

**2012 Cross Canada Comparison of Insurance Premiums for  
Saskatchewan's Most Popular Vehicles(1),  
Driver(2)-with-vehicle profiles**

Profile	Model Year	Make and Model	IBC Code	Primary Use	ICBC Use	Gender	Age	Occupation	Months Licensed	Claims and Convictions (months ago)
1	2008	HONDA CR-V AWD	0271	business	027	single male	58	financial broker	480	
2	2008	FORD ESCAPE XLT V6 4WD	3741	pleasure	021	married female	55	homemaker	420	
3	2004	JEEP GRAND CHEROKEE 4WD	7181	business	023	single male	58	manager	480	liability and collision (12 months ago)
4	2000	FORD WINDSTAR LX	3277	pleasure	021	single female	55	homemaker	420	
5	2007	TOYOTA CAMRY 4CYL 4DR	0450	business	007	married male	48	accountant	384	comprehensive (24); two minor convictions (17, 36)
		Occasional driver of above vehicle				married female	47	homemaker	312	minor conviction (1)
		Occasional driver of above vehicle				single male	27	student	12 (training(3))	minor conviction (11)
6	2001	FORD TAURUS 4DR	3427	pleasure	002	married female	42	veterinarian	312	
		Occasional driver of above vehicle				married male	48	homemaker	384	
		Occasional driver of above vehicle				single male	17	student	12 (training(3))	
7	2008	HONDA CIVIC 2DR	0258	business	003	single male	22	cook	72	
8	2004	CHEV SILVERADO 1500 EXT CAB 4WD	5824	business	022	single female	45	first-aid instructor	192	liability and collision (18)
9	2002	CHEV CAVALIER 2DR	5537	business	003	single female	22	student	72	
10	2008	FORD F350 S/D CREWCAB 4WD DIESEL	3763	business	007	married female	22	furniture repair	72	liability and collision (18)
11	2003	CHEV MALIBU 4DR	5557	pleasure	005	single female	87	retired	744	two minor convictions (3, 8)
12	2000	BUICK LESABRE 4DR	6217	pleasure	005	married male	72	retired	384	
		Occasional driver of above vehicle				married female	77	retired	168	
13	2005	DODGE CARAVAN 2WD	2645	business	002	married female	38	retail sales	264	liability and collision (18)
		Occasional driver of above vehicle				single male	18	student	24 (training(3))	
14	2008	HONDA ACCORD 4DR	0209	business	007	married male	45	retail proprietor	180	three comprehensive (6, 12, 18)
		Occasional driver of above vehicle				married female	40	retail proprietor	40	
15	2009	TOYOTA COROLLA 4DR	0445	pleasure	005	married male	68	retired	600	
		Occasional driver of above vehicle				married female	66	retired	540	
16	2002	PONTIAC SUNFIRE 2DR	8890	business	023	single female	51	part-time student, retail	252	liability and collision (12); Criminal Code conviction (12)
17	2008	DODGE RAM 1500 QUAD CAB 4WD	2774	business	027	married male	35	construction	228	comprehensive (12)
		Occasional driver of above vehicle				married female	32	retail sales	120	
18	2002	PONTIAC SUNFIRE 4DR	8889	business	013	single male	40	part-time student, pizza delivery	264	liability and collision (12)
19	2002	CHEV CAVALIER 4DR	5570	business	003	single female	33	office manager	96	major conviction (18)
20	2004	PONTIAC GRAND AM SE 4DR	6467	business	003	single female	18	student	1 (training(3))	
21	2002	BUICK CENTURY 4DR	6333	business	003	single female	17	student	12 (training(3))	
22	2001	DODGE RAM 2500 QUAD CAB 4WD DIESEL	2776	business	003	single male	19	labourer	24 (training(3))	two minor convictions (12, 24)
23	2004	CHEV IMPALA	5429	business	027	single female	57	business owner	444	two minor convictions (12, 24)
24	2009	CHEV SILVERADO 1500 CREWCAB 4WD	5846	business	007	married male	31	sales	144	liability and collision (12)
		Occasional driver of above vehicle				married female	30	self-employed	48	
25	2005	DODGE GRAND CARAVAN 2WD	2723	pleasure	021	married female	43	homemaker	312	
26	1997	FORD F150 SUPERCAB 2WD	3630	business	027	single male	51	business owner	396	
27	2010	HYUNDAI SANTA FE V6 AWD	0936	pleasure	001	married male	25	welder	60	
		Occasional driver of above vehicle				married female	27	child-care worker	36	
28	2003	GMC SIERRA 1500 EXT CAB 4WD	6740	business	023	single male	36	web designer	228	minor conviction (12)
29	2008	HONDA CIVIC 4DR	0210	business	023	single female	42	nurse	288	comprehensive (36); liability and collision (85)
30	2002	FORD EXPLORER 4DR 4WD	3659	business	022	married male	55	supervisor	408	
		Occasional driver of above vehicle				married female	50	sales clerk	372	
31	2008	CHEV IMPALA LS	5477	pleasure	005	single female	70	retired	612	
32	2010	FORD F150 SUPERCREW 4WD	3558	business	027	single male	42	foreman	300	
33	2001	FORD FOCUS SE 4DR	9020	pleasure	005	married male	75	retired	660	liability and collision (8)
34	2004	FORD F150 SUPERCAB 4WD	3645	business	022	single male	27	engineering technologist	132	

**Notes**

- (1) Based on the most commonly registered vehicles with a 2011 registration effective date  
(2) Based on the driver profiles in the Consumers' Association of Canada's (September 2003) "Review of Automobile Insurance Rates"  
(3) Driver training

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Medical and Rehabilitation Expenses</b>	Up to \$6,382,084 per person; includes all costs of rehab and personal home care  <b>Tort:</b> \$24,954 or \$187,158 if catastrophic injuries	Unlimited  Medical Expenses - Cover approved costs not normally paid by Manitoba Health  Rehab Expenses - cover approved costs of assisting the injured person to return as close to pre-accident condition as possible.	Up to \$150,000 per person for reasonable and necessary expenses for medical and rehabilitation services	Unlimited	Non-catastrophic, not minor injury \$50,000 limit, no coverage after 10 years;  Minor injuries \$3,500 limit, no coverage after 10 years, for persons at least 15 at time of acc or 25th birthday < 15;  Catastrophic \$1,000,000 limit, no time limit on coverage  Pre-Approved Framework (PAF) for whiplash associated disorders: normal path for WAD I and WAD II costs \$1,264.27; However, the maximum includes additional interventions which in total adds up to \$2,109.46.
<b>Personal Care</b>	\$805 weekly maximum plus \$404 if cognitive care; \$6,382,084 cap	\$4,266 per month; no lifetime cap  For catastrophic injuries: Increased by \$835 per month (max)	Included in medical and rehabilitation expenses; amounts are established by rehabilitation team	\$806 weekly maximum; no lifetime cap	Non-Catastrophic \$3000 per month limit, no coverage after two years, \$36,000 overall limit  Catastrophic \$6,000 per month limit, no time limit, \$1,000,000 over lifetime  N/A for minor injury Optional increased limits Optional indexation benefit

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
<b>Medical and Rehabilitation Expenses</b>	Up to \$50,000 per person reasonable costs of treatment and rehab incurred within 2 years of accident date	Up to \$25,000 per person, only after all other health plans have been exhausted, to a maximum of four years.	Up to \$50,000 per person	Up to \$50,000 per person, only after all other health plans have been exhausted, to a maximum of four years.	Up to \$25,000 per person
	Limits:				
	-\$750 chiropractic				
	-\$250 message therapy				
	-\$250 acupuncture				
<b>Personal Care</b>	N/A	N/A	N/A	N/A	N/A

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Funeral Expenses (per person)</b>	\$9,573 lump sum to deceased's estate, regardless of actual cost  <b>Tort:</b> \$6,239	Reimburse estate for actual cost of expenses to a maximum of \$7,753	Up to \$2,500 reimbursement	\$4,826 payment to estate	Up to \$6,000 reimbursement  Optional increased limits
<b>Death Payment</b>	<b>Spouse:</b> 50% of Income Replacement benefit (IRB) victim would have received had he/she lived, paid to spouse for life, minimum \$65,840 or capitalized lump sum (payable to dependants, if no spouse)  Spouse entitled to \$43,893 Education and Training Allowance  Spouse entitled to additional 5% of deceased's Income Replacement benefit, per dependant child, to age 21 (or capitalized lump sum) Benefit) Surviving spouse entitled to additional 5% of deceased's IRB, per dependant child, to age 21 (or capitalized lump sum)  <b>Tort:</b> Based on maximum yearly income of \$86,463, then paid at 45% of net income, minimum \$56,147 payable bi-weekly or capitalized lump sum	<b>Spouse:</b> \$56,888 minimum to \$427,500 maximum lump sum payment; based on victims age and income (payable to dependants if no spouse)  Grief Counselling \$2,500 for each survivor	<b>Spouse:</b> Initial payment to surviving spouse \$5,000 where deceased is head of household; or \$2,500 where deceased is spouse of head of household, plus \$145 a week for 104 weeks  <b>Head of one-parent household:</b> Initial payment one child \$5,000, plus \$145 per week for 104 weeks  Initial payment for each additional child \$1,000 Plus \$35 per week for 104 weeks  Where there is more than one child, all benefits are added together & divided equally between all children	<b>Spouse:</b> \$64,400 to \$330,000 maximum based on victim's age and gross income	\$25,000 to spouse Optional increased limit  \$10,000 to former spouse (if obligation to provide support)

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
<b>Funeral Expenses (per person)</b>	Up to \$5,000	Up to \$1,000	Up to \$2,500	Up to \$2,500	Up to \$1,000
<b>Death Payment</b>	<p><b>Head of household: \$10,000</b></p> <p>If deceased is head of household and there are two or more survivors who are a spouse or adult interdependent partner or dependant relatives, principal sum is increased by 20% for each survivor other than the first. If either survivor lives in the household the death benefit is increased by \$15,000 for the first survivor and \$4,000 for each remaining survivor.</p> <p>Grief counseling \$400 per family</p>	<p><b>Head of household: \$10,000</b></p> <p>If 2 or more survivors (spouse or dependent ) amount is increased by \$1,000 for each dependant after the first</p>	<p><b>Head of Household: \$50,000</b></p>	<p><b>Head of Household: \$50,000</b></p> <p>If 2 or more survivors (spouse or common law partner or dependent ) amount is increased by \$1,000 for each dependant after the first</p>	<p><b>Head of Household: \$10,000</b></p> <p>If 2 or more survivors (spouse or dependent ) amount is increased by \$1,000 for each dependant after the first</p>

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Death Payment continued</b>	<p><b>Tort:</b> (Dependant Benefit) Surviving spouse entitled to additional 5% of deceased's net income, per dependant child, to age 21 (or capitalized lump sum)</p> <p><b>Per Dependant:</b> (where both parents or sole parent is diseased) Youngest child will receive a spousal benefit of 50% of each deceased parent's Income Replacement Benefit (IRB). Each additional child will receive 5% of each deceased parent's IRB. Benefits are paid until age 21 and are held in trust to age 18</p> <p><b>No Spouse, No Dependants:</b> \$14,631 to estate</p> <p><b>If deceased is under 21 years and no dependants:</b> \$29,262 to estate</p>	<p><b>Per Dependant:</b> \$27,021 to \$49,777 lump sum payment to each dependant based on dependant's age</p> <p>Where no surviving spouse, children receive additional spousal benefit, divided equally</p> <p>Dependants with disabilities &amp; dependents of a deceased single parent receive an additional lump sum of \$24,888</p> <p><b>No spouse, No dependants:</b> Non-dependant parent or child \$12,668 to each child or parent</p>	<p><b>Spouse of head of household:</b> Initial payment to head of household \$2500 Plus \$145 per week for 104 weeks.</p> <p><b>Per Dependant:</b> Initial payment for each child \$1,000 Plus \$35 per week for 104 weeks</p> <p><b>Where both head of household and spouse deceased:</b> <b>One child</b> - \$7,500 (initial pmt) plus \$145 per week for 104 weeks</p> <p><b>For each additional child</b> - \$1,000 (initial pmt) plus \$35 per week for 104 weeks</p> <p>Where there is more than one child, all benefits are added together and divided equally between all children</p>	<p><b>Per Dependant:</b> Amount paid to dependent child based on age \$30,588 to \$56,352</p> <p>When no surviving spouse, children receive additional lump sum spousal benefit, divided equally</p> <p><b>Disabled Dependant:</b> Additional lump sum of \$26,565</p> <p><b>Parent(s) Benefit:</b> \$51,617 paid to surviving parents if victim was minor, or to estate if victim of age</p>	<p><b>Per Dependant:</b> \$10,000 to surviving dependent Optional increased limit</p> <p>Additional \$25,000 divided equally, if no spouse Optional increased limit</p> <p><b>Parent(s) Benefit:</b> \$10,000 for loss of a dependant</p>

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
<b>Death Payment continued</b>	<b>Spouse or Adult Interdependent partner of head of household: \$10,000</b>	<b>Spouse of head of household: \$10,000</b>	<b>Spouse of head of household: \$25,000</b>	<b>Spouse or Common law partner of head of household: \$25,000</b>	<b>Spouse of head of household: \$10,000</b>
	<b>Parent(s) Benefit: Dependant: Up to \$3000 depending on the age of the deceased</b>	<b>Parent(s) Benefit: Dependant: \$2,000 to family</b>	<b>Parent(s) Benefit: \$5,000</b>	<b>Parent(s) Benefit: \$5,000</b>	<b>Parent(s) Benefit: \$2,000</b>

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Death Payment continued</b>	<p><b>No dependants but surviving parents or children:</b> \$14,631 each to a maximum of \$65,840</p> <p><b>Tort:</b> \$12,477 to estate if no dependants</p> <p><b>Counseling Maximums:</b>                      -\$638 vocational                      -\$1,276 grief                      -\$1,276 financial</p>		<p><b>Parent(s) Benefit:</b> Where deceased is dependant child: up to \$1,500 depending on child's age</p>		



Comparison of Basic Policies: 2012 Insurance Year				
ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND

Death Payment  
continued

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Income Replacement Indemnity continued</b>	90% of net income based on maximum \$86,463 gross annual income.	90% of net income based on maximum \$85,500 gross annual income	75% of average gross weekly earnings minus the weekly total or wage loss payments from all other sources, or	90% of net income based on a maximum of \$66,000 gross annual income	70% of gross income to a limit of \$400 per week for the first 104 weeks, after 104 weeks greater of 70% of gross weekly income or \$185, to max of \$400 per week
	Tort: \$376 per week (total) \$188 per week (partial). Paid for 104 weeks and if unable to hold any employment, paid for life. Includes homemaker for first two years.	After 180 days gross annual income cannot be less than minimum wage	\$300 per week (whichever is less). No benefit payable for first seven days	Temporary or part-time workers based on gross income for employment held during the first 180 days	Optional increased limits Optional indexation of benefits
	Temporary and part-time earners: During first 180 days, based on gross income for employment held/would have been held 180 days review based on last two years	For catastrophic injuries: gross annual income cannot be less than Industrial Average Wage	Payable for duration of disability, or until age 65 (whichever is less). After first 104 weeks benefits received from Canada or Quebec pension plans are deducted	After 180 days, based on gross income for employment that victim could have held as determined by the insurer	If an individual entitled to receive IRB on or after age 65: Entitled to IRB for no more than 208 weeks after entitlement. The weekly IRB, before deductions, is multiplied by a factor determined by the number of weeks that have elapsed since the person became entitled
	Seasonal - can pay less than first 180 days	Temporary and part-time earners: During first 180 days, based on gross income from employment held/would have been held	WCB, EI and other government insurance or indemnity plans are deductible if the injury results from the negligence of an unidentified or uninsured motorist	Non-earners receive an IRI after 180 days based on gross income for employment that victim could have held as determined by the insurer	(less than 52 weeks - 1.0; 52 weeks or more but less than 104 weeks - 0.8; 104 weeks or more but less than 156 weeks - 0.6; 156 weeks or more but less than 208 - 0.3)
	Non-seasonal - can't pay less than first 180 days, at least minimum wage	After 180 days based on gross income for full-time or part-time employment that victim could have held as determined by the insurer	Payment may be extended to age 65	Persons who, during the first 180 days after the accident, would have been employed were it not for the accident, or were deprived of employment insurance benefits will be compensated for	
	Non-earners receive IRI after 180 days if unable to perform daily activities	Non-earners receive an IRI after 180 days based on full-time employment that the victim could have held as determined by MPI	Unemployed for more than 6 months in last 12 month period - No Benefit		

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
<b>Income Replacement Indemnity continued</b>	<p>Lesser of 80% of gross weekly income less payments for loss of income from employment and \$400 per week (max) for 104 weeks (max).</p> <p>Non-earners who are unable to perform any household duties will receive \$135 per week for 26 weeks (max)</p>	<p>Lesser of: 80% of gross weekly income less payments for loss of income from employment <b>and</b> \$140 per week (max) for 104 weeks (max) if temporarily disabled.</p> <p>Lifetime payments for permanent disability.</p> <p>Principal unpaid housekeeper residing in household may receive \$70 per week for 12 weeks (max) if unable to perform normal tasks</p>	<p>\$250 per week</p> <p>Principal unpaid housekeeper \$100 per week</p>	<p>80% of gross weekly income less payments for loss of income from employment up to \$250 (max) per week for 104 weeks (max) if temporarily disabled. Lifetime payments for permanent disability</p>	<p>Lesser of: 80% of gross weekly income less payments for loss of income from employment <b>and</b> \$140 per week (max) for 104 weeks (max) if temporarily disabled.</p> <p>Lifetime payments for permanent disability</p> <p>Principal unpaid housekeeper residing in household may receive \$70 per week for 12 weeks (max) if unable to perform normal tasks</p>

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Income Replacement Indemnity continued</b>	<p>Paid to age 65. Pension of 10% of IRB if paid full for two years</p> <p>Money set aside and paid at age 65 or when back to work</p> <p>If senior employed, stepped down by 25% over four years</p>	<p>During the first 180 days, non-earners receive IRI for only the periods of employment that would have been held but for the accident</p> <p>Retirement Income Benefit (RIB) effective on the latter of the claimant's 65th birthday or the fifth anniversary of original entitlement to IRI</p> <p>RIB is calculated on 70% of the claimants net income, based on IRI prior to RIB entitlement, offset by any other pension income; benefit payable for life and indexed annually</p>	<p>Prior to age 65, the amount of wage loss indemnity is reduced after the 104th week by an amount not exceeding the amount received under CPP or QPP; minimum time frame is disability duration or 104 weeks</p>	<p>a loss income</p> <p>Employed seniors reduced by 25% each year at age 65; no IRI at age 68</p> <p>Seniors on Pension - no IRI</p>	<p>\$185 per week for non-earners after a 26 week waiting period if completely unable to carry on a normal life</p> <p>Optional indexation benefit</p> <p>Individuals receiving IRI or non-earner benefits prior to 65th birthday have weekly benefit adjusted (on the latter of 65th birthday or second anniversary of day IRB first received) based on 2% of benefits received, and the number of years of disability</p>

<b>Comparison of Basic Policies: 2012 Insurance Year</b>					
	<b>ALBERTA</b>	<b>PEI</b>	<b>NOVA SCOTIA</b>	<b>NEW BRUNSWICK</b>	<b>NEWFOUNDLAND</b>
<b>Income Replacement Indemnity continued</b>	N/A	N/A	N/A	N/A	N/A

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Caregiver Weekly Indemnity</b>	Caregivers with dependants receive up to \$805 per week	Caregivers with dependants receive up to \$540 per week depending on the number of children cared for	If homemaker is disabled and unable to perform his or her household tasks, eligible for benefits up to \$145 a week to cover the cost of hiring someone to perform household tasks for a maximum of 104 weeks	Caregivers with dependants receive up to \$549 per week depending on the number of children cared for	Caregivers receive up to \$250 for 1st person in need of care; and an additional \$50 per week for each additional dependant, to reimburse for incurred expenses (max 104 weeks, unless complete inability to carry on a normal life) Optional increased limits Optional indexation benefits  No caregiver benefit is payable if eligible to receive and has elected to receive either IRB or non-earner benefit
<b>Caregiver's Weekly Expense (child care)</b>	<b>Reduced Caregiver Benefit:</b> Reimbursed up to \$404 per week; for additional care-expenses incurred	<b>Dependent Care Expense:</b> Reimbursed up to \$214 per week for additional care; expense incurred depending on number of persons cared for	N/A	Up to \$243 per week depending on number cared for	<b>Dependent Care Benefits:</b> Optional Dependent Care Benefit to reimburse additional child care expenses up to \$75 per week (first dependent); \$25 per week (each additional dependent); maximum \$150 per week in total

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
Caregiver Weekly Indemnity	N/A	N/A	N/A	N/A	N/A
Caregiver's Weekly Expense (child care)	N/A	N/A	N/A	N/A	N/A

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Student Indemnity</b>	For each school year not completed  Elementary Level: \$5,119 per year  Secondary Level: \$4,755 per semester (max 2 per year) to a maximum of \$9,511 per year	For each school year not completed To grade 8 - \$4,836  Grade 9 to 12 - prorated amount of \$8,959 payable for each semester or term not completed to a maximum of \$8,959 per school year;  Post Secondary: \$8,959 per term to a maximum of \$17,921 per year	N/A	For each school year not completed  Elementary level: \$4,826 per year  Secondary school level: \$8,856 per year  Post Secondary: \$8,856 per term ot a maximum of \$17,711 per year	Per school year missed  Up to \$15,000 for lost education expenses (ex. Lost tuition, books, room and board)  After 104 weeks, students over age 16 or graduated within less than one year before the accident eligible for \$320 per week if unable to carry on a normal life
<b>Substitute Labour Cost for Unpaid Worker in Family Business</b>	Maximum of \$41,860 per year	Maximum of \$710 weekly first 180 days	N/A	Maximum of \$805 weekly first 180 days	Additional expenses may be included as part of IRI calculation
<b>Impairment Benefits</b>	<b>Permanent Impairment:</b> \$223,373 maximum (catastrophic injuries); \$182,888 (all others)  Tort: \$162,204 maximum (catstrophic injuries); \$12,477 maximum (all others)	<b>Permanent Impairment</b> \$142,215 maximum; Catastrophic injury \$224,561 maximum	N/A	\$225,822 maximum (loss of enjoyment of life, mental suffering, pain)	N/A



Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
<b>Student Indemnity</b>	N/A	N/A	N/A	N/A	N/A
<b>Substitute Labour Cost for Unpaid Worker in Family Business</b>	N/A	N/A	N/A	N/A	N/A
<b>Impairment Benefits</b>	N/A	N/A	N/A	N/A	N/A

Documentation for Information Request #3

Comparison of Basic Policies: 2012 Insurance Year					
	SGI	MPI	ICBC	SAAQ	ONTARIO
<b>Transitional Expense Coverage</b>	Considered as ex-gratia payment based on the individual circumstances and not included in Part VIII limits	For catastrophic injuries: PIPP enhancements (at the Corporation's discretion) up to a lifetime maximum of \$1,044,469	N/A	N/A	N/A
<b>Reimbursements</b>	Grief counseling \$1,276 per family  Financial Counseling \$1,276 maximum	Grief counseling \$2,500 maximum per claimant *Critical Care Attendance \$3,700 maximum per claimant	N/A	N/A	Housekeeping and Home Maintenance reimbursement of up to \$100 per week

Comparison of Basic Policies: 2012 Insurance Year					
	ALBERTA	PEI	NOVA SCOTIA	NEW BRUNSWICK	NEWFOUNDLAND
Transitional Expense Coverage	N/A	N/A	N/A	N/A	N/A
Reimbursements	N/A	N/A	N/A	N/A	N/A

Saskatchewan Government Insurance  
**2013 Rate Program**  
**Documentation for Information Request #4**  
**Comparison of Motorcycle Rates**

**Cruiser**

Year	Make	Model	Declared Value	Engine Capacity (CC)	SGI Current	SGI Indicated	SGI Proposed	Average MPI	Average ICBC
2009	YAMAHA	XVS950 V-STAR	\$ 7,300	942	\$1,334	\$1,725	\$1,542	\$1,273	\$1,792
2009	HARLEY DAVIDSON	FLHXI STREET GLIDE EFI	\$ 16,675	1,584	\$1,403	\$2,054	\$1,622	\$1,458	\$2,403
2005	YAMAHA	XVS11S V-STAR 1100 CUSTOM	\$ 4,350	1,063	\$1,257	\$1,724	\$1,451	\$1,327	\$1,599
2007	HARLEY DAVIDSON	FLSTCI HERITAGE SOFTAIL CLASSIC EFI	\$ 12,650	1,584	\$1,412	\$2,052	\$1,622	\$1,401	\$2,158
2008	HARLEY DAVIDSON	FLHTCUI ULTRA CLASSIC ELECTRA GLIDE EFI	\$ 15,450	1,584	\$1,403	\$2,054	\$1,622	\$1,458	\$2,325

**Sport**

Year	Make	Model	Declared Value	Engine Capacity (CC)	SGI Current	SGI Indicated	SGI Proposed	Average MPI	Average ICBC
2008	HONDA	CBR125R	\$ 2,250	125	\$435	\$1,289	\$521	\$1,177	\$787
2007	HONDA	CBR600RR	\$ 7,175	599	\$1,484	\$2,967	\$1,716	\$1,833	\$1,602
2008	SUZUKI	GSX-R750	\$ 8,350	749	\$1,561	\$2,972	\$1,805	\$1,969	\$1,680
2007	SUZUKI	GSX-R600	\$ 6,050	599	\$1,484	\$2,967	\$1,716	\$1,833	\$1,531
2009	KAWASAKI	EX250R NINJA	\$ 3,025	249	\$435	\$1,289	\$521	\$1,177	\$896

**Dual**

Year	Make	Model	Declared Value	Engine Capacity (CC)	SGI Current	SGI Indicated	SGI Proposed	Average MPI	Average ICBC
2009	HONDA	CHF50 JAZZ	\$ 1,900	49	\$282	\$342	\$346	\$413	\$376
2007	SUZUKI	DR-Z400S	\$ 4,275	398	\$362	\$717	\$447	\$852	\$992
2009	YAMAHA	VINO 125	\$ 2,850	125	\$375	\$718	\$460	\$435	\$845
2009	KAWASAKI	KLX250S	\$ 3,775	249	\$375	\$718	\$460	\$815	\$951
2008	KAWASAKI	KLR650	\$ 4,275	651	\$1,038	\$1,386	\$1,197	\$1,273	\$1,403

Based on the driving record: an SDR discount of 20% has been applied to SGI rates, a 30% DSR discount has been applied to MPI rates and a conviction free driving record has been assumed for ICBC rates.

MPI motorcycle premiums are fully earned over the 5 month period from May 1 to October 1.

Collision and comprehensive deductibles of \$500, TLP limit \$1,000,000.

Documentation for Information Request #7

**Part A - Incurred claims by location of accident.**

Loss Year	Regina	Saskatoon	Small Cities	Rural	United States	Total
2006	154	144	84	161	23	566
2007	143	167	79	152	22	563
2008	139	167	119	152	31	608
2009	128	142	84	192	15	561
2010	133	145	98	193	0	569
2011	94	118	98	182	0	492
2012	16	32	15	18	0	81

Small cities based on Statistics Canada 2011 census and include: Estevan, Flin Flon, Humboldt, Lloydminster, Martensville, Meadow Lake, Melfort, Melville, Moose Jaw, North Battleford, Prince Albert, Swift Current, Weyburn, Yorkton

**Part B - Incurred claims by age of motorcyclist at time of accident. Please note, age is not available for all claims data.**

Loss Year	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	Over 70	NA	Total
2006	89	134	64	37	24	40	43	34	44	9	7	2	39	566
2007	70	112	82	60	37	49	35	52	11	15	5	1	34	563
2008	82	112	69	39	44	49	71	46	24	13	7	1	51	608
2009	49	105	69	51	26	68	52	59	31	13	5	4	29	561
2010	47	105	45	54	30	50	58	66	38	35	9	7	25	569
2011	30	74	50	36	29	48	59	72	37	20	7	2	28	492
2012	9	12	10	7	7	3	8	9	8	4	0	1	3	81

**Part C - Incurred claims by licensing status and years with current license endorsement. Please note, licensing status is not available for all claims data.**

Loss Year	Motorcycle Learner - Years with Endorsement							Motorcycle - Years with Endorsement							Total
	0-3	4-7	8-11	12-15	16-19	20-23	24-27	0-3	4-7	8-11	12-15	16-19	20-23	24-27	
2006	150	6	10	0	0	0	0	180	44	134	1	2	0	0	527
2007	162	16	9	6	1	0	0	158	53	34	87	1	2	0	529
2008	168	24	8	14	0	0	0	168	43	21	107	2	2	0	557
2009	120	20	1	13	0	0	0	184	53	19	117	2	3	0	532
2010	115	10	4	18	2	0	0	178	44	33	125	7	7	1	544
2011	74	7	3	2	3	2	0	192	36	23	27	90	5	0	464
2012	16	0	1	0	1	0	0	32	8	1	1	17	1	0	78

**Part D - Incurred claims by degree of fault.**

Loss Year	Not at fault	Less than 50 percent at fault	50 percent or more at fault	Undetermined**	Total
2006	159	2	299	106	566
2007	156	8	293	106	563
2008	168	7	313	120	608
2009	184	8	273	96	561
2010	193	5	257	114	569
2011	175	5	215	97	492
2012	26	0	31	24	81

\*\* Injury benefits are paid regardless of fault. Fault assignment are not made on injury claim files.

## Documentation for Information Request # 10

**Saskatchewan Government Insurance**  
**2013 Rate Program**  
**Number of Dollar and Per cent Caps by Class**  
**Excluding RSR**

Vehicle Class	Written Exposures					
	Eligible for Dollar Caps <sup>(1)</sup>	Eligible for Per cent Caps <sup>(2)</sup>	Received Dollar Caps <sup>(3)</sup>	Received Per cent Caps <sup>(3)</sup>	No Caps Applied <sup>(4)</sup>	Total
<b>CLEAR-Rated Vehicles</b>	355,010	415,269	33,819	4,568	731,893	770,279
A - Commercial Light Trucks	0	140	0	5	135	140
F - Farm Light Truck - 1994 & Newer	47,461	3,077	3,727	457	46,354	50,538
LV - Private Passenger Vehicles (PPV)	289,386	401,561	29,505	4,089	657,353	690,947
LV - PPV - Farm Cars	8,855	407	249	3	9,010	9,262
LV - PPV - Farm SUVs and Vans	9,059	4,719	319	5	13,454	13,777
LV - Police Cars	0	246	0	0	246	246
LV - Police Trucks, Vans & SUVs	28	260	3	1	284	288
LV - UDrives	221	4,689	16	8	4,887	4,910
PT - Taxis (Rural)	0	171	0	0	171	171
<b>Conventionally Rated Vehicles</b>						
Ambulances	300	0	0	0	300	300
A - Commercial Vehicles:						0
Heavy Trucks and Vans IRP Reg. Ded.	412	53	2	25	437	465
Heavy Trucks and Vans IRP \$15K Ded.	36	0	18	0	17	36
Heavy Trucks and Vans Non-IRP	680	280	20	0	941	961
Power Units IRP Reg. Ded.	1	3,508	1	541	2,967	3,509
Power Units IRP \$15K Ded.	18	1,199	18	942	257	1,217
Power Units Non-IRP	19	1,161	1	921	259	1,180
C & D - Commercial Vehicles:						0
Heavy Trucks and Vans	12,287	68	6,503	0	5,852	12,355
Power Units	1,838	4,673	1,835	400	4,275	6,511
F - Farm Vehicles:						
Heavy Trucks and Vans	25,893	17	4,061	17	21,832	25,910
Light Trucks - 1993 & Older	14,684	0	1,387	0	13,297	14,684
Power Units	9,351	0	1,438	0	7,913	9,351
Hearses	140	0	0	0	140	140
L - Dealer Plates:	3,905	0	0	0	3,905	3,905
Automobile	3,811	0	0	0	3,811	3,811
Motorcycles	94	0	0	0	94	94
L - Snowmobile Dealers	33	0	0	0	33	33
LV - Antiques	11,538	0	0	0	11,538	11,538
LV - Buses	366	0	366	0	0	366
LV - Buses (Restricted)	33	0	0	0	33	33
LV - Motorcycles:	2,560	8,631	2,335	8,631	225	11,192
Cruiser/Touring	1,228	7,013	1,223	7,013	5	8,242
Dual Purpose/Other	983	303	765	303	218	1,285
Sport	349	1,315	347	1,315	2	1,665
LV - Motorhomes	5,073	11	933	11	4,140	5,084
MT - Snowmobiles	4,908	0	0	0	4,908	4,908
PB - Passenger Inter-city Buses	2	462	2	365	97	464
PC - Passenger City Buses	75	424	75	424	0	499
PS - Passenger School Buses	3,185	0	2,503	0	682	3,185
PT - Taxis	0	555	0	555	0	555
<b>Trailers</b>						
F - Trailers	29,464	0	0	0	29,464	29,464
LT - Trailer Dealers/Movers:	478	0	0	0	478	478
Utility	120	0	0	0	120	120
Tent	0	0	0	0	0	0
Semi	62	0	0	0	62	62
Transport	78	0	0	0	78	78
Cabin	218	0	0	0	218	218

Documentation for Information Request # 10

Vehicle Class	Written Exposures					Total
	Eligible for Dollar Caps <sup>(1)</sup>	Eligible for Per cent Caps <sup>(2)</sup>	Received Dollar Caps <sup>(3)</sup>	Received Per cent Caps <sup>(3)</sup>	No Caps Applied <sup>(4)</sup>	
T - Personal Trailers:	40,001	0	9,468	0	30,532	40,001
Fiberglass Cabin	13,040	0	1,463	0	11,578	13,040
Metal Cabin	12,895	0	7,588	0	5,307	12,895
Semi & Transport	12,185	0	254	0	11,931	12,185
Tent	1,881	0	164	0	1,717	1,881
T - Utility	76,201	0	0	0	76,201	76,201
TS - Commercial Trailers	45,531	0	0	0	45,531	45,531
<b>Miscellaneous Classes</b>						
A - Excess Value	281	0	0	0	281	281
C&D - Non-Resident	153	0	0	0	153	153
C&D - Excess Value	3,046	0	0	0	3,046	3,046
Industrial Tracked Vehicles	0	0	0	0	0	0
LV - Motorized Bicycle	11	0	0	0	11	11
PV - Converted Vehicles	6	1	0	0	7	7
PV - Heavy Trucks and Vans	443	83	69	63	393	526
PV - Power Units	33	28	8	5	48	61
TS - Excess Value	2,124	0	0	0	2,124	2,124
<b>Total</b>						
All Vehicles Excluding Trailers & Misc	452,208	436,312	55,319	17,400	815,801	888,660
All Vehicles	649,981	436,425	64,865	17,468	1,004,073	1,081,094

Notes

- (1) Exposures that are eligible for dollar caps are those that have a current premium of less than \$1,000.
- (2) Exposures that are eligible for per cent caps are those that have a current premium of at least \$1,000.
- (3) Exposures that receive dollar or per cent caps are those for which the indicated premium exceeds the current premium by more than the cap amount.
- (4) Exposures that did not have any caps applied:
  - (a) Had an indicated premium that was within the cap amount, or
  - (b) Belong to a class where the proposed rate was set equal to the current rate.

**Documentation for Information Request #12**

This analysis measures the rate changes required to move Motorcycles to their currently calculated indicated rate.

- (1) The annual rate change given is the minimum cap that may be applied to the rates and still move all rates with 5% of indicated in the given time period. The rate will either be increased by the amount required to move to adequate, or the cap, whichever is less.
- (2) For classes with high loss trends, it is likely that the indicated rate will increase in the future, and thus require more rate programs to get current rates to an adequate level.

<b>Cruiser</b>						<b>Sport</b>						<b>Dual</b>					
2011 Written Exposures	Engine Size					2011 Written Exposures	Engine Size					2011 Written Exposures	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
Model Year						Model Year						Model Year					
1982 & Older	6	132	273	162	136	1982 & Older	2	13	37	12	0	1982 & Older	34	64	21	2	0
1983 - 1986	0	27	218	136	176	1983 - 1986	0	4	26	13	2	1983 - 1986	25	46	8	0	0
1987 - 1992	0	2	13	49	191	1987 - 1992	2	7	35	8	4	1987 - 1992	6	24	5	1	0
1993 - 1996	0	3	23	64	207	1993 - 1996	0	0	32	22	1	1993 - 1996	2	11	5	1	0
1997 - 2000	1	4	76	141	436	1997 - 2000	0	3	66	44	14	1997 - 2000	6	21	11	2	0
2001 - 2004	0	25	156	289	922	2001 - 2004	0	7	177	114	26	2001 - 2004	48	48	33	2	3
2005 - 2007	2	37	142	342	1,428	2005 - 2007	1	38	254	128	24	2005 - 2007	95	207	54	4	8
2008 - 2010	2	46	173	369	1,523	2008 - 2010	1	166	200	88	41	2008 - 2010	61	230	120	29	17
2011 - 2013	0	4	5	36	267	2011 - 2013	0	31	6	11	6	2011 - 2013	1	11	9	7	3
By Class	8,242						1,665						1,285				
MC Total	11,192																
<b>Current Rate</b>						<b>Current Rate</b>						<b>Current Rate</b>					
Model Year	Engine Size					Model Year	Engine Size					Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$230	\$230	\$667	\$833	\$963	1982 & Older	\$237	\$248	\$741	\$951	\$1,001	1982 & Older	\$216	\$216	\$593	\$769	\$865
1983 - 1986	\$247	\$264	\$820	\$957	\$1,068	1983 - 1986	\$274	\$283	\$946	\$1,115	\$1,313	1983 - 1986	\$247	\$248	\$723	\$932	\$1,027
1987 - 1992	\$253	\$290	\$951	\$1,078	\$1,181	1987 - 1992	\$302	\$315	\$1,110	\$1,445	\$1,511	1987 - 1992	\$253	\$273	\$851	\$985	\$1,103
1993 - 1996	\$256	\$310	\$1,023	\$1,162	\$1,291	1993 - 1996	\$336	\$362	\$1,359	\$1,575	\$1,648	1993 - 1996	\$256	\$294	\$962	\$1,064	\$1,182
1997 - 2000	\$260	\$368	\$1,147	\$1,337	\$1,492	1997 - 2000	\$356	\$421	\$1,593	\$1,718	\$1,965	1997 - 2000	\$260	\$315	\$1,072	\$1,216	\$1,284
2001 - 2004	\$266	\$376	\$1,206	\$1,405	\$1,539	2001 - 2004	\$392	\$431	\$1,671	\$1,804	\$2,067	2001 - 2004	\$267	\$354	\$1,101	\$1,267	\$1,336
2005 - 2007	\$267	\$401	\$1,278	\$1,486	\$1,680	2005 - 2007	\$393	\$461	\$1,770	\$1,911	\$2,190	2005 - 2007	\$267	\$368	\$1,192	\$1,352	\$1,445
2008 - 2010	\$267	\$400	\$1,353	\$1,583	\$1,669	2008 - 2010	\$396	\$459	\$1,866	\$2,024	\$2,263	2008 - 2010	\$267	\$384	\$1,213	\$1,374	\$1,499
2011 - 2013	\$270	\$425	\$1,428	\$1,680	\$1,766	2011 - 2013	\$413	\$489	\$1,963	\$2,137	\$2,336	2011 - 2013	\$270	\$400	\$1,233	\$1,396	\$1,553
By Class	\$1,409						\$1,526						\$549				
MC Total	\$1,328																
<b>Indicated Rate</b>						<b>Indicated Rate</b>						<b>Indicated Rate</b>					
Model Year	Engine Size					Model Year	Engine Size					Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater		100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$834	\$1,654	\$1,942	\$2,262	1982 & Older	\$374	\$1,371	\$3,018	\$3,585	\$4,256	1982 & Older	\$322	\$780	\$1,521	\$1,780	\$2,070
1983 - 1986	\$326	\$835	\$1,657	\$1,946	\$2,268	1983 - 1986	\$377	\$1,375	\$3,034	\$3,602	\$4,287	1983 - 1986	\$323	\$781	\$1,524	\$1,784	\$2,076
1987 - 1992	\$333	\$845	\$1,699	\$1,991	\$2,345	1987 - 1992	\$411	\$1,429	\$3,248	\$3,833	\$4,683	1987 - 1992	\$330	\$792	\$1,568	\$1,832	\$2,158
1993 - 1996	\$335	\$848	\$1,710	\$2,003	\$2,366	1993 - 1996	\$420	\$1,444	\$3,306	\$3,896	\$4,791	1993 - 1996	\$332	\$795	\$1,580	\$1,845	\$2,181
1997 - 2000	\$339	\$854	\$1,734	\$2,029	\$2,410	1997 - 2000	\$440	\$1,475	\$3,428	\$4,028	\$5,016	1997 - 2000	\$336	\$801	\$1,605	\$1,872	\$2,227
2001 - 2004	\$345	\$864	\$1,772	\$2,070	\$2,480	2001 - 2004	\$471	\$1,524	\$3,623	\$4,238	\$5,377	2001 - 2004	\$343	\$812	\$1,646	\$1,915	\$2,302
2005 - 2007	\$345	\$864	\$1,772	\$2,070	\$2,480	2005 - 2007	\$471	\$1,525	\$3,624	\$4,240	\$5,379	2005 - 2007	\$343	\$812	\$1,646	\$1,916	\$2,302
2008 - 2010	\$345	\$864	\$1,773	\$2,071	\$2,482	2008 - 2010	\$472	\$1,526	\$3,630	\$4,246	\$5,390	2008 - 2010	\$343	\$812	\$1,647	\$1,917	\$2,304
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522	2011 - 2013	\$490	\$1,554	\$3,739	\$4,364	\$5,592	2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346
By Class	\$2,221						\$3,490						\$953				
MC Total	\$2,264																



**Documentation for Information Request #12**

**Within 5% of Adequate in 3 Years**

Annual Cap Cruiser: 51.0%

Annual Cap Sport: 74.0%

Annual Cap Dual: 51.0%

**Cruiser**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$347	\$1,007	\$1,258	\$1,454
1983 - 1986	\$326	\$399	\$1,238	\$1,445	\$1,613
1987 - 1992	\$333	\$438	\$1,436	\$1,628	\$1,783
1993 - 1996	\$335	\$468	\$1,545	\$1,755	\$1,949
1997 - 2000	\$339	\$556	\$1,732	\$2,019	\$2,253
2001 - 2004	\$345	\$568	\$1,772	\$2,070	\$2,324
2005 - 2007	\$345	\$606	\$1,772	\$2,070	\$2,480
2008 - 2010	\$345	\$604	\$1,773	\$2,071	\$2,482
2011 - 2013	\$348	\$642	\$1,795	\$2,094	\$2,522
By Class	\$2,071	1st Year Rate Change			47%
MC Total	\$2,011				51%

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-58%	-39%	-35%	-36%
1983 - 1986	0%	-52%	-25%	-26%	-29%
1987 - 1992	0%	-48%	-15%	-18%	-24%
1993 - 1996	0%	-45%	-10%	-12%	-18%
1997 - 2000	0%	-35%	0%	0%	-6%
2001 - 2004	0%	-34%	0%	0%	-6%
2005 - 2007	0%	-30%	0%	0%	0%
2008 - 2010	0%	-30%	0%	0%	0%
2011 - 2013	0%	-26%	0%	0%	0%
By Class	-7%				
MC Total	-11%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$524	\$1,521	\$1,900	\$2,196
1983 - 1986	\$326	\$602	\$1,657	\$1,946	\$2,268
1987 - 1992	\$333	\$661	\$1,699	\$1,991	\$2,345
1993 - 1996	\$335	\$707	\$1,710	\$2,003	\$2,366
1997 - 2000	\$339	\$840	\$1,734	\$2,029	\$2,410
2001 - 2004	\$345	\$858	\$1,772	\$2,070	\$2,480
2005 - 2007	\$345	\$864	\$1,772	\$2,070	\$2,480
2008 - 2010	\$345	\$864	\$1,773	\$2,071	\$2,482
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522
By Class	\$2,208	2nd Year Rate Change			7%
MC Total	\$2,243				12%

**Sport**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$374	\$432	\$1,289	\$1,655	\$1,742
1983 - 1986	\$377	\$492	\$1,646	\$1,940	\$2,285
1987 - 1992	\$411	\$548	\$1,931	\$2,514	\$2,629
1993 - 1996	\$420	\$630	\$2,365	\$2,741	\$2,868
1997 - 2000	\$440	\$733	\$2,772	\$2,989	\$3,419
2001 - 2004	\$471	\$750	\$2,908	\$3,139	\$3,597
2005 - 2007	\$471	\$802	\$3,080	\$3,325	\$3,811
2008 - 2010	\$472	\$799	\$3,247	\$3,522	\$3,938
2011 - 2013	\$490	\$851	\$3,416	\$3,718	\$4,065
By Class	\$2,655	1st Year Rate Change			74%

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-68%	-57%	-54%	-59%
1983 - 1986	0%	-64%	-46%	-46%	-47%
1987 - 1992	0%	-62%	-41%	-34%	-44%
1993 - 1996	0%	-56%	-28%	-30%	-40%
1997 - 2000	0%	-50%	-19%	-26%	-32%
2001 - 2004	0%	-51%	-20%	-26%	-33%
2005 - 2007	0%	-47%	-15%	-22%	-29%
2008 - 2010	0%	-48%	-11%	-17%	-27%
2011 - 2013	0%	-45%	-9%	-15%	-27%
By Class	-24%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$374	\$752	\$2,243	\$2,880	\$3,031
1983 - 1986	\$377	\$856	\$2,864	\$3,376	\$3,976
1987 - 1992	\$411	\$954	\$3,248	\$3,833	\$4,574
1993 - 1996	\$420	\$1,096	\$3,306	\$3,896	\$4,791
1997 - 2000	\$440	\$1,275	\$3,428	\$4,028	\$5,016
2001 - 2004	\$471	\$1,305	\$3,623	\$4,238	\$5,377
2005 - 2007	\$471	\$1,395	\$3,624	\$4,240	\$5,379
2008 - 2010	\$472	\$1,390	\$3,630	\$4,246	\$5,390
2011 - 2013	\$490	\$1,481	\$3,739	\$4,364	\$5,592
By Class	\$3,436	2nd Year Rate Change			29%

**Dual**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$322	\$326	\$895	\$1,161	\$1,306
1983 - 1986	\$323	\$374	\$1,092	\$1,407	\$1,551
1987 - 1992	\$330	\$412	\$1,285	\$1,487	\$1,666
1993 - 1996	\$332	\$444	\$1,453	\$1,607	\$1,785
1997 - 2000	\$336	\$476	\$1,605	\$1,836	\$1,939
2001 - 2004	\$343	\$535	\$1,646	\$1,913	\$2,017
2005 - 2007	\$343	\$556	\$1,646	\$1,916	\$2,182
2008 - 2010	\$343	\$580	\$1,647	\$1,917	\$2,263
2011 - 2013	\$346	\$604	\$1,670	\$1,941	\$2,345
By Class	\$787	1st Year Rate Change			43%

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-58%	-41%	-35%	-37%
1983 - 1986	0%	-52%	-28%	-21%	-25%
1987 - 1992	0%	-48%	-18%	-19%	-23%
1993 - 1996	0%	-44%	-8%	-13%	-18%
1997 - 2000	0%	-41%	0%	-2%	-13%
2001 - 2004	0%	-34%	0%	0%	-12%
2005 - 2007	0%	-32%	0%	0%	-5%
2008 - 2010	0%	-29%	0%	0%	-2%
2011 - 2013	0%	-26%	0%	0%	0%
By Class	-17%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$322	\$492	\$1,351	\$1,753	\$1,972
1983 - 1986	\$323	\$565	\$1,524	\$1,784	\$2,076
1987 - 1992	\$330	\$622	\$1,568	\$1,832	\$2,158
1993 - 1996	\$332	\$670	\$1,580	\$1,845	\$2,181
1997 - 2000	\$336	\$719	\$1,605	\$1,872	\$2,227
2001 - 2004	\$343	\$808	\$1,646	\$1,915	\$2,302
2005 - 2007	\$343	\$812	\$1,646	\$1,916	\$2,302
2008 - 2010	\$343	\$812	\$1,647	\$1,917	\$2,304
2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346
By Class	\$922	2nd Year Rate Change			17%

**Documentation for Information Request #12**

**Cruiser**

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-37%	-8%	-2%	-3%
1983 - 1986	0%	-28%	0%	0%	0%
1987 - 1992	0%	-22%	0%	0%	0%
1993 - 1996	0%	-17%	0%	0%	0%
1997 - 2000	0%	-2%	0%	0%	0%
2001 - 2004	0%	-1%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	-1%				
MC Total	-1%				

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$791	\$1,654	\$1,942	\$2,262
1983 - 1986	\$326	\$835	\$1,657	\$1,946	\$2,268
1987 - 1992	\$333	\$845	\$1,699	\$1,991	\$2,345
1993 - 1996	\$335	\$848	\$1,710	\$2,003	\$2,366
1997 - 2000	\$339	\$854	\$1,734	\$2,029	\$2,410
2001 - 2004	\$345	\$864	\$1,772	\$2,070	\$2,480
2005 - 2007	\$345	\$864	\$1,772	\$2,070	\$2,480
2008 - 2010	\$345	\$864	\$1,773	\$2,071	\$2,482
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522
By Class	\$2,220		3rd Year Rate Change	1%	
MC Total	\$2,263			1%	

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				
MC Total	0%				

**Sport**

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-45%	-26%	-20%	-29%
1983 - 1986	0%	-38%	-6%	-6%	-7%
1987 - 1992	0%	-33%	0%	0%	-2%
1993 - 1996	0%	-24%	0%	0%	0%
1997 - 2000	0%	-14%	0%	0%	0%
2001 - 2004	0%	-14%	0%	0%	0%
2005 - 2007	0%	-8%	0%	0%	0%
2008 - 2010	0%	-9%	0%	0%	0%
2011 - 2013	0%	-5%	0%	0%	0%
By Class	-2%				

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$374	\$1,308	\$3,018	\$3,585	\$4,256
1983 - 1986	\$377	\$1,375	\$3,034	\$3,602	\$4,287
1987 - 1992	\$411	\$1,429	\$3,248	\$3,833	\$4,683
1993 - 1996	\$420	\$1,444	\$3,306	\$3,896	\$4,791
1997 - 2000	\$440	\$1,475	\$3,428	\$4,028	\$5,016
2001 - 2004	\$471	\$1,524	\$3,623	\$4,238	\$5,377
2005 - 2007	\$471	\$1,525	\$3,624	\$4,240	\$5,379
2008 - 2010	\$472	\$1,526	\$3,630	\$4,246	\$5,390
2011 - 2013	\$490	\$1,554	\$3,739	\$4,364	\$5,592
By Class	\$3,490		3rd Year Rate Change	2%	

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				

**Dual**

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-37%	-11%	-2%	-5%
1983 - 1986	0%	-28%	0%	0%	0%
1987 - 1992	0%	-21%	0%	0%	0%
1993 - 1996	0%	-16%	0%	0%	0%
1997 - 2000	0%	-10%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	-3%				

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$322	\$743	\$1,521	\$1,780	\$2,070
1983 - 1986	\$323	\$781	\$1,524	\$1,784	\$2,076
1987 - 1992	\$330	\$792	\$1,568	\$1,832	\$2,158
1993 - 1996	\$332	\$795	\$1,580	\$1,845	\$2,181
1997 - 2000	\$336	\$801	\$1,605	\$1,872	\$2,227
2001 - 2004	\$343	\$812	\$1,646	\$1,915	\$2,302
2005 - 2007	\$343	\$812	\$1,646	\$1,916	\$2,302
2008 - 2010	\$343	\$812	\$1,647	\$1,917	\$2,304
2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346
By Class	\$951		3rd Year Rate Change	3%	

Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				

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**Within 5% of Adequate in 5 Years**

Annual Cap Cruiser: 28.1%

Annual Cap Sport: 39.4%

Annual Cap Dual: 28.0%

**Cruiser**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$295	\$295	\$854	\$1,067	\$1,234
1983 - 1986	\$316	\$338	\$1,050	\$1,226	\$1,368
1987 - 1992	\$324	\$371	\$1,218	\$1,381	\$1,513
1993 - 1996	\$328	\$397	\$1,310	\$1,489	\$1,654
1997 - 2000	\$333	\$471	\$1,469	\$1,713	\$1,911
2001 - 2004	\$341	\$482	\$1,545	\$1,800	\$1,971
2005 - 2007	\$342	\$514	\$1,637	\$1,904	\$2,152
2008 - 2010	\$342	\$512	\$1,733	\$2,028	\$2,138
2011 - 2013	\$346	\$544	\$1,795	\$2,094	\$2,262
By Class	\$1,805		1st Year Rate Change	28%	
MC Total	\$1,726			30%	

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	-9%	-65%	-48%	-45%	-45%
1983 - 1986	-3%	-60%	-37%	-37%	-40%
1987 - 1992	-3%	-56%	-28%	-31%	-35%
1993 - 1996	-2%	-53%	-23%	-26%	-30%
1997 - 2000	-2%	-45%	-15%	-16%	-21%
2001 - 2004	-1%	-44%	-13%	-13%	-21%
2005 - 2007	-1%	-41%	-8%	-8%	-13%
2008 - 2010	-1%	-41%	-2%	-2%	-14%
2011 - 2013	-1%	-37%	0%	0%	-10%
By Class	-19%				
MC Total	-24%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$378	\$1,094	\$1,367	\$1,581
1983 - 1986	\$326	\$433	\$1,345	\$1,571	\$1,752
1987 - 1992	\$333	\$475	\$1,560	\$1,769	\$1,938
1993 - 1996	\$335	\$509	\$1,678	\$1,907	\$2,119
1997 - 2000	\$339	\$603	\$1,734	\$2,029	\$2,410
2001 - 2004	\$345	\$617	\$1,772	\$2,070	\$2,480
2005 - 2007	\$345	\$658	\$1,772	\$2,070	\$2,480
2008 - 2010	\$345	\$656	\$1,773	\$2,071	\$2,482
2011 - 2013	\$348	\$697	\$1,795	\$2,094	\$2,522
By Class	\$2,124		2nd Year Rate Change	18%	
MC Total	\$2,099			22%	

**Sport**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$330	\$346	\$1,033	\$1,326	\$1,395
1983 - 1986	\$377	\$395	\$1,319	\$1,554	\$1,830
1987 - 1992	\$411	\$439	\$1,547	\$2,014	\$2,106
1993 - 1996	\$420	\$505	\$1,894	\$2,196	\$2,297
1997 - 2000	\$440	\$587	\$2,221	\$2,395	\$2,739
2001 - 2004	\$471	\$601	\$2,329	\$2,515	\$2,881
2005 - 2007	\$471	\$643	\$2,467	\$2,664	\$3,053
2008 - 2010	\$472	\$640	\$2,601	\$2,821	\$3,155
2011 - 2013	\$490	\$682	\$2,736	\$2,979	\$3,256
By Class	\$2,127		1st Year Rate Change	39%	

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	-12%	-75%	-66%	-63%	-67%
1983 - 1986	0%	-71%	-57%	-57%	-57%
1987 - 1992	0%	-69%	-52%	-47%	-55%
1993 - 1996	0%	-65%	-43%	-44%	-52%
1997 - 2000	0%	-60%	-35%	-41%	-45%
2001 - 2004	0%	-61%	-36%	-41%	-46%
2005 - 2007	0%	-58%	-32%	-37%	-43%
2008 - 2010	0%	-58%	-28%	-34%	-41%
2011 - 2013	0%	-56%	-27%	-32%	-42%
By Class	-39%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$374	\$482	\$1,440	\$1,848	\$1,945
1983 - 1986	\$377	\$551	\$1,839	\$2,166	\$2,551
1987 - 1992	\$411	\$612	\$2,157	\$2,808	\$2,936
1993 - 1996	\$420	\$704	\$2,640	\$3,061	\$3,202
1997 - 2000	\$440	\$818	\$3,096	\$3,339	\$3,818
2001 - 2004	\$471	\$838	\$3,247	\$3,506	\$4,016
2005 - 2007	\$471	\$896	\$3,439	\$3,714	\$4,256
2008 - 2010	\$472	\$892	\$3,626	\$3,932	\$4,398
2011 - 2013	\$490	\$951	\$3,739	\$4,153	\$4,539
By Class	\$2,965		2nd Year Rate Change	39%	

**Dual**

2013 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$276	\$276	\$759	\$984	\$1,107
1983 - 1986	\$316	\$317	\$925	\$1,193	\$1,315
1987 - 1992	\$324	\$349	\$1,089	\$1,261	\$1,412
1993 - 1996	\$328	\$376	\$1,231	\$1,362	\$1,513
1997 - 2000	\$333	\$403	\$1,372	\$1,556	\$1,644
2001 - 2004	\$342	\$453	\$1,409	\$1,622	\$1,710
2005 - 2007	\$342	\$471	\$1,526	\$1,731	\$1,850
2008 - 2010	\$342	\$492	\$1,553	\$1,759	\$1,919
2011 - 2013	\$346	\$512	\$1,578	\$1,787	\$1,988
By Class	\$703		1st Year Rate Change	28%	

% From Adequate Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	-14%	-65%	-50%	-45%	-47%
1983 - 1986	-2%	-59%	-39%	-33%	-37%
1987 - 1992	-2%	-56%	-31%	-31%	-35%
1993 - 1996	-1%	-53%	-22%	-26%	-31%
1997 - 2000	-1%	-50%	-15%	-17%	-26%
2001 - 2004	0%	-44%	-14%	-15%	-26%
2005 - 2007	0%	-42%	-7%	-10%	-20%
2008 - 2010	0%	-39%	-6%	-8%	-17%
2011 - 2013	0%	-37%	-5%	-8%	-15%
By Class	-26%				

2014 Proposed Model Year	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$322	\$353	\$972	\$1,260	\$1,417
1983 - 1986	\$323	\$406	\$1,184	\$1,527	\$1,683
1987 - 1992	\$330	\$447	\$1,394	\$1,614	\$1,807
1993 - 1996	\$332	\$481	\$1,576	\$1,743	\$1,937
1997 - 2000	\$336	\$516	\$1,605	\$1,872	\$2,104
2001 - 2004	\$343	\$580	\$1,646	\$1,915	\$2,189
2005 - 2007	\$343	\$603	\$1,646	\$1,916	\$2,302
2008 - 2010	\$343	\$630	\$1,647	\$1,917	\$2,304
2011 - 2013	\$346	\$655	\$1,670	\$1,941	\$2,346
By Class	\$815		2nd Year Rate Change	16%	

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**Cruiser**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-55%	-34%	-30%	-30%
1983 - 1986	0%	-48%	-19%	-19%	-23%
1987 - 1992	0%	-44%	-8%	-11%	-17%
1993 - 1996	0%	-40%	-2%	-5%	-10%
1997 - 2000	0%	-29%	0%	0%	0%
2001 - 2004	0%	-29%	0%	0%	0%
2005 - 2007	0%	-24%	0%	0%	0%
2008 - 2010	0%	-24%	0%	0%	0%
2011 - 2013	0%	-20%	0%	0%	0%
By Class	-4%				
MC Total	-7%				

2015 Proposed	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$326	\$484	\$1,401	\$1,751	\$2,025
1983 - 1986	\$326	\$555	\$1,657	\$1,946	\$2,244
1987 - 1992	\$333	\$608	\$1,699	\$1,991	\$2,345
1993 - 1996	\$335	\$652	\$1,710	\$2,003	\$2,366
1997 - 2000	\$339	\$772	\$1,734	\$2,029	\$2,410
2001 - 2004	\$345	\$790	\$1,772	\$2,070	\$2,480
2005 - 2007	\$345	\$843	\$1,772	\$2,070	\$2,480
2008 - 2010	\$345	\$840	\$1,773	\$2,071	\$2,482
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522
By Class	\$2,197	3rd Year Rate Change			3%
MC Total	\$2,226				6%

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-42%	-15%	-10%	-10%
1983 - 1986	0%	-34%	0%	0%	-1%
1987 - 1992	0%	-28%	0%	0%	0%
1993 - 1996	0%	-23%	0%	0%	0%
1997 - 2000	0%	-10%	0%	0%	0%
2001 - 2004	0%	-9%	0%	0%	0%
2005 - 2007	0%	-2%	0%	0%	0%
2008 - 2010	0%	-3%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	-1%				
MC Total	-2%				

**Sport**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-65%	-52%	-48%	-54%
1983 - 1986	0%	-60%	-39%	-40%	-40%
1987 - 1992	0%	-57%	-34%	-27%	-37%
1993 - 1996	0%	-51%	-20%	-21%	-33%
1997 - 2000	0%	-45%	-10%	-17%	-24%
2001 - 2004	0%	-45%	-10%	-17%	-25%
2005 - 2007	0%	-41%	-5%	-12%	-21%
2008 - 2010	0%	-42%	0%	-7%	-18%
2011 - 2013	0%	-39%	0%	-5%	-19%
By Class	-15%				

2015 Proposed	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$374	\$672	\$2,007	\$2,576	\$2,711
1983 - 1986	\$377	\$768	\$2,564	\$3,019	\$3,556
1987 - 1992	\$411	\$853	\$3,007	\$3,833	\$4,093
1993 - 1996	\$420	\$981	\$3,306	\$3,896	\$4,464
1997 - 2000	\$440	\$1,140	\$3,428	\$4,028	\$5,016
2001 - 2004	\$471	\$1,168	\$3,623	\$4,238	\$5,377
2005 - 2007	\$471	\$1,249	\$3,624	\$4,240	\$5,379
2008 - 2010	\$472	\$1,243	\$3,630	\$4,246	\$5,390
2011 - 2013	\$490	\$1,326	\$3,739	\$4,364	\$5,592
By Class	\$3,391	3rd Year Rate Change			14%

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-51%	-33%	-28%	-36%
1983 - 1986	0%	-44%	-15%	-16%	-17%
1987 - 1992	0%	-40%	-7%	0%	-13%
1993 - 1996	0%	-32%	0%	0%	-7%
1997 - 2000	0%	-23%	0%	0%	0%
2001 - 2004	0%	-23%	0%	0%	0%
2005 - 2007	0%	-18%	0%	0%	0%
2008 - 2010	0%	-19%	0%	0%	0%
2011 - 2013	0%	-15%	0%	0%	0%
By Class	-3%				

**Dual**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-55%	-36%	-29%	-32%
1983 - 1986	0%	-48%	-22%	-14%	-19%
1987 - 1992	0%	-44%	-11%	-12%	-16%
1993 - 1996	0%	-40%	0%	-6%	-11%
1997 - 2000	0%	-36%	0%	0%	-6%
2001 - 2004	0%	-29%	0%	0%	-5%
2005 - 2007	0%	-26%	0%	0%	0%
2008 - 2010	0%	-22%	0%	0%	0%
2011 - 2013	0%	-20%	0%	0%	0%
By Class	-14%				

2015 Proposed	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	\$322	\$452	\$1,244	\$1,613	\$1,814
1983 - 1986	\$323	\$520	\$1,516	\$1,784	\$2,076
1987 - 1992	\$330	\$572	\$1,568	\$1,832	\$2,158
1993 - 1996	\$332	\$616	\$1,580	\$1,845	\$2,181
1997 - 2000	\$336	\$660	\$1,605	\$1,872	\$2,227
2001 - 2004	\$343	\$742	\$1,646	\$1,915	\$2,302
2005 - 2007	\$343	\$772	\$1,646	\$1,916	\$2,302
2008 - 2010	\$343	\$806	\$1,647	\$1,917	\$2,304
2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346
By Class	\$904	3rd Year Rate Change			11%

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
1982 & Older	0%	-42%	-18%	-9%	-12%
1983 - 1986	0%	-33%	-1%	0%	0%
1987 - 1992	0%	-28%	0%	0%	0%
1993 - 1996	0%	-23%	0%	0%	0%
1997 - 2000	0%	-18%	0%	0%	0%
2001 - 2004	0%	-9%	0%	0%	0%
2005 - 2007	0%	-5%	0%	0%	0%
2008 - 2010	0%	-1%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	-5%				

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**Cruiser**

2016 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$326	\$620	\$1,654	\$1,942	\$2,262	
1983 - 1986	\$326	\$711	\$1,657	\$1,946	\$2,268	
1987 - 1992	\$333	\$779	\$1,699	\$1,991	\$2,345	
1993 - 1996	\$335	\$835	\$1,710	\$2,003	\$2,366	
1997 - 2000	\$339	\$854	\$1,734	\$2,029	\$2,410	
2001 - 2004	\$345	\$864	\$1,772	\$2,070	\$2,480	
2005 - 2007	\$345	\$864	\$1,772	\$2,070	\$2,480	
2008 - 2010	\$345	\$864	\$1,773	\$2,071	\$2,482	
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522	
By Class	\$2,217			4th Year Rate Change		1%
MC Total	\$2,258					1%

% From Adequate		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	0%	-26%	0%	0%	0%	
1983 - 1986	0%	-15%	0%	0%	0%	
1987 - 1992	0%	-8%	0%	0%	0%	
1993 - 1996	0%	-2%	0%	0%	0%	
1997 - 2000	0%	0%	0%	0%	0%	
2001 - 2004	0%	0%	0%	0%	0%	
2005 - 2007	0%	0%	0%	0%	0%	
2008 - 2010	0%	0%	0%	0%	0%	
2011 - 2013	0%	0%	0%	0%	0%	
By Class	0%					
MC Total	0%					

2017 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$326	\$794	\$1,654	\$1,942	\$2,262	
1983 - 1986	\$326	\$835	\$1,657	\$1,946	\$2,268	
1987 - 1992	\$333	\$845	\$1,699	\$1,991	\$2,345	
1993 - 1996	\$335	\$848	\$1,710	\$2,003	\$2,366	
1997 - 2000	\$339	\$854	\$1,734	\$2,029	\$2,410	
2001 - 2004	\$345	\$864	\$1,772	\$2,070	\$2,480	
2005 - 2007	\$345	\$864	\$1,772	\$2,070	\$2,480	
2008 - 2010	\$345	\$864	\$1,773	\$2,071	\$2,482	
2011 - 2013	\$348	\$870	\$1,795	\$2,094	\$2,522	
By Class	\$2,220			5th Year Rate Change		0%
MC Total	\$2,263					0%

**Sport**

2016 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$374	\$937	\$2,798	\$3,585	\$3,779	
1983 - 1986	\$377	\$1,071	\$3,034	\$3,602	\$4,287	
1987 - 1992	\$411	\$1,189	\$3,248	\$3,833	\$4,683	
1993 - 1996	\$420	\$1,368	\$3,306	\$3,896	\$4,791	
1997 - 2000	\$440	\$1,475	\$3,428	\$4,028	\$5,016	
2001 - 2004	\$471	\$1,524	\$3,623	\$4,238	\$5,377	
2005 - 2007	\$471	\$1,525	\$3,624	\$4,240	\$5,379	
2008 - 2010	\$472	\$1,526	\$3,630	\$4,246	\$5,390	
2011 - 2013	\$490	\$1,554	\$3,739	\$4,364	\$5,592	
By Class	\$3,480			4th Year Rate Change		3%

% From Adequate		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	0%	-32%	-7%	0%	-11%	
1983 - 1986	0%	-22%	0%	0%	0%	
1987 - 1992	0%	-17%	0%	0%	0%	
1993 - 1996	0%	-5%	0%	0%	0%	
1997 - 2000	0%	0%	0%	0%	0%	
2001 - 2004	0%	0%	0%	0%	0%	
2005 - 2007	0%	0%	0%	0%	0%	
2008 - 2010	0%	0%	0%	0%	0%	
2011 - 2013	0%	0%	0%	0%	0%	
By Class	0%					

2017 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$374	\$1,306	\$3,018	\$3,585	\$4,256	
1983 - 1986	\$377	\$1,375	\$3,034	\$3,602	\$4,287	
1987 - 1992	\$411	\$1,429	\$3,248	\$3,833	\$4,683	
1993 - 1996	\$420	\$1,444	\$3,306	\$3,896	\$4,791	
1997 - 2000	\$440	\$1,475	\$3,428	\$4,028	\$5,016	
2001 - 2004	\$471	\$1,524	\$3,623	\$4,238	\$5,377	
2005 - 2007	\$471	\$1,525	\$3,624	\$4,240	\$5,379	
2008 - 2010	\$472	\$1,526	\$3,630	\$4,246	\$5,390	
2011 - 2013	\$490	\$1,554	\$3,739	\$4,364	\$5,592	
By Class	\$3,490			5th Year Rate Change		0%

**Dual**

2016 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$322	\$579	\$1,521	\$1,780	\$2,070	
1983 - 1986	\$323	\$666	\$1,524	\$1,784	\$2,076	
1987 - 1992	\$330	\$732	\$1,568	\$1,832	\$2,158	
1993 - 1996	\$332	\$788	\$1,580	\$1,845	\$2,181	
1997 - 2000	\$336	\$801	\$1,605	\$1,872	\$2,227	
2001 - 2004	\$343	\$812	\$1,646	\$1,915	\$2,302	
2005 - 2007	\$343	\$812	\$1,646	\$1,916	\$2,302	
2008 - 2010	\$343	\$812	\$1,647	\$1,917	\$2,304	
2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346	
By Class	\$938			4th Year Rate Change		4%

% From Adequate		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	0%	-26%	0%	0%	0%	
1983 - 1986	0%	-15%	0%	0%	0%	
1987 - 1992	0%	-8%	0%	0%	0%	
1993 - 1996	0%	-1%	0%	0%	0%	
1997 - 2000	0%	0%	0%	0%	0%	
2001 - 2004	0%	0%	0%	0%	0%	
2005 - 2007	0%	0%	0%	0%	0%	
2008 - 2010	0%	0%	0%	0%	0%	
2011 - 2013	0%	0%	0%	0%	0%	
By Class	-2%					

2017 Proposed		Engine Size				
Model Year	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater	
1982 & Older	\$322	\$741	\$1,521	\$1,780	\$2,070	
1983 - 1986	\$323	\$781	\$1,524	\$1,784	\$2,076	
1987 - 1992	\$330	\$792	\$1,568	\$1,832	\$2,158	
1993 - 1996	\$332	\$795	\$1,580	\$1,845	\$2,181	
1997 - 2000	\$336	\$801	\$1,605	\$1,872	\$2,227	
2001 - 2004	\$343	\$812	\$1,646	\$1,915	\$2,302	
2005 - 2007	\$343	\$812	\$1,646	\$1,916	\$2,302	
2008 - 2010	\$343	\$812	\$1,647	\$1,917	\$2,304	
2011 - 2013	\$346	\$818	\$1,670	\$1,941	\$2,346	
By Class	\$951			5th Year Rate Change		1%

**Documentation for Information Request #12**

**Cruiser**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
Model Year					
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				
MC Total	0%				

**Sport**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
Model Year					
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				
MC Total	0%				

**Dual**

% From Adequate	Engine Size				
	100 CC & Less	101 - 400 CC	401 - 750 CC	751 - 1100 CC	1101 CC & Greater
Model Year					
1982 & Older	0%	-5%	0%	0%	0%
1983 - 1986	0%	0%	0%	0%	0%
1987 - 1992	0%	0%	0%	0%	0%
1993 - 1996	0%	0%	0%	0%	0%
1997 - 2000	0%	0%	0%	0%	0%
2001 - 2004	0%	0%	0%	0%	0%
2005 - 2007	0%	0%	0%	0%	0%
2008 - 2010	0%	0%	0%	0%	0%
2011 - 2013	0%	0%	0%	0%	0%
By Class	0%				
MC Total	0%				

**Documentation for Information Request #15**

This analysis measures the rate changes required to move Urban Taxes to their currently calculated indicated rate.

- (1) The annual rate change given is the minimum cap that may be applied to the rates and still move all rates with 5% of indicated in the given time period. The rate will either be increased by the amount required to move to adequate, or the cap, whichever is less.
- (2) For classes with high loss trends, it is likely that the indicated rate will increase in the future, and thus require more rate programs to get current rates to an adequate level.

	2011 Written Exposures	2012 Current	2013 Indicated
A - Small Cities	145	\$1,626	\$3,449
B - Large Cities	99	\$2,889	\$3,710
C - Regina & Saskatoon	312	\$3,432	\$4,046
Total	555	\$2,865	\$3,831

**Within 5% of Adequate in 3 Years**

Annual Cap: 26.4%

	2013 Proposed	% From Adequate	% Change from Current	2014 Proposed	% From Adequate	% Change from Current	2015 Proposed	% From Adequate	% Change from Current
A - Small Cities	\$2,055	-40%	26%	\$2,598	-25%	60%	\$3,284	-5%	102%
B - Large Cities	\$3,652	-2%	26%	\$3,710	0%	28%	\$3,710	0%	28%
C - Regina & Saskatoon	\$4,046	0%	18%	\$4,046	0%	18%	\$4,046	0%	18%
Total	\$3,457		21%	\$3,609		26%	\$3,788		32%

**Within 5% of Adequate in 5 Years**

Annual Cap: 15.1%

	2013 Proposed	% From Adequate	% Change from Current	2014 Proposed	% From Adequate	% Change from Current	2015 Proposed	% From Adequate	% Change from Current
A - Small Cities	\$1,872	-46%	15%	\$2,155	-38%	33%	\$2,480	-28%	53%
B - Large Cities	\$3,325	-10%	15%	\$3,710	0%	28%	\$3,710	0%	28%
C - Regina & Saskatoon	\$3,950	-2%	15%	\$4,046	0%	18%	\$4,046	0%	18%
Total	\$3,297		15%	\$3,493		22%	\$3,578		25%

	2016 Proposed	% From Adequate	% Change from Current	2017 Proposed	% From Adequate	% Change from Current
A - Small Cities	\$2,854	-17%	76%	\$3,285	-5%	102%
B - Large Cities	\$3,710	0%	28%	\$3,710	0%	28%
C - Regina & Saskatoon	\$4,046	0%	18%	\$4,046	0%	18%
Total	\$3,676		28%	\$3,788		32%

**Saskatchewan Government Insurance  
2013 Rate Program  
Documentation for Information Request #18  
Class PT - Urban vs Rural**

**Class PT Urban**

Accident Year	Earned Exposures	Ultimate Claims	Ultimate Losses	Written Premium	Ultimate Frequency	Ultimate Severity	Pure Premium	Loss Ratio
2003	541	504	1,549,521	1,578,246	0.932	3,074	2,864	98%
2004	551	415	843,353	1,646,269	0.753	2,032	1,531	51%
2005	559	455	1,102,850	1,469,700	0.814	2,424	1,973	75%
2006	589	359	911,778	1,670,956	0.610	2,540	1,548	55%
2007	625	410	1,319,218	1,675,217	0.656	3,218	2,111	79%
2008	629	397	2,436,699	1,706,734	0.631	6,138	3,874	143%
2009	645	547	1,583,382	1,816,997	0.848	2,895	2,455	87%
2010	591	585	3,137,902	1,644,387	0.990	5,364	5,309	191%
2011	558	542	1,840,923	1,582,261	0.971	3,397	3,299	116%
2012	247	259	975,200	844,727	1.049	3,765	3,948	115%
3 year loss ratio		146%						
5 year loss ratio		131%						
8 year loss ratio		107%						

**Class PT Rural**

Accident Year	Earned Exposures	Ultimate Claims	Ultimate Losses	Written Premium	Ultimate Frequency	Ultimate Severity	Pure Premium	Loss Ratio
2003	158	54	125,395	176,320	0.342	2,322	794	71%
2004	144	46	322,432	168,521	0.319	7,009	2,239	191%
2005	121	47	180,487	134,173	0.388	3,840	1,492	135%
2006	100	25	92,522	126,264	0.250	3,701	925	73%
2007	88	18	87,446	114,067	0.205	4,858	994	77%
2008	78	21	69,522	107,877	0.269	3,311	891	64%
2009	66	16	62,137	99,638	0.242	3,884	941	62%
2010	112	30	57,363	206,695	0.268	1,912	512	28%
2011	153	39	128,693	254,272	0.255	3,300	841	51%
2012	68	19	45,492	120,784	0.279	2,394	669	38%
3 year loss ratio		40%						
5 year loss ratio		46%						
8 year loss ratio		62%						



Documentation for Information Request # 25

Saskatchewan Government Insurance  
2013 Rate Program

Ratemaking date as of: 31/05/2012

Summary of Exhibit 2 - Premium Trends by Class

Please note that while past premium trends are listed, they were not used in the indications. Average rating year premium was selected based on the most current year of data trended to the rating period.

Vehicle Class	Past Premium Trend	Future Premium Trend	Notes from Exhibit 2
<b>CLEAR-Rated Vehicles</b>	3.6%	3.6%	Trend has definitely slowed from the past, but remains quite positive. The increase from 2011/2010 to 2012/2011 was the lowest increase in the ten years of increases. Assume that it will be consistent with the past four years, but not necessarily as low as the dramatic change that occurred in the last year.
A - Commercial Light Trucks	0.0%	0.0%	Too much variation in the past to reliably pick a trend. The last two years may indicate a positive trend, but it's just too volatile to conclude yet. Review next year in light of this information. Last year selected was 0%, selected it again this year.
F - Farm Light Truck - 1994 & Newer	2.9%	2.9%	Consistent historical increases. Last year's 2.9% selection is reasonable, select the 4-yr trend which is essentially the same as the previous selection.
LV - Private Passenger Vehicles (PPV)	3.6%	3.6%	The most recent year had a much smaller increase than any prior years. Recent years show a clearly different trend than earlier years. Select 4-yr assuming that it will continue at a lower rate, but not as extreme as 2011/2012.
LV - PPV - Farm Cars	2.9%	2.9%	As a class, we're seeing a decline in exposures, but the premium per exposure is growing reliably.
LV - PPV - Farm SUVs and Vans	2.6%	2.6%	The last 4 years have seen consistent increases at a lower rate than the historical increases in premium per exposure. Select trend based on the new lower level of drift.
LV - Police Cars	1.8%	1.8%	Was an increasing trend from 2006-2011, but stagnant in 2012. Assume that it will still be a smaller positive trend in the future.
LV - Police Trucks, Vans & SUVs	4.0%	4.0%	Recent years show greater increases than the roughly 4% indicated by prior years, but quite volatile and the 2012 year has a much smaller increase. Overall, looks to be about 4% long-term. Select 6-year trend close to that.
LV - UDrives	1.4%	1.4%	2011/2010 was an extreme year. This class has volatile premium per exposure. Select long-term trend to get the best estimate.
PT - Taxis (Rural)	4.0%	4.0%	2011/2010 small increase appears to be a bit of an anomaly. Select a mid-long term trend (7 yr) to reduce its impact.
<b>Conventionally Rated Vehicles</b>			
Ambulances	0.0%	0.0%	Ambulances have a maximum fee, which most vehicles receive. No premium trend expected.
A - Commercial Vehicles:			
Heavy Trucks and Vans IRP	-1.3%	-1.3%	Sustained small decreasing trend since 2004-2005. Select 7-year trend to capture this trend accordingly.
Heavy Trucks and Vans Non-IRP	0.4%	0.4%	Recent years have seen this trend move from a positive 2% to a very recent trend below 1%. The last three years have shown it likely that the larger historical positive trend has ended, selecting lower trend.
Power Units IRP	-1.0%	-1.0%	2012/2011 dropped significantly. Last year's -1% selection seems like a good estimate to keep. In general, the trend seems to be a small negative trend since 2006/2005.
Power Units Non-IRP	0.5%	0.5%	Consistent trend over the historical years. Go with 8-year trend to smooth a bit of the volatility, but all possible trend selections are really about the same.
C & D - Commercial Vehicles:			
Heavy Trucks and Vans	0.3%	0.3%	Slight positive trend indicated, despite a couple years of decreasing average premium per exposure. Select slight trend, but monitor next year to see how it goes.
Power Units	0.8%	0.8%	See notes as for class C&D HTV, but exclude the volatile 2006-2008 years' changes.
F - Farm Vehicles:			
Heavy Trucks and Vans	5.6%	5.6%	Given the 2012/2011 smaller increase, need to decrease the trend from last year's 6%. Valid selections seem to range from 5% to 6.25%. Select average of 4-yr and 5-yr trends to get a good mid-range estimate.
Light Trucks - 1993 & Older	0.4%	0.4%	Smaller positive trend makes sense for a class of vehicles that is restricted to only model years 1993 and older. 2012 is in line with recent small increases. Select 6-year trend.
Power Units	6.1%	6.1%	Decrease in 2012/2011. Past selection was 6%. Keeping it about the same seems to make sense given the long-term trend.
Hearses	0.0%	0.0%	Flat fee, no trend selected.
L - Dealer Plates	-0.2%	-0.2%	Was 0% in the past, but recent experience shows that it could be a slight negative trend. Select 7-year trend.
L - Snowmobile Dealers	0.0%	0.0%	Flat fee, no trend selected.

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Vehicle Class	Past Premium Trend	Future Premium Trend	Notes from Exhibit 2
LV - Antiques	0.0%	0.0%	Almost no fluctuation at all in premium per exposure because it's a flat fee of \$66 per vehicle. No trend selected.
LV - Buses	-0.9%	-0.9%	Clear negative trend indicated. Select 4-yr average.
LV - Buses (Restricted)	-1.0%	-1.0%	Same as LV - Bus
LV - Motorcycles	1.9%	1.9%	Clear long-term positive trend. Trend was smaller in 2010/2009 and 2011/2010 though, so the positive trend is not as high as the earlier past. Select 5-year average.
LV - Motorhomes	1.6%	1.6%	Sustained long-term positive trend, with a smaller trend in 2012/2011 so far. Select 5-year trend.
MT - Snowmobiles	0.0%	0.0%	Flat fee premium for snowmobiles.
PB - Passenger Inter-city Buses	1.9%	1.9%	2011/2010 year has large impact. Select mid-term trend to capture the recent trend increase, but not too much of the single large year.
PC - Passenger City Buses	1.0%	1.0%	Last year's selection of 1% is reasonable in light of the new information and recent years.
PS - Passenger School Buses	1.4%	1.4%	Recent years trend is a bit lower than prior years. Select 5 year trend to capture it.
PT - Taxis	2.7%	2.7%	Two recent years at about 3-4% increases, and then the 2012/2011 year at 0%. Clearly need to decrease selection from last year's 4% future trend, but still concerned about recent higher increases.
<b>Trailers</b>			
F - Trailers	1.6%	1.6%	Clear positive trend. Looks like recent years' trend may be a bit lower than the long-term. Since only a couple recent years are below the long-term higher level, selected a 5-yr trend to capture a mix of new experience and prior years.
LT - Trailer Dealers/Movers	0.0%	0.0%	Too volatile to show any trend as being correct, positive or negative.
T - Personal Trailers	0.5%	0.5%	Given the most recent 4 years, about 0.5% is appropriate as the estimate for the future. Prior to that, there was a clear positive trend, but it has not continued.
T - Utility	0.0%	0.0%	Charged a flat fee of \$20.
TS - Commercial Trailers	1.0%	1.0%	Premium trend was declining, then near constant, and has now started growing since 2010/2009. May not grow as fast as the larger jump in 2012/2011, but expected to keep the positive trend going forward.
<b>Miscellaneous Classes</b>			
A - Excess Value	0.0%	0.0%	Fixed rate per value increment, no premium trend expected.
C&D - Non-Resident	0.0%	0.0%	Flat fee, no trend selected.
C&D - Excess Value	0.0%	0.0%	Flat rate for each value increment.
Industrial Tracked Vehicles	0.0%	0.0%	Charged a flat fee.
LV - Motorized Bicycle	0.0%	0.0%	Charged a flat fee.
PV - Converted Vehicles	0.0%	0.0%	No clear positive or negative trend.
PV - Heavy Trucks and Vans	5.2%	5.2%	Large impact whether 2007/2008 is included in the trend selection. Select long-term trend to reduce its impact, but exclude 2000-2003 changes since they seem to follow a lower trend that hasn't been repeated since then.
PV - Power Units	3.5%	3.5%	Year-over-year changes very volatile, but clearly a positive trend. Select 3.5% after consideration of the trends using various historical periods.
TS - Excess Value	0.0%	0.0%	Charged flat rate.

Documentation for Information Request # 26

Saskatchewan Government Insurance  
2013 Rate Program

Ratemaking date as of: 31/05/2012

Summary of Exhibit 4 - Exposure Trends by Class

Vehicle Class	Exposure Trend 2012	Exposure Trend 2013 - 2014	Notes
<b>CLEAR-Rated Vehicles</b>	2.75%	2.50%	The 2012 exposure trend is largely affected by the 2012/2011 year over year growth from 2011/2010. The actual 2012 exposures are higher than the 2011 exposures (especially in the spring) due to a mild spring. Overall, for 2012 we can expect that exposures will be higher than the long-term average, but not by much as the rest of the year should fall in line with the long-term average. Also, the weighted average of trends selected on individual classes that make up CLEAR yields a 2012 trend of 2.77%, so this 2012 selection should be close.
A - Commercial Light Trucks	0.00%	0.00%	Was a significant declining trend from 2005-2010, but seems to have stabilized since then (2010 and 2011 very close). Even 2012 so far is very close with 77 as compared to 79 at this point in 2011.
F - Farm Light Truck - 1994 & Newer	3.00%	4.00%	2012 exposure trend adjusted downward for actual 2011-2012 experience. Longer-term trend used for 2013-2017.
LV - Private Passenger Vehicles (PPV)	3.00%	2.75%	2012 exposure trend adjusted upward for actual 2011-2012 experience. Longer-term trend used for 2013-2017.
LV - PPV - Farm Cars	-12.00%	-10.00%	2012 exposure trend adjusted downward for actual 2011-2012 experience. Longer-term trend used for 2013-2017.
LV - PPV - Farm SUVs and Vans	-2.50%	-2.50%	Trend has become decidedly negative in the past few years. Expect that this will continue, but not as extreme as the Farm Cars negative trend.
LV - Police Cars	-8.00%	-2.00%	2012 exposure trend adjusted downward for actual 2011-2012 experience. Although volatile, the recent large decreases in exposures warrant a moderate negative expected long term trend.
LV - Police Trucks, Vans & SUVs	0.00%	5.00%	2012 exposure trend adjusted downward for actual 2011-2012 experience. Longer-term trend used for 2013-2017.
LV - Udrives	10.00%	6.50%	2012 exposure trend adjusted upward for actual 2011-2012 experience. Longer-term trend used for 2013-2017.
PT - Taxis (Rural)	15.00%	15.00%	Large growth since 2009. It seems to be slowing in 2012 so far, but should remain very positive.
<b>Conventionally Rated Vehicles</b>			
Ambulances	1.00%	1.00%	Small, persistent positive trend evident with some fluctuations year-to-year. Recent negative 2011/2010 over 2010/2009 and 2012 Jan-May over 2011 Jan-May give pause to continuing the same 2-3% longer-term trend.
A - Commercial Vehicles:			
Heavy Trucks and Vans IRP	3.00%	3.00%	Volatile year-over-year, but has a noticeable positive long-term trend. With 2012 growing from 2011, we can see this trend continuing.
Heavy Trucks and Vans Non-IRP	7.00%	7.00%	Noticeable long-term significant positive trend that has decreased over the past few years. 2012 Jan-May is still 7.5% over 2011 Jan-May.
Power Units IRP	0.00%	0.00%	Volatile year-over-year, with no noticeable trend over the long term. Although 2012/2011 decreased from 2011/2010, Jan-May 2012 has grown as compared to Jan-May 2011. Select 0% trend as a result.
Power Units Non-IRP	15.00%	8.00%	Very large amount of exposures so far in 2012. Can expect the significant long-term positive premium trend to continue, maybe increase given 2012 experience.
C & D - Commercial Vehicles:			
Heavy Trucks and Vans	3.00%	3.50%	Clear long-term positive trend. Expect it will continue, but 2012 Jan-May not as much of an increase over 2011 Jan-May. Trends adjusted downward slightly accordingly.
Power Units	15.00%	12.00%	Very noticeable recent large growth in exposures. Expect future to be more like the recent 5 years rather than the earlier years, but all trends affected heavily by the 2012/2011 record increase. Adjusted up the 2012 forecast to account for this somewhat.
F - Farm Vehicles:			
Heavy Trucks and Vans	-7.00%	-5.00%	Persistent significant negative trend. Recent years have it decreasing by more than the long-term average (especially 2012/2011 and 2011/2010). Select -7% for 2012 given that 2012 Jan-May is 10% less than 2011 Jan-May. 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.
Light Trucks - 1993 & Older	-13.00%	-13.00%	Consistent strong negative trend over past 5-6 years. Selected with regard to 5-6 yr avg trends.
Power Units	15.00%	12.00%	Clear long-term strong positive trend. Trend for 2012 year impacted by large year-over-year increase for Jan-May 2012 as compared to Jan-May 2011. 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%	Very volatile year-to-year. Select using long-term trends as a result. 2012 has a significant decrease from 2011 so far, so modify the 2012 trend accordingly.

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Vehicle Class	Exposure Trend 2012	Exposure Trend 2013 - 2014	Notes
L - Dealer Plates	0.00%	1.00%	Long term positive trend, but most recent two years have a lower trend. First 6 months of 2012 have fewer exposures than first 6 months of 2011. Assume that long-term trend is still positive, but reduced from recent experience. Use last 4 years as representative of long-term future. Trend for 2012 set to 0% due to Jan-May experience so far.
L - Snowmobile Dealers	2.00%	2.00%	Too volatile to select anything other than very-long term trend. Last year, 2% was selected, and it seems very reasonable given the data.
LV - Antiques	8.50%	7.00%	2012 exposure trend adjusted upward for actual 2011-2012 experience. Semi-reliable longer-term trend used for 2013-2017.
LV - Buses	4.00%	4.00%	Exposures consistently increased to 2008, then declined to 2010, increase in 2011-2012. Future trend should be positive, but not as large as it was before the decline.
LV - Buses (Restricted)	0.00%	0.00%	
LV - Motorcycles	7.50%	5.00%	Long-term trend is 10%, but rate increases on August 4, 2012 will likely cause future exposures to decrease. Select 5% for all years after 2012 to represent a mitigated trend, and keep 10% as the 2012 trend consistent with 2012 experience to date and the long-term trend.
LV - Motorhomes	1.00%	0.00%	No clear trend in recent years. Early years had a clear negative trend, but that seems to have disappeared. 2012 has positive growth. Select 0% for future, and 1% for 2012.
MT - Snowmobiles	5.00%	3.00%	Very seasonal class. Year 2011 had dramatically low exposures due to lack of snowfall, but seems to be back up in 2012. Long term trend is positive, so select positive trend. Select higher trend for 2012 because of abnormally low 2011 year (trend will be applied to months from that year).
PB - Passenger Inter-city Buses	8.00%	8.00%	Volatile, but positive trend.
PC - Passenger City Buses	1.00%	1.00%	Volatile, but slightly positive.
PS - Passenger School Buses	0.00%	0.00%	No clear trend, just randomness. The level of 2010-2011 exposures is about the same as it was back in 2001-2002.
PT - Taxis	5.00%	0.00%	Long-term trend indicates no clear trend, but the 2012 year has huge exposure growth over 2011. Need to keep an eye on this next year to see if 2012 is just a one-time spike, or the beginning of a positive trend. Selected 2012 trend with consideration to both the long-term trend and the 2012 experience so far.
<b>Trailers</b>			
F - Trailers	7.50%	6.50%	Clear, consistent, long-term positive trend. The 2012 year has more exposure growth than the long-term trend, so increase the 2012 trend to consider that impact. 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.
LT - Trailer Dealers/Movers	2.00%	2.00%	A lot of year-over-year volatility. Go with the longer-term trends which seem to indicate a small positive trend.
T - Personal Trailers	11.00%	9.00%	Clear long-term significant positive trend. Higher exposure growth in 2012 so far, so increase the 2012 trend accordingly.
T - Utility	4.50%	4.50%	4.5% was selected last year, and seems very reasonable given both the most recent year exposure growths as well as the mid- to longer-term trends.
TS - Commercial Trailers	8.00%	7.00%	Past two years have had a bit larger growth than the long-term average. Expect to revert back to a longer-term average after the higher 2012 year of growth.
<b>Miscellaneous Classes</b>			
A - Excess Value	8.00%	8.00%	Very volatile trend, but large and positive over the long-term. Select 8% considering long-term historical trends.
C&D - Non-Resident	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%	Very volatile trend, but large and positive.
Industrial Tracked Vehicles	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%	Class has very few exposures remaining due to large negative trend. Assume it will continue.
PV - Converted Vehicles	0.00%	0.00%	-
PV - Heavy Trucks and Vans	1.00%	1.00%	Small, persistent positive trend evident with some fluctuations year-to-year. Recent negative 2011/2010 over 2010/2009 large drop gives pause to continuing the same longer-term trend.
PV - Power Units	0.00%	0.00%	-
TS - Excess Value	12.00%	12.00%	Volatile long-term positive trend.

**Summary of Loss Trends by Group:**  
Heavy, Light excluding Ambulance and Motorcycle,  
Ambulance, Motorcycle and Trailers



**Saskatchewan Government Insurance  
2013 Rate Program  
Loss Trends by Coverage  
Class Group: Heavy**

**Heavy Classes:**

A - Heavy Trucks IRP, A - Heavy Trucks Non-IRP, A - Power Units IRP, A - Power Units Non-IRP, CD - Heavy Trucks, CD - Power Units, Farm Vehicles - Heavy Trucks, Farm Vehicles - Power Units

**Cover 21 - Damage Liability to Others Auto**

Selected Trends	Frequency	Severity	Pure Premium
Past	-0.50%	0.00%	-0.50%
Future	-0.50%	0.00%	-0.50%

Frequency: 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. Severity: Graph relatively flat from 2004 onward. No past trend, and no expectations of the future differing from the past.

**Cover 22 - Damage Liability to Others Property**

Selected Trends	Frequency	Severity	Pure Premium
Past	-5.00%	5.00%	-0.25%
Future	-5.00%	5.00%	-0.25%

Frequency: Past Trend: Based on mid term trends. Future Trend: Equal to past trend, no changes expected. Severity: Past Trend: Based on 7 year trend. Future Trend: Consistent with past trend, no changes expected.

**Cover 23 - Loss of Use**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	0.00%	-3.00%
Future	-3.00%	0.00%	-3.00%

Frequency: Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected. Severity: No clear trend. Assume flat 0% trend for both past and future as a result.

**Cover 31 - Damage to Own Vehicle**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.50%	2.00%	-0.55%
Future	-0.50%	0.00%	-0.50%

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

**Cover 32 - Comprehensive Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	2.90%	3.03%	6.02%
Future	2.90%	3.03%	6.02%

Frequency: 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. Severity: 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.

**Cover 33 - Glass Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	41.00%	-8.40%	29.15%
Future	41.00%	-6.00%	32.54%

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

**Cover 34 - Deductible**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No trends have been selected due to randomness associated with this coverage.

**Cover 41 - Fire/Lightning/Explosion**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.66%	3.17%	3.85%
Future	0.66%	3.76%	4.44%

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

**Cover 42 - Theft Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	-1.39%	6.23%	4.75%
Future	-1.39%	6.23%	4.75%

Frequency: Past Trend: Based on 7 year trend. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend, no changes expected.

**Damage Catastrophes**

Selected Trends	Frequency	Severity	Pure Premium
Past	3.50%	0.00%	3.50%
Future	3.50%	0.00%	3.50%

Frequency: Past Trend: Based on long term trend. Future Trend: Equal to past trend. Severity: 2011 costs are unusually low, no clear trend. Possible reason why this severity is not climbing the same as claim cover code 32: paintless dent removal. This procedure isn't very new any more, but reduces the cost of repairing small hail damage.

**Appeal**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	10.00%	6.70%
Future	-4.00%	10.00%	5.60%

Frequency: Past Trend: Recent years still have significant development, prefer long term trend with consideration given to mid-term and short-term trends as well. Future Trend: The Auto Fund had been successful at winning appeal claims. Recent figures show that the Auto Fund won 23 out of the last 24 appeals. Expect future frequency trend will be more negative than past. Severity: Past Trend: Select from trends excluding 2007 as one large claim is causing a spike in the data. In 2004, started using lawyers instead of injury reps which caused severity to increase. Select 8 year trend excluding 2007. Future Trend: Don't know each year if we will hire council, or how many. Set equal to past trend.

**Care Benefits**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	-3.00%	-2.03%
Future	0.00%	-3.00%	-3.00%

Frequency: Past Trend: Compromise between older and newer trends. Future Trend: Recent years have decreasing trend. Committee unable to determine a definite reason why, but from the data the persistent positive trend from 2001 has stopped since 2007. 2011 has increased over 2010, so no trend for future seems appropriate. Severity: 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.

**Income Replacement**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	8.00%	4.76%
Future	-3.50%	8.00%	4.22%

Frequency: Past Trend: Based on longer term trends with high R<sup>2</sup>. Future Trend: Move towards more recent trends. New years still very immature for this long-tailed injury line, so don't fully trust either the 2010 large drop or the 2011 slight increase. Severity: Past Trend: Selected 7.5% for last rate program, and 2011 continues to increase. As well, high R<sup>2</sup> for 8-9%. Future Trend: Set equal to past trend. No reason to expect a change in the future.



**Death**

Selected Trends	Frequency	Severity	Pure Premium
Past	2.00%	3.50%	5.57%
Future	2.00%	3.50%	5.57%

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

**Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	-15.00%	10.00%	-6.50%
Future	-15.00%	10.00%	-6.50%

Frequency: Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Selection consistent with last rate program, as well as mid to long term trends. Again, 2011 year is far to immature to trust at all. Future Trend: Equal to past trend, no changes expected.

**Non Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	15.00%	15.00%
Future	0.00%	15.00%	15.00%

Frequency: No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again. Severity: Past Trend: Select long term trend. Future Trend: Equal to past trend.

**Out of Province**

Selected Trends	Frequency	Severity	Pure Premium
Past	-10.00%	6.00%	-4.60%
Future	-5.00%	6.00%	0.70%

Frequency: Past Trend: Selection based 4 and 5 year trend. Future Trend: Recent trends still negative but not as steep. Severity: Past Trend Dedicated increase from 2005 and forward. Future Trend: Equal to past trend.

**Medical Expenses excluding Funding**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.00%	6.00%	3.88%
Future	-2.00%	5.00%	2.90%

Frequency: 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. Severity: 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.

**Permanent Impairment**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.50%	0.00%	0.50%
Future	0.50%	0.00%	0.50%

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

**Tort Injury**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	0.00%	-3.00%
Future	0.00%	0.00%	0.00%

Frequency: 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. Severity: No clear trend.

**Tort Liability**

Selected Trends	Frequency	Severity	Pure Premium
Past	4.00%	5.00%	9.20%
Future	0.00%	5.00%	5.00%

Frequency: 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. Severity: Past Trend: Based on long term trends. Future Trend: No reason to expect trend will change in the future.

**Saskatchewan Government Insurance****2013 Rate Program****Loss Trends by Coverage****Class Group: Light excl Ambulances and Motorcycles****Light Classes:**

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

**Cover 21 - Damage Liability to Others Auto**

Selected Trends	Frequency	Severity	Pure Premium
Past	-0.50%	2.50%	1.99%
Future	-0.50%	3.00%	2.49%

Frequency: 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. Severity: Past Trend: In available trends, consistent trend since 2003. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 22 - Damage Liability to Others Property**

Selected Trends	Frequency	Severity	Pure Premium
Past	-8.00%	12.00%	3.04%
Future	-8.00%	10.00%	1.20%

Frequency: 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. Severity: 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.

**Cover 23 - Loss of Use**

Selected Trends	Frequency	Severity	Pure Premium
Past	-1.50%	4.50%	2.93%
Future	-1.50%	4.50%	2.93%

Frequency: Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid to long term trends. Future Trend: 2012 was a mild winter, but unsure of what 2013 will bring. Future trend set equal to past trend.

**Cover 31 - Damage to Own Vehicle**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	0.50%	1.51%
Future	1.00%	1.00%	2.01%

Frequency: Past Trend: Based on mid term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid term trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 32 - Comprehensive Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	5.00%	5.00%
Future	0.00%	5.00%	5.00%

Frequency: No clear trend. Could be seen as decreasing from 2001-2011 or increasing from 2006-2011. Select 0%. Severity: Past Trend: Based on mid term trends. Future Trend: Equal to past trends, no changes expected.

**Cover 33 - Glass Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	40.00%	-8.00%	28.80%
Future	40.00%	-5.00%	33.00%

Frequency: 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. Severity: 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.

**Cover 34 - Deductible**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No trends have been selected due to randomness associated with this coverage.

**Cover 41 - Fire/Lightning/Explosion**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	6.00%	-0.36%
Future	-6.00%	6.50%	0.11%

Frequency: Past Trend: Based on mid-long term trends. Future Trend: Equal to past trend, no changes expected. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 42 - Theft Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	7.00%	0.58%
Future	-6.00%	7.50%	1.05%

Frequency: Past Trend: Based on mid-short term trends. Future Trend: Based on recent trends, expected to continue. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Damage Catastrophes**

Selected Trends	Frequency	Severity	Pure Premium
Past	3.50%	0.00%	3.50%
Future	3.50%	0.00%	3.50%

Frequency: Past Trend: Based on long term trend. Future Trend: Equal to past trend. Severity: 2011 costs are unusually low, no clear trend. Possible reason why this severity is not climbing the same as claim cover code 32: paintless dent removal. This procedure isn't very new any more, but reduces the cost of repairing small hail damage.

**Appeal**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	10.00%	6.70%
Future	-4.00%	10.00%	5.60%

Frequency: Past Trend: Recent years still have significant development, prefer long term trend with consideration given to mid-term and short-term trends as well. Future Trend: The Auto Fund had been successful at winning appeal claims. Recent figures show that the Auto Fund won 23 out of the last 24 appeals. Expect future frequency trend will be more negative than past. Severity: Past Trend: Select from trends excluding 2007 as one large claim is causing a spike in the data. In 2004, started using lawyers instead of injury reps which caused severity to increase. Select 8 year trend excluding 2007. Future Trend: Don't know each year if we will hire council, or how many. Set equal to past trend.

**Care Benefits**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	-3.00%	-2.03%
Future	0.00%	-3.00%	-3.00%

Frequency: Past Trend: Compromise between older and newer trends. Future Trend: Recent years have decreasing trend. Committee unable to determine a definite reason why, but from the data the persistent positive trend from 2001 has stopped since 2007. 2011 has increased over 2010, so no trend for future seems appropriate. Severity: 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.

**Income Replacement**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	8.00%	4.76%
Future	-3.50%	8.00%	4.22%

Frequency: Past Trend: Based on longer term trends with high R<sup>2</sup>. Future Trend: Move towards more recent trends. New years still very immature for this long-tailed injury line, so don't fully trust either the 2010 large drop or the 2011 slight increase. Severity: Past Trend: Selected 7.5% for last rate program, and 2011 continues to increase. As well, high R<sup>2</sup> for 8-9%. Future Trend: Set equal to past trend. No reason to expect a change in the future.

**Death**

Selected Trends	Frequency	Severity	Pure Premium
Past	2.00%	3.50%	5.57%
Future	2.00%	3.50%	5.57%

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

**Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	-15.00%	10.00%	-6.50%
Future	-15.00%	10.00%	-6.50%

Frequency: Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Selection consistent with last rate program, as well as mid to long term trends. Again, 2011 year is far to immature to trust at all. Future Trend: Equal to past trend, no changes expected.

**Non Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	15.00%	15.00%
Future	0.00%	15.00%	15.00%

Frequency: No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again. Severity: Past Trend: Select long term trend. Future Trend: Equal to past trend.

**Out of Province**

Selected Trends	Frequency	Severity	Pure Premium
Past	-10.00%	6.00%	-4.60%
Future	-5.00%	6.00%	0.70%

Frequency: Past Trend: Selection based 4 and 5 year trend. Future Trend: Recent trends still negative but not as steep. Severity: Past Trend Dedicated increase from 2005 and forward. Future Trend: Equal to past trend.

**Medical Expenses excluding Funding**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.00%	6.00%	3.88%
Future	-2.00%	5.00%	2.90%

Frequency: 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. Severity: 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.

**Permanent Impairment**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.50%	0.00%	0.50%
Future	0.50%	0.00%	0.50%

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

**Tort Injury**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	0.00%	-3.00%
Future	0.00%	0.00%	0.00%

Frequency: 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. Severity: No clear trend.

**Tort Liability**

Selected Trends	Frequency	Severity	Pure Premium
Past	4.00%	5.00%	9.20%
Future	0.00%	5.00%	5.00%

Frequency: 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. Severity: Past Trend: Based on long term trends. Future Trend: No reason to expect trend will change in the future.

**Saskatchewan Government Insurance**  
**2013 Rate Program**  
**Loss Trends by Coverage**  
**Class Group: Ambulance**

Ambulances have been split out from other classes as they do not travel out of province.

**Cover 21 - Damage Liability to Others Auto**

Selected Trends	Frequency	Severity	Pure Premium
Past	-0.50%	2.50%	1.99%
Future	-0.50%	3.00%	2.49%

Frequency: 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. Severity: Past Trend: In available trends, consistent trend since 2003. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 22 - Damage Liability to Others Property**

Selected Trends	Frequency	Severity	Pure Premium
Past	-8.00%	12.00%	3.04%
Future	-8.00%	10.00%	1.20%

Frequency: 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. Severity: 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.

**Cover 23 - Loss of Use**

Selected Trends	Frequency	Severity	Pure Premium
Past	-1.50%	4.50%	2.93%
Future	-1.50%	4.50%	2.93%

Frequency: Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid to long term trends. Future Trend: 2012 was a mild winter, but unsure of what 2013 will bring. Future trend set equal to past trend.

**Cover 31 - Damage to Own Vehicle**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	0.50%	1.51%
Future	1.00%	1.00%	2.01%

Frequency: Past Trend: Based on mid term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid term trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 32 - Comprehensive Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	5.00%	5.00%
Future	0.00%	5.00%	5.00%

Frequency: No clear trend. Could be seen as decreasing from 2001-2011 or increasing from 2006-2011. Select 0%. Severity: Past Trend: Based on mid term trends. Future Trend: Equal to past trends, no changes expected.

**Cover 33 - Glass Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	40.00%	-8.00%	28.80%
Future	40.00%	-5.00%	33.00%

Frequency: 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. Severity: 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.

**Cover 34 - Deductible**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No trends have been selected due to randomness associated with this coverage.

**Cover 41 - Fire/Lightning/Explosion**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	6.00%	-0.36%
Future	-6.00%	6.50%	0.11%

Frequency: Past Trend: Based on mid-long term trends. Future Trend: Equal to past trend, no changes expected. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 42 - Theft Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	7.00%	0.58%
Future	-6.00%	7.50%	1.05%

Frequency: Past Trend: Based on mid-short term trends. Future Trend: Based on recent trends, expected to continue. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Damage Catastrophes**

Selected Trends	Frequency	Severity	Pure Premium
Past	3.50%	0.00%	3.50%
Future	3.50%	0.00%	3.50%

Frequency: Past Trend: Based on long term trend. Future Trend: Equal to past trend. Severity: 2011 costs are unusually low, no clear trend. Possible reason why this severity is not climbing the same as claim cover code 32: paintless dent removal. This procedure isn't very new any more, but reduces the cost of repairing small hail damage.

**Appeal**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	10.00%	6.70%
Future	-4.00%	10.00%	5.60%

Frequency: Past Trend: Recent years still have significant development, prefer long term trend with consideration given to mid-term and short-term trends as well. Future Trend: The Auto Fund had been successful at winning appeal claims. Recent figures show that the Auto Fund won 23 out of the last 24 appeals. Expect future frequency trend will be more negative than past. Severity: Past Trend: Select from trends excluding 2007 as one large claim is causing a spike in the data. In 2004, started using lawyers instead of injury reps which caused severity to increase. Select 8 year trend excluding 2007. Future Trend: Don't know each year if we will hire council, or how many. Set equal to past trend.

**Care Benefits**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	-3.00%	-2.03%
Future	0.00%	-3.00%	-3.00%

Frequency: Past Trend: Compromise between older and newer trends. Future Trend: Recent years have decreasing trend. Committee unable to determine a definite reason why, but from the data the persistent positive trend from 2001 has stopped since 2007. 2011 has increased over 2010, so no trend for future seems appropriate. Severity: 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.

**Income Replacement**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	8.00%	4.76%
Future	-3.50%	8.00%	4.22%

Frequency: Past Trend: Based on longer term trends with high R<sup>2</sup>. Future Trend: Move towards more recent trends. New years still very immature for this long-tailed injury line, so don't fully trust either the 2010 large drop or the 2011 slight increase. Severity: Past Trend: Selected 7.5% for last rate program, and 2011 continues to increase. As well, high R<sup>2</sup> for 8-9%. Future Trend: Set equal to past trend. No reason to expect a change in the future.



**Death**

Selected Trends	Frequency	Severity	Pure Premium
Past	2.00%	3.50%	5.57%
Future	2.00%	3.50%	5.57%

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

**Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	-15.00%	10.00%	-6.50%
Future	-15.00%	10.00%	-6.50%

Frequency: Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Selection consistent with last rate program, as well as mid to long term trends. Again, 2011 year is far to immature to trust at all. Future Trend: Equal to past trend, no changes expected.

**Non Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	15.00%	15.00%
Future	0.00%	15.00%	15.00%

Frequency: No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again. Severity: Past Trend: Select long term trend. Future Trend: Equal to past trend.

**Out of Province**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No risk for this coverage since ambulance does not travel out of province.

**Medical Expenses excluding Funding**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.00%	6.00%	3.88%
Future	-2.00%	5.00%	2.90%

Frequency: 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. Severity: 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.

**Permanent Impairment**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.50%	0.00%	0.50%
Future	0.50%	0.00%	0.50%

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

**Tort Injury**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	0.00%	-3.00%
Future	0.00%	0.00%	0.00%

Frequency: 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. Severity: No clear trend.

**Tort Liability**

Selected Trends	Frequency	Severity	Pure Premium
Past	4.00%	5.00%	9.20%
Future	0.00%	5.00%	5.00%

Frequency: 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. Severity: Past Trend: Based on long term trends. Future Trend: No reason to expect trend will change in the future.

**Saskatchewan Government Insurance**  
**2013 Rate Program**  
**Loss Trends by Coverage**  
**Class Group: Light - Motorcycles**

**Light Classes:**

Motorcycles

Motorcycles have been split out from other light classes due to unique injury trends.

**Cover 21 - Damage Liability to Others Auto**

Selected Trends	Frequency	Severity	Pure Premium
Past	-0.50%	2.50%	1.99%
Future	-0.50%	3.00%	2.49%

Frequency: 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. Severity: Past Trend: In available trends, consistent trend since 2003. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 22 - Damage Liability to Others Property**

Selected Trends	Frequency	Severity	Pure Premium
Past	-8.00%	12.00%	3.04%
Future	-8.00%	10.00%	1.20%

Frequency: 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. Severity: 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.

**Cover 23 - Loss of Use**

Selected Trends	Frequency	Severity	Pure Premium
Past	-1.50%	4.50%	2.93%
Future	-1.50%	4.50%	2.93%

Frequency: Past Trend: Based on mid to long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid to long term trends. Future Trend: 2012 was a mild winter, but unsure of what 2013 will bring. Future trend set equal to past trend.

**Cover 31 - Damage to Own Vehicle**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	0.50%	1.51%
Future	1.00%	1.00%	2.01%

Frequency: Past Trend: Based on mid term trends. Future Trend: Equal to past trend. Severity: Past Trend: Based on mid term trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 32 - Comprehensive Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	5.00%	5.00%
Future	0.00%	5.00%	5.00%

Frequency: No clear trend. Could be seen as decreasing from 2001-2011 or increasing from 2006-2011. Select 0%. Severity: Past Trend: Based on mid term trends. Future Trend: Equal to past trends, no changes expected.

**Cover 33 - Glass Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	40.00%	-8.00%	28.80%
Future	40.00%	-5.00%	33.00%

Frequency: 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. Severity: 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.

**Cover 34 - Deductible**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No trends have been selected due to randomness associated with this coverage.

**Cover 41 - Fire/Lightning/Explosion**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	6.00%	-0.36%
Future	-6.00%	6.50%	0.11%

Frequency: Past Trend: Based on mid-long term trends. Future Trend: Equal to past trend, no changes expected. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Cover 42 - Theft Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	-6.00%	7.00%	0.58%
Future	-6.00%	7.50%	1.05%

Frequency: Past Trend: Based on mid-short term trends. Future Trend: Based on recent trends, expected to continue. Severity: Past Trend: Based on available trends. Future Trend: See the notes in the intro to the loss trend committee exhibits.

**Damage Catastrophes**

Selected Trends	Frequency	Severity	Pure Premium
Past	3.50%	0.00%	3.50%
Future	3.50%	0.00%	3.50%

Frequency: Past Trend: Based on long term trend. Future Trend: Equal to past trend. Severity: 2011 costs are unusually low, no clear trend. Possible reason why this severity is not climbing the same as claim cover code 32: paintless dent removal. This procedure isn't very new any more, but reduces the cost of repairing small hail damage.

**Appeal**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	10.00%	6.70%
Future	-4.00%	10.00%	5.60%

Frequency: Past Trend: Recent years still have significant development, prefer long term trend with consideration given to mid-term and short-term trends as well. Future Trend: The Auto Fund had been successful at winning appeal claims. Recent figures show that the Auto Fund won 23 out of the last 24 appeals. Expect future frequency trend will be more negative than past. Severity: Past Trend: Select from trends excluding 2007 as one large claim is causing a spike in the data. In 2004, started using lawyers instead of injury reps which caused severity to increase. Select 8 year trend excluding 2007. Future Trend: Don't know each year if we will hire council, or how many. Set equal to past trend.

**Care Benefits**

Selected Trends	Frequency	Severity	Pure Premium
Past	1.00%	3.44%	4.47%
Future	0.00%	3.44%	3.44%

Frequency: Low claim volumes, not enough information to select a trend for this class on its own. Set equal to all vehicles excluding trailers & MC. Severity: Past Trend: Select trends excluding 2003 and 2005 because of large spikes in data. Future Trend: Equal to past trend, no changes expected.

**Income Replacement**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	14.53%	11.09%
Future	-3.50%	14.53%	10.52%

Frequency: Past Trend: Class has low claim volumes but a negative trend is apparent. Use trend for All Vehicles Excluding Trailers and Motorcycles. Future Trend: Use trend for All Vehicles Excluding Trailers and Motorcycles. Severity: 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.

**Death**

Selected Trends	Frequency	Severity	Pure Premium
Past	2.00%	3.50%	5.57%
Future	2.00%	3.50%	5.57%

Frequency: 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. Severity: 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.

**Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	-15.00%	10.00%	-6.50%
Future	-15.00%	10.00%	-6.50%

Frequency: Past Trend: Ignore 2011 as expected development quite high. Select based on long term trends. Future Trend: Equal to past trend. Severity: Past Trend: Selection consistent with last rate program, as well as mid to long term trends. Again, 2011 year is far to immature to trust at all. Future Trend: Equal to past trend, no changes expected.

**Non Economic Loss**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	15.00%	15.00%
Future	0.00%	15.00%	15.00%

Frequency: No clear trend. Since 2003, this coverage's frequency has increased, decreased back to the original level, and potentially begun to grow again. Severity: Past Trend: Select long term trend. Future Trend: Equal to past trend.

**Out of Province**

Selected Trends	Frequency	Severity	Pure Premium
Past	-10.00%	6.00%	-4.60%
Future	-5.00%	6.00%	0.70%

Frequency: Past Trend: Selection based 4 and 5 year trend. Future Trend: Recent trends still negative but not as steep. Severity: Past Trend Dedicated increase from 2005 and forward. Future Trend: Equal to past trend.

**Medical Expenses excluding Funding**

Selected Trends	Frequency	Severity	Pure Premium
Past	-5.96%	7.58%	1.17%
Future	-4.37%	7.37%	2.68%

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

**Permanent Impairment**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.26%	0.00%	-2.26%
Future	-2.26%	0.00%	-2.26%

Frequency: Past Trend: Based on mid to long term trends. Future Trend: Don't want to rely too heavily on 2011 as it is to immature. Set equal to past trend, as no changes expected. Severity: Past Trend: Lots of up and down between years. No apparent trend, especially since 2011 is immature. Future Trend: Set equal to past trend.

**Tort Injury**

Selected Trends	Frequency	Severity	Pure Premium
Past	-3.00%	0.00%	-3.00%
Future	0.00%	0.00%	0.00%

Frequency: 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. Severity: No clear trend.

**Tort Liability**

Selected Trends	Frequency	Severity	Pure Premium
Past	4.00%	5.00%	9.20%
Future	0.00%	5.00%	5.00%

Frequency: 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. Severity: Past Trend: Based on long term trends. Future Trend: No reason to expect trend will change in the future.

**Saskatchewan Government Insurance  
2013 Rate Program  
Loss Trends by Coverage  
Class Group: Light - Trailers**

**Trailer Classes:**

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

**Cover 21 - Damage Liability to Others Auto**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

Past and future frequency/severity trends set equal to 0% due to the low volume of claims.

**Cover 22 - Damage Liability to Others Property**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

Past and future frequency/severity trends set equal to 0% due to the low volume of claims.

**Cover 23 - Loss of Use**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

Past and future frequency/severity trends set equal to 0% due to the low volume of claims.

**Cover 31 - Damage to Own Vehicle**

Selected Trends	Frequency	Severity	Pure Premium
Past	-5.00%	Heavy or Light	NA
Future	-5.00%	Heavy or Light	NA

Frequency: Past Trend: Based on long term trends. Future Trend: Equal to past trend. Severity: Heavy classes will be given heavy CC31 severity trend, and light classes will be given light CC31 severity trend.

**Cover 32 - Comprehensive Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.50%	0.50%
Future	0.00%	0.50%	0.50%

Frequency: No clear trend. If extreme years 2007 and 2011 ignored, the pattern is quite flat. Severity: Past Trend: Gradual positive trend evident despite the yearly fluctuations. Based on 6 year trend. Future Trend: Equal to past trend, no changes expected.

**Cover 33 - Glass Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	35.57%	-7.11%	25.92%
Future	35.57%	-4.45%	29.54%

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

**Cover 34 - Deductible**

Selected Trends	Frequency	Severity	Pure Premium
Past	0.00%	0.00%	0.00%
Future	0.00%	0.00%	0.00%

No trends have been selected due to randomness associated with this coverage.

**Cover 41 - Fire/Lightning/Explosion**

Selected Trends	Frequency	Severity	Pure Premium
Past	-2.48%	6.00%	3.37%
Future	-2.48%	6.99%	4.34%

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

**Cover 42 - Theft Coverage**

Selected Trends	Frequency	Severity	Pure Premium
Past	-4.22%	5.44%	0.99%
Future	-4.22%	5.44%	0.99%

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

**Damage Catastrophes**

Selected Trends	Frequency	Severity	Pure Premium
Past	3.50%	0.00%	3.50%
Future	3.50%	0.00%	3.50%

Frequency: Past Trend: Based on long term trend. Future Trend: Equal to past trend. Severity: 2011 costs are unusually low, no clear trend. Possible reason why this severity is not climbing the same as claim cover code 32: paintless dent removal. This procedure isn't very new any more, but reduces the cost of repairing small hail damage.



Documentation for Information Request # 45  
 Saskatchewan Government Insurance  
 2013 Rate Program

**Break Even Margin Calculation:**

		Net Writ Prem Excl Malus/POP/PWD Cancel						
2013 PfAD Growth:	11,385,658	2011	737,496,739					
2014 PfAD Growth:	8,101,235	2012 to July	477,468,267					
Rating Yr PfAD Growth:	9,469,744			<b>24 Hr &amp; 8 Day</b>	<b>Cancellation</b>	<b>Permit Office</b>	<b>PWD</b>	
Rating Yr Permits/Cancel:	(2,410,400)			<b>Permits</b>	<b>Retention</b>	<b>Permits</b>	<b>Cancellations</b>	<b>Total</b>
Net:	7,059,345	2011	(1,207,931)	(1,378,516)	(622,276)	758,935	(2,449,787)	
Break Even Margin:	0.81%	2012 to July	(743,482)	(689,298)	(334,921)	454,814	(1,312,888)	
				<b>Permits</b>	<b>Cancel Ret</b>	<b>Permit Office</b>	<b>PWD Cancel</b>	
				<b>% of Prem</b>	<b>% of Prem</b>	<b>% of Prem</b>	<b>% of Prem</b>	<b>Total</b>
		2011	-0.1638%	-0.1869%	-0.0844%	0.1029%	-0.3322%	
Rating Yr Expected Prem:	876,608,918	2012 to July	-0.1557%	-0.1444%	-0.0701%	0.0953%	-0.2750%	

**Saskatchewan Auto Fund  
Admin Expenses & LAE  
Question # 47**

	Insured years Actual	Insured years Budget	Insured Yrs Variance	Claim Counts Actual	Claim Counts Budget	Claim Counts Variance	Admin per Insured Yr Actual	Admin per Insured Yr Budget	Admin per Insured Yr Variance	LAE per Claim Actual	LAE per Claim Budget	LAE per Claim Variance
<b>2006</b>												
Admin. Expenses	765,989	n/a					\$ 39					
Clms Adjusting Exp. -Direct				88,686	91,704	(3,018)				\$ 479	\$ 459	\$ 20
<b>2007</b>												
Admin. Expenses	791,165	755,591	35,574				\$ 46	\$ 44	\$ 2			
Clms Adjusting Exp. -Direct				97,337	88,478	8,859				\$ 480	\$ 503	\$ (23)
<b>2008</b>												
Admin. Expenses	824,805	798,050	26,755				\$ 51	\$ 49	\$ 2			
Clms Adjusting Exp. -Direct				97,153	90,121	7,032				\$ 473	\$ 547	\$ (74)
<b>2009</b>												
Admin. Expenses	845,368	830,401	14,967				\$ 55	\$ 61	\$ (6)			
Clms Adjusting Exp. -Direct				100,370	99,395	975				\$ 484	\$ 506	\$ (22)
<b>2010</b>												
Admin. Expenses	859,951	878,732	(18,781)				\$ 60	\$ 57	\$ 3			
Clms Adjusting Exp. -Direct				104,721	107,085	(2,364)				\$ 476	\$ 474	\$ 2
<b>2011</b>												
Admin. Expenses	869,823	872,346	(2,523)				\$ 61	\$ 65	\$ (4)			
Clms Adjusting Exp. -Direct				114,955	105,221	9,734				\$ 442	\$ 499	\$ (57)
<b>2012</b>												
Admin. Expenses	895,045	889,657	5,388				\$ 58	\$ 61	\$ (3)			
Clms Adjusting Exp. -Direct				111,556	110,860	696				\$ 507	\$ 494	\$ 13
<b>2013 BUDGET</b>												
Admin. Expenses		914,344						\$ 61				
Clms Adjusting Exp. -Direct					119,843					\$ 487		

**Note:** Auto Fund Redevelopment program expenses are included in administrative expenses above. However, Redevelopment costs are not included in the price of the product. Following is the actual administrative expense cost per insured year excluding Redevelopment costs:

	\$	Admin per insured yr
Redevelopment - 2006	1,296,000	\$ 37
Redevelopment - 2007	2,679,000	\$ 42
Redevelopment - 2008	4,251,000	\$ 46
Redevelopment - 2009	5,430,000	\$ 48
Redevelopment - 2010	6,691,000	\$ 52
Redevelopment - 2011	5,328,000	\$ 55
Redevelopment - 2012	4,357,000	\$ 53
Redevelopment - 2013	3,447,000	\$ 57

**Saskatchewan Government Insurance  
2013 Rate Program  
Breakdown of Written Premium**

Breakdown of net written premium from 2007 to 2017 showing each year's increment due to: rate changes, vehicle mix drift and vehicle fleet growth

Safe Driver Recognition program penalties and permit premiums have been excluded from all numbers.

Policy Year	Written Exposures	Written Premium After Incentives	Actual Change	Change in Written Exposures	Drift	Rate Change	Changes in Incentives	Calculated Change	Budgeted Written Premium*	Variance
2007	945,442	\$ 552,579,521				-3.55%			\$ 566,966,278	-2.54%
2008	996,044	\$ 599,116,561	8.42%	5.35%	3.03%	-3.55%	0.11%	4.57%	\$ 587,480,658	1.98%
2009	1,024,496	\$ 638,494,454	6.57%	2.86%	3.90%	0.70%	0.27%	7.32%	\$ 662,300,112	-3.59%
2010	1,044,605	\$ 697,069,168	9.17%	1.96%	7.24%	3.50%	0.16%	12.99%	\$ 706,606,911	-1.35%
2011	1,063,509	\$ 730,849,186	4.85%	1.81%	3.03%	0.00%	0.05%	4.85%	\$ 751,093,660	-2.70%
2012	1,143,415	\$ 801,481,429	9.66%	7.51%	1.80%	0.67%	-0.20%	10.40%	\$ 792,159,945	1.18%
Projected										
2013**	1,139,863	\$ 848,523,168	5.87%	-0.31%	3.42%	1.89%	0.42%	4.62%		
2014	1,174,912	\$ 927,711,084	9.33%	3.07%	3.42%	1.64%	-0.15%	8.51%		
2015	1,211,039	\$ 988,982,724	6.60%	3.07%	3.42%	0.00%	0.00%	6.60%		
2016	1,248,276	\$1,049,249,491	6.09%	3.07%	3.42%	0.00%	0.00%	6.60%		
2017	1,286,659	\$1,110,277,116	5.82%	3.07%	3.42%	0.00%	0.00%	6.60%		

\*Budget numbers based on proposed rate change and RSR surcharge of 1.03% and 1.23% respectively.

\*\*The 2013 Written Premium After Incentives has been reduced by \$10M as an estimate of the mid-term refund relating to the proposed rate changes.

**Saskatchewan Auto Fund  
Budgeted vs. Actual Losses  
2012 Calendar Year  
Information Request #66**

**Loss Comparison:**

	<b>2012 CY Budgeted Ultimate Loss</b>	<b>2012 CY Actual Loss</b>
<b>Damage</b>		
Total Damage Excl Catastrophes	393,554,759	401,525,714
Total Damage Catastrophes	12,714,564	12,199,467
Salvage Purchases - Net	-12,765,538	-14,683,409
<b>Total Damage</b>	<b>393,503,785</b>	<b>399,041,771</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>9,971,583</b>
<b>No Fault Injury</b>		
Care Benefits (Undiscounted)	33,396,044	26,828,760
Income Replacement (Undiscounted)	115,712,393	106,840,114
Defined Contribution (Undiscounted)	10,061,947	8,746,138
Death Benefits (Undiscounted)	31,430,771	23,244,400
Medical Expenses	46,460,960	50,990,410
Permanent Impairment	19,256,896	18,767,350
Appeals	1,990,097	1,899,184
<b>Total No Fault Injury</b>	<b>258,309,107</b>	<b>237,316,356</b>
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>20,831,568</b>
<b>No Fault Liability</b>		
Economic Loss	6,696,753	8,928,328
Out-of-Province Liability	7,604,407	9,545,833
<b>Total No Fault Liability</b>	<b>14,301,160</b>	<b>18,474,161</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-2,326,407</b>
<b>Tort</b>		
Tort Injury	630,775	580,584
Tort Liability	3,313,962	3,314,116
<b>Total Tort</b>	<b>3,944,737</b>	<b>3,894,700</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-1,396,779</b>
<b>Total Medical Funding</b>	<b>27,095,343</b>	<b>27,382,796</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>456,442</b>
<b>Other Reconciling Items</b>		
Manual Adjustments		1,414,686
Reconciling Items		-80,817
<b>Total Other Reconciling Items</b>	<b>0</b>	<b>1,333,869</b>
<b>Loss Adjusting Expenses</b>	<b>62,567,552</b>	<b>63,333,614</b>
<b>PfAD and Impact of Discounting</b>	<b>-54,809,548</b>	<b>-37,786,064</b>
<b>Total Claims Incurred</b>	<b>704,912,136</b>	<b>740,527,612</b>

**Frequency & Severity Comparison:**

	<b>2012 CY Budgeted Claim Counts</b>	<b>2012 CY Budgeted Frequency per 1000 Exposures</b>	<b>2012 CY Budgeted Incurred Loss</b>	<b>2012 CY Budgeted Claim Severity</b>	<b>2012 CY Actual Claim Counts</b>	<b>2012 CY Actual Frequency per 1000 Exposures</b>	<b>2012 CY Actual Incurred Loss</b>	<b>2012 CY Actual Claim Severity</b>
<b>Damage</b>								
Total Damage Excl Catastrophes	101,218	93.09551	380,789,221	3,762.08	96,529	88.08806	386,842,304	4,007.51
Total Damage Catastrophes	3,912	3.59844	12,714,564	3,249.82	4,350	3.96960	12,199,467	2,804.48
<b>Total Damage</b>	<b>105,130</b>	<b>96.69395</b>	<b>393,503,785</b>	<b>3,743.02</b>	<b>100,879</b>	<b>92.05767</b>	<b>399,041,771</b>	<b>3,955.64</b>
<b>No Fault Injury Benefits</b>	<b>5,372</b>	<b>4.94097</b>	<b>258,309,107</b>	<b>48,083.96</b>	<b>5,245</b>	<b>4.78588</b>	<b>237,316,356</b>	<b>45,250.52</b>
<b>No Fault Liability</b>	<b>67</b>	<b>0.06183</b>	<b>6,696,753</b>	<b>99,616.59</b>	<b>94</b>	<b>0.08578</b>	<b>8,928,328</b>	<b>94,982.21</b>
<b>No Fault Out-of-Province</b>	<b>149</b>	<b>0.13697</b>	<b>7,604,407</b>	<b>51,063.32</b>	<b>180</b>	<b>0.16426</b>	<b>9,545,833</b>	<b>53,032.41</b>
<b>Tort Accident Benefits</b>	<b>75</b>	<b>0.06924</b>	<b>630,775</b>	<b>8,378.52</b>	<b>72</b>	<b>0.06570</b>	<b>580,584</b>	<b>8,063.66</b>
<b>Tort Liability</b>	<b>67</b>	<b>0.06133</b>	<b>3,313,962</b>	<b>49,699.88</b>	<b>85</b>	<b>0.07757</b>	<b>3,314,116</b>	<b>38,989.61</b>
<b>Total</b>	<b>110,860</b>	<b>101.96430</b>	<b>670,058,789</b>	<b>6,044.18</b>	<b>106,555</b>	<b>97.23686</b>	<b>658,726,988</b>	<b>6,182.05</b>
<b>2012 Budgeted Exposures</b>	<b>1,087,245</b>							
<b>2012 Actual Exposures</b> (Earned Vehicles incl trailers)	<b>1,095,827</b>							

**Saskatchewan Auto Fund  
Budgeted vs. Actual Losses  
2011 Calendar Year  
Information Request #66**

**Loss Comparison:**

	<b>2011 CY Budgeted Ultimate Loss</b>	<b>2011 CY Actual Loss</b>
<b>Damage</b>		
Total Damage Excl Catastrophes	387,215,973	362,554,432
Total Damage Catastrophes	10,756,712	32,409,362
Salvage Purchases - Net	-11,951,032	-10,388,612
<b>Total Damage</b>	<b>386,021,653</b>	<b>384,575,183</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>7,361,382</b>
<b>No Fault Injury</b>		
Care, Income Replacement Benefits, Defined Contribution, and Death Benefits Combined (Discounted)	74,885,875	100,489,779
Medical Expenses	48,053,338	49,541,267
Permanent Impairment	16,471,616	16,776,157
Appeals	1,862,183	1,932,765
<b>Total No Fault Injury</b>	<b>141,273,011</b>	<b>168,739,967</b>
Discounted Impact of Tail Factor Change		10,125,000
Other No Fault Injury (Redundancy)/ Deficiency		6,936,053
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>17,061,053</b>
<b>No Fault Liability</b>		
Economic Loss	7,522,680	5,644,824
Out-of-Province Liability	9,462,973	7,658,347
<b>Total No Fault Liability</b>	<b>16,985,653</b>	<b>13,303,171</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-1,173,956</b>
<b>Tort</b>		
Tort Injury	1,064,146	586,727
Tort Liability	2,837,650	3,550,161
<b>Total Tort</b>	<b>3,901,796</b>	<b>4,136,888</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>1,595,621</b>
<b>Total Medical Funding</b>	<b>20,632,067</b>	<b>25,132,067</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-192,779</b>
<b>Other Reconciling Items</b>		
Allowance for Doubtful Accounts	2,000,000	0
Manual Adjustments		1,419,040
Reconciling Items		93,487
<b>Total Other Reconciling Items</b>	<b>2,000,000</b>	<b>1,512,528</b>
<b>Loss Adjusting Expenses (Discounted)</b>	<b>56,867,153</b>	<b>56,435,652</b>
<b>PfAD and Impact of Discounting</b>	<b>17,190,558</b>	<b>128,437,911</b>
<b>Total Claims Incurred</b>	<b>644,871,891</b>	<b>806,924,688</b>

**Frequency & Severity Comparison:**

	<b>2011 CY Budgeted Claim Counts</b>	<b>2011 CY Budgeted Frequency per 1000 Exposures</b>	<b>2011 CY Budgeted Incurred Loss</b>	<b>2011 CY Budgeted Claim Severity</b>	<b>2011 CY Actual Claim Counts</b>	<b>2011 CY Actual Frequency per 1000 Exposures</b>	<b>2011 CY Actual Incurred Loss</b>	<b>2011 CY Actual Claim Severity</b>
<b>Damage</b>								
Total Damage Excl Catastrophes	96,089	90.23707	375,264,941	3,905.39	96,788	91.81642	352,165,821	3,638.53
Total Damage Catastrophes	3,156	2.96406	10,756,712	3,408.04	12,137	11.51357	32,409,362	2,670.29
<b>Total Damage</b>	<b>99,245</b>	<b>93.20113</b>	<b>386,021,653</b>	<b>3,889.58</b>	<b>108,925</b>	<b>103.32999</b>	<b>384,575,183</b>	<b>3,530.64</b>
<b>No Fault Injury Benefits</b>	<b>5,472</b>	<b>5.13865</b>	<b>141,273,011</b>	<b>25,817.99</b>	<b>5,658</b>	<b>5.36737</b>	<b>168,739,967</b>	<b>29,823.25</b>
<b>No Fault Liability</b>	<b>105</b>	<b>0.09845</b>	<b>7,522,680</b>	<b>71,754.44</b>	<b>51</b>	<b>0.04838</b>	<b>5,644,824</b>	<b>110,682.82</b>
<b>No Fault Out-of-Province</b>	<b>230</b>	<b>0.21630</b>	<b>9,462,973</b>	<b>41,085.15</b>	<b>144</b>	<b>0.13660</b>	<b>7,658,347</b>	<b>53,182.97</b>
<b>Tort Accident Benefits</b>	<b>90</b>	<b>0.08469</b>	<b>1,064,146</b>	<b>11,800.05</b>	<b>87</b>	<b>0.08253</b>	<b>586,727</b>	<b>6,743.98</b>
<b>Tort Liability</b>	<b>79</b>	<b>0.07378</b>	<b>2,837,650</b>	<b>36,121.06</b>	<b>90</b>	<b>0.08538</b>	<b>3,550,161</b>	<b>39,446.24</b>
<b>Total</b>	<b>105,221</b>	<b>98.81299</b>	<b>548,182,113</b>	<b>5,209.82</b>	<b>114,955</b>	<b>109.05026</b>	<b>570,755,209</b>	<b>4,965.03</b>
<b>2011 Budgeted Exposures</b>	<b>1,064,849</b>							
<b>2011 Actual Exposures</b> (Earned Vehicles incl trailers)	<b>1,054,147</b>							

**Saskatchewan Auto Fund  
Budgeted vs. Actual Losses  
2010 Calendar Year  
Information Request #66**

**Loss Comparison:**

	<b>2010 CY Budgeted Ultimate Loss</b>	<b>2010 CY Actual Loss</b>
<b>Damage</b>		
Total Damage Excl Catastrophes	364,792,456	348,370,745
Total Damage Catastrophes	10,893,263	22,249,327
Salvage Purchases - Net	-9,500,000	-11,551,461
<b>Total Damage</b>	<b>366,185,719</b>	<b>359,068,611</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-10,644,659</b>
<b>No Fault Injury</b>		
Care, Income Replacement Benefits, Defined Contribution, and Death Benefits Combined (Discounted)	63,263,180	76,879,318
Medical Expenses	43,965,638	44,331,050
Permanent Impairment	15,476,423	16,546,245
Appeals	1,799,493	1,872,973
<b>Total No Fault Injury</b>	<b>124,504,734</b>	<b>139,629,585</b>
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>43,848,769</b>
<b>No Fault Liability</b>		
Economic Loss	8,155,562	6,534,636
Out-of-Province Liability	17,047,367	6,538,689
<b>Total No Fault Liability</b>	<b>25,202,928</b>	<b>13,073,325</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-5,013,576</b>
<b>Tort</b>		
Tort Injury	874,580	456,673
Tort Liability	3,230,724	2,400,020
<b>Total Tort</b>	<b>4,105,304</b>	<b>2,856,693</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-187,800</b>
<b>Total Medical Funding</b>	<b>20,828,000</b>	<b>20,828,004</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-192,779</b>
<b>Other Reconciling Items</b>		
Allowance for Doubtful Accounts	1,000,000	-44,109,318
Manual Adjustments		1,358,274
Reconciling Items		2,408
<b>Total Other Reconciling Items</b>	<b>1,000,000</b>	<b>-42,748,636</b>
<b>Loss Adjusting Expenses</b>	<b>50,744,340</b>	<b>55,185,138</b>
<b>PfAD and Unwinding of Discount</b>	<b>23,994,688</b>	<b>33,970,202</b>
<b>Total Claims Incurred</b>	<b>616,565,714</b>	<b>609,672,877</b>

**Frequency & Severity Comparison:**

	<b>2010 CY Budgeted Claim Counts</b>	<b>2010 CY Budgeted Frequency per 1000 Exposures</b>	<b>2010 CY Budgeted Incurred Loss</b>	<b>2010 CY Budgeted Claim Severity</b>	<b>2010 CY Actual Claim Counts</b>	<b>2010 CY Actual Frequency per 1000 Exposures</b>	<b>2010 CY Actual Incurred Loss</b>	<b>2010 CY Actual Claim Severity</b>
<b>Damage</b>								
Total Damage Excl Catastrophes	97,710	92.60314	355,292,456	3,636.18	91,433	88.16556	336,819,284	3,683.78
Total Damage Catastrophes	2,314	2.19283	10,893,263	4,708.02	7,494	7.22620	22,249,327	2,968.95
<b>Total Damage</b>	<b>100,024</b>	<b>94.79597</b>	<b>366,185,719</b>	<b>3,660.97</b>	<b>98,927</b>	<b>95.39176</b>	<b>359,068,611</b>	<b>3,629.63</b>
<b>No Fault Injury Benefits</b>	5,612	5.31867	124,504,734	22,185.45	5,411	5.21763	139,629,585	25,804.77
<b>No Fault Liability</b>	109	0.10330	8,155,562	74,821.67	80	0.07714	6,534,636	81,682.95
<b>No Fault Out-of-Province</b>	261	0.24736	17,047,367	65,315.58	164	0.15814	6,538,689	39,870.06
<b>Tort Accident Benefits</b>	101	0.09572	874,580	8,659.21	75	0.07232	456,673	6,088.97
<b>Tort Liability</b>	87	0.08245	3,230,724	37,134.75	64	0.06171	2,400,020	37,500.31
<b>Total</b>	<b>106,194</b>	<b>100.64347</b>	<b>519,998,685</b>	<b>4,896.68</b>	<b>104,721</b>	<b>100.97870</b>	<b>514,628,214</b>	<b>4,914.28</b>
<b>2010 Budgeted Exposures</b>	1,055,152							
<b>2010 Actual Exposures</b> (Earned Vehicles incl trailers)	1,037,060							

**Saskatchewan Auto Fund  
Budgeted vs. Actual Losses  
2009 Calendar Year  
Information Request #66**

**Loss Comparison:**

	<b>2009 CY Budgeted Ultimate Loss</b>	<b>2009 CY Actual Loss</b>
<b>Damage</b>		
Total Damage Incl Catastrophes	354,313,218	349,828,388
Salvage Purchases - Net	-9,250,000	-10,455,339
<b>Total Damage</b>	<b>345,063,218</b>	<b>339,373,048</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>3,431,878</b>
<b>No Fault Injury</b>		
Care, Income Replacement Benefits, Defined Contribution, and Death Benefits Combined (Discounted)	75,805,713	65,545,333
Medical Expenses	40,451,415	43,026,172
Permanent Impairment	16,447,238	15,713,612
Appeals	657,581	1,681,422
<b>Total No Fault Injury</b>	<b>133,361,947</b>	<b>125,966,538</b>
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>8,877,686</b>
<b>No Fault Liability</b>		
Economic Loss	9,920,539	7,131,986
Out-of-Province Liability	11,161,989	8,972,680
<b>Total No Fault Liability</b>	<b>21,082,528</b>	<b>16,104,666</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-32,188,701</b>
<b>Tort</b>		
Tort Injury	974,836	427,319
Tort Liability	2,009,329	2,336,044
<b>Total Tort</b>	<b>2,984,165</b>	<b>2,763,363</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>1,455,982</b>
<b>Total Medical Funding</b>	<b>19,817,000</b>	<b>19,817,000</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-139,698</b>
<b>Other Reconciling Items</b>		
Allowance for Doubtful Accounts	1,000,000	7,101,576
Manual Adjustments		1,645,332
Change in amount recoverable accrual		4,008,989
Reconciling Items		4,407
<b>Total Other Reconciling Items</b>	<b>1,000,000</b>	<b>12,760,304</b>
<b>Loss Adjusting Expenses</b>	<b>52,237,198</b>	<b>53,482,483</b>
<b>PfAD and Unwinding of Discount</b>	<b>26,314,553</b>	<b>48,727,807</b>
<b>Total Claims Incurred</b>	<b>601,860,609</b>	<b>600,432,357</b>

**Frequency & Severity Comparison:**

	<b>2009 CY Budgeted Claim Counts</b>	<b>2009 CY Budgeted Frequency per 1000 Exposures</b>	<b>2009 CY Budgeted Incurred Loss</b>	<b>2009 CY Budgeted Claim Severity</b>	<b>2009 CY Actual Claim Counts</b>	<b>2009 CY Actual Frequency per 1000 Exposures</b>	<b>2009 CY Actual Incurred Loss</b>	<b>2009 CY Actual Claim Severity</b>
<b>Total Damage</b>	92,877	94.32235	345,063,218	3,715.26	94,496	93.39514	339,373,048	3,591.40
<b>No Fault Injury Benefits</b>	5,889	5.98063	133,361,947	22,645.94	5,427	5.36378	125,966,538	23,211.08
<b>No Fault Liability</b>	218	0.22139	9,920,539	45,507.06	68	0.06721	7,131,986	104,882.15
<b>No Fault Out-of-Province Tort Accident Benefits</b>	234	0.23764	11,161,989	47,700.81	212	0.20953	8,972,680	42,323.96
	93	0.09445	974,836	10,482.11	90	0.08895	427,319	4,747.99
<b>Tort Liability</b>	84	0.08531	2,009,329	23,920.58	77	0.07610	2,336,044	30,338.23
<b>Total</b>	99,395	100.94176	502,491,858	5,055.49	100,370	99.20071	484,207,616	4,824.23
<b>2009 Budgeted Exposures</b>	984,679							
<b>2009 Actual Exposures</b> (Earned Vehicles incl trailers)	1,011,787							

**Saskatchewan Auto Fund  
Budgeted vs. Actual Losses  
2008 Calendar Year  
Information Request #66**

**Loss Comparison:**

	2008 CY Budgeted Ultimate Loss	2008 CY Actual Loss
<b>Damage</b>		
Total Damage Incl Catastrophes	317,093,899	326,540,433
Salvage Purchases - Net	-8,850,000	-9,606,028
<b>Total Damage</b>	<b>308,243,899</b>	<b>316,934,405</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>6,752,530</b>
<b>No Fault Injury</b>		
Care, Income Replacement Benefits, Defined Contribution, and Death Benefits Combined (Discounted)	57,870,486	63,761,010
Medical Expenses	40,172,496	39,986,202
Permanent Impairment	15,082,312	20,399,456
Appeals	671,904	1,593,053
<b>Total No Fault Injury</b>	<b>113,797,199</b>	<b>125,739,721</b>
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-152,014</b>
<b>No Fault Liability</b>		
Economic Loss	10,214,521	8,772,399
Out-of-Province Liability	13,597,946	11,641,584
<b>Total No Fault Liability</b>	<b>23,812,466</b>	<b>20,413,983</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-8,249,064</b>
<b>Tort</b>		
Tort Injury	725,775	815,945
Tort Liability	1,761,473	3,348,157
<b>Total Tort</b>	<b>2,487,247</b>	<b>4,164,102</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-2,590,191</b>
<b>Total Medical Funding</b>	<b>19,712,000</b>	<b>19,717,733</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>3,263,006</b>
<b>Other Reconciling Items</b>		
Allowance for Doubtful Accounts	1,200,000	4,263,286
Manual Adjustments		1,892,924
Change in amount recoverable accrual		-4,008,989
Reconciling Items		282,789
<b>Total Other Reconciling Items</b>	<b>1,200,000</b>	<b>2,430,010</b>
<b>Loss Adjusting Expenses</b>	<b>51,051,902</b>	<b>54,664,671</b>
<b>PfAD and Unwinding of Discount</b>	<b>20,218,180</b>	<b>20,876,638</b>
<b>Total Claims Incurred</b>	<b>540,522,894</b>	<b>563,965,530</b>

**Frequency & Severity Comparison:**

	2008 CY Budgeted Claim Counts	2008 CY Budgeted Frequency per 1000 Exposures	2008 CY Budgeted Incurred Loss	2008 CY Budgeted Claim Severity	2008 CY Actual Claim Counts	2008 CY Actual Frequency per 1000 Exposures	2008 CY Actual Incurred Loss	2008 CY Actual Claim Severity
<b>Total Damage</b>	83,887	91.03754	308,243,899	3,674.52	91,913	94.04258	316,934,405	3,448.20
<b>No Fault Injury Benefits</b>	5,625	6.10449	113,797,199	20,230.61	5,631	5.76147	125,739,721	22,329.91
<b>No Fault Liability</b>	141	0.15302	10,214,521	72,443.41	96	0.09822	8,772,399	91,379.16
<b>No Fault Out-of-Province Tort Accident Benefits</b>	306	0.33208	13,597,946	44,437.73	265	0.27114	11,641,584	43,930.51
<b>Tort Accident Benefits</b>	93	0.10093	725,775	7,804.03	90	0.09209	815,945	9,066.05
<b>Tort Liability</b>	69	0.07488	1,761,473	25,528.59	87	0.08902	3,348,157	38,484.57
<b>Total</b>	90,121	97.80295	448,340,812	4,974.89	98,082	100.35452	467,252,211	4,763.89

**2008 Budgeted Exposures\*** 921,453  
**2008 Actual Exposures** 977,355  
(Earned Vehicles incl trailers)

\*Note: In 2008 a different exposure basis was used for budgeting exposures.



Saskatchewan Auto Fund  
 Budgeted vs. Actual Losses  
 2007 Calendar Year  
 Information Request #66

Loss Comparison:

	2007 CY Budgeted Ultimate Loss	2007 CY Actual Loss
<b>Damage</b>		
Total Damage Incl Catastrophes	288,454,188	318,830,449
Salvage Purchases - Net	-8,850,000	-9,375,359
<b>Total Damage</b>	<b>279,604,188</b>	<b>309,455,090</b>
<b>Total Damage (Redundancy)/ Deficiency</b>	<b>0</b>	<b>8,674,626</b>
<b>No Fault Injury</b>		
Care, Income Replacement Benefits, Defined Contribution, and Death Benefits Combined (Discounted)	54,085,532	60,472,119
Medical Expenses	37,444,851	34,065,332
Permanent Impairment	15,750,549	16,032,897
Appeals	558,087	965,829
<b>Total No Fault Injury</b>	<b>107,839,018</b>	<b>111,536,177</b>
<b>Total No Fault Injury (Redundancy)/ Deficiency</b>	<b>0</b>	<b>-15,649,349</b>
<b>No Fault Liability</b>		
Economic Loss	9,340,020	9,782,849
Out-of-Province Liability	17,200,164	14,813,405
<b>Total No Fault Liability</b>	<b>26,540,183</b>	<b>24,596,254</b>
<b>Total No Fault Liability (Redundancy)/ Deficiency</b>	<b>0</b>	<b>2,034,024</b>
<b>Tort</b>		
Tort Injury	807,167	1,072,364
Tort Liability	1,542,730	2,721,522
<b>Total Tort</b>	<b>2,349,897</b>	<b>3,793,886</b>
<b>Total Tort (Redundancy)/ Deficiency</b>	<b>0</b>	<b>875,612</b>
<b>Total Medical Funding</b>	<b>19,969,000</b>	<b>16,160,263</b>
<b>Total Medical Funding (Redundancy)/ Deficiency</b>	<b>0</b>	<b>0</b>
<b>Other Reconciling Items</b>		
Allowance for Doubtful Accounts	1,200,000	1,775,184
Manual Adjustments		1,073,633
Amount Recoverable on Paid Claims		-5,571,744
Reconciling Items		-142,123
<b>Total Other Reconciling Items</b>	<b>1,200,000</b>	<b>-2,865,050</b>
<b>Loss Adjusting Expenses</b>	<b>46,530,499</b>	<b>55,391,716</b>
<b>PfAD and Unwinding of Discount</b>	<b>22,596,441</b>	<b>18,213,730</b>
<b>Total Claims Incurred</b>	<b>506,629,226</b>	<b>532,216,979</b>

Frequency & Severity Comparison:

	2007 CY Budgeted Claim Counts	2007 CY Budgeted Frequency per 1000 Exposures	2007 CY Budgeted Incurred Loss	2007 CY Budgeted Claim Severity	2007 CY Actual Claim Counts	2007 CY Actual Frequency per 1000 Exposures	2007 CY Actual Incurred Loss	2007 CY Actual Claim Severity
<b>Total Damage</b>	82,271	94.53753	279,604,188	3,398.58	90,804	98.07490	309,455,090	3,407.95
<b>No Fault Injury Benefits</b>	5,549	6.37622	107,839,018	19,434.34	5,362	5.79135	111,536,177	20,801.23
<b>No Fault Liability</b>	110	0.12602	9,340,020	85,163.31	123	0.13285	9,782,849	79,535.36
<b>No Fault Out-of-Province</b>	271	0.31190	17,200,164	63,369.36	207	0.22357	14,813,405	71,562.34
<b>Tort Accident Benefits</b>	183	0.21023	807,167	4,411.88	82	0.08857	1,072,364	13,077.61
<b>Tort Liability</b>	103	0.11864	1,542,730	14,942.39	78	0.08425	2,721,522	34,891.31
<b>Total</b>	88,487	101.68054	416,333,285	4,705.01	96,656	104.39548	449,381,407	4,649.29
<b>2007 Budgeted Exposures*</b>	870,247							
<b>2007 Actual Exposures</b> (Earned Vehicles incl trailers)	925,864							

\*Note: In 2007 a different exposure basis was used for budgeting exposures.

**Saskatchewan Auto Fund  
Budgeted Losses  
2013-2017 Forecasts  
Information Request #66**

**Loss Comparison:**

	<b>2013 CY Budgeted Ultimate Loss</b>	<b>2014 CY Budgeted Ultimate Loss</b>	<b>2015 CY Budgeted Ultimate Loss</b>	<b>2016 CY Budgeted Ultimate Loss</b>	<b>2017 CY Budgeted Ultimate Loss</b>
<b>Damage</b>					
Total Damage Excl Catastrophes	424,552,985	449,160,111	475,328,495	503,411,488	533,760,300
Total Damage Catastrophes	16,853,181	17,979,403	19,180,843	20,462,521	21,829,793
Salvage Purchases - Net	-15,894,064	-17,440,374	-18,989,930	-20,691,437	-22,568,208
<b>Total Damage</b>	<b>425,512,102</b>	<b>449,699,139</b>	<b>475,519,407</b>	<b>503,182,572</b>	<b>533,021,885</b>
<b>No Fault Injury</b>					
Care Benefits (Undiscounted)	25,664,121	26,325,324	26,993,274	27,666,965	28,357,297
Income Replacement (Undiscounted)	127,908,409	141,122,559	155,642,532	171,586,945	189,163,592
Defined Contribution (Undiscounted)	11,616,308	12,816,383	14,135,049	15,583,079	17,179,344
Death Benefits (Undiscounted)	31,553,064	34,072,335	36,778,732	39,684,025	42,818,558
Medical Expenses	55,416,916	58,321,189	61,354,282	64,518,981	67,846,505
Permanent Impairment	18,489,780	18,961,586	19,438,023	19,918,361	20,410,446
Appeals	1,130,383	1,220,983	1,318,341	1,422,886	1,535,712
Appeal Commissions	1,097,704	1,130,635	1,164,554	1,199,491	1,235,476
<b>Total No Fault Injury</b>	<b>272,876,685</b>	<b>293,970,993</b>	<b>316,824,787</b>	<b>341,580,733</b>	<b>368,546,929</b>
<b>No Fault Liability</b>					
Economic Loss	8,473,835	9,814,812	11,395,010	13,254,723	15,447,324
Out-of-Province Liability	7,570,608	7,799,542	8,032,406	8,268,947	8,512,454
<b>Total No Fault Liability</b>	<b>16,044,443</b>	<b>17,614,354</b>	<b>19,427,416</b>	<b>21,523,670</b>	<b>23,959,778</b>
<b>Tort</b>					
Tort Injury	709,558	725,784	742,099	758,473	775,204
Tort Liability	3,998,509	4,295,327	4,612,460	4,951,047	5,314,488
<b>Total Tort</b>	<b>4,708,067</b>	<b>5,021,111</b>	<b>5,354,559</b>	<b>5,709,520</b>	<b>6,089,692</b>
<b>Total Medical Funding</b>	<b>28,550,886</b>	<b>29,121,904</b>	<b>29,704,342</b>	<b>30,298,429</b>	<b>30,904,397</b>
<b>Loss Adjusting Expenses (Undisc)</b>	<b>67,038,961</b>	<b>71,332,007</b>	<b>76,003,189</b>	<b>81,104,503</b>	<b>86,640,409</b>
<b>PfAD and Impact of Discounting</b>	<b>-56,640,510</b>	<b>-94,405,339</b>	<b>-129,950,311</b>	<b>-103,019,121</b>	<b>-83,076,001</b>
<b>Total Claims Incurred</b>	<b>758,090,633</b>	<b>772,354,171</b>	<b>792,883,388</b>	<b>880,380,306</b>	<b>966,087,089</b>

Saskatchewan Auto Fund  
 Budgeted Losses  
 2013-2017 Forecasts  
 Information Request #66

Frequency & Severity Comparison:

	2013 CY Budgeted Claim Counts	2014 CY Budgeted Claim Counts	2015 CY Budgeted Claim Counts	2016 CY Budgeted Claim Counts	2017 CY Budgeted Claim Counts	2013 CY Budgeted Frequency per 1000 Exposures	2014 CY Budgeted Frequency per 1000 Exposures	2015 CY Budgeted Frequency per 1000 Exposures	2016 CY Budgeted Frequency per 1000 Exposures	2017 CY Budgeted Frequency per 1000 Exposures	2013 CY Budgeted Claim Severity	2014 CY Budgeted Claim Severity	2015 CY Budgeted Claim Severity	2016 CY Budgeted Claim Severity	2017 CY Budgeted Claim Severity
<b>Damage</b>															
Total Damage Excl Catastrophes	113,959	120,846	128,148	135,892	144,104	100.92424	103.83075	106.82074	109.89658	113.06074	3,586.02	3,572.49	3,561.01	3,552.23	3,547.39
Total Damage Catastrophes	6,611	7,053	7,524	8,027	8,563	5.85485	6.05978	6.27186	6.49136	6.71852	2,549.25	2,549.25	2,549.25	2,549.25	2,549.25
<b>Total Damage</b>	120,570	127,899	135,673	143,919	152,667	106.77909	109.89053	113.09260	116.38794	119.77925	3,529.17	3,516.06	3,504.90	3,496.29	3,491.41
<b>No Fault Injury Benefits</b>	5,483	5,489	5,493	5,495	5,496	4.85613	4.71639	4.57893	4.44367	4.31238	49,764.95	53,553.70	57,676.32	62,164.29	67,052.09
<b>No Fault Liability</b>	73	73	73	72	72	0.06437	0.06241	0.06050	0.05861	0.05679	116,587.82	135,112.49	157,011.08	182,877.50	213,411.06
<b>No Fault Out-of-Province</b>	143	139	135	131	127	0.12638	0.11917	0.11232	0.10583	0.09972	53,052.54	56,235.70	59,609.84	63,186.43	66,977.61
<b>Tort Accident Benefits</b>	86	88	90	92	94	0.07612	0.07554	0.07493	0.07430	0.07368	8,255.15	8,255.15	8,255.15	8,255.15	8,255.15
<b>Tort Liability</b>	99	102	104	106	109	0.08792	0.08727	0.08659	0.08588	0.08517	40,275.91	42,289.70	44,404.19	46,624.40	48,955.62
<b>Total</b>	126,454	133,789	141,567	149,815	158,565	111.99001	114.95131	118.00587	121.15623	124.40699	5,686.99	5,727.73	5,772.02	5,820.47	5,875.30

	2013	2014	2015	2016	2017
<b>Budgeted Exposures</b>	1,129,153	1,163,872	1,199,659	1,236,547	1,274,569
(Earned Vehicles incl trailers)					

**Saskatchewan Auto Fund**  
**Buildings**  
**2013 Capital Budget Breakdown**

<b><u>Facility:</u></b>	<b>2013 Budget</b>	<b>Project Details</b>	<b>\$ amount of design, engineering, consulting (included in the 2013 budget amount)</b>
	\$		
Saskatoon East Claims Centre	1,600,000	Building renewal includes - new doors and windows, interview rooms, accessibility, plumbing, flooring etc.	167,000
Saskatoon West Claims Centre	1,400,000	Building renewal includes - new doors and windows, interview rooms, accessibility, plumbing, flooring etc.	167,000
Swift Current Claims Centre	1,100,000	Building renewal includes - new doors and windows, interview rooms, accessibility, plumbing, flooring etc.	190,200
Estevan Claims Centre	1,000,000	Potential purchase of land and design of new Claims Centre	250,000
Regina South Injury Claims Centre	60,000	New furnaces	-
<b>Total</b>	<b><u>5,160,000</u></b>		<b><u>774,200</u></b>

Documentation for Information Request #80 and #105

80. With regard to productivity and efficiency gains, please provide actual and projected cost savings for 2012 & 2013 initiatives for those that can be quantified.

105. For the initiatives described in the tables at the end of Tab 23, please summarize those initiatives that result in actual annual dollar savings for SAF and provide the total amount of annual savings experienced in 2012 and estimated for each year from 2013 to 2017 for each identified initiative.

	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund	Crown Collaboration	Replace CVA (Corporate Vehicle Agency) vehicles with SGI vehicles. Corporate vehicles are less expensive to lease than CVA vehicles.	4,800	4,800	4,800	4,800	4,800	4,800	Actual dollars saved annually
Auto Fund	Operational Efficiency Gains	Pursue changes to the Auto Fund system for record retention (large customer files), to improve system response to customer searches.		Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs.	Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs.	Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs.	Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs.	Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs.	Time savings
Auto Fund	Operational Efficiency Gains	Eliminate Licence Plate Stickers. Effective November 2012, SGI will eliminate the issuing of licence plate expiry, continuous, perpetual, class, and day stickers. Savings result from sticker costs, & issuer and issuing staff time and effort required to issue a licence plate. The funds resulting from these savings will be redirected towards assisting enforcement with the purchase of electronic enforcement tools such as ALPR technologies.	100,000	100,000	100,000	100,000	100,000	100,000	Actual dollars saved annually
Auto Fund	Operational Efficiency Gains	The CSC (Customer Service Centre) hired a permanent full-time Clerk 2 as backup at the switchboard, rather than using CIR I (Customer Inquiry Rep I) from the Call Centre. Clerk 2's also assist with registered mail duties in PR.	14,496	14,496	14,496	14,496	14,496	14,496	Actual dollars saved annually, Improved customer service
Auto Fund	Company/Customer/Employee Benefits	Release 7.5 - MySGI - customers can choose email as their preferred method of communication. This is available for the Auto Fund's largest volume letters (Auto Pay renewals, Vehicle renewals and driver installment payment letters). This will reduce the amount of money spent on postage, paper, envelopes and print supplies for the Auto Fund.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	The Auto Fund is projecting slow growth for this service. At the end of 2012, 128,649 customers had provided SGI with their email addresses and 3,066 people had chosen email as their preferred method of communication.	Actual dollars saved annually, improved customer service
Auto Fund	Company/Customer/Employee Benefits	Implement administrative efficiencies. Internal policy/process change with a focus on items that do not require permit system changes. Potential opportunities include: 1. Permit Office section on SGI website 2. Converting nil fee term single vehicle term permits to fleet term permits 3. Better co-ordination of highway information (bans, closures, construction, etc) 4. Permit exemption for vehicles weighing less than 11,794kg 5. Increase term permit dimension allowance from 3.7m to 3.85m 6. Convert the term permit manual to electronic format 7. Implementation of HCC phone queue system in order to support better utilization of resources and reduce off-phone time.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improve access to information for customers and permit reps which will help to reduce call volumes/call processing times.	Improved customer service
Auto Fund	Operational Efficiency Gains	Summer students replaced full-time employees providing written test assistance. This was one-time savings in 2012.	Summer student costs are offset by customer service enhancement and issuing clerk savings.	-	-	-	-	-	Improved customer service
Auto Fund	Operational Efficiency Gains	Review requests for medical/vision reports. A review was completed in March, 2011. This review involved monitoring the results of vision requests resulting from failed driver test office vision tests. The review discovered that the 50 vision request all came back normal and therefore were not necessary. 50 vision reports x \$40.00 each = \$2,000.00. Approx saving could be 24,000.00/year	24,000	24,000	24,000	24,000	24,000	24,000	Actual dollars saved annually

	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund	Crown Collaboration	Staff Sharing. Allowed 2 areas to share the same staff member to complete 2 objectives simultaneously. Driver programs & Safety Promotion. Total \$8,000 savings. \$6,000 deferred driver program costs plus \$2,000 savings to Traffic Safety Promo.	8,000	8,000	8,000	8,000	8,000	8,000	Time saved, actual dollars saved annually.
Auto Fund	Company/Customer/Employee Benefits	Additional test stations in Regina and Saskatoon. More customers can be tested at the same time saving clerks time in providing service and additional time.	25% increase in customer testing in high volume locations.	25% increase in customer testing in high volume locations.	25% increase in customer testing in high volume locations.	25% increase in customer testing in high volume locations.	25% increase in customer testing in high volume locations.	25% increase in customer testing in high volume locations.	Improved customer service
Auto Fund	Company/Customer/Employee Benefits	Communication devices. Supervisors issued Blackberries to allow multi tasking away from office.	Intangible saving, more effective use of supervisor time.	Intangible saving, more effective use of supervisor time.	Intangible saving, more effective use of supervisor time.	Intangible saving, more effective use of supervisor time.	Intangible saving, more effective use of supervisor time.	Intangible saving, more effective use of supervisor time.	More efficient use of time
Auto Fund	Operational Efficiency Gains	Information messaging. Phone messaging amended to prompt customer to have information ready ahead of time.	Intangible estimated at fraction of second per transaction.	Intangible estimated at fraction of second per transaction.	Intangible estimated at fraction of second per transaction.	Intangible estimated at fraction of second per transaction.	Intangible estimated at fraction of second per transaction.	Intangible estimated at fraction of second per transaction.	Time saved
Auto Fund	Operational Efficiency Gains	Translation Services on website. Customers can study for driver licence tests in native language and succeed sooner reducing number of times a customer must be served.	Intangible saving as customer volumes continue to offset efficiency gains.	Intangible saving as customer volumes continue to offset efficiency gains.	Intangible saving as customer volumes continue to offset efficiency gains.	Intangible saving as customer volumes continue to offset efficiency gains.	Intangible saving as customer volumes continue to offset efficiency gains.	Intangible saving as customer volumes continue to offset efficiency gains.	Improved customer service, time saved
Auto Fund	Operational Efficiency Gains	Added 'written appointments' to the list of appointment types issuers can book. This alleviates the pressure on Driver Development scheduling clerks reducing the volume of calls to book appointments.	Time saved	Time saved	Time saved	Time saved	Time saved	Time saved	Time saved
Auto Fund	Company/Customer/Employee Benefits	Traffic safety workshop effectiveness. Through ESL (English as a second language) handouts result in more effective workshops and less repeat customers anticipated.	Intangible, reduced claims.	Intangible, reduced claims.	Intangible, reduced claims.	Intangible, reduced claims.	Intangible, reduced claims.	Intangible, reduced claims.	Improved customer service
Auto Fund	Company/Customer/Employee Benefits	Scheduling test appointments. Underutilized staff assigned alternate duties in remote location versus hiring a replacement.	44,319	48,012	48,012	48,012	48,012	48,012	Actual dollars saved annually
Auto Fund	Operational Efficiency Gains	Translation services at test offices. More efficient use of staff time as less time allocated to helping customers understand questions in English.	Intangible Saving through more effective use of issuing clerk time.	Intangible Saving through more effective use of issuing clerk time.	Intangible Saving through more effective use of issuing clerk time.	Intangible Saving through more effective use of issuing clerk time.	Intangible Saving through more effective use of issuing clerk time.	Intangible Saving through more effective use of issuing clerk time.	Time saved
Auto Fund	Operational Efficiency Gains	Passport verification via the Internet. Staff more efficient because they are able to confirm that a customer presented passports through an Internet browser.	Slightly more efficient verification process for customers.	Slightly more efficient verification process for customers.	Slightly more efficient verification process for customers.	Slightly more efficient verification process for customers.	Slightly more efficient verification process for customers.	Slightly more efficient verification process for customers.	Time saved, improved customer service
Auto Fund	Operational Efficiency Gains	ACD (Automatic Call Distribution) queue system. SGI is able to get to calls immediately and customer/call centre staff/issuers do not get voicemail, instead they are able to wait on a queue. Also able to have everyone in the dept on the queue at once and it bounces from phone to phone as opposed to before with a zero out line.	Improved Customer Service.	Improved Customer Service.	Improved Customer Service.	Improved Customer Service.	Improved Customer Service.	Improved Customer Service.	Time saved, improved customer service
Auto Fund	Operational Efficiency Gains	Carrier/driver search screen. Driver Records staff are now able to search for a summery offence ticket that shows up as duplicate. This search screen allows us to enter the ticket number, find the ticket on the database and apply it to the driver's file. Before we would have to enter the ticket number again and skew the number once we found out it was a duplicate.	Data is more accurate, reduces duplicate work.	Data is more accurate, reduces duplicate work.	Data is more accurate, reduces duplicate work.	Data is more accurate, reduces duplicate work.	Data is more accurate, reduces duplicate work.	Data is more accurate, reduces duplicate work.	Time saved
Auto Fund	Partner Leverage	Ignition interlock reciprocity with Alberta. Alberta implemented a mandatory ignition interlock program and no longer wanted to lift the suspension to accommodate those coming from AB to SK. SGI worked with them to use the SGI manual work around so customers who are not on a criminal code conviction can have II (Ignition interlock) if coming from AB due to mandatory II in their province.	Process efficiency.	Process efficiency.	Process efficiency.	Process efficiency.	Process efficiency.	Process efficiency.	Improved customer service



	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund - Licensing & Customer Service - Carrier Safety Programs	Company/Customer/Employee Benefits	Conference Calls for Compliance Review Meetings. Conduct Compliance Review Meeting with the carrier over the phone instead of the Compliance Review Officer & Manager travelling to carrier's place of business or the carrier travelling to Saskatoon or Regina for the meeting. Depending on how far we have to travel to meet with a carrier we could be saving \$800 to \$1000 for SGI staff to travel per meeting (this includes wages, meals, auto expense, hotels etc.). So far this year we have done 10 conference call meetings. So, we could be saving approximately \$8,000 to \$10,000 so far.	10,000	10,000	10,000	10,000	10,000	10,000	Time saved, actual dollars saved annually.
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Company/Customer/Employee Benefits	E-rate manuals for Issuers versus paper manuals. We no longer need to order binders and will save on paper and printing costs for updates and additional manuals.	10,000	10,000	10,000	10,000	10,000	10,000	Time saved, actual dollars saved annually.
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Operational Efficiency Gains	Changed Miscellaneous paper to new card stock and changed quantity of packaging to reduce waste. New card stock is a lot cheaper. The new paper also enhances security.	35,000	35,000	35,000	35,000	35,000	35,000	Actual dollars Saved annually
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Company/Customer/Employee Benefits	Reduced the period of time for training seminars. Reps no longer have to be off the road 8-10 weeks each per year since we condensed the time between seminars. Reps can now be on the road doing more issuer visits. Seminars should only take 6 weeks per year.	More visits can be done so we can better stay on top of any issues.	More visits can be done so we can better stay on top of any issues.	More visits can be done so we can better stay on top of any issues.	More visits can be done so we can better stay on top of any issues.	More visits can be done so we can better stay on top of any issues.	More visits can be done so we can better stay on top of any issues.	Improved customer service
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Partner Leverage	Renegotiated prices with hotel venues for seminars. Seminars will now cost us less money to hold.	2,000	2,000	2,000	2,000	2,000	2,000	Actual dollars saved annually
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Operational Efficiency Gains	Cross train clerks in Info Services. Implement alternating work schedule so clerks become proficient in all aspects of department. This will improve our area's customer service and allow us to respond faster to customer requests and provide adequate coverage when employees are absent. Staff have cross trained each other and will continue to alternate duties going forward.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Partner Leverage	Implement Consumer Info Pkg. Amalgamating Claims History, Cross Canada VIN search and Lien Search into one product for all issuers to provide service. Will improve customer service. DR has been approved. Waiting for resources to be assigned.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service
Auto Fund - Licensing & Customer Service - Issuer & Customer Support	Operational Efficiency Gains	Pursue changes to system for record retention (large customer files) to improve system response to customer searches. Will reduce staff time spent processing customer payments and completing searches due to delayed system response time and time outs. This is Ongoing. Systems works on this with each release. Each release adds some time savings.	Time savings	Time savings	Time savings	Time savings	Time savings	Time savings	Time saved
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Company/Customer/Employee Benefits	Clarification of residency document requirements. Customers and issuers have access to what documents are acceptable and a new guarantor form, which will reduce return office visits and calls for assistance.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Customer service enhancement, innovative value. Intangible saving because service efforts directed to other customers.	Improved customer service
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Operational Efficiency Gains	Removal of TSE (Traffic Safety Education) from DIP (Driver Improvement Programs) sanctions. Less TSE sessions reduces required staff resources. 1400 Hours per yr at \$21./hr	29,400	29,400	29,400	29,400	29,400	29,400	Actual dollars saved annually





	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Operational Efficiency Gains	Utilize e-learning module for Motorcycle GDL (Graduated Drivers Licence) for Driver Examiner training. To support the new Motorcycle GDL implementation..training of all examiners was delivered via ONLINE LEARNING MODULE vs. the more traditional training of sending a trainer to each branch location. The inefficient alternative would have taken 2 weeks, facilitating on average 2 -2 hour training sessions per day at the following costs: trainer and examiner wages 4880.00, trainer 'on the road' costs 1494.00 (hotels and meals) and 1098.44 (vehicle) for a total cost of \$7752. 44 and 280 lost appointments. This was one-time savings in 2011.	-	-	-	-	-	-	Time saved, Actual dollars saved annually
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Company/Customer/Employee Benefits	Paperless written examination process in northern branches. Changed the traditional method of filling out paper DEC's for customers in favour of just using the system to record written exam results. Regina and Saskatoon started first (2010) and the remaining branches have been coaxed to follow suit. 12175 written exams taken in branches x \$0.145 per DEC	883	883	883	883	883	883	Improved customer service, Actual dollars saved annually
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Company/Customer/Employee Benefits	Coffee Service discontinuation at the Regina Test Office. Discontinued customer coffee service at the Regina Test office. It was observed that more local people and friends of applicants were helping themselves to coffee/hot chocolate vs. our direct customers: frees up more space for customers, additional chairs in waiting room, looks much tidier, staff have more time to dedicate to customers vs..cleaning the area, refilling the sugar, getting more cups, handling complaints of weak hot chocolate, etc. Saves about \$4000 annually on supplies	4,000	4,000	4,000	4,000	4,000	4,000	Actual dollars saved annually
Auto Fund - Traffic Safety & Driver Services - Driver Development & Safety Services	Company/Customer/Employee Benefits	Driver Appointments. New types of appointments were moved out to issuers in 2011. These transactions are done in one transaction versus 2 transactions. Customers used to have to buy a receipt and then call Driver Development. Now issuers can do the whole process in 1 transaction. Issuers are now booking 31% of appointments in 2012 vs. 24% in 2011. Branch issuers also have the ability to book all written exams as well.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.
Auto Fund - Traffic Safety & Driver Services - Driver Programs	Company/Customer/Employee Benefits	Implement process of faxed documents coming to e-mail . Will reduce wear and tear on scanners, reduce amount of paper, improve processes, and provide privacy for medical documents received. Cost of purchasing new scanners (\$1500.00) and reduced cost in maintaining old scanners.	1,500	1,500	1,500	1,500	1,500	1,500	Actual dollars saved annually
Auto Fund - Traffic Safety & Driver Services - Driver Programs	Partner Leverage	Implemented changes to the residency requirement to make it easier for issuers and the call centre. Issuers were restricted to the type of documents they could accept from customers. To accept other documents they are required to call the Customer Service Center. We expanded the types of documents and posted it on the SGI website, sent a bulletin to issuers and informed the CSC (Customer Service Centre). It has resulted in less calls to the CSC . Customers can see full list on website and are not being turned away at issuing office as often. Saves approximately 1 hr per day.	5,720	5,720	5,720	5,720	5,720	5,720	Improved customer service, Actual dollars saved annually



	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund - Traffic Safety & Driver Services - Driver Programs	Operational Efficiency Gains	Unpaid Fines - Automation process. We used to manually enter approximately 1,000 non-renewal suspensions per month and lift them daily (totaling approx. 800 lifts per month) as customers pay all fines with justice. This is now completely automated and saves approx. \$6,000 in staff time/year.	6,000	6,000	6,000	6,000	6,000	6,000	Actual dollars saved, Time saved
Auto Fund - Traffic Safety & Driver Services - Traffic Safety Program Evaluation	Partner Leverage	Collision location reporting using GPS co-ordinates. Testing a process whereby the RCMP can send SGI GPS co-ordinates for location reporting. TAIS (Traffic Accident Information System) Clerks then use software to convert the co-ordinates into a location description (control section or rural road location) to be entered into TAIS. Saves approximately one hour per day for one TAIS Clerk.	4,904	4,904	4,904	4,904	4,904	4,904	Actual dollars saved annually
Auto Fund - Traffic Safety & Driver Services - Traffic Safety Promotion	Company/Customer/Employee Benefits	Make the car seat checking process more efficient by offering appointments once a month rather than on demand. Eliminates interruptions during the workday and allows for better productivity; provides an opportunity to assist trained technicians from other branches to better utilize the 4 days of training they have taken. Currently we do an average of 11 car seat checks a month for an annual cost of about \$3500. This efficiency would allow us to do about 16 car seat checks a month for about \$1275 annually, a savings of about \$2200 a year.	2,200	2,200	2,200	2,200	2,200	2,200	Actual dollars saved annually
Auto Fund - Vehicle & Support Services	Company/Customer/Employee Benefits	Corporate business analyst training program. The benefit of standardized training provided across the corporation and cost savings if programs can be offered to large groups in-house as opposed to sending individuals to separate training programs. \$6,500 per student per year (four courses, based on class sizes of 20 and 40, this is corporate-wide) = \$130,000 to \$260,000/yr	195,000	195,000	195,000	195,000	195,000	195,000	Actual dollars saved annually
Auto Fund - Vehicle & Support Services	Company/Customer/Employee Benefits and Crown Collaboration	Rachel Jones coordinated in house training for Audit software that SGI uses. There were two courses offered ACL 105 and ACL 201. The cost to send each employee to this training would have been \$3,400 (\$1,700 each) plus expenses. Rachel brought the trainer to SGI and extended invitations to other crowns and ministries @ a reduced price. In the end, the training ended up @\$200 per employee for the training. If my math is correct that's ~ 94% savings! And that doesn't account for travel, hotel and meal expenses and that doesn't account for reduced travel time (time away from the office).  This training also resulted in reduced costs for other crowns and ministries (training and expenses).  The savings for SGI ends up being about \$9,600 (excluding travel expenses).	9,600	-	-	-	-	-	Actual dollars saved in 2012



Documentation for Information Request #80 and #105

	Category	Initiative Description	2012 Efficiency Results/Savings	2013 Projected Efficiency Results/Savings	2014 Projected Efficiency Results/Savings	2015 Projected Efficiency Results/Savings	2016 Projected Efficiency Results/Savings	2017 Projected Efficiency Results/Savings	Savings Reflected
Auto Fund - Vehicle & Support Services - Blackberry tethering vs. mobile internet sticks	Operational Efficiency Gains	Eliminated the need for mobile internet stick for Issuer Representatives. All of these employees have blackberries that can be used to tether their laptops to the Internet so the Internet sticks are redundant. This has resulted in cost savings.	5,000	5,000	5,000	5,000	5,000	5,000	Actual dollars saved annually.
Auto Fund - Vehicle & Support Services - Call pick up ability	Company/Customer/Employee Benefits	Added the ability for the manager to pick up the business area's zero-out line resulting in time savings and improved customer service.	2,200	2,200	2,200	2,200	2,200	2,200	Time savings.
Auto Fund - Vehicle & Support Services - Improve administrative resource materials to improve clarity	Company/Customer/Employee Benefits	Improved administration manuals to help clerks quickly, correctly and consistently respond to customer inquiries. Improved technician assessment resources with Safety Officers. Developed training materials for department staff to learn policies and programs. Results in time savings each year because information is better documented.	2,000	2,000	2,000	2,000	2,000	2,000	Time savings.
Auto Fund - Vehicle & Support Services - Improve the flow of written communications to and from VS&I	Company/Customer/Employee Benefits	Improved the flow of written communications to VS&I where the purpose or intended recipient is not identified. Improved clarity of requirements of the customer in documents to customers.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Increased customer satisfaction, reduced complaints and phone calls for clarification. Time savings.	Improved Customer Service
Auto Fund - Vehicle & Support Services - Creation of a new term permit for extended wheelbase tractors	Company/Customer/Employee Benefits	The Permit Office provided only single trip permits for these vehicles, which meant that the customer had to call us every time they moved the vehicle. Creation of a new term permit means that the customer must only contact SGI once per year. Reduction of 1000 permits per year.	6,040	6,040	6,040	6,040	6,040	6,040	Actual costs saved annually, improved customer service.
Auto Fund - Vehicle & Support Services - CAVR Exemption - 11794 kg	Partner Leverage	Created a registration exemption under the CAVR for out-of-province vehicles, registered and weighing less than 11,794kg. Reduction of 7,000 permits per year.	42,280	42,280	42,280	42,280	42,280	42,280	Actual costs saved annually. Time savings.
Auto Fund - Vehicle & Support Services - Expand term permit limits for o/d loads from 3.7m to 3.85m	Operational Efficiency Gains	The maximum dimension available for term permits was increased from 3.7m to 3.85m wide. Reduction of 200 permits per year	1,208	1,208	1,208	1,208	1,208	1,208	Actual costs saved annually. Time savings.
Auto Fund - Vehicle & Support Services - Convert nil fee terms to fleet	Operational Efficiency Gains	Nil fee term permits were previously specific to one vehicle, meaning that each plate number had to have its own permit. The creation of a fleet permit for nil fee terms means that the entire fleet can operate under one permit number. Reduction of 3,000 permits per year.	18,120	18,120	18,120	18,120	18,120	18,120	Actual costs saved annually. Time savings.
Auto Fund - Vehicle & Support Services - Increased self-issue limits	Company/Customer/Employee Benefits	The limits on the size of load that can be issued independently by Internet Self-Issuers has been increased from 4.27m to 7.3m wide and from 31m long to 45m long. This change will allow 5,000 permits to be issued independent of the Permit Office (via Internet).	25,000	25,000	25,000	25,000	25,000	25,000	Actual costs saved annually, improved customer service.
Auto Fund - Traffic Safety & Driver Services - HTB	Company/Customer/Employee Benefits	Cross-Trained HTB Staff to Schedule and Coordinate Hearings. All four coordinators can now book and coordinate most hearings allowing hearings to be booked "real time" instead of having to leave customers voicemails. It improves customer service overall.	1,600	1,600	1,600	1,600	1,600	1,600	Improved customer service.

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Auto Fund - Vehicle & Support Services - System Deploy Timings	Operational Efficiency Gains	MySGI and the Auto Fund application timings were done in test room and took 2 testers away from their desk for at least 2 days per deploy. Usually no changes were reported as many performance issues were already resolved by that time. These timing tests have been eliminated resulting in savings of 2-3 days per tester for approximately 4 deploys per year.	4,058	4,058	4,058	4,058	4,058	4,058	Time savings.
Auto Fund - Vehicle & Support Services - Registered Mail process	Operational Efficiency Gains	The process for creating the labels list for registered mail has now been automated. Instead of mailing them every morning they will be put in a special folder around 6 am so the information is ready to print immediately.	Time savings.	Time savings.	Time savings.	Time savings.	Time savings.	Time savings.	Time savings.
Auto Fund - Vehicle & Support Services - BR & SDR Returned Mail Status	Operational Efficiency Gains	System changes were completed so that SDR and BR mailings acknowledge when a customer has a returned mail status and does not mail the letter. When the returned mail status is removed, all letters that were pending will be mailed.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Postage savings, paper savings, staff time savings dealing with Returned mail.	Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Scheduling Test Appointments	Operational Efficiency Gains	Underutilized staff were assigned alternate duties in remote location versus hiring of a replacement.	44,319	48,012	48,012	48,012	48,012	48,012	Actual costs saved annually.
Auto Fund - Traffic Safety & Driver Services - Driver Licence Checking Guides	Operational Efficiency Gains	Replaced purchased hard cover books with electronic access to information. More efficient use of staff time and cost of book purchase savings.	350	350	350	350	350	350	Actual costs saved annually.
Auto Fund - Traffic Safety & Driver Services - No Show Policy	Operational Efficiency Gains	Customers that do not attend appointments will be required to pay for a subsequent appointment versus receiving a credit. This will encourage attendance and reduce wasted examiner time.	77,000	77,000	77,000	77,000	77,000	77,000	Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Citizenship and Immigration Pilot	Crown Collaboration	Pilot started in August 2012. Gives SGI staff access to a the Citizenship & Immigration Canada portal website where they can confirm certain customer documents rather than turning the customer away and having them bring in other documentation.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.	Improved Customer Service. Staff time savings.
Auto Fund - Licensing & Customer Service - After-call work to PR	Operational Efficiency Gains	Moved Call Centre after-call work (maintain txs, cancellations, etc.) to different department to utilize extra capacity and free up staff in Call Centre to handle call volumes and improve customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.	Improved customer service.
Auto Fund - Traffic Safety & Driver Services - New Clerk 5 - Saskatoon Driver Development	Operational Efficiency Gains	Reduced time Driver Examiners were spending working front desk doing clerical tasks. Will help address road test backlog.	4,800	4,800	4,800	4,800	4,800	4,800	Improved Customer Service. Actual costs saved annually.
Auto Fund - Traffic Safety & Driver Services - Consolidation of Criminal Code, Safe Driver Recognition and Billing letters	Company/Customer/Employee Benefits	Enhancement - Customer receives one registered envelope with three letters instead of three separate envelopes. Letters are all sent to driver programs where they are combined and sent together.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.	Intangible. Improves Corporate image.
Auto Fund - Traffic Safety & Driver Services - Shared Clerk 5 position in Vehicle Impoundment	Operational Efficiency Gains	Driver programs saved on salary and benefits for a Clerk 5 position. Clerk 6 was seconded and position was back filled with the Clerk 4 in the area. Driver Development and Driver Programs shared a Clerk 5 for 5 months.	15,235	-	-	-	-	-	Actual cost savings in 2012.

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Auto Fund - Traffic Safety & Driver Services - MB/BC Summary Offence Ticket Entry	Operational Efficiency Gains	MB & BC SOTs are sent to us with 3 SOTs per page - used to cut up paper into 3 tickets and scan into WIP list before entering ticket so we could attach to customer's file. Staff came up with idea that we can now scan documents to the J Drive based on entry date of the SOT. No longer scanned to customer's file and doesn't have to go on WIP list. Saves 8 hours per month of Clerk 6 level work.	186	2,233	2,233	2,233	2,233	2,233	2,233 Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Vehicle Impoundment Payments	Operational Efficiency Gains	VIP payments used to be very time consuming because the scanner is very slow. The staff came up with the idea of scanning payment forms with MFP and emailing to the VIP email. Then the whole document can be attached to the VIP payment screened as opposed to scanning each separately. This was done in the meantime prior to systems giving us a new scanner. Saves Vehicle Impoundment Administrator 20 hours per month (1 hour per day).	465	5,583	5,583	5,583	5,583	5,583	5,583 Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Letter Batch Process	Operational Efficiency Gains	Worked with systems staff to change which letters are sent through certain batches. Created a registered mail batch that include only the letters that go registered and the rest continue to come out of the same batch. This saves our staff time sorting through letters. Saves Clerk 6 level staff about 8 hours per month.	186	2,233	2,233	2,233	2,233	2,233	2,233 Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Vehicle Impoundment Permit Access	Operational Efficiency Gains	Vehicle Impoundment Area now has access to view permit registrations. This is beneficial because, when doing Notice of Seizures, many times the staff cannot see the vehicle as ever being registered to the owner but on the customers file we can see they purchased a permit under their "customer transactions inquiry" screen. There are times that we have a description of a vehicle and not a clear VIN so the permit will not pop up for us unless we know that VIN. This saves time investigating the impoundment prior to entering. Saves Vehicle Impoundment Administrator 4 hours per month.	93	1,117	1,117	1,117	1,117	1,117	1,117 Actual costs saved annually. Time savings.
Auto Fund - Traffic Safety & Driver Services - Registered Mail Label Sheets	Operational Efficiency Gains	We receive these sheets from the mail room once the registered letters have been sent to the customer. We used to save them in binders by month and have to go through them to track a customer. Now when we receive the sheets we scan them to the U Drive and shred them. It is a lot easier to go through to track a customer now because they are categorized by date in the folder.	Time savings	Time savings	Time savings	Time savings	Time savings	Time savings	Time savings
Estimated Total Savings			850,429	843,217	843,217	843,217	843,217	843,217	843,217

**Category Options**

**Operational Efficiency Gains**

- examples of significant achievements with dollar savings to date
- o e.g. regional consolidation
- o e.g. using technology to streamline service delivery
- o e.g. preventative maintenance
- o e.g. smart approaches to staff training, meeting management, etc.
- o e.g. other administrative efficiency improvements

**Crown Collaboration**

- Examples of joint efforts and dollar savings to date

**Partner Leverage**

- Examples of private sector partnerships and dollar savings to date

**Company/Customer/Employee Benefits**

- operational optimization/rationalization
- customer attention grabbers (e.g. efficiency gains are being passed on to customers in the following ways...)



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-	employee optimization and satisfaction							

Note: Estimated savings in future years have not factored in inflation increases or negotiated salary increases.

**MAJOR SAFETY INITIATIVES**

Year	2007	2008	2009	2010	2011	2012
<b>TRAFFIC SAFETY PROMOTION</b>						
(education, public awareness, community involvement, partnership building, enforcement programs, infrastructure)						
In School Road Safety Resources	\$ 1,785.00	\$ 1,004.00				
Rollover Simulator	\$ 2,042.00					
1. Child Passenger Safety Training Program	\$ 3,292.00	\$ 1,304.00	\$ 1,217.00	\$ 1,126.00	\$ 632.00	\$ -
Ride's On Us	\$ 55,000.00	\$ 77,430.00	\$ 95,703.00	\$ 55,000.00	\$ 81,881.00	\$ 76,879.00
SADD	\$ 88,100.00	\$ 102,064.00	\$ 102,069.00	\$ 102,069.00	\$ 102,069.00	\$ 102,069.00
Saskatchewan Safety Council	\$ 199,913.00	\$ 201,810.00	\$ 155,989.00	\$ 142,718.00	\$ 142,718.00	\$ 133,000.00
Saskatchewan Wildlife Federation	\$ 20,000.00	\$ 21,700.00	\$ 20,000.00	\$ 20,000.00	\$ 39,900.00	\$ 20,000.00
Server Intervention	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Community Grants	\$ 164,053.00	\$ 86,932.00	\$ 50,000.00	\$ 57,406.00	\$ 61,944.00	\$ 40,256.00
First Nation School Contest	\$ 7,464.00					
Enforcement Overdrive	\$ 199,250.00	\$ 288,086.00	\$ 417,071.00	\$ 419,100.00	\$ 450,400.00	\$ 483,500.00
No Regrets Program	\$ 74,650.00	\$ 16,500.00	\$ 16,500.00	\$ 16,500.00	\$ 20,000.00	\$ 20,000.00
Police Partnership – Training	\$ 4,071.00			\$ 474.00	\$ 7,391.00	\$ 1,499.00
Police Partnership – Vehicles	\$ 18,669.00	\$ 16,800.00	\$ 19,200.00	\$ 18,000.00	\$ 19,800.00	\$ 20,400.00
Safe Saskatchewan	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 45,000.00	
Road Safety Youth Conference	\$ 2,652.00					
Report Impaired Drivers					\$ 100,000.00	\$ 125,000.00
Winter Road Maintenance	\$ 48,330.00	\$ 217,384.00			\$ -	\$ -
55 Alive		\$ 30,000.00	\$ 60,000.00	\$ 60,000.00	\$ 30,000.00	\$ 52,500.00
First Nation Role Model Tour		\$ 30,223.00	\$ 31,923.00			
2. Infrastructure Improvements	\$ 459,127.00	\$ 222,000.00	\$ 139,850.00	\$ 354,000.00	\$ 150,000.00	\$ 18,400.00
Traffic Safety Scholarship		\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Seat Belt Challenge		\$ 66,306.00	\$ 61,752.00	\$ 170,272.00	\$ 64,160.00	\$ 146,977.00
Pedestrian Safety Project			\$ 5,000.00	\$ 7,500.00	\$ -	\$ -
Impaired Driving Projects (MADD, Operation Red Nose, Designated Driver)				\$ 35,000.00	\$ 24,202.00	\$ 56,339.00
First Nations Traffic Safety Positions				\$ 43,500.00	\$ 83,635.00	\$ 167,000.00
Child Traffic Safety Position			\$ 72,000.00	\$ 72,720.00	\$ 76,811.00	\$ 78,040.00
Atoskata Youth Camp		\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	
Red Feather Spirit Lodge		\$ 9,480.00	\$ 9,480.00	\$ 9,480.00	\$ 9,480.00	
PA Intersection Enforcement					\$ 50,000.00	
Multi-Agency Seat Belt Team/Monthly blitzes					\$ 30,000.00	\$ 30,000.00
Automatic Licence Plate Recognition					\$ 129,491.00	\$ 100,000.00
Selective Traffic Enforcement Program					\$ 33,785.00	\$ 33,000.00
Safety Awareness - Corporate Relations				\$ 65,149.00	\$ 58,778.00	\$ 53,021.00
Highway Safety signs				\$ 50,645.00	\$ -	\$ -
3. Wildlife Solutions					\$ -	\$ -
<b>TOTAL</b>	<b>\$ 1,403,398.00</b>	<b>\$ 1,479,023.00</b>	<b>\$ 1,347,754.00</b>	<b>\$ 1,790,659.00</b>	<b>\$ 1,852,077.00</b>	<b>\$ 1,762,880.00</b>
<b>TRAFFIC SAFETY PROGRAM EVALUATION</b>						
(program evaluation, program development, research)						
Motorcycle Safety			\$ 225,000.00	\$ 23,893.00	\$ 45,423.00	\$ 20,000.00
GIS Development					\$ 18,336.00	\$ 1,512.00
<b>TOTAL</b>			<b>\$ 225,000.00</b>	<b>\$ 23,893.00</b>	<b>\$ 63,759.00</b>	<b>\$ 21,512.00</b>
<b>DRIVER PROGRAMS</b>						
(impaired driving, driver improvement)						
Medical Payments	\$ 176,631.00	\$ 284,380.00	\$ 347,823.00	\$ 350,000.00	\$ 402,776.00	\$ 404,427.00
District Health Funding	\$ 1,442,478.00	\$ 1,185,599.00	\$ 1,291,889.00	\$ 1,366,136.00	\$ 1,309,660.00	\$ 1,287,042.00
Rehabilitation Assessment	\$ 600,000.00	\$ 600,000.00	\$ 600,000.00	\$ 600,000.00	\$ 600,000.00	\$ 600,000.00
<b>TOTAL</b>		<b>\$ 2,069,979.00</b>	<b>\$ 2,239,712.00</b>	<b>\$ 2,316,136.00</b>	<b>\$ 2,312,436.00</b>	<b>\$ 2,291,469.00</b>
<b>DRIVER DEVELOPMENT</b>						
(driver education)						
Aboriginal Driver Education	\$ 104,644.00	\$ 112,638.00	\$ 93,115.00	\$ 125,000.00	\$ 50,000.00	
Immigrant Driver Education			\$ 122,100.00	\$ 100,000.00	\$ 100,000.00	
High School Driver Education					\$ 1,700,000.00	\$ 7,375,000.00
Annual Driver Educator Seminar					\$ 40,000.00	\$ 40,000.00
<b>TOTAL</b>		<b>\$ 112,638.00</b>	<b>\$ 215,215.00</b>	<b>\$ 225,000.00</b>	<b>\$ 1,890,000.00</b>	<b>\$ 7,415,000.00</b>
<b>CARRIER SAFETY SERVICES</b>						
(carrier safety audits, services)						
Safety Seminars		\$ 7,000.00	\$ 9,407.00	\$ 21,000.00		
<b>TOTAL</b>		<b>\$ 7,000.00</b>	<b>\$ 9,407.00</b>	<b>\$ 21,000.00</b>		
<b>TRAFFIC SAFETY ADVERTISING</b>						
Bike Helmet	\$ 167,000.00					
Booster Seats	\$ 167,000.00	\$ 167,000.00	\$ 167,000.00	\$ 167,000.00	\$ 167,000.00	
Child Restraint	\$ 86,380.00	\$ 86,380.00	\$ 86,380.00	\$ 86,380.00	\$ 86,380.00	\$ 165,000.00
Designated Driver						
Drinking & Driving	\$ 715,000.00	\$ 715,000.00	\$ 790,000.00	\$ 790,000.00	\$ 790,000.00	\$ 250,000.00
Driver Distraction	\$ 276,537.00	\$ 276,537.00	\$ 276,537.00	\$ 276,537.00	\$ 276,537.00	\$ 10,000.00
Road Safety – Y.L.	\$ 544,000.00	\$ 544,000.00	\$ 544,000.00	\$ 544,000.00	\$ 544,000.00	
Rural Seatbelts	\$ 163,000.00	\$ 163,000.00	\$ 263,000.00	\$ 263,000.00	\$ 263,000.00	
Aboriginal Media		\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	

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Year	2007	2008	2009	2010	2011	2012
Aging Driver		\$ 60,000.00	\$ 60,000.00			
Drive Right		\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	
Cell phones				\$ 800,000.00	\$ 450,000.00	
Speed Issues			\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	
Miscellaneous		\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 59,430.00	
Slow to 60						
SADD Advertising	\$ 275,000.00	\$ 125,000.00				
Wildlife						\$ 100,000.00
Motorcycle						\$ 75,000.00
Safety Awareness - Brochures					\$ 301,705.00	
<b>TOTAL</b>	<b>\$ 2,393,917.00</b>	<b>\$ 2,536,917.00</b>	<b>\$ 2,636,917.00</b>	<b>\$ 3,376,917.00</b>	<b>\$ 3,338,052.00</b>	<b>\$ 600,000.00</b>

Cost Benefit

Most of the specific major initiatives have been implemented to support our traffic safety partners such as the Saskatchewan Safety Council, Saskatchewan Wildlife Federation, Law enforcement and are not easily amenable to the conduct of cost benefit analysis. For tangible projects such as infrastructure improvements, Child Passenger Safety Program and wildlife fencing solutions, cost benefit analysis were conducted prior to investments.

1. In 2010 BC Injury Research and Prevention Unit did an evaluation on the Saskatchewan child passenger safety. It was found that Return on investment for the Saskatchewan Child Passenger Safety Program ranges from 9.02:1 when excluding the estimated emergency room and ambulance costs, to 12.18:1 when including these costs (based upon the TAIS mortality data). program, which included a cost benefit component. For every dollar spent on prevention, 9 to 12 dollars are saved on direct health care costs (based upon the TAIS mortality data).

2. Cost benefit analysis have been conducted on infrastructure improvements in Regina, Saskatoon, and PA. The results indicated that infrastructure improvements in Regina, Saskatoon and Prince Albert could return 2.8 - 7.3, 6.3 - 10.2, and 11.8 - 13.3 respectively for each dollar invested in the project.

3. An evaluation 23 months after installation showed a 40.7% reduction in wildlife collisions in the fenced section, compared with reductions of 39.1% and 20.4% for the east and west unfenced sections, respectively.

## Documentation for Information Request #117

**SASKATCHEWAN AUTO FUND  
STATEMENT OF OPERATIONS  
THOUSANDS OF CANADIAN \$**

	2008				2009				2010			
	Actual	Budget	Variance	Note	Actual	Budget	Variance	Note	Actual	Budget	Variance	Note
Premiums written	610,492	585,134	25,358		651,418	660,049	(8,631)		708,350	715,105	(6,755)	
Premiums earned	587,918	569,545	18,373		630,559	635,916	(5,357)		684,821	685,343	(522)	
Claims incurred	563,965	540,523	23,442	16	600,432	601,860	(1,428)	13	604,686	616,565	(11,879)	9
Issuer fees	29,145	27,608	1,537	17	31,355	31,917	(562)		34,813	33,172	1,641	10
Premium taxes	29,510	28,594	916		31,640	31,908	(268)		34,376	34,382	(6)	
Administrative expenses	42,333	39,286	3,047	18	46,346	50,569	(4,223)	14	51,763	50,031	1,732	11
Traffic safety programs	16,344	17,891	(1,547)		17,405	17,798	(393)		17,285	18,519	(1,234)	
Total claims and expenses	681,297	653,902	27,395		727,178	734,052	(6,874)		742,923	752,669	(9,746)	
Underwriting profit (loss)	(93,379)	(84,357)	(9,022)		(96,619)	(98,136)	1,517		(58,102)	(67,326)	9,224	
Investment earnings	29,404	62,733	(33,329)	19	31,050	50,603	(19,553)	15	119,367	42,546	76,821	12
Other revenue	21,352	20,561	791		24,834	22,733	2,101		31,489	25,109	6,380	
Increase (decrease) to RSR before rebate	(42,623)	(1,063)	(41,560)		(40,735)	(24,800)	(15,935)		92,754	329	92,425	
Rebate to policyholders	(68)	(50,000)	49,932		(19)	(610)	591		(7)	-	(7)	
Increase (decrease) to RSR after rebate	(42,691)	(51,063)	8,372		(40,754)	(25,410)	(15,344)		92,747	329	92,418	
RSR balance, beginning of year	140,975	140,975	-		102,535	102,535	-		67,211	67,211	-	
IFRS Conversion - Jan 1, 2010	-	-	-		-	-	-		105,205	-	-	
Appropriated from redevelopment reserve	4,251	-	4,251		5,430	6,329	(899)		6,691	6,186	505	
RSR Balance, Year to Date	102,535	89,912	12,623		67,211	83,454	(16,243)		271,854	73,726	198,128	

## Documentation for Information Request #117

**SASKATCHEWAN AUTO FUND  
STATEMENT OF OPERATIONS  
THOUSANDS OF CANADIAN \$**

	2011				2012			
	Actual	Budget	Variance	Note	Actual	Budget	Variance	Note
Premiums written	744,743	764,576	(19,833)		781,167	804,403	(23,236)	
Premiums earned	726,282	741,814	(15,532)		767,226	773,456	(6,230)	
Claims incurred	806,924	644,872	162,052	6	740,528	704,915	35,613	1
Issuer fees	38,200	37,760	440		37,795	31,931	5,864	2
Premium taxes	36,513	37,233	(720)		38,555	38,888	(333)	
Administrative expenses	52,778	56,823	(4,045)	7	51,546	54,504	(2,958)	3
Traffic safety programs	20,547	20,736	(189)		22,626	28,525	(5,899)	4
Total claims and expenses	954,962	797,424	157,538		891,050	858,763	32,287	
Underwriting profit (loss)	(228,680)	(55,610)	(173,070)		(123,824)	(85,307)	(38,517)	
Investment earnings	51,668	26,610	25,058	8	74,838	44,274	30,564	5
Other revenue	34,088	26,752	7,336		37,490	32,142	5,348	
Increase (decrease) to RSR before rebate	(142,924)	(2,248)	(140,676)		(11,496)	(8,891)	(2,605)	
Rebate to policyholders	-	-	-		-	-	-	
Increase (decrease) to RSR after rebate	(142,924)	(2,248)	(140,676)		(11,496)	(8,891)	(2,605)	
RSR balance, beginning of year	271,857	271,857	-		134,261	134,261	-	
IFRS Conversion - Jan 1, 2010	-	-	-		-	-	-	
Appropriated from redevelopment reserve	5,328	5,745	(417)		4,357	4,357	-	
RSR Balance, Year to Date	134,261	275,354	(141,093)		127,122	129,727	(2,605)	

## Question #117 – Note References

## 1. 2012 Claims Incurred

(\$000s)	Actual	Budget	Variance	
			\$	%
Current year claims				
Damage	429,707	419,644	10,063	2.4%
Storm costs	12,199	12,715	(516)	-4.1%
Total damage	441,906	432,359	9,547	2.2%
Injury	308,871	327,365	(18,494)	-5.6%
	750,777	759,724	(8,947)	-1.2%
Prior-year deficiency				
Damage claims	9,972	-	9,972	-
Injury claims	17,565	-	17,565	-
	27,537	-	27,537	-
Change in discounting	(37,786)	(54,809)	17,023	-31.1%
Total claims incurred	740,528	704,915	35,613	5.1%
Current year loss ratio before prior-year deficiency and change in discounting	97.9%	98.2%		
Total loss ratio	96.5%	91.1%		

Current year damage claims were \$9.6 million over budget. Despite favourable results in the first three quarters, poor winter driving conditions in the fourth quarter contributed to a high number of damage claims. The average cost per claim was 1.5% higher than expected, while the number of damage claims were 0.7% higher than budget in the year.

Current year injury claims were \$18.5 million under budget. The number of injury claims was 0.4% lower than planned, while the average cost per claim was 5.3% lower than expected.

The actuarial valuation indicated a prior-year deficiency of \$10.0 million on unpaid damage claims. This reflects the fact that there were a significantly higher number of 2011 collisions reported in the first quarter of 2012 than had been expected in the 2011 year-end valuation.

The deficiency related to prior-year injury claims was primarily related to care benefits and medical expenses. These deficiencies were due to changes in actuarial assumptions and methods to be more adequately reserved on these lines; there is significant uncertainty as to the future costs of care benefits and medical expenses and this takes into consideration deficiencies experienced in previous years.

## 2. 2012 Issuer Fees

The budget for 2012 reflected an \$8.5 million recovery of a premium deficiency that was budgeted in 2011. However, the premium deficiency did not materialize in 2011, and as such there was no recovery in 2012.

## 3. 2012 Administrative Expenses

The favourable administrative expense variance in 2012 was largely a function of lower expenditures related to credit card fees and lower corporate support costs.

## 4. 2012 Traffic Safety Programs

Traffic safety program spending was lower than planned in 2012 due to less than budgeted expenditures on initiatives related to wildlife solutions, enhanced enforcement at high risk locations/intersections, infrastructure safety programs, red light cameras, and highway safety signs.

## 5. 2012 Investment Earnings

<b>Asset Class</b>	(\$000s)			Return %	Budget %
	Actual	Budget	Variance		
<b><u>Matching Portfolio</u></b>					
Short-Term	\$ 2,513	\$ 2,374	\$ 139	1.0%	1.2%
Bonds	29,380	8,366	21,014	4.0%	1.3%
Mortgages	2,787	2,867	(80)	3.4%	3.5%
	<u>34,680</u>	<u>13,607</u>	<u>21,073</u>	<u>3.3%</u>	<u>1.4%</u>
<b><u>Return Seeking Portfolio</u></b>					
Canadian Equities	13,036	15,948	(2,912)	7.8%	7.0%
U.S. Equities	6,865	5,793	1,072	12.7%	7.2%
Non-North American Equities	9,432	5,880	3,552	18.2%	7.9%
Global Small Cap Equities	3,087	-	3,087	6.4%	0.0%
Real Estate	9,755	4,689	5,066	12.5%	6.4%
	<u>42,175</u>	<u>32,310</u>	<u>9,865</u>	<u>10.6%</u>	<u>7.2%</u>
Investment expenses	<u>(2,017)</u>	<u>(1,643)</u>	<u>(374)</u>		
<b>Total Investment Earnings</b>	<u><u>74,838</u></u>	<u><u>44,274</u></u>	<u><u>30,564</u></u>	<u><u>5.3%</u></u>	<u><u>3.1%</u></u>

## 6. 2011 Claims Incurred

(000s)	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>
<u>Current year claims</u>			
Damage	\$ 391,237	\$ 414,553	\$ (23,316)
Storm costs	32,409	10,757	21,652
Total damage	423,646	425,310	(1,664)
Injury	285,707	250,695	35,012
	709,353	676,005	33,348
<u>Prior year deficiency</u>			
Injury			
- extending long-term payout period	252,064	-	252,064
- discounting impact	(241,939)	-	(241,939)
Net impact of extending payout period	10,125	-	10,125
Injury - other	7,165	-	7,165
Total injury deficiency	17,290	-	17,290
Damage	7,361	-	7,361
	24,651	-	24,651
<u>Change in discounting</u>			
Effect of portfolio restructuring	35,562	-	35,562
Change in the discount	37,358	(31,133)	68,491
	72,920	(31,133)	104,053
Total claims incurred	<u>\$ 806,924</u>	<u>\$ 644,872</u>	<u>\$ 162,052</u>

Current year damage claims - Impacted by 16.4% decrease in the number of accidents in the fourth quarter of 2011 compared to budget. Partially offset by the summer storm activity and bad winter driving conditions in the first quarter.

Current year injury claims - The increase is due to a higher average cost per injury claim, partially due to current year impact of change in termination rates, as discussed below. Also reflective of higher income replacement benefit costs and medical expense payments. The injury frequency for 2011 was 6.5 injury accidents per 1,000 insured years, compared to 6.3 in 2010.

Prior year deficiency - The \$10.1 million net adjustment to extend the long-term injury payout period results from an actuarial review that found, on average, severely injured claimants are expected to collect benefits for longer than previously projected. The total prior year deficiency represents 2.6% of December 31, 2010 claim liabilities.



Change in discounting - In the first quarter there was a \$35.6 million adjustment resulting from a rebalancing of the investment portfolio that changed the rate at which unpaid claims are discounted. Rebalancing was required to better match the bond portfolio with anticipated future claim payments. The remaining variance is attributable primarily to declines in the discount rate, corresponding to the decrease in bond yields experienced.

#### 7. 2011 Administrative Expenses

Administrative expenses were 7.1% lower than budgeted. The primary contributor to the favourable variance was lower than planned credit card expenses, as the budget anticipated a higher cost related to customers using the Internet to do business with SGI. In 2011, costs related to customers using this payment option at issuing offices and on the Internet totalled \$3.6 million. The 2011 budget was \$6.7 million.

#### 8. 2011 Investment earnings

(000s) Asset Class	Actual \$	Budget \$	Variance \$	Return %	Budget %
<u>Matching Portfolio</u>					
Short Term	\$ 2,474	\$ 283	\$ 2,191	1.0%	0.7%
Bonds	79,619	(5,286)	84,905	12.7%	-0.6%
Mortgages	6,058	2,559	3,499	8.0%	3.9%
	<u>88,150</u>	<u>(2,444)</u>	<u>90,594</u>	<u>9.4%</u>	
<u>Return Seeking Portfolio</u>					
Canadian Equities	(34,494)	15,771	(50,264)	-15.5%	7.9%
U.S. Equities	(107)	4,992	(5,098)	0.7%	7.5%
Non-North American Equities	(9,879)	5,191	(15,070)	-14.7%	7.8%
Real Estate	9,637	4,791	4,846	13.7%	7.2%
	<u>(34,842)</u>	<u>30,744</u>	<u>(65,586)</u>	<u>-7.8%</u>	
Investment expenses & other	(1,641)	(1,690)	49		
Total Investment Earnings	<u>51,668</u>	<u>26,610</u>	<u>25,058</u>	<u>3.9%</u>	<u>2.0%</u>

## 9. 2010 Claims Incurred

(\$000s)	12 months to December 31			
	Actual	Budget	Variance (\$)	%
Damage claims (current year)	395,310	402,370	(7,060)	(1.8%)
Injury claims (current year)	206,133	192,595	13,538	7.0%
Current year claims	601,443	594,965	6,478	1.1%
Damage - prior year redundancy	(44,508)	-	(44,508)	100.0%
Injury - prior year deficiency	30,875	-	30,875	100.0%
Indexing of prior year injury claims	21,863	21,600	263	1.2%
Total claims incurred	<u>609,673</u>	<u>616,565</u>	<u>(6,892)</u>	<u>(1.1%)</u>
Loss ratio (current year)	<u>87.8%</u>	<u>86.8%</u>		
Total loss ratio	<u>89.0%</u>	<u>90.0%</u>		

Nine large storms throughout the second and third quarters resulted in \$22.2 million of claims incurred on approximately 7,500 claims. Despite these severe storms, current year damage claims were \$7.1 million or 1.8% under budget, a result of generally very good winter driving conditions in the first quarter of 2010. The number of damage claims of 98,927 was 2.0% lower than the budgeted number of damage claims of 100,915. Damage frequency to the end of December 2010 was 115.0 accidents per 1,000 insured years, higher than the 111.8 to the end of December 2009, as the prior year had no significant summer storms.

Current year injury claims were \$13.5 million higher than budgeted. Although the number of injury claims was lower than expected, this was more than offset by a higher than expected average cost per injury claim (14.0% higher than expected), primarily related to increasing income replacement benefit costs. Emerging experience suggests increasing severity of income replacement benefit claims. The number of injury claims of 5,794 was 6.1% lower than the budgeted number of injury claims of 6,170.

The prior year redundancy for damage claims of \$44.5 million related primarily to a change in the estimate for subrogation recoveries. This analysis indicated a significantly higher collection rate than previously estimated. In prior years, the data used for this analysis was not available and as such, the estimate for subrogation recoveries had been recorded very conservatively.

The prior year deficiency for injury claims of \$30.9 million related partially to unfavourable development on income replacement benefits as well as reserve increases to long-term injury claims incurred before 1995, resulting from adjusting expected mortality rates. In addition, the rate used to discount certain injury benefits dropped from 6.0% to 5.5%, causing a \$22.0 million increase to the provision for prior year claims.

## 10. 2010 Issuer Fees

The increase in issuer fees was commensurate with the increase in insured vehicles.

## 11. 2010 Administrative Expenses

The increase in administrative expenses was the result of \$1.6 million in additional consultant costs for post-implementation assistance with the redevelopment system, \$1.0 million loss of the cost recovery for driver's licence administration from the General Revenue Fund, and issuer credit card charges that were \$415,000 over budget.

## 12. 2010 Investment earnings

Investment earnings in 2010 were \$77.6 million higher than expected due primarily to the following factors:

	Actual (\$000s)	Budget (\$000s)	Variance (\$000s)
Gains on the sale of bonds	37,575	1,928	35,647
Unrealized losses on bonds	(8,023)	-	(8,023)
Unrealized gains on mortgages	2,695	-	2,695
Long-term bond interest	27,471	20,926	6,545
Gains on sale of common shares	25,152	11,629	13,523
Unrealized gains on common shares	19,266	-	19,266
Unrealized gains on real estate	5,384	-	5,384
Dividend income	6,110	5,011	1,099
Pooled fund revenue	5,874	3,093	2,781
Investment write-downs	(1,318)	-	(1,318)

The bond portfolio's book value annualized return of 10.2% was higher than the budgeted return of 3.2% due to the restructuring of the bond portfolio that resulted in significant gains on sale of bonds. Increasing interest rates in the last four months of 2010 generated unrealized losses on bonds of \$8.0 million while mortgages increased by \$2.7 million during the year.

The book value annualized return on common shares was 13.9%, higher than the budgeted return of 7.7%. This was due primarily to gains on common shares, although offset slightly by \$1.3 million in unbudgeted investment write-downs. Strong equity markets generated unrealized gains on common shares of \$19.3 million while increasing real estate values added \$5.4 million in unrealized gains during 2010.

## 13. 2009 Claims incurred

The year-to-date loss ratio was slightly higher than budgeted (95.2% compared to a budget of 94.6%). As detailed in the following table, current year claim costs were \$2.2 million or 0.4% lower than planned:

(\$000's)	12 months to December 31			
	Actual	Budget	Variance (\$)	%
Damage claims (current year)	385,197	380,230	4,967	1.3%
Injury claims (current year)	193,130	200,316	(7,186)	(3.6%)
Damage - prior year deficiency	3,432	-	3,432	100.0%
Injury - prior year redundancy	(790)	-	(790)	100.0%
Discounting of prior year injury claims	19,463	21,314	(1,851)	(8.7%)
Total claims incurred	<u>600,432</u>	<u>601,860</u>	<u>(1,428)</u>	<u>(0.2%)</u>
Loss ratio (current year)	<u>91.7%</u>	<u>91.3%</u>		
Total loss ratio	<u>95.2%</u>	<u>94.6%</u>		

Current-year damage claims were \$5.0 million or 1.3% over budget, as the number of damage claim counts (94,496) were 1.7% higher than the budgeted number of damage claim counts (92,877).

Current year injury claims were \$7.2 million or 3.6% below budget, primarily due to lower than expected claim counts. The number of injury claims (5,874) was 9.9% lower than budgeted (6,518). Partially offsetting the lower than expected claim counts is a higher than expected average cost per claim, primarily in the average income replacement benefit.

Claim counts for injury claims (5,874) were lower than last year (2008 – 6,169). The injury frequency for the year was 6.4 injury accidents per 1,000 insured years, compared to 6.8 in 2008.

## 14. 2009 Administrative expenses

Administrative expenses of \$46.4 million were \$4.2 million (8.4%) lower than planned. The favourable variance was largely a combination of the cancellation of the Enhanced Driver's Licence project and lower depreciation costs. Combined, these two items were \$2.6 million lower than planned. The remaining variance was mainly a function of lower support costs and lower Auto Fund specific workloads carried by various SGI departments.

## 15. 2009 Investment earnings

	Actual	Budget	Variance		Prior Year
			\$	%	
Investment earnings (\$000's)	31,050	50,603	(19,553)	(38.6%)	29,404
Investment return	2.7%	4.5%	-	(1.8%)	2.7%

Investment earnings were \$19.6 million lower than expected, largely a result of realized losses on common shares of \$13.0 million. These losses were \$23.5 million lower than budget while unbudgeted investment write-downs were \$10.2 million for 2009. Interest income was \$4.0 million less than budget due to lower bond yields in 2009. These unfavourable variances were partially offset by gains on the sale of bonds (\$9.0 million) and real estate (\$5.9 million) that were not anticipated in the budget. Dividend income and pooled mortgage revenue were also higher than planned by \$2.3 million and \$1.0 million.

## 16. 2008 Claims Incurred

The year-to-date loss ratio of 95.9% was slightly higher than the budget of 94.9%. The actuarial valuation produced a net redundancy on the provision for prior year claims of \$976,000. Excluding the impact of the redundancy and the indexing of prior year injury claims (\$17.9 million), the loss ratio was 93.0%, slightly higher than budgeted. As detailed in the following table, current year claim costs were \$24.1 million or 4.6% higher than planned in 2008:

(\$000's)	Twelve months to December 31			
	Actual	Budget	Variance (\$)	%
Damage claims (current year)	351,668	342,837	8,831	2.6%
Injury claims (current year)	195,369	180,130	15,239	8.5%
Damage - prior year deficiency	7,038	-	7,038	100.0%
Injury - prior year redundancy	(8,014)	-	(8,014)	100.0%
Indexing of prior year injury claims	17,904	17,556	348	2.0%
Total claims incurred	<u>563,965</u>	<u>540,523</u>	<u>23,442</u>	<u>4.3%</u>
Loss ratio (current year)	<u>93.0%</u>	<u>91.8%</u>		
Total loss ratio	<u>95.9%</u>	<u>94.9%</u>		

While injury claim counts were slightly lower than planned, the severity was higher contributing to the 8.5% unfavourable injury claim variance.

Although damage claim counts of 91,913 were 9.6% higher than budgeted, it is a result of more vehicles on the road as the accident frequency has actually decreased from the same time last year. The accident frequency for collisions was 111.4 accidents per 1,000 insured years, compared to 114.8 at this point in 2007.

17. 2008 Issuer fees

Issuer fees were higher than planned, primarily a result of increased transaction volumes experienced in 2008.

18. 2008 Administrative expenses

Administrative expenses of \$42.3 million were \$3.0 million higher than planned. The variance was largely a combination of higher salary and benefit costs and a higher allocation of expenses to administrative versus loss adjusting than was budgeted.

19. 2008 Investment earnings

	Actual	Budget	Variance		Prior Year
			\$	%	
Investment earnings (\$000's)	29,404	62,733	(33,329)	(53.1%)	91,349
Investment return	2.7%	6.1%	-	(3.4%)	5.2%

Investment earnings were \$33.3 million lower than expected, largely a result of the intense pressure on capital markets over the last six months. This contributed to realized gains on common shares being \$18.2 million lower than budget for the year and unbudgeted investment write-downs of \$22.7 million. Also, Non-North American pooled equity fund income was \$2.7 million lower than budget. These unfavourable variances were partially offset by gains on the sale of bonds (\$10.1 million) that were not anticipated in the budget.

## Documentation for Information Request #118

### Saskatchewan Auto Fund Other Income (\$000)

	2012			2011			2010			2009			2008		
	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance
Payment Options:															
Short -Term Registration	9,820	7,765	2,055	8,673	7,176	1,497	7,386	6,560	826	6,614	6,568	46	6,165	5,995	170
AutoPay	14,057	13,540	517	13,160	12,186	974	12,575	11,898	677	10,766	10,570	196	9,841	9,439	402
Total Payment Options	23,877	21,305	2,572	21,833	19,362	2,471	19,961	18,458	1,503	17,380	17,138	242	16,006	15,434	572
Salvage Net Profit	13,612	10,837	2,775	12,255	7,390	4,865	9,824	6,651	3,173	7,454	5,594	1,860	5,345	5,128	217
Gain on disposal of asset							1,704		1,704						
Total Other Income	37,489	32,142	5,347	34,088	26,752	7,336	31,489	25,109	6,380	24,834	22,732	2,102	21,351	20,562	789

Short-term registrations have increased annually as a percentage of total registrations, as more residents use short term registrations to finance their vehicle registration. Also, short term registration revenue can fluctuate from budget due to weather conditions, which impacts the length of time seasonal vehicles are registered during any particular year. For instance, in years when there is an early spring, this will result in longer short-term registrations for motorcycle and specialty vehicles.

AutoPay fees have increased annually due to the growing number of vehicles registrations being financed using this program.

The gain on disposal was the result of the sale of the building on Henderson Drive in Regina.

Salvage net profit has increased significantly since 2009. This is a result of higher sales volumes particularly in whole vehicles (which have a higher margin than parts), stronger steel prices, and a new salvage management system and processes that have led to increased efficiencies in dismantling and pricing parts.

**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (a) - Forecasts with a 10% Increase in Claims Incurred Costs**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	757,768	700,254	716,859	799,635	880,013
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	73,743	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>1,000,950</b>	<b>949,639</b>	<b>978,881</b>	<b>1,075,928</b>	<b>1,170,748</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(172,527)</b>	<b>(44,774)</b>	<b>(7,000)</b>	<b>(41,133)</b>	<b>(76,947)</b>
Investment earnings	72,393	44,132	24,496	14,905	57,161	93,941
Other income	35,059	38,157	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(90,238)</b>	<b>20,038</b>	<b>50,668</b>	<b>61,243</b>	<b>64,718</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	32,210	53,768	104,436	165,679
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>32,210</b>	<b>53,768</b>	<b>104,436</b>	<b>165,679</b>	<b>230,397</b>
Current year loss ratio (excl LAE)	84.1%	91.5%	77.4%	73.8%	77.3%	80.5%
Loss ratio (incl LAE)	96.4%	100.4%	85.3%	81.6%	85.1%	88.4%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.5%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>120.9%</b>	<b>104.9%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.1%</b>
<b>MCT</b>	<b>47%</b>	<b>12%</b>	<b>19%</b>	<b>35%</b>	<b>52%</b>	<b>67%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.



**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (b) - Forecasts with a 0.5% Decrease in Vehicle Drift**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	858,548	938,544	1,000,530	1,061,500	1,123,241
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>854,042</b>	<b>933,948</b>	<b>995,842</b>	<b>1,056,718</b>	<b>1,118,364</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>826,023</b>	<b>900,453</b>	<b>967,160</b>	<b>1,029,769</b>	<b>1,088,489</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	67,039	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	84,952	92,178	98,617	104,801	110,829
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>927,199</b>	<b>949,958</b>	<b>978,422</b>	<b>1,075,059</b>	<b>1,169,644</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(101,176)</b>	<b>(49,505)</b>	<b>(11,262)</b>	<b>(45,290)</b>	<b>(81,155)</b>
Investment earnings	72,393	44,132	25,624	15,508	59,202	96,891
Other income	35,059	38,033	40,186	42,625	45,068	47,568
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(19,011)</b>	<b>16,305</b>	<b>46,871</b>	<b>58,980</b>	<b>63,304</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	103,437	121,262	168,133	227,113
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>103,437</b>	<b>121,262</b>	<b>168,133</b>	<b>227,113</b>	<b>290,417</b>
Current year loss ratio (excl LAE)	84.1%	83.7%	77.9%	74.1%	77.6%	80.8%
Loss ratio (incl LAE)	96.4%	91.8%	85.8%	82.0%	85.5%	88.8%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.8%	5.7%
Traffic safety ratio	3.0%	3.5%	3.3%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.3%</b>	<b>105.5%</b>	<b>101.2%</b>	<b>104.5%</b>	<b>107.6%</b>
<b>MCT</b>	<b>47%</b>	<b>38%</b>	<b>42%</b>	<b>56%</b>	<b>71%</b>	<b>83%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (c) - Forecasts with a 0.5% Decrease in Vehicle Volume**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	858,533	938,529	1,000,514	1,061,482	1,123,221
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>854,027</b>	<b>933,933</b>	<b>995,826</b>	<b>1,056,700</b>	<b>1,118,344</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>826,014</b>	<b>900,438</b>	<b>967,144</b>	<b>1,029,752</b>	<b>1,088,471</b>
Claims incurred	650,702	689,060	697,500	713,105	795,123	874,851
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	66,808	70,893	75,516	80,633	86,195
Issuer fees and premium taxes	79,138	84,952	92,176	98,616	104,800	110,827
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>924,976</b>	<b>945,995</b>	<b>974,159</b>	<b>1,070,433</b>	<b>1,164,601</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(98,962)</b>	<b>(45,557)</b>	<b>(7,015)</b>	<b>(40,681)</b>	<b>(76,130)</b>
Investment earnings	72,393	44,132	25,656	15,566	59,540	97,647
Other income	35,059	38,033	40,186	42,624	45,068	47,568
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(16,797)</b>	<b>20,285</b>	<b>51,175</b>	<b>63,927</b>	<b>69,085</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	105,651	127,456	178,631	242,558
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>105,651</b>	<b>127,456</b>	<b>178,631</b>	<b>242,558</b>	<b>311,643</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.7%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	91.5%	85.3%	81.5%	85.0%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.8%	5.7%
Traffic safety ratio	3.0%	3.5%	3.3%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.0%</b>	<b>105.0%</b>	<b>100.7%</b>	<b>104.0%</b>	<b>107.1%</b>
<b>MCT</b>	<b>47%</b>	<b>38%</b>	<b>44%</b>	<b>59%</b>	<b>75%</b>	<b>89%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund  
Statement of Operations**

**IR #119 (d) - Forecasts with a 10% Decrease in Investment Income in 2013  
Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	67,039	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>927,530</b>	<b>950,407</b>	<b>978,902</b>	<b>1,075,569</b>	<b>1,170,182</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(99,107)</b>	<b>(45,542)</b>	<b>(7,021)</b>	<b>(40,774)</b>	<b>(76,381)</b>
Investment earnings	72,393	39,033	25,587	15,527	59,413	97,449
Other income	35,059	38,157	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(21,917)</b>	<b>20,361</b>	<b>51,269</b>	<b>63,854</b>	<b>68,792</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	100,531	122,412	173,681	237,535
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>100,531</b>	<b>122,412</b>	<b>173,681</b>	<b>237,535</b>	<b>306,327</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.8%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	91.5%	85.4%	81.6%	85.1%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.5%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.0%</b>	<b>105.0%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.0%</b>
<b>MCT</b>	<b>47%</b>	<b>37%</b>	<b>43%</b>	<b>58%</b>	<b>74%</b>	<b>87%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (e) - Forecasts with 10% Higher LAE in 2013**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	73,743	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>934,234</b>	<b>950,407</b>	<b>978,902</b>	<b>1,075,569</b>	<b>1,170,182</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(105,811)</b>	<b>(45,542)</b>	<b>(7,021)</b>	<b>(40,774)</b>	<b>(76,381)</b>
Investment earnings	72,393	44,132	25,564	15,511	59,358	97,368
Other income	35,059	38,157	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(23,522)</b>	<b>20,338</b>	<b>51,253</b>	<b>63,799</b>	<b>68,711</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	98,926	120,784	172,037	235,836
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>98,926</b>	<b>120,784</b>	<b>172,037</b>	<b>235,836</b>	<b>304,547</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.8%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	92.3%	85.4%	81.6%	85.1%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.5%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.8%</b>	<b>105.0%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.0%</b>
<b>MCT</b>	<b>47%</b>	<b>36%</b>	<b>42%</b>	<b>57%</b>	<b>73%</b>	<b>87%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (f) - Forecasts with 10% Higher Administration Expenses in 2013**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	67,039	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	60,977	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>933,073</b>	<b>950,407</b>	<b>978,902</b>	<b>1,075,569</b>	<b>1,170,182</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(104,650)</b>	<b>(45,542)</b>	<b>(7,021)</b>	<b>(40,774)</b>	<b>(76,381)</b>
Investment earnings	72,393	44,132	25,608	15,523	59,395	97,428
Other income	35,059	38,157	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(22,361)</b>	<b>20,382</b>	<b>51,265</b>	<b>63,836</b>	<b>68,771</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	100,087	121,989	173,254	237,090
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>100,087</b>	<b>121,989</b>	<b>173,254</b>	<b>237,090</b>	<b>305,861</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.8%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	91.5%	85.4%	81.6%	85.1%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	7.4%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.5%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.7%</b>	<b>105.0%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.0%</b>
<b>MCT</b>	<b>47%</b>	<b>36%</b>	<b>43%</b>	<b>57%</b>	<b>73%</b>	<b>87%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund  
Statement of Operations**

**IR #119 (g) - Forecasts with 10% Increase to Traffic Safety Expenses in 2013  
Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	67,039	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	31,594	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>930,402</b>	<b>950,407</b>	<b>978,902</b>	<b>1,075,569</b>	<b>1,170,182</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(101,979)</b>	<b>(45,542)</b>	<b>(7,021)</b>	<b>(40,774)</b>	<b>(76,381)</b>
Investment earnings	72,393	44,132	25,636	15,548	59,486	97,567
Other income	35,059	38,157	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(19,690)</b>	<b>20,410</b>	<b>51,290</b>	<b>63,927</b>	<b>68,910</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	102,758	124,688	175,978	239,905
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>102,758</b>	<b>124,688</b>	<b>175,978</b>	<b>239,905</b>	<b>308,815</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.8%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	91.5%	85.4%	81.6%	85.1%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.8%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.3%</b>	<b>105.0%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.0%</b>
<b>MCT</b>	<b>47%</b>	<b>37%</b>	<b>43%</b>	<b>58%</b>	<b>74%</b>	<b>88%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

**Saskatchewan Auto Fund**  
**Statement of Operations**  
**IR #119 (h) - Forecasts with 10% Lower Other Income in 2013**  
**Including 1.03% Rate Increase and 1.23% RSR Surcharge in 2013\***

year ended December 31 (\$000's)	Forecast					
	2012	2013	2014	2015	2016	2017
	\$	\$	\$	\$	\$	\$
Direct premium	804,308	862,767	943,103	1,005,390	1,066,657	1,128,697
Ceded premium	(4,742)	(4,506)	(4,596)	(4,688)	(4,782)	(4,877)
<b>Net premiums written</b>	<b>799,566</b>	<b>858,261</b>	<b>938,507</b>	<b>1,000,702</b>	<b>1,061,875</b>	<b>1,123,820</b>
<b>Net premiums earned</b>	<b>773,871</b>	<b>828,423</b>	<b>904,865</b>	<b>971,881</b>	<b>1,034,795</b>	<b>1,093,801</b>
Claims incurred	650,702	691,052	701,022	716,880	799,276	879,447
Prior year claims (Net of Disc/PFAD)	33,211	-	-	-	-	-
Loss adjusting expense (LAE)	62,061	67,039	71,332	76,003	81,105	86,640
Issuer fees and premium taxes	79,138	85,283	92,627	99,097	105,311	111,367
Administrative expenses	52,671	55,434	56,101	56,981	59,307	61,516
Traffic safety	23,157	28,722	29,325	29,941	30,570	31,212
<b>Total claims and expenses</b>	<b>900,940</b>	<b>927,530</b>	<b>950,407</b>	<b>978,902</b>	<b>1,075,569</b>	<b>1,170,182</b>
<b>Underwriting loss</b>	<b>(127,069)</b>	<b>(99,107)</b>	<b>(45,542)</b>	<b>(7,021)</b>	<b>(40,774)</b>	<b>(76,381)</b>
Investment earnings	72,393	44,132	25,607	15,538	59,455	97,517
Other income	35,059	34,341	40,316	42,763	45,215	47,724
<b>Increase (decrease) to RSR</b>	<b>(19,617)</b>	<b>(20,634)</b>	<b>20,381</b>	<b>51,280</b>	<b>63,896</b>	<b>68,860</b>
Rebate to policyholders *	-	-	-	-	-	-
<b>RSR:</b>						
Balance Beginning of Year	134,261	119,001	101,814	123,715	174,995	238,891
Appropriation from Redevelopment Reserve	4,357	3,447	1,520	-	-	-
<b>Balance, End of Year</b>	<b>119,001</b>	<b>101,814</b>	<b>123,715</b>	<b>174,995</b>	<b>238,891</b>	<b>307,751</b>
Current year loss ratio (excl LAE)	84.1%	83.4%	77.5%	73.8%	77.2%	80.4%
Loss ratio (incl LAE)	96.4%	91.5%	85.4%	81.6%	85.1%	88.3%
Issuer fee and premium tax ratio	10.2%	10.3%	10.2%	10.2%	10.2%	10.2%
Administrative expense ratio	6.8%	6.7%	6.2%	5.9%	5.7%	5.6%
Traffic safety ratio	3.0%	3.5%	3.2%	3.1%	3.0%	2.9%
<b>Combined ratio</b>	<b>116.4%</b>	<b>112.0%</b>	<b>105.0%</b>	<b>100.8%</b>	<b>104.0%</b>	<b>107.0%</b>
<b>MCT</b>	<b>47%</b>	<b>37%</b>	<b>43%</b>	<b>58%</b>	<b>74%</b>	<b>88%</b>

\*Note: The RSR surcharge is assumed to be in effect until August 2016.

Saskatchewan Government Insurance  
2013 Rate Program  
Documentation for Information Request #122

	(a)	(b)	(c)	(d)	(e)		
Vehicle Class	Projected Rating Year Premium at Current Rate Level	Projected Rating Year Premium at Required Rates and RSR Surcharge - Original Proposal	2011 Written Exposures That Will Be within +/- 5% of Adequate - Original Proposal	% of Class That Will Be within +/- 5% of Adequate - Original Proposal	Projected Rating Year Premium at Required Rates and RSR Surcharge - Revised Proposal	2011 Written Exposures That Will Be within +/- 5% of Adequate - Original Proposal	% of Class That Will Be within +/- 5% of Adequate - Original Proposal
<b>CLEAR Rated Vehicles</b>	\$781,809,409	\$785,113,186	750,603	97.4%	\$785,113,186	748,110	97.1%
A - Commercial Light Trucks			0	0.0%		0	0.0%
F - Farm Light Truck - 1994 & Newer			49,097	97.1%		48,825	96.6%
LV - Private Passenger Vehicles (PPV)			673,874	97.5%		671,680	97.2%
LV - PPV - Farm Cars, SUVs and Vans			22,563	97.9%		22,537	97.8%
LV - Police Cars			0	0.0%		0	0.0%
LV - Police Trucks, Vans & SUVs			0	0.0%		0	0.0%
LV - U Drives			4,899	99.8%		4,897	99.7%
PT - Taxis (Rural)			171	100.0%		171	100.0%
<b>Conventionally Rated Vehicles</b>							
Ambulances	\$264,604	\$273,188	300	100.0%	\$273,188	300	100.0%
A - Commercial Vehicles:							
Heavy Trucks and Vans IRP Reg. Ded.	\$388,527	\$362,740	449	96.5%	\$362,740	449	96.5%
Heavy Trucks and Vans IRP \$15K Ded.	\$17,625	\$13,158	16	45.9%	\$13,158	16	45.9%
Heavy Trucks and Vans Non-IRP	\$1,005,357	\$1,046,843	956	99.5%	\$1,046,843	956	99.5%
Power Units IRP Reg. Ded.	\$7,950,004	\$7,949,879	3,386	96.5%	\$7,949,879	3,386	96.5%
Power Units IRP \$15K Ded.	\$1,769,011	\$1,467,145	567	46.6%	\$1,467,145	567	46.6%
Power Units Non-IRP	\$2,522,122	\$1,937,912	266	22.5%	\$1,937,912	266	22.5%
C & D - Commercial Vehicles:							
Heavy Trucks and Vans	\$6,994,269	\$8,347,467	8,340	67.5%	\$8,347,467	8,340	67.5%
Power Units	\$10,887,164	\$11,827,123	4,722	72.5%	\$11,827,123	4,722	72.5%
F - Farm Vehicles:							
Heavy Trucks and Vans	\$4,328,514	\$3,448,850	21,832	84.3%	\$3,448,850	21,832	84.3%
Light Trucks - 1993 & Older	\$2,320,047	\$1,975,733	14,684	100.0%	\$1,975,733	14,684	100.0%
Power Units	\$6,531,012	\$5,888,496	7,913	84.6%	\$5,888,496	7,913	84.6%
Hearses	\$44,998	\$61,433	0	0.0%	\$61,433	0	0.0%
L - Automobile & Motorcycle Dealer Plates	\$2,633,786	\$2,753,777	3,905	100.0%	\$2,753,777	3,905	100.0%
L - Snowmobile Dealers	\$2,077	\$1,038	0	0.0%	\$1,038	0	0.0%
LV - Antiques	\$797,455	\$980,171	11,538	100.0%	\$980,171	11,538	100.0%
LV - Buses	\$155,769	\$269,238	0	0.0%	\$269,238	0	0.0%
LV - Buses (Restricted)	\$8,207	\$10,047	33	100.0%	\$10,047	33	100.0%
LV - Motorcycles:	\$16,562,437	\$28,567,207	11,192	100.0%	\$28,567,207	252	2.3%
Cruiser/Touring			8,242	100.0%		5	0.1%
Dual Purpose/Other			1,285	100.0%		243	18.9%
Sport			1,665	100.0%		4	0.2%
LV - Motorhomes	\$1,846,220	\$2,269,425	4,140	81.4%	\$2,269,425	4,140	81.4%
MT - Snowmobiles	\$450,511	\$449,578	4,908	100.0%	\$449,578	4,908	100.0%
PB - Passenger Inter-city Buses	\$999,407	\$1,264,570	246	52.9%	\$1,264,570	246	52.9%
PC - Passenger City Buses	\$750,212	\$1,285,653	0	0.0%	\$1,285,653	0	0.0%
PS - Passenger School Buses	\$1,191,697	\$1,607,556	1,213	38.1%	\$1,607,556	1,213	38.1%
PT - Taxis	\$1,908,896	\$2,674,275	0	0.0%	\$2,674,275	0	0.0%



	(a)	(b)	(c)	(d)	(e)		
Vehicle Class	Projected Rating Year Premium at Current Rate Level	Projected Rating Year Premium at Required Rates and RSR Surcharge - Original Proposal	2011 Written Exposures That Will Be within +/- 5% of Adequate - Original Proposal	% of Class That Will Be within +/- 5% of Adequate - Original Proposal	Projected Rating Year Premium at Required Rates and RSR Surcharge - Revised Proposal	2011 Written Exposures That Will Be within +/- 5% of Adequate - Original Proposal	% of Class That Will Be within +/- 5% of Adequate - Original Proposal
<b>Trailers</b>							
F - Trailers	\$1,963,623	\$2,302,164	29,464	100.0%	\$2,302,164	29,464	100.0%
LT - Trailer Dealers/Movers	\$265,009	\$271,853	478	100.0%	\$271,853	478	100.0%
T - Personal Trailers	\$10,996,417	\$12,574,894	33,240	83.1%	\$12,574,894	33,240	83.1%
T - Utility	\$1,721,460	\$2,958,905	76,201	100.0%	\$2,958,905	76,201	100.0%
TS - Commercial Trailers	\$4,931,599	\$5,570,229	45,531	100.0%	\$5,570,229	45,531	100.0%
<b>Miscellaneous Classes</b>							
A - Excess Value	\$117,048	\$45,925	0	0.0%	\$45,925	0	0.0%
C&D - Non-Resident	\$11,456	\$10,204	0	0.0%	\$10,204	0	0.0%
C&D - Excess Value	\$1,270,544	\$448,994	0	0.0%	\$448,994	0	0.0%
Industrial Tracked Vehicles	\$81	\$66	0	0.0%	\$66	0	0.0%
LV - Motorized Bicycle	\$252	\$17,778	0	0.0%	\$17,778	0	0.0%
PV - Converted Vehicles	\$3,978	\$1,844	0	0.0%	\$1,844	0	0.0%
PV - Heavy Trucks and Vans	\$296,337	\$290,974	374	90.1%	\$290,974	374	90.1%
PV - Power Units	\$60,101	\$4,470	42	78.1%	\$4,470	42	78.1%
TS - Excess Value	\$831,678	\$216,225	0	0.0%	\$216,225	0	0.0%
	\$876,608,918	\$896,560,211	1,036,537		\$896,560,211	1,023,105	