

**Table 6**  
**Pure Premium Trend - Other Than PIPP**

Accident Year	Number of HTA Units	Ultimate Incurred Claims [a]				Pure Premium [c]			
		Bodily Injury	Property Damage	Collision	Comprehensive [b]	Bodily Injury	Property Damage	Collision	Comprehensive
07/08	735,636	3,711,428	25,701,086	208,481,746	50,676,367	5.05	34.94	283.40	68.89
08/09	751,878	3,159,066	27,274,872	217,999,144	38,796,662	4.20	36.28	289.94	51.60
09/10	763,120	2,969,517	26,220,070	214,639,025	34,371,375	3.89	34.36	281.27	45.04
10/11	775,978	4,469,140	28,781,297	252,260,800	60,915,942	5.76	37.09	325.09	78.50
11/12	793,631	2,459,869	28,626,815	246,543,568	47,547,762	3.10	36.07	310.65	59.91
12/13	810,805	4,175,695	32,455,601	287,783,468	58,188,342	5.15	40.03	354.94	71.77
13/14	822,690	3,651,099	35,127,805	321,066,192	61,622,736	4.44	42.70	390.26	74.90
14/15	834,482	5,409,805	32,007,903	289,092,347	58,088,741	6.48	38.36	346.43	69.61
15/16	849,214	4,693,779	32,166,781	329,741,449	103,584,651	5.53	37.88	388.29	121.98
16/17	861,091	4,835,551	34,571,178	360,440,248	100,565,081	5.62	40.15	418.59	116.79
17/18	873,621	5,255,551	37,177,852	381,883,783	57,095,983	6.02	42.56	437.13	65.36
18/19	881,923	5,997,422	34,005,861	382,809,098	68,237,239	6.80	38.56	434.06	77.37
19/20	887,984	4,351,777	30,462,706	382,533,036	69,915,389	4.90	34.31	430.79	78.73
20/21	893,484	3,690,570	22,726,005	298,604,993	69,297,413	4.13	25.44	334.20	77.56
21/22	918,695	3,908,752	37,180,975	408,300,868	76,613,411	4.25	40.47	444.44	83.39

Indicated Exponential Trend - All Years [d]

1.55%      2.61%      2.37%      5.50%      4.58%      1.04%      0.77%      3.85%      2.99%

R-Squared Statistic - All Years [d]

0.9857      0.2291      0.6736      0.9404      0.4426      0.0474      0.2021      0.8997      0.2607

Indicated Exponential Trend - Most Recent 10 Years [d]

1.31%      -0.48%      0.69%      4.14%      1.47%      -1.76%      -0.66%      2.74%      0.16%

R-Squared Statistic - Most Recent 10 Years [d]

0.9832      0.0074      0.0015      0.8311      0.0418      0.0956      0.2549      0.7205      0.0005

Selected Trend - Prior Year

2.50%      0.50%      3.75%      2.00%

**Selected Trend - Current Year [e, f]**

**1.25%      1.00%      4.00%      3.00%**

[a] Per the Appointed Actuary's Report as at March 31, 2022; adjusted for product change (basic deductible increase from \$500 to \$750)

[b] Excludes the amounts for major catastrophes

[c] Ultimate Incurred Claims / Number of HTA Units by respective coverage

[d] For Ultimate Incurred Claims and Pure Premium, for Collision and Property Damage, Accident Year 20/21 was excluded from the calculations to remove the effect of COVID-19 on claims costs

[e] Based on the 'Indicated Exponential Trend' by respective coverage rounded up to the nearest 0.25%; minimum 0.00%

[f] ~~Based on the 'Indicated Exponential Trend - All Years' for Bodily Injury, Property Damage and Comprehensive;~~  
~~-based on the 'Indicated Exponential Trend - Most Recent 10 Years' for Collision~~

Based on the 'Indicated Exponential Trend - All Years' by respective coverage

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