



NEWFOUNDLAND AND LABRADOR  
**BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**  
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador, Canada, A1A 5B2

**DIRECTIVE A.I. 2017-03**

**ISSUED: September 1, 2017**

**TO: All insurers, including Facility Association, transacting the business of automobile insurance in the province of Newfoundland and Labrador**

**SUBJECT: Revised Loss Trends and Development Factors  
Private Passenger Automobiles and Commercial Automobiles**

The Board advises that the loss trends and development factors accepted for use by insurers in making Category 2 automobile insurance rate filings have been updated to include industry data to December 31, 2016.

Insurers may use these factors as published without requirement for supporting data or rationale. Insurers opting to use factors other than those accepted by the Board will be required to provide satisfactory data supporting their chosen factors and rationale why their selected factors are more appropriate for use by the insurer.

Insurers contemplating a Category 2 automobile insurance rate filing should reference the attached, or refer to the Board's website at [www.pub.nl.ca/insurance.htm](http://www.pub.nl.ca/insurance.htm).

Should you have any questions regarding this matter please contact Mr. Travis Fisher, Regulatory Analyst, at [tfisher@pub.nl.ca](mailto:tfisher@pub.nl.ca).

Yours truly,

A handwritten signature in cursive script, appearing to read 'C. Blundon'.

Cheryl Blundon  
Board Secretary

Attachment

**Oliver Wyman Selected Loss Trend Rates  
As of December 31, 2016  
Newfoundland and Labrador  
Private Passenger Automobiles (Excluding Farmers)**

| <b>Coverage</b>      | <b>Past<br/>Loss Cost</b> | <b>Future<br/>Loss Cost</b> |
|----------------------|---------------------------|-----------------------------|
| Bodily Injury        | +3.0%                     | +3.0%                       |
| Property Damage      | +4.0%                     | +4.0%                       |
| Accident Benefits    | +3.5%                     | +3.5%                       |
| Uninsured Automobile | +5.0%                     | +5.0%                       |
| Collision            | +5.5%                     | +5.5%                       |
| Comprehensive        | +6.5%                     | +6.5%                       |
| Specified Perils     | +6.5%                     | +6.5%                       |
| All Perils           | +6.0%                     | +6.0%                       |
| SEF 44               | +6.5%                     | +6.5%                       |

**Oliver Wyman Selected Age-to-Ultimate Development Factors  
As of December 31, 2016  
Newfoundland and Labrador  
Private Passenger Automobile (Excluding Farmers)**

**As of 2016-2  
Age-to-Ultimate Factors  
Incurred Claim Amount**

|         | <b>Bodily<br/>Injury</b> | <b>Property<br/>Damage</b> | <b>Accident<br/>Benefits</b> | <b>Collision</b> | <b>Compre-<br/>hensive</b> | <b>Specified<br/>Perils</b> | <b>All Perils</b> | <b>Uninsured</b> |
|---------|--------------------------|----------------------------|------------------------------|------------------|----------------------------|-----------------------------|-------------------|------------------|
| 180-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 174-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 168-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 162-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 156-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 150-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 144-Ult | 0.9999                   | 1.0000                     | 1.0002                       | 1.0000           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 138-Ult | 1.0016                   | 1.0000                     | 1.0002                       | 1.0000           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 132-Ult | 1.0034                   | 1.0000                     | 1.0002                       | 1.0000           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 126-Ult | 1.0012                   | 1.0000                     | 1.0002                       | 1.0000           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 120-Ult | 1.0023                   | 1.0000                     | 1.0002                       | 0.9996           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 114-Ult | 1.0005                   | 1.0000                     | 1.0002                       | 0.9997           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 108-Ult | 0.9973                   | 1.0000                     | 1.0002                       | 0.9997           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 102-Ult | 1.0002                   | 1.0000                     | 0.9997                       | 0.9997           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 96-Ult  | 0.9957                   | 0.9999                     | 0.9978                       | 0.9997           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 90-Ult  | 0.9947                   | 0.9984                     | 0.9943                       | 0.9996           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 84-Ult  | 0.9993                   | 0.9978                     | 0.9895                       | 0.9996           | 0.9999                     | 1.0000                      | 1.0000            | 1.0000           |
| 78-Ult  | 0.9999                   | 0.9968                     | 0.9964                       | 0.9996           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 72-Ult  | 0.9965                   | 0.9969                     | 0.9963                       | 0.9996           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 66-Ult  | 0.9942                   | 0.9962                     | 0.9965                       | 0.9995           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 60-Ult  | 0.9952                   | 0.9907                     | 0.9972                       | 0.9995           | 0.9989                     | 1.0000                      | 1.0000            | 0.9871           |
| 54-Ult  | 0.9952                   | 0.9934                     | 0.9948                       | 0.9995           | 0.9976                     | 1.0000                      | 1.0000            | 0.9880           |
| 48-Ult  | 1.0092                   | 0.9931                     | 0.9920                       | 0.9989           | 0.9990                     | 1.0000                      | 1.0000            | 0.9848           |
| 42-Ult  | 1.0263                   | 0.9901                     | 0.9918                       | 0.9982           | 0.9991                     | 1.0003                      | 0.9994            | 1.0051           |
| 36-Ult  | 1.0662                   | 0.9875                     | 0.9813                       | 0.9947           | 0.9981                     | 1.0003                      | 0.9968            | 1.0089           |
| 30-Ult  | 1.0917                   | 0.9887                     | 0.9580                       | 0.9922           | 0.9980                     | 1.0003                      | 0.9910            | 1.0614           |
| 24-Ult  | 1.1337                   | 0.9815                     | 0.9589                       | 0.9840           | 0.9981                     | 1.0003                      | 0.9798            | 1.1748           |
| 18-Ult  | 1.1965                   | 0.9891                     | 0.9700                       | 0.9692           | 1.0001                     | 1.0066                      | 0.9615            | 1.2626           |
| 12-Ult  | 1.3223                   | 1.0118                     | 0.9068                       | 0.9156           | 1.0082                     | 1.0006                      | 0.9010            | 1.3951           |
| 6-Ult   | 1.9590                   | 1.2354                     | 0.8576                       | 0.7777           | 1.1189                     | 1.0757                      | 0.7964            | 2.0887           |

**Oliver Wyman Selected Age-to-Ultimate Development Factors  
As of December 31, 2016  
Newfoundland and Labrador  
Private Passenger Automobile (Excluding Farmers)**

**As of 2016-2  
Age-to-Ultimate Factors  
Incurred Claim Count**

|         | <b>Bodily<br/>Injury</b> | <b>Property<br/>Damage</b> | <b>Accident<br/>Benefits</b> | <b>Collision</b> | <b>Compre-<br/>hensive</b> | <b>Specified<br/>Perils</b> | <b>All Perils</b> | <b>Uninsured</b> |
|---------|--------------------------|----------------------------|------------------------------|------------------|----------------------------|-----------------------------|-------------------|------------------|
| 180-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 174-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 168-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 162-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 156-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 150-Ult | 1.0000                   | 1.0000                     | 1.0000                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 144-Ult | 0.9998                   | 1.0000                     | 1.0000                       | 1.0001           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 138-Ult | 0.9998                   | 0.9999                     | 1.0000                       | 1.0001           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 132-Ult | 0.9998                   | 0.9999                     | 1.0000                       | 1.0001           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 126-Ult | 0.9998                   | 0.9999                     | 1.0000                       | 1.0001           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 120-Ult | 1.0000                   | 0.9999                     | 0.9998                       | 1.0000           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 114-Ult | 1.0000                   | 0.9998                     | 0.9998                       | 1.0001           | 1.0000                     | 1.0000                      | 1.0000            | 1.0000           |
| 108-Ult | 1.0000                   | 0.9998                     | 0.9998                       | 1.0001           | 1.0000                     | 1.0000                      | 0.9982            | 1.0000           |
| 102-Ult | 1.0000                   | 0.9998                     | 0.9998                       | 1.0001           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 96-Ult  | 0.9991                   | 0.9998                     | 0.9998                       | 1.0001           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 90-Ult  | 0.9992                   | 0.9997                     | 0.9995                       | 1.0001           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 84-Ult  | 0.9985                   | 0.9997                     | 0.9995                       | 1.0001           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 78-Ult  | 0.9962                   | 0.9995                     | 0.9995                       | 1.0000           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 72-Ult  | 0.9914                   | 0.9995                     | 0.9983                       | 1.0000           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 66-Ult  | 0.9901                   | 0.9995                     | 0.9970                       | 1.0000           | 1.0000                     | 1.0000                      | 0.9999            | 1.0000           |
| 60-Ult  | 0.9907                   | 0.9995                     | 0.9952                       | 1.0000           | 1.0000                     | 1.0000                      | 0.9999            | 1.0024           |
| 54-Ult  | 0.9873                   | 0.9995                     | 0.9929                       | 0.9999           | 1.0001                     | 1.0000                      | 0.9999            | 0.9922           |
| 48-Ult  | 0.9839                   | 0.9990                     | 0.9900                       | 0.9995           | 1.0001                     | 1.0000                      | 0.9999            | 0.9759           |
| 42-Ult  | 0.9835                   | 0.9982                     | 0.9863                       | 0.9995           | 1.0002                     | 1.0000                      | 0.9999            | 0.9694           |
| 36-Ult  | 0.9807                   | 0.9970                     | 0.9838                       | 0.9995           | 1.0004                     | 1.0000                      | 0.9999            | 0.9743           |
| 30-Ult  | 0.9742                   | 0.9952                     | 0.9751                       | 0.9986           | 1.0006                     | 1.0036                      | 0.9988            | 0.9757           |
| 24-Ult  | 0.9756                   | 0.9966                     | 0.9700                       | 0.9963           | 1.0016                     | 1.0036                      | 0.9970            | 0.9798           |
| 18-Ult  | 0.9777                   | 0.9972                     | 0.9596                       | 0.9914           | 1.0041                     | 1.0073                      | 0.9977            | 0.9811           |
| 12-Ult  | 0.9745                   | 1.0067                     | 0.9190                       | 0.9713           | 1.0186                     | 1.0033                      | 0.9839            | 1.0104           |
| 6-Ult   | 1.0454                   | 1.1672                     | 0.8230                       | 0.8951           | 1.2308                     | 1.0561                      | 0.9926            | 1.2217           |

**Oliver Wyman Selected Loss Trend Rates  
As of December 31, 2016  
Newfoundland and Labrador  
Commercial Automobiles (Excluding Farmers)**

| <b>Coverage</b>   | <b>Past<br/>Loss Cost</b> | <b>Future<br/>Loss Cost</b> |
|-------------------|---------------------------|-----------------------------|
| Bodily Injury     | +0.5%                     | +0.5%                       |
| Property Damage   | +1.0%                     | +1.0%                       |
| Accident Benefits | +8.5%                     | +8.5%                       |
| Collision         | +0.0%                     | +0.0%                       |
| Comprehensive     | +4.0%                     | +4.0%                       |
| Specified Perils  | +4.0%                     | +4.0%                       |
| All Perils        | +4.0%                     | +4.0%                       |

**Oliver Wyman Selected Age-to-Ultimate Development Factors  
As of December 31, 2016  
Newfoundland and Labrador  
Commercial Automobile (Excluding Farmers)**

**As of 2016-2  
Age-to-Ultimate Factors  
Incurred Claim Amount**

|         | <b>Bodily Injury</b> | <b>Property<br/>Damage</b> | <b>Accident<br/>Benefits</b> | <b>Collision</b> | <b>Comprehensive</b> | <b>Specified<br/>Perils</b> | <b>All Perils</b> |
|---------|----------------------|----------------------------|------------------------------|------------------|----------------------|-----------------------------|-------------------|
| 180-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 174-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 168-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 162-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 156-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 150-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 144-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 138-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 132-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 126-Ult | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 120-Ult | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 114-Ult | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 108-Ult | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 102-Ult | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 96-Ult  | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 90-Ult  | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 84-Ult  | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 78-Ult  | 1.0000               | 1.0003                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 72-Ult  | 0.9874               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 66-Ult  | 1.0016               | 1.0033                     | 1.0000                       | 0.9987           | 1.0000               | 1.0000                      | 1.0000            |
| 60-Ult  | 1.0026               | 0.9976                     | 0.9796                       | 0.9987           | 1.0000               | 1.0000                      | 1.0000            |
| 54-Ult  | 1.0108               | 0.9922                     | 0.9677                       | 0.9985           | 1.0000               | 1.0000                      | 1.0000            |
| 48-Ult  | 1.0185               | 0.9916                     | 0.9566                       | 0.9986           | 1.0000               | 1.0000                      | 1.0000            |
| 42-Ult  | 1.0288               | 0.9894                     | 0.9225                       | 0.9987           | 1.0000               | 1.0000                      | 1.0005            |
| 36-Ult  | 1.0443               | 0.9977                     | 0.9220                       | 0.9974           | 1.0000               | 1.0000                      | 0.9965            |
| 30-Ult  | 1.0994               | 0.9853                     | 0.9120                       | 0.9936           | 0.9997               | 1.0056                      | 0.9943            |
| 24-Ult  | 1.1370               | 1.0092                     | 0.8705                       | 0.9882           | 1.0133               | 1.0056                      | 0.9957            |
| 18-Ult  | 1.2120               | 1.0132                     | 0.8657                       | 0.9632           | 1.0146               | 1.0056                      | 0.9882            |
| 12-Ult  | 1.3048               | 1.0626                     | 0.8418                       | 0.9140           | 1.0217               | 1.1662                      | 0.9280            |
| 6-Ult   | 1.9624               | 1.2461                     | 0.9042                       | 0.8106           | 1.0948               | 1.0941                      | 0.9535            |

**Oliver Wyman Selected Age-to-Ultimate Development Factors  
As of December 31, 2016  
Newfoundland and Labrador  
Commercial Automobile (Excluding Farmers)**

**As of 2016-2  
Age-to-Ultimate Factors  
Incurred Claim Count**

|         | <b>Bodily Injury</b> | <b>Property<br/>Damage</b> | <b>Accident<br/>Benefits</b> | <b>Collision</b> | <b>Comprehensive</b> | <b>Specified<br/>Perils</b> | <b>All Perils</b> |
|---------|----------------------|----------------------------|------------------------------|------------------|----------------------|-----------------------------|-------------------|
| 180-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 174-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 168-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 162-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 156-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 150-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 144-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 138-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 132-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 126-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 120-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 114-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 108-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 102-Ult | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 96-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 90-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 84-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 78-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 72-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 66-Ult  | 1.0000               | 1.0000                     | 1.0000                       | 1.0000           | 1.0000               | 1.0000                      | 1.0000            |
| 60-Ult  | 1.0027               | 1.0000                     | 0.9927                       | 0.9988           | 1.0000               | 1.0000                      | 1.0000            |
| 54-Ult  | 1.0027               | 1.0000                     | 0.9821                       | 0.9988           | 1.0000               | 1.0000                      | 1.0000            |
| 48-Ult  | 0.9974               | 1.0000                     | 0.9821                       | 0.9988           | 1.0000               | 1.0000                      | 1.0000            |
| 42-Ult  | 0.9974               | 1.0004                     | 0.9821                       | 0.9988           | 1.0000               | 1.0000                      | 1.0000            |
| 36-Ult  | 0.9962               | 1.0000                     | 0.9879                       | 1.0009           | 1.0000               | 1.0000                      | 1.0000            |
| 30-Ult  | 0.9986               | 1.0000                     | 0.9762                       | 0.9999           | 1.0000               | 1.0000                      | 0.9990            |
| 24-Ult  | 1.0072               | 1.0054                     | 0.9567                       | 0.9999           | 1.0026               | 1.0000                      | 0.9951            |
| 18-Ult  | 1.0183               | 1.0093                     | 0.9594                       | 0.9939           | 1.0051               | 1.0000                      | 0.9942            |
| 12-Ult  | 1.0122               | 1.0217                     | 0.8995                       | 0.9781           | 1.0161               | 1.0000                      | 0.9842            |
| 6-Ult   | 1.1802               | 1.1629                     | 0.8800                       | 0.9221           | 1.1946               | 0.8889                      | 1.0105            |