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February 1, 2019

British Columbia Utilities Commission
Suite 410
900 Howe Street
Vancouver, BC V6Z 2N3

Attention: Mr. Patrick Wruck, Commission Secretary and Manager, Regulatory Services

Re: Errata to ICBC's 2019 Revenue Requirements Application

Dear Mr. Wruck:

In reviewing ICBC's 2019 Revenue Requirements Application filed on December 14, 2018, it has come to ICBC's attention that the following corrections are required:

- Chapter 3, Appendix E.0, page 3, the following sentence does not accurately set out the Rate Affordability Action Plan (RAAP) funding structure: "With regard to PY 2019, product reform, HFST, ISC-SA, and RHSLR are all funded by Optional insurance as part of the Rate Affordability Action Plan (RAAP) and for some of these initiatives there is also funding from Government." This sentence has now been revised to more accurately reflect ICBC's and Government's participation in the RAAP funding structure. In particular, Rural Highway Speed Limit Reduction (RHSLR) is a Ministry of Transportation and Infrastructure initiative and is not funded by RAAP.

- Chapter 5, page 5-15, the following sentence reversed the order of the words "parents" and "drivers": "A letter was sent to the Chief Coroner that summarized these potential GLP program enhancements and the results of consultations with new parents and drivers." This sentence has now been corrected to say, "A letter was sent to the Chief Coroner that summarized these potential GLP program enhancements and the results of consultations with new drivers and parents."

Copies of the corrected pages are attached.

In addition, ICBC is attaching a separate errata letter from Ernst & Young LLP listing corrections that are required with respect to Technical Appendix E.0, Product Reform Costing Report (Ernst & Young LLP, November 2018). The errata letter also includes the corrected excerpts of Technical Appendix E.0. ICBC notes that the errata letter and the corrected excerpts of Technical Appendix E.0 contain information that ICBC previously identified as confidential in its December 14, 2018 cover letter to the 2019 Revenue Requirements Application (Exhibit B-1). This information, if disclosed, could harm ICBC's financial interest. The errata letter and the corrected excerpts of Technical Appendix E.0 have been redacted accordingly.

ICBC has filed the unredacted errata letter and corrections with the British Columbia Utilities Commission (BCUC) under a separate, confidential cover letter, contemporaneously with this

letter. ICBC respectfully requests that this information be treated as confidential in a manner consistent with BCUC's guidelines.

These changes have no impact on the rate change to cover costs or on the proposed rate change of 6.3%.

Please accept our apologies for any inconvenience this may have caused.

Yours truly,

June Elder

June Elder
Manager, Corporate Regulatory Affairs
gl/jb

Cc: Registered Interveners
Bill Carpenter, Vice President, Insurance, ICBC

Attachments

Appendix E.3 to provide full disclosure on the net savings for this program. With regard to the other PY 2019 prospective adjustments, product reform, HFST, and ISC-SA are funded by Optional insurance as part of the Rate Affordability Action Plan (RAAP), or in some cases, Government. RHSLR is a Ministry of Transportation and Infrastructure initiative. Therefore, these events have no operating expense allocated to Basic insurance within PY 2019.

7. Section C describes several events which were considered as potential candidates for prospective adjustments, but did not meet the four established criteria (described in Section A below) for prospective adjustments at this time.

A ASSESSMENT OF PROSPECTIVE ADJUSTMENTS

8. A prospective adjustment considers province-wide claims costs or savings arising from a particular event or initiative, in advance of the occurrence of that event. A prospective adjustment is based on evidence that supports the production of an unbiased best estimate of its impact on claims costs for a future policy year.

9. As discussed in Chapter 3, Section D.3.4, ICBC considers relevant business, economic, and social influences when forecasting loss trends, and takes into consideration the impact of gradual changes and established initiatives. Examples of gradual changes would include the infiltration of new vehicle safety technologies into the population of insured vehicles in BC, and gradual shifts in social trends including driver and claimant attitudes. An example of an earlier prospective adjustment now considered to be an established initiative is the Claims Transformation Program, the benefits of which are now considered to be operationalized and included in normal operating results.[1] Prospective adjustments are only considered for events which are new or significantly different from those that are included in the loss trend analysis. Inclusion of a prospective adjustment for an event with a gradual or established influence on the loss trend could result in double counting of estimated costs or savings. Such double counting is inconsistent with accepted actuarial practice which requires an unbiased best estimate of future costs.

10. In order to ensure that events leading to prospective adjustments are identified and that their estimated impact is properly incorporated in the estimated future claims costs, ICBC's actuaries consult with internal experts on a quarterly basis to identify upcoming events that may result in future costs or savings. The events so identified are then considered as

[1] For more discussions about benefits of Claims Transformation, please see Chapter 8 Performance Measures and Transitional Reporting, Appendix 8 D.

E.1 REVIEW OF GRADUATED LICENSING PROGRAM (GLP)

64. In 2018, ICBC completed a review of the GLP. ICBC reviewed the GLP as part of its commitment to BC's Chief Coroner to respond to recommendations of the BC Coroner's Service Child Death Review Panel: A Review of Young Driver Deaths: 2004-2013, dated February 2015 (BC Coroners Review). ICBC reported findings to BC's Chief Coroner in March 2018 and committed to providing the British Columbia Utilities Commission (BCUC) with a copy of its response letter which is attached in Appendix 5 C.

65. As stated in the 2017 RRA, one of the recommendations in the BC Coroner's Review was for ICBC to, "conduct a review of B.C.'s Graduated Licensing Program to identify potential opportunities to improve its effectiveness". As per the recommendation, ICBC has completed its review of the GLP by surveying other jurisdictions through the CCMTA and by conducting a literature review of international graduated licensing best practices. In accordance with the recommendations in the BC Coroner's Review, ICBC also surveyed new drivers, parents and guardians to gain further insight into proposed program changes and their impacts on young drivers.[16]

66. ICBC submitted its review of the GLP to the Chief Coroner in March 2018. ICBC's review identified six areas as potential GLP enhancements and analyzed them against BC crash data. The enhancements were also presented in consultations with new drivers and parents, to help gauge acceptance and anticipate potential implementation challenges and opportunities. A letter was sent to the Chief Coroner that summarized these potential GLP program enhancements and the results of consultations with new drivers and parents. It stated ICBC's intention to conduct further study into the feasibility of implementing these GLP enhancements, and managed the expectations that not every potential GLP program enhancement may make sense for BC. Potential GLP Enhancements identified include:

1. Novice stage nighttime driving restriction.
2. Hazard perception testing and training.
3. Enhanced driver training model.
4. Lower Ignition Interlock Program (IIP) thresholds and other alcohol-related sanctions.
5. Electronic cellphone blocking technology.
6. Vehicle telematics.

[16] ICBC, *Child Death Review Panel and Recommendations*: *ICBC Response Letter.* (2018) Accessed on November 18, 2018, https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-and-divorce/deaths/coroners-service/death-review-panel/icbc_response2014drp.pdf.

Ernst & Young LLP
Insurance and Actuarial Advisory Services
Ernst & Young Tower
100 Adelaide Street West, P.O. Box 1
Toronto, Ontario M5H 0B3

Liam M. McFarlane, FCIA, FCAS
Tel: +1 416 941 7751
Email: liam.mcfarlane@ca.ey.com
www.ey.com/ca

January 21, 2019

Ms. Kelly Aimers, FCIA, ACAS
Chief Actuary
ICBC

Re: Errata to Technical Appendix E.0 – Product Reform Costing Report (Ernst & Young, November 2018)

Dear Kelly:

In reviewing the EY report filed with ICBC's 2019 Revenue Requirements Application filed on December 14, 2018, it has come to our attention that the following corrections are required:

- In Section 8.8, Table 8.17 and 8.18, the Total Severity per Exposure Count for Represented Minor Injuries should be [redacted];
- In Section 8.8, Table 8.17 and 8.18, the Total Severity per Exposure Count for Represented Non-Minor Injuries should be [redacted];
- In Section 10.4, Table 10.21 and 10.22, the % of Claimants Without a Group Plan should be 54%;
- In Section 10.4, Table 10.21 and 10.22, the % of Claimants With a Group Plan should be 46%;
- In Section 11.5, Table 11.13, The Total Incurred Claim Amounts ($000s) for Fiscal Loss Year 2020 should be $5,256.
- In Appendix B.1, Table 1c), notes (1) to (6) should be corrected to:
    - (1) Exposure Counts from 1a) column ***(1)*** times Total Severity per Exposure Count from 1b) column ***(5)***
    - (2) Exposure Counts from 1a) column ***(2)*** times Total Severity per Exposure Count from 1b) column ***(5)***
    - (3) Exposure Counts from 1a) column ***(2)*** times Total Severity per Exposure Count from 1b) column ***(6)***
    - (4) Exposure Counts from 1a) column ***(2)*** times Total Severity per Exposure Count from 1b) column ***(7)***
    - (5) Exposure Counts from 1a) column ***(3)*** times Total Severity per Exposure Count from 1b) column ***(7)***

- (6) Exposure Counts from 1a) column ***(4)*** times Total Severity per Exposure Count from 1b) column ***(8)***

- In Appendix B.3, Table 3b), the text above the table should be corrected to:
  - FLY 2020 severities are calculated from the allocated forecasted total incurred claim amounts and exposure counts from the ***Basic BI Allocation Model, Appendix A.1, Tables 2f) and 1e) respectively***
- In Appendix B.3, Table 3e), the note for columns (1) to (10) should be corrected to:
  - (1) to (10) Severity per Exposure Count by Head of Damage at FLY 2020 Level from ***3d) (1) to (10)*** with reductions applied to Special Damages, Past Wage Loss, and Future Care.
- In Appendix B.3, Table 3f), the note for columns (1) to (10) should be corrected to:
  - (1) to (10) Severity per Exposure Count by Head of Damage at FLY 2020 Level from ***3e) (1) to (10)*** with cap applied to General Damages for minor injuries.
- In Appendix D.2, Table 1b), the note for (11b) should be corrected to:
  - = (8b)

Copies of the revised pages are attached. These changes have no impact on the product reform costing results.

Please accept our apologies for any inconvenience this may have caused.

Yours Truly,

Liam McFarlane, FCIA, FCAS
Partner

Attachments

Table 8.17

Representation	Injury Category	Exposure Counts*	Total Severity per Exposure Count**	Total Incurred Claim Amounts*** ($000s)
Unrepresented	Minor Injuries	27,463	[redacted]	[redacted]
Unrepresented	Non-Minor Injuries	2,365		
Represented	Minor Injuries	30,833		
Represented	Non-Minor Injuries	13,491		
Total		74,152		$3,175,101

* Exposure Counts in Table 8.17 are taken from Table 8.1
** Severity per Exposure Count calculated by dividing Totat Incurred Claim Amounts by Exposure Counts
***Total Incurred Claim Amounts in Table 8.17 are taken from Table 8.2

Table 8.18

Representation	Injury Category	Exposure Counts*	Total Severity per Exposure Count	Total Incurred Claim Amounts ($000s)
Unrepresented	Minor Injuries	27,176	[redacted]	[redacted]
Unrepresented	Non-Minor Injuries	2,652		
Represented	Minor Injuries	30,512		
Represented	Non-Minor Injuries	13,813		
Total		74,152		$3,180,297

* Exposure Counts in Table 8.18 are taken from Table 8.14

Table 10.21

	Part 7 Weekly Benefits Average Payout		
	Without a Group Plan	With a Group Plan	Weighted Average
% of Claimants	54%	46%	
Current Product*	$233	$65	$156
After Product Change**	$434	$65	$265

* Table 10.21 Current Product Weekly Benefits Average Payouts taken from Table 10.17
** Table 10.21 After Product Change Weekly Benefits Average Payouts taken from Table 10.20

Table 10.22

	Total Wage Loss Average Payout (Part 7 WB + BI PWL)		
	Without a Group Plan	With a Group Plan	Weighted Average
% of Claimants	54%	46%	
Current Product*	$650	$650	$650
After Product Change**	$650	$117	$405

* Table 10.22 Current Product Total Wage Loss Average Payouts taken from Table 10.17
** Table 10.22 After Product Change Total Wage Loss Average Payouts taken from Table 10.20

Table 11.13

Death Benefits	Claim Counts	Total Incurred Claim Amounts ($000s)
Fiscal Loss Year 2020	235	$5,256
Fiscal Loss Year 2021	239	$5,354

Basic Bodily Injury

1c) Total Incurred ($000s)

Representation/Future Lega	Injury Category	(1) FLY 2020 Forecast	(2) Adjustment for 12 Month Impairment Condition	(3) Product Change: Collateral Benefits and Cost Movement to Part 7	(4) Product Change: Cap General Damages	(5) Product Change: Reduction in Exposure Counts	(6) Product Change: Introduction of CRT
Unrepresented	Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Represented	Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	
CRT*	Minor Injuries						[redacted]
Over CRT Jurisdiction	Minor Injuries						[redacted]
Unrepresented	Non-Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Represented	Non-Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	
CRT*	Non-Minor Injuries						[redacted]
Over CRT Jurisdiction	Non-Minor Injuries						[redacted]
Total		$3,175,101	$3,180,297	$2,917,397	$1,842,081	$1,813,973	$1,700,868
Minor Injuries Total		$2,151,442	$2,129,001	$1,978,917	$903,601	$875,493	$789,898
Non-Minor Injuries Total		$1,023,659	$1,051,296	$938,480	$938,480	$938,480	$910,970

(1) Exposure Counts from 1a) column (1) times Total Severity per Exposure Count from 1b) column (5)
(2) Exposure Counts from 1a) column (2) times Total Severity per Exposure Count from 1b) column (5)
(3) Exposure Counts from 1a) column (2) times Total Severity per Exposure Count from 1b) column (6)
(4) Exposure Counts from 1a) column (2) times Total Severity per Exposure Count from 1b) column (7)
(5) Exposure Counts from 1a) column (3) times Total Severity per Exposure Count from 1b) column (7)
(6) Exposure Counts from 1a) column (4) times Total Severity per Exposure Count from 1b) column (8)

1d) Forecast Savings/(Increase) ($000s)

Representation/Future Lega	Injury Category	(7) Adjustment for 12 Month Impairment Condition	(8) Product Change: Collateral Benefits and Cost Movement to Part 7	(9) Product Change: Cap General Damages	(10) Product Change: Reduction in Exposure Counts	(11) Product Change: Introduction of CRT	(12) Total
Unrepresented	Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Represented	Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]		
CRT*	Minor Injuries					[redacted]	[redacted]
Over CRT Jurisdiction	Minor Injuries						
Unrepresented	Non-Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
Represented	Non-Minor Injuries	[redacted]	[redacted]	[redacted]	[redacted]		
CRT*	Non-Minor Injuries					[redacted]	[redacted]
Over CRT Jurisdiction	Non-Minor Injuries						
Total		($5,197)	$262,901	$1,075,316	$28,108	$113,105	$1,474,233
Minor Injuries Total		$22,440	$150,084	$1,075,316	$28,108	$85,595	$1,361,544
Non-Minor Injuries Total		($27,637)	$112,816	$0	$0	$27,510	$112,689

(7) Total Incurred from 1c) column (1) minus Total Incurred from 1c) column (2)
(8) Total Incurred from 1c) column (2) minus Total Incurred from 1c) column (3). Note that a portion of these savings to Bodily Injury costs will shift to Part 7 Benefits.
(9) Total Incurred from 1c) column (3) minus Total Incurred from 1c) column (4)
(10) Total Incurred from 1c) column (4) minus Total Incurred from 1c) column (5)
(11) Total Incurred from 1c) column (5) minus Total Incurred from 1c) column (6)
(12) Total Incurred from 1c) column (1) minus Total Incurred from 1c) column (6)

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Basic Bodily Injury
Severity per Exposure Count

3a) Claim Exposures Closed in 2017

		Severity per Exposure Count by Head of Damage					
		(1)	(2)	(3)	(4)	(5)	(6)
Representation Category	Injury Category	General Damages	Special Damages	Past Wage Loss	Legal Costs and Disbursements	Other Costs	Total Severity per Exposure Count
Unrepresented	Minor Injuries	[redacted]					
Unrepresented	Non-Minor Injuries						
Represented	Minor Injuries						
Represented	Non-Minor Injuries						

(1) to (5) Total incurred under each head of damage/grouping from claim exposures closed in 2017 divided by the number of claim exposures closed in 2017
Note: (4) Legal Costs and Disbursements includes Third Party Costs, Third Party Disbursements, ICBC Legal Costs and ICBC Disbursements heads of damage.
(5) Other Costs includes Future Wage Loss, Future Care, and Other Costs heads of damage.
(6) = (1) + (2) + (3) + (4) + (5)

3b) Allocated Fiscal Loss Year 2020 Forecast Severity

FLY 2020 severities are calculated from the allocated forecasted total incurred claim amounts and exposure counts from the Basic BI Allocation Model, Appendix A.1, Tables 2f) and 1e) respectively.

		Allocated FLY 2020 Forecast Total Incurred Claim Amounts ($000)					
		(1)	(2)	(3)	(4)	(5)	(6)
Representation Category	Injury Category	General Damages	Special Damages	Past Wage Loss	Legal Costs and Disbursements	Other Costs	Allocated FLY 2020 Forecast Exposure Counts
Unrepresented	Minor Injuries	[redacted]					27,463
Unrepresented	Non-Minor Injuries						2,365
Represented	Minor Injuries						30,833
Represented	Non-Minor Injuries						13,491

		FLY 2020 Severity per Exposure Count by Head of Damage					
		(7)	(8)	(9)	(10)	(11)	(12)
Representation Category	Injury Category	General Damages	Special Damages	Past Wage Loss	Legal Costs and Disbursements	Other Costs	Total Severity per Exposure Count
Unrepresented	Minor Injuries	[redacted]					
Unrepresented	Non-Minor Injuries						
Represented	Minor Injuries						
Represented	Non-Minor Injuries						

(1) to (5) Allocated FLY 2020 Forecast Total Incurred Claim Amounts ($000) from Appendix A.1 Table 2f)
(6) Allocated FLY 2020 Forecast Exposure Counts from Appendix A.1 Table 1e)
(7) = (1) / (6)
(8) = (2) / (6)
(9) = (3) / (6)
(10) = (4) / (6)
(11) = (5) / (6)
(12) = (7) + (8) + (9) + (10) + (11)

3c) Severity Adjustment Factors

The ratios of the FLY 2020 severities per exposure count to the 2017 closed year severities produce the severity adjustment factors.

		Severity Adjustment Factors				
		(1)	(2)	(3)	(4)	(5)
Representation Category	Injury Category	General Damages	Special Damages	Past Wage Loss	Legal Costs and Disbursements	Other Costs
Unrepresented	Minor Injuries	1.02	0.98	0.97	0.34	1.26
Unrepresented	Non-Minor Injuries	1.08	1.12	0.93	0.25	1.13
Represented	Minor Injuries	1.32	0.98	0.79	0.80	2.42
Represented	Non-Minor Injuries	1.15	0.98	1.13	0.80	1.65

(1) = (7) from 3b) / (1) from 3a)
(2) = (8) from 3b) / (2) from 3a)
(3) = (9) from 3b) / (3) from 3a)
(4) = (10) from 3b) / (4) from 3a)
(5) = (11) from 3b) / (5) from 3a)

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Basic Bodily Injury
Severity per Exposure Count

3d) Fiscal Loss Year 2020 Forecast Severity

Applying the severity adjustment factors from 3c) to the incurred losses from each of the claim exposures closed in 2017, the resulting severities by head of damage are:

		FLY 2020 Severity per Exposure Count by Head of Damage										
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Representation Categor	Injury Category	General Damages	Special Damages	Past Wage Loss	Future Wage Loss	Future Care	Third Party Costs	Third Party Disbursements	ICBC Legal Costs	ICBC Disbursements	Other Costs	Total Severity per Exposure Count
Unrepresented	Minor Injuries	[redacted]										
Unrepresented	Non-Minor Injuries											
Represented	Minor Injuries											
Represented	Non-Minor Injuries											

(1) to (10) Total incurred under each head of damage from claim exposures closed in 2017 after applying severity adjustment factors from 3c), divided by the number of claim exposures closed in 2017
(11) Sum of (1) to (10)

3e) Product Change: Collateral Benefit on Past Wage Loss and Cost Movement to Part 7 Benefits

As discussed in Sections 8 and 9, there will be changes regarding the priority of payer for certain benefits as well as costs are expected to shift to Part 7 Benefits in light of the increased benefit limits. As a result:
- Special Damages expected to reduce by 63%[1] due to movement of costs to Part 7 Benefits
- Past Wage Loss expected to reduce by 56%[2] due to Collateral Benefits and Movement of Costs to Part 7 Benefits
- Future Care expected to reduce by 63%1 due to movement of costs to Part 7 Benefits

Below are the severities accounting for the expected reductions to these heads of damage.

		FLY 2020 Forecast Severity per Exposure Count by Head of Damage - Adjusted for Collateral Benefits and Cost Movements to Part 7										
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Representation Categor	Injury Category	General Damages	***Special Damages***	***Past Wage Loss***	Future Wage Loss	***Future Care***	Third Party Costs	Third Party Disbursements	ICBC Legal Costs	ICBC Disbursements	Other Costs	Total Severity per Exposure Count
Unrepresented	Minor Injuries	[redacted]										
Unrepresented	Non-Minor Injuries											
Represented	Minor Injuries											
Represented	Non-Minor Injuries											

(1) to (10) Severity per Exposure Count by Head of Damage at FLY 2020 Level from 3d) (1) to (10) with reductions applied to Special Damages, Past Wage Loss, and Future Care
(11) Sum of (1) to (10)

[1] 63% reduction based on analysis from Part 7 Benefits Costing Model - Medical Benefits (Appendix D.1)
[2] 56% reduction based on analysis from Part 7 Benefits Costing Model - Weekly Income Benefits (Appendix D.2)

3f) Product Change: General Damages capping applied

The $5,500 cap on general damages for claimants with injuries meeting the minor injury definition is applied on a claim exposure basis to their respective FLY 2020 level general damages.
For claimants with FLY 2020 level general damages greater than $4,500, it was assumed their general damages would increase to the cap of $5,500.

		FLY 2020 Forecast Severity per Exposure Count by Head of Damage - Adjusted for General Damages Cap										
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Representation Categor	Injury Category	***General Damages***	Special Damages	Past Wage Loss	Future Wage Loss	Future Care	Third Party Costs	Third Party Disbursements	ICBC Legal Costs	ICBC Disbursements	Other Costs	Total Severity per Exposure Count
Unrepresented	Minor Injuries	[redacted]										
Unrepresented	Non-Minor Injuries											
Represented	Minor Injuries											
Represented	Non-Minor Injuries											

(1) to (10) Severity per Exposure Count by Head of Damage at FLY 2020 Level from 3e) (1) to (10) with cap applied to General Damages for minor injuries
(11) Sum of (1) to (20)

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1a) Fiscal Loss Year 2020 Weekly Benefits - Current Product Summary

		(1)	(2)	(3)	(4)	(5)
		CWA Claim Counts	WB Total Incurred Claim Amounts ($000s)	WB Total Paid Loss Amounts ($000s) (excl. expenses)	BI Past Wage Loss ($000s)	Total Wage Loss Paid Loss Amounts ($000s)
a)	Non-at-fault	2,750	$32,830	$32,907	$195,886	$228,793
b)	At-fault	647	$7,721	$7,739	$0	$7,739
c)	Total	3,397	$40,551	$40,645	$195,886	$236,532

* CWA = Completed with amount, claims closed or completed with paid loss + paid expense > 0.

1a) From Table 1c) row (3)
1b) From Table 1c) row (4)
2a) From Table 1c) row (6)
2b) From Table 1c) row (7)
3a) From Table 1c) row (9)
3b) From Table 1c) row (10)
4a) From Table 1d) row (5)
4b) At-fault claimants have no Bodily Injury coverage, thus $0
5a) = (3a) + (4a)
5b) = (3b) + (4b)

1b) Summary Fiscal Loss Year 2020 Weekly Benefits - After Product Change

		(6)	(7)	(8)	(9)	(10)	(11)
		CWA Claim Counts	WB Total Incurred Claim Amounts ($000s)	WB Total Paid Loss Amounts ($000s) (excl. expenses)	WB Paid Expense Amounts ($000)	BI Past Wage Loss ($000s)	Total Wage Loss Paid Loss Amounts ($000s)
a)	Non-at-fault	2,750	$55,863	$55,940	($76)	$86,611	$142,550
b)	At-fault	1,293	$26,274	$26,310	($36)	$0	$26,310
c)	Total	4,043	$82,138	$82,250	($112)	$86,611	$168,861

* CWA = Completed with amount, claims closed or completed with paid loss + paid expense > 0.

6a) From Table 1e) row (3)
6b) From Table 1e) row (6)
7a) = (8a) + (9a)
7b) = (8b) + (9b)
8a) From Table 1e) row (12)
8b) From Table 1e) row (13)
9a) = [(2a) - (3a)] / (1a) x (6a) = Average expenses under current product times number of claims
9b) = [(2b) - (3b)] / (1b) x (6b) = Average expenses under current product times number of claims
10a) = (11a) - (8a)
10b) = (11b) - (8b)
11a) From Table 1e) row (16)
11b) = (8b)