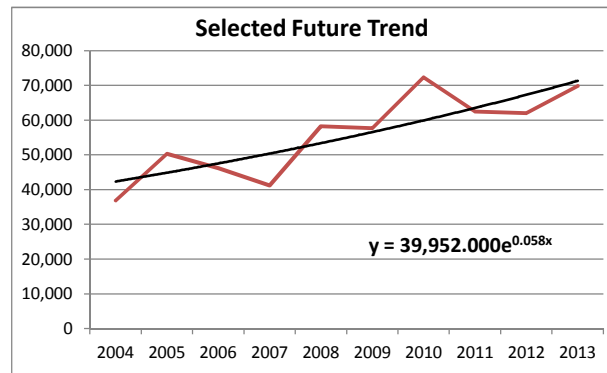
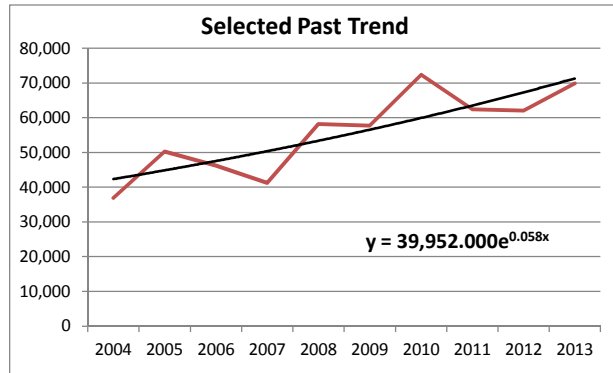
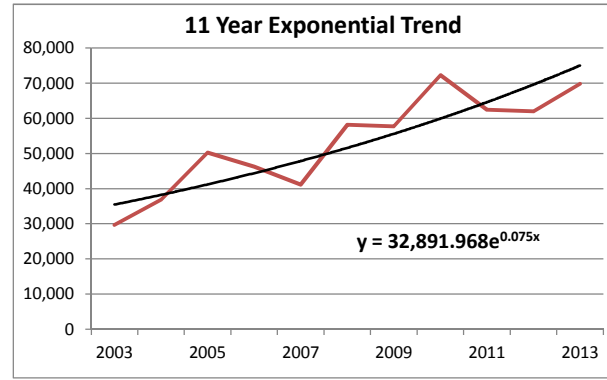
Selected Trends	
Past	15.00%
Future	15.00%

Trend Selection Notes:
 Past Trend: Select long term trend. Future Trend: Equal to past trend.

SGI
Class Group: All vehicles excluding trailers

Ratemaking date as of: 31/05/2013
Data Source: Internal Data
Coverage: Injury - Non Economic Loss
Rating year: 31/08/2014
Exhibit 3 - Page 1-4
Severity for All Vehicles Excluding Trailers

Period	Trends Severity	Coefficient of Correlation - R ² Severity
11-yr exp trend	7.79%	0.7865
10-yr exp trend	6.51%	0.7304
9-yr exp trend	5.56%	0.6293
8-yr exp trend	6.61%	0.6565
7-yr exp trend	6.61%	0.5600
6-yr exp trend	2.85%	0.3158
5-yr exp trend	2.31%	0.1519
4-yr exp trend	-1.10%	0.0332
3-yr exp trend	5.79%	0.7065



2011 Year End

Selected Trends	Credibility
Past 15.00%	N/A
Future 15.00%	

Credibility Weighted Trends
Past N/A
Future N/A

Trend Selection Notes:

Past Trend: Select long term trend. Future Trend: Equal to past trend.

2013 Rate Program

Selected Trends	Credibility
Past 6.00%	N/A
Future 6.00%	

Credibility Weighted Trends
Past
Future

Trend Selection Notes:

Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend.

Saskatchewan Government Insurance
2014 Rate Program
Pure Premium Trend
SRRP IR #1 Question 24

2014 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	2.49%	2.49%	0.50%	0.50%	4.54%	4.54%	2.49%	2.49%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	3.40%	3.40%	-0.78%	-0.78%	-0.78%	-0.78%	3.40%	3.40%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	3.45%	3.45%	3.45%	3.45%	6.73%	6.73%	3.45%	3.45%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	2.52%	2.52%	-0.58%	1.47%	5.53%	5.53%	2.52%	2.52%	-4.59%	-6.62%	2.52%	2.52%	-0.58%	1.47%
Cover 32 - Comprehensive Coverage	5.74%	6.23%	10.17%	10.69%	10.17%	10.69%	5.74%	6.23%	1.85%	2.82%	5.74%	6.23%	10.17%	10.69%
Cover 33 - Glass Coverage	23.50%	8.54%	27.10%	12.19%	27.10%	12.19%	23.50%	8.54%	23.50%	8.54%	23.50%	8.54%	27.10%	12.19%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-3.28%	-3.28%	2.08%	1.87%	2.08%	1.87%	-3.28%	-3.28%	-3.28%	-3.28%	-3.28%	-3.28%	2.08%	1.87%
Cover 42 - Theft Coverage	-5.50%	-5.50%	0.49%	0.49%	0.49%	0.49%	-5.50%	-5.50%	-2.48%	-2.48%	-5.50%	-5.50%	0.49%	0.49%
Damage Catastrophes	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Appeal	4.64%	4.64%	4.64%	4.64%	4.64%	4.64%	4.64%	4.64%	NA	NA	NA	NA	NA	NA
Care Benefits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.29%	5.29%	NA	NA	NA	NA	NA	NA
Income Replacement	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	6.13%	3.52%	NA	NA	NA	NA	NA	NA
Death Benefits	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	NA	NA	NA	NA	NA	NA
Economic Loss	3.23%	22.10%	3.23%	22.10%	3.23%	22.10%	3.23%	22.10%	NA	NA	NA	NA	NA	NA
Non Economic Loss	8.12%	8.12%	8.12%	8.12%	8.12%	8.12%	8.12%	8.12%	NA	NA	NA	NA	NA	NA
Out of Province	-2.48%	7.06%	-2.48%	7.06%	-2.48%	7.06%	-2.48%	7.06%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	4.91%	7.54%	NA	NA	NA	NA	NA	NA
Permanent Impairment	-0.04%	-0.04%	-0.04%	-0.04%	-0.04%	-0.04%	-0.63%	-0.63%	NA	NA	NA	NA	NA	NA
Tort Injury	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	-3.50%	NA	NA	NA	NA	NA	NA
Tort Liability	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	NA	NA	NA	NA	NA	NA

2013 Rate Program	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	1.99%	2.49%	-0.50%	-0.50%	1.99%	2.49%	1.99%	2.49%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	3.04%	1.20%	-0.25%	-0.25%	3.04%	1.20%	3.04%	1.20%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	2.93%	2.93%	-3.00%	-3.00%	2.93%	2.93%	2.93%	2.93%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.51%	2.01%	-0.55%	-0.50%	1.51%	2.01%	1.51%	2.01%	-4.53%	-4.05%	-4.53%	-4.05%	-3.10%	-5.00%
Cover 32 - Comprehensive Coverage	5.00%	5.00%	6.02%	6.02%	5.00%	5.00%	5.00%	5.00%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Cover 33 - Glass Coverage	28.80%	33.00%	29.15%	32.54%	28.80%	33.00%	28.80%	33.00%	25.92%	29.54%	25.92%	29.54%	25.92%	29.54%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-0.36%	0.11%	3.85%	4.44%	-0.36%	0.11%	-0.36%	0.11%	3.37%	4.34%	3.37%	4.34%	3.37%	4.34%
Cover 42 - Theft Coverage	0.58%	1.05%	4.75%	4.75%	0.58%	1.05%	0.58%	1.05%	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%
Damage Catastrophes	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Appeal	6.70%	5.60%	6.70%	5.60%	6.70%	5.60%	6.70%	5.60%	NA	NA	NA	NA	NA	NA
Care Benefits	-2.03%	-3.00%	-2.03%	-3.00%	-2.03%	-3.00%	4.47%	3.44%	NA	NA	NA	NA	NA	NA
Income Replacement	4.76%	4.22%	4.76%	4.22%	4.76%	4.22%	11.09%	10.52%	NA	NA	NA	NA	NA	NA
Death Benefits	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	NA	NA	NA	NA	NA	NA
Economic Loss	-6.50%	-6.50%	-6.50%	-6.50%	-6.50%	-6.50%	-6.50%	-6.50%	NA	NA	NA	NA	NA	NA
Non Economic Loss	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	NA	NA	NA	NA	NA	NA
Out of Province	-4.60%	0.70%	-4.60%	0.70%	-4.60%	0.70%	-4.60%	0.70%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	3.88%	2.90%	3.88%	2.90%	3.88%	2.90%	1.17%	2.68%	NA	NA	NA	NA	NA	NA
Permanent Impairment	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-2.26%	-2.26%	NA	NA	NA	NA	NA	NA
Tort Injury	-3.00%	0.00%	-3.00%	0.00%	-3.00%	0.00%	-3.00%	0.00%	NA	NA	NA	NA	NA	NA
Tort Liability	9.20%	5.00%	9.20%	5.00%	9.20%	5.00%	9.20%	5.00%	NA	NA	NA	NA	NA	NA

Difference	Light Vehicles		Heavy Vehicles		Ambulance and Bus		Motorcycle		Trailers		Utility Trailers		Commercial Trailers	
	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future	Past	Future
	Cover 21 - Damage Liability to Others Auto	0.50%	0.00%	1.00%	1.00%	2.55%	2.05%	0.50%	0.00%	NA	NA	NA	NA	NA
Cover 22 - Damage Liability to Others Property	0.36%	2.20%	-0.52%	-0.52%	-3.82%	-1.98%	0.36%	2.20%	NA	NA	NA	NA	NA	NA
Cover 23 - Loss of Use	0.52%	0.52%	6.45%	6.45%	3.79%	3.79%	0.52%	0.52%	NA	NA	NA	NA	NA	NA
Cover 31 - Damage to Own Vehicle	1.01%	0.51%	-0.03%	1.97%	4.02%	3.52%	1.01%	0.51%	-0.07%	-2.57%	7.04%	6.57%	2.52%	6.47%
Cover 32 - Comprehensive Coverage	0.73%	1.23%	4.15%	4.67%	5.17%	5.69%	0.73%	1.23%	1.35%	2.32%	5.24%	5.73%	9.67%	10.19%
Cover 33 - Glass Coverage	-5.30%	-24.46%	-2.06%	-20.35%	-1.70%	-20.81%	-5.30%	-24.46%	-2.42%	-21.00%	-2.42%	-21.00%	1.17%	-17.35%
Cover 34 - Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cover 41 - Fire/Lightening/Explosion	-2.92%	-3.39%	-1.77%	-2.57%	2.44%	1.76%	-2.92%	-3.39%	-6.65%	-7.62%	-6.65%	-7.62%	-1.29%	-2.46%
Cover 42 - Theft Coverage	-6.08%	-6.55%	-4.27%	-4.27%	-0.09%	-0.56%	-6.08%	-6.55%	-3.47%	-3.47%	-6.49%	-6.49%	-0.50%	-0.50%
Damage Catastrophes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Appeal	-2.06%	-0.96%	-2.06%	-0.96%	-2.06%	-0.96%	-2.06%	-0.96%	NA	NA	NA	NA	NA	NA
Care Benefits	2.03%	3.00%	2.03%	3.00%	2.03%	3.00%	0.81%	1.85%	NA	NA	NA	NA	NA	NA
Income Replacement	-0.54%	0.00%	-0.54%	0.00%	-0.54%	0.00%	-4.96%	-6.99%	NA	NA	NA	NA	NA	NA
Death Benefits	-1.09%	-1.09%	-1.09%	-1.09%	-1.09%	-1.09%	-1.09%	-1.09%	NA	NA	NA	NA	NA	NA
Economic Loss	9.73%	28.60%	9.73%	28.60%	9.73%	28.60%	9.73%	28.60%	NA	NA	NA	NA	NA	NA
Non Economic Loss	-6.88%	-6.88%	-6.88%	-6.88%	-6.88%	-6.88%	-6.88%	-6.88%	NA	NA	NA	NA	NA	NA
Out of Province	2.12%	6.36%	2.12%	6.36%	2.12%	6.36%	2.12%	6.36%	NA	NA	NA	NA	NA	NA
Medical Expenses excl Funding	-0.53%	0.45%	-0.53%	0.45%	-0.53%	0.45%	3.74%	4.86%	NA	NA	NA	NA	NA	NA
Permanent Impairment	-0.54%	-0.54%	-0.54%	-0.54%	-0.54%	-0.54%	1.63%	1.63%	NA	NA	NA	NA	NA	NA
Tort Injury	-0.50%	-3.50%	-0.50%	-3.50%	-0.50%	-3.50%	-0.50%	-3.50%	NA	NA	NA	NA	NA	NA
Tort Liability	0.00%	4.20%	0.00%	4.20%	0.00%	4.20%	0.00%	4.20%	NA	NA	NA	NA	NA	NA