

## Oliver Wyman Selected Loss Trends

### Change in Lost Cost Comparison

#### Bodily Injury

##### As at December 2011

2006 to 2007: +28%  
2007 to 2008: - 12%  
2008 to 2009: - 6%  
2009 to 2010: +3%  
2010 to 2011: +58%

##### As at December 2012

2006 to 2007: +29%  
2007 to 2008: -11%  
2008 to 2009: -9%  
2009 to 2010: -6%  
2010 to 2011: +34%  
2011 to 2012: -17%