

Oliver Wyman

Bodily Injury Loss Trends: Summary Statistics Comparison

As of December 31, 2012

		Loss Cost	Severity	Freq	Calculated Loss Cost Trend
10 yr Trend to June 2012	R2	0.3640	0.2317	0.6163	
	Adj R2	0.3186	0.1768	0.5889	
	Trend Rate	-3.6%	2.1%	-5.6%	-3.6%
10 yr Trend to Dec 2012	R2	0.1174	0.2095	0.6069	
	Adj R2	0.0544	0.1530	0.5788	
	Trend Rate	-1.7%	1.9%	-3.6%	-1.7%
5yr Trend to June 2012	R2	0.0136	0.3659	0.5648	
	Adj R2	-0.1508	0.2602	0.4923	
	Trend Rate	1.9%	9.9%	-7.2%	1.9%
5yr Trend to Dec 2012	R2	0.0024	0.4590	0.4632	
	Adj R2	-0.1639	0.3688	0.3737	
	Trend Rate	-0.4%	5.7%	-5.8%	-0.4%

FA 20 yrs as of Dec 2012	Adj R2	.3152- F	0.3499	0.5222	
		.3258- S			
	Trend Rate	4.40%	6.90%	-2.30%	