Actuarial Support: Appendix A (Part 1) – Loss Development Analysis

FARM Valuation
as at Jun 30, 2016

Newfoundland & Labrador Non Indemnity Only
Selection Basis for IBNR Amts

Accident Half Year	**Third Party Liability Bodily Injury**		**Third Party Liability Property Damage**		**Accident Benefits AccBen (indivis)**		**Accident Benefits Underinsured Motorist**	
	2016-Q2	2016-Q1	2016-Q2	2016-Q1	2016-Q2	2016-Q1	2016-Q2	2016-Q1
2016 / 1	-	-	-	-	-	-	-	-
2015 / 2	BF Method	ELR & LR Wtd Method	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2015 / 1	BF Method	ELR & LR Wtd Method	Incurred (Zero IBNR)	BF Method	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2014 / 2	ELR & LR Wtd Method	ELR & LR Wtd Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2014 / 1	ELR & LR Wtd Method	ELR & LR Wtd Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2013 / 2	BF Method	BF Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2013 / 1	BF Method	BF Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2012 / 2	Link Ratio Method	BF Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method
2012 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	ELR & LR Wtd Method
2011 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2011 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2010 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2010 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2009 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2009 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2008 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2008 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2007 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2007 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2006 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2006 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2005 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2005 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2004 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2004 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2003 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2003 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2002 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
2002 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
2001 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
2001 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
2000 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
2000 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1999 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1999 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1998 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1998 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1997 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1997 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1996 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method
1996 / 1	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)	Link Ratio Method	Link Ratio Method

*Current accident half-year IBNR derived from the CAHY Selections exhibit

FARM Valuation
as at Jun 30, 2016

Newfoundland & Labrador Non Indemnity Only
Selection Basis for IBNR Amts

Accident Half Year	**Other Coverages Collision**		**Other Coverages Comprehensive**		**Other Coverages Specified Perils**		**Other Coverages All Perils**	
	2016-Q2	2016-Q1	2016-Q2	2016-Q1	2016-Q2	2016-Q1	2016-Q2	2016-Q1
2016 / 1	-	-	-	-	-	-	-	-
2015 / 2	Incurred (Zero IBNR)	Incurred (Zero IBNR)	BF Method	BF Method	BF Method	BF Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2015 / 1	ELR & LR Wtd Method	ELR & LR Wtd Method	BF Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2014 / 2	Link Ratio Method	ELR & LR Wtd Method	Link Ratio Method	BF Method	ELR & LR Wtd Method	ELR & LR Wtd Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2014 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2013 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2013 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2012 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Incurred (Zero IBNR)	Incurred (Zero IBNR)
2012 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2011 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2011 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2010 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2010 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2009 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2009 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2008 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2008 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2007 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2007 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2006 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2006 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2005 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2005 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2004 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2004 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2003 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2003 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2002 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2002 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2001 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2001 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2000 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
2000 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1999 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1999 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1998 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1998 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1997 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1997 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1996 / 2	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method
1996 / 1	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method	Link Ratio Method

*Current accident half-year IBNR derived from the CAHY Selections exhibit

FARM Valuation
as at June 30, 2016

Newfoundland & Labrador - Non-PPV
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claims Indemnity

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage		Accident Benefits AccBen (indivis)		Accident Benefits Uninsured Automobile		Accident Benefits Underinsured Motorist	
	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4
6 - 12	WAvg 10 AHYs xHL	WAvg 10 AHYs xHL	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs xHL	WAvg 10 AHYs xHL	Industry	Industry	Industry	Industry
12 - 18	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs xHL	WAvg 10 AHYs xHL	Industry	Industry	Industry	Industry
18 - 24	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	WAvg 10 AHYs xHL	Industry	Industry	Industry	Industry	Industry
24 - 30	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
30 - 36	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
36 - 42	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
42 - 48	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
48 - 54	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
54 - 60	Industry	Industry	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
60 - 66	Industry	Industry	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
66 - 72	Industry	Industry	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
72 - 78	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
78 - 84	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
84 - 90	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
90 - 96	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
96 - 102	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
102 - 108	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
108 - 114	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
114 - 120	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
120 - 126	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
126 - 132	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
132 - 138	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
138 - 144	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
144 - 150	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
150 - 156	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry
156 - Ult.	No Development	No Development	Industry	Industry	Industry	Industry	No Development	No Development	Industry	Industry

Development Intervals	Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4
6 - 12	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
12 - 18	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
18 - 24	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
24 - 30	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
30 - 36	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
36 - 42	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
42 - 48	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
48 - 54	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
54 - 60	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
60 - 66	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
66 - 72	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
72 - 78	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
78 - 84	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
84 - 90	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
90 - 96	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
96 - 102	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
102 - 108	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
108 - 114	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
114 - 120	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
120 - 126	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
126 - 132	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
132 - 138	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
138 - 144	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
144 - 150	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
150 - 156	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
156 - Ult.	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry

Facility Association

Estimated and Selected Ultimate Losses by Method
as at June 30, 2016

Coverage: **Bodily Injury**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	IBNR-to-Case Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	5,359	7,707	-	7,707		7,707						7,707	7,707										7,707	
1994 / 1	824	477	-	477		477				-	100.0%	477	477										477	
1994 / 2	888	446	-	446		446				-	100.0%	446	446										446	
1995 / 1	908	710	-	710		710				-	100.0%	710	710										710	
1995 / 2	1,066	416	-	416		416				-	100.0%	416	416										416	
1996 / 1	970	810	-	810		810				-	100.0%	810	810										810	
1996 / 2	1,037	760	-	760		760				-	100.0%	760	760										760	
1997 / 1	889	497	-	497		497				-	100.0%	497	497										497	
1997 / 2	1,104	461	-	461		461				-	100.0%	461	461										461	
1998 / 1	948	333	-	333		333				-	100.0%	333	333										333	
1998 / 2	942	580	-	580		580				-	100.0%	580	580										580	
1999 / 1	829	964	-	964		964				-	100.0%	964	964										964	
1999 / 2	882	1,197	-	1,197		1,197				-	100.0%	1,197	1,197										1,197	
2000 / 1	752	621	-	621		621				-	100.0%	621	621										621	
2000 / 2	862	864	-	864		864				-	100.0%	864	864										864	
2001 / 1	841	847	-	847		847				-	100.0%	847	847										847	
2001 / 2	1,018	809	-	809		809				-	100.0%	809	809										809	
2002 / 1	1,032	604	-	604		604				-	100.0%	604	604										604	
2002 / 2	1,334	901	-	901		901				-	100.0%	901	901										901	
2003 / 1	1,402	1,049	-	1,049		1,049				-	100.0%	1,049	1,049										1,049	
2003 / 2	1,858	1,029	-	1,029	-	1,029	-	100.0%	1,029	-	100.0%	1,029	1,029				55.4%	55.4%	55.4%	55.4%			1,029	55.4%
2004 / 1	1,964	1,286	-	1,286	-	1,286	-	100.0%	1,286	-	100.0%	1,286	1,286				65.5%	65.5%	65.5%	65.5%			1,286	65.5%
2004 / 2	2,258	534	-	534	-	534	-	100.0%	534	-	100.0%	534	534				23.6%	23.6%	23.6%	23.6%			534	23.6%
2005 / 1	2,040	721	-	721	1,469	721	-	100.0%	721	-	100.0%	721	721			72.0%	35.3%	35.3%	35.3%	35.3%			721	35.3%
2005 / 2	2,068	665	-	665	1,779	665	-	100.0%	665	-	100.0%	665	665			86.0%	32.1%	32.1%	32.1%	32.1%			665	32.1%
2006 / 1	1,762	623	-	623	1,321	623	-	100.0%	623	-	100.0%	623	623			75.0%	35.4%	35.4%	35.4%	35.4%			623	35.4%
2006 / 2	1,724	876	-	876	1,518	876	-	100.0%	876	-	100.0%	876	876			88.0%	50.8%	50.8%	50.8%	50.8%			876	50.8%
2007 / 1	1,558	996	-	996	1,215	996	-	100.0%	996	-	100.0%	996	996			78.0%	64.0%	64.0%	64.0%	64.0%			996	64.0%
2007 / 2	1,666	1,304	1,037	2,340	1,532	2,340	-	100.0%	2,340	-	100.0%	2,340	2,340			92.0%	140.5%	140.5%	140.5%	140.5%			2,340	140.5%
2008 / 1	1,574	1,152	-	1,152	1,291	1,152	-	100.0%	1,152	-	100.0%	1,152	1,152			82.0%	73.2%	73.2%	73.2%	73.2%			1,152	73.2%
2008 / 2	1,760	1,661	-	1,661	1,672	1,661	-	100.0%	1,661	-	100.0%	1,661	1,661			95.0%	94.4%	94.4%	94.4%	94.4%			1,661	94.4%
2009 / 1	1,753	856	-	856	1,490	856	-	100.0%	856	-	100.0%	856	856			85.0%	48.8%	48.8%	48.8%	48.8%			856	48.8%
2009 / 2	1,989	1,676	-	1,676	1,949	1,676	-	100.0%	1,676	-	100.0%	1,676	1,676			98.0%	84.3%	84.3%	84.3%	84.3%			1,676	84.3%
2010 / 1	1,886	1,138	-	1,138	1,641	1,138	-	100.0%	1,138	-	100.0%	1,138	1,138			87.0%	60.3%	60.3%	60.3%	60.3%			1,138	60.3%
2010 / 2	2,042	2,329	184	2,513	2,062	2,513	-	100.0%	2,513	-	100.0%	2,513	2,513			101.0%	123.1%	123.1%	123.1%	123.1%			2,513	123.1%
2011 / 1	1,971	1,171	48	1,219	1,794	1,246	2.2%	97.8%	1,258	-	100.0%	1,246	1,219			91.0%	63.2%	63.8%	63.2%	61.8%			1,246	63.2%
2011 / 2	2,122	1,807	787	2,594	2,228	2,628	1.3%	98.7%	2,623	-	100.0%	2,628	2,594			105.0%	123.9%	123.6%	123.9%	122.3%			2,628	123.9%
2012 / 1	2,037	1,690	1,695	3,385	1,915	3,463	2.2%	97.8%	3,428	-	100.0%	3,463	3,385			94.0%	170.0%	168.3%	170.0%	166.2%			3,463	170.0%
2012 / 2	2,171	1,909	511	2,420	2,366	2,460	1.6%	98.4%	2,458	12.5%	87.5%	2,448	2,420			109.0%	113.3%	113.2%	112.8%	111.5%			2,460	113.3%
2013 / 1	2,097	1,076	300	1,376	2,035	1,437	4.2%	95.8%	1,462	25.0%	75.0%	1,586	1,376			97.0%	68.5%	69.7%	75.6%	65.6%			1,461	69.7%
2013 / 2	2,316	1,071	789	1,859	2,502	1,934	3.8%	96.2%	1,956	37.5%	62.5%	2,147	1,859			108.0%	83.5%	84.4%	92.7%	80.3%			1,955	84.4%
2014 / 1	2,336	614	712	1,326	2,079	1,430	7.3%	92.7%	1,478	50.0%	50.0%	1,755	1,326			89.0%	61.2%	63.2%	75.1%	56.8%			1,755	75.1%
2014 / 2	2,507	385	1,424	1,809	2,457	1,984	8.8%	91.2%	2,026	62.5%	37.5%	2,280	1,809			98.0%	79.1%	80.8%	90.9%	72.1%			2,280	90.9%
2015 / 1	2,375	134	1,845	1,979	2,090	2,184	9.4%	90.6%	2,175	75.0%	25.0%	2,113	1,979			88.0%	92.0%	91.6%	89.0%	83.3%			2,175	91.6%
2015 / 2	2,538	58	2,260	2,318	2,538	2,683	13.6%	86.4%	2,664	87.5%	12.5%	2,556	2,318			100.0%	105.7%	105.0%	100.7%	91.3%			2,663	104.9%
2016 / 1	2,491	4	1,611	1,615	2,167	2,952	45.3%	54.7%	2,596	100.0%	-	-	1,615			87.0%	118.5%	104.2%	-	-			2,167	87.0%
Total	**76,752**	**47,818**	**13,203**	**61,021**	**43,110**	**63,520**			**42,189**			**61,342**	**61,021**										**63,374**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: **Bodily Injury**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

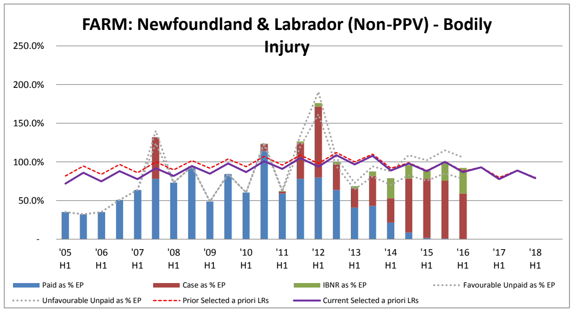
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	7,707			-			-	7,707		-	-	-	
1994 / 1		-		-	-			Incurred (Zero IBNR)	-	477			-		Incurred (Zero IBNR)	-	477		-	-	-	
1994 / 2		-		-	-			Incurred (Zero IBNR)	-	446			-		Incurred (Zero IBNR)	-	446		-	-	-	
1995 / 1		-		-	-			Incurred (Zero IBNR)	-	710			-		Incurred (Zero IBNR)	-	710		-	-	-	
1995 / 2		-		-	-			Incurred (Zero IBNR)	-	416			-		Incurred (Zero IBNR)	-	416		-	-	-	
1996 / 1		-		-	-			Incurred (Zero IBNR)	-	810			-		Incurred (Zero IBNR)	-	810		-	-	-	
1996 / 2		-		-	-			Incurred (Zero IBNR)	-	760			-		Incurred (Zero IBNR)	-	760		-	-	-	
1997 / 1		-		-	-			Incurred (Zero IBNR)	-	497			-		Incurred (Zero IBNR)	-	497		-	-	-	
1997 / 2		-		-	-			Incurred (Zero IBNR)	-	461			-		Incurred (Zero IBNR)	-	461		-	-	-	
1998 / 1		-		-	-			Incurred (Zero IBNR)	-	333			-		Incurred (Zero IBNR)	-	333		-	-	-	
1998 / 2		-		-	-			Incurred (Zero IBNR)	-	580			-		Incurred (Zero IBNR)	-	580		-	-	-	
1999 / 1		-		-	-			Incurred (Zero IBNR)	-	964			-		Incurred (Zero IBNR)	-	964		-	-	-	
1999 / 2		-		-	-			Incurred (Zero IBNR)	-	1,197			-		Incurred (Zero IBNR)	-	1,197		-	-	-	
2000 / 1		-		-	-			Incurred (Zero IBNR)	-	621			-		Incurred (Zero IBNR)	-	621		-	-	-	
2000 / 2		-		-	-			Incurred (Zero IBNR)	-	864			-		Incurred (Zero IBNR)	-	864		-	-	-	
2001 / 1		-		-	-			Incurred (Zero IBNR)	-	847			-		Incurred (Zero IBNR)	-	847		-	-	-	
2001 / 2		-		-	-			Incurred (Zero IBNR)	-	809			-		Incurred (Zero IBNR)	-	809		-	-	-	
2002 / 1		-		-	-			Incurred (Zero IBNR)	-	604			-		Incurred (Zero IBNR)	-	604		-	-	-	
2002 / 2		-		-	-			Incurred (Zero IBNR)	-	901			-		Incurred (Zero IBNR)	-	901		-	-	-	
2003 / 1		-		-	-			Incurred (Zero IBNR)	-	1,049			-		Incurred (Zero IBNR)	-	1,049		-	-	-	
2003 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	1,029	55.4%	(1,029)	-	-	Incurred (Zero IBNR)	-	1,029	55.4%	-	-	-	-
2004 / 1	-	-	-	-	-			Incurred (Zero IBNR)	-	1,286	65.5%	(1,286)	-	-	Incurred (Zero IBNR)	-	1,286	65.5%	-	-	-	-
2004 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	534	23.6%	1,566	-	-	Incurred (Zero IBNR)	-	534	23.6%	-	-	-	-
2005 / 1	749	-	-	-	-			Incurred (Zero IBNR)	-	721	35.3%	953	-	-	Incurred (Zero IBNR)	-	721	35.3%	-	-	-	-
2005 / 2	1,114	-	-	-	-			Incurred (Zero IBNR)	-	665	32.1%	1,300	-	-	Incurred (Zero IBNR)	-	665	32.1%	-	-	-	-
2006 / 1	698	-	-	-	-			Incurred (Zero IBNR)	-	623	35.4%	857	-	-	Incurred (Zero IBNR)	-	623	35.4%	-	-	-	-
2006 / 2	642	-	-	-	-			Incurred (Zero IBNR)	-	876	50.8%	797	-	-	Incurred (Zero IBNR)	-	876	50.8%	-	-	-	-
2007 / 1	219	-	-	-	-			Incurred (Zero IBNR)	-	996	64.0%	343	-	-	Incurred (Zero IBNR)	-	996	64.0%	-	-	-	-
2007 / 2	(808)	-	-	-	-			Incurred (Zero IBNR)	-	2,340	140.5%	(535)	-	-	Incurred (Zero IBNR)	-	2,200	132.1%	140	-	140	8.4%
2008 / 1	139	-	-	-	-			Incurred (Zero IBNR)	-	1,152	73.2%	265	-	-	Incurred (Zero IBNR)	-	1,152	73.2%	-	-	-	-
2008 / 2	11	-	-	-	-			Incurred (Zero IBNR)	-	1,661	94.4%	134	-	-	Incurred (Zero IBNR)	-	1,661	94.4%	-	-	-	-
2009 / 1	634	-	-	-	-			Incurred (Zero IBNR)	-	856	48.8%	756	-	-	Incurred (Zero IBNR)	-	856	48.8%	-	-	-	-
2009 / 2	273	-	-	-	-			Incurred (Zero IBNR)	-	1,676	84.3%	392	-	-	Incurred (Zero IBNR)	-	1,676	84.3%	-	-	-	-
2010 / 1	503	-	-	-	-			Link Ratio Method	-	1,138	60.3%	635	-	-	Link Ratio Method	-	1,138	60.3%	-	-	-	-
2010 / 2	(451)	-	-	-	-			Link Ratio Method	-	2,513	123.1%	(328)	17	15	Link Ratio Method	17	2,530	123.9%	-	(17)	(17)	(0.8%)
2011 / 1	575	27	39	27	-			Link Ratio Method	27	1,246	63.2%	673	16	25	Link Ratio Method	16	1,235	62.6%	-	11	11	0.6%
2011 / 2	(366)	34	29	34	-			Link Ratio Method	34	2,628	123.9%	(328)	50	43	Link Ratio Method	50	2,691	126.8%	(46)	(16)	(62)	(2.9%)
2012 / 1	(1,470)	78	43	78	-			Link Ratio Method	78	3,463	170.0%	(1,503)	90	50	Link Ratio Method	90	3,590	176.2%	(115)	(12)	(127)	(6.2%)
2012 / 2	(53)	40	38	28	-			Link Ratio Method	40	2,460	113.3%	334	63	71	BF Method	71	2,169	99.9%	322	(31)	291	13.4%
2013 / 1	658	60	85	210	-			BF Method	85	1,461	69.7%	717	43	63	BF Method	63	1,444	68.8%	(4)	22	18	0.9%
2013 / 2	642	74	96	287	-			BF Method	96	1,955	84.4%	649	107	135	BF Method	135	2,034	87.8%	(39)	(39)	(78)	(3.4%)
2014 / 1	753	104	152	429	-			ELR & LR Wtd Method	429	1,755	75.1%	906	113	180	ELR & LR Wtd Method	608	1,852	79.3%	82	(179)	(97)	(4.2%)
2014 / 2	648	175	217	471	-			ELR & LR Wtd Method	471	2,280	90.9%	508	202	231	ELR & LR Wtd Method	432	2,406	96.0%	(165)	39	(126)	(5.1%)
2015 / 1	111	205	196	135	-			BF Method	196	2,175	91.6%	242	248	247	ELR & LR Wtd Method	243	2,115	89.0%	107	(47)	60	2.6%
2015 / 2	220	365	345	238	-			BF Method	345	2,663	104.9%	616	792	741	ELR & LR Wtd Method	616	2,540	100.0%	395	(271)	124	4.9%
2016 / 1	-	-	-	-	-			-	552	2,167	87.0%	1,514	1,899	1,620	-	403	1,127	92.2%	892	149	1,041	(5.2%)
Total	5,440	1,163	1,241	1,936	-				2,353	63,374		9,149	3,642	3,421		2,744	62,198		1,569	(391)	1,178	
2015 / 2 & Prior	**5,440**	**1,163**	**1,241**	**1,936**	**-**				**1,801**	**61,207**		**7,635**	**1,743**	**1,801**		**2,341**	**61,071**		**677**	**(540)**	**137**	

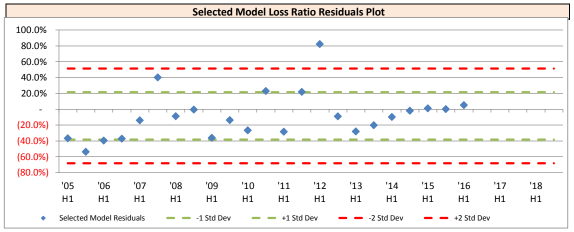
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Bodily Injury

Exhibit B.5.9a
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	72.0%	82.0%	(10.0%)
2005 / 2	86.0%	95.0%	(9.0%)
2006 / 1	75.0%	84.0%	(9.0%)
2006 / 2	88.0%	97.0%	(9.0%)
2007 / 1	78.0%	86.0%	(8.0%)
2007 / 2	92.0%	100.0%	(8.0%)
2008 / 1	82.0%	90.0%	(8.0%)
2008 / 2	95.0%	102.0%	(7.0%)
2009 / 1	85.0%	92.0%	(7.0%)
2009 / 2	98.0%	104.0%	(6.0%)
2010 / 1	87.0%	94.0%	(7.0%)
2010 / 2	101.0%	107.0%	(6.0%)
2011 / 1	91.0%	96.0%	(5.0%)
2011 / 2	105.0%	109.0%	(4.0%)
2012 / 1	94.0%	98.0%	(4.0%)
2012 / 2	109.0%	112.0%	(3.0%)
2013 / 1	97.0%	100.0%	(3.0%)
2013 / 2	108.0%	110.0%	(2.0%)
2014 / 1	89.0%	92.0%	(3.0%)
2014 / 2	98.0%	99.0%	(1.0%)
2015 / 1	88.0%	89.0%	(1.0%)
2015 / 2	100.0%	100.0%	-
2016 / 1	87.0%	88.0%	(1.0%)
2016 / 2	93.0%	93.0%	-
2017 / 1	78.0%	80.0%	(2.0%)
2017 / 2	89.0%	89.0%	-
2018 / 1	79.0%	80.0%	(1.0%)





Selection AHY: **2016 / 1**

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	2,040	721	-	721	35.3%	1.2122	1.0000	1.0000	2,473	1.4566	1.0000	1.0000	1,050	42.5%	-
2005 / 2	2,068	665	-	665	32.2%	1.2344	1.0000	1.0000	2,553	1.2560	1.0000	1.0000	835	32.7%	-
2006 / 1	1,762	623	-	623	35.4%	1.2126	1.0000	1.0000	2,137	1.4076	1.0000	1.0000	877	41.0%	-
2006 / 2	1,724	876	-	876	50.8%	1.2345	1.0000	1.0000	2,128	1.2138	1.0000	1.0000	1,063	50.0%	-
2007 / 1	1,558	996	-	996	63.9%	1.2127	1.0000	1.0000	1,889	1.3602	1.0000	1.0000	1,355	71.7%	-
2007 / 2	1,666	1,304	896	2,200	132.1%	1.2345	1.0000	1.0000	2,057	1.1730	1.0000	1.0000	2,581	125.5%	-
2008 / 1	1,574	1,152	-	1,152	73.2%	1.2345	1.0000	1.0000	1,943	1.3146	1.0000	1.0000	1,514	77.9%	-
2008 / 2	1,760	1,661	-	1,661	94.4%	1.2345	1.0000	1.0000	2,173	1.1336	1.0000	1.0000	1,883	86.7%	-
2009 / 1	1,753	856	-	856	48.8%	1.2345	1.0000	1.0000	2,164	1.2704	1.0000	1.0000	1,087	50.2%	-
2009 / 2	1,989	1,676	-	1,676	84.3%	1.2345	1.0000	1.0000	2,455	1.0955	1.0000	1.0000	1,836	74.8%	-
2010 / 1	1,886	1,138	-	1,138	60.3%	1.2345	1.0000	1.0000	2,328	1.2277	1.0000	1.0000	1,397	60.0%	8.3%
2010 / 2	2,042	2,329	184	2,530	123.9%	1.2345	1.0000	1.0000	2,521	1.0586	1.0000	1.0000	2,678	106.2%	8.3%
2011 / 1	1,971	1,171	48	1,235	62.7%	1.2345	1.0000	1.0000	2,433	1.1864	1.0000	1.0000	1,465	60.2%	8.3%
2011 / 2	2,122	1,662	979	2,691	126.8%	1.2345	1.0000	1.0000	2,620	1.0231	1.0000	1.0000	2,753	105.1%	8.3%
2012 / 1	2,037	1,630	1,870	3,590	176.2%	1.2345	1.0000	1.0000	2,515	1.1466	1.0000	1.0000	4,116	163.7%	8.3%
2012 / 2	2,171	1,384	714	2,169	99.9%	1.2345	1.0000	1.0000	2,680	0.9887	1.0000	1.0000	2,144	80.0%	8.3%
2013 / 1	2,097	861	520	1,444	68.9%	1.2345	1.0000	1.0000	2,589	1.1080	1.0000	1.0000	1,600	61.8%	8.3%
2013 / 2	2,316	1,003	896	2,034	87.8%	1.1886	1.0000	1.0000	2,753	0.9554	1.0000	1.0000	1,943	70.6%	8.3%
2014 / 1	2,336	508	736	1,852	79.3%	1.0986	1.0000	1.0000	2,566	1.0708	1.0000	1.0000	1,983	77.3%	8.3%
2014 / 2	2,507	225	1,749	2,406	96.0%	1.0387	1.0000	1.0000	2,604	0.9233	1.0000	1.0000	2,221	85.3%	8.3%
2015 / 1	2,376	45	1,827	2,115	89.0%	1.0427	1.0000	1.0000	2,477	1.0348	1.0000	1.0000	2,189	88.4%	8.3%
2015 / 2	2,539	21	1,903	2,540	100.0%	1.0291	1.0000	1.0000	2,613	0.8923	1.0000	1.0000	2,266	86.7%	8.3%
Total	**44,294**	**22,507**	**12,322**	**37,170**	**83.9%**	**1.1891**	**1.0000**	**1.0000**	**52,671**	**1.0987**	**1.0000**	**1.0000**	**40,836**	**77.5%**	**100.0%**
			*indemnity only							on industry 2015-Q4 AIX data			**weighted average:**	**87.1%**	
			from FA Valuation Summary							derived from 2016 / 1 on-levels			**selected:**	**87.0%**	**88.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
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Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	626,053	762,527	801,178	838,033	730,867	895,397	838,834	818,288	770,102	766,897	714,275	694,924	691,493	709,743	709,743	709,743	709,743	709,743	709,743	709,743
1995 / 2	724,877	849,982	680,296	557,953	517,741	409,741	426,741	426,741	426,741	428,741	445,741	445,741	445,741	462,741	415,741	415,741	415,741	415,741	415,741	415,741
1996 / 1	613,675	833,331	772,055	832,734	880,438	892,307	906,753	866,296	863,812	866,740	861,819	806,543	785,642	785,642	808,857	808,857	808,857	808,857	825,857	825,857
1996 / 2	578,779	663,546	591,417	707,025	704,003	704,388	764,761	740,164	812,489	841,598	841,598	841,144	805,608	800,846	795,989	760,097	760,097	760,097	760,097	760,097
1997 / 1	288,210	460,716	473,618	478,845	451,933	453,280	458,340	469,436	474,436	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314
1997 / 2	499,988	549,403	551,046	514,230	474,734	474,734	472,160	472,160	488,160	505,160	485,419	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936
1998 / 1	170,000	185,421	210,720	209,437	222,037	226,176	225,176	226,176	226,176	226,176	226,176	256,176	256,176	256,176	256,176	383,176	333,176	333,176	333,176	333,176
1998 / 2	500,865	814,918	826,916	702,646	603,557	591,964	569,964	569,964	569,964	569,965	569,965	584,965	629,965	579,347	579,685	579,685	579,685	579,685	579,685	579,685
1999 / 1	583,084	793,756	915,101	832,673	952,263	984,139	984,137	984,137	1,044,654	974,654	974,654	974,654	974,654	963,867	963,867	963,867	963,867	963,867	963,867	963,867
1999 / 2	628,572	834,292	1,010,704	1,040,808	1,284,683	1,194,869	1,151,428	1,156,374	1,230,615	1,216,182	1,246,237	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346
2000 / 1	402,976	507,872	566,222	684,152	657,052	617,170	663,159	608,377	605,762	767,744	761,555	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244
2000 / 2	612,844	672,002	919,458	952,433	1,062,352	1,060,302	1,052,340	1,012,150	1,008,953	972,327	965,460	975,346	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744
2001 / 1	549,227	1,251,481	1,254,228	1,108,142	994,329	910,994	926,011	930,943	900,650	865,338	867,176	867,176	867,176	867,176	847,176	847,176	847,176	847,176	847,176	847,176
2001 / 2	640,439	857,971	864,602	761,865	829,494	977,363	926,444	929,978	906,157	1,097,370	812,833	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333
2002 / 1	570,631	739,839	704,909	740,049	701,822	654,787	704,005	686,276	686,276	655,269	635,269	635,269	635,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269
2002 / 2	390,778	1,085,078	1,019,666	1,007,298	918,212	1,028,640	1,005,819	955,573	927,798	927,798	927,798	953,198	951,948	951,948	951,948	951,948	951,948	900,948	900,948	900,948
2003 / 1	1,016,763	1,245,152	1,137,497	1,297,243	1,270,339	1,128,646	1,109,917	1,094,270	1,063,800	1,034,216	1,105,889	1,034,722	1,047,284	1,054,784	1,054,784	1,086,094	1,086,094	1,048,613	1,048,613	1,048,613
2003 / 2	638,605	1,178,752	1,612,523	1,582,023	1,672,575	1,348,005	1,090,444	1,079,302	944,081	939,581	939,581	939,581	1,086,581	1,086,581	1,086,581	1,086,581	1,086,581	1,029,208	1,029,208	1,029,208
2004 / 1	1,150,637	1,310,891	1,552,429	1,663,008	2,218,060	2,120,797	1,897,912	1,827,889	1,803,981	1,310,852	1,325,213	1,319,470	1,285,714	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970
2004 / 2	486,372	876,762	717,242	602,272	661,675	635,279	635,279	553,654	549,808	536,093	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503
2005 / 1	771,399	969,867	1,070,919	1,059,836	950,024	897,357	936,409	811,494	777,335	807,379	772,779	771,129	769,379	685,556	685,556	720,556	756,656	720,556	720,556	720,556
2005 / 2	563,614	947,477	895,841	851,965	856,826	670,653	699,182	730,529	738,809	745,306	745,306	701,605	701,605	701,605	664,605	664,605	664,605	664,605	664,605	664,605
2006 / 1	686,383	1,002,947	1,011,105	888,957	747,340	723,812	691,155	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198	623,198
2006 / 2	451,913	662,177	890,425	844,439	846,139	895,010	913,110	939,638	875,831	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857
2007 / 1	706,515	1,020,457	975,708	906,419	997,156	998,166	1,008,101	1,002,474	1,005,987	1,005,987	1,005,987	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	
2007 / 2	840,025	1,241,812	1,057,329	1,311,743	1,327,553	1,294,343	1,352,888	1,321,290	1,285,681	1,285,681	1,397,981	1,397,981	1,411,489	1,462,274	1,562,761	1,823,540	2,021,843	2,340,396		
2008 / 1	754,801	935,233	1,178,570	1,227,269	1,202,373	1,062,459	1,061,273	1,054,290	1,069,639	1,017,923	1,028,643	1,028,643	1,053,643	1,053,643	1,053,643	1,194,415	1,151,743			
2008 / 2	838,716	992,910	1,057,553	1,104,944	1,385,409	1,627,052	1,526,132	1,618,815	1,618,908	1,813,857	1,660,897	1,660,897	1,660,897	1,660,897	1,660,897	1,660,897				
2009 / 1	864,496	1,394,551	1,294,981	1,033,881	932,132	882,497	901,511	932,702	881,521	855,810	855,810	855,810	855,810	855,810	855,810					
2009 / 2	973,526	1,509,472	1,580,334	1,534,654	1,586,653	1,824,818	1,813,564	1,830,992	1,777,312	1,834,811	1,700,098	1,700,098	1,676,131	1,676,131						
2010 / 1	780,282	1,091,982	1,067,387	1,094,636	1,274,521	1,250,452	1,237,132	1,183,049	1,136,529	1,136,104	1,138,183	1,138,183	1,138,183							
2010 / 2	1,480,120	2,348,132	2,467,537	2,659,347	2,529,098	2,417,655	2,394,042	2,387,782	2,492,282	2,465,227	2,481,651	2,513,301								
2011 / 1	790,077	1,146,134	1,160,768	1,084,080	1,106,616	1,212,706	1,243,429	1,227,640	1,218,890	1,218,890	1,218,890									
2011 / 2	1,202,248	2,192,065	2,067,298	2,214,915	2,132,105	2,270,645	2,390,132	2,556,031	2,640,634	2,594,347										
2012 / 1	1,856,324	2,672,429	3,148,441	3,412,973	3,455,384	3,547,882	3,560,459	3,504,586	3,385,171											
2012 / 2	1,270,697	1,855,520	1,898,981	1,846,261	1,899,618	2,245,101	2,097,517	2,419,686												
2013 / 1	916,315	1,322,278	1,346,055	1,222,720	1,303,622	1,329,934	1,376,427													
2013 / 2	1,009,613	1,875,087	1,988,569	1,897,777	1,945,908	1,859,437														
2014 / 1	784,045	1,325,956	1,314,769	1,284,304	1,325,962															
2014 / 2	1,075,563	1,827,589	1,952,380	1,808,971																
2015 / 1	1,557,346	1,859,172	1,978,842																	
2015 / 2	1,392,969	2,318,218																		
2016 / 1	1,615,489																			

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Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743
1995 / 2	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741
1996 / 1	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857
1996 / 2	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097
1997 / 1	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	
1997 / 2	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936		
1998 / 1	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176			
1998 / 2	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685				
1999 / 1	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867					
1999 / 2	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346						
2000 / 1	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244							
2000 / 2	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744								
2001 / 1	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176									
2001 / 2	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333										
2002 / 1	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269											
2002 / 2	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948												
2003 / 1	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613													
2003 / 2	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208														
2004 / 1	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970															
2004 / 2	533,503	533,503	533,503	533,503																
2005 / 1	720,556	720,556	720,556																	
2005 / 2	664,605	664,605																		
2006 / 1	623,198																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2015 / 1																				
2015 / 2																				
2016 / 1																				

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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.2180	1.0507	1.0460	0.8721	1.2251	0.9368	0.9755	0.9411	0.9958	0.9314	0.9729	0.9951	1.0264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.1726	0.8004	0.8202	0.9279	0.7914	1.0415	1.0000	1.0000	1.0047	1.0397	1.0000	1.0000	1.0381	0.8984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.3579	0.9265	1.0786	1.0573	1.0135	1.0162	0.9554	0.9971	1.0034	0.9943	0.9359	0.9741	1.0000	1.0295	1.0000	1.0000	1.0000	1.0210	1.0000	0.9806
1996 / 2	1.1465	0.8913	1.1955	0.9957	1.0005	1.0857	0.9678	1.0977	1.0358	1.0000	0.9995	0.9578	0.9941	0.9939	0.9549	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.5985	1.0280	1.0110	0.9438	1.0030	1.0112	1.0242	1.0107	1.0482	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0988	1.0030	0.9332	0.9232	1.0000	0.9946	1.0000	1.0339	1.0348	0.9609	0.9496	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0907	1.1364	0.9939	1.0602	1.0186	0.9956	1.0044	1.0000	1.0000	1.0000	1.1326	1.0000	1.0000	1.0000	1.4958	0.8695	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.6270	1.0147	0.8497	0.8590	0.9808	0.9628	1.0000	1.0000	1.0000	1.0000	1.0263	1.0769	0.9196	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.3613	1.1529	0.9099	1.1436	1.0335	1.0000	1.0000	1.0615	0.9330	1.0000	1.0000	1.0000	0.9889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.3273	1.2115	1.0298	1.2343	0.9301	0.9636	1.0043	1.0642	0.9883	1.0247	0.9608	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2603	1.1149	1.2083	0.9604	0.9393	1.0745	0.9174	0.9957	1.2674	0.9919	0.8158	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0965	1.3682	1.0359	1.1154	0.9981	0.9925	0.9618	0.9968	0.9637	0.9929	1.0102	0.8856	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	2.2786	1.0022	0.8835	0.8973	0.9162	1.0165	1.0053	0.9675	0.9608	1.0021	1.0000	1.0000	1.0000	0.9769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.3397	1.0077	0.8812	1.0888	1.1783	0.9479	1.0038	0.9744	1.2110	0.7407	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2965	0.9528	1.0499	0.9483	0.9330	1.0752	0.9748	1.0000	0.9548	0.9695	1.0000	1.0000	0.9512	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	2.7767	0.9397	0.9879	0.9116	1.1203	0.9778	0.9500	0.9709	1.0000	1.0000	1.0274	0.9987	1.0000	1.0000	1.0000	1.0000	0.9464	1.0000	1.0000	1.0000
2003 / 1	1.2246	0.9135	1.1404	0.9793	0.8885	0.9834	0.9859	0.9722	0.9722	1.0693	0.9356	1.0121	1.0072	1.0000	1.0297	1.0000	0.9655	1.0000	1.0000	1.0000
2003 / 2	1.8458	1.3680	0.9811	1.0572	0.8059	0.8089	0.9898	0.8747	0.9952	1.0000	1.0000	1.1565	1.0000	1.0000	1.0000	1.0000	0.9472	1.0000	1.0000	1.0000
2004 / 1	1.1393	1.1843	1.0712	1.3338	0.9561	0.8949	0.9631	0.9869	0.7266	1.0110	0.9957	0.9744	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.8027	0.8181	0.8397	1.0986	0.9601	1.0000	0.8715	0.9931	0.9751	0.9952	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2573	1.1042	0.9897	0.8964	0.9446	1.0435	0.8666	0.9579	1.0387	0.9571	0.9979	0.9977	0.8911	1.0000	1.0511	1.0501	0.9523	1.0000	1.0000	1.0000
2005 / 2	1.6811	0.9455	0.9510	1.0057	0.7827	1.0425	1.0448	1.0113	1.0088	1.0000	0.9414	1.0000	1.0000	0.9473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.4612	1.0081	0.8792	0.8407	0.9685	0.9549	0.9017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.4653	1.3447	0.9484	1.0020	1.0578	1.0202	1.0291	0.9321	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.4444	0.9561	0.9290	1.1001	1.0010	1.0100	0.9944	1.0035	1.0000	1.0000	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.4783	0.8514	1.2406	1.0121	0.9750	1.0452	0.9766	0.9730	1.0000	1.0873	1.0000	1.0097	1.0360	1.0687	1.1669	1.1087	1.1576			
2008 / 1	1.2390	1.2602	1.0413	0.9797	0.8836	0.9989	0.9934	1.0146	0.9517	1.0105	1.0000	1.0243	1.0000	1.0000	1.1336	0.9643				
2008 / 2	1.1838	1.0651	1.0448	1.2538	1.1744	0.9380	1.0607	1.0001	1.1204	0.9157	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.6131	0.9286	0.7984	0.9016	0.9468	1.0215	1.0346	0.9451	0.9708	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.5505	1.0469	0.9711	1.0339	1.1501	0.9938	1.0096	0.9707	1.0324	0.9266	1.0000	0.9859	1.0000							
2010 / 1	1.3995	0.9775	1.0255	1.1643	0.9811	0.9893	0.9563	0.9607	0.9996	1.0018	1.0000	1.0000								
2010 / 2	1.5864	1.0509	1.0777	0.9510	0.9559	0.9902	0.9974	1.0438	0.9891	1.0067	1.0128									
2011 / 1	1.4507	1.0128	0.9339	1.0208	1.0959	1.0253	0.9873	0.9929	1.0000	1.0000										
2011 / 2	1.8233	0.9431	1.0714	0.9626	1.0650	1.0526	1.0694	1.0331	0.9825											
2012 / 1	1.4396	1.1781	1.0840	1.0124	1.0268	1.0035	0.9843	0.9659												
2012 / 2	1.4602	1.0234	0.9722	1.0289	1.1819	0.9343	1.1536													
2013 / 1	1.4430	1.0180	0.9084	1.0662	1.0202	1.0350														
2013 / 2	1.8572	1.0605	0.9543	1.0254	0.9556															
2014 / 1	1.6912	0.9916	0.9768	1.0324																
2014 / 2	1.6992	1.0683	0.9265																	
2015 / 1	1.1938	1.0644																		
2015 / 2	1.6642																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.5784	1.0488	1.0062	1.0169	1.0372	0.9963	1.0269	0.9937	1.0098	0.9912	1.0220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.8270	1.1575	1.1037	1.0969	1.0787	1.0400	1.0439	1.0165	1.0229	1.0130	1.0220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3996	1.0450	1.0193	1.0892	1.0065	0.9968	0.9870	1.0022	0.9947	0.9901	0.9922	0.9992	0.9931	0.9982	1.0177	0.9997	0.9993	1.0005	1.0000	0.9995
Arithmetic Average Last 10 Per	1.5723	1.0411	0.9931	1.0298	1.0379	0.9984	1.0247	0.9900	1.0046	0.9949	1.0003	1.0020	0.9927	1.0016	1.0352	1.0123	1.0023	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.3977	1.0437	1.0186	1.0226	1.0010	0.9975	0.9875	1.0003	0.9946	0.9923	0.9931	0.9983	0.9944	0.9989	1.0085	1.0002	0.9969	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.5839	1.0362	0.9923	1.0228	1.0313	0.9996	1.0171	0.9889	0.9968	0.9932	1.0000	1.0012	1.0000	1.0000	1.0231	1.0063	0.9897	1.0000	1.0000	1.0000
Weighted Average All Per	1.4121	1.0404	1.0052	1.0325	1.0051	0.9901	0.9925	0.9956	0.9921	0.9891	0.9906	0.9983	0.9937	1.0005	1.0174	1.0045	1.0046	1.0006	1.0000	0.9994
Weighted Average Last 10 Per	1.5516	1.0488	1.0062	1.0169	1.0372	0.9963	1.0269	0.9937	1.0067	0.9892	1.0017	1.0013	0.9969	1.0067	1.0439	1.0196	1.0189	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.4218	1.0401	1.0084	1.0263	1.0050	0.9943	0.9877	0.9959	0.9997	0.9939	0.9930	0.9971	0.9959	0.9988	1.0151	0.9997	0.9952	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.5784	1.0404	0.9980	1.0178	1.0248	0.9971	1.0149	0.9885	0.9966	0.9899	1.0000	1.0016	1.0000	1.0000	1.0248	1.0053	0.9892	1.0000	1.0000	1.0000
Industry LDF	1.3843	1.0703	1.0720	1.0262	1.0442	1.0005	1.0122	0.9922	1.0098	0.9912	1.0220	0.9782	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.6996	1.2278	1.1471	1.0701	1.0427	0.9986	0.9981	0.9861	0.9938	0.9842	0.9929	0.9715	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.6120	1.0387	1.1283	1.0248	1.0384	1.0013	1.0146	0.9893	1.0098	0.9912	1.0220	0.9782	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	2.0081	1.2457	1.1993	1.0629	1.0372	0.9988	0.9976	0.9832	0.9938	0.9842	0.9929	0.9715	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.5669	1.0428	1.0117	1.0091	1.0570	0.9937	1.0078	1.0008	1.0124	0.9989	1.0139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.8120	1.1564	1.1090	1.0962	1.0862	1.0277	1.0342	1.0262	1.0253	1.0128	1.0139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.5784	1.0488	1.0062	1.0169	1.0372	0.9963	1.0269	0.9937	1.0098	0.9912	1.0220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.8270	1.1575	1.1037	1.0969	1.0787	1.0400	1.0439	1.0165	1.0229	1.0130	1.0220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 2016

Coverage: **Property Damage**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**IBNR-to-Case**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**IBNR-to-Case Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	5,359	1,451	-	1,451		1,451						1,451	1,451										1,451	
1994 / 1	824	194	-	194		194				-	100.0%	194	194										194	
1994 / 2	888	115	-	115		115				-	100.0%	115	115										115	
1995 / 1	908	165	-	165		165				-	100.0%	165	165										165	
1995 / 2	1,066	199	-	199		199				-	100.0%	199	199										199	
1996 / 1	970	168	-	168		168				-	100.0%	168	168										168	
1996 / 2	1,037	71	-	71		71				-	100.0%	71	71										71	
1997 / 1	889	107	-	107		107				-	100.0%	107	107										107	
1997 / 2	1,104	140	-	140		140				-	100.0%	140	140										140	
1998 / 1	948	88	-	88		88				-	100.0%	88	88										88	
1998 / 2	942	163	-	163		163				-	100.0%	163	163										163	
1999 / 1	829	155	-	155		155				-	100.0%	155	155										155	
1999 / 2	882	162	-	162		162				-	100.0%	162	162										162	
2000 / 1	752	148	-	148		148				-	100.0%	148	148										148	
2000 / 2	862	137	-	137		137				-	100.0%	137	137										137	
2001 / 1	841	151	-	151		151				-	100.0%	151	151										151	
2001 / 2	1,018	121	-	121		121				-	100.0%	121	121										121	
2002 / 1	1,032	134	-	134		134				-	100.0%	134	134										134	
2002 / 2	1,334	120	-	120		120				-	100.0%	120	120										120	
2003 / 1	1,402	190	-	190		190				-	100.0%	190	190										190	
2003 / 2	1,858	191	-	191	-	191	-	100.0%	191	-	100.0%	191	191				10.3%	10.3%	10.3%	10.3%			191	10.3%
2004 / 1	1,964	136	-	136	-	136	-	100.0%	136	-	100.0%	136	136				6.9%	6.9%	6.9%	6.9%			136	6.9%
2004 / 2	2,258	148	-	148	-	148	-	100.0%	148	-	100.0%	148	148				6.5%	6.5%	6.5%	6.5%			148	6.5%
2005 / 1	2,040	151	-	151	286	151	-	100.0%	151	-	100.0%	151	151			14.0%	7.4%	7.4%	7.4%	7.4%			151	7.4%
2005 / 2	2,068	160	-	160	269	160	-	100.0%	160	-	100.0%	160	160			13.0%	7.7%	7.7%	7.7%	7.7%			160	7.7%
2006 / 1	1,762	244	-	244	247	244	-	100.0%	244	-	100.0%	244	244			14.0%	13.9%	13.9%	13.9%	13.9%			244	13.9%
2006 / 2	1,724	147	-	147	224	147	-	100.0%	147	-	100.0%	147	147			13.0%	8.5%	8.5%	8.5%	8.5%			147	8.5%
2007 / 1	1,558	305	-	305	218	305	-	100.0%	305	-	100.0%	305	305			14.0%	19.6%	19.6%	19.6%	19.6%			305	19.6%
2007 / 2	1,666	197	-	197	217	197	-	100.0%	197	-	100.0%	197	197			13.0%	11.8%	11.8%	11.8%	11.8%			197	11.8%
2008 / 1	1,574	198	-	198	236	198	-	100.0%	198	-	100.0%	198	198			15.0%	12.6%	12.6%	12.6%	12.6%			198	12.6%
2008 / 2	1,760	173	-	173	229	173	-	100.0%	173	-	100.0%	173	173			13.0%	9.8%	9.8%	9.8%	9.8%			173	9.8%
2009 / 1	1,753	232	-	232	263	232	-	100.0%	232	-	100.0%	232	232			15.0%	13.3%	13.3%	13.3%	13.3%			232	13.3%
2009 / 2	1,989	232	-	232	278	232	-	100.0%	232	-	100.0%	232	232			14.0%	11.6%	11.6%	11.6%	11.6%			232	11.6%
2010 / 1	1,886	209	-	209	283	209	-	100.0%	209	-	100.0%	209	209			15.0%	11.1%	11.1%	11.1%	11.1%			209	11.1%
2010 / 2	2,042	251	-	251	286	251	-	100.0%	251	-	100.0%	251	251			14.0%	12.3%	12.3%	12.3%	12.3%			251	12.3%
2011 / 1	1,971	269	-	269	315	269	-	100.0%	269	-	100.0%	269	269			16.0%	13.6%	13.6%	13.6%	13.6%			269	13.6%
2011 / 2	2,122	386	84	470	297	470	-	100.0%	470	-	100.0%	470	470			14.0%	22.2%	22.2%	22.2%	22.2%			470	22.2%
2012 / 1	2,037	331	-	331	326	331	-	100.0%	331	-	100.0%	331	331			16.0%	16.2%	16.2%	16.2%	16.2%			331	16.2%
2012 / 2	2,171	280	6	286	326	286	(0.1%)	100.1%	286	12.5%	87.5%	291	286			15.0%	13.2%	13.2%	13.4%	13.2%			286	13.2%
2013 / 1	2,097	257	-	257	336	256	(0.2%)	100.2%	256	25.0%	75.0%	276	257			16.0%	12.2%	12.2%	13.2%	12.2%			257	12.2%
2013 / 2	2,316	252	7	259	324	257	(0.6%)	100.6%	257	37.5%	62.5%	282	259			14.0%	11.1%	11.1%	12.2%	11.2%			259	11.2%
2014 / 1	2,336	437	12	449	350	450	0.3%	99.7%	450	50.0%	50.0%	400	449			15.0%	19.3%	19.3%	17.1%	19.2%			449	19.2%
2014 / 2	2,507	299	-	299	326	301	0.5%	99.5%	301	62.5%	37.5%	316	299			13.0%	12.0%	12.0%	12.6%	11.9%			299	11.9%
2015 / 1	2,375	280	6	287	332	285	(0.7%)	100.7%	284	75.0%	25.0%	321	287			14.0%	12.0%	12.0%	13.5%	12.1%			287	12.1%
2015 / 2	2,538	434	108	542	330	594	8.8%	91.2%	571	87.5%	12.5%	363	542			13.0%	23.4%	22.5%	14.3%	21.3%			571	22.5%
2016 / 1	2,491	230	137	367	349	453	19.0%	81.0%	433	100.0%	-	-	367			14.0%	18.2%	17.4%	-	-			433	17.4%
Total	**76,752**	**10,607**	**360**	**10,966**	**6,647**	**11,104**			**6,880**			**10,471**	**10,966**										**11,061**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2016

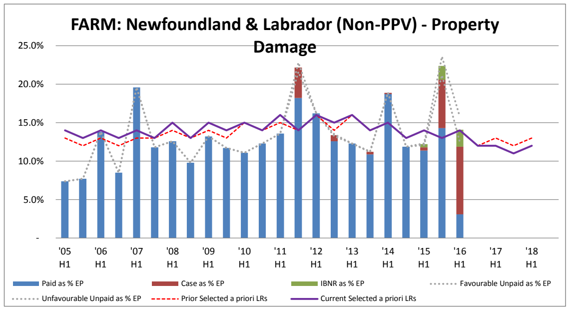
Coverage: **Property Damage**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

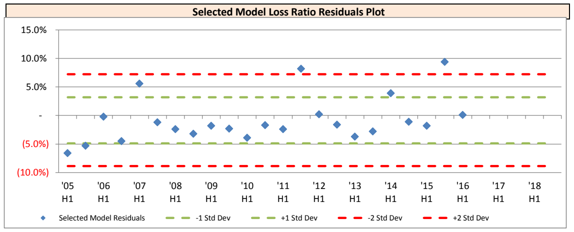
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	**ELR Method IBNR***	**Link Ratio Method IBNR**	**BF Method IBNR***	**ELR & LR Wtd Method IBNR**	**Incurred (Zero IBNR) IBNR**	**IBNR-to-Case IBNR**	**Data Correction IBNR**	**Selected IBNR Method**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***	**ELR Method IBNR***	**Link Ratio Method IBNR**	**BF Method IBNR***	**Selected IBNR Method**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	1,451			-			-	1,451		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	194			-		Link Ratio Method	-	194		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	115			-		Link Ratio Method	-	115		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	165			-		Link Ratio Method	-	165		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	199			-		Link Ratio Method	-	199		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	168			-		Link Ratio Method	-	168		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	71			-		Link Ratio Method	-	71		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	107			-		Link Ratio Method	-	107		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	140			-		Link Ratio Method	-	140		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	88			-		Link Ratio Method	-	88		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	163			-		Link Ratio Method	-	163		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	155			-		Link Ratio Method	-	155		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	162			-		Link Ratio Method	-	162		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	148			-		Link Ratio Method	-	148		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	137			-		Link Ratio Method	-	137		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	151			-		Link Ratio Method	-	151		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	121			-		Link Ratio Method	-	121		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	134			-		Link Ratio Method	-	134		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	120			-		Link Ratio Method	-	120		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	190			-		Link Ratio Method	-	190		-	-	-	
2003 / 2	-	-	-	-	-			Link Ratio Method	-	191	10.3%	(191)	-	-	Link Ratio Method	-	191	10.3%	-	-	-	-
2004 / 1	-	-	-	-	-			Link Ratio Method	-	136	6.9%	(136)	-	-	Link Ratio Method	-	136	6.9%	-	-	-	-
2004 / 2	-	-	-	-	-			Link Ratio Method	-	148	6.5%	123	-	-	Link Ratio Method	-	148	6.5%	-	-	-	-
2005 / 1	135	-	-	-	-			Link Ratio Method	-	151	7.4%	114	-	-	Link Ratio Method	-	151	7.4%	-	-	-	-
2005 / 2	109	-	-	-	-			Link Ratio Method	-	160	7.7%	89	-	-	Link Ratio Method	-	160	7.7%	-	-	-	-
2006 / 1	3	-	-	-	-			Link Ratio Method	-	244	13.9%	(15)	-	-	Link Ratio Method	-	244	13.9%	-	-	-	-
2006 / 2	77	-	-	-	-			Link Ratio Method	-	147	8.5%	60	-	-	Link Ratio Method	-	147	8.5%	-	-	-	-
2007 / 1	(87)	-	-	-	-			Link Ratio Method	-	305	19.6%	(102)	-	-	Link Ratio Method	-	305	19.6%	-	-	-	-
2007 / 2	20	-	-	-	-			Link Ratio Method	-	197	11.8%	20	-	-	Link Ratio Method	-	197	11.8%	-	-	-	-
2008 / 1	38	-	-	-	-			Link Ratio Method	-	198	12.6%	22	-	-	Link Ratio Method	-	198	12.6%	-	-	-	-
2008 / 2	56	-	-	-	-			Link Ratio Method	-	173	9.8%	56	-	-	Link Ratio Method	-	173	9.8%	-	-	-	-
2009 / 1	30	-	-	-	-			Link Ratio Method	-	232	13.3%	13	-	-	Link Ratio Method	-	232	13.3%	-	-	-	-
2009 / 2	47	-	-	-	-			Link Ratio Method	-	232	11.6%	27	-	-	Link Ratio Method	-	232	11.6%	-	-	-	-
2010 / 1	74	-	-	-	-			Link Ratio Method	-	209	11.1%	74	-	-	Link Ratio Method	-	209	11.1%	-	-	-	-
2010 / 2	35	-	-	-	-			Link Ratio Method	-	251	12.3%	35	-	-	Link Ratio Method	-	251	12.3%	-	-	-	-
2011 / 1	47	-	-	-	-			Link Ratio Method	-	269	13.6%	27	-	-	Link Ratio Method	-	269	13.6%	-	-	-	-
2011 / 2	(173)	-	-	-	-			Link Ratio Method	-	470	22.2%	(173)	-	-	Link Ratio Method	-	470	22.2%	-	-	-	-
2012 / 1	(5)	-	-	-	-			Link Ratio Method	-	331	16.2%	(5)	(0)	(0)	Link Ratio Method	-	331	16.2%	-	-	-	-
2012 / 2	40	(0)	(0)	5	-			Incurred (Zero IBNR)	-	286	13.2%	13	(0)	(0)	Incurred (Zero IBNR)	-	291	13.4%	(6)	-	(6)	(0.2%)
2013 / 1	79	(0)	(1)	19	-			Incurred (Zero IBNR)	-	257	12.2%	79	(1)	(1)	Incurred (Zero IBNR)	-	257	12.2%	-	-	-	-
2013 / 2	65	(1)	(2)	24	-			Incurred (Zero IBNR)	-	259	11.2%	65	(1)	(1)	Incurred (Zero IBNR)	-	259	11.2%	-	-	-	-
2014 / 1	(99)	1	1	(49)	-			Incurred (Zero IBNR)	-	449	19.2%	(90)	(0)	(0)	Incurred (Zero IBNR)	-	441	18.9%	9	-	9	0.3%
2014 / 2	27	2	2	17	-			Incurred (Zero IBNR)	-	299	11.9%	27	(4)	(4)	Incurred (Zero IBNR)	-	299	11.9%	-	-	-	-
2015 / 1	46	(2)	(2)	34	-			Incurred (Zero IBNR)	-	287	12.1%	51	9	10	BF Method	10	291	12.3%	5	(10)	(5)	(0.2%)
2015 / 2	(212)	52	29	(179)	-			BF Method	29	571	22.5%	(193)	84	46	BF Method	46	570	22.4%	18	(17)	1	0.1%
2016 / 1	-	-	-	-	-			-	66	433	17.4%	211	215	213	-	27	172	14.1%	222	39	261	3.3%
Total	352	51	27	(128)	-				95	11,061		201	301	262		83	10,801		248	12	260	
2015 / 2 & Prior	**352**	**51**	**27**	**(128)**	**-**				**29**	**10,628**		**(11)**	**87**	**49**		**56**	**10,629**		**26**	**(27)**	**(1)**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Property Damage

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	14.0%	13.0%	1.0%
2005 / 2	13.0%	12.0%	1.0%
2006 / 1	14.0%	13.0%	1.0%
2006 / 2	13.0%	12.0%	1.0%
2007 / 1	14.0%	13.0%	1.0%
2007 / 2	13.0%	13.0%	-
2008 / 1	15.0%	14.0%	1.0%
2008 / 2	13.0%	13.0%	-
2009 / 1	15.0%	14.0%	1.0%
2009 / 2	14.0%	13.0%	1.0%
2010 / 1	15.0%	15.0%	-
2010 / 2	14.0%	14.0%	-
2011 / 1	16.0%	15.0%	1.0%
2011 / 2	14.0%	14.0%	-
2012 / 1	16.0%	16.0%	-
2012 / 2	15.0%	14.0%	1.0%
2013 / 1	16.0%	16.0%	-
2013 / 2	14.0%	14.0%	-
2014 / 1	15.0%	15.0%	-
2014 / 2	13.0%	13.0%	-
2015 / 1	14.0%	14.0%	-
2015 / 2	13.0%	13.0%	-
2016 / 1	14.0%	14.0%	-
2016 / 2	12.0%	12.0%	-
2017 / 1	12.0%	13.0%	(1.0%)
2017 / 2	11.0%	12.0%	(1.0%)
2018 / 1	12.0%	13.0%	(1.0%)





Selection AHY: 2016 / 1

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	2,040	151	-	151	7.4%	1.2122	1.0000	1.0000	2,473	1.2506	1.0000	1.0000	189	7.6%	-
2005 / 2	2,068	160	-	160	7.7%	1.2344	1.0000	1.0000	2,553	1.3637	1.0000	1.0000	218	8.5%	-
2006 / 1	1,762	244	-	244	13.8%	1.2126	1.0000	1.0000	2,137	1.2255	1.0000	1.0000	299	14.0%	-
2006 / 2	1,724	147	-	147	8.5%	1.2345	1.0000	1.0000	2,128	1.3361	1.0000	1.0000	196	9.2%	-
2007 / 1	1,558	305	-	305	19.6%	1.2127	1.0000	1.0000	1,889	1.2008	1.0000	1.0000	366	19.4%	-
2007 / 2	1,666	197	-	197	11.8%	1.2345	1.0000	1.0000	2,057	1.3093	1.0000	1.0000	258	12.5%	-
2008 / 1	1,574	198	-	198	12.6%	1.2345	1.0000	1.0000	1,943	1.1768	1.0000	1.0000	233	12.0%	-
2008 / 2	1,760	173	-	173	9.8%	1.2345	1.0000	1.0000	2,173	1.2827	1.0000	1.0000	222	10.2%	-
2009 / 1	1,753	232	-	232	13.2%	1.2345	1.0000	1.0000	2,164	1.1530	1.0000	1.0000	267	12.3%	-
2009 / 2	1,989	232	-	232	11.7%	1.2345	1.0000	1.0000	2,455	1.2569	1.0000	1.0000	292	11.9%	-
2010 / 1	1,886	209	-	209	11.1%	1.2345	1.0000	1.0000	2,328	1.1296	1.0000	1.0000	236	10.1%	8.3%
2010 / 2	2,042	251	-	251	12.3%	1.2345	1.0000	1.0000	2,521	1.2316	1.0000	1.0000	309	12.3%	8.3%
2011 / 1	1,971	269	-	269	13.6%	1.2345	1.0000	1.0000	2,433	1.1071	1.0000	1.0000	298	12.2%	8.3%
2011 / 2	2,122	386	84	470	22.1%	1.2345	1.0000	1.0000	2,620	1.2068	1.0000	1.0000	567	21.6%	8.3%
2012 / 1	2,037	331	-	331	16.2%	1.2345	1.0000	1.0000	2,515	1.0848	1.0000	1.0000	359	14.3%	8.3%
2012 / 2	2,171	274	17	291	13.4%	1.2345	1.0000	1.0000	2,680	1.1825	1.0000	1.0000	344	12.8%	8.3%
2013 / 1	2,097	257	-	257	12.3%	1.2345	1.0000	1.0000	2,589	1.0629	1.0000	1.0000	273	10.5%	8.3%
2013 / 2	2,316	252	7	259	11.2%	1.1886	1.0000	1.0000	2,753	1.1587	1.0000	1.0000	300	10.9%	8.3%
2014 / 1	2,336	437	4	441	18.9%	1.0986	1.0000	1.0000	2,566	1.0415	1.0000	1.0000	459	17.9%	8.3%
2014 / 2	2,507	299	-	299	11.9%	1.0387	1.0000	1.0000	2,604	1.1355	1.0000	1.0000	340	13.1%	8.3%
2015 / 1	2,376	272	9	291	12.2%	1.0427	1.0000	1.0000	2,477	1.0205	1.0000	1.0000	297	12.0%	8.3%
2015 / 2	2,539	363	161	570	22.4%	1.0291	1.0000	1.0000	2,613	1.1124	1.0000	1.0000	634	24.3%	8.3%
Total	**44,294**	**5,639**	**282**	**5,977**	**13.5%**	**1.1891**	**1.0000**	**1.0000**	**52,671**	**1.1640**	**1.0000**	**1.0000**	**6,956**	**13.2%**	**100.0%**
										on industry 2015-Q4 AIX data			**weighted average:**	**14.3%**	
										derived from 2016 / 1 on-levels			**selected:**	**14.0%**	**14.0%**
														current	prior

*indemnity only
from FA Valuation Summary

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Property Damage
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	131,904	157,819	157,819	157,819	168,190	168,190	168,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012
1995 / 2	142,697	198,914	199,091	225,091	225,091	200,491	200,491	200,491	200,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491
1996 / 1	142,485	165,172	171,563	171,563	171,563	171,563	169,633	168,633	168,633	168,633	168,633	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133
1996 / 2	54,818	71,076	71,076	75,076	73,353	73,353	73,353	73,353	73,353	73,353	73,353	73,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353
1997 / 1	94,394	111,768	113,760	113,760	112,242	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692
1997 / 2	133,771	121,432	139,627	137,066	140,861	140,861	140,861	140,861	140,861	140,861	140,861	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462
1998 / 1	74,968	88,266	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122
1998 / 2	143,622	135,682	129,361	129,361	127,861	167,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861
1999 / 1	146,436	159,725	156,435	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535
1999 / 2	134,257	171,367	168,251	162,085	173,585	172,527	165,027	190,027	165,027	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085
2000 / 1	158,341	152,836	147,579	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413
2000 / 2	123,728	137,251	133,924	133,522	133,522	133,522	133,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522
2001 / 1	154,347	143,978	152,434	151,278	151,278	151,278	161,278	155,446	153,446	153,446	153,446	153,446	153,446	153,446	171,446	171,446	151,446	151,446	151,446	151,446
2001 / 2	94,777	118,596	115,176	115,176	112,676	110,676	110,676	110,676	110,676	110,676	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153
2002 / 1	119,748	143,506	145,006	151,416	151,416	151,416	151,416	151,416	151,416	143,505	143,505	143,505	143,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505
2002 / 2	128,097	123,506	131,335	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632
2003 / 1	162,986	181,476	190,511	190,511	189,511	191,011	187,300	189,463	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100
2003 / 2	167,727	201,085	196,632	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757	190,757
2004 / 1	129,402	140,935	140,665	131,480	141,223	134,192	134,192	134,192	134,192	133,892	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605
2004 / 2	156,387	163,488	153,792	153,770	153,770	150,970	150,970	145,970	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887
2005 / 1	190,438	167,580	148,581	153,459	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020	151,020
2005 / 2	145,581	152,571	152,673	150,828	153,828	150,828	153,655	159,433	159,433	159,433	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518
2006 / 1	187,841	236,198	236,713	232,713	232,713	232,713	232,713	232,713	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086
2006 / 2	137,500	146,514	144,002	146,952	146,952	146,952	149,854	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952
2007 / 1	315,291	318,487	309,755	304,351	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	304,671	
2007 / 2	169,490	191,493	191,631	193,896	193,896	193,896	193,896	193,896	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590		
2008 / 1	178,141	197,562	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013	198,013			
2008 / 2	148,285	166,423	179,400	179,400	179,400	179,400	178,541	178,541	178,541	178,541	173,041	173,041	173,041	173,041	173,041	173,041				
2009 / 1	182,999	215,299	201,989	233,433	230,038	232,496	232,496	232,496	232,496	232,496	232,496	232,496	232,496	232,496	232,496					
2009 / 2	191,897	234,338	233,711	232,821	233,157	233,157	233,157	230,157	230,157	231,523	231,523	231,523	231,523	231,523						
2010 / 1	181,594	198,968	209,570	215,370	209,320	209,320	209,320	209,320	209,320	209,320	209,320	209,320	209,320							
2010 / 2	190,797	235,911	248,050	252,267	259,165	250,665	250,665	250,665	250,665	250,665	250,665	250,665								
2011 / 1	269,056	293,225	283,473	297,652	297,652	264,954	272,835	272,835	268,837	268,837	268,837									
2011 / 2	373,481	427,560	699,498	629,309	619,309	470,558	470,558	470,558	470,358	470,358										
2012 / 1	249,535	319,699	327,750	332,768	335,763	335,763	331,753	330,628	330,628											
2012 / 2	234,502	295,252	284,985	278,135	274,606	274,606	291,426	285,778												
2013 / 1	216,075	265,132	239,655	238,359	256,739	256,739	256,739													
2013 / 2	217,887	247,908	267,365	256,919	268,883	258,883														
2014 / 1	432,815	416,933	428,420	440,522	449,111															
2014 / 2	240,454	257,292	302,884	299,103																
2015 / 1	254,330	290,104	286,632																	
2015 / 2	492,901	541,799																		
2016 / 1	366,942																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
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Newfoundland & Labrador - non-PPV
Third Party Liability - Property Damage
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012
1995 / 2	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491
1996 / 1	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133
1996 / 2	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353
1997 / 1	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	
1997 / 2	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462		
1998 / 1	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122			
1998 / 2	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861				
1999 / 1	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535					
1999 / 2	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085						
2000 / 1	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413							
2000 / 2	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522								
2001 / 1	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446									
2001 / 2	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153										
2002 / 1	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505											
2002 / 2	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632												
2003 / 1	190,100	190,100	190,100	190,100	190,100	190,100	190,100													
2003 / 2	190,757	190,757	190,757	190,757	190,757	190,757														
2004 / 1	135,605	135,605	135,605	135,605	135,605															
2004 / 2	147,887	147,887	147,887	147,887																
2005 / 1	151,020	151,020	151,020																	
2005 / 2	159,518	159,518																		
2006 / 1	244,086																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
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Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Property Damage
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.1965	1.0000	1.0000	1.0657	1.0000	0.9989	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.3940	1.0009	1.1306	1.0000	0.8907	1.0000	1.0000	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.1592	1.0387	1.0000	1.0000	1.0000	0.9888	0.9941	1.0000	1.0000	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.2966	1.0000	1.0563	0.9770	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9727	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1841	1.0178	1.0000	0.9867	0.9506	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9078	1.1498	0.9817	1.0277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.1774	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.9447	0.9534	1.0000	0.9884	1.3128	0.9702	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0907	0.9794	0.9879	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.2764	0.9818	0.9634	1.0710	0.9939	0.9565	1.1515	0.8684	0.9822	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9652	0.9656	1.0057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.1093	0.9758	0.9970	1.0000	1.0000	1.0000	1.0225	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.9328	1.0587	0.9924	1.0000	1.0000	1.0661	0.9638	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.1173	1.0000	0.8833	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.2513	0.9712	1.0000	0.9783	0.9822	1.0000	1.0000	1.0000	1.0000	1.0947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.1984	1.0105	1.0442	1.0000	1.0000	1.0000	1.0000	1.0000	0.9478	1.0000	1.0000	1.0000	0.9303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9642	1.0634	0.9109	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.1134	1.0498	1.0000	0.9948	1.0079	0.9806	1.0115	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.1989	0.9779	0.9701	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0891	0.9981	0.9347	1.0741	0.9502	1.0000	1.0000	1.0000	0.9978	1.0128	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0454	0.9407	0.9999	1.0000	0.9818	1.0000	0.9669	1.0131	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	0.8800	0.8866	1.0328	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0480	1.0007	0.9879	1.0199	0.9805	1.0187	1.0376	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.2574	1.0022	0.9831	1.0000	1.0000	1.0000	1.0000	1.0489	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0656	0.9829	1.0205	1.0000	1.0000	1.0197	0.9806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0101	0.9726	0.9826	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.1298	1.0007	1.0118	1.0000	1.0000	1.0000	1.0000	1.0139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.1090	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.1223	1.0780	1.0000	1.0000	1.0000	0.9952	1.0000	1.0000	1.0000	0.9692	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.1765	0.9382	1.1557	0.9855	1.0107	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.2212	0.9973	0.9962	1.0014	1.0000	1.0000	0.9871	1.0000	1.0059	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.0957	1.0533	1.0277	0.9719	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.2365	1.0515	1.0170	1.0273	0.9672	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.0898	0.9667	1.0500	1.0000	0.8901	1.0297	1.0000	0.9853	1.0000	1.0000										
2011 / 2	1.1448	1.6360	0.8997	0.9841	0.7598	1.0000	1.0000	0.9996	1.0000											
2012 / 1	1.2812	1.0252	1.0153	1.0090	1.0000	0.9881	0.9966	1.0000												
2012 / 2	1.2591	0.9652	0.9760	0.9873	1.0000	1.0613	0.9806													
2013 / 1	1.2270	0.9039	0.9946	1.0771	1.0000	1.0000														
2013 / 2	1.1378	1.0785	0.9609	1.0466	0.9628															
2014 / 1	0.9633	1.0276	1.0282	1.0195																
2014 / 2	1.0700	1.1772	0.9875																	
2015 / 1	1.1407	0.9880																		
2015 / 2	1.0992																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.1254	1.1049	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2342	1.0967	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1801	1.0264	1.0658	1.0125	0.9954	1.0033	1.0016	0.9989	0.9989	1.0067	0.9999	1.0007	0.9962	1.0027	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.1413	1.0820	0.9957	1.0124	0.9591	1.0074	0.9964	0.9999	1.0006	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1744	1.0171	1.0074	1.0108	0.9937	1.0030	0.9993	1.0005	0.9996	1.0017	0.9999	1.0000	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.1460	1.0350	1.0009	1.0094	0.9775	1.0031	0.9980	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1458	1.0389	1.0003	1.0097	0.9798	1.0039	1.0011	0.9987	0.9989	1.0011	0.9999	1.0007	0.9966	1.0028	1.0000	0.9967	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.1254	1.1049	0.9844	1.0093	0.9338	1.0073	0.9963	0.9994	1.0005	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1474	1.0138	1.0075	1.0090	0.9909	1.0037	0.9988	1.0004	0.9996	1.0012	0.9999	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.1390	1.0311	1.0021	1.0063	0.9760	1.0033	0.9981	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.1478	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1919	1.0385	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.1478	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1919	1.0385	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.1382	1.1128	0.9834	0.9944	1.0075	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2406	1.0900	0.9795	0.9961	1.0017	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.1254	1.1049	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2342	1.0967	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Property Damage
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2012 / 2																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 2016

Coverage: **AccBen (indivis)**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	IBNR-to-Case Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	34	25	-	25		25						25	25										25	
1994 / 1	13	3	-	3		3				-	100.0%	3	3										3	
1994 / 2	14	3	-	3		3				-	100.0%	3	3										3	
1995 / 1	16	-	-	-		-				-	100.0%	-	-										-	
1995 / 2	16	43	-	43		43				-	100.0%	43	43										43	
1996 / 1	17	30	-	30		30				-	100.0%	30	30										30	
1996 / 2	21	32	-	32		32				-	100.0%	32	32										32	
1997 / 1	21	26	-	26		26				-	100.0%	26	26										26	
1997 / 2	31	21	-	21		21				-	100.0%	21	21										21	
1998 / 1	27	17	-	17		17				-	100.0%	17	17										17	
1998 / 2	26	46	-	46		46				-	100.0%	46	46										46	
1999 / 1	23	42	-	42		42				-	100.0%	42	42										42	
1999 / 2	25	53	-	53		53				-	100.0%	53	53										53	
2000 / 1	24	26	-	26		26				-	100.0%	26	26										26	
2000 / 2	29	118	-	118		118				-	100.0%	118	118										118	
2001 / 1	29	63	-	63		63				-	100.0%	63	63										63	
2001 / 2	36	72	-	72		72				-	100.0%	72	72										72	
2002 / 1	37	26	-	26		26				-	100.0%	26	26										26	
2002 / 2	47	72	-	72		72				-	100.0%	72	72										72	
2003 / 1	50	91	-	91		91				-	100.0%	91	91										91	
2003 / 2	72	160	-	160	-	160	-	100.0%	160	-	100.0%	160	160				221.9%	221.9%	221.9%	221.9%			160	221.9%
2004 / 1	74	91	-	91	-	91	-	100.0%	91	-	100.0%	91	91				123.5%	123.5%	123.5%	123.5%			91	123.5%
2004 / 2	76	121	-	121	-	121	-	100.0%	121	-	100.0%	121	121				158.2%	158.2%	158.2%	158.2%			121	158.2%
2005 / 1	72	319	-	319	107	319	-	100.0%	319	-	100.0%	319	319			147.0%	439.8%	439.8%	439.8%	439.8%			319	439.8%
2005 / 2	71	54	-	54	90	54	-	100.0%	54	-	100.0%	54	54			127.0%	76.3%	76.3%	76.3%	76.3%			54	76.3%
2006 / 1	64	57	-	57	79	57	-	100.0%	57	-	100.0%	57	57			124.0%	89.8%	89.8%	89.8%	89.8%			57	89.8%
2006 / 2	60	78	-	78	76	78	-	100.0%	78	-	100.0%	78	78			127.0%	130.4%	130.4%	130.4%	130.4%			78	130.4%
2007 / 1	57	16	-	16	70	16	-	100.0%	16	-	100.0%	16	16			124.0%	28.8%	28.8%	28.8%	28.8%			16	28.8%
2007 / 2	59	84	-	84	73	84	-	100.0%	84	-	100.0%	84	84			124.0%	142.9%	142.9%	142.9%	142.9%			84	142.9%
2008 / 1	56	79	-	79	70	79	-	100.0%	79	-	100.0%	79	79			124.0%	141.5%	141.5%	141.5%	141.5%			79	141.5%
2008 / 2	68	82	-	82	84	82	-	100.0%	82	-	100.0%	82	82			124.0%	120.9%	120.9%	120.9%	120.9%			82	120.9%
2009 / 1	73	63	-	63	90	63	-	100.0%	63	-	100.0%	63	63			124.0%	86.9%	86.9%	86.9%	86.9%			63	86.9%
2009 / 2	89	101	-	101	111	101	-	100.0%	101	-	100.0%	101	101			124.0%	113.0%	113.0%	113.0%	113.0%			101	113.0%
2010 / 1	91	106	-	106	113	106	-	100.0%	106	-	100.0%	106	106			124.0%	115.7%	115.7%	115.7%	115.7%			106	115.7%
2010 / 2	97	218	-	218	121	218	-	100.0%	218	-	100.0%	218	218			124.0%	223.8%	223.8%	223.8%	223.8%			218	223.8%
2011 / 1	94	69	-	69	117	69	-	100.0%	69	-	100.0%	69	69			124.0%	72.9%	72.9%	72.9%	72.9%			69	72.9%
2011 / 2	105	188	65	253	240	254	0.4%	99.6%	254	-	100.0%	254	253			229.0%	242.8%	242.8%	242.8%	241.8%			253	241.8%
2012 / 1	102	145	139	284	234	288	1.2%	98.8%	287	-	100.0%	288	284			229.0%	281.0%	280.4%	281.0%	277.7%			284	277.7%
2012 / 2	111	165	173	338	255	346	2.4%	97.6%	344	12.5%	87.5%	335	338			229.0%	311.2%	309.2%	300.9%	303.7%			338	303.7%
2013 / 1	110	97	6	103	253	109	5.4%	94.6%	117	25.0%	75.0%	145	103			229.0%	99.0%	106.0%	131.5%	93.6%			117	106.3%
2013 / 2	123	105	1	106	276	114	7.0%	93.0%	125	37.5%	62.5%	175	106			224.0%	92.5%	101.8%	141.8%	86.0%			125	101.5%
2014 / 1	123	81	12	93	263	97	4.3%	95.7%	104	50.0%	50.0%	180	93			213.0%	78.8%	84.5%	145.9%	75.4%			104	84.3%
2014 / 2	133	60	20	81	273	91	11.0%	89.0%	111	62.5%	37.5%	205	81			205.0%	68.2%	83.3%	153.7%	60.7%			111	83.2%
2015 / 1	130	189	337	525	267	567	7.3%	92.7%	545	75.0%	25.0%	342	525			205.0%	435.9%	419.0%	262.7%	404.0%			545	419.3%
2015 / 2	142	47	99	146	284	146	0.2%	99.8%	147	87.5%	12.5%	266	146			200.0%	103.2%	103.5%	187.9%	103.0%			266	187.6%
2016 / 1	155	8	102	110	277	125	11.8%	88.2%	143	100.0%	-	-	110			179.0%	80.7%	92.3%	-	-			277	178.8%
Total	**2,945**	**3,593**	**954**	**4,546**	**3,821**	**4,644**			**3,875**			**4,696**	**4,546**										**4,927**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: **AccBen (indivis)**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

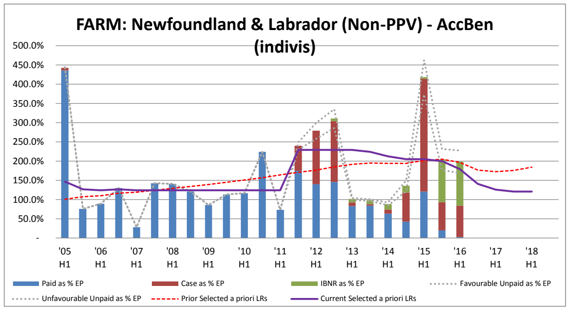
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	25			-			-	25		-	-	-	
1994 / 1		-		-	-			Incurred (Zero IBNR)	-	3			-		Incurred (Zero IBNR)	-	3		-	-	-	
1994 / 2		-		-	-			Incurred (Zero IBNR)	-	3			-		Incurred (Zero IBNR)	-	3		-	-	-	
1995 / 1		-		-	-			Incurred (Zero IBNR)	-	-			-		Incurred (Zero IBNR)	-	-		-	-	-	
1995 / 2		-		-	-			Incurred (Zero IBNR)	-	43			-		Incurred (Zero IBNR)	-	43		-	-	-	
1996 / 1		-		-	-			Incurred (Zero IBNR)	-	30			-		Incurred (Zero IBNR)	-	30		-	-	-	
1996 / 2		-		-	-			Incurred (Zero IBNR)	-	32			-		Incurred (Zero IBNR)	-	32		-	-	-	
1997 / 1		-		-	-			Incurred (Zero IBNR)	-	26			-		Incurred (Zero IBNR)	-	26		-	-	-	
1997 / 2		-		-	-			Incurred (Zero IBNR)	-	21			-		Incurred (Zero IBNR)	-	21		-	-	-	
1998 / 1		-		-	-			Incurred (Zero IBNR)	-	17			-		Incurred (Zero IBNR)	-	17		-	-	-	
1998 / 2		-		-	-			Incurred (Zero IBNR)	-	46			-		Incurred (Zero IBNR)	-	46		-	-	-	
1999 / 1		-		-	-			Incurred (Zero IBNR)	-	42			-		Incurred (Zero IBNR)	-	42		-	-	-	
1999 / 2		-		-	-			Incurred (Zero IBNR)	-	53			-		Incurred (Zero IBNR)	-	53		-	-	-	
2000 / 1		-		-	-			Incurred (Zero IBNR)	-	26			-		Incurred (Zero IBNR)	-	26		-	-	-	
2000 / 2		-		-	-			Incurred (Zero IBNR)	-	118			-		Incurred (Zero IBNR)	-	118		-	-	-	
2001 / 1		-		-	-			Incurred (Zero IBNR)	-	63			-		Incurred (Zero IBNR)	-	63		-	-	-	
2001 / 2		-		-	-			Incurred (Zero IBNR)	-	72			-		Incurred (Zero IBNR)	-	72		-	-	-	
2002 / 1		-		-	-			Incurred (Zero IBNR)	-	26			-		Incurred (Zero IBNR)	-	26		-	-	-	
2002 / 2		-		-	-			Incurred (Zero IBNR)	-	72			-		Incurred (Zero IBNR)	-	72		-	-	-	
2003 / 1		-		-	-			Incurred (Zero IBNR)	-	91			-		Incurred (Zero IBNR)	-	91		-	-	-	
2003 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	160	221.9%	(160)	-	-	Incurred (Zero IBNR)	-	160	221.9%	-	-	-	-
2004 / 1	-	-	-	-	-			Incurred (Zero IBNR)	-	91	123.5%	(91)	-	-	Incurred (Zero IBNR)	-	91	123.5%	-	-	-	-
2004 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	121	158.2%	(44)	-	-	Incurred (Zero IBNR)	-	121	158.2%	-	-	-	-
2005 / 1	(212)	-	-	-	-			Incurred (Zero IBNR)	-	319	439.8%	(246)	-	-	Incurred (Zero IBNR)	-	319	440.7%	(1)	-	(1)	(0.9%)
2005 / 2	36	-	-	-	-			Incurred (Zero IBNR)	-	54	76.3%	23	-	-	Incurred (Zero IBNR)	-	54	76.3%	-	-	-	-
2006 / 1	22	-	-	-	-			Incurred (Zero IBNR)	-	57	89.8%	13	-	-	Incurred (Zero IBNR)	-	57	89.8%	-	-	-	-
2006 / 2	(2)	-	-	-	-			Incurred (Zero IBNR)	-	78	130.4%	(8)	-	-	Incurred (Zero IBNR)	-	78	130.4%	-	-	-	-
2007 / 1	54	-	-	-	-			Incurred (Zero IBNR)	-	16	28.8%	51	-	-	Incurred (Zero IBNR)	-	16	28.8%	-	-	-	-
2007 / 2	(11)	-	-	-	-			Incurred (Zero IBNR)	-	84	142.9%	(11)	-	-	Incurred (Zero IBNR)	-	84	142.9%	-	-	-	-
2008 / 1	(10)	-	-	-	-			Incurred (Zero IBNR)	-	79	141.5%	(7)	-	-	Incurred (Zero IBNR)	-	79	141.5%	-	-	-	-
2008 / 2	2	-	-	-	-			Incurred (Zero IBNR)	-	82	120.9%	9	-	-	Incurred (Zero IBNR)	-	82	120.9%	-	-	-	-
2009 / 1	27	-	-	-	-			Incurred (Zero IBNR)	-	63	86.9%	38	-	-	Incurred (Zero IBNR)	-	63	86.9%	-	-	-	-
2009 / 2	10	-	-	-	-			Incurred (Zero IBNR)	-	101	113.0%	29	-	-	Incurred (Zero IBNR)	-	101	113.0%	-	-	-	-
2010 / 1	8	-	-	-	-			Incurred (Zero IBNR)	-	106	115.7%	32	-	-	Incurred (Zero IBNR)	-	106	115.7%	-	-	-	-
2010 / 2	(97)	-	-	-	-			Incurred (Zero IBNR)	-	218	223.8%	(65)	-	-	Incurred (Zero IBNR)	-	218	223.8%	-	-	-	-
2011 / 1	48	-	-	-	-			Incurred (Zero IBNR)	-	69	72.9%	86	0	0	Incurred (Zero IBNR)	-	69	72.9%	-	-	-	-
2011 / 2	(13)	1	1	1	-			Incurred (Zero IBNR)	-	253	241.8%	(73)	1	1	Incurred (Zero IBNR)	-	252	241.1%	1	-	1	0.7%
2012 / 1	(50)	3	3	3	-			Incurred (Zero IBNR)	-	284	277.7%	(104)	5	3	Incurred (Zero IBNR)	-	285	278.4%	(1)	-	(1)	(0.7%)
2012 / 2	(83)	8	6	(3)	-			Incurred (Zero IBNR)	-	338	303.7%	(132)	11	7	BF Method	7	345	310.0%	-	(7)	(7)	(6.3%)
2013 / 1	149	6	14	42	-			BF Method	14	117	106.3%	109	5	10	BF Method	10	112	101.8%	1	4	5	4.5%
2013 / 2	170	8	19	69	-			BF Method	19	125	101.5%	131	6	12	BF Method	12	121	98.5%	(3)	7	4	3.0%
2014 / 1	170	4	11	87	-			BF Method	11	104	84.3%	149	7	18	BF Method	18	109	88.2%	2	(7)	(5)	(3.9%)
2014 / 2	192	10	30	124	-			BF Method	30	111	83.2%	101	15	23	BF Method	23	181	135.6%	(77)	7	(70)	(52.4%)
2015 / 1	(259)	42	20	(184)	-			BF Method	20	545	419.3%	(276)	11	5	BF Method	5	544	418.2%	(14)	15	1	1.1%
2015 / 2	138	0	1	120	-			ELR & LR Wtd Method	120	266	187.6%	157	9	19	ELR & LR Wtd Method	157	290	204.7%	13	(37)	(24)	(17.1%)
2016 / 1	-	-	-	-	-			-	167	277	178.8%	235	84	172	-	82	143	197.4%	50	85	135	(18.6%)
Total	288	83	105	259	-				381	4,927		(56)	155	269		314	4,889		(29)	67	38	
2015 / 2 & Prior	**288**	**83**	**105**	**259**	**-**				**214**	**4,650**		**(291)**	**72**	**98**		**232**	**4,747**		**(79)**	**(18)**	**(97)**	

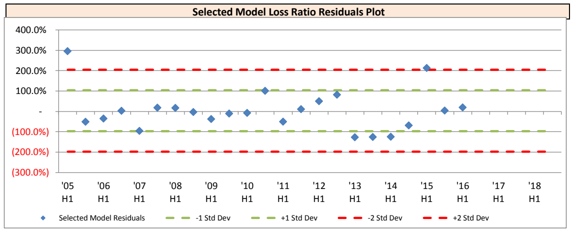
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Exhibit B.6.9f
A Priori LRs
page 1 of 1

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: **AccBen (indivis)**

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	147.0%	101.0%	46.0%
2005 / 2	127.0%	108.0%	19.0%
2006 / 1	124.0%	110.0%	14.0%
2006 / 2	127.0%	117.0%	10.0%
2007 / 1	124.0%	119.0%	5.0%
2007 / 2	124.0%	124.0%	-
2008 / 1	124.0%	129.0%	(5.0%)
2008 / 2	124.0%	134.0%	(10.0%)
2009 / 1	124.0%	139.0%	(15.0%)
2009 / 2	124.0%	145.0%	(21.0%)
2010 / 1	124.0%	151.0%	(27.0%)
2010 / 2	124.0%	157.0%	(33.0%)
2011 / 1	124.0%	164.0%	(40.0%)
2011 / 2	229.0%	171.0%	58.0%
2012 / 1	229.0%	177.0%	52.0%
2012 / 2	229.0%	185.0%	44.0%
2013 / 1	229.0%	192.0%	37.0%
2013 / 2	224.0%	195.0%	29.0%
2014 / 1	213.0%	194.0%	19.0%
2014 / 2	205.0%	194.0%	11.0%
2015 / 1	205.0%	202.0%	3.0%
2015 / 2	200.0%	205.0%	(5.0%)
2016 / 1	179.0%	197.0%	(18.0%)
2016 / 2	141.0%	177.0%	(36.0%)
2017 / 1	126.0%	173.0%	(47.0%)
2017 / 2	121.0%	176.0%	(55.0%)
2018 / 1	121.0%	184.0%	(63.0%)





Selection AHY: 2016 / 1

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	72	314	5	319	443.1%	1.2795	1.0000	1.0000	92	1.5584	1.0000	1.0000	497	540.2%	-
2005 / 2	71	54	-	54	76.1%	1.3141	1.0000	1.0000	93	1.8521	1.0000	1.0000	100	107.5%	-
2006 / 1	64	57	-	57	89.1%	1.2806	1.0000	1.0000	82	1.8521	1.0000	1.0000	106	129.3%	-
2006 / 2	60	78	-	78	130.0%	1.3151	1.0000	1.0000	79	1.8521	1.0000	1.0000	144	182.3%	-
2007 / 1	57	16	-	16	28.1%	1.2809	1.0000	1.0000	73	1.8521	1.0000	1.0000	30	41.1%	-
2007 / 2	59	84	-	84	142.4%	1.2809	1.0000	1.0000	76	1.8521	1.0000	1.0000	156	205.3%	-
2008 / 1	56	79	-	79	141.1%	1.2809	1.0000	1.0000	72	1.8521	1.0000	1.0000	146	202.8%	-
2008 / 2	68	82	-	82	120.6%	1.2809	1.0000	1.0000	87	1.8521	1.0000	1.0000	152	174.7%	-
2009 / 1	73	63	-	63	86.3%	1.2809	1.0000	1.0000	94	1.8521	1.0000	1.0000	117	124.5%	-
2009 / 2	89	101	-	101	113.5%	1.2809	1.0000	1.0000	114	1.8521	1.0000	1.0000	187	164.0%	-
2010 / 1	91	106	-	106	116.5%	1.2809	1.0000	1.0000	117	1.8521	1.0000	1.0000	196	167.5%	8.3%
2010 / 2	97	218	-	218	224.7%	1.2809	1.0000	1.0000	124	1.8521	1.0000	1.0000	404	325.8%	8.3%
2011 / 1	94	69	-	69	73.4%	1.2809	1.0000	1.0000	120	1.8521	1.0000	1.0000	128	106.7%	8.3%
2011 / 2	105	184	68	252	240.0%	1.2809	1.0000	1.0000	134	1.0000	1.0000	1.0000	252	188.1%	8.3%
2012 / 1	102	143	142	285	279.4%	1.2809	1.0000	1.0000	131	1.0000	1.0000	1.0000	285	217.6%	8.3%
2012 / 2	111	162	176	345	310.8%	1.2809	1.0000	1.0000	142	1.0000	1.0000	1.0000	345	243.0%	8.3%
2013 / 1	110	92	10	112	101.8%	1.2809	1.0000	1.0000	141	1.0000	1.0000	1.0000	112	79.4%	8.3%
2013 / 2	123	104	5	121	98.4%	1.2510	1.0000	1.0000	154	1.0000	1.0000	1.0000	121	78.6%	8.3%
2014 / 1	123	78	13	109	88.6%	1.1914	1.0000	1.0000	147	1.0000	1.0000	1.0000	109	74.1%	8.3%
2014 / 2	133	57	101	181	136.1%	1.1459	1.0000	1.0000	152	1.0000	1.0000	1.0000	181	119.1%	8.3%
2015 / 1	130	157	382	544	418.5%	1.1469	1.0000	1.0000	149	1.0000	1.0000	1.0000	544	365.1%	8.3%
2015 / 2	142	28	105	290	204.2%	1.1179	1.0000	1.0000	159	1.0000	1.0000	1.0000	290	182.4%	8.3%
Total	**2,030**	**2,326**	**1,007**	**3,565**	**175.6%**	**1.2470**	**1.0000**	**1.0000**	**2,532**	**1.2907**	**1.0000**	**1.0000**	**4,602**	**181.8%**	**100.0%**
			*indemnity only from FA Valuation Summary							on industry 2015-Q4 AIX data derived from 2016 / 1 on-levels			**weighted average:**	**179.0%**	
													selected:	**179.0%**	**197.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	6,977	6,977	6,977	6,977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	15,794	30,604	42,732	42,732	53,035	39,743	39,743	39,743	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100
1996 / 1	45,798	52,227	25,074	30,607	26,049	26,049	26,049	33,049	31,114	31,114	31,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114
1996 / 2	25,391	21,070	21,070	25,959	30,909	32,296	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640
1997 / 1	15,550	10,359	19,241	27,274	30,452	27,982	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114
1997 / 2	31,672	32,455	23,906	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028
1998 / 1	45,217	36,880	26,279	26,194	26,194	27,795	17,795	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465
1998 / 2	18,400	48,594	54,488	54,375	51,260	49,260	43,168	45,878	45,928	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657
1999 / 1	68,568	54,377	40,743	49,784	46,858	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689
1999 / 2	42,556	70,952	63,484	57,750	59,197	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498
2000 / 1	39,284	30,357	27,281	31,112	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932
2000 / 2	62,174	129,180	143,878	131,301	134,336	132,581	124,969	124,969	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062
2001 / 1	70,378	96,860	73,751	62,615	69,895	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615
2001 / 2	24,291	74,995	91,605	76,019	80,610	85,789	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625
2002 / 1	39,588	38,559	32,279	24,268	25,422	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489
2002 / 2	117,476	109,922	95,608	99,848	83,594	83,594	83,052	83,052	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529
2003 / 1	118,271	94,561	108,514	98,031	99,938	94,109	96,997	93,733	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488
2003 / 2	54,000	158,688	150,237	155,482	141,025	165,830	165,830	165,830	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367
2004 / 1	93,976	84,756	82,975	94,661	96,178	95,418	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821
2004 / 2	72,529	260,346	264,770	257,833	259,404	230,752	230,750	230,748	226,623	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643
2005 / 1	48,914	85,797	92,444	87,445	89,801	104,466	107,196	104,875	222,385	220,555	220,555	220,555	220,555	225,555	225,555	225,555	225,555	225,555	225,555	225,555
2005 / 2	58,995	92,454	79,111	68,668	63,362	65,746	60,130	79,688	56,687	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187
2006 / 1	121,115	132,790	91,225	68,091	63,443	61,810	61,810	62,310	62,310	62,310	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379
2006 / 2	37,128	126,806	91,730	99,582	99,689	78,429	81,078	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114
2007 / 1	35,152	45,651	24,145	20,892	21,842	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	
2007 / 2	98,558	119,597	127,917	85,398	81,776	81,391	83,862	86,962	86,462	83,962	83,962	83,962	83,962	87,602	87,602	83,962	83,962	83,962		
2008 / 1	95,909	99,349	109,996	89,859	87,265	81,943	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443			
2008 / 2	67,842	62,932	64,313	78,663	74,520	108,131	86,414	86,144	82,864	81,202	81,202	81,622	81,622	81,622	81,622	81,622				
2009 / 1	74,528	90,406	77,972	73,426	72,677	70,425	71,917	70,680	70,678	63,068	63,068	63,068	63,068	63,068	63,068					
2009 / 2	199,425	299,617	206,684	182,131	121,101	97,245	100,008	95,009	100,813	100,785	100,864	100,864	100,864	100,864						
2010 / 1	88,659	146,416	133,010	121,743	122,924	127,282	113,791	108,966	108,965	106,373	105,522	105,522	105,522							
2010 / 2	229,790	387,064	334,025	303,808	250,260	231,586	233,195	226,875	219,068	217,586	217,586	217,586								
2011 / 1	104,632	100,955	72,071	83,768	75,539	78,438	68,444	68,734	68,734	68,734	68,734									
2011 / 2	162,509	148,553	154,564	163,078	180,763	245,018	273,643	258,000	249,255	253,041										
2012 / 1	85,208	145,053	165,630	138,806	125,338	136,955	286,587	288,587	284,269											
2012 / 2	141,725	152,709	139,921	151,190	146,936	322,474	339,800	338,001												
2013 / 1	129,689	139,755	110,540	101,145	91,693	95,761	103,194													
2013 / 2	105,001	99,830	111,277	121,293	112,323	106,062														
2014 / 1	87,660	81,901	90,059	88,587	92,939															
2014 / 2	91,403	206,494	158,451	80,869																
2015 / 1	341,446	391,201	525,390																	
2015 / 2	115,652	146,022																		
2016 / 1	110,221																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100
1996 / 1	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114
1996 / 2	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640
1997 / 1	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	
1997 / 2	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028		
1998 / 1	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465			
1998 / 2	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657				
1999 / 1	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689					
1999 / 2	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498						
2000 / 1	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932							
2000 / 2	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062								
2001 / 1	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615									
2001 / 2	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625										
2002 / 1	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489											
2002 / 2	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529												
2003 / 1	91,488	91,488	91,488	91,488	91,488	91,488	91,488													
2003 / 2	160,367	160,367	160,367	160,367	160,367	160,367														
2004 / 1	90,821	90,821	90,821	90,821	90,821															
2004 / 2	221,643	221,643	120,743	120,743																
2005 / 1	225,555	319,318	318,721																	
2005 / 2	54,187	54,187																		
2006 / 1	57,379																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0000	1.0000	1.0000	-																
1995 / 2	1.9377	1.3963	1.0000	1.2411	0.7494	1.0000	1.0000	1.0845	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.1404	0.4801	1.2207	0.8511	1.0000	1.0000	1.2687	0.9415	1.0000	1.0000	0.9679	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.8298	1.0000	1.2320	1.1907	1.0449	0.9797	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.6662	1.8574	1.4175	1.1165	0.9189	0.9332	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0247	0.7366	0.8796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.8156	0.7126	0.9968	1.0000	1.0611	0.6402	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	2.6410	1.1213	0.9979	0.9427	0.9610	0.8763	1.0628	1.0011	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.7930	0.7493	1.2219	0.9412	0.8897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.6673	0.8947	0.9097	1.0251	0.9037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.7728	0.8987	1.1404	0.8335	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	2.0777	1.1138	0.9126	1.0231	0.9869	0.9426	1.0000	0.9447	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.3763	0.7614	0.8490	1.1163	0.8958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	3.0874	1.2215	0.8299	1.0604	1.0642	0.8349	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.9740	0.8371	0.7518	1.0476	1.0420	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9357	0.8698	1.0443	0.8372	1.0000	0.9935	1.0000	0.8613	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.7995	1.1476	0.9034	1.0195	0.9417	1.0307	0.9663	0.9760	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.9387	0.9467	1.0349	0.9070	1.1759	1.0000	1.0000	0.9671	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.9019	0.9790	1.1408	1.0160	0.9921	0.9518	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	3.5895	1.0170	0.9738	1.0061	0.8895	1.0000	1.0000	0.9821	0.9780	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.7540	1.0775	0.9459	1.0269	1.1633	1.0261	0.9783	2.1205	0.9918	1.0000	1.0000	1.0000	1.0227	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.5671	0.8557	0.8680	0.9227	1.0376	0.9146	1.3253	0.7114	0.9559	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0964	0.6870	0.7464	0.9317	0.9743	1.0000	1.0081	1.0000	1.0000	0.9209	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	3.4154	0.7234	1.0856	1.0011	0.7867	1.0338	0.9634	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.2987	0.5289	0.8653	1.0455	0.7482	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.2135	1.0696	0.6676	0.9576	0.9953	1.0304	1.0370	0.9943	0.9711	1.0000	1.0000	1.0000	1.0434	1.0000	0.9584	1.0000	1.0000			
2008 / 1	1.0359	1.1072	0.8169	0.9711	0.9390	0.9695	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	0.9276	1.0219	1.2231	0.9473	1.4510	0.7992	0.9969	0.9619	0.9799	1.0000	1.0052	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.2130	0.8625	0.9417	0.9898	0.9690	1.0212	0.9828	1.0000	0.8923	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.5024	0.6898	0.8812	0.6649	0.8030	1.0284	0.9500	1.0611	0.9997	1.0008	1.0000	1.0000	1.0000							
2010 / 1	1.6515	0.9084	0.9153	1.0097	1.0355	0.8940	0.9576	1.0000	0.9762	0.9920	1.0000	1.0000								
2010 / 2	1.6844	0.8630	0.9095	0.8237	0.9254	1.0069	0.9729	0.9656	0.9932	1.0000	1.0000									
2011 / 1	0.9649	0.7139	1.1623	0.9018	1.0384	0.8726	1.0042	1.0000	1.0000	1.0000										
2011 / 2	0.9141	1.0405	1.0551	1.1084	1.3555	1.1168	0.9428	0.9661	1.0152											
2012 / 1	1.7023	1.1419	0.8380	0.9030	1.0927	2.0926	1.0070	0.9850												
2012 / 2	1.0775	0.9163	1.0805	0.9719	2.1947	1.0537	0.9947													
2013 / 1	1.0776	0.7910	0.9150	0.9066	1.0444	1.0776														
2013 / 2	0.9508	1.1147	1.0900	0.9260	0.9443															
2014 / 1	0.9343	1.0996	0.9837	1.0491																
2014 / 2	2.2592	0.7673	0.5104																	
2015 / 1	1.1457	1.3430																		
2015 / 2	1.2626																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.1318	0.9288	0.9602	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1344	1.0023	1.0791	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.8903	0.9316	1.2455	0.9326	1.0122	0.9806	1.0085	1.0114	0.9907	0.9775	0.9994	1.0000	1.0016	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.2289	0.9791	0.9460	0.9265	1.1403	1.0963	0.9809	0.9934	0.9828	0.9993	1.0005	1.0000	1.0066	1.0000	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.3448	0.9181	1.0590	0.9451	0.9958	0.9727	1.0029	0.9930	0.9938	0.9979	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.1395	0.9668	0.9734	0.9365	1.0506	1.0089	0.9824	0.9889	0.9900	1.0000	1.0000	1.0000	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.3409	0.9547	0.9378	0.9521	1.0501	1.0335	0.9974	1.0153	0.9904	0.9879	0.9998	1.0000	1.0041	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.1814	1.0045	0.9216	0.9067	1.1629	1.1082	0.9802	0.9862	0.9888	0.9991	1.0005	1.0000	1.0103	1.0000	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.3371	0.9473	0.9371	0.9489	1.0043	0.9895	0.9959	0.9834	0.9900	0.9976	1.0000	1.0000	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.1318	0.9288	0.9601	0.9168	1.0582	1.0282	0.9825	0.9820	0.9892	1.0000	1.0000	1.0000	1.0072	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.8351	1.0669	0.8691	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8703	1.0421	0.9768	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.8351	1.0669	0.8691	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8703	1.0421	0.9768	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.2231	0.9040	0.9611	1.0673	0.9896	1.0218	1.0071	1.0204	1.0076	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1886	0.9718	1.0751	1.1186	1.0481	1.0591	1.0365	1.0292	1.0086	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.1318	0.9288	0.9602	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1344	1.0023	1.0791	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1																				
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	0.5448	1.0000																	
2005 / 1	1.4157	0.9981																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0126	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0416	0.9543	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0600	0.9366	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0871	0.9177	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method
as at June 30, 2016
Coverage: **Uninsured Automobile**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**IBNR-to-Case**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**IBNR-to-Case Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	5	-	-	-		-						-	-										-	
1994 / 1	-	-	-	-		-				-	100.0%	-	-										-	
1994 / 2	-	7	-	7		7				-	100.0%	7	7										7	
1995 / 1	2	5	-	5		5				-	100.0%	5	5										5	
1995 / 2	5	1	-	1		1				-	100.0%	1	1										1	
1996 / 1	6	36	-	36		36				-	100.0%	36	36										36	
1996 / 2	6	23	-	23		23				-	100.0%	23	23										23	
1997 / 1	6	2	-	2		2				-	100.0%	2	2										2	
1997 / 2	14	1	-	1		1				-	100.0%	1	1										1	
1998 / 1	12	-	-	-		-				-	100.0%	-	-										-	
1998 / 2	13	4	-	4		4				-	100.0%	4	4										4	
1999 / 1	11	52	-	52		52				-	100.0%	52	52										52	
1999 / 2	13	78	-	78		78				-	100.0%	78	78										78	
2000 / 1	12	43	-	43		43				-	100.0%	43	43										43	
2000 / 2	14	8	-	8		8				-	100.0%	8	8										8	
2001 / 1	12	56	-	56		56				-	100.0%	56	56										56	
2001 / 2	15	30	-	30		30				-	100.0%	30	30										30	
2002 / 1	14	30	-	30		30				-	100.0%	30	30										30	
2002 / 2	18	81	-	81		81				-	100.0%	81	81										81	
2003 / 1	20	26	-	26		26				-	100.0%	26	26										26	
2003 / 2	28	234	-	234	-	234	-	100.0%	234	-	100.0%	234	234				844.5%	844.5%	844.5%	844.5%			234	844.5%
2004 / 1	33	13	-	13	-	13	-	100.0%	13	-	100.0%	13	13				38.4%	38.4%	38.4%	38.4%			13	38.4%
2004 / 2	37	96	-	96	-	96	-	100.0%	96	-	100.0%	96	96				260.2%	260.2%	260.2%	260.2%			96	260.2%
2005 / 1	31	104	-	104	39	104	-	100.0%	104	-	100.0%	104	104			125.0%	338.8%	338.8%	338.8%	338.8%			104	338.8%
2005 / 2	27	-	-	-	100	-	-	100.0%	-	-	100.0%	-	-			378.0%							-	-
2006 / 1	23	3	-	3	31	3	-	100.0%	3	-	100.0%	3	3			138.0%	13.5%	13.5%	13.5%	13.5%			3	13.5%
2006 / 2	20	157	-	157	81	157	-	100.0%	157	-	100.0%	157	157			409.0%	789.9%	789.9%	789.9%	789.9%			157	789.9%
2007 / 1	18	2	-	2	27	2	-	100.0%	2	-	100.0%	2	2			149.0%	10.3%	10.3%	10.3%	10.3%			2	10.3%
2007 / 2	19	37	-	37	84	37	-	100.0%	37	-	100.0%	37	37			443.0%	195.8%	195.8%	195.8%	195.8%			37	195.8%
2008 / 1	18	14	-	14	29	14	-	100.0%	14	-	100.0%	14	14			161.0%	79.0%	79.0%	79.0%	79.0%			14	79.0%
2008 / 2	21	36	-	36	100	36	-	100.0%	36	-	100.0%	36	36			479.0%	170.5%	170.5%	170.5%	170.5%			36	170.5%
2009 / 1	22	1	-	1	38	1	-	100.0%	1	-	100.0%	1	1			174.0%	6.8%	6.8%	6.8%	6.8%			1	6.8%
2009 / 2	28	101	-	101	145	101	-	100.0%	101	-	100.0%	101	101			518.0%	360.1%	360.1%	360.1%	360.1%			101	360.1%
2010 / 1	31	216	-	216	58	216	-	100.0%	216	-	100.0%	216	216			188.0%	706.4%	706.4%	706.4%	706.4%			216	706.4%
2010 / 2	32	21	-	21	181	21	-	100.0%	21	-	100.0%	21	21			560.0%	64.0%	64.0%	64.0%	64.0%			21	64.0%
2011 / 1	31	45	-	45	62	45	-	100.0%	45	-	100.0%	45	45			203.0%	147.1%	147.1%	147.1%	147.1%			45	147.1%
2011 / 2	32	147	50	197	194	197	-	100.0%	197	-	100.0%	197	197			606.0%	613.7%	613.7%	613.7%	613.7%			197	613.7%
2012 / 1	31	35	-	35	68	35	-	100.0%	35	-	100.0%	35	35			221.0%	113.5%	113.5%	113.5%	113.5%			35	113.5%
2012 / 2	33	3	-	3	215	3	-	100.0%	3	12.5%	87.5%	30	3			654.0%	9.1%	9.1%	89.7%	9.1%			3	9.1%
2013 / 1	32	7	-	7	77	7	3.4%	96.6%	10	25.0%	75.0%	25	7			239.0%	23.0%	30.5%	77.0%	22.2%			10	31.5%
2013 / 2	37	73	87	161	253	169	5.1%	94.9%	174	37.5%	62.5%	201	161			690.0%	461.9%	473.6%	547.4%	438.1%			174	473.6%
2014 / 1	38	147	2	149	90	163	8.6%	91.4%	157	50.0%	50.0%	126	149			238.0%	432.9%	416.2%	335.5%	395.9%			157	417.1%
2014 / 2	40	33	241	273	272	323	15.4%	84.6%	315	62.5%	37.5%	291	273			678.0%	805.5%	785.9%	725.8%	681.6%			315	786.3%
2015 / 1	39	45	3	49	96	63	22.7%	77.3%	70	75.0%	25.0%	88	49			248.0%	163.1%	182.3%	226.8%	126.2%			71	183.1%
2015 / 2	41	27	0	27	293	38	29.7%	70.3%	114	87.5%	12.5%	261	27			711.0%	91.7%	275.7%	633.6%	64.5%			114	275.5%
2016 / 1	45	0	82	82	103	157	47.9%	52.1%	131	100.0%	-	-	82			230.0%	349.8%	292.4%	-	-			103	228.9%
Total	**979**	**2,078**	**465**	**2,543**	**2,636**	**2,716**			**2,285**			**2,814**	**2,543**										**2,739**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: Uninsured Automobile
FARM: Newfoundland & Labrador
Segment: Non-PPV
Amounts in: $1,000s

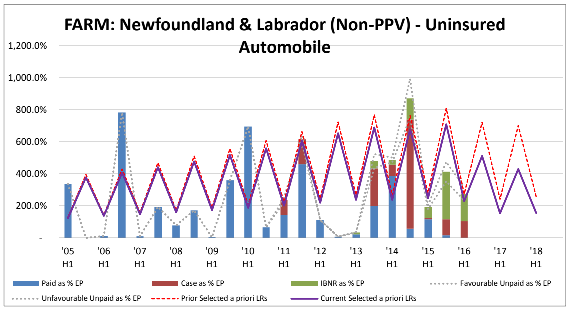
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	-			-			-	-		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	7			-		Link Ratio Method	-	7		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	5			-		Link Ratio Method	-	5		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	1			-		Link Ratio Method	-	1		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	36			-		Link Ratio Method	-	36		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	23			-		Link Ratio Method	-	23		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	2			-		Link Ratio Method	-	2		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	1			-		Link Ratio Method	-	1		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	52			-		Link Ratio Method	-	52		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	78			-		Link Ratio Method	-	78		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	43			-		Link Ratio Method	-	43		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	8			-		Link Ratio Method	-	8		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	56			-		Link Ratio Method	-	56		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	30			-		Link Ratio Method	-	30		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	30			-		Link Ratio Method	-	30		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	81			-		Link Ratio Method	-	81		-	-	-	
2003 / 1		-		-	-			Incurred (Zero IBNR)	-	26			-		Incurred (Zero IBNR)	-	26		-	-	-	
2003 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	234	844.5%	(234)	-	-	Incurred (Zero IBNR)	-	234	844.5%	-	-	-	-
2004 / 1	-	-	-	-	-			Incurred (Zero IBNR)	-	13	38.4%	(13)	-	-	Incurred (Zero IBNR)	-	13	38.4%	-	-	-	-
2004 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	96	260.2%	39	-	-	Incurred (Zero IBNR)	-	96	260.2%	-	-	-	-
2005 / 1	(66)	-	-	-	-			Incurred (Zero IBNR)	-	104	338.8%	(64)	-	-	Incurred (Zero IBNR)	-	104	338.8%	-	-	-	-
2005 / 2	100	-	-	-	-			Incurred (Zero IBNR)	-	-	-	105	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2006 / 1	28	-	-	-	-			Incurred (Zero IBNR)	-	3	13.5%	30	-	-	Incurred (Zero IBNR)	-	3	13.5%	-	-	-	-
2006 / 2	(76)	-	-	-	-			Incurred (Zero IBNR)	-	157	789.9%	(71)	-	-	Incurred (Zero IBNR)	-	157	789.9%	-	-	-	-
2007 / 1	25	-	-	-	-			Incurred (Zero IBNR)	-	2	10.3%	27	-	-	Incurred (Zero IBNR)	-	2	10.3%	-	-	-	-
2007 / 2	47	-	-	-	-			Incurred (Zero IBNR)	-	37	195.8%	52	-	-	Incurred (Zero IBNR)	-	37	195.8%	-	-	-	-
2008 / 1	15	-	-	-	-			Incurred (Zero IBNR)	-	14	79.0%	17	-	-	Incurred (Zero IBNR)	-	14	79.0%	-	-	-	-
2008 / 2	64	-	-	-	-			Incurred (Zero IBNR)	-	36	170.5%	71	-	-	Incurred (Zero IBNR)	-	36	170.5%	-	-	-	-
2009 / 1	36	-	-	-	-			Incurred (Zero IBNR)	-	1	6.8%	39	-	-	Incurred (Zero IBNR)	-	1	6.8%	-	-	-	-
2009 / 2	44	-	-	-	-			Incurred (Zero IBNR)	-	101	360.1%	56	-	-	Incurred (Zero IBNR)	-	101	360.1%	-	-	-	-
2010 / 1	(159)	-	-	-	-			Incurred (Zero IBNR)	-	216	706.4%	(153)	-	-	Incurred (Zero IBNR)	-	216	706.4%	-	-	-	-
2010 / 2	160	-	-	-	-			Incurred (Zero IBNR)	-	21	64.0%	176	-	-	Incurred (Zero IBNR)	-	21	65.3%	-	-	-	(1.3%)
2011 / 1	17	-	-	-	-			Incurred (Zero IBNR)	-	45	147.1%	(4)	-	-	Incurred (Zero IBNR)	-	73	237.1%	(28)	-	(28)	(90.0%)
2011 / 2	(2)	-	-	-	-			Incurred (Zero IBNR)	-	197	613.7%	16	-	-	Incurred (Zero IBNR)	-	197	613.7%	-	-	-	-
2012 / 1	33	-	-	-	-			Link Ratio Method	-	35	113.5%	40	-	-	Link Ratio Method	-	35	113.5%	-	-	-	-
2012 / 2	212	-	-	27	-			Link Ratio Method	-	3	9.1%	236	0	4	Link Ratio Method	-	3	9.1%	-	-	-	-
2013 / 1	70	0	3	18	-			BF Method	3	10	31.5%	79	0	4	BF Method	4	11	34.6%	-	(1)	(1)	(3.1%)
2013 / 2	92	9	13	40	-			BF Method	13	174	473.6%	122	10	17	BF Method	17	178	484.5%	-	(4)	(4)	(10.9%)
2014 / 1	(59)	14	8	(23)	-			BF Method	8	157	417.1%	(74)	21	11	BF Method	11	185	491.9%	(25)	(3)	(28)	(74.8%)
2014 / 2	(1)	50	42	18	-			BF Method	42	315	786.3%	11	61	53	BF Method	53	349	868.8%	(22)	(11)	(33)	(82.5%)
2015 / 1	47	14	22	39	-			BF Method	22	71	183.1%	60	15	26	BF Method	26	75	193.5%	-	(4)	(4)	(10.4%)
2015 / 2	267	11	87	235	-			BF Method	87	114	275.5%	286	28	122	BF Method	122	170	411.6%	(21)	(35)	(56)	(136.1%)
2016 / 1	-	-	-	-	-			-	21	103	228.9%	99	59	88	-	36	58	272.7%	60	(15)	45	(43.8%)
Total	895	98	174	353	-				196	2,739		949	195	325		269	2,848		(36)	(73)	(109)	
2015 / 2 & Prior	**895**	**98**	**174**	**353**	**-**				**175**	**2,636**		**850**	**136**	**237**		**233**	**2,791**		**(96)**	**(58)**	**(154)**	

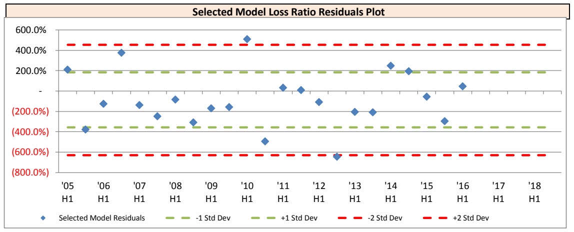
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: **Uninsured Automobile**

Exhibit B.6.9g
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	125.0%	131.0%	(6.0%)
2005 / 2	378.0%	396.0%	(18.0%)
2006 / 1	138.0%	145.0%	(7.0%)
2006 / 2	409.0%	431.0%	(22.0%)
2007 / 1	149.0%	159.0%	(10.0%)
2007 / 2	443.0%	470.0%	(27.0%)
2008 / 1	161.0%	173.0%	(12.0%)
2008 / 2	479.0%	513.0%	(34.0%)
2009 / 1	174.0%	189.0%	(15.0%)
2009 / 2	518.0%	559.0%	(41.0%)
2010 / 1	188.0%	206.0%	(18.0%)
2010 / 2	560.0%	609.0%	(49.0%)
2011 / 1	203.0%	224.0%	(21.0%)
2011 / 2	606.0%	665.0%	(59.0%)
2012 / 1	221.0%	244.0%	(23.0%)
2012 / 2	654.0%	725.0%	(71.0%)
2013 / 1	239.0%	267.0%	(28.0%)
2013 / 2	690.0%	771.0%	(81.0%)
2014 / 1	238.0%	267.0%	(29.0%)
2014 / 2	678.0%	765.0%	(87.0%)
2015 / 1	248.0%	281.0%	(33.0%)
2015 / 2	711.0%	810.0%	(99.0%)
2016 / 1	230.0%	274.0%	(44.0%)
2016 / 2	513.0%	723.0%	(210.0%)
2017 / 1	155.0%	242.0%	(87.0%)
2017 / 2	430.0%	703.0%	(273.0%)
2018 / 1	157.0%	258.0%	(101.0%)





Selection AHY: **2016 / 1**

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	31	104	-	104	335.5%	1.2991	1.0000	1.0000	40	2.3846	1.0000	1.0000	248	620.0%	-
2005 / 2	27	-	-	-	-	1.3131	1.0000	1.0000	35	0.7983	1.0000	1.0000	-	-	-
2006 / 1	23	3	-	3	13.0%	1.3131	1.0000	1.0000	30	2.1882	1.0000	1.0000	7	23.3%	-
2006 / 2	20	157	-	157	785.0%	1.3131	1.0000	1.0000	26	0.7381	1.0000	1.0000	116	446.2%	-
2007 / 1	18	2	-	2	11.1%	1.3131	1.0000	1.0000	24	2.0217	1.0000	1.0000	4	16.7%	-
2007 / 2	19	37	-	37	194.7%	1.3131	1.0000	1.0000	25	0.6813	1.0000	1.0000	25	100.0%	-
2008 / 1	18	14	-	14	77.8%	1.3131	1.0000	1.0000	24	1.8788	1.0000	1.0000	26	108.3%	-
2008 / 2	21	36	-	36	171.4%	1.3131	1.0000	1.0000	28	0.6305	1.0000	1.0000	23	82.1%	-
2009 / 1	22	1	-	1	4.5%	1.3131	1.0000	1.0000	29	1.7383	1.0000	1.0000	2	6.9%	-
2009 / 2	28	101	-	101	360.7%	1.3131	1.0000	1.0000	37	0.5831	1.0000	1.0000	59	159.5%	-
2010 / 1	31	216	-	216	696.8%	1.3131	1.0000	1.0000	41	1.6034	1.0000	1.0000	346	843.9%	8.3%
2010 / 2	32	21	-	21	65.6%	1.3131	1.0000	1.0000	42	0.5391	1.0000	1.0000	11	26.2%	8.3%
2011 / 1	31	45	28	73	235.5%	1.3131	1.0000	1.0000	41	1.4880	1.0000	1.0000	109	265.9%	8.3%
2011 / 2	32	147	50	197	615.6%	1.3131	1.0000	1.0000	42	0.4987	1.0000	1.0000	98	233.3%	8.3%
2012 / 1	31	35	-	35	112.9%	1.3131	1.0000	1.0000	41	1.3676	1.0000	1.0000	48	117.1%	8.3%
2012 / 2	33	3	-	3	9.1%	1.3131	1.0000	1.0000	43	0.4615	1.0000	1.0000	1	2.3%	8.3%
2013 / 1	32	7	-	11	34.4%	1.3131	1.0000	1.0000	42	1.2653	1.0000	1.0000	14	33.3%	8.3%
2013 / 2	37	73	88	178	481.1%	1.2796	1.0000	1.0000	47	0.4266	1.0000	1.0000	76	161.7%	8.3%
2014 / 1	38	147	27	185	486.8%	1.2103	1.0000	1.0000	46	1.1698	1.0000	1.0000	216	469.6%	8.3%
2014 / 2	40	23	273	349	872.5%	1.1641	1.0000	1.0000	47	0.3949	1.0000	1.0000	138	293.6%	8.3%
2015 / 1	39	45	4	75	192.3%	1.1660	1.0000	1.0000	45	1.0814	1.0000	1.0000	81	180.0%	8.3%
2015 / 2	41	7	41	170	414.6%	1.1302	1.0000	1.0000	46	0.3654	1.0000	1.0000	62	134.8%	8.3%
Total	**644**	**1,224**	**511**	**1,968**	**305.6%**	**1.2746**	**1.0000**	**1.0000**	**821**	**0.8691**	**1.0000**	**1.0000**	**1,710**	**208.3%**	**100.0%**
			*indemnity only from FA Valuation Summary							on industry 2015-Q4 AIX data derived from 2016 / 1 on-levels			**weighted average:**	**230.1%**	
													selected:	**230.0%**	**274.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
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Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	4,510	4,510	4,510	4,510	7,010	7,010	7,010	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510
1995 / 2	1,263	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746
1996 / 1	3,687	13,274	13,024	12,924	35,824	35,524	35,474	45,474	45,474	45,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474
1996 / 2	6,844	48,936	29,759	32,714	50,594	40,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594
1997 / 1	6,000	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914
1997 / 2	1,000	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	5,081	4,292	4,272	4,212	4,092	4,092	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992
1999 / 1	21,299	2,177	7,177	50,197	50,052	46,456	42,608	66,756	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177
1999 / 2	71,108	71,108	88,770	91,039	91,039	91,039	91,039	91,039	91,039	91,040	91,040	91,040	121,040	77,960	77,960	77,960	77,960	77,960	77,960	77,960
2000 / 1	8,516	39,942	39,692	73,009	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981
2000 / 2	8,402	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780
2001 / 1	143,228	130,921	132,241	132,241	132,241	132,992	132,992	132,992	132,992	55,992	55,992	55,992	55,994	55,994	55,992	55,992	55,992	55,992	55,992	55,992
2001 / 2	31,504	39,679	26,821	32,448	32,448	32,448	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808
2002 / 1	78,010	98,260	98,260	98,260	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231
2002 / 2	151,443	169,643	143,443	129,743	129,743	110,319	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720
2003 / 1	74,386	10,275	10,275	10,275	32,416	52,334	59,604	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698
2003 / 2	78,663	219,374	229,024	213,423	177,537	243,657	243,657	243,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657
2004 / 1	49,389	24,983	11,040	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695
2004 / 2	73,339	135,365	133,471	140,123	102,643	165,087	165,087	115,429	115,429	114,340	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801
2005 / 1	105,513	185,858	169,194	125,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434
2005 / 2	3,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	9,976	7,343	6,880	5,830	5,830	4,470	4,220	4,220	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057
2006 / 2	74,004	62,806	73,604	121,616	139,462	170,643	176,286	240,692	156,593	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077
2007 / 1	26,765	26,817	42,717	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	
2007 / 2	19,386	34,284	53,587	60,527	60,155	51,930	50,134	47,926	46,126	44,326	43,426	41,626	39,826	38,326	36,886	37,126	37,126	37,126		
2008 / 1	36,915	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275			
2008 / 2	30,364	28,506	36,507	27,676	87,195	87,495	87,466	67,899	54,068	52,333	33,333	33,333	33,333	33,333	26,757	35,525				
2009 / 1	-	-	9,056	3,416	3,416	3,416	3,416	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468					
2009 / 2	45,590	177,939	147,169	115,019	161,469	161,467	161,467	156,217	156,217	100,842	100,842	100,842	100,842	100,842						
2010 / 1	27,695	91,688	52,057	51,061	67,561	67,561	115,611	223,010	223,010	223,010	216,392	216,392	216,392							
2010 / 2	95,955	65,655	34,709	34,709	34,709	34,709	34,709	24,137	23,279	22,421	21,563	20,705								
2011 / 1	38,677	48,177	64,641	71,313	71,313	71,313	71,313	71,313	71,313	72,524	44,988									
2011 / 2	42,100	153,667	126,017	126,017	180,639	180,889	175,755	175,755	175,755	196,555										
2012 / 1	8,933	43,465	43,465	43,465	45,957	45,957	72,971	34,865	34,865											
2012 / 2	16,100	16,100	16,100	3,000	3,000	3,000	3,000	3,000												
2013 / 1	3,000	7,199	7,199	7,199	18,599	18,599	7,199													
2013 / 2	76,959	142,821	186,524	160,524	160,523	160,523														
2014 / 1	183,270	161,442	182,933	174,155	149,005															
2014 / 2	199,989	300,357	295,589	273,489																
2015 / 1	49,839	68,177	48,707																	
2015 / 2	85,357	26,585																		
2016 / 1	81,800																			

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Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510
1995 / 2	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746
1996 / 1	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474
1996 / 2	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594
1997 / 1	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	
1997 / 2	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992				
1999 / 1	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177					
1999 / 2	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960						
2000 / 1	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981							
2000 / 2	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780								
2001 / 1	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992									
2001 / 2	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808										
2002 / 1	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231											
2002 / 2	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720												
2003 / 1	25,698	25,698	25,698	25,698	25,698	25,698	25,698													
2003 / 2	233,657	233,657	233,657	233,657	233,657	233,657														
2004 / 1	12,695	12,695	12,695	12,695	12,695															
2004 / 2	95,801	95,801	95,801	95,801																
2005 / 1	104,434	104,434	104,434																	
2005 / 2	-	-																		
2006 / 1	3,057																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
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Newfoundland & Labrador - non-PPV
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Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0000	1.0000	1.0000	1.5543	1.0000	1.0000	0.6434	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	0.5907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	3.6002	0.9812	0.9923	2.7719	0.9916	0.9986	1.2819	1.0000	1.0000	0.8021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	7.1502	0.6081	1.0993	1.5466	0.8023	0.5566	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.3190	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.7720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1																				
1998 / 2	0.8447	0.9953	0.9860	0.9715	1.0000	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.1022	3.2967	6.9941	0.9971	0.9282	0.9172	1.5667	0.7816	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.2484	1.0256	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.3295	0.6441	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	4.6902	0.9937	1.8394	0.5887	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9260	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.9141	1.0101	1.0000	1.0000	1.0057	1.0000	1.0000	1.0000	0.4210	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.2595	0.6759	1.2098	1.0000	1.0000	0.9186	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2596	1.0000	1.0000	0.3077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1202	0.8456	0.9045	1.0000	0.8503	0.7317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.1381	1.0000	1.0000	3.1548	1.6144	1.1389	0.4311	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.7888	1.0440	0.9319	0.8319	1.3724	1.0000	1.0000	0.9590	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.5058	0.4419	1.1499	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.8457	0.9860	1.0498	0.7325	1.6084	1.0000	0.6992	1.0000	0.9906	0.8379	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.7615	0.9103	0.7414	0.8326	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	-																			
2006 / 1	0.7361	0.9369	0.8474	1.0000	0.7667	0.9441	1.0000	0.7244	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.8487	1.1719	1.6523	1.1467	1.2236	1.0331	1.3653	0.6506	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0019	1.5929	0.0443	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.7685	1.5630	1.1295	0.9939	0.8633	0.9654	0.9560	0.9624	0.9610	0.9797	0.9586	0.9568	0.9623	0.9624	1.0065	1.0000	1.0000			
2008 / 1	0.3867	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	0.9388	1.2807	0.7581	3.1506	1.0034	0.9997	0.7763	0.7963	0.9679	0.6369	1.0000	1.0000	1.0000	0.8027	1.3277					
2009 / 1			0.3772	1.0000	1.0000	1.0000	0.4297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	3.9030	0.8271	0.7815	1.4038	1.0000	1.0000	0.9675	1.0000	0.6455	1.0000	1.0000	1.0000	1.0000							
2010 / 1	3.3106	0.5678	0.9809	1.3231	1.0000	1.7112	1.9290	1.0000	1.0000	0.9703	1.0000	1.0000								
2010 / 2	0.6842	0.5287	1.0000	1.0000	1.0000	1.0000	0.6954	0.9645	0.9631	0.9617	0.9602									
2011 / 1	1.2456	1.3417	1.1032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0170	0.6203										
2011 / 2	3.6500	0.8201	1.0000	1.4334	1.0014	0.9716	1.0000	1.0000	1.1183											
2012 / 1	4.8657	1.0000	1.0000	1.0573	1.0000	1.5878	0.4778	1.0000												
2012 / 2	1.0000	1.0000	0.1863	1.0000	1.0000	1.0000	1.0000													
2013 / 1	2.3997	1.0000	1.0000	2.5836	1.0000	0.3871														
2013 / 2	1.8558	1.3060	0.8606	1.0000	1.0000															
2014 / 1	0.8809	1.1331	0.9520	0.8556																
2014 / 2	1.5019	0.9841	0.9252																	
2015 / 1	1.3679	0.7144																		
2015 / 2	0.3115																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.3498	1.1004	1.0941	1.0805	1.0374	1.0179	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.9204	1.4227	1.2929	1.1817	1.0937	1.0542	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.7455	1.0365	1.1178	1.2168	1.0279	0.9955	0.9777	0.9658	0.9724	0.9628	0.9974	1.0095	0.9864	0.9916	1.0124	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.3863	1.0229	0.8207	1.3217	1.0002	0.9911	1.0170	0.9941	0.9573	0.8649	0.9934	0.9928	0.9937	0.9609	1.0557	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.6517	0.9915	0.9880	1.1882	1.0186	0.9923	0.9655	0.9746	0.9854	0.9730	0.9986	1.0000	0.9986	0.9986	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.4016	1.0293	0.9345	1.1227	1.0000	0.9929	0.9239	1.0000	0.9950	0.8922	1.0000	1.0000	1.0000	0.9906	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.3497	0.9702	0.9706	1.0254	1.0654	1.0072	1.0202	0.9408	0.9415	0.9504	0.9983	1.0187	0.9663	0.9932	1.0077	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.1808	1.0588	0.9044	1.0843	1.0005	1.0296	1.1241	0.9987	0.9474	0.8857	0.9978	0.9956	0.9922	0.9675	1.0375	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.3317	0.9733	0.9691	1.0487	1.0577	0.9892	0.9680	0.9776	0.9645	0.9653	0.9994	1.0000	0.9987	0.9987	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.3191	1.0345	0.9154	1.1715	1.0000	0.9823	0.9629	1.0000	1.0011	0.9336	1.0000	1.0000	1.0000	0.9743	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.3498	1.1004	1.0941	1.0805	1.0374	1.0179	1.0357	0.9899	0.9983	0.9943	0.9877	0.9925	0.9915	0.9903	0.9927	0.9840	0.9859	0.9957	1.0011	0.9950
Product	1.7348	1.2852	1.1680	1.0675	0.9880	0.9524	0.9356	0.9034	0.9126	0.9141	0.9194	0.9308	0.9379	0.9459	0.9552	0.9622	0.9778	0.9918	0.9961	0.9950
Implied Industry LDF	0.9812	0.7845	1.2991	1.0422	1.0836	0.9725	1.1289	0.8839	0.9125	1.0878	0.9877	0.9925	0.9915	0.9903	0.9551	1.0227	0.9859	0.9957	1.0011	0.9950
Product	1.0000	1.0192	1.2992	1.0001	0.9596	0.8855	0.9106	0.8066	0.9125	1.0001	0.9193	0.9308	0.9378	0.9459	0.9551	1.0000	0.9778	0.9918	0.9961	0.9950
Selected LDFs 2015 Q4	1.3446	1.0937	1.0836	1.0751	1.0282	1.0119	1.0382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.8506	1.3763	1.2584	1.1613	1.0802	1.0506	1.0382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.3498	1.1004	1.0941	1.0805	1.0374	1.0179	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.9204	1.4227	1.2929	1.1817	1.0937	1.0542	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2																				
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Estimated and Selected Ultimate Losses by Method
as at June 30, 2016
Coverage: Underinsured Motorist
FARM: Newfoundland & Labrador
Segment: Non-PPV
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR*	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR*	ELR Method (no trend change) Ult LR*	Data Correction Ult LR*	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	5	-	-	-		-						-	-										-	
1994 / 1	1	-	-	-		-				-	100.0%	-	-										-	
1994 / 2	1	-	-	-		-				-	100.0%	-	-										-	
1995 / 1	2	-	-	-		-				-	100.0%	-	-										-	
1995 / 2	2	-	-	-		-				-	100.0%	-	-										-	
1996 / 1	2	-	-	-		-				-	100.0%	-	-										-	
1996 / 2	2	-	-	-		-				-	100.0%	-	-										-	
1997 / 1	2	-	-	-		-				-	100.0%	-	-										-	
1997 / 2	4	-	-	-		-				-	100.0%	-	-										-	
1998 / 1	4	-	-	-		-				-	100.0%	-	-										-	
1998 / 2	4	-	-	-		-				-	100.0%	-	-										-	
1999 / 1	4	-	-	-		-				-	100.0%	-	-										-	
1999 / 2	4	-	-	-		-				-	100.0%	-	-										-	
2000 / 1	3	-	-	-		-				-	100.0%	-	-										-	
2000 / 2	5	-	-	-		-				-	100.0%	-	-										-	
2001 / 1	5	-	-	-		-				-	100.0%	-	-										-	
2001 / 2	6	-	-	-		-				-	100.0%	-	-										-	
2002 / 1	7	-	-	-		-				-	100.0%	-	-										-	
2002 / 2	9	-	-	-		-				-	100.0%	-	-										-	
2003 / 1	9	-	-	-		-				-	100.0%	-	-										-	
2003 / 2	13	113	-	113	-	113	-	100.0%	113	-	100.0%	113	113				894.4%	894.4%	894.4%	894.4%			113	894.4%
2004 / 1	12	-	-	-	-	-	n/a	n/a	-	-	100.0%	-	-										-	-
2004 / 2	14	-	-	-	-	-	n/a	n/a	-	-	100.0%	-	-										-	-
2005 / 1	12	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2005 / 2	12	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2006 / 1	11	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2006 / 2	10	-	-	-	2	-	(0.3%)	100.3%	(0)	-	100.0%	-	-			20.0%		(0.1%)					-	-
2007 / 1	9	-	-	-	2	-	(0.7%)	100.7%	(0)	-	100.0%	-	-			20.0%		(0.1%)					-	-
2007 / 2	10	-	-	-	2	-	(1.2%)	101.2%	(0)	-	100.0%	-	-			20.0%		(0.2%)					-	-
2008 / 1	10	-	-	-	2	-	(3.5%)	103.5%	(0)	-	100.0%	-	-			20.0%		(0.7%)					-	-
2008 / 2	14	-	-	-	3	-	(5.2%)	105.2%	(0)	-	100.0%	-	-			20.0%		(1.0%)					-	-
2009 / 1	15	-	-	-	3	-	(6.3%)	106.3%	(0)	-	100.0%	-	-			20.0%		(1.3%)					-	-
2009 / 2	23	-	-	-	5	-	(2.0%)	102.0%	(0)	-	100.0%	-	-			20.0%		(0.4%)					-	-
2010 / 1	24	-	-	-	5	-	(5.0%)	105.0%	(0)	-	100.0%	-	-			20.0%		(1.0%)					-	-
2010 / 2	28	500	-	500	6	465	(7.6%)	107.6%	500	-	100.0%	465	500			20.0%	1,653.4%	1,777.9%	1,653.4%	1,779.4%			500	1779.4%
2011 / 1	27	-	-	-	5	-	(10.5%)	110.5%	(1)	-	100.0%	-	-			20.0%		(2.1%)					-	-
2011 / 2	34	-	-	-	7	-	(5.3%)	105.3%	(0)	-	100.0%	-	-			20.0%		(1.1%)					-	-
2012 / 1	34	-	-	-	7	-	(2.0%)	102.0%	(0)	-	100.0%	-	-			20.0%		(0.4%)					-	-
2012 / 2	39	-	-	-	8	-	3.4%	96.6%	0	12.5%	87.5%	1	-			20.0%		0.7%	2.5%				1	2.5%
2013 / 1	39	-	-	-	8	-	6.6%	93.4%	1	25.0%	75.0%	2	-			20.0%		1.3%	5.0%				2	5.1%
2013 / 2	46	-	-	-	9	-	9.6%	90.4%	1	37.5%	62.5%	3	-			20.0%		1.9%	7.5%				3	6.5%
2014 / 1	44	-	-	-	9	-	18.8%	81.2%	2	50.0%	50.0%	4	-			20.0%		3.8%	10.0%				4	9.0%
2014 / 2	51	-	-	-	10	-	30.4%	69.6%	3	62.5%	37.5%	6	-			20.0%		6.1%	12.5%				6	11.8%
2015 / 1	52	-	-	-	10	-	42.2%	57.8%	4	75.0%	25.0%	8	-			20.0%		8.4%	15.0%				8	15.4%
2015 / 2	64	-	-	-	13	-	55.9%	44.1%	7	87.5%	12.5%	11	-			20.0%		11.2%	17.5%				11	17.1%
2016 / 1	64	-	-	-	13	-	-	100.0%	-	100.0%	-	-	-			20.0%	-	-	-	-			13	20.4%
Total	**792**	**613**	**-**	**613**	**134**	**577**			**628**			**613**	**613**										**661**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: Underinsured Motorist
FARM: Newfoundland & Labrador
Segment: Non-PPV
Amounts in: $1,000s

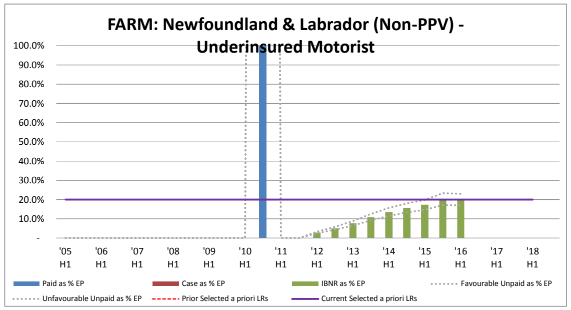
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	-			-			-	-		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2003 / 1		-		-	-			Incurred (Zero IBNR)	-	-			-		Incurred (Zero IBNR)	-	-		-	-	-	
2003 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	113	894.4%	(113)	-	-	Incurred (Zero IBNR)	-	113	894.4%	-	-	-	-
2004 / 1	-	-	-	-	-			Incurred (Zero IBNR)	-	-	-	-	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-			Incurred (Zero IBNR)	-	-	-	3	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2005 / 1	2	-	-	-	-			Incurred (Zero IBNR)	-	-	-	2	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2005 / 2	2	-	-	-	-			Incurred (Zero IBNR)	-	-	-	2	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2006 / 1	2	-	-	-	-			Incurred (Zero IBNR)	-	-	-	2	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2006 / 2	2	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	2	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2007 / 1	2	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	2	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2007 / 2	2	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	2	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2008 / 1	2	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	2	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2008 / 2	3	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	3	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2009 / 1	3	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	3	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2009 / 2	5	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	5	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2010 / 1	5	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	5	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2010 / 2	(495)	(35)	(0)	(35)	-			Incurred (Zero IBNR)	-	500	1779.4%	(495)	(0)	(0)	Incurred (Zero IBNR)	-	500	1779.4%	-	-	-	-
2011 / 1	5	-	(1)	-	-			Incurred (Zero IBNR)	-	-	-	5	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2011 / 2	7	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	7	-	0	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2012 / 1	7	-	(0)	-	-			Incurred (Zero IBNR)	-	-	-	7	-	1	ELR & LR Wtd Method	1	1	2.9%	-	(1)	(1)	(2.9%)
2012 / 2	8	-	0	1	-			ELR & LR Wtd Method	1	1	2.5%	8	-	1	ELR & LR Wtd Method	2	2	5.1%	-	(1)	(1)	(2.6%)
2013 / 1	8	-	1	2	-			ELR & LR Wtd Method	2	2	5.1%	8	-	2	ELR & LR Wtd Method	3	3	7.7%	-	(1)	(1)	(2.6%)
2013 / 2	9	-	1	3	-			ELR & LR Wtd Method	3	3	6.5%	9	-	2	ELR & LR Wtd Method	5	5	10.9%	-	(2)	(2)	(4.4%)
2014 / 1	9	-	2	4	-			ELR & LR Wtd Method	4	4	9.0%	9	-	3	ELR & LR Wtd Method	6	6	13.6%	-	(2)	(2)	(4.6%)
2014 / 2	10	-	3	6	-			ELR & LR Wtd Method	6	6	11.8%	10	-	4	ELR & LR Wtd Method	8	8	15.8%	-	(2)	(2)	(4.0%)
2015 / 1	10	-	4	8	-			ELR & LR Wtd Method	8	8	15.4%	10	-	6	ELR & LR Wtd Method	9	9	17.3%	-	(1)	(1)	(1.9%)
2015 / 2	13	-	7	11	-			ELR & LR Wtd Method	11	11	17.1%	13	-	9	ELR & LR Wtd Method	13	13	20.2%	-	(2)	(2)	(3.1%)
2016 / 1	-	-	-	-	-			-	13	13	20.4%	13	-	-	-	6	6	19.9%	-	7	7	0.5%
Total	(378)	(35)	16	1	-				48	661		(476)	(0)	29		53	666		-	(5)	(5)	
2015 / 2 & Prior	**(378)**	**(35)**	**16**	**1**	**-**				**35**	**648**		**(488)**	**(0)**	**29**		**47**	**660**		**-**	**(12)**	**(12)**	

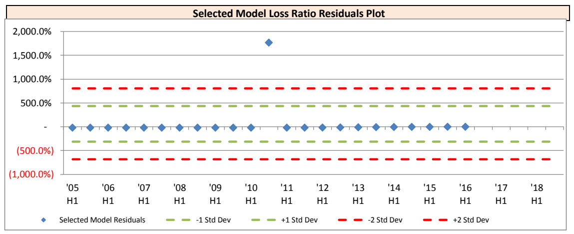
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Underinsured Motorist

Exhibit B.6.9h
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	20.0%	20.0%	-
2005 / 2	20.0%	20.0%	-
2006 / 1	20.0%	20.0%	-
2006 / 2	20.0%	20.0%	-
2007 / 1	20.0%	20.0%	-
2007 / 2	20.0%	20.0%	-
2008 / 1	20.0%	20.0%	-
2008 / 2	20.0%	20.0%	-
2009 / 1	20.0%	20.0%	-
2009 / 2	20.0%	20.0%	-
2010 / 1	20.0%	20.0%	-
2010 / 2	20.0%	20.0%	-
2011 / 1	20.0%	20.0%	-
2011 / 2	20.0%	20.0%	-
2012 / 1	20.0%	20.0%	-
2012 / 2	20.0%	20.0%	-
2013 / 1	20.0%	20.0%	-
2013 / 2	20.0%	20.0%	-
2014 / 1	20.0%	20.0%	-
2014 / 2	20.0%	20.0%	-
2015 / 1	20.0%	20.0%	-
2015 / 2	20.0%	20.0%	-
2016 / 1	20.0%	20.0%	-
2016 / 2	20.0%	20.0%	-
2017 / 1	20.0%	20.0%	-
2017 / 2	20.0%	20.0%	-
2018 / 1	20.0%	20.0%	-





Selection AHY: 2016 / 1

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	12	-	-	-	-	1.0049	1.0000	1.0000	12	1.0000	1.0000	1.0000	-	-	-
2005 / 2	12	-	-	-	-	1.0049	1.0000	1.0000	12	1.0000	1.0000	1.0000	-	-	-
2006 / 1	11	-	-	-	-	1.0049	1.0000	1.0000	11	1.0000	1.0000	1.0000	-	-	5.0%
2006 / 2	10	-	-	-	-	1.0049	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	5.0%
2007 / 1	9	-	-	-	-	1.0049	1.0000	1.0000	9	1.0000	1.0000	1.0000	-	-	5.0%
2007 / 2	10	-	-	-	-	1.0049	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	5.0%
2008 / 1	10	-	-	-	-	1.0049	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	5.0%
2008 / 2	14	-	-	-	-	1.0049	1.0000	1.0000	14	1.0000	1.0000	1.0000	-	-	5.0%
2009 / 1	15	-	-	-	-	1.0049	1.0000	1.0000	15	1.0000	1.0000	1.0000	-	-	5.0%
2009 / 2	23	-	-	-	-	1.0049	1.0000	1.0000	23	1.0000	1.0000	1.0000	-	-	5.0%
2010 / 1	24	-	-	-	-	1.0049	1.0000	1.0000	24	1.0000	1.0000	1.0000	-	-	5.0%
2010 / 2	28	500	-	500	1,785.7%	1.0049	1.0000	1.0000	28	1.0000	1.0000	1.0000	500	1,785.7%	5.0%
2011 / 1	27	-	-	-	-	1.0049	1.0000	1.0000	27	1.0000	1.0000	1.0000	-	-	5.0%
2011 / 2	34	-	-	-	-	1.0049	1.0000	1.0000	34	1.0000	1.0000	1.0000	-	-	5.0%
2012 / 1	34	-	-	1	2.9%	1.0049	1.0000	1.0000	34	1.0000	1.0000	1.0000	1	2.9%	5.0%
2012 / 2	39	-	-	2	5.1%	1.0049	1.0000	1.0000	39	1.0000	1.0000	1.0000	2	5.1%	5.0%
2013 / 1	39	-	-	3	7.7%	1.0049	1.0000	1.0000	39	1.0000	1.0000	1.0000	3	7.7%	5.0%
2013 / 2	46	-	-	5	10.9%	1.0049	1.0000	1.0000	46	1.0000	1.0000	1.0000	5	10.9%	5.0%
2014 / 1	44	-	-	6	13.6%	1.0049	1.0000	1.0000	44	1.0000	1.0000	1.0000	6	13.6%	5.0%
2014 / 2	51	-	-	8	15.7%	1.0055	1.0000	1.0000	51	1.0000	1.0000	1.0000	8	15.7%	5.0%
2015 / 1	52	-	-	9	17.3%	1.0055	1.0000	1.0000	52	1.0000	1.0000	1.0000	9	17.3%	5.0%
2015 / 2	64	-	-	13	20.3%	1.0057	1.0000	1.0000	64	1.0000	1.0000	1.0000	13	20.3%	5.0%
Total	**608**	**500**	**-**	**547**	**90.0%**	**1.0051**	**1.0000**	**1.0000**	**608**	**1.0000**	**1.0000**	**1.0000**	**547**	**90.0%**	**100.0%**
			*indemnity only							on industry 2015-Q4 AIX data			**weighted average:**	**94.0%**	
			from FA Valuation Summary							derived from 2016 / 1 on-levels			**selected:**	**20.0%**	**20.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Exhibit B.23h
Semi-Annual Tris LDFs
page 1 of 4

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000	50,000	112,500	112,500	112,500	112,500	112,500
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	7,500	14,000	14,000	14,000	-				
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2010 / 2	25,000	500,150	500,150	500,150	500,150	500,150	500,150	500,150	500,150	500,150	500,150	500,150								
2011 / 1	-	-	-	-	-	-	-	-	-	-	-									
2011 / 2	-	-	-	-	-	-	-	-	-	-										
2012 / 1	-	-	-	-	-	-	-	-	-											
2012 / 2	-	-	-	-	-	-	-	-												
2013 / 1	-	-	-	-	-	-	-													
2013 / 2	-	-	-	-	-	-														
2014 / 1	-	-	-	-	-															
2014 / 2	-	-	-	-																
2015 / 1	-	-	-																	
2015 / 2	-	-																		
2016 / 1	-																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-								
2001 / 1	-	-	-	-	-	-	-	-	-	-	-									
2001 / 2	-	-	-	-	-	-	-	-	-	-										
2002 / 1	-	-	-	-	-	-	-	-	-											
2002 / 2	-	-	-	-	-	-	-	-												
2003 / 1	-	-	-	-	-	-	-													
2003 / 2	112,500	112,500	112,500	112,500	112,500	112,500														
2004 / 1	-	-	-	-	-															
2004 / 2	-	-	-	-																
2005 / 1	-	-	-																	
2005 / 2	-	-																		
2006 / 1	-																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1																				
1995 / 2																				
1996 / 1																				
1996 / 2																				
1997 / 1																				
1997 / 2																				
1998 / 1																				
1998 / 2																				
1999 / 1																				
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2000 / 1																				
2000 / 2																				
2001 / 1																				
2001 / 2																				
2002 / 1																				
2002 / 2																				
2003 / 1																				
2003 / 2														1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																				
2004 / 2																				
2005 / 1																				
2005 / 2																				
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2												1.8667	1.0000	1.0000	-					
2009 / 1																				
2009 / 2																				
2010 / 1																				
2010 / 2	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1																				
2011 / 2																				
2012 / 1																				
2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.7077	1.3092	1.2049	1.1661	1.1141	1.0329	1.0342	1.0559	1.0323	1.0495	0.9737	0.9758	0.9710	1.0422	0.9898	0.9840	0.9779	0.9952	0.9954	0.9973
Product	3.8693	2.2658	1.7307	1.4364	1.2318	1.1056	1.0704	1.0350	0.9802	0.9495	0.9047	0.9292	0.9522	0.9807	0.9410	0.9507	0.9661	0.9879	0.9927	0.9973
Arithmetic Average All Per	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	1.1250	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	1.1250	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	1.7578	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	1.7578	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo						1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8667	1.0000	1.0000	-					1.0000
Industry LDF	1.7077	1.3092	1.2049	1.1661	1.1141	1.0329	1.0342	1.0559	1.0323	1.0495	0.9737	0.9758	0.9710	1.0422	0.9898	0.9840	0.9779	0.9952	0.9954	0.9973
Product	3.8693	2.2658	1.7307	1.4364	1.2318	1.1056	1.0704	1.0350	0.9802	0.9495	0.9047	0.9292	0.9522	0.9807	0.9410	0.9507	0.9661	0.9879	0.9927	0.9973
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	0.9343	1.0342	1.0350	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0352	0.9660	1.0000	1.0000	1.0000
Product	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0704	1.0350	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9660	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.6950	1.2826	1.1958	1.1638	1.1105	1.0505	1.0443	1.0532	1.0659	1.0465	0.9721	0.9891	0.9679	1.0441	1.0047	0.9844	1.0286	0.9936	1.0023	1.0015
Product	4.2692	2.5187	1.9637	1.6422	1.4111	1.2707	1.2096	1.1583	1.0998	1.0318	0.9859	1.0142	1.0254	1.0594	1.0146	1.0099	1.0259	0.9974	1.0038	1.0015
Selected LDFs 2016 Q2	1.7077	1.3092	1.2049	1.1661	1.1141	1.0329	1.0342	1.0559	1.0323	1.0495	0.9737	0.9758	0.9710	1.0422	0.9898	0.9840	0.9779	0.9952	0.9954	0.9973
Product	3.8693	2.2658	1.7307	1.4364	1.2318	1.1056	1.0704	1.0350	0.9802	0.9495	0.9047	0.9292	0.9522	0.9807	0.9410	0.9507	0.9661	0.9879	0.9927	0.9973

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1																				
1995 / 2																				
1996 / 1																				
1996 / 2																				
1997 / 1																				
1997 / 2																				
1998 / 1																				
1998 / 2																				
1999 / 1																				
1999 / 2																				
2000 / 1																				
2000 / 2																				
2001 / 1																				
2001 / 2																				
2002 / 1																				
2002 / 2																				
2003 / 1																				
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1																				
2004 / 2																				
2005 / 1																				
2005 / 2																				
2006 / 1																				
2006 / 2																				
2007 / 1																				
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2012 / 1																				
2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000															
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000															
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Exhibit B.7.10.4b-1
Selected Losses by Method
page 1 of 1

Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 2016

Coverage: **Collision**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	IBNR-to-Case Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	-	1,156	-	1,156		1,156						1,156	1,156										1,156	
1994 / 1	-	21	-	21		21				-	100.0%	21	21										21	
1994 / 2	-	14	-	14		14				-	100.0%	14	14										14	
1995 / 1	-	34	-	34		34				-	100.0%	34	34										34	
1995 / 2	-	109	-	109		109				-	100.0%	109	109										109	
1996 / 1	(0)	5	-	5		5				-	100.0%	5	5										5	
1996 / 2	(0)	14	-	14		14				-	100.0%	14	14										14	
1997 / 1	13	25	-	25		25				-	100.0%	25	25										25	
1997 / 2	74	77	-	77		77				-	100.0%	77	77										77	
1998 / 1	86	19	-	19		19				-	100.0%	19	19										19	
1998 / 2	84	40	-	40		40				-	100.0%	40	40										40	
1999 / 1	74	14	-	14		14				-	100.0%	14	14										14	
1999 / 2	71	12	-	12		12				-	100.0%	12	12										12	
2000 / 1	63	23	-	23		23				-	100.0%	23	23										23	
2000 / 2	76	25	-	25		25				-	100.0%	25	25										25	
2001 / 1	77	44	-	44		44				-	100.0%	44	44										44	
2001 / 2	101	54	-	54		54				-	100.0%	54	54										54	
2002 / 1	110	80	-	80		80				-	100.0%	80	80										80	
2002 / 2	129	23	-	23		23				-	100.0%	23	23										23	
2003 / 1	131	33	-	33		33				-	100.0%	33	33										33	
2003 / 2	176	130	-	130	-	130	-	100.0%	130	-	100.0%	130	130				74.1%	74.1%	74.1%	74.1%			130	74.1%
2004 / 1	187	13	-	13	-	13	-	100.0%	13	-	100.0%	13	13				7.1%	7.1%	7.1%	7.1%			13	7.1%
2004 / 2	200	57	-	57	-	57	-	100.0%	57	-	100.0%	57	57				28.3%	28.3%	28.3%	28.3%			57	28.3%
2005 / 1	187	33	-	33	73	33	-	100.0%	33	-	100.0%	33	33			39.0%	17.5%	17.5%	17.5%	17.5%			33	17.5%
2005 / 2	188	102	-	102	85	102	-	100.0%	102	-	100.0%	102	102			45.0%	54.0%	54.0%	54.0%	54.0%			102	54.0%
2006 / 1	169	35	-	35	66	35	-	100.0%	35	-	100.0%	35	35			39.0%	20.8%	20.8%	20.8%	20.8%			35	20.8%
2006 / 2	159	17	-	17	72	17	-	100.0%	17	-	100.0%	17	17			45.0%	10.9%	10.9%	10.9%	10.9%			17	10.9%
2007 / 1	133	41	-	41	52	41	-	100.0%	41	-	100.0%	41	41			39.0%	30.8%	30.8%	30.8%	30.8%			41	30.8%
2007 / 2	131	45	-	45	59	45	-	100.0%	45	-	100.0%	45	45			45.0%	34.4%	34.4%	34.4%	34.4%			45	34.4%
2008 / 1	117	71	-	71	47	71	-	100.0%	71	-	100.0%	71	71			40.0%	61.0%	61.0%	61.0%	61.0%			71	61.0%
2008 / 2	141	29	-	29	63	29	-	100.0%	29	-	100.0%	29	29			45.0%	20.9%	20.9%	20.9%	20.9%			29	20.9%
2009 / 1	135	57	-	57	54	57	-	100.0%	57	-	100.0%	57	57			40.0%	42.3%	42.3%	42.3%	42.3%			57	42.3%
2009 / 2	148	8	-	8	67	8	-	100.0%	8	-	100.0%	8	8			45.0%	5.6%	5.6%	5.6%	5.6%			8	5.6%
2010 / 1	146	20	-	20	58	20	-	100.0%	20	-	100.0%	20	20			40.0%	13.5%	13.5%	13.5%	13.5%			20	13.5%
2010 / 2	165	17	-	17	76	17	-	100.0%	17	-	100.0%	17	17			46.0%	10.0%	10.0%	10.0%	10.0%			17	10.0%
2011 / 1	164	10	-	10	66	10	-	100.0%	10	-	100.0%	10	10			40.0%	6.2%	6.2%	6.2%	6.2%			10	6.2%
2011 / 2	178	42	-	42	82	42	-	100.0%	42	-	100.0%	42	42			46.0%	23.8%	23.8%	23.8%	23.8%			42	23.8%
2012 / 1	182	35	-	35	73	35	-	100.0%	35	-	100.0%	35	35			40.0%	19.1%	19.1%	19.1%	19.1%			35	19.1%
2012 / 2	187	142	-	142	86	142	-	100.0%	142	12.5%	87.5%	135	142			46.0%	76.1%	76.1%	72.3%	76.1%			142	76.1%
2013 / 1	187	48	-	48	75	48	-	100.0%	48	25.0%	75.0%	55	48			40.0%	25.8%	25.8%	29.3%	25.8%			48	25.8%
2013 / 2	212	128	-	128	98	128	-	100.0%	128	37.5%	62.5%	117	128			46.0%	60.3%	60.3%	54.9%	60.3%			128	60.3%
2014 / 1	200	48	-	48	82	48	-	100.0%	48	50.0%	50.0%	65	48			41.0%	23.8%	23.8%	32.4%	23.8%			48	23.8%
2014 / 2	220	78	-	78	103	77	(0.4%)	100.4%	77	62.5%	37.5%	94	78			47.0%	35.1%	35.1%	42.5%	35.3%			78	35.3%
2015 / 1	206	54	-	54	84	52	(2.5%)	102.5%	51	75.0%	25.0%	76	54			41.0%	25.4%	25.0%	37.1%	26.0%			77	37.2%
2015 / 2	257	191	11	201	121	182	(10.8%)	110.8%	188	87.5%	12.5%	129	201			47.0%	70.7%	73.3%	50.0%	78.3%			201	78.3%
2016 / 1	294	179	25	204	121	160	(27.7%)	127.7%	171	100.0%	-	-	204			41.0%	54.3%	58.0%	-	-			204	69.3%
Total	**5,759**	**3,453**	**36**	**3,489**	**1,761**	**3,423**			**1,616**			**3,256**	**3,489**										**3,512**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2016

Coverage: **Collision**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

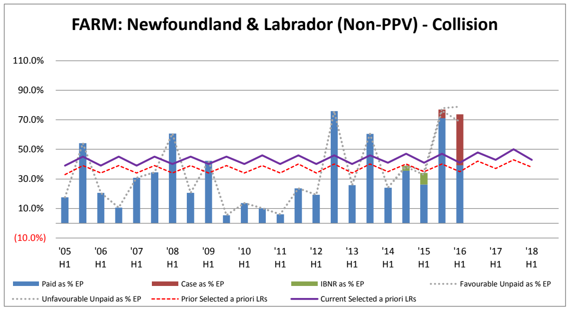
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	1,156			-			-	1,156		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	21			-		Link Ratio Method	-	21		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	14			-		Link Ratio Method	-	14		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	34			-		Link Ratio Method	-	34		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	109			-		Link Ratio Method	-	109		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	5			-		Link Ratio Method	-	5		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	14			-		Link Ratio Method	-	14		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	25			-		Link Ratio Method	-	25		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	77			-		Link Ratio Method	-	77		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	19			-		Link Ratio Method	-	19		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	40			-		Link Ratio Method	-	40		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	14			-		Link Ratio Method	-	14		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	12			-		Link Ratio Method	-	12		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	23			-		Link Ratio Method	-	23		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	25			-		Link Ratio Method	-	25		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	44			-		Link Ratio Method	-	44		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	54			-		Link Ratio Method	-	54		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	80			-		Link Ratio Method	-	80		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	23			-		Link Ratio Method	-	23		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	33			-		Link Ratio Method	-	33		-	-	-	
2003 / 2	-	-	-	-	-			Link Ratio Method	-	130	74.1%	(130)	-	-	Link Ratio Method	-	130	74.1%	-	-	-	-
2004 / 1	-	-	-	-	-			Link Ratio Method	-	13	7.1%	(13)	-	-	Link Ratio Method	-	13	7.1%	-	-	-	-
2004 / 2	-	-	-	-	-			Link Ratio Method	-	57	28.3%	17	-	-	Link Ratio Method	-	57	28.3%	-	-	-	-
2005 / 1	40	-	-	-	-			Link Ratio Method	-	33	17.5%	29	-	-	Link Ratio Method	-	33	17.5%	-	-	-	-
2005 / 2	(17)	-	-	-	-			Link Ratio Method	-	102	54.0%	(28)	-	-	Link Ratio Method	-	102	54.0%	-	-	-	-
2006 / 1	31	-	-	-	-			Link Ratio Method	-	35	20.8%	22	-	-	Link Ratio Method	-	35	20.8%	-	-	-	-
2006 / 2	54	-	-	-	-			Link Ratio Method	-	17	10.9%	45	-	-	Link Ratio Method	-	17	10.9%	-	-	-	-
2007 / 1	11	-	-	-	-			Link Ratio Method	-	41	30.8%	4	-	-	Link Ratio Method	-	41	30.8%	-	-	-	-
2007 / 2	14	-	-	-	-			Link Ratio Method	-	45	34.4%	6	-	-	Link Ratio Method	-	45	34.4%	-	-	-	-
2008 / 1	(25)	-	-	-	-			Link Ratio Method	-	71	61.0%	(32)	-	-	Link Ratio Method	-	71	61.0%	-	-	-	-
2008 / 2	34	-	-	-	-			Link Ratio Method	-	29	20.9%	25	-	-	Link Ratio Method	-	29	20.9%	-	-	-	-
2009 / 1	(3)	-	-	-	-			Link Ratio Method	-	57	42.3%	(11)	-	-	Link Ratio Method	-	57	42.3%	-	-	-	-
2009 / 2	58	-	-	-	-			Link Ratio Method	-	8	5.6%	49	-	-	Link Ratio Method	-	8	5.6%	-	-	-	-
2010 / 1	39	-	-	-	-			Link Ratio Method	-	20	13.5%	30	-	-	Link Ratio Method	-	20	13.5%	-	-	-	-
2010 / 2	60	-	-	-	-			Link Ratio Method	-	17	10.0%	48	-	-	Link Ratio Method	-	17	10.0%	-	-	-	-
2011 / 1	55	-	-	-	-			Link Ratio Method	-	10	6.2%	46	-	-	Link Ratio Method	-	10	6.2%	-	-	-	-
2011 / 2	39	-	-	-	-			Link Ratio Method	-	42	23.8%	29	-	-	Link Ratio Method	-	42	23.8%	-	-	-	-
2012 / 1	38	-	-	-	-			Link Ratio Method	-	35	19.1%	27	-	-	Link Ratio Method	-	35	19.1%	-	-	-	-
2012 / 2	(56)	-	-	(7)	-			Link Ratio Method	-	142	76.1%	(67)	-	-	Link Ratio Method	-	142	76.1%	-	-	-	-
2013 / 1	27	-	-	7	-			Link Ratio Method	-	48	25.8%	15	-	-	Link Ratio Method	-	48	25.8%	-	-	-	-
2013 / 2	(30)	-	-	(11)	-			Link Ratio Method	-	128	60.3%	(43)	-	-	Link Ratio Method	-	128	60.3%	-	-	-	-
2014 / 1	34	-	-	17	-			Link Ratio Method	-	48	23.8%	22	(0)	(0)	Link Ratio Method	-	48	23.8%	-	-	-	-
2014 / 2	26	(0)	(0)	16	-			Link Ratio Method	-	78	35.3%	10	(2)	(2)	ELR & LR Wtd Method	7	85	38.5%	-	(7)	(7)	(3.2%)
2015 / 1	31	(1)	(2)	23	-			ELR & LR Wtd Method	23	77	37.2%	18	(4)	(5)	ELR & LR Wtd Method	16	70	33.8%	-	7	7	3.4%
2015 / 2	(81)	(20)	(13)	(73)	-			Incurred (Zero IBNR)	-	201	78.3%	(95)	(32)	(20)	Incurred (Zero IBNR)	-	198	77.0%	4	-	4	1.3%
2016 / 1	-	-	-	-	-			-	-	204	69.3%	(1)	61	38	-	-	107	73.7%	97	-	97	(4.4%)
Total	379	(21)	(16)	(29)	-				23	3,512		23	24	12		23	3,411		101	-	101	
2015 / 2 & Prior	**379**	**(21)**	**(16)**	**(29)**	**-**				**23**	**3,308**		**25**	**(37)**	**(27)**		**23**	**3,304**		**4**	**-**	**4**	

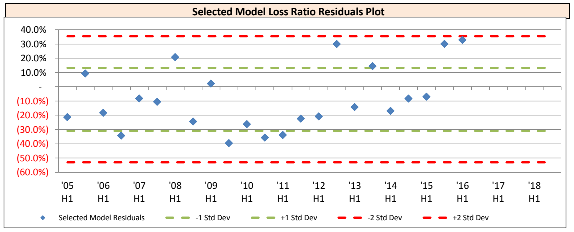
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Collision

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	39.0%	33.0%	6.0%
2005 / 2	45.0%	39.0%	6.0%
2006 / 1	39.0%	34.0%	5.0%
2006 / 2	45.0%	39.0%	6.0%
2007 / 1	39.0%	34.0%	5.0%
2007 / 2	45.0%	39.0%	6.0%
2008 / 1	40.0%	34.0%	6.0%
2008 / 2	45.0%	39.0%	6.0%
2009 / 1	40.0%	34.0%	6.0%
2009 / 2	45.0%	39.0%	6.0%
2010 / 1	40.0%	34.0%	6.0%
2010 / 2	46.0%	39.0%	7.0%
2011 / 1	40.0%	34.0%	6.0%
2011 / 2	46.0%	40.0%	6.0%
2012 / 1	40.0%	34.0%	6.0%
2012 / 2	46.0%	40.0%	6.0%
2013 / 1	40.0%	34.0%	6.0%
2013 / 2	46.0%	40.0%	6.0%
2014 / 1	41.0%	35.0%	6.0%
2014 / 2	47.0%	40.0%	7.0%
2015 / 1	41.0%	35.0%	6.0%
2015 / 2	47.0%	40.0%	7.0%
2016 / 1	41.0%	35.0%	6.0%
2016 / 2	48.0%	42.0%	6.0%
2017 / 1	43.0%	37.0%	6.0%
2017 / 2	50.0%	43.0%	7.0%
2018 / 1	43.0%	38.0%	5.0%





Selection AHY: 2016 / 1

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	187	33	-	33	17.6%	0.9407	1.0000	1.0000	176	1.0000	1.0000	1.0000	33	18.8%	-
2005 / 2	188	102	-	102	54.3%	0.9625	1.0000	1.0000	181	0.8734	1.0000	1.0000	89	49.2%	-
2006 / 1	169	35	-	35	20.7%	0.9588	1.0000	1.0000	162	1.0000	1.0000	1.0000	35	21.6%	-
2006 / 2	159	17	-	17	10.7%	0.9681	1.0000	1.0000	154	0.8734	1.0000	1.0000	15	9.7%	-
2007 / 1	133	41	-	41	30.8%	0.9610	1.0000	1.0000	128	1.0000	1.0000	1.0000	41	32.0%	-
2007 / 2	131	45	-	45	34.4%	0.9681	1.0000	1.0000	127	0.8734	1.0000	1.0000	39	30.7%	-
2008 / 1	117	71	-	71	60.7%	0.9681	1.0000	1.0000	113	1.0000	1.0000	1.0000	71	62.8%	-
2008 / 2	141	29	-	29	20.6%	0.9681	1.0000	1.0000	137	0.8734	1.0000	1.0000	25	18.2%	-
2009 / 1	135	57	-	57	42.2%	0.9681	1.0000	1.0000	131	1.0000	1.0000	1.0000	57	43.5%	-
2009 / 2	148	8	-	8	5.4%	0.9681	1.0000	1.0000	143	0.8734	1.0000	1.0000	7	4.9%	-
2010 / 1	146	20	-	20	13.7%	0.9682	1.0000	1.0000	141	1.0000	1.0000	1.0000	20	14.2%	-
2010 / 2	165	17	-	17	10.3%	0.9743	1.0000	1.0000	161	0.8734	1.0000	1.0000	15	9.3%	-
2011 / 1	164	10	-	10	6.1%	0.9831	1.0000	1.0000	161	1.0000	1.0000	1.0000	10	6.2%	-
2011 / 2	178	42	-	42	23.6%	0.9875	1.0000	1.0000	176	0.8734	1.0000	1.0000	37	21.0%	-
2012 / 1	182	35	-	35	19.2%	0.9869	1.0000	1.0000	180	1.0000	1.0000	1.0000	35	19.4%	12.5%
2012 / 2	187	142	-	142	75.9%	0.9869	1.0000	1.0000	185	0.8734	1.0000	1.0000	124	67.0%	12.5%
2013 / 1	187	48	-	48	25.7%	0.9869	1.0000	1.0000	185	1.0000	1.0000	1.0000	48	25.9%	12.5%
2013 / 2	212	128	-	128	60.4%	0.9869	1.0000	1.0000	209	0.8734	1.0000	1.0000	112	53.6%	12.5%
2014 / 1	200	48	-	48	24.0%	0.9915	1.0000	1.0000	198	1.0000	1.0000	1.0000	48	24.2%	12.5%
2014 / 2	220	78	-	85	38.6%	0.9963	1.0000	1.0000	219	0.8734	1.0000	1.0000	74	33.8%	12.5%
2015 / 1	206	54	-	70	34.0%	0.9943	1.0000	1.0000	205	1.0000	1.0000	1.0000	70	34.1%	12.5%
2015 / 2	257	183	15	198	77.0%	0.9934	1.0000	1.0000	255	0.8734	1.0000	1.0000	173	67.8%	12.5%
Total	**3,812**	**1,243**	**15**	**1,281**	**33.6%**	**0.9774**	**1.0000**	**1.0000**	**3,727**	**0.9197**	**1.0000**	**1.0000**	**1,178**	**31.6%**	**100.0%**
			*indemnity only							on industry 2015-Q4 AIX data			**weighted average:**	**40.7%**	
			from FA Valuation Summary							derived from 2016 / 1 on-levels			**selected:**	**41.0%**	**35.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Exhibit B.24b
Semi-Annual Tris LDFs
page 1 of 4

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	33,253	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698
1995 / 2	23,453	66,050	66,050	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259
1996 / 1	5,446	7,752	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446
1996 / 2	13,502	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770
1997 / 1	19,067	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584
1997 / 2	26,184	57,556	71,136	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669
1998 / 1	24,655	20,687	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965
1998 / 2	43,571	43,736	43,028	43,028	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368
1999 / 1	14,384	17,134	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405
1999 / 2	19,705	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405
2000 / 1	2,730	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239
2000 / 2	27,403	27,403	27,403	27,403	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903
2001 / 1	15,905	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040
2001 / 2	42,526	70,623	59,314	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687
2002 / 1	52,677	51,043	108,214	76,749	76,749	79,961	79,961	79,961	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418
2002 / 2	29,293	26,377	26,377	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282
2003 / 1	28,100	34,444	34,444	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951
2003 / 2	126,488	132,663	133,768	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163
2004 / 1	13,186	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266
2004 / 2	47,141	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699
2005 / 1	21,395	35,337	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837
2005 / 2	112,794	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666
2006 / 1	33,536	38,869	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079
2006 / 2	19,724	19,224	19,224	17,993	17,993	17,993	17,993	17,993	17,993	17,993	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346
2007 / 1	54,364	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	
2007 / 2	46,936	48,331	46,240	46,240	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102		
2008 / 1	65,170	71,561	72,320	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462			
2008 / 2	41,751	32,854	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350				
2009 / 1	18,894	61,790	61,790	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295					
2009 / 2	17,839	7,961	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282						
2010 / 1	17,455	30,232	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693							
2010 / 2	31,106	24,307	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597								
2011 / 1	32,853	19,516	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103									
2011 / 2	85,154	46,815	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290										
2012 / 1	51,821	70,926	67,236	34,771	34,771	34,771	34,771	34,771	34,771											
2012 / 2	129,292	140,538	137,673	137,673	142,673	142,173	142,173	142,173												
2013 / 1	304,518	240,963	51,879	48,608	48,158	48,158	48,158													
2013 / 2	181,651	131,890	126,165	127,670	130,326	127,976														
2014 / 1	47,740	47,546	47,546	47,546	47,546															
2014 / 2	71,325	77,584	77,584	77,584																
2015 / 1	45,311	57,530	53,526																	
2015 / 2	183,423	201,487																		
2016 / 1	203,896																			

Facility Association
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Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698
1995 / 2	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259
1996 / 1	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446
1996 / 2	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770
1997 / 1	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	
1997 / 2	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669		
1998 / 1	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965			
1998 / 2	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368				
1999 / 1	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405					
1999 / 2	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405						
2000 / 1	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239							
2000 / 2	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903								
2001 / 1	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040									
2001 / 2	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687										
2002 / 1	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418											
2002 / 2	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282												
2003 / 1	32,951	32,951	32,951	32,951	32,951	32,951	32,951													
2003 / 2	130,163	130,163	130,163	130,163	130,163	130,163														
2004 / 1	13,266	13,266	13,266	13,266	13,266															
2004 / 2	56,699	56,699	56,699	56,699																
2005 / 1	32,837	32,837	32,837																	
2005 / 2	101,666	101,666																		
2006 / 1	35,079																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
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Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0134	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	2.8163	1.0000	1.6542	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.4234	0.7025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0198	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	2.1981	1.2359	1.0778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.8391	0.9168	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0038	0.9838	1.0000	0.9382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.1912	0.8407	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.6295	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	8.5125	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	0.9088	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	2.7689	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.6607	0.8399	0.9051	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.9690	2.1201	0.7092	1.0000	1.0419	1.0000	1.0000	1.0057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9005	1.0000	0.8827	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.2258	1.0000	0.9567	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0488	1.0083	0.9731	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.2028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.6516	0.9293	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.9013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1590	0.9025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9747	1.0000	0.9360	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	0.7523	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.0297	0.9567	1.0000	0.9754	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0981	1.0106	0.9881	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	0.7869	0.8933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	3.2704	1.0000	0.9273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.4463	1.0403	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.7320	0.6514	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	0.7814	0.6828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	0.5940	0.5177	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	0.5498	0.9033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	1.3687	0.9480	0.5171	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0870	0.9796	1.0000	1.0363	0.9965	1.0000	1.0000													
2013 / 1	0.7913	0.2153	0.9369	0.9907	1.0000	1.0000														
2013 / 2	0.7261	0.9566	1.0119	1.0208	0.9820															
2014 / 1	0.9959	1.0000	1.0000	1.0000																
2014 / 2	1.0878	1.0000	1.0000																	
2015 / 1	1.2697	0.9304																		
2015 / 2	1.0985																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.4991	0.9714	0.9810	0.9976	1.0004	0.9990	0.9980	1.0001	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9949	0.8470	0.9110	1.0080	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.3964	0.9646	0.9793	0.9985	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9934	0.9667	0.9842	1.0052	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1358	0.9434	0.9771	1.0002	1.0001	0.9971	0.9961	1.0002	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9077	0.7103	0.9326	1.0164	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1333	0.9810	0.9731	0.9993	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9350	0.9691	0.9896	1.0105	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	0.8677	0.9338	0.9742	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7838	0.9033	0.9674	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2011 / 2																				
2012 / 1																				
2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 2016

Coverage: **Comprehensive**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	IBNR-to-Case Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	-	56	-	56		56						56	56										56	
1994 / 1	-	16	-	16		16				-	100.0%	16	16										16	
1994 / 2	-	1	-	1		1				-	100.0%	1	1										1	
1995 / 1	-	13	-	13		13				-	100.0%	13	13										13	
1995 / 2	-	2	-	2		2				-	100.0%	2	2										2	
1996 / 1	-	21	-	21		21				-	100.0%	21	21										21	
1996 / 2	(0)	9	-	9		9				-	100.0%	9	9										9	
1997 / 1	6	3	-	3		3				-	100.0%	3	3										3	
1997 / 2	20	2	-	2		2				-	100.0%	2	2										2	
1998 / 1	25	2	-	2		2				-	100.0%	2	2										2	
1998 / 2	25	3	-	3		3				-	100.0%	3	3										3	
1999 / 1	26	4	-	4		4				-	100.0%	4	4										4	
1999 / 2	26	4	-	4		4				-	100.0%	4	4										4	
2000 / 1	25	12	-	12		12				-	100.0%	12	12										12	
2000 / 2	29	6	-	6		6				-	100.0%	6	6										6	
2001 / 1	31	11	-	11		11				-	100.0%	11	11										11	
2001 / 2	37	45	-	45		45				-	100.0%	45	45										45	
2002 / 1	40	37	-	37		37				-	100.0%	37	37										37	
2002 / 2	49	14	-	14		14				-	100.0%	14	14										14	
2003 / 1	61	19	-	19		19				-	100.0%	19	19										19	
2003 / 2	83	11	-	11	-	11	-	100.0%	11	-	100.0%	11	11				13.1%	13.1%	13.1%	13.1%			11	13.1%
2004 / 1	87	45	-	45	-	45	-	100.0%	45	-	100.0%	45	45				52.2%	52.2%	52.2%	52.2%			45	52.2%
2004 / 2	85	12	-	12	-	12	-	100.0%	12	-	100.0%	12	12				14.0%	14.0%	14.0%	14.0%			12	14.0%
2005 / 1	74	1	-	1	35	1	-	100.0%	1	-	100.0%	1	1			47.0%	0.8%	0.8%	0.8%	0.8%			1	0.8%
2005 / 2	69	4	-	4	36	4	-	100.0%	4	-	100.0%	4	4			53.0%	5.3%	5.3%	5.3%	5.3%			4	5.3%
2006 / 1	68	48	-	48	33	48	-	100.0%	48	-	100.0%	48	48			48.0%	71.2%	71.2%	71.2%	71.2%			48	71.2%
2006 / 2	62	78	-	78	33	78	-	100.0%	78	-	100.0%	78	78			54.0%	125.5%	125.5%	125.5%	125.5%			78	125.5%
2007 / 1	56	49	-	49	27	49	-	100.0%	49	-	100.0%	49	49			48.0%	86.6%	86.6%	86.6%	86.6%			49	86.6%
2007 / 2	59	35	-	35	32	35	-	100.0%	35	-	100.0%	35	35			54.0%	58.6%	58.6%	58.6%	58.6%			35	58.6%
2008 / 1	55	4	-	4	26	4	-	100.0%	4	-	100.0%	4	4			47.0%	7.6%	7.6%	7.6%	7.6%			4	7.6%
2008 / 2	65	16	-	16	35	16	-	100.0%	16	-	100.0%	16	16			54.0%	24.8%	24.8%	24.8%	24.8%			16	24.8%
2009 / 1	65	66	-	66	30	66	-	100.0%	66	-	100.0%	66	66			47.0%	101.5%	101.5%	101.5%	101.5%			66	101.5%
2009 / 2	76	31	-	31	41	31	-	100.0%	31	-	100.0%	31	31			54.0%	40.6%	40.6%	40.6%	40.6%			31	40.6%
2010 / 1	83	2	-	2	39	2	-	100.0%	2	-	100.0%	2	2			47.0%	2.3%	2.3%	2.3%	2.3%			2	2.3%
2010 / 2	93	6	-	6	50	6	-	100.0%	6	-	100.0%	6	6			54.0%	6.0%	6.0%	6.0%	6.0%			6	6.0%
2011 / 1	91	44	-	44	45	44	-	100.0%	44	-	100.0%	44	44			49.0%	47.8%	47.8%	47.8%	47.8%			44	47.8%
2011 / 2	99	246	-	246	55	246	-	100.0%	246	-	100.0%	246	246			56.0%	249.5%	249.5%	249.5%	249.5%			246	249.5%
2012 / 1	105	34	-	34	52	34	-	100.0%	34	-	100.0%	34	34			49.0%	32.4%	32.4%	32.4%	32.4%			34	32.4%
2012 / 2	113	100	-	100	64	100	-	100.0%	100	12.5%	87.5%	96	100			56.0%	88.3%	88.3%	84.3%	88.3%			100	88.3%
2013 / 1	114	44	-	44	56	44	-	100.0%	44	25.0%	75.0%	47	44			49.0%	38.6%	38.6%	41.2%	38.6%			44	38.6%
2013 / 2	126	27	-	27	71	27	-	100.0%	27	37.5%	62.5%	43	27			56.0%	21.4%	21.4%	34.4%	21.4%			27	21.4%
2014 / 1	120	33	-	33	59	33	-	100.0%	33	50.0%	50.0%	46	33			49.0%	27.6%	27.6%	38.3%	27.6%			33	27.6%
2014 / 2	131	49	-	49	73	49	-	100.0%	49	62.5%	37.5%	64	49			56.0%	37.2%	37.2%	49.0%	37.2%			49	37.2%
2015 / 1	131	78	-	78	64	78	-	100.0%	78	75.0%	25.0%	68	78			49.0%	59.7%	59.7%	51.7%	59.7%			78	59.7%
2015 / 2	162	48	-	48	91	48	0.4%	99.6%	48	87.5%	12.5%	85	48			56.0%	29.7%	29.8%	52.7%	29.6%			48	29.6%
2016 / 1	179	47	20	66	88	72	8.1%	91.9%	73	100.0%	-	-	66			49.0%	40.4%	41.1%	-	-			73	41.0%
Total	**2,850**	**1,435**	**20**	**1,454**	**1,134**	**1,460**			**1,182**			**1,458**	**1,454**										**1,461**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: **Comprehensive**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

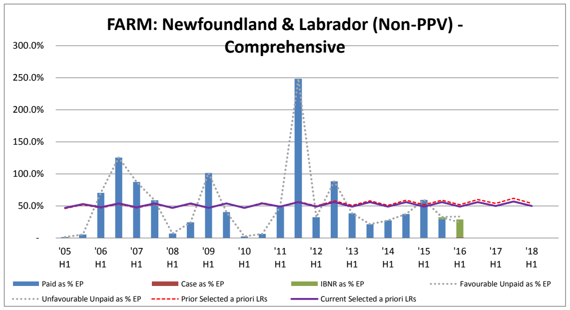
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	56			-			-	56		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	16			-		Link Ratio Method	-	16		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	1			-		Link Ratio Method	-	1		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	13			-		Link Ratio Method	-	13		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	2			-		Link Ratio Method	-	2		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	21			-		Link Ratio Method	-	21		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	9			-		Link Ratio Method	-	9		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	2			-		Link Ratio Method	-	2		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	2			-		Link Ratio Method	-	2		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	12			-		Link Ratio Method	-	12		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	6			-		Link Ratio Method	-	6		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	11			-		Link Ratio Method	-	11		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	45			-		Link Ratio Method	-	45		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	37			-		Link Ratio Method	-	37		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	14			-		Link Ratio Method	-	14		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	19			-		Link Ratio Method	-	19		-	-	-	
2003 / 2	-	-	-	-	-			Link Ratio Method	-	11	13.1%	(11)	-	-	Link Ratio Method	-	11	13.1%	-	-	-	-
2004 / 1	-	-	-	-	-			Link Ratio Method	-	45	52.2%	(45)	-	-	Link Ratio Method	-	45	52.2%	-	-	-	-
2004 / 2	-	-	-	-	-			Link Ratio Method	-	12	14.0%	31	-	-	Link Ratio Method	-	12	14.0%	-	-	-	-
2005 / 1	34	-	-	-	-			Link Ratio Method	-	1	0.8%	33	-	-	Link Ratio Method	-	1	0.8%	-	-	-	-
2005 / 2	33	-	-	-	-			Link Ratio Method	-	4	5.3%	32	-	-	Link Ratio Method	-	4	5.3%	-	-	-	-
2006 / 1	(16)	-	-	-	-			Link Ratio Method	-	48	71.2%	(16)	-	-	Link Ratio Method	-	48	71.2%	-	-	-	-
2006 / 2	(44)	-	-	-	-			Link Ratio Method	-	78	125.5%	(45)	-	-	Link Ratio Method	-	78	125.5%	-	-	-	-
2007 / 1	(22)	-	-	-	-			Link Ratio Method	-	49	86.6%	(22)	-	-	Link Ratio Method	-	49	86.6%	-	-	-	-
2007 / 2	(3)	-	-	-	-			Link Ratio Method	-	35	58.6%	(3)	-	-	Link Ratio Method	-	35	58.6%	-	-	-	-
2008 / 1	22	-	-	-	-			Link Ratio Method	-	4	7.6%	22	-	-	Link Ratio Method	-	4	7.6%	-	-	-	-
2008 / 2	19	-	-	-	-			Link Ratio Method	-	16	24.8%	18	-	-	Link Ratio Method	-	16	24.8%	-	-	-	-
2009 / 1	(35)	-	-	-	-			Link Ratio Method	-	66	101.5%	(35)	-	-	Link Ratio Method	-	66	101.5%	-	-	-	-
2009 / 2	10	-	-	-	-			Link Ratio Method	-	31	40.6%	10	-	-	Link Ratio Method	-	31	40.6%	-	-	-	-
2010 / 1	37	-	-	-	-			Link Ratio Method	-	2	2.3%	37	-	-	Link Ratio Method	-	2	2.3%	-	-	-	-
2010 / 2	45	-	-	-	-			Link Ratio Method	-	6	6.0%	46	-	-	Link Ratio Method	-	6	6.0%	-	-	-	-
2011 / 1	1	-	-	-	-			Link Ratio Method	-	44	47.8%	1	-	-	Link Ratio Method	-	44	47.8%	-	-	-	-
2011 / 2	(191)	-	-	-	-			Link Ratio Method	-	246	249.5%	(190)	-	-	Link Ratio Method	-	246	249.5%	-	-	-	-
2012 / 1	17	-	-	-	-			Link Ratio Method	-	34	32.4%	19	-	-	Link Ratio Method	-	34	32.4%	-	-	-	-
2012 / 2	(37)	-	-	(5)	-			Link Ratio Method	-	100	88.3%	(34)	-	-	Link Ratio Method	-	100	88.3%	-	-	-	-
2013 / 1	12	-	-	3	-			Link Ratio Method	-	44	38.6%	14	-	-	Link Ratio Method	-	44	38.6%	-	-	-	-
2013 / 2	44	-	-	16	-			Link Ratio Method	-	27	21.4%	46	-	-	Link Ratio Method	-	27	21.4%	-	-	-	-
2014 / 1	26	-	-	13	-			Link Ratio Method	-	33	27.6%	28	-	-	Link Ratio Method	-	33	27.6%	-	-	-	-
2014 / 2	25	-	-	15	-			Link Ratio Method	-	49	37.2%	28	0	0	BF Method	-	49	37.2%	-	-	-	-
2015 / 1	(14)	-	-	(10)	-			BF Method	-	78	59.7%	(10)	0	0	BF Method	-	78	59.6%	-	-	-	0.1%
2015 / 2	43	0	0	37	-			BF Method	-	48	29.6%	48	3	5	BF Method	5	53	32.7%	-	(5)	(5)	(3.1%)
2016 / 1	-	-	-	-	-			-	7	73	41.0%	96	1	53	-	25	26	28.7%	66	(18)	48	12.3%
Total	6	0	0	70	-				7	1,461		97	3	58		30	1,418		66	(23)	43	
2015 / 2 & Prior	**6**	**0**	**0**	**70**	**-**				**-**	**1,388**		**1**	**3**	**5**		**5**	**1,393**		**-**	**(5)**	**(5)**	

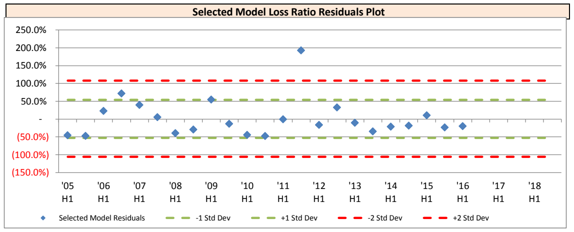
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Comprehensive

Exhibit B.7.9c
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	47.0%	46.0%	1.0%
2005 / 2	53.0%	52.0%	1.0%
2006 / 1	48.0%	47.0%	1.0%
2006 / 2	54.0%	53.0%	1.0%
2007 / 1	48.0%	47.0%	1.0%
2007 / 2	54.0%	53.0%	1.0%
2008 / 1	47.0%	47.0%	-
2008 / 2	54.0%	53.0%	1.0%
2009 / 1	47.0%	47.0%	-
2009 / 2	54.0%	54.0%	-
2010 / 1	47.0%	47.0%	-
2010 / 2	54.0%	55.0%	(1.0%)
2011 / 1	49.0%	49.0%	-
2011 / 2	56.0%	57.0%	(1.0%)
2012 / 1	49.0%	50.0%	(1.0%)
2012 / 2	56.0%	58.0%	(2.0%)
2013 / 1	49.0%	51.0%	(2.0%)
2013 / 2	56.0%	58.0%	(2.0%)
2014 / 1	49.0%	51.0%	(2.0%)
2014 / 2	56.0%	59.0%	(3.0%)
2015 / 1	49.0%	52.0%	(3.0%)
2015 / 2	56.0%	59.0%	(3.0%)
2016 / 1	49.0%	52.0%	(3.0%)
2016 / 2	56.0%	60.0%	(4.0%)
2017 / 1	50.0%	54.0%	(4.0%)
2017 / 2	57.0%	62.0%	(5.0%)
2018 / 1	50.0%	54.0%	(4.0%)





Selection AHY: 2016 / 1

Accident Period	Mar 31, 2016 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2016 / 1 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2016 / 1 rate level	Adjust Ultimate Claims Amount to 2016 / 1 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2016 / 1 clms level	On-Level to 2016 / 1 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	74	1	-	1	1.4%	0.9620	1.0000	1.0000	71	1.0000	1.0000	1.0000	1	1.4%	-
2005 / 2	69	4	-	4	5.8%	0.9551	1.0000	1.0000	66	0.8783	1.0000	1.0000	4	6.1%	-
2006 / 1	68	48	-	48	70.6%	0.9745	1.0000	1.0000	66	1.0000	1.0000	1.0000	48	72.7%	-
2006 / 2	62	78	-	78	125.8%	0.9597	1.0000	1.0000	60	0.8783	1.0000	1.0000	69	115.0%	-
2007 / 1	56	49	-	49	87.5%	0.9765	1.0000	1.0000	55	1.0000	1.0000	1.0000	49	89.1%	-
2007 / 2	59	35	-	35	59.3%	0.9598	1.0000	1.0000	57	0.8783	1.0000	1.0000	31	54.4%	-
2008 / 1	55	4	-	4	7.3%	0.9598	1.0000	1.0000	53	1.0000	1.0000	1.0000	4	7.5%	-
2008 / 2	65	16	-	16	24.6%	0.9598	1.0000	1.0000	62	0.8783	1.0000	1.0000	14	22.6%	-
2009 / 1	65	66	-	66	101.5%	0.9598	1.0000	1.0000	62	1.0000	1.0000	1.0000	66	106.5%	-
2009 / 2	76	31	-	31	40.8%	0.9598	1.0000	1.0000	73	0.8783	1.0000	1.0000	27	37.0%	-
2010 / 1	83	2	-	2	2.4%	0.9601	1.0000	1.0000	80	1.0000	1.0000	1.0000	2	2.5%	8.3%
2010 / 2	93	6	-	6	6.5%	0.9728	1.0000	1.0000	90	0.8783	1.0000	1.0000	5	5.6%	8.3%
2011 / 1	91	44	-	44	48.4%	0.9929	1.0000	1.0000	90	1.0000	1.0000	1.0000	44	48.9%	8.3%
2011 / 2	99	246	-	246	248.5%	1.0026	1.0000	1.0000	99	0.8783	1.0000	1.0000	216	218.2%	8.3%
2012 / 1	105	34	-	34	32.4%	1.0020	1.0000	1.0000	105	1.0000	1.0000	1.0000	34	32.4%	8.3%
2012 / 2	113	100	-	100	88.5%	1.0020	1.0000	1.0000	113	0.8783	1.0000	1.0000	88	77.9%	8.3%
2013 / 1	114	44	-	44	38.6%	1.0020	1.0000	1.0000	114	1.0000	1.0000	1.0000	44	38.6%	8.3%
2013 / 2	126	27	-	27	21.4%	1.0020	1.0000	1.0000	126	0.8783	1.0000	1.0000	24	19.0%	8.3%
2014 / 1	120	33	-	33	27.5%	1.0052	1.0000	1.0000	121	1.0000	1.0000	1.0000	33	27.3%	8.3%
2014 / 2	131	49	-	49	37.4%	1.0080	1.0000	1.0000	132	0.8783	1.0000	1.0000	43	32.6%	8.3%
2015 / 1	131	78	-	78	59.5%	1.0034	1.0000	1.0000	131	1.0000	1.0000	1.0000	78	59.5%	8.3%
2015 / 2	162	48	-	53	32.7%	1.0009	1.0000	1.0000	162	0.8783	1.0000	1.0000	47	29.0%	8.3%
Total	**2,017**	**1,043**	**-**	**1,048**	**52.0%**	**0.9864**	**1.0000**	**1.0000**	**1,988**	**0.9251**	**1.0000**	**1.0000**	**971**	**48.8%**	**100.0%**
			*indemnity only from FA Valuation Summary							on industry 2015-Q4 AIX data derived from 2016 / 1 on-levels			**weighted average:**	**49.3%**	
													selected:	**49.0%**	**52.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	10,862	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572
1995 / 2	322	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053
1996 / 1	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679
1996 / 2	8,086	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689
1997 / 1	1,963	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532
1997 / 2	998	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185
1998 / 1	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709
1998 / 2	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309
1999 / 1	3,630	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134
1999 / 2	3,919	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206
2000 / 1	6,942	8,773	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139
2000 / 2	5,544	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731
2001 / 1	5,371	4,276	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805
2001 / 2	25,279	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852
2002 / 1	36,863	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182
2002 / 2	17,175	16,612	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303
2003 / 1	20,525	18,242	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624
2003 / 2	10,031	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899
2004 / 1	11,944	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202
2004 / 2	12,221	12,221	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863
2005 / 1	-	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592
2005 / 2	3,222	4,265	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615
2006 / 1	42,666	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329
2006 / 2	64,370	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733
2007 / 1	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	
2007 / 2	34,061	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605		
2008 / 1	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229			
2008 / 2	19,925	16,860	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210				
2009 / 1	49,490	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512					
2009 / 2	31,967	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783						
2010 / 1	1,558	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933							
2010 / 2	2,898	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608								
2011 / 1	22,826	40,360	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619									
2011 / 2	259,056	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935										
2012 / 1	35,889	34,852	34,198	34,198	34,198	34,198	34,198	34,198	34,198											
2012 / 2	111,846	101,495	100,208	100,208	100,208	100,208	100,208	100,208												
2013 / 1	48,393	45,206	43,164	43,899	43,899	43,899	43,899													
2013 / 2	67,624	90,608	43,070	27,021	27,021	27,021														
2014 / 1	41,026	33,168	33,168	33,168	33,168															
2014 / 2	55,805	48,361	48,737	48,737																
2015 / 1	64,657	78,062	78,062																	
2015 / 2	55,631	47,867																		
2016 / 1	66,304																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572
1995 / 2	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053
1996 / 1	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679
1996 / 2	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689
1997 / 1	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	
1997 / 2	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185		
1998 / 1	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709			
1998 / 2	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309				
1999 / 1	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134					
1999 / 2	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206						
2000 / 1	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139							
2000 / 2	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731								
2001 / 1	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805									
2001 / 2	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852										
2002 / 1	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182											
2002 / 2	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303												
2003 / 1	18,624	18,624	18,624	18,624	18,624	18,624	18,624													
2003 / 2	10,899	10,899	10,899	10,899	10,899	10,899														
2004 / 1	45,202	45,202	45,202	45,202	45,202															
2004 / 2	11,863	11,863	11,863	11,863																
2005 / 1	592	592	592																	
2005 / 2	3,615	3,615																		
2006 / 1	48,329																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2009 / 1																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
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Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.1574	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	6.3758	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0746	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	2.1894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.1388	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0732	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2638	1.3837	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0337	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.7961	2.5269	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.7743	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9672	0.8610	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.8888	1.0209	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0865	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	3.7845	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	0.9707	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.3237	0.8476	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1327	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.2076	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.0160	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	0.8462	0.9614	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.3237	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.2407	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.9351	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.7682	1.0807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	0.9494	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	0.9711	0.9812	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	0.9075	0.9873	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	0.9341	0.9548	1.0170	1.0000	1.0000	1.0000														
2013 / 2	1.3399	0.4753	0.6274	1.0000	1.0000															
2014 / 1	0.8085	1.0000	1.0000	1.0000																
2014 / 2	0.8666	1.0078	1.0000																	
2015 / 1	1.2073	1.0000																		
2015 / 2	0.8604																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3281	1.0208	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0028	0.9042	0.9407	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.2359	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9671	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0829	0.9704	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0304	0.8728	0.9494	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0828	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9778	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.1124	1.0022	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1156	1.0029	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method
as at June 30, 2016

Coverage: **Specified Perils**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	IBNR-to-Case	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	IBNR-to-Case Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	342	151	-	151		151						151	151										151	
1994 / 1	49	13	-	13		13				-	100.0%	13	13										13	
1994 / 2	49	-	-	-		-				-	100.0%	-	-										-	
1995 / 1	56	6	-	6		6				-	100.0%	6	6										6	
1995 / 2	62	11	-	11		11				-	100.0%	11	11										11	
1996 / 1	60	8	-	8		8				-	100.0%	8	8										8	
1996 / 2	63	5	-	5		5				-	100.0%	5	5										5	
1997 / 1	54	1	-	1		1				-	100.0%	1	1										1	
1997 / 2	47	5	-	5		5				-	100.0%	5	5										5	
1998 / 1	39	13	-	13		13				-	100.0%	13	13										13	
1998 / 2	35	4	-	4		4				-	100.0%	4	4										4	
1999 / 1	36	13	-	13		13				-	100.0%	13	13										13	
1999 / 2	36	3	-	3		3				-	100.0%	3	3										3	
2000 / 1	34	25	-	25		25				-	100.0%	25	25										25	
2000 / 2	36	-	-	-		-				-	100.0%	-	-										-	
2001 / 1	39	9	-	9		9				-	100.0%	9	9										9	
2001 / 2	45	21	-	21		21				-	100.0%	21	21										21	
2002 / 1	55	2	-	2		2				-	100.0%	2	2										2	
2002 / 2	66	26	-	26		26				-	100.0%	26	26										26	
2003 / 1	74	16	-	16		16				-	100.0%	16	16										16	
2003 / 2	89	33	-	33	-	33	-	100.0%	33	-	100.0%	33	33				36.9%	36.9%	36.9%	36.9%			33	36.9%
2004 / 1	91	26	-	26	-	26	-	100.0%	26	-	100.0%	26	26				28.6%	28.6%	28.6%	28.6%			26	28.6%
2004 / 2	94	13	-	13	-	13	-	100.0%	13	-	100.0%	13	13				14.2%	14.2%	14.2%	14.2%			13	14.2%
2005 / 1	94	70	-	70	32	70	-	100.0%	70	-	100.0%	70	70			34.0%	74.4%	74.4%	74.4%	74.4%			70	74.4%
2005 / 2	97	51	-	51	32	51	-	100.0%	51	-	100.0%	51	51			33.0%	52.3%	52.3%	52.3%	52.3%			51	52.3%
2006 / 1	97	40	-	40	34	40	-	100.0%	40	-	100.0%	40	40			35.0%	41.2%	41.2%	41.2%	41.2%			40	41.2%
2006 / 2	92	67	-	67	30	67	-	100.0%	67	-	100.0%	67	67			33.0%	72.9%	72.9%	72.9%	72.9%			67	72.9%
2007 / 1	92	14	-	14	32	14	-	100.0%	14	-	100.0%	14	14			35.0%	15.2%	15.2%	15.2%	15.2%			14	15.2%
2007 / 2	91	67	-	67	30	67	-	100.0%	67	-	100.0%	67	67			33.0%	73.5%	73.5%	73.5%	73.5%			67	73.5%
2008 / 1	93	10	-	10	31	10	-	100.0%	10	-	100.0%	10	10			33.0%	11.2%	11.2%	11.2%	11.2%			10	11.2%
2008 / 2	105	22	-	22	35	22	-	100.0%	22	-	100.0%	22	22			33.0%	21.2%	21.2%	21.2%	21.2%			22	21.2%
2009 / 1	116	13	-	13	38	13	-	100.0%	13	-	100.0%	13	13			33.0%	11.5%	11.5%	11.5%	11.5%			13	11.5%
2009 / 2	147	16	-	16	49	16	-	100.0%	16	-	100.0%	16	16			33.0%	10.6%	10.6%	10.6%	10.6%			16	10.6%
2010 / 1	160	20	-	20	53	20	-	100.0%	20	-	100.0%	20	20			33.0%	12.8%	12.8%	12.8%	12.8%			20	12.8%
2010 / 2	152	17	-	17	52	17	-	100.0%	17	-	100.0%	17	17			34.0%	11.5%	11.5%	11.5%	11.5%			17	11.5%
2011 / 1	142	54	-	54	50	54	-	100.0%	54	-	100.0%	54	54			35.0%	37.9%	37.9%	37.9%	37.9%			54	37.9%
2011 / 2	136	96	-	96	48	96	-	100.0%	96	-	100.0%	96	96			35.0%	70.3%	70.3%	70.3%	70.3%			96	70.3%
2012 / 1	131	51	-	51	46	51	-	100.0%	51	-	100.0%	51	51			35.0%	39.0%	39.0%	39.0%	39.0%			51	39.0%
2012 / 2	133	88	-	88	46	88	-	100.0%	88	12.5%	87.5%	83	88			35.0%	66.7%	66.7%	62.8%	66.7%			88	66.7%
2013 / 1	132	38	7	45	46	45	-	100.0%	45	25.0%	75.0%	46	45			35.0%	34.2%	34.2%	34.4%	34.2%			45	34.2%
2013 / 2	136	23	-	23	47	23	-	100.0%	23	37.5%	62.5%	32	23			35.0%	16.9%	16.9%	23.7%	16.9%			23	16.9%
2014 / 1	131	27	-	27	46	27	-	100.0%	27	50.0%	50.0%	37	27			35.0%	20.9%	20.9%	27.9%	20.9%			27	20.9%
2014 / 2	125	10	-	10	45	10	-	100.0%	10	62.5%	37.5%	32	10			36.0%	7.7%	7.7%	25.4%	7.7%			32	25.2%
2015 / 1	123	15	7	22	45	22	-	100.0%	22	75.0%	25.0%	40	22			37.0%	18.1%	18.1%	32.3%	18.1%			39	31.9%
2015 / 2	126	67	-	67	47	66	(0.1%)	100.1%	66	87.5%	12.5%	49	67			37.0%	52.8%	52.8%	39.0%	52.8%			67	52.8%
2016 / 1	131	12	8	20	48	21	2.7%	97.3%	22	100.0%	-	-	20			37.0%	16.0%	16.6%	-	-			21	16.3%
Total	**4,334**	**1,293**	**22**	**1,316**	**962**	**1,316**			**985**			**1,331**	**1,316**										**1,356**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: **Specified Perils**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

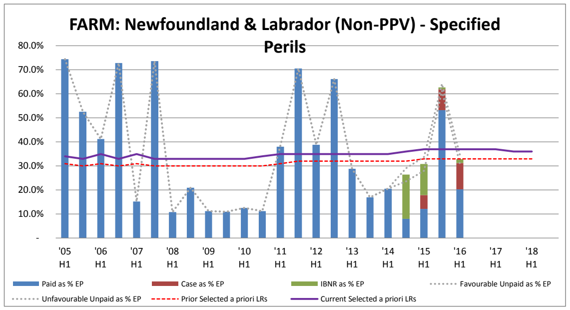
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	**ELR Method IBNR***	**Link Ratio Method IBNR**	**BF Method IBNR***	**ELR & LR Wtd Method IBNR**	**Incurred (Zero IBNR) IBNR**	**IBNR-to-Case IBNR**	**Data Correction IBNR**	**Selected IBNR Method**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***	**ELR Method IBNR***	**Link Ratio Method IBNR**	**BF Method IBNR***	**Selected IBNR Method**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	151			-			-	151		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	13			-		Link Ratio Method	-	13		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	6			-		Link Ratio Method	-	6		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	11			-		Link Ratio Method	-	11		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	8			-		Link Ratio Method	-	8		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	5			-		Link Ratio Method	-	5		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	1			-		Link Ratio Method	-	1		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	5			-		Link Ratio Method	-	5		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	13			-		Link Ratio Method	-	13		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	13			-		Link Ratio Method	-	13		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	25			-		Link Ratio Method	-	25		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	9			-		Link Ratio Method	-	9		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	21			-		Link Ratio Method	-	21		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	2			-		Link Ratio Method	-	2		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	26			-		Link Ratio Method	-	26		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	16			-		Link Ratio Method	-	16		-	-	-	
2003 / 2	-	-	-	-	-			Link Ratio Method	-	33	36.9%	(33)	-	-	Link Ratio Method	-	33	36.9%	-	-	-	-
2004 / 1	-	-	-	-	-			Link Ratio Method	-	26	28.6%	(26)	-	-	Link Ratio Method	-	26	28.6%	-	-	-	-
2004 / 2	-	-	-	-	-			Link Ratio Method	-	13	14.2%	14	-	-	Link Ratio Method	-	13	14.2%	-	-	-	-
2005 / 1	(38)	-	-	-	-			Link Ratio Method	-	70	74.4%	(41)	-	-	Link Ratio Method	-	70	74.4%	-	-	-	-
2005 / 2	(19)	-	-	-	-			Link Ratio Method	-	51	52.3%	(22)	-	-	Link Ratio Method	-	51	52.3%	-	-	-	-
2006 / 1	(6)	-	-	-	-			Link Ratio Method	-	40	41.2%	(10)	-	-	Link Ratio Method	-	40	41.2%	-	-	-	-
2006 / 2	(37)	-	-	-	-			Link Ratio Method	-	67	72.9%	(40)	-	-	Link Ratio Method	-	67	72.9%	-	-	-	-
2007 / 1	18	-	-	-	-			Link Ratio Method	-	14	15.2%	15	-	-	Link Ratio Method	-	14	15.2%	-	-	-	-
2007 / 2	(37)	-	-	-	-			Link Ratio Method	-	67	73.5%	(40)	-	-	Link Ratio Method	-	67	73.5%	-	-	-	-
2008 / 1	20	-	-	-	-			Link Ratio Method	-	10	11.2%	17	-	-	Link Ratio Method	-	10	11.2%	-	-	-	-
2008 / 2	12	-	-	-	-			Link Ratio Method	-	22	21.2%	9	-	-	Link Ratio Method	-	22	21.2%	-	-	-	-
2009 / 1	25	-	-	-	-			Link Ratio Method	-	13	11.5%	21	-	-	Link Ratio Method	-	13	11.5%	-	-	-	-
2009 / 2	33	-	-	-	-			Link Ratio Method	-	16	10.6%	29	-	-	Link Ratio Method	-	16	10.6%	-	-	-	-
2010 / 1	32	-	-	-	-			Link Ratio Method	-	20	12.8%	28	-	-	Link Ratio Method	-	20	12.8%	-	-	-	-
2010 / 2	34	-	-	-	-			Link Ratio Method	-	17	11.5%	28	-	-	Link Ratio Method	-	17	11.5%	-	-	-	-
2011 / 1	(4)	-	-	-	-			Link Ratio Method	-	54	37.9%	(10)	-	-	Link Ratio Method	-	54	37.9%	-	-	-	-
2011 / 2	(48)	-	-	-	-			Link Ratio Method	-	96	70.3%	(52)	-	-	Link Ratio Method	-	96	70.3%	-	-	-	-
2012 / 1	(5)	-	-	-	-			Link Ratio Method	-	51	39.0%	(9)	-	-	Link Ratio Method	-	51	39.0%	-	-	-	-
2012 / 2	(42)	-	-	(5)	-			Link Ratio Method	-	88	66.7%	(46)	-	-	Link Ratio Method	-	88	66.7%	-	-	-	-
2013 / 1	1	-	-	0	-			Link Ratio Method	-	45	34.2%	4	-	-	Link Ratio Method	-	38	28.9%	7	-	7	5.3%
2013 / 2	25	-	-	9	-			Link Ratio Method	-	23	16.9%	21	-	-	Link Ratio Method	-	23	16.9%	-	-	-	-
2014 / 1	19	-	-	9	-			Link Ratio Method	-	27	20.9%	15	-	-	Link Ratio Method	-	27	20.9%	-	-	-	-
2014 / 2	35	-	-	22	-			ELR & LR Wtd Method	22	32	25.2%	30	-	-	ELR & LR Wtd Method	23	33	26.0%	-	(1)	(1)	(0.8%)
2015 / 1	23	-	-	17	-			ELR & LR Wtd Method	17	39	31.9%	18	(0)	(0)	ELR & LR Wtd Method	16	38	31.1%	-	1	1	0.8%
2015 / 2	(20)	(0)	(0)	(17)	-			BF Method	-	67	52.8%	(36)	1	1	BF Method	1	79	62.5%	(11)	(1)	(12)	(9.7%)
2016 / 1	-	-	-	-	-			-	1	21	16.3%	24	21	23	-	1	21	32.3%	1	-	1	(16.0%)
Total	22	(0)	(0)	36	-				40	1,356		(91)	22	23		41	1,360		(3)	(1)	(4)	
2015 / 2 & Prior	**22**	**(0)**	**(0)**	**36**	**-**				**39**	**1,334**		**(115)**	**1**	**1**		**40**	**1,339**		**(4)**	**(1)**	**(5)**	

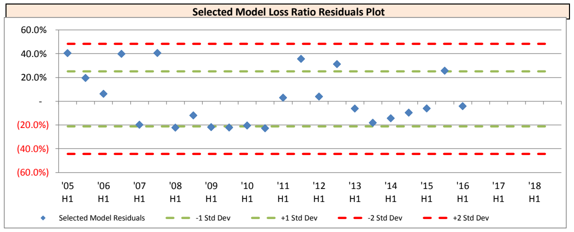
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: Specified Perils

Exhibit B.7.9d
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	34.0%	31.0%	3.0%
2005 / 2	33.0%	30.0%	3.0%
2006 / 1	35.0%	31.0%	4.0%
2006 / 2	33.0%	30.0%	3.0%
2007 / 1	35.0%	31.0%	4.0%
2007 / 2	33.0%	30.0%	3.0%
2008 / 1	33.0%	30.0%	3.0%
2008 / 2	33.0%	30.0%	3.0%
2009 / 1	33.0%	30.0%	3.0%
2009 / 2	33.0%	30.0%	3.0%
2010 / 1	33.0%	30.0%	3.0%
2010 / 2	34.0%	30.0%	4.0%
2011 / 1	35.0%	31.0%	4.0%
2011 / 2	35.0%	32.0%	3.0%
2012 / 1	35.0%	32.0%	3.0%
2012 / 2	35.0%	32.0%	3.0%
2013 / 1	35.0%	32.0%	3.0%
2013 / 2	35.0%	32.0%	3.0%
2014 / 1	35.0%	32.0%	3.0%
2014 / 2	36.0%	32.0%	4.0%
2015 / 1	37.0%	33.0%	4.0%
2015 / 2	37.0%	33.0%	4.0%
2016 / 1	37.0%	33.0%	4.0%
2016 / 2	37.0%	33.0%	4.0%
2017 / 1	37.0%	33.0%	4.0%
2017 / 2	36.0%	33.0%	3.0%
2018 / 1	36.0%	33.0%	3.0%





Selection AHY: 2016 / 1

	Mar 31, 2016 valuation result					Adjust EP to 2016 / 1 rate level				Adjust Ultimate Claims Amount to 2016 / 1 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2016 / 1 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2016 / 1 clms level**	**On-Level to 2016 / 1 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	94	70	-	70	74.5%	0.9261	1.0000	1.0000	87	1.0000	1.0000	1.0000	70	80.5%	-
2005 / 2	97	51	-	51	52.6%	0.8995	1.0000	1.0000	87	1.0000	1.0000	1.0000	51	58.6%	-
2006 / 1	97	40	-	40	41.2%	0.9354	1.0000	1.0000	91	1.0000	1.0000	1.0000	40	44.0%	-
2006 / 2	92	67	-	67	72.8%	0.9038	1.0000	1.0000	83	1.0000	1.0000	1.0000	67	80.7%	-
2007 / 1	92	14	-	14	15.2%	0.9373	1.0000	1.0000	86	1.0000	1.0000	1.0000	14	16.3%	-
2007 / 2	91	67	-	67	73.6%	0.9038	1.0000	1.0000	82	1.0000	1.0000	1.0000	67	81.7%	-
2008 / 1	93	10	-	10	10.8%	0.9038	1.0000	1.0000	84	1.0000	1.0000	1.0000	10	11.9%	-
2008 / 2	105	22	-	22	21.0%	0.9038	1.0000	1.0000	95	1.0000	1.0000	1.0000	22	23.2%	-
2009 / 1	116	13	-	13	11.2%	0.9038	1.0000	1.0000	105	1.0000	1.0000	1.0000	13	12.4%	-
2009 / 2	147	16	-	16	10.9%	0.9038	1.0000	1.0000	133	1.0000	1.0000	1.0000	16	12.0%	-
2010 / 1	160	20	-	20	12.5%	0.9040	1.0000	1.0000	145	1.0000	1.0000	1.0000	20	13.8%	8.3%
2010 / 2	152	17	-	17	11.2%	0.9167	1.0000	1.0000	139	1.0000	1.0000	1.0000	17	12.2%	8.3%
2011 / 1	142	54	-	54	38.0%	0.9426	1.0000	1.0000	134	1.0000	1.0000	1.0000	54	40.3%	8.3%
2011 / 2	136	96	-	96	70.6%	0.9557	1.0000	1.0000	130	1.0000	1.0000	1.0000	96	73.8%	8.3%
2012 / 1	131	51	-	51	38.9%	0.9552	1.0000	1.0000	125	1.0000	1.0000	1.0000	51	40.8%	8.3%
2012 / 2	133	88	-	88	66.2%	0.9552	1.0000	1.0000	127	1.0000	1.0000	1.0000	88	69.3%	8.3%
2013 / 1	132	38	-	38	28.8%	0.9552	1.0000	1.0000	126	1.0000	1.0000	1.0000	38	30.2%	8.3%
2013 / 2	136	23	-	23	16.9%	0.9552	1.0000	1.0000	130	1.0000	1.0000	1.0000	23	17.7%	8.3%
2014 / 1	131	27	-	27	20.6%	0.9586	1.0000	1.0000	126	1.0000	1.0000	1.0000	27	21.4%	8.3%
2014 / 2	125	10	-	33	26.4%	0.9744	1.0000	1.0000	122	1.0000	1.0000	1.0000	33	27.0%	8.3%
2015 / 1	123	15	7	38	30.9%	0.9921	1.0000	1.0000	122	1.0000	1.0000	1.0000	38	31.1%	8.3%
2015 / 2	126	67	11	79	62.7%	0.9992	1.0000	1.0000	126	1.0000	1.0000	1.0000	79	62.7%	8.3%
Total	**2,651**	**876**	**18**	**934**	**35.2%**	**0.9372**	**1.0000**	**1.0000**	**2,485**	**1.0000**	**1.0000**	**1.0000**	**934**	**37.6%**	**100.0%**
													weighted average:	**36.7%**	
													selected:	**37.0%**	**33.0%**
														current	prior

*indemnity only
from FA Valuation Summary

[10] on industry 2015-Q4 AIX data
derived from 2016 / 1 on-levels

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	2,091	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141
1995 / 2	-	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500
1996 / 1	3,054	6,545	7,495	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795
1996 / 2	4,226	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205
1997 / 1	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030
1997 / 2	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353
1998 / 1	12,627	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455
1998 / 2	4,725	3,725	4,725	4,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725
1999 / 1	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592
1999 / 2	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
2000 / 1	31,302	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	14,581	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171
2001 / 2	21,256	20,031	20,031	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172
2002 / 1	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587
2002 / 2	23,922	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070
2003 / 1	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130
2003 / 2	33,868	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876	32,876
2004 / 1	69,858	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874	25,874
2004 / 2	14,813	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404	13,404
2005 / 1	50,337	72,298	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798	69,798
2005 / 2	52,755	52,630	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548	50,548
2006 / 1	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747	39,747
2006 / 2	66,300	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281	67,281
2007 / 1	14,423	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	14,003	
2007 / 2	74,096	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993	66,993		
2008 / 1	19,410	13,790	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457	10,457			
2008 / 2	21,007	28,310	28,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310	22,310				
2009 / 1	11,552	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403	13,403					
2009 / 2	17,664	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599	15,599						
2010 / 1	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495	20,495							
2010 / 2	25,310	17,470	17,470	17,470	17,470	17,470	17,470	17,470	17,470	17,470	17,470	17,470								
2011 / 1	53,990	53,990	53,990	53,990	53,990	53,990	53,990	53,990	53,990	53,990	53,990									
2011 / 2	180,511	189,441	189,441	195,091	195,091	192,031	95,797	95,797	95,797	95,797										
2012 / 1	55,826	50,973	50,973	50,973	50,973	50,973	50,973	50,973	50,973											
2012 / 2	90,281	91,322	88,481	88,481	88,481	88,481	88,481	88,481												
2013 / 1	20,579	31,644	47,551	38,256	38,256	38,256	45,256													
2013 / 2	34,848	22,875	22,875	22,875	22,875	22,875														
2014 / 1	32,467	27,406	27,406	27,406	27,406															
2014 / 2	31,020	9,622	9,622	9,622																
2015 / 1	7,911	17,154	22,154																	
2015 / 2	60,382	66,527																		
2016 / 1	20,339																			

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Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141
1995 / 2	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500
1996 / 1	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795
1996 / 2	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205
1997 / 1	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	
1997 / 2	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353		
1998 / 1	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455			
1998 / 2	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725				
1999 / 1	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592					
1999 / 2	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000						
2000 / 1	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933							
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-								
2001 / 1	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171									
2001 / 2	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172										
2002 / 1	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587											
2002 / 2	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070												
2003 / 1	16,130	16,130	16,130	16,130	16,130	16,130	16,130													
2003 / 2	32,876	32,876	32,876	32,876	32,876	32,876														
2004 / 1	25,874	25,874	25,874	25,874	25,874															
2004 / 2	13,404	13,404	13,404	13,404																
2005 / 1	69,798	69,798	69,798																	
2005 / 2	50,548	50,548																		
2006 / 1	39,747																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
2009 / 1																				
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2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

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Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	2.9369	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	2.1431	1.1451	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.2317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0656	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.7884	1.2685	1.0000	0.7884	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.7965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2																				
2001 / 1	0.6290	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9424	1.0000	1.0570	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.9707	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.3704	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.4363	0.9654	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.9976	0.9604	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0148	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	0.9709	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	0.9041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	0.7105	0.7583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.3476	1.0000	0.7881	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.1602	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.8831	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	0.6902	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	1.0495	1.0000	1.0298	1.0000	0.9843	0.4989	1.0000	1.0000	1.0000											
2012 / 1	0.9131	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0115	0.9689	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	1.5377	1.5027	0.8045	1.0000	1.0000	1.1830														
2013 / 2	0.6564	1.0000	1.0000	1.0000	1.0000															
2014 / 1	0.8441	1.0000	1.0000	1.0000																
2014 / 2	0.3102	1.0000	1.0000																	
2015 / 1	2.1684	1.2915																		
2015 / 2	1.1018																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0283	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1052	1.0164	0.9943	0.9956	0.9997	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.1031	1.1272	0.9674	1.0000	0.9974	0.9470	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0831	1.0117	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0350	1.0729	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9948	1.0081	0.9937	0.9992	0.9976	0.9278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9360	1.0903	0.9624	1.0000	0.9932	0.7977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0076	0.9986	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0012	1.0649	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0283	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0278	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0272	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0283	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2																				
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 2016

Coverage: **All Perils**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**IBNR-to-Case**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**IBNR-to-Case Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1994	1,374	214	-	214		214						214	214										214	
1994 / 1	145	9	-	9		9				-	100.0%	9	9										9	
1994 / 2	133	17	-	17		17				-	100.0%	17	17										17	
1995 / 1	127	8	-	8		8				-	100.0%	8	8										8	
1995 / 2	141	3	-	3		3				-	100.0%	3	3										3	
1996 / 1	122	-	-	-		-				-	100.0%	-	-										-	
1996 / 2	118	7	-	7		7				-	100.0%	7	7										7	
1997 / 1	89	10	-	10		10				-	100.0%	10	10										10	
1997 / 2	67	11	-	11		11				-	100.0%	11	11										11	
1998 / 1	47	-	-	-		-				-	100.0%	-	-										-	
1998 / 2	29	15	-	15		15				-	100.0%	15	15										15	
1999 / 1	19	4	-	4		4				-	100.0%	4	4										4	
1999 / 2	17	-	-	-		-				-	100.0%	-	-										-	
2000 / 1	16	-	-	-		-				-	100.0%	-	-										-	
2000 / 2	22	3	-	3		3				-	100.0%	3	3										3	
2001 / 1	32	-	-	-		-				-	100.0%	-	-										-	
2001 / 2	37	3	-	3		3				-	100.0%	3	3										3	
2002 / 1	35	37	-	37		37				-	100.0%	37	37										37	
2002 / 2	61	0	-	0		0				-	100.0%	0	0										0	
2003 / 1	79	-	-	-		-				-	100.0%	-	-										-	
2003 / 2	168	23	-	23	-	23	-	100.0%	23	-	100.0%	23	23				13.6%	13.6%	13.6%	13.6%			23	13.6%
2004 / 1	221	16	-	16	-	16	-	100.0%	16	-	100.0%	16	16				7.3%	7.3%	7.3%	7.3%			16	7.3%
2004 / 2	202	21	-	21	-	21	-	100.0%	21	-	100.0%	21	21				10.3%	10.3%	10.3%	10.3%			21	10.3%
2005 / 1	148	25	-	25	59	25	-	100.0%	25	-	100.0%	25	25			40.0%	17.2%	17.2%	17.2%	17.2%			25	17.2%
2005 / 2	134	65	-	65	54	65	-	100.0%	65	-	100.0%	65	65			40.0%	48.1%	48.1%	48.1%	48.1%			65	48.1%
2006 / 1	131	38	-	38	52	38	-	100.0%	38	-	100.0%	38	38			40.0%	29.1%	29.1%	29.1%	29.1%			38	29.1%
2006 / 2	129	48	-	48	51	48	-	100.0%	48	-	100.0%	48	48			40.0%	37.6%	37.6%	37.6%	37.6%			48	37.6%
2007 / 1	112	15	-	15	45	15	-	100.0%	15	-	100.0%	15	15			40.0%	13.7%	13.7%	13.7%	13.7%			15	13.7%
2007 / 2	138	75	-	75	55	75	-	100.0%	75	-	100.0%	75	75			40.0%	54.1%	54.1%	54.1%	54.1%			75	54.1%
2008 / 1	134	25	-	25	54	25	-	100.0%	25	-	100.0%	25	25			40.0%	19.0%	19.0%	19.0%	19.0%			25	19.0%
2008 / 2	121	21	-	21	48	21	-	100.0%	21	-	100.0%	21	21			40.0%	17.2%	17.2%	17.2%	17.2%			21	17.2%
2009 / 1	121	9	-	9	48	9	-	100.0%	9	-	100.0%	9	9			40.0%	7.8%	7.8%	7.8%	7.8%			9	7.8%
2009 / 2	115	9	-	9	46	9	-	100.0%	9	-	100.0%	9	9			40.0%	8.1%	8.1%	8.1%	8.1%			9	8.1%
2010 / 1	106	2	-	2	42	2	-	100.0%	2	-	100.0%	2	2			40.0%	2.3%	2.3%	2.3%	2.3%			2	2.3%
2010 / 2	101	67	-	67	41	67	-	100.0%	67	-	100.0%	67	67			40.0%	66.5%	66.5%	66.5%	66.5%			67	66.5%
2011 / 1	97	35	-	35	40	35	-	100.0%	35	-	100.0%	35	35			41.0%	36.5%	36.5%	36.5%	36.5%			35	36.5%
2011 / 2	103	0	-	0	42	0	-	100.0%	0	-	100.0%	0	0			41.0%	0.4%	0.4%	0.4%	0.4%			0	0.4%
2012 / 1	97	17	-	17	40	17	-	100.0%	17	-	100.0%	17	17			41.0%	17.4%	17.4%	17.4%	17.4%			17	17.4%
2012 / 2	104	34	-	34	43	34	-	100.0%	34	12.5%	87.5%	35	34			41.0%	32.2%	32.2%	33.3%	32.2%			34	32.2%
2013 / 1	113	37	-	37	46	37	-	100.0%	37	25.0%	75.0%	40	37			41.0%	33.3%	33.3%	35.2%	33.3%			37	33.3%
2013 / 2	134	-	-	-	55	-	-	100.0%	-	37.5%	62.5%	21	-			41.0%			15.4%				-	-
2014 / 1	143	9	-	9	59	9	-	100.0%	9	50.0%	50.0%	34	9			41.0%	6.2%	6.2%	23.6%	6.2%			9	6.2%
2014 / 2	127	13	-	13	52	13	(0.3%)	100.3%	12	62.5%	37.5%	37	13			41.0%	9.9%	9.8%	29.3%	9.9%			13	9.9%
2015 / 1	121	358	-	358	49	355	(0.9%)	100.9%	357	75.0%	25.0%	126	358			41.0%	294.3%	296.6%	104.3%	296.9%			358	296.9%
2015 / 2	53	137	-	137	22	130	(4.6%)	104.6%	136	87.5%	12.5%	35	137			41.0%	246.4%	255.9%	66.7%	257.8%			137	257.8%
2016 / 1	8	-	-	-	3	-	-	100.0%	-	100.0%	-	-	-			41.0%	-	-	-	-			-	-
Total	**5,890**	**1,441**	**-**	**1,441**	**1,047**	**1,432**			**1,099**			**1,182**	**1,441**										**1,441**	

*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at June 30, 2016
Coverage: **All Perils**
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Amounts in: $1,000s

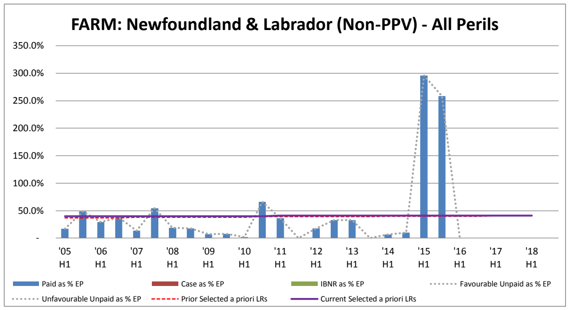
	Current Valuation Results (as at Jun 2016)											Prior Valuation Results (as at Mar 2016)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	IBNR-to-Case IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1994		-		-	-				-	214			-			-	214		-	-	-	
1994 / 1		-		-	-			Link Ratio Method	-	9			-		Link Ratio Method	-	9		-	-	-	
1994 / 2		-		-	-			Link Ratio Method	-	17			-		Link Ratio Method	-	17		-	-	-	
1995 / 1		-		-	-			Link Ratio Method	-	8			-		Link Ratio Method	-	8		-	-	-	
1995 / 2		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
1996 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1996 / 2		-		-	-			Link Ratio Method	-	7			-		Link Ratio Method	-	7		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	10			-		Link Ratio Method	-	10		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	11			-		Link Ratio Method	-	11		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	15			-		Link Ratio Method	-	15		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	3			-		Link Ratio Method	-	3		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	37			-		Link Ratio Method	-	37		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	0			-		Link Ratio Method	-	0		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2003 / 2	-	-	-	-	-			Link Ratio Method	-	23	13.6%	(23)	-	-	Link Ratio Method	-	23	13.6%	-	-	-	-
2004 / 1	-	-	-	-	-			Link Ratio Method	-	16	7.3%	(16)	-	-	Link Ratio Method	-	16	7.3%	-	-	-	-
2004 / 2	-	-	-	-	-			Link Ratio Method	-	21	10.3%	52	-	-	Link Ratio Method	-	21	10.3%	-	-	-	-
2005 / 1	34	-	-	-	-			Link Ratio Method	-	25	17.2%	29	-	-	Link Ratio Method	-	25	17.2%	-	-	-	-
2005 / 2	(11)	-	-	-	-			Link Ratio Method	-	65	48.1%	(15)	-	-	Link Ratio Method	-	65	48.1%	-	-	-	-
2006 / 1	14	-	-	-	-			Link Ratio Method	-	38	29.1%	10	-	-	Link Ratio Method	-	38	29.1%	-	-	-	-
2006 / 2	3	-	-	-	-			Link Ratio Method	-	48	37.6%	(1)	-	-	Link Ratio Method	-	48	37.6%	-	-	-	-
2007 / 1	29	-	-	-	-			Link Ratio Method	-	15	13.7%	27	-	-	Link Ratio Method	-	15	13.7%	-	-	-	-
2007 / 2	(19)	-	-	-	-			Link Ratio Method	-	75	54.1%	(22)	-	-	Link Ratio Method	-	75	54.1%	-	-	-	-
2008 / 1	28	-	-	-	-			Link Ratio Method	-	25	19.0%	26	-	-	Link Ratio Method	-	25	19.0%	-	-	-	-
2008 / 2	28	-	-	-	-			Link Ratio Method	-	21	17.2%	25	-	-	Link Ratio Method	-	21	17.2%	-	-	-	-
2009 / 1	39	-	-	-	-			Link Ratio Method	-	9	7.8%	37	-	-	Link Ratio Method	-	9	7.8%	-	-	-	-
2009 / 2	37	-	-	-	-			Link Ratio Method	-	9	8.1%	34	-	-	Link Ratio Method	-	9	8.1%	-	-	-	-
2010 / 1	40	-	-	-	-			Link Ratio Method	-	2	2.3%	38	-	-	Link Ratio Method	-	2	2.3%	-	-	-	-
2010 / 2	(27)	-	-	-	-			Link Ratio Method	-	67	66.5%	(28)	-	-	Link Ratio Method	-	67	66.5%	-	-	-	-
2011 / 1	4	-	-	-	-			Link Ratio Method	-	35	36.5%	2	-	-	Link Ratio Method	-	35	36.5%	-	-	-	-
2011 / 2	42	-	-	-	-			Link Ratio Method	-	0	0.4%	40	-	-	Link Ratio Method	-	0	0.4%	-	-	-	-
2012 / 1	23	-	-	-	-			Link Ratio Method	-	17	17.4%	21	-	-	Link Ratio Method	-	17	17.4%	-	-	-	-
2012 / 2	9	-	-	1	-			Incurred (Zero IBNR)	-	34	32.2%	7	-	-	Incurred (Zero IBNR)	-	34	32.2%	-	-	-	-
2013 / 1	9	-	-	2	-			Incurred (Zero IBNR)	-	37	33.3%	6	-	-	Incurred (Zero IBNR)	-	37	33.3%	-	-	-	-
2013 / 2	55	-	-	21	-			Incurred (Zero IBNR)	-	-	-	52	-	-	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2014 / 1	50	-	-	25	-			Incurred (Zero IBNR)	-	9	6.2%	48	(0)	(0)	Incurred (Zero IBNR)	-	9	6.2%	-	-	-	-
2014 / 2	40	(0)	(0)	25	-			Incurred (Zero IBNR)	-	13	9.9%	38	(0)	(0)	Incurred (Zero IBNR)	-	13	9.9%	-	-	-	-
2015 / 1	(308)	(3)	(0)	(232)	-			Incurred (Zero IBNR)	-	358	296.9%	(310)	(13)	(2)	Incurred (Zero IBNR)	-	358	296.9%	-	-	-	-
2015 / 2	(115)	(6)	(1)	(101)	-			Incurred (Zero IBNR)	-	137	257.8%	(115)	(8)	(1)	Incurred (Zero IBNR)	-	137	257.8%	-	-	-	-
2016 / 1	-	-	-	-	-			-	-	-	-	6	-	-	-	-	-	-	-	-	-	-
Total	3	(9)	(2)	(260)	-				-	1,441		(30)	(21)	(4)		-	1,441		-	-	-	
2015 / 2 & Prior	**3**	**(9)**	**(2)**	**(260)**	**-**				**-**	**1,441**		**(36)**	**(21)**	**(4)**		**-**	**1,441**		**-**	**-**	**-**	

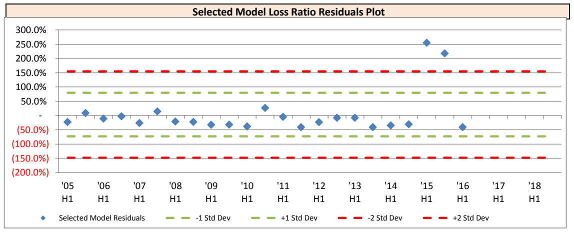
*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2016**
FARM: **Newfoundland & Labrador**
Vehicle Type: **Non-Private Passenger Vehicles**
Amounts in: $1,000s
Coverage: All Perils

Exhibit B.7.9e
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2005 / 1	40.0%	37.0%	3.0%
2005 / 2	40.0%	37.0%	3.0%
2006 / 1	40.0%	37.0%	3.0%
2006 / 2	40.0%	37.0%	3.0%
2007 / 1	40.0%	38.0%	2.0%
2007 / 2	40.0%	38.0%	2.0%
2008 / 1	40.0%	38.0%	2.0%
2008 / 2	40.0%	38.0%	2.0%
2009 / 1	40.0%	38.0%	2.0%
2009 / 2	40.0%	38.0%	2.0%
2010 / 1	40.0%	38.0%	2.0%
2010 / 2	40.0%	39.0%	1.0%
2011 / 1	41.0%	39.0%	2.0%
2011 / 2	41.0%	39.0%	2.0%
2012 / 1	41.0%	39.0%	2.0%
2012 / 2	41.0%	39.0%	2.0%
2013 / 1	41.0%	39.0%	2.0%
2013 / 2	41.0%	39.0%	2.0%
2014 / 1	41.0%	40.0%	1.0%
2014 / 2	41.0%	40.0%	1.0%
2015 / 1	41.0%	40.0%	1.0%
2015 / 2	41.0%	40.0%	1.0%
2016 / 1	41.0%	40.0%	1.0%
2016 / 2	41.0%	40.0%	1.0%
2017 / 1	41.0%	41.0%	-
2017 / 2	41.0%	41.0%	-
2018 / 1	41.0%	41.0%	-





Selection AHY: 2016 / 1

Accident Period	Mar 31, 2016 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2016 / 1 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2016 / 1 rate level	Adjust Ultimate Claims Amount to 2016 / 1 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2016 / 1 clms level	On-Level to 2016 / 1 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2005 / 1	148	25	-	25	16.9%	0.9678	1.0000	1.0000	143	1.0000	1.0000	1.0000	25	17.5%	-
2005 / 2	134	65	-	65	48.5%	0.9673	1.0000	1.0000	130	1.0000	1.0000	1.0000	65	50.0%	-
2006 / 1	131	38	-	38	29.0%	0.9774	1.0000	1.0000	128	1.0000	1.0000	1.0000	38	29.7%	-
2006 / 2	129	48	-	48	37.2%	0.9700	1.0000	1.0000	125	1.0000	1.0000	1.0000	48	38.4%	-
2007 / 1	112	15	-	15	13.4%	0.9784	1.0000	1.0000	110	1.0000	1.0000	1.0000	15	13.6%	-
2007 / 2	138	75	-	75	54.3%	0.9784	1.0000	1.0000	135	1.0000	1.0000	1.0000	75	55.6%	-
2008 / 1	134	25	-	25	18.7%	0.9784	1.0000	1.0000	131	1.0000	1.0000	1.0000	25	19.1%	-
2008 / 2	121	21	-	21	17.4%	0.9784	1.0000	1.0000	118	1.0000	1.0000	1.0000	21	17.8%	-
2009 / 1	121	9	-	9	7.4%	0.9784	1.0000	1.0000	118	1.0000	1.0000	1.0000	9	7.6%	-
2009 / 2	115	9	-	9	7.8%	0.9784	1.0000	1.0000	113	1.0000	1.0000	1.0000	9	8.0%	-
2010 / 1	106	2	-	2	1.9%	0.9781	1.0000	1.0000	104	1.0000	1.0000	1.0000	2	1.9%	8.3%
2010 / 2	101	67	-	67	66.3%	0.9856	1.0000	1.0000	100	1.0000	1.0000	1.0000	67	67.0%	8.3%
2011 / 1	97	35	-	35	36.1%	0.9953	1.0000	1.0000	97	1.0000	1.0000	1.0000	35	36.1%	8.3%
2011 / 2	103	-	-	-	-	0.9943	1.0000	1.0000	102	1.0000	1.0000	1.0000	-	-	8.3%
2012 / 1	97	17	-	17	17.5%	0.9956	1.0000	1.0000	97	1.0000	1.0000	1.0000	17	17.5%	8.3%
2012 / 2	104	34	-	34	32.7%	0.9956	1.0000	1.0000	104	1.0000	1.0000	1.0000	34	32.7%	8.3%
2013 / 1	113	37	-	37	32.7%	0.9956	1.0000	1.0000	113	1.0000	1.0000	1.0000	37	32.7%	8.3%
2013 / 2	134	-	-	-	-	0.9956	1.0000	1.0000	133	1.0000	1.0000	1.0000	-	-	8.3%
2014 / 1	143	9	-	9	6.3%	0.9974	1.0000	1.0000	143	1.0000	1.0000	1.0000	9	6.3%	8.3%
2014 / 2	127	13	-	13	10.2%	0.9993	1.0000	1.0000	127	1.0000	1.0000	1.0000	13	10.2%	8.3%
2015 / 1	121	358	-	358	295.9%	0.9988	1.0000	1.0000	121	1.0000	1.0000	1.0000	358	295.9%	8.3%
2015 / 2	53	137	-	137	258.5%	0.9983	1.0000	1.0000	53	1.0000	1.0000	1.0000	137	258.5%	8.3%
Total	**2,582**	**1,039**	**-**	**1,039**	**40.2%**	**0.9847**	**1.0000**	**1.0000**	**2,545**	**1.0000**	**1.0000**	**1.0000**	**1,039**	**40.8%**	**100.0%**
				*indemnity only from FA Valuation Summary						on industry 2015-Q4 AIX data derived from 2016 / 1 on-levels			**weighted average:**	**63.2%**	
													selected:	**41.0%**	**40.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using actual approved rate changes on a by coverage and FA rating class basis using earned premium based on policy effective dates, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	7,452	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902
1995 / 2	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	7,297	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399
1997 / 1	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436
1997 / 2	7,000	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	15,000	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961
1999 / 1	2,854	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	70,000	70,000	70,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	2,640	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	2,324	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624
2002 / 1	23,498	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759
2002 / 2	-	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	21,280	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890	22,890
2004 / 1	71,638	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086	16,086
2004 / 2	36,047	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902	20,902
2005 / 1	15,647	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311	25,311
2005 / 2	74,475	68,896	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676	64,676
2006 / 1	41,433	41,679	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089	38,089
2006 / 2	55,170	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400	48,400
2007 / 1	21,566	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	15,258	
2007 / 2	51,318	83,171	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556	74,556		
2008 / 1	4,645	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486	25,486			
2008 / 2	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780	20,780				
2009 / 1	10,000	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428	9,428					
2009 / 2	27,127	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296	9,296						
2010 / 1	7,353	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448							
2010 / 2	45,990	68,732	68,732	67,442	67,442	67,442	67,442	67,442	67,442	67,442	67,442	67,442								
2011 / 1	48,777	103,145	103,154	35,301	35,301	35,301	35,301	35,301	35,301	35,301	35,301									
2011 / 2	20,562	4,952	4,952	4,952	427	427	427	427	427	427										
2012 / 1	34,381	34,234	34,234	34,234	16,945	16,945	16,945	16,945	16,945											
2012 / 2	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500												
2013 / 1	49,651	37,462	37,462	37,462	37,462	37,462	37,462													
2013 / 2	-	-	-	-	-	-														
2014 / 1	16,327	13,912	8,912	8,912	8,912															
2014 / 2	8,823	12,622	12,622	12,622																
2015 / 1	429,040	357,839	357,839																	
2015 / 2	173,300	136,546																		
2016 / 1	-																			

Facility Association
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Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902
1995 / 2	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399
1997 / 1	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	
1997 / 2	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961				
1999 / 1	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738					
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2000 / 2	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140								
2001 / 1	-	-	-	-	-	-	-	-	-	-	-									
2001 / 2	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624										
2002 / 1	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759											
2002 / 2	65	65	65	65	65	65	65	65												
2003 / 1	-	-	-	-	-	-	-													
2003 / 2	22,890	22,890	22,890	22,890	22,890	22,890														
2004 / 1	16,086	16,086	16,086	16,086	16,086															
2004 / 2	20,902	20,902	20,902	20,902																
2005 / 1	25,311	25,311	25,311																	
2005 / 2	64,676	64,676																		
2006 / 1	38,089																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
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2011 / 2																				
2012 / 1																				
2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
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Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0604	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1																				
1996 / 2	1.0140	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.5314	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1																				
1998 / 2	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2																				
2000 / 1	1.0000	1.0000	-																	
2000 / 2	1.1894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1																				
2001 / 2	1.1291	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.5643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1																				
2003 / 2	1.0757	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.2245	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.5799	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.6176	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.9251	0.9387	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0059	0.9139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.8773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	0.7075	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.6207	0.8964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	5.4868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	0.9428	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.3427	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	0.3329	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.4945	1.0000	0.9812	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	2.1146	1.0001	0.3422	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	0.2408	1.0000	1.0000	0.0862	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	0.9957	1.0000	1.0000	0.4950	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	0.7545	1.0000	1.0000	1.0000	1.0000	1.0000														
2013 / 2																				
2014 / 1	0.8521	0.6406	1.0000	1.0000																
2014 / 2	1.4306	1.0000	1.0000																	
2015 / 1	0.8340	1.0000																		
2015 / 2	0.7879																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1466	0.9880	0.9625	0.9662	0.2897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9318	0.9281	1.0000	0.7162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0652	0.9894	0.9839	0.9874	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.8247	1.0000	1.0000	0.8317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9692	0.9836	0.8789	0.9779	0.9661	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.8246	0.9890	1.0000	0.8168	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9897	0.9804	0.9319	0.9814	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.8216	1.0000	1.0000	0.7855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	0.9992	0.9487	0.9939	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9384	0.9391	0.9899	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1																				
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2																				
2000 / 1																				
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1																				
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1																				
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
2010 / 1																				
2010 / 2																				
2011 / 1																				
2011 / 2																				
2012 / 1																				
2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Actuarial Support: Appendix A (Part 2) – Claim Count Development Analysis

FARM Valuation
as at June 30, 2016

Newfoundland & Labrador - Non-PPV
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claim Counts

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage		Accident Benefits AccBen (indivis)		Accident Benefits Uninsured Automobile		Accident Benefits Underinsured Motorist	
	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4
6 - 12	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs xHL	WAvg 10 AHYs xHL	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
12 - 18	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
18 - 24	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
24 - 30	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
30 - 36	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
36 - 42	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
42 - 48	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
48 - 54	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
54 - 60	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
60 - 66	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
66 - 72	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
72 - 78	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
78 - 84	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
84 - 90	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
90 - 96	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
96 - 102	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
102 - 108	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
108 - 114	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
114 - 120	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
120 - 126	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
126 - 132	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
132 - 138	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
138 - 144	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
144 - 150	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
150 - 156	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
156 - Ult.	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry

FARM Valuation
as at June 30, 2016

Newfoundland & Labrador - Non-PPV
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claim Counts

Development Intervals	Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4	FA 2016-Q2	FA 2015-Q4
6 - 12	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
12 - 18	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
18 - 24	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
24 - 30	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
30 - 36	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
36 - 42	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
42 - 48	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
48 - 54	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
54 - 60	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
60 - 66	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
66 - 72	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
72 - 78	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
78 - 84	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
84 - 90	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
90 - 96	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
96 - 102	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
102 - 108	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
108 - 114	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
114 - 120	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
120 - 126	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
126 - 132	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
132 - 138	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
138 - 144	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
144 - 150	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
150 - 156	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry
156 - Ult.	Industry	Industry	Industry	Industry	Industry	Industry	Industry	Industry

Facility Association | **Comparison of Incurred Claim Counts Development Estimates (Indemnity Only)**
Amounts in: 1 | as at June 30, 2016

FARM Newfoundland & Labrador - non-PPV

Valuation as at June 30, 2016													
	Third Party Liability			Accident Benefits				Other Coverages					Total
Accident Half Year	Bodily Injury	Property Damage	Total sum([1] to [2])	AccBen (indivis)	Uninsured Automobile	Underinsured Motorist	Total sum([4] to [6])	Collision	Comprehensive	Specified Perils	All Perils	Total sum([8] to [11])	Total sum([3] + [7] + [12])
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Prior to 2008	848	2,119	2,967	468	96	1	565	191	222	143	58	614	4,146
2008 / 1	33	55	88	32	2	-	34	10	4	4	2	20	142
2008 / 2	30	54	84	24	5	-	29	7	6	5	2	20	133
2009 / 1	34	66	100	18	1	-	19	7	9	2	1	19	138
2009 / 2	36	62	98	34	8	-	42	4	8	4	5	21	161
2010 / 1	27	63	90	22	4	-	26	8	3	4	1	16	132
2010 / 2	39	61	100	22	2	1	25	7	6	2	4	19	144
2011 / 1	29	76	105	27	2	-	29	6	14	3	4	27	161
2011 / 2	46	90	136	41	5	-	46	9	14	4	3	30	212
2012 / 1	43	77	120	27	2	-	29	6	8	6	4	24	173
2012 / 2	45	71	116	32	1	-	33	14	13	6	2	35	184
2013 / 1	33	58	91	32	1	-	33	8	18	4	3	33	157
2013 / 2	38	67	105	29	7	-	36	12	9	3	-	24	165
2014 / 1	34	90	124	24	4	-	27	8	8	2	4	22	174
2014 / 2	39	69	108	32	5	-	37	8	12	2	2	24	169
2015 / 1	25	73	98	32	4	-	36	12	9	3	3	27	161
2015 / 2	47	88	135	38	1	-	39	18	10	3	4	36	210
2016 / 1	41	79	120	33	8	-	42	16	6	3	-	26	188
Total	1,468	3,319	4,786	967	158	2	1,127	352	379	203	102	1,036	6,949
2015 / 2 & prior	1,427	3,239	4,666	934	149	2	1,085	335	373	200	102	1,010	6,761

Valuation as at March 31, 2016													
	Third Party Liability			Accident Benefits				Other Coverages					Total
Accident Half Year	Bodily Injury	Property Damage	Total sum([14] to [15])	AccBen (indivis)	Uninsured Automobile	Underinsured Motorist	Total sum([17] to [19])	Collision	Comprehensive	Specified Perils	All Perils	Total sum([21] to [24])	Total sum([16] + [20] + [25])
	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]
Prior to 2008	848	2,119	2,967	468	96	1	565	191	222	143	58	614	4,146
2008 / 1	33	55	88	32	2	-	34	10	4	4	2	20	142
2008 / 2	30	54	84	24	5	1	30	7	6	5	2	20	134
2009 / 1	34	66	100	18	1	-	19	7	9	2	1	19	138
2009 / 2	36	62	98	34	8	-	42	4	8	4	5	21	161
2010 / 1	27	63	90	22	4	-	26	8	3	4	1	16	132
2010 / 2	39	61	100	22	2	1	25	7	6	2	4	19	144
2011 / 1	29	76	105	27	2	-	29	6	14	3	4	27	161
2011 / 2	46	90	136	41	5	-	46	9	14	4	3	30	212
2012 / 1	44	77	121	27	2	-	29	6	8	6	4	24	174
2012 / 2	45	71	116	32	1	-	33	14	13	6	2	35	184
2013 / 1	33	58	91	32	2	-	34	8	18	4	3	33	158
2013 / 2	38	68	105	30	7	-	36	12	9	3	-	24	166
2014 / 1	35	91	126	23	4	-	27	8	8	2	4	22	175
2014 / 2	39	69	108	34	5	-	38	8	12	2	2	24	171
2015 / 1	25	75	100	31	4	-	35	13	9	3	3	28	163
2015 / 2	45	85	130	30	4	-	33	17	14	3	4	38	201
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,426	3,240	4,665	926	153	3	1,082	334	377	200	102	1,013	6,761
2015 / 2 & prior	1,426	3,240	4,665	926	153	3	1,082	334	377	200	102	1,013	6,761

Change													
	Third Party Liability			Accident Benefits				Other Coverages					Total
Accident Half Year	Bodily Injury	Property Damage	Total sum([27] to [28])	AccBen (indivis)	Uninsured Automobile	Underinsured Motorist	Total sum([30] to [32])	Collision	Comprehensive	Specified Perils	All Perils	Total sum([34] to [37])	Total sum([29] + [33] + [38])
	[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	[38]	[39]
Prior to 2008	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	(1)	(1)	-	-	-	-	-	(1)
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	0	0	-	-	-	-	-	0
2011 / 1	-	-	-	-	0	-	0	-	-	-	-	-	0
2011 / 2	-	-	-	-	0	-	0	-	-	-	-	-	0
2012 / 1	(1)	-	(1)	-	0	-	0	-	-	-	-	-	(1)
2012 / 2	-	-	-	-	0	-	0	-	-	-	-	-	0
2013 / 1	-	-	-	0	(1)	-	(1)	-	-	-	-	-	(1)
2013 / 2	0	(1)	(0)	(1)	0	-	(1)	-	-	-	-	-	(1)
2014 / 1	(1)	(1)	(2)	0	0	-	0	-	-	-	-	-	(2)
2014 / 2	0	(0)	0	(2)	0	-	(2)	0	(0)	-	-	0	(1)
2015 / 1	0	(2)	(1)	1	(0)	-	1	(1)	(0)	-	0	(1)	(1)
2015 / 2	2	3	5	8	(3)	-	6	2	(3)	(0)	0	(2)	9
2016 / 1	41	79	120	33	8	-	42	16	6	3	-	26	188
Total	42	79	121	41	5	(1)	45	18	2	3	0	23	188
2015 / 2 & prior	1	(0)	1	8	(4)	(1)	3	1	(4)	(0)	0	(3)	1

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	5	10	15	17	28	28	27	25	22	22	21	20	20	20	20	20	20	20	20	20
1995 / 2	3	7	10	20	20	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18
1996 / 1	9	13	31	33	31	31	31	30	30	30	30	28	28	28	29	29	29	29	29	29
1996 / 2	3	26	25	23	21	21	22	21	21	21	21	21	21	21	20	20	20	20	20	20
1997 / 1	18	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19
1997 / 2	30	32	33	32	30	30	30	30	30	29	29	29	29	29	29	29	29	29	29	29
1998 / 1	8	9	9	10	11	11	11	12	12	12	12	12	12	12	12	12	11	11	11	11
1998 / 2	17	23	24	21	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1999 / 1	22	22	21	23	22	21	21	21	23	21	21	21	21	21	21	21	21	21	21	21
1999 / 2	28	29	31	31	30	30	30	30	31	30	30	30	30	30	30	30	30	30	30	30
2000 / 1	17	19	21	22	22	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20
2000 / 2	26	27	27	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
2001 / 1	26	32	31	32	31	31	32	32	32	32	32	32	32	32	31	31	31	31	31	31
2001 / 2	24	27	25	25	24	25	25	25	25	25	24	23	23	23	23	23	23	23	23	23
2002 / 1	19	26	25	26	26	25	25	25	25	25	24	24	24	24	24	24	24	24	24	24
2002 / 2	19	29	27	26	25	25	24	24	24	24	24	24	23	23	23	23	23	23	23	23
2003 / 1	33	39	40	40	37	34	36	37	36	36	36	36	36	36	36	36	36	36	36	36
2003 / 2	23	30	28	29	31	32	32	31	30	30	30	30	30	30	30	30	30	30	30	30
2004 / 1	35	40	40	40	39	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2004 / 2	20	24	25	24	25	25	25	25	26	26	26	26	26	26	26	26	26	26	26	26
2005 / 1	27	28	29	28	27	27	27	26	26	26	27	27	27	27	27	28	30	28	28	28
2005 / 2	22	24	22	21	20	19	19	20	19	19	19	19	19	19	19	19	19	19	19	19
2006 / 1	24	34	35	33	32	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2006 / 2	18	18	19	18	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2007 / 1	33	39	36	34	37	36	36	36	36	36	36	36	36	36	36	36	36	36	36	
2007 / 2	36	45	40	41	41	39	39	39	39	39	39	39	39	39	39	39	39	39		
2008 / 1	28	31	32	32	33	33	33	33	33	33	33	33	33	33	33	33	33			
2008 / 2	29	29	28	30	30	30	30	30	30	30	30	30	30	30	30	30				
2009 / 1	43	44	40	38	34	34	34	34	34	34	34	34	34	34	34					
2009 / 2	34	37	35	35	36	37	36	36	36	36	36	36	36	36						
2010 / 1	22	26	26	25	26	26	27	27	27	27	27	27	27							
2010 / 2	32	37	39	39	40	39	39	39	39	39	39	39								
2011 / 1	32	31	30	30	30	30	30	30	29	29	29									
2011 / 2	38	44	45	46	44	44	45	46	46	46										
2012 / 1	41	46	44	44	45	44	44	44	43											
2012 / 2	35	43	47	45	46	46	45	45												
2013 / 1	33	34	33	33	33	33	33													
2013 / 2	28	35	35	35	38	38														
2014 / 1	36	36	34	35	34															
2014 / 2	39	42	39	39																
2015 / 1	24	25	25																	
2015 / 2	41	47																		
2016 / 1	37																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1995 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1996 / 1	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1996 / 2	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1997 / 1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
1997 / 2	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29		
1998 / 1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11			
1998 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18				
1999 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21					
1999 / 2	30	30	30	30	30	30	30	30	30	30	30	30	30	30						
2000 / 1	20	20	20	20	20	20	20	20	20	20	20	20	20							
2000 / 2	29	29	29	29	29	29	29	29	29	29	29	29								
2001 / 1	31	31	31	31	31	31	31	31	31	31	31									
2001 / 2	23	23	23	23	23	23	23	23	23	23										
2002 / 1	24	24	24	24	24	24	24	24	24											
2002 / 2	23	23	23	23	23	23	23	23												
2003 / 1	36	36	36	36	36	36	36													
2003 / 2	30	30	30	30	30	30														
2004 / 1	38	38	38	38	38															
2004 / 2	26	26	26	26																
2005 / 1	28	28	28																	
2005 / 2	19	19																		
2006 / 1	30																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66
1995 / 1	2.0000	1.5000	1.1333	1.6471	1.0000	0.9643	0.9259	0.8800	1.0000	0.9545
1995 / 2	2.3333	1.4286	2.0000	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.4444	2.3846	1.0645	0.9394	1.0000	1.0000	0.9677	1.0000	1.0000	1.0000
1996 / 2	8.6667	0.9615	0.9200	0.9130	1.0000	1.0476	0.9545	1.0000	1.0000	1.0000
1997 / 1	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9500	1.0000
1997 / 2	1.0667	1.0313	0.9697	0.9375	1.0000	1.0000	1.0000	1.0000	0.9667	1.0000
1998 / 1	1.1250	1.0000	1.1111	1.1000	1.0000	1.0000	1.0909	1.0000	1.0000	1.0000
1998 / 2	1.3529	1.0435	0.8750	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	0.9545	1.0952	0.9565	0.9545	1.0000	1.0000	1.0952	0.9130	1.0000
1999 / 2	1.0357	1.0690	1.0000	0.9677	1.0000	1.0000	1.0000	1.0333	0.9677	1.0000
2000 / 1	1.1176	1.1053	1.0476	1.0000	0.9545	1.0000	0.9524	1.0000	1.0000	1.0000
2000 / 2	1.0385	1.0000	1.0000	1.0370	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.2308	0.9688	1.0323	0.9688	1.0000	1.0323	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.1250	0.9259	1.0000	0.9600	1.0417	1.0000	1.0000	1.0000	1.0000	0.9600
2002 / 1	1.3684	0.9615	1.0400	1.0000	0.9615	1.0000	1.0000	1.0000	1.0000	0.9600
2002 / 2	1.5263	0.9310	0.9630	0.9615	1.0000	0.9600	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.1818	1.0256	1.0000	0.9250	0.9189	1.0588	1.0278	0.9730	1.0000	1.0000
2003 / 2	1.3043	0.9333	1.0357	1.0690	1.0323	1.0000	0.9688	0.9677	1.0000	1.0000
2004 / 1	1.1429	1.0000	1.0000	0.9750	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.2000	1.0417	0.9600	1.0417	1.0000	1.0000	1.0000	1.0400	1.0000	1.0000
2005 / 1	1.0370	1.0357	0.9655	0.9643	1.0000	1.0000	0.9630	1.0000	1.0000	1.0385
2005 / 2	1.0909	0.9167	0.9545	0.9524	0.9500	1.0000	1.0526	0.9500	1.0000	1.0000
2006 / 1	1.4167	1.0294	0.9429	0.9697	0.9375	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0556	0.9474	1.0000	1.0000	1.0556	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.1818	0.9231	0.9444	1.0882	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.2500	0.8889	1.0250	1.0000	0.9512	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.1071	1.0323	1.0000	1.0313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0000	0.9655	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.0233	0.9091	0.9500	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	1.0882	0.9459	1.0000	1.0286	1.0278	0.9730	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.1818	1.0000	0.9615	1.0400	1.0000	1.0385	1.0000	1.0000	1.0000	1.0000
2010 / 2	1.1563	1.0541	1.0000	1.0256	0.9750	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	0.9688	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	0.9667	1.0000	1.0000
2011 / 2	1.1579	1.0227	1.0222	0.9565	1.0000	1.0227	1.0222	1.0000	1.0000	
2012 / 1	1.1220	0.9565	1.0000	1.0227	0.9778	1.0000	1.0000	0.9773		
2012 / 2	1.2286	1.0930	0.9574	1.0222	1.0000	0.9783	1.0000			
2013 / 1	1.0303	0.9706	1.0000	1.0000	1.0000	1.0000				
2013 / 2	1.2500	1.0000	1.0000	1.0857	1.0000					
2014 / 1	1.0000	0.9444	1.0294	0.9714						
2014 / 2	1.0769	0.9286	1.0000							
2015 / 1	1.0417	1.0000								
2015 / 2	1.1463									

Acc. Yr	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	0.9474	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	0.9333	1.0000	1.0000	1.0357	1.0000	1.0000	1.0000	1.0000	1.0000	0.9655
1996 / 2	1.0000	1.0000	1.0000	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0370	1.0714	0.9333	1.0000	1.0000	1.0000
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.0000	1.0000	1.0000							
2010 / 1	1.0000	1.0000								
2010 / 2	1.0000									

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66
Final Selection	1.1038	0.9946	0.9973	1.0136	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1068	1.0028	1.0082	1.0109	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.6717	1.1217	1.0634	1.0396	1.0311	1.0057	1.0034	0.9988	0.9998	0.9978
Arithmetic Average Last 10 Per	1.1022	0.9938	0.9971	1.0153	0.9981	1.0012	1.0022	0.9944	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.5458	1.1011	1.0481	1.0307	1.0132	1.0048	1.0024	0.9988	0.9995	0.9981
Arithmetic Average Last 10 Per xcl Hi/Lo	1.1005	0.9895	0.9980	1.0138	0.9972	1.0001	1.0000	0.9972	1.0000	1.0000
Weighted Average All Per	1.2050	1.0316	1.0205	1.0146	1.0023	1.0056	0.9975	0.9966	0.9973	0.9982
Weighted Average Last 10 Per	1.1037	0.9946	0.9973	1.0136	0.9973	1.0000	1.0028	0.9944	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1913	1.0226	1.0148	1.0087	1.0032	1.0049	0.9992	0.9974	0.9982	0.9981
Weighted Average Last 10 Per xcl Hi/Lo	1.1045	0.9896	1.0000	1.0140	0.9966	1.0000	1.0000	0.9965	1.0000	1.0000
Industry LDF	1.1134	1.0039	1.0032	1.0135	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1476	1.0307	1.0267	1.0234	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.1134	1.0039	1.0032	1.0135	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1476	1.0307	1.0267	1.0234	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.1036	0.9947	0.9973	1.0054	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0976	0.9946	0.9999	1.0026	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.1038	0.9946	0.9973	1.0136	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1068	1.0028	1.0082	1.0109	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000

	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9994	1.0208	0.9989	0.9979	1.0008	0.9982	0.9984	1.0000	1.0000	0.9991
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0037	1.0071	0.9933	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9993	1.0000	1.0000	0.9982	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9990	1.0000	0.9990	0.9979	1.0011	1.0000	0.9976	1.0000	1.0000	0.9987
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0034	1.0067	0.9934	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9990	1.0000	1.0000	0.9978	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	51	65	65	65	69	69	69	68	68	68	68	68	68	68	68	68	68	68	68	68
1995 / 2	28	48	48	50	50	50	50	50	50	49	49	49	49	49	49	49	49	49	49	49
1996 / 1	47	59	64	64	64	64	63	62	62	62	62	61	61	61	61	61	61	61	61	61
1996 / 2	27	40	40	40	40	40	40	40	40	40	40	40	38	38	38	38	38	38	38	38
1997 / 1	47	49	48	48	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1997 / 2	66	55	56	54	54	54	54	54	54	54	54	53	53	53	53	53	53	53	53	53
1998 / 1	26	31	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1998 / 2	55	48	45	45	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1999 / 1	52	43	40	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1999 / 2	58	52	50	49	50	50	50	50	50	49	49	49	49	49	49	49	49	49	49	49
2000 / 1	44	40	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
2000 / 2	51	46	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
2001 / 1	63	53	53	53	53	53	54	55	54	54	54	54	54	54	54	54	53	53	53	53
2001 / 2	44	47	44	44	43	42	42	42	42	42	43	43	43	43	43	43	43	43	43	43
2002 / 1	48	50	50	52	52	52	52	52	52	52	52	52	52	51	51	51	51	51	51	51
2002 / 2	54	50	48	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2003 / 1	72	75	77	77	76	76	75	75	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	59	58	56	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
2004 / 1	52	49	51	48	49	49	49	49	49	48	48	48	48	48	48	48	48	48	48	48
2004 / 2	55	51	49	49	49	48	48	47	47	47	47	47	47	47	47	47	47	47	47	47
2005 / 1	67	59	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2005 / 2	46	43	43	42	43	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2006 / 1	57	59	60	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2006 / 2	54	51	51	52	52	52	53	52	52	52	52	52	52	52	52	52	52	52	52	52
2007 / 1	70	70	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	
2007 / 2	62	62	61	60	60	60	60	60	61	61	61	61	61	61	61	61	61	61		
2008 / 1	50	53	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55			
2008 / 2	46	55	55	55	55	55	55	55	55	55	54	54	54	54	54	54				
2009 / 1	56	64	64	65	65	66	66	66	66	66	66	66	66	66	66					
2009 / 2	57	60	61	61	62	62	62	61	61	62	62	62	62	62						
2010 / 1	62	64	63	64	63	63	63	63	63	63	63	63	63							
2010 / 2	52	59	60	61	62	61	61	61	61	61	61	61								
2011 / 1	70	73	75	77	77	75	76	76	76	76	76									
2011 / 2	87	91	94	94	93	91	91	91	90	90										
2012 / 1	68	77	77	78	78	78	77	77	77											
2012 / 2	65	72	72	70	71	71	71	71												
2013 / 1	55	61	56	58	58	58	58													
2013 / 2	60	68	67	65	68	67														
2014 / 1	95	88	91	91	91															
2014 / 2	59	65	69	69																
2015 / 1	70	74	73																	
2015 / 2	77	87																		
2016 / 1	72																			

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Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
1995 / 2	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
1996 / 1	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1996 / 2	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
1997 / 1	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
1997 / 2	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53		
1998 / 1	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30			
1998 / 2	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44				
1999 / 1	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39					
1999 / 2	49	49	49	49	49	49	49	49	49	49	49	49	49	49						
2000 / 1	39	39	39	39	39	39	39	39	39	39	39	39	39							
2000 / 2	45	45	45	45	45	45	45	45	45	45	45	45								
2001 / 1	53	53	53	53	53	53	53	53	53	53	53									
2001 / 2	43	43	43	43	43	43	43	43	43	43										
2002 / 1	51	51	51	51	51	51	51	51	51											
2002 / 2	43	43	43	43	43	43	43	43												
2003 / 1	76	76	76	76	76	76	76													
2003 / 2	54	54	54	54	54	54														
2004 / 1	48	48	48	48	48															
2004 / 2	47	47	47	47																
2005 / 1	56	56	56																	
2005 / 2	43	43																		
2006 / 1	59																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

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Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.2745	1.0000	1.0000	1.0615	1.0000	1.0000	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.7143	1.0000	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.2553	1.0847	1.0000	1.0000	1.0000	0.9844	0.9841	1.0000	1.0000	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.4815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0426	0.9796	1.0000	0.9792	0.9362	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.8333	1.0182	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.1923	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.8727	0.9375	1.0000	0.9778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.8269	0.9302	0.9750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.8966	0.9615	0.9800	1.0204	1.0000	1.0000	1.0000	1.0000	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9091	0.9750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9020	0.9783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.8413	1.0000	1.0000	1.0000	1.0000	1.0189	1.0185	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9815	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0682	0.9362	1.0000	0.9773	0.9767	1.0000	1.0000	1.0000	1.0000	1.0238	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0417	1.0000	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9259	0.9600	0.8958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0417	1.0267	1.0000	0.9870	1.0000	0.9868	1.0000	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.9831	0.9655	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.9423	1.0408	0.9412	1.0208	1.0000	1.0000	1.0000	1.0000	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9273	0.9608	1.0000	1.0000	0.9796	1.0000	0.9792	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	0.8806	0.9492	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.9348	1.0000	0.9767	1.0238	0.9767	1.0238	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0351	1.0169	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9444	1.0000	1.0196	1.0000	1.0000	1.0192	0.9811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	0.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.0000	0.9839	0.9836	1.0000	1.0000	1.0000	1.0000	1.0167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0600	1.0377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.1957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.1429	1.0000	1.0156	1.0000	1.0154	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.0526	1.0167	1.0000	1.0164	1.0000	1.0000	0.9839	1.0000	1.0164	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.0323	0.9844	1.0159	0.9844	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.1346	1.0169	1.0167	1.0164	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.0429	1.0274	1.0267	1.0000	0.9740	1.0133	1.0000	1.0000	1.0000	1.0000										
2011 / 2	1.0460	1.0330	1.0000	0.9894	0.9785	1.0000	1.0000	0.9890	1.0000											
2012 / 1	1.1324	1.0000	1.0130	1.0000	1.0000	0.9872	1.0000	1.0000												
2012 / 2	1.1077	1.0000	0.9722	1.0143	1.0000	1.0000	1.0000													
2013 / 1	1.1091	0.9180	1.0357	1.0000	1.0000	1.0000														
2013 / 2	1.1333	0.9853	0.9701	1.0462	0.9853															
2014 / 1	0.9263	1.0341	1.0000	1.0000																
2014 / 2	1.1017	1.0615	1.0000																	
2015 / 1	1.0571	0.9865																		
2015 / 2	1.1299																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0889	1.0082	1.0041	1.0056	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1006	1.0107	1.0025	0.9984	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1268	1.0026	0.9994	1.0046	0.9975	1.0012	0.9986	1.0002	0.9994	1.0220	0.9992	0.9988	0.9988	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0786	1.0063	1.0050	1.0067	0.9937	1.0001	0.9984	1.0006	1.0016	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1191	1.0027	1.0006	1.0039	0.9983	1.0012	0.9986	1.0003	0.9995	1.0002	0.9996	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0908	1.0104	1.0056	1.0046	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0938	1.0057	1.0006	1.0046	0.9980	1.0014	0.9986	1.0004	0.9996	1.0000	0.9992	0.9992	0.9987	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0708	1.0082	1.0041	1.0056	0.9928	1.0000	0.9985	1.0000	1.0015	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0921	1.0060	1.0010	1.0038	0.9982	1.0014	0.9985	1.0004	0.9996	1.0000	0.9996	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0889	1.0116	1.0050	1.0034	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.1415	1.0102	1.0046	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1632	1.0190	1.0087	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.1415	1.0102	1.0046	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1632	1.0190	1.0087	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0880	1.0084	1.0042	1.0058	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1016	1.0125	1.0041	0.9999	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0889	1.0082	1.0041	1.0056	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1006	1.0107	1.0025	0.9984	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Third Party Liability - Property Damage
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
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2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	3	7	7	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1996 / 1	6	10	11	13	12	12	12	14	14	14	14	13	13	13	13	13	13	13	13	13
1996 / 2	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1997 / 1	7	6	7	7	7	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 2	20	18	15	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1998 / 1	14	14	14	14	14	14	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1998 / 2	9	16	15	15	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1999 / 1	18	14	12	12	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1999 / 2	15	19	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2000 / 1	13	9	10	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2000 / 2	23	31	30	29	29	27	27	27	26	26	26	26	26	26	26	26	26	26	26	26
2001 / 1	20	22	21	21	22	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2001 / 2	11	24	24	22	21	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2002 / 1	14	18	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2002 / 2	36	32	28	28	27	27	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2003 / 1	41	37	37	39	39	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2003 / 2	25	36	35	33	32	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
2004 / 1	28	27	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2004 / 2	24	28	25	23	24	24	24	24	22	22	22	22	22	22	22	22	22	22	22	22
2005 / 1	16	19	21	21	20	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2005 / 2	19	21	18	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2006 / 1	36	30	28	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2006 / 2	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2007 / 1	17	18	17	16	17	16	16	16	16	16	16	16	16	16	16	16	16	16	16	
2007 / 2	32	28	24	24	24	24	24	24	25	24	24	24	24	25	25	24	24	24		
2008 / 1	26	33	34	31	33	33	32	32	32	32	32	32	32	32	32	32	32			
2008 / 2	22	20	19	23	23	25	24	24	24	24	24	24	24	24	24	24				
2009 / 1	21	21	19	20	19	19	18	18	18	18	18	18	18	18	18					
2009 / 2	52	42	35	35	36	35	34	34	34	34	34	34	34	34						
2010 / 1	26	26	23	23	22	22	22	22	22	22	22	22	22							
2010 / 2	31	31	28	27	24	22	22	22	22	22	22	22								
2011 / 1	28	32	28	28	27	27	27	27	27	27	27									
2011 / 2	44	43	43	40	41	41	42	41	41	41										
2012 / 1	28	33	33	29	27	27	27	27	27											
2012 / 2	34	35	32	30	32	32	32	32												
2013 / 1	38	31	31	32	32	32	32													
2013 / 2	36	32	33	30	30	29														
2014 / 1	33	25	25	24	24															
2014 / 2	33	39	36	33																
2015 / 1	37	35	35																	
2015 / 2	34	43																		
2016 / 1	37																			

Facility Association
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Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1996 / 1	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1996 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1997 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1997 / 2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13		
1998 / 1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12			
1998 / 2	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12				
1999 / 1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10					
1999 / 2	14	14	14	14	14	14	14	14	14	14	14	14	14	14						
2000 / 1	11	11	11	11	11	11	11	11	11	11	11	11	11							
2000 / 2	26	26	26	26	26	26	26	26	26	26	26	26								
2001 / 1	21	21	21	21	21	21	21	21	21	21	21									
2001 / 2	19	19	19	19	19	19	19	19	19	19										
2002 / 1	14	14	14	14	14	14	14	14	14											
2002 / 2	26	26	26	26	26	26	26	26												
2003 / 1	38	38	38	38	38	38	38													
2003 / 2	31	31	31	31	31	31														
2004 / 1	26	26	26	26	26															
2004 / 2	22	22	22	22																
2005 / 1	21	21	21																	
2005 / 2	15	15																		
2006 / 1	25																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1																				
1995 / 2	2.3333	1.0000	1.1429	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.6667	1.1000	1.1818	0.9231	1.0000	1.0000	1.1667	1.0000	1.0000	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	4.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.8571	1.1667	1.0000	1.0000	0.8571	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9000	0.8333	0.8667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.7778	0.9375	1.0000	0.8667	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.7778	0.8571	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.2667	0.7895	1.0000	1.0000	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.6923	1.1111	1.2000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.3478	0.9677	0.9667	1.0000	0.9310	1.0000	1.0000	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.1000	0.9545	1.0000	1.0476	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	2.1818	1.0000	0.9167	0.9545	0.9048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2857	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.8889	0.8750	1.0000	0.9643	1.0000	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.9024	1.0000	1.0541	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.4400	0.9722	0.9429	0.9697	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.9643	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.1667	0.8929	0.9200	1.0435	1.0000	1.0000	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.1875	1.1053	1.0000	0.9524	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.1053	0.8571	0.8889	1.0000	1.0000	0.9375	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	0.8333	0.9333	0.8929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1111	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0588	0.9444	0.9412	1.0625	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	0.8750	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0417	0.9600	1.0000	1.0000	1.0000	1.0417	1.0000	0.9600	1.0000	1.0000			
2008 / 1	1.2692	1.0303	0.9118	1.0645	1.0000	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	0.9091	0.9500	1.2105	1.0000	1.0870	0.9600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	0.9048	1.0526	0.9500	1.0000	0.9474	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.8077	0.8333	1.0000	1.0286	0.9722	0.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.0000	0.8846	1.0000	0.9565	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.0000	0.9032	0.9643	0.8889	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.1429	0.8750	1.0000	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	0.9773	1.0000	0.9302	1.0250	1.0000	1.0244	0.9762	1.0000	1.0000											
2012 / 1	1.1786	1.0000	0.8788	0.9310	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0294	0.9143	0.9375	1.0667	1.0000	1.0000	1.0000													
2013 / 1	0.8158	1.0000	1.0323	1.0000	1.0000	1.0000														
2013 / 2	0.8889	1.0313	0.9091	1.0000	0.9667															
2014 / 1	0.7576	1.0000	0.9600	1.0000																
2014 / 2	1.1818	0.9231	0.9167																	
2015 / 1	0.9459	1.0000																		
2015 / 2	1.2647																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0087	0.9643	0.9487	0.9899	0.9862	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8945	0.8868	0.9196	0.9694	0.9792	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.2789	0.9611	0.9920	0.9886	1.0081	0.9992	1.0032	0.9982	0.9991	0.9921	0.9983	1.0000	1.0011	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0183	0.9647	0.9529	0.9861	0.9856	0.9903	0.9976	1.0042	0.9960	1.0000	1.0000	1.0000	1.0042	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.2325	0.9607	0.9900	0.9881	0.9894	0.9916	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0201	0.9676	0.9522	0.9882	0.9924	0.9914	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0461	0.9454	0.9760	0.9896	0.9867	0.9911	1.0013	0.9972	0.9986	0.9985	0.9984	1.0000	1.0017	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0087	0.9643	0.9487	0.9899	0.9862	0.9929	0.9964	1.0037	0.9962	1.0000	1.0000	1.0000	1.0044	1.0000	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0478	0.9471	0.9728	0.9905	0.9866	0.9910	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0072	0.9669	0.9476	0.9917	0.9919	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.9373	0.9396	0.9733	0.9778	0.9900	0.9948	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8225	0.8775	0.9339	0.9595	0.9813	0.9912	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.9373	0.9396	0.9733	0.9778	0.9900	0.9948	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8225	0.8775	0.9339	0.9595	0.9813	0.9912	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	0.9825	0.9541	0.9582	0.9864	0.9965	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8735	0.8891	0.9318	0.9725	0.9859	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0087	0.9643	0.9487	0.9899	0.9862	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8945	0.8868	0.9196	0.9694	0.9792	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - AccBen (indivis)
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1																				
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
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2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	1	1	1	1	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1
1995 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	1	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996 / 2	3	8	6	6	7	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1999 / 1	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1999 / 2	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2000 / 1	3	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2000 / 2	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 1	7	5	6	6	6	7	7	7	7	6	6	6	8	8	6	6	6	6	6	6
2001 / 2	5	6	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	3	4	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 1	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 2	8	10	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2004 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2004 / 2	3	6	5	6	6	8	8	7	7	7	5	5	5	5	5	5	5	5	5	5
2005 / 1	8	11	10	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2005 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2006 / 2	4	6	5	3	3	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 1	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2007 / 2	3	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
2008 / 1	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2			
2008 / 2	4	4	4	5	6	6	6	5	5	5	5	5	5	5	5	5				
2009 / 1	-	-	2	1	1	1	1	1	1	1	1	1	1	1	1					
2009 / 2	7	8	8	8	8	8	8	8	8	8	8	8	8	8						
2010 / 1	4	6	4	4	4	4	4	4	4	4	4	4	4							
2010 / 2	2	2	2	2	2	2	2	2	2	2	2	2								
2011 / 1	1	3	3	3	3	2	2	2	2	2	2									
2011 / 2	4	4	5	5	5	5	5	5	5	5										
2012 / 1	3	2	2	2	2	2	2	2	2											
2012 / 2	1	1	1	1	1	1	1	1												
2013 / 1	1	1	1	1	2	2	1													
2013 / 2	5	8	8	8	7	7														
2014 / 1	5	5	4	4	4															
2014 / 2	2	4	5	5																
2015 / 1	3	4	4																	
2015 / 2	3	1																		
2016 / 1	7																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1995 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3				
1999 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3					
1999 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4						
2000 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5							
2000 / 2	4	4	4	4	4	4	4	4	4	4	4	4								
2001 / 1	6	6	6	6	6	6	6	6	6	6	6									
2001 / 2	6	6	6	6	6	6	6	6	6	6										
2002 / 1	3	3	3	3	3	3	3	3	3											
2002 / 2	2	2	2	2	2	2	2	2												
2003 / 1	2	2	2	2	2	2	2													
2003 / 2	10	10	10	10	10	10														
2004 / 1	2	2	2	2	2															
2004 / 2	5	5	5	5																
2005 / 1	8	8	8																	
2005 / 2	-	-																		
2006 / 1	4																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0000	1.0000	1.0000	2.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	4.0000	1.0000	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	2.6667	0.7500	1.0000	1.1667	0.8571	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	-																			
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.3333	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.7143	1.2000	1.0000	1.0000	1.1667	1.0000	1.0000	1.0000	0.8571	1.0000	1.0000	1.3333	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.2000	0.8333	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.3333	0.7500	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.5000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2500	1.1000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	2.0000	0.8333	1.2000	1.0000	1.3333	1.0000	0.8750	1.0000	1.0000	0.7143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.3750	0.9091	0.9000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	-																			
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.5000	0.8333	0.6000	1.0000	1.3333	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.6667	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	1.0000	1.2500	1.2000	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1			0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	3.0000	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	1.0000	1.0000	1.0000	2.0000	1.0000	0.5000														
2013 / 2	1.6000	1.0000	1.0000	0.8750	1.0000															
2014 / 1	1.0000	0.8000	1.0000	1.0000																
2014 / 2	2.0000	1.2500	1.0000																	
2015 / 1	1.3333	1.0000																		
2015 / 2	0.3333																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.2325	1.0103	0.9970	1.0014	0.9963	0.9962	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2116	0.9830	0.9730	0.9759	0.9746	0.9782	0.9819	0.9855	0.9925	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3801	0.9829	0.9722	1.0914	1.0099	0.9810	0.9767	0.9924	0.9955	0.9908	1.0000	1.0115	1.0000	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.2111	1.0083	1.0000	1.1458	0.9444	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.2457	0.9773	0.9776	1.0716	1.0105	0.9949	0.9909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.2333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.2366	0.9565	0.9737	1.0280	1.0140	0.9855	0.9778	0.9924	0.9922	0.9836	1.0000	1.0172	1.0000	0.9811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.2105	1.0000	1.0000	1.0000	0.9500	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1938	0.9608	0.9726	1.0299	1.0075	0.9922	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.2857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.2325	1.0103	0.9970	1.0014	0.9963	0.9962	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2116	0.9830	0.9730	0.9759	0.9746	0.9782	0.9819	0.9855	0.9925	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0172	1.0103	0.9730	1.0261	0.9963	0.9962	0.9964	0.9929	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9831	0.9731	1.0001	0.9747	0.9783	0.9820	0.9856	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.2159	1.0252	0.9950	0.9999	0.9942	0.9965	0.9968	0.9929	0.9946	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2062	0.9920	0.9677	0.9725	0.9726	0.9783	0.9817	0.9849	0.9919	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.2325	1.0103	0.9970	1.0014	0.9963	0.9962	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2116	0.9830	0.9730	0.9759	0.9746	0.9782	0.9819	0.9855	0.9925	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Exhibit B.23g
Semi-Annual Tris LDFs
page 4 of 4

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Uninsured Automobile
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1																				
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2																				
2006 / 1																				
2006 / 2																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-				
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2010 / 2	1	1	1	1	1	1	1	1	1	1	1	1								
2011 / 1	-	-	-	-	-	-	-	-	-	-	-									
2011 / 2	-	-	-	-	-	-	-	-	-	-										
2012 / 1	-	-	-	-	-	-	-	-	-											
2012 / 2	-	-	-	-	-	-	-	-												
2013 / 1	-	-	-	-	-	-	-													
2013 / 2	-	-	-	-	-	-														
2014 / 1	-	-	-	-	-															
2014 / 2	-	-	-	-																
2015 / 1	-	-	-																	
2015 / 2	-	-																		
2016 / 1	-																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-								
2001 / 1	-	-	-	-	-	-	-	-	-	-	-									
2001 / 2	-	-	-	-	-	-	-	-	-	-										
2002 / 1	-	-	-	-	-	-	-	-	-											
2002 / 2	-	-	-	-	-	-	-	-												
2003 / 1	-	-	-	-	-	-	-													
2003 / 2	1	1	1	1	1	1														
2004 / 1	-	-	-	-	-															
2004 / 2	-	-	-	-																
2005 / 1	-	-	-																	
2005 / 2	-	-																		
2006 / 1	-																			
2006 / 2																				
2007 / 1																				
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2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1																				
1995 / 2																				
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2002 / 2																				
2003 / 1																				
2003 / 2														1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																				
2004 / 2																				
2005 / 1																				
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2006 / 2																				
2007 / 1																				
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2008 / 1																				
2008 / 2												1.0000	1.0000	1.0000	-					
2009 / 1																				
2009 / 2																				
2010 / 1																				
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1																				
2011 / 2																				
2012 / 1																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.2108	1.1560	1.0690	1.1579	1.0417	1.0364	1.0000	0.9748	0.9676	1.0020	0.9829	0.9572	0.9707	0.9921	0.9810	0.9971	1.0000	1.0000	1.0000	1.0000
Product	1.5667	1.2939	1.1193	1.0471	0.9043	0.8681	0.8376	0.8376	0.8593	0.8880	0.8863	0.9017	0.9420	0.9704	0.9782	0.9971	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo						1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-					1.0000
Industry LDF	1.2108	1.1560	1.0690	1.1579	1.0417	1.0364	1.0000	0.9748	0.9676	1.0020	0.9829	0.9572	0.9707	0.9921	0.9810	0.9971	1.0000	1.0000	1.0000	1.0000
Product	1.5667	1.2939	1.1193	1.0471	0.9043	0.8681	0.8376	0.8376	0.8593	0.8880	0.8863	0.9017	0.9420	0.9704	0.9782	0.9971	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.7728	1.2940	1.0000	1.0000	1.0000	1.0000	1.1938	0.8377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.2941	1.0000	1.0000	1.0000	1.0000	1.0000	0.8377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.1762	1.1567	1.0714	1.1493	1.0320	1.0370	1.0035	0.9642	0.9651	0.9958	0.9891	0.9588	0.9658	0.9922	0.9865	0.9942	1.0000	1.0000	1.0000	1.0000
Product	1.4859	1.2633	1.0922	1.0194	0.8870	0.8595	0.8288	0.8259	0.8566	0.8876	0.8913	0.9011	0.9398	0.9731	0.9808	0.9942	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.2108	1.1560	1.0690	1.1579	1.0417	1.0364	1.0000	0.9748	0.9676	1.0020	0.9829	0.9572	0.9707	0.9921	0.9810	0.9971	1.0000	1.0000	1.0000	1.0000
Product	1.5667	1.2939	1.1193	1.0471	0.9043	0.8681	0.8376	0.8376	0.8593	0.8880	0.8863	0.9017	0.9420	0.9704	0.9782	0.9971	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1																				
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2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000															
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000															
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
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Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1995 / 2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 1	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1997 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998 / 2	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1999 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1999 / 2	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 2	7	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2001 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 2	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2002 / 1	8	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2002 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2003 / 1	6	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2003 / 2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2004 / 1	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2004 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2005 / 1	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2005 / 2	7	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2006 / 1	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2006 / 2	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2007 / 1	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
2007 / 2	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8		
2008 / 1	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10			
2008 / 2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7				
2009 / 1	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7					
2009 / 2	5	3	4	4	4	4	4	4	4	4	4	4	4	4						
2010 / 1	6	8	8	8	8	8	8	8	8	8	8	8	8							
2010 / 2	9	9	7	7	7	7	7	7	7	7	7	7								
2011 / 1	9	7	6	6	6	6	6	6	6	6	6									
2011 / 2	11	10	9	9	9	9	9	9	9	9										
2012 / 1	9	7	6	6	6	6	6	6	6											
2012 / 2	13	12	13	13	14	14	14	14												
2013 / 1	13	11	8	8	8	8	8													
2013 / 2	13	12	12	12	12	12														
2014 / 1	10	8	8	8	8															
2014 / 2	9	8	8	8																
2015 / 1	12	13	12																	
2015 / 2	18	19																		
2016 / 1	18																			

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Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1995 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
1997 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
1998 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3			
1998 / 2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7				
1999 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4					
1999 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3						
2000 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3							
2000 / 2	6	6	6	6	6	6	6	6	6	6	6	6								
2001 / 1	4	4	4	4	4	4	4	4	4	4	4									
2001 / 2	8	8	8	8	8	8	8	8	8	8										
2002 / 1	9	9	9	9	9	9	9	9	9											
2002 / 2	8	8	8	8	8	8	8	8												
2003 / 1	9	9	9	9	9	9	9													
2003 / 2	9	9	9	9	9	9														
2004 / 1	7	7	7	7	7															
2004 / 2	5	5	5	5																
2005 / 1	7	7	7																	
2005 / 2	5	5																		
2006 / 1	6																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
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2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66
1995 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.3333	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.1429	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2500	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.6667	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.4000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.7143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1667	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.4000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	0.6000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 2	1.0000	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	0.7778	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 2	0.9091	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2012 / 1	0.7778	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2012 / 2	0.9231	1.0833	1.0000	1.0769	1.0000	1.0000	1.0000			
2013 / 1	0.8462	0.7273	1.0000	1.0000	1.0000	1.0000				
2013 / 2	0.9231	1.0000	1.0000	1.0000	1.0000					
2014 / 1	0.8000	1.0000	1.0000	1.0000						
2014 / 2	0.8889	1.0000	1.0000							
2015 / 1	1.0833	0.9231								
2015 / 2	1.0556									

Acc. Yr	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.0000	1.0000	1.0000							
2010 / 1	1.0000	1.0000								
2010 / 2	1.0000									

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66
Final Selection	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1593	0.9735	0.9941	0.9912	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9328	0.9556	1.0000	1.0128	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1337	0.9712	0.9980	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9284	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0536	0.9614	0.9936	0.9934	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9467	0.9531	1.0000	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0545	0.9659	0.9967	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9434	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	0.9514	0.9817	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9253	0.9726	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Collision
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
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2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	7	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1995 / 2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1999 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2000 / 1	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2000 / 2	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2001 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2002 / 1	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2002 / 2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2003 / 1	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2003 / 2	3	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2004 / 1	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2004 / 2	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2005 / 1	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2005 / 2	5	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2006 / 1	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2006 / 2	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2007 / 1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
2007 / 2	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
2008 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
2008 / 2	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6				
2009 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9					
2009 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8						
2010 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3							
2010 / 2	5	6	6	6	6	6	6	6	6	6	6	6								
2011 / 1	11	13	14	14	14	14	14	14	14	14	14									
2011 / 2	13	14	14	14	14	14	14	14	14	14										
2012 / 1	8	8	8	8	8	8	8	8	8											
2012 / 2	15	14	13	13	13	13	13	13												
2013 / 1	13	18	18	18	18	18	18													
2013 / 2	11	12	9	9	9	9														
2014 / 1	8	8	8	8	8															
2014 / 2	11	12	12	12																
2015 / 1	8	9	9																	
2015 / 2	11	10																		
2016 / 1	5																			

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Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1995 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1997 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
1998 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3			
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1				
1999 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
1999 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2						
2000 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6							
2000 / 2	5	5	5	5	5	5	5	5	5	5	5	5								
2001 / 1	3	3	3	3	3	3	3	3	3	3	3									
2001 / 2	6	6	6	6	6	6	6	6	6	6										
2002 / 1	6	6	6	6	6	6	6	6	6											
2002 / 2	7	7	7	7	7	7	7	7												
2003 / 1	11	11	11	11	11	11	11													
2003 / 2	6	6	6	6	6	6														
2004 / 1	10	10	10	10	10															
2004 / 2	10	10	10	10																
2005 / 1	1	1	1																	
2005 / 2	6	6																		
2006 / 1	7																			
2006 / 2																				
2007 / 1																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

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Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.5714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	5.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.4000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	1.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.1818	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	0.9333	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	1.3846	1.0000	1.0000	1.0000	1.0000	1.0000														
2013 / 2	1.0909	0.7500	1.0000	1.0000	1.0000															
2014 / 1	1.0000	1.0000	1.0000	1.0000																
2014 / 2	1.0909	1.0000	1.0000																	
2015 / 1	1.1250	1.0000																		
2015 / 2	0.9091																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3118	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.1001	0.9464	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.2447	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0767	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1719	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.1129	0.9452	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1688	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0789	0.9767	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.2221	1.0131	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2391	1.0139	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Comprehensive
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 2	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	1	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 2	2	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2001 / 2	5	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2002 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2003 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2003 / 2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2004 / 1	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2004 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2005 / 2	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2006 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2006 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2007 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2007 / 2	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
2008 / 1	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
2008 / 2	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5				
2009 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					
2009 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4						
2010 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4							
2010 / 2	2	2	2	2	2	2	2	2	2	2	2	2								
2011 / 1	3	3	3	3	3	3	3	3	3	3	3									
2011 / 2	4	4	4	4	4	4	4	4	4	4										
2012 / 1	6	6	6	6	6	6	6	6	6											
2012 / 2	6	6	6	6	6	6	6	6												
2013 / 1	3	4	4	4	4	4	4													
2013 / 2	4	3	3	3	3	3														
2014 / 1	2	2	2	2	2															
2014 / 2	4	2	2	2																
2015 / 1	2	3	3																	
2015 / 2	3	3																		
2016 / 1	3																			

Exhibit B.24d
Semi-Annual Tris LDFs
page 2 of 4

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2		
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2			
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1				
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1						
2000 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4							
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-								
2001 / 1	3	3	3	3	3	3	3	3	3	3	3									
2001 / 2	4	4	4	4	4	4	4	4	4	4										
2002 / 1	1	1	1	1	1	1	1	1	1											
2002 / 2	4	4	4	4	4	4	4	4												
2003 / 1	4	4	4	4	4	4	4													
2003 / 2	9	9	9	9	9	9														
2004 / 1	6	6	6	6	6															
2004 / 2	4	4	4	4																
2005 / 1	10	10	10																	
2005 / 2	10	10																		
2006 / 1	3																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	3.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.5000	2.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2																				
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.6000	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000														
2013 / 2	0.7500	1.0000	1.0000	1.0000	1.0000															
2014 / 1	1.0000	1.0000	1.0000	1.0000																
2014 / 2	0.5000	1.0000	1.0000																	
2015 / 1	1.5000	1.0000																		
2015 / 2	1.0000																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0942	1.0267	1.0068	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0663	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0208	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0481	1.0103	1.0052	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0435	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Exhibit B.24d
Semi-Annual Tris LDFs
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Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - Specified Perils
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2000 / 2																				
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1	1.0000	1.0000	1.0000	1.0000																
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
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2012 / 2																				
2013 / 1																				
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1995 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1995 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2002 / 2	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2004 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2005 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2005 / 2	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2006 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2006 / 2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2007 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
2007 / 2	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
2008 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2			
2008 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2				
2009 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
2009 / 2	6	5	5	5	5	5	5	5	5	5	5	5	5	5						
2010 / 1	2	1	1	1	1	1	1	1	1	1	1	1	1							
2010 / 2	4	4	4	4	4	4	4	4	4	4	4	4								
2011 / 1	7	5	5	4	4	4	4	4	4	4	4									
2011 / 2	5	4	4	4	3	3	3	3	3	3										
2012 / 1	4	4	4	4	4	4	4	4	4											
2012 / 2	2	2	2	2	2	2	2	2												
2013 / 1	4	3	3	3	3	3	3													
2013 / 2	-	-	-	-	-	-														
2014 / 1	5	4	4	4	4															
2014 / 2	1	2	2	2																
2015 / 1	3	3	3																	
2015 / 2	4	4																		
2016 / 1	-																			

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Claims Counts

Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1995 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1995 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1				
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-							
2000 / 2	1	1	1	1	1	1	1	1	1	1	1	1								
2001 / 1	-	-	-	-	-	-	-	-	-	-	-									
2001 / 2	1	1	1	1	1	1	1	1	1	1										
2002 / 1	2	2	2	2	2	2	2	2	2											
2002 / 2	1	1	1	1	1	1	1	1												
2003 / 1	-	-	-	-	-	-	-													
2003 / 2	4	4	4	4	4	4														
2004 / 1	-	-	-	-	-															
2004 / 2	2	2	2	2																
2005 / 1	2	2	2																	
2005 / 2	3	3																		
2006 / 1	6																			
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
2010 / 1																				
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2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1																				
1996 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2																				
2000 / 1	1.0000	1.0000	-																	
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1																				
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1																				
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	-																			
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2007 / 2	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2008 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2009 / 2	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2010 / 1	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2011 / 1	0.7143	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
2011 / 2	0.8000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000											
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2013 / 1	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000														
2013 / 2																				
2014 / 1	0.8000	1.0000	1.0000	1.0000																
2014 / 2	2.0000	1.0000	1.0000																	
2015 / 1	1.0000	1.0000																		
2015 / 2	1.0000																			

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9689	0.9940	0.9707	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.1100	1.0000	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9674	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9211	0.9902	0.9796	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9412	1.0000	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9196	1.0000	0.9892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	0.9921	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9786	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2016
Semi-Annual Triangle
Amounts in $s
Newfoundland & Labrador - non-PPV
Other Coverages - All Perils
Servicing Carrier: Total
Cumulative Claims Counts

Link Ratios

Acc. Yr	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1																				
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1998 / 1																				
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1999 / 2																				
2000 / 1																				
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 1																				
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
2003 / 1																				
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000															
2004 / 1																				
2004 / 2	1.0000	1.0000	1.0000																	
2005 / 1	1.0000	1.0000																		
2005 / 2	1.0000																			
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
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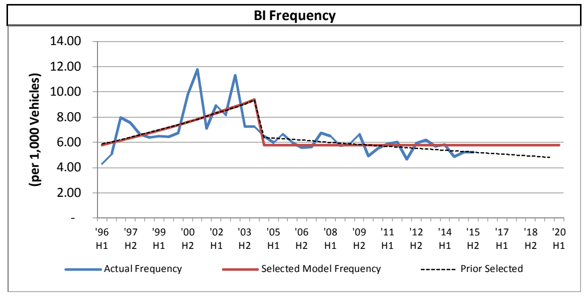
2013 / 2																				
2014 / 1																				
2014 / 2																				
2015 / 1																				
2015 / 2																				

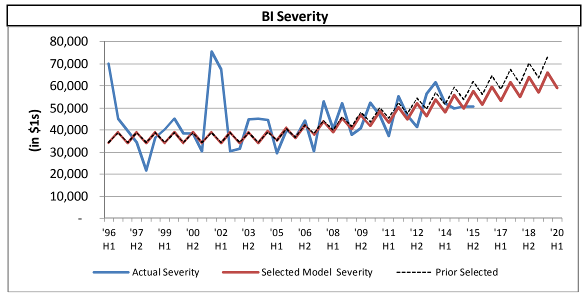
	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186	186~192	192~198	198~204	204~210	210~216	216~222	222~228	228~234	234~240	240~246
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied Industry LDF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2015 Q4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2016 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

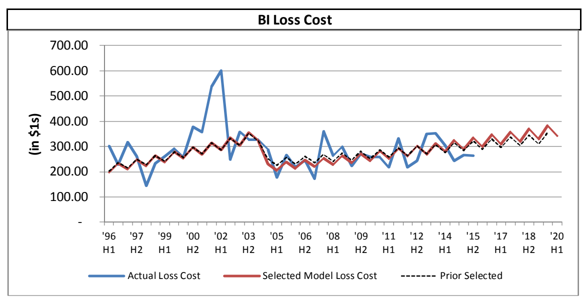
Actuarial Support: Appendix B (Part 1) – Industry Commercial Vehicle Loss Trend Analysis

Facility Association
Trend Analysis - Industry
NL - CV
BI
As at Dec 31, 2015

Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	4.29	5.79	70,143	34,317	301.12	198.69
'96H2	5.08	5.97	45,147	39,122	229.28	233.43
'97H1	7.98	6.15	39,719	34,317	316.97	211.03
'97H2	7.55	6.34	34,561	39,122	261.00	247.93
'98H1	6.65	6.53	21,840	34,317	145.21	224.13
'98H2	6.38	6.73	36,528	39,122	232.92	263.32
'99H1	6.48	6.94	40,294	34,317	260.93	238.04
'99H2	6.44	7.15	45,098	39,122	290.24	279.67
'00H1	6.73	7.37	38,415	34,317	258.57	252.82
'00H2	9.80	7.59	38,671	39,122	378.86	297.04
'01H1	11.76	7.82	30,354	34,317	357.04	268.52
'01H2	7.12	8.06	75,500	39,122	537.68	315.48
'02H1	8.91	8.31	67,580	34,317	602.08	285.19
'02H2	8.16	8.56	30,293	39,122	247.22	335.07
'03H1	11.33	8.83	31,505	34,317	357.06	302.90
'03H2	7.23	9.10	45,057	39,122	325.84	355.87
'04H1	7.26	9.37	45,132	34,317	327.76	321.71
'04H2	6.51	5.79	44,484	39,641	289.62	229.58
'05H1	5.99	5.79	29,500	35,372	176.72	204.85
'05H2	6.63	5.79	40,045	41,020	265.36	237.56
'06H1	5.99	5.79	36,552	36,603	218.94	211.98
'06H2	5.57	5.79	44,211	42,447	246.19	245.83
'07H1	5.65	5.79	30,404	37,876	171.81	219.36
'07H2	6.77	5.79	53,043	43,923	358.84	254.38
'08H1	6.48	5.79	40,540	39,193	262.56	226.98
'08H2	5.72	5.79	52,271	45,451	298.96	263.22
'09H1	5.86	5.79	37,949	40,556	222.35	234.88
'09H2	6.62	5.79	40,986	47,031	271.35	272.38
'10H1	4.95	5.79	52,462	41,966	259.43	243.04
'10H2	5.54	5.79	46,597	48,667	258.26	281.85
'11H1	5.87	5.79	37,277	43,426	218.68	251.50
'11H2	6.03	5.79	55,239	50,360	332.94	291.65
'12H1	4.69	5.79	46,745	44,936	219.08	260.24
'12H2	5.91	5.79	41,338	52,111	244.32	301.80
'13H1	6.21	5.79	56,390	46,499	349.93	269.29
'13H2	5.69	5.79	61,787	53,924	351.49	312.30
'14H1	5.86	5.79	52,142	48,116	305.30	278.66
'14H2	4.87	5.79	49,902	55,799	242.91	323.15
'15H1	5.24	5.79	50,733	49,790	265.94	288.35
'15H2	5.22	5.79	50,634	57,740	264.31	334.40
'16H1		5.79		51,522		298.38
'16H2		5.79		59,748		346.02
'17H1		5.79		53,314		308.76
'17H2		5.79		61,826		358.06
'18H1		5.79		55,168		319.50
'18H2		5.79		63,976		370.51
'19H1		5.79		57,086		330.61
'19H2		5.79		66,201		383.40
'20H1		5.79		59,072		342.11
'20H2		5.79		68,504		396.73
'21H1		5.79		61,126		354.01







Estimated "Reform" Impact (as applicable)			
LOSS COST	'03H2 / '02H2:	1.06208
2004 reforms	'04H2 / '03H2:	0.64512
	implied reform factor:	0.60742
	implied reform impact:	(39.3%)
	Regulator impact estimate:	0.0%
SEVERITY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.01327
	implied reform factor:	1.01327
	implied reform impact:	1.3%
FREQUENCY	'03H2 / '02H2:	1.06209
2004 reforms	'04H2 / '03H2:	0.63666
	implied reform factor:	0.59944
	implied reform impact:	(40.1%)

Selected Trend	Frequency	Severity	Loss Cost	
Tab	EY f0a	FA s0d		
Past (Annual)	**0.0%**	**3.5%**	**3.5%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	(1.9%)	4.3%	2.3%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**3.5%**	**3.5%**	
Previous Selected	(1.9%)	4.3%	2.3%	

Frequency: EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions
Severity: FA s0d - 4 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality included; 3 data exclusions per prior model

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	3.0%
Future Loss Cost Trend (Annual)	3.0%

Facility Association
Trend Analysis - Industry
NL - CV
BI
As at Dec 31, 2015

SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

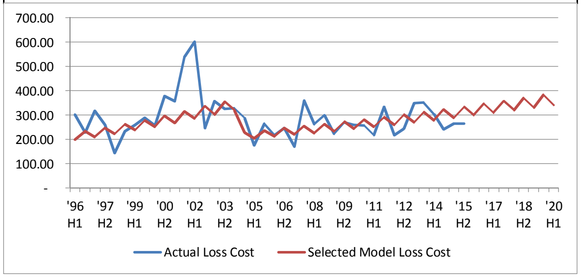
	df	SS	MS	F	Significance F
Regression	3	0.3797	0.1266	3.1750	3.7%
Residual	33	1.3153	0.0399		
Total	36	1.6950			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

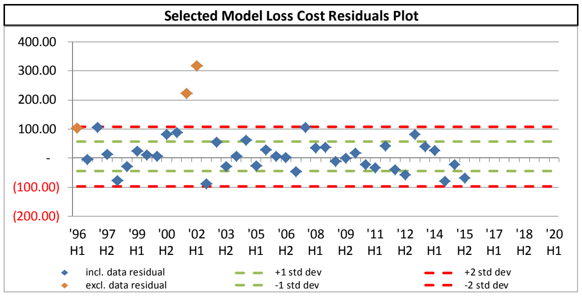
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4733	**0.2240**	**0.1534**	0.1996	37	3	4

Runs-Test Result: 0.4679 **RESIDUALS RUNS RANDOM**

Actual and Selected Model Loss Cost



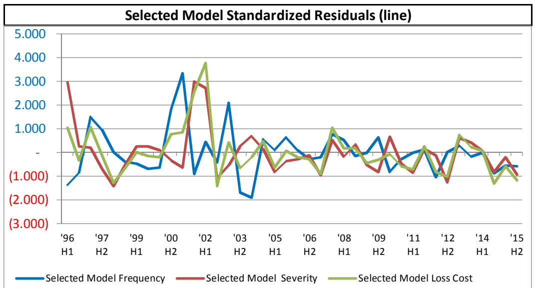
Selected Model Loss Cost Residuals Plot



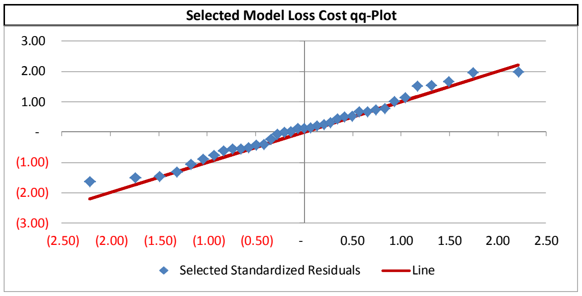
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
BI
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

Frequency per: 1,000 Earned Car Years **Level Selected:** 1 **At Selected Ultimate Levels**
Trend Type: exponential

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		0	0	0	1	1	0	0	0	0	0	**=> use "1" to include variable, "0" if not**				
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	4.2929	5.7898	(1.4969)	5.7898	(1.4969)
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	5.0785	5.9668	(0.8883)	5.9668	(0.8883)
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	7.9804	6.1493	1.8311	6.1493	1.8311
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	7.5518	6.3373	1.2145	6.3373	1.2145
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	6.6487	6.5311	0.1176	6.5311	0.1176
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	6.3764	6.7308	(0.3544)	6.7308	(0.3544)
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	6.4756	6.9366	(0.4610)	6.9366	(0.4610)
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	6.4357	7.1487	(0.7130)	7.1487	(0.7130)
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	6.7309	7.3673	(0.6364)	7.3673	(0.6364)
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	9.7971	7.5926	2.2045	7.5926	2.2045
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	11.7625	7.8248	**3.9377**	7.8248	3.9377
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	7.1216	8.0640	(0.9424)	8.0640	(0.9424)
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	8.9091	8.3106	0.5985	8.3106	0.5985
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	8.1611	8.5647	(0.4036)	8.5647	(0.4036)
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	11.3335	8.8266	**2.5069**	8.8266	2.5069
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	7.2318	9.0965	(1.8647)	9.0965	(1.8647)
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	7.2623	9.3747	(2.1124)	9.3747	(2.1124)
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-	6.5107	5.7914	0.7193	5.7914	0.7193
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-	5.9904	5.7914	0.1990	5.7914	0.1990
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	6.6266	5.7914	0.8352	5.7914	0.8352
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	5.9897	5.7914	0.1983	5.7914	0.1983
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	5.5685	5.7914	(0.2229)	5.7914	(0.2229)
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	5.6510	5.7914	(0.1404)	5.7914	(0.1404)
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	6.7651	5.7914	0.9737	5.7914	0.9737
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	6.4766	5.7914	0.6852	5.7914	0.6852
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	5.7195	5.7914	(0.0719)	5.7914	(0.0719)
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	5.8593	5.7914	0.0679	5.7914	0.0679
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	6.6205	5.7914	0.8291	5.7914	0.8291
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	4.9451	5.7914	(0.8463)	5.7914	(0.8463)
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	5.5424	5.7914	(0.2490)	5.7914	(0.2490)
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	5.8664	5.7914	0.0750	5.7914	0.0750
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-	6.0273	5.7914	0.2359	5.7914	0.2359
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-	4.6868	5.7914	(1.1046)	5.7914	(1.1046)
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-	5.9102	5.7914	0.1188	5.7914	0.1188
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-	6.2055	5.7914	0.4141	5.7914	0.4141
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-	5.6887	5.7914	(0.1027)	5.7914	(0.1027)
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-	5.8551	5.7914	0.0637	5.7914	0.0637
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-	4.8678	5.7914	(0.9236)	5.7914	(0.9236)
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-	5.2420	5.7914	(0.5494)	5.7914	(0.5494)
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-	5.2201	5.7914	(0.5713)	5.7914	(0.5713)
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-		5.7914		5.7914	
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-		5.7914		5.7914	
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-		5.7914		5.7914	
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-		5.7914		5.7914	
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-		5.7914		5.7914	
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-		5.7914		5.7914	
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-		5.7914		5.7914	
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-		5.7914		5.7914	
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-		5.7914		5.7914	
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-		5.7914		5.7914	
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-		5.7914		5.7914	

Facility Association - Trend Analysis - Industry
NL - CV
BI
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.9364	0.4682	19.3237	0.0%
Residual	37	0.8965	0.0242		
Total	39	1.8328			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.9364	0.4682	19.3237	0.0%
Residual	37	0.8965	0.0242		
Total	39	1.8328			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7148	**0.5109**	**0.4845**	0.1557	40	-	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7148	**0.5109**	**0.4845**	0.1557	40	-	3

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**
 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(118.498)	25.127	(4.716)	0.0%	(169.410)	(67.586)	(118.498)	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	0.060	0.013	4.795	0.0%	0.035	0.086	0.060	7
Scalar 2	120.254	25.127	4.786	0.0%	69.342	171.166	120.254	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**(1.9%)**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**(1.9%)**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

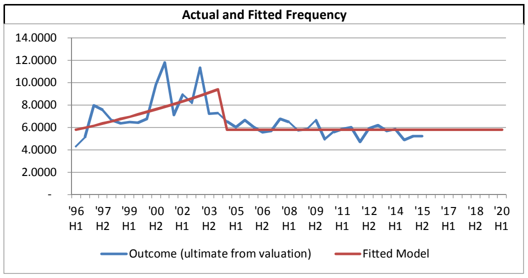
Option 1: set so that averages for selected model = actuals over the period

	avg	**NOT USED**
mate from valuation) - '96H1 to '15H2	6.5746	actual values
Selected Model - '96H1 to '15H2	6.4954	selected model values
diff:	**0.0792**	if used, adjust scalar to make diff zero

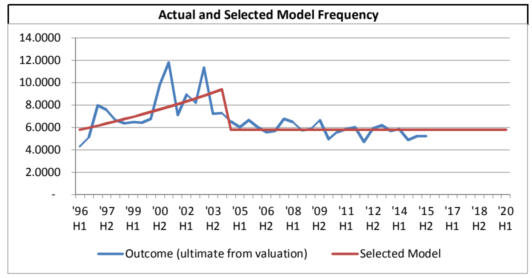
Option 2: set to minimize mean square error (MSE)

MSE: 0.0242 **NOT USED**

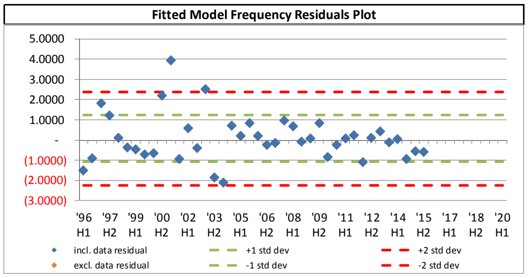
Actual and Fitted Frequency



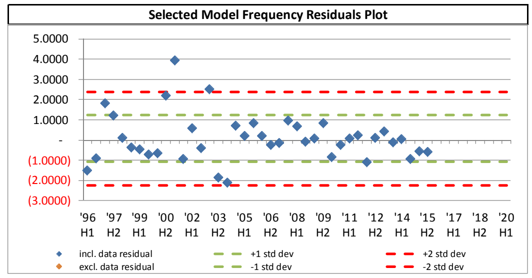
Actual and Selected Model Frequency



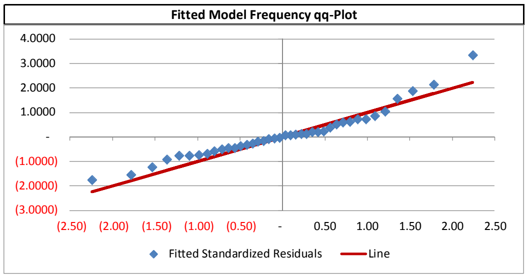
Fitted Model Frequency Residuals Plot



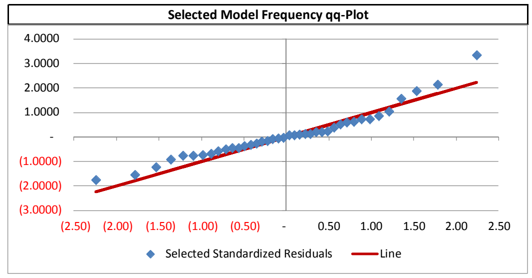
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
BI
as at: Dec 31, 2015

actual observations:	40
excluded observations:	3
# observations used:	37

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0d - 4 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality included; 3 data exclusions per prior model**

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Severity Values				
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		1	0	1	1	0	0	0	0	0	0					
'96H1	y	0	1996.25	-	-	-	-	-	-	-	-	70,143	34,317	**35,826**	34,317	35,826
'96H2		1	1996.75	-	-	-	-	-	-	-	-	45,147	39,122	6,025	39,122	6,025
'97H1		0	1997.25	-	-	-	-	-	-	-	-	39,719	34,317	5,402	34,317	5,402
'97H2		1	1997.75	-	-	-	-	-	-	-	-	34,561	39,122	(4,561)	39,122	(4,561)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	21,840	34,317	**(12,477)**	34,317	(12,477)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	36,528	39,122	(2,594)	39,122	(2,594)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	40,294	34,317	5,977	34,317	5,977
'99H2		1	1999.75	-	-	-	-	-	-	-	-	45,098	39,122	5,976	39,122	5,976
'00H1		0	2000.25	-	-	-	-	-	-	-	-	38,415	34,317	4,098	34,317	4,098
'00H2		1	2000.75	-	-	-	-	-	-	-	-	38,671	39,122	(451)	39,122	(451)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	30,354	34,317	(3,963)	34,317	(3,963)
'01H2	y	1	2001.75	-	-	-	-	-	-	-	-	75,500	39,122	**36,378**	39,122	36,378
'02H1	y	0	2002.25	-	-	-	-	-	-	-	-	67,580	34,317	**33,263**	34,317	33,263
'02H2		1	2002.75	-	-	-	-	-	-	-	-	30,293	39,122	(8,829)	39,122	(8,829)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	31,505	34,317	(2,812)	34,317	(2,812)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	45,057	39,122	5,935	39,122	5,935
'04H1		0	2004.25	-	-	-	-	-	-	-	-	45,132	34,317	10,815	34,317	10,815
'04H2		1	2004.75	1.00	2004.75	-	-	-	-	-	-	44,484	39,641	4,843	39,641	4,843
'05H1		0	2005.25	1.00	2005.25	-	-	-	-	-	-	29,500	35,372	(5,872)	35,372	(5,872)
'05H2		1	2005.75	1.00	2005.75	-	-	-	-	-	-	40,045	41,020	(975)	41,020	(975)
'06H1		0	2006.25	1.00	2006.25	-	-	-	-	-	-	36,552	36,603	(51)	36,603	(51)
'06H2		1	2006.75	1.00	2006.75	-	-	-	-	-	-	44,211	42,447	1,764	42,447	1,764
'07H1		0	2007.25	1.00	2007.25	-	-	-	-	-	-	30,404	37,876	(7,472)	37,876	(7,472)
'07H2		1	2007.75	1.00	2007.75	-	-	-	-	-	-	53,043	43,923	9,120	43,923	9,120
'08H1		0	2008.25	1.00	2008.25	-	-	-	-	-	-	40,540	39,193	1,347	39,193	1,347
'08H2		1	2008.75	1.00	2008.75	-	-	-	-	-	-	52,271	45,451	6,820	45,451	6,820
'09H1		0	2009.25	1.00	2009.25	-	-	-	-	-	-	37,949	40,556	(2,607)	40,556	(2,607)
'09H2		1	2009.75	1.00	2009.75	-	-	-	-	-	-	40,986	47,031	(6,045)	47,031	(6,045)
'10H1		0	2010.25	1.00	2010.25	-	-	-	-	-	-	52,462	41,966	10,496	41,966	10,496
'10H2		1	2010.75	1.00	2010.75	-	-	-	-	-	-	46,597	48,667	(2,070)	48,667	(2,070)
'11H1		0	2011.25	1.00	2011.25	-	-	-	-	-	-	37,277	43,426	(6,149)	43,426	(6,149)
'11H2		1	2011.75	1.00	2011.75	-	-	-	-	-	-	55,239	50,360	4,879	50,360	4,879
'12H1		0	2012.25	1.00	2012.25	-	-	-	-	-	-	46,745	44,936	1,809	44,936	1,809
'12H2		1	2012.75	1.00	2012.75	-	-	-	-	-	-	41,338	52,111	(10,773)	52,111	(10,773)
'13H1		0	2013.25	1.00	2013.25	-	-	-	-	-	-	56,390	46,499	9,891	46,499	9,891
'13H2		1	2013.75	1.00	2013.75	-	-	-	-	-	-	61,787	53,924	7,863	53,924	7,863
'14H1		0	2014.25	1.00	2014.25	-	-	-	-	-	-	52,142	48,116	4,026	48,116	4,026
'14H2		1	2014.75	1.00	2014.75	-	-	-	-	-	-	49,902	55,799	(5,897)	55,799	(5,897)
'15H1		0	2015.25	1.00	2015.25	-	-	-	-	-	-	50,733	49,790	943	49,790	943
'15H2		1	2015.75	1.00	2015.75	-	-	-	-	-	-	50,634	57,740	(7,106)	57,740	(7,106)
'16H1		0	2016.25	1.00	2016.25	-	-	-	-	-	-		51,522		51,522	
'16H2		1	2016.75	1.00	2016.75	-	-	-	-	-	-		59,748		59,748	
'17H1		0	2017.25	1.00	2017.25	-	-	-	-	-	-		53,314		53,314	
'17H2		1	2017.75	1.00	2017.75	-	-	-	-	-	-		61,826		61,826	
'18H1		0	2018.25	1.00	2018.25	-	-	-	-	-	-		55,168		55,168	
'18H2		1	2018.75	1.00	2018.75	-	-	-	-	-	-		63,976		63,976	
'19H1		0	2019.25	1.00	2019.25	-	-	-	-	-	-		57,086		57,086	
'19H2		1	2019.75	1.00	2019.75	-	-	-	-	-	-		66,201		66,201	
'20H1		0	2020.25	1.00	2020.25	-	-	-	-	-	-		59,072		59,072	
'20H2		1	2020.75	1.00	2020.75	-	-	-	-	-	-		68,504		68,504	
'21H1		0	2021.25	1.00	2021.25	-	-	-	-	-	-		61,126		61,126	

Facility Association - Trend Analysis - Industry
NL - CV
BI
as at: Dec 31, 2015

actual observations:	40
excluded observations:	3
# observations used:	37

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0d - 4 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality included; 3 data exclusions per prior model**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	0.8168	0.2723	9.8168	0.0%
Residual	33	0.9152	0.0277		
Total	36	1.7320			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	0.8168	0.2723	9.8168	0.0%
Residual	33	0.9152	0.0277		
Total	36	1.7320			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6867	**0.4716**	**0.4235**	0.1665	37	3	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6867	**0.4716**	**0.4235**	0.1665	37	3	4

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	10.443	0.054	193.201	0.0%	10.333	10.553	10.443	11
Season	0.131	0.057	2.312	2.7%	0.016	0.246	0.131	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	(68.526)	21.769	(3.148)	0.3%	(112.815)	(24.237)	(68.526)	8
Trend 1	0.034	0.011	3.157	0.3%	0.012	0.056	0.034	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**3.5%**	**4.3%**	**3.5%**	**'15H2**	**=> last period in "past"**
future	**3.5%**	**4.3%**	**3.5%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

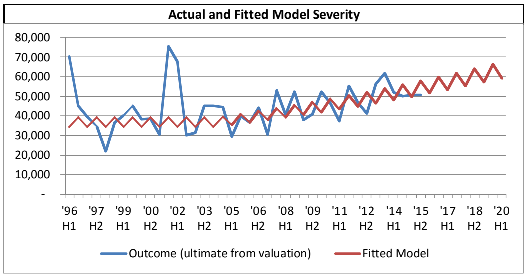
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	44,677	actual values
Selected Model - '96H1 to '15H2	41,607	selected model values
diff:	**3,070**	if used, adjust scalar to make diff zero

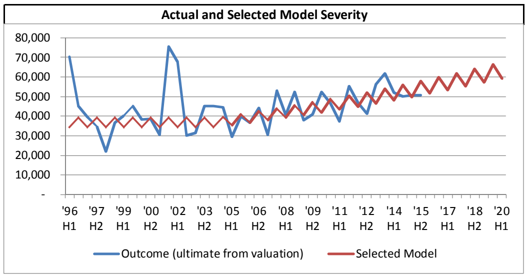
Option 2: set to minimize mean square error (MSE)

MSE: 0.0277 **NOT USED**

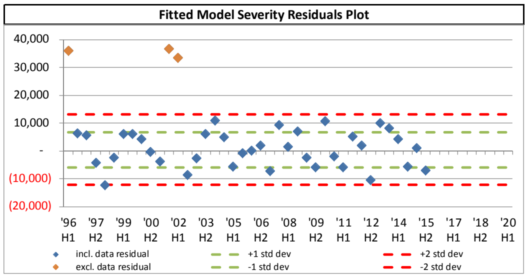
Actual and Fitted Model Severity



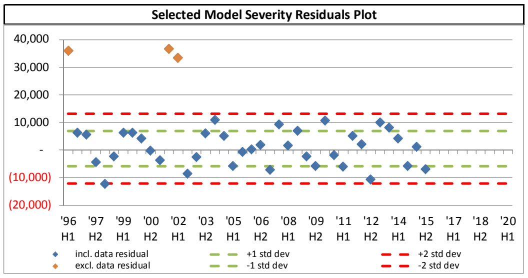
Actual and Selected Model Severity



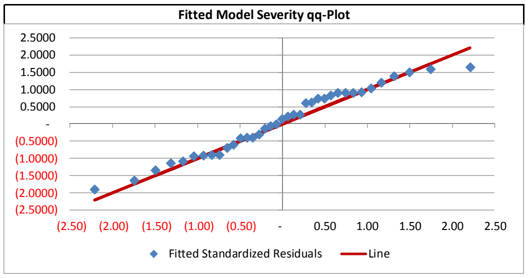
Fitted Model Severity Residuals Plot



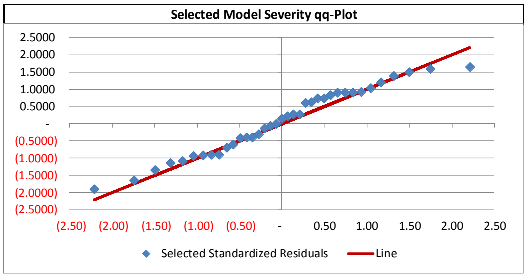
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



Data
page 1 of 2

Facility Association - Trend Analysis - Industry
NL - CV
BI
as at: Dec 31, 2015

Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

amts in: $1,000s

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	At Selected Ultimate Levels: Frequency	Severity	Loss Cost	At Favourable Levels: Frequency	Severity	Loss Cost	At Unfavourable Levels: Frequency	Severity	Loss Cost
						+/-: 5.0%					+/-: 10.0%										
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	6,522	28	-	28	28	28	1,964	-	1,964	1,964	1,964	4.2929	70,143	301.12	4.2929	70,143	301.12	4.2929	70,143	301.12
1996-H2	1996.75	6,695	34	-	34	34	34	1,535	-	1,535	1,535	1,535	5.0785	45,147	229.28	5.0785	45,147	229.28	5.0785	45,147	229.28
1997-H1	1997.25	7,143	57	-	57	57	57	2,264	-	2,264	2,264	2,264	7.9804	39,719	316.97	7.9804	39,719	316.97	7.9804	39,719	316.97
1997-H2	1997.75	7,548	57	-	57	57	57	1,970	-	1,970	1,970	1,970	7.5518	34,561	261.00	7.5518	34,561	261.00	7.5518	34,561	261.00
1998-H1	1998.25	7,520	50	-	50	50	50	1,092	-	1,092	1,092	1,092	6.6487	21,840	145.21	6.6487	21,840	145.21	6.6487	21,840	145.21
1998-H2	1998.75	8,312	53	-	53	53	53	1,936	-	1,936	1,936	1,936	6.3764	36,528	232.92	6.3764	36,528	232.92	6.3764	36,528	232.92
1999-H1	1999.25	7,876	51	-	51	51	51	2,055	-	2,055	2,055	2,055	6.4756	40,294	260.93	6.4756	40,294	260.93	6.4756	40,294	260.93
1999-H2	1999.75	7,925	51	-	51	51	51	2,300	-	2,300	2,300	2,300	6.4357	45,098	290.24	6.4357	45,098	290.24	6.4357	45,098	290.24
2000-H1	2000.25	7,874	53	-	53	53	53	2,036	-	2,036	2,036	2,036	6.7309	38,415	258.57	6.7309	38,415	258.57	6.7309	38,415	258.57
2000-H2	2000.75	8,370	82	-	82	82	82	3,171	-	3,171	3,171	3,171	9.7971	38,671	378.86	9.7971	38,671	378.86	9.7971	38,671	378.86
2001-H1	2001.25	8,417	99	-	99	99	99	3,005	-	3,005	3,005	3,005	11.7625	30,354	357.04	11.7625	30,354	357.04	11.7625	30,354	357.04
2001-H2	2001.75	9,548	68	-	68	68	68	5,134	-	5,134	5,134	5,134	7.1216	75,500	537.68	7.1216	75,500	537.68	7.1216	75,500	537.68
2002-H1	2002.25	9,092	81	-	81	81	81	5,474	-	5,474	5,474	5,474	8.9091	67,580	602.08	8.9091	67,580	602.08	8.9091	67,580	602.08
2002-H2	2002.75	9,190	75	-	75	75	75	2,272	-	2,272	2,272	2,272	8.1611	30,293	247.22	8.1611	30,293	247.22	8.1611	30,293	247.22
2003-H1	2003.25	9,088	103	-	103	103	103	3,245	-	3,245	3,245	3,245	11.3335	31,505	357.06	11.3335	31,505	357.06	11.3335	31,505	357.06
2003-H2	2003.75	9,680	70	-	70	70	70	3,154	-	3,154	3,154	3,154	7.2318	45,057	325.84	7.2318	45,057	325.84	7.2318	45,057	325.84
2004-H1	2004.25	9,363	68	-	68	68	68	3,069	-	3,069	3,069	3,069	7.2623	45,132	327.76	7.2623	45,132	327.76	7.2623	45,132	327.76
2004-H2	2004.75	9,830	64	-	64	64	64	2,847	-	2,847	2,847	2,847	6.5107	44,484	289.62	6.5107	44,484	289.62	6.5107	44,484	289.62
2005-H1	2005.25	9,682	58	-	58	58	58	1,711	-	1,711	1,711	1,711	5.9904	29,500	176.72	5.9904	29,500	176.72	5.9904	29,500	176.72
2005-H2	2005.75	9,960	66	-	66	66	66	2,271	372	2,643	2,606	2,680	6.6266	40,045	265.36	6.6266	39,482	261.63	6.6266	40,609	269.10
2006-H1	2006.25	9,683	58	-	58	58	58	2,120	-	2,120	2,120	2,120	5.9897	36,552	218.94	5.9897	36,552	218.94	5.9897	36,552	218.94
2006-H2	2006.75	10,236	56	1	57	57	57	1,978	542	2,520	2,466	2,574	5.5685	44,211	246.19	5.5636	43,298	240.89	5.5734	45,122	251.48
2007-H1	2007.25	10,087	57	-	57	57	57	1,733	-	1,733	1,733	1,733	5.6510	30,404	171.81	5.6510	30,404	171.81	5.6510	30,404	171.81
2007-H2	2007.75	10,199	68	1	69	69	69	3,620	40	3,660	3,656	3,664	6.7651	53,043	358.84	6.7602	53,024	358.45	6.7700	53,063	359.24
2008-H1	2008.25	9,727	62	1	63	63	63	2,457	97	2,554	2,544	2,564	6.4766	40,540	262.56	6.4714	40,418	261.56	6.4817	40,661	263.55
2008-H2	2008.75	10,316	58	1	59	59	59	2,133	951	3,084	2,989	3,179	5.7195	52,271	298.96	5.7147	50,702	289.75	5.7244	53,837	308.18
2009-H1	2009.25	10,069	58	1	59	59	59	1,953	286	2,239	2,210	2,268	5.8593	37,949	222.35	5.8543	37,496	219.51	5.8643	38,401	225.19
2009-H2	2009.75	10,724	69	2	71	71	71	2,715	215	2,910	2,891	2,930	6.6205	40,986	271.35	6.6111	40,769	269.53	6.6298	41,203	273.17
2010-H1	2010.25	10,515	51	1	52	52	52	2,104	704	2,728	2,666	2,790	4.9451	52,462	259.43	4.9403	51,311	253.49	4.9498	53,610	265.36
2010-H2	2010.75	11,187	61	1	62	62	62	2,746	164	2,889	2,875	2,903	5.5424	46,597	258.26	5.5379	46,404	256.98	5.5469	46,790	259.54
2011-H1	2011.25	11,080	58	7	65	65	65	2,073	390	2,423	2,388	2,458	5.8664	37,277	218.68	5.8348	36,937	215.52	5.8980	37,613	221.84
2011-H2	2011.75	11,780	68	3	71	71	71	2,543	1,403	3,922	3,784	4,060	6.0273	55,239	332.94	6.0146	53,410	321.24	6.0401	57,061	344.65
2012-H1	2012.25	11,735	51	4	55	55	55	1,557	1,058	2,571	2,470	2,672	4.6868	46,745	219.08	4.6697	45,066	210.44	4.7038	48,413	227.73
2012-H2	2012.75	12,521	66	8	74	74	74	2,045	1,021	3,059	2,958	3,160	5.9102	41,338	244.32	5.8782	40,185	236.22	5.9421	42,478	252.41
2013-H1	2013.25	12,408	65	12	77	76	78	1,603	2,744	4,342	4,068	4,616	6.2055	56,390	349.93	6.1572	53,247	327.85	6.2539	59,483	372.00
2013-H2	2013.75	13,668	64	13	78	77	78	1,389	3,242	4,804	4,463	5,146	5.6887	61,787	351.49	5.6384	57,907	326.50	5.7390	65,599	376.47
2014-H1	2014.25	13,983	58	22	82	81	83	985	3,031	4,269	3,941	4,597	5.8551	52,142	305.30	5.7697	48,843	281.81	5.9405	55,346	328.78
2014-H2	2014.75	14,553	40	29	71	69	72	441	2,506	3,535	3,226	3,844	4.8678	49,902	242.91	4.7618	46,548	221.65	4.9737	53,114	264.17
2015-H1	2015.25	14,353	29	44	75	73	78	130	2,934	3,817	3,448	4,186	5.2420	50,733	265.94	5.0809	47,286	240.26	5.4031	53,975	291.63
2015-H2	2015.75	14,729	5	62	77	73	80	22	1,917	3,893	3,506	4,280	5.2201	50,634	264.31	4.9761	47,836	238.04	5.4641	53,183	290.60

Data
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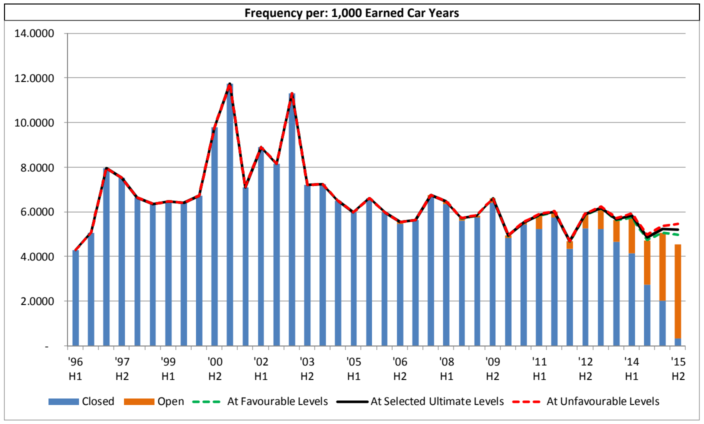
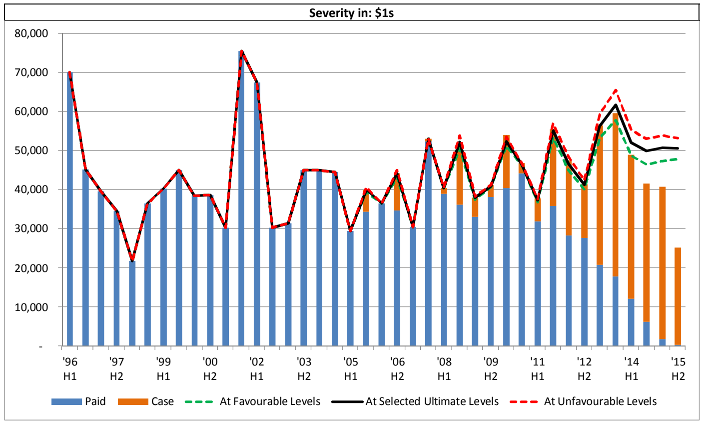
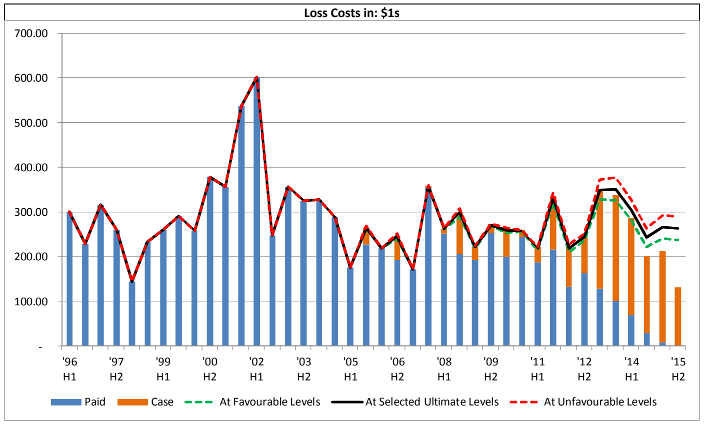
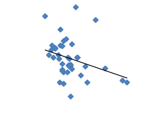
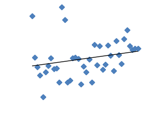
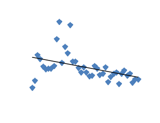






SCATTER PLOTS & CORRELATION MATRIX

Severity		
(31.5%)	Frequency	
23.6%	(42.0%)	Time

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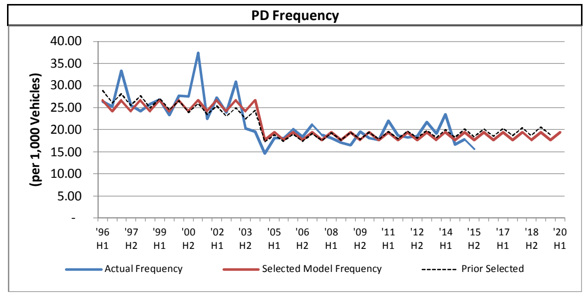
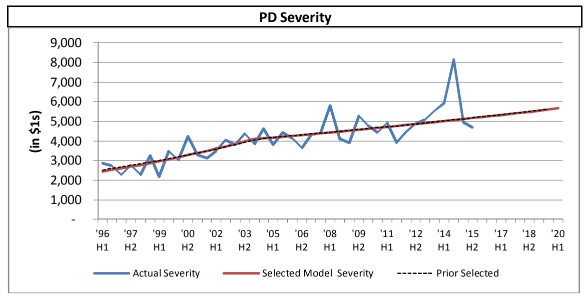
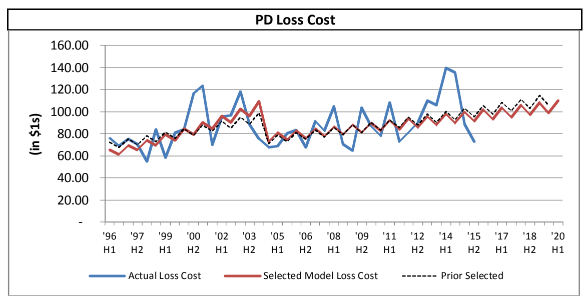
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	26.37	26.68	2,872	2,447	75.74	65.28
'96H2	25.24	24.22	2,740	2,528	69.17	61.23
'97H1	33.32	26.68	2,265	2,611	75.47	69.65
'97H2	25.57	24.22	2,772	2,697	70.88	65.33
'98H1	24.20	26.68	2,269	2,786	54.91	74.32
'98H2	25.75	24.22	3,271	2,878	84.22	69.71
'99H1	26.79	26.68	2,180	2,973	58.40	79.31
'99H2	23.35	24.22	3,481	3,071	81.26	74.38
'00H1	27.69	26.68	3,032	3,173	83.94	84.65
'00H2	27.60	24.22	4,229	3,277	116.72	79.37
'01H1	37.43	26.68	3,305	3,386	123.69	90.33
'01H2	22.52	24.22	3,121	3,497	70.28	84.70
'02H1	27.28	26.68	3,500	3,613	95.47	96.38
'02H2	23.94	24.22	4,045	3,732	96.83	90.39
'03H1	30.92	26.68	3,826	3,855	118.30	102.84
'03H2	20.25	24.22	4,367	3,982	88.43	96.45
'04H1	19.54	26.68	3,842	4,114	75.09	109.75
'04H2	14.65	17.69	4,639	4,131	67.96	73.09
'05H1	18.07	19.49	3,800	4,174	68.68	81.34
'05H2	18.17	17.69	4,420	4,216	80.32	74.59
'06H1	20.14	19.49	4,144	4,259	83.45	83.00
'06H2	18.46	17.69	3,661	4,303	67.60	76.13
'07H1	21.12	19.49	4,343	4,347	91.71	84.71
'07H2	18.82	17.69	4,411	4,391	83.04	77.69
'08H1	18.09	19.49	5,790	4,436	104.76	86.44
'08H2	17.16	17.69	4,113	4,482	70.57	79.30
'09H1	16.58	19.49	3,904	4,527	64.75	88.22
'09H2	19.58	17.69	5,286	4,574	103.51	80.93
'10H1	18.07	19.49	4,805	4,621	86.82	90.05
'10H2	17.70	17.69	4,424	4,668	78.30	82.59
'11H1	22.02	19.49	4,922	4,715	108.39	91.88
'11H2	18.76	17.69	3,896	4,764	73.09	84.29
'12H1	18.24	19.49	4,453	4,812	81.20	93.77
'12H2	18.53	17.69	4,892	4,862	90.64	86.02
'13H1	21.68	19.49	5,078	4,911	110.09	95.70
'13H2	19.17	17.69	5,531	4,962	106.03	87.79
'14H1	23.48	19.49	5,942	5,012	139.53	97.67
'14H2	16.64	17.69	8,145	5,063	135.51	89.58
'15H1	17.82	19.49	4,965	5,115	88.48	99.68
'15H2	15.64	17.69	4,680	5,168	73.18	91.44
'16H1		19.49		5,220		101.72
'16H2		17.69		5,274		93.31
'17H1		19.49		5,328		103.83
'17H2		17.69		5,382		95.22
'18H1		19.49		5,437		105.95
'18H2		17.69		5,493		97.19
'19H1		19.49		5,549		108.13
'19H2		17.69		5,606		99.19
'20H1		19.49		5,663		110.36
'20H2		17.69		5,721		101.22
'21H1		19.49		5,779		112.62







Estimated "Reform" Impact (as applicable)

LOSS COST 2004 reforms	'03H2 / '02H2:	1.06704
	'04H2 / '03H2:	0.75780
	implied reform factor:	0.71019
	implied reform impact:	(29.0%)
	Regulator impact estimate:	0.0%
SEVERITY 2004 reforms	'03H2 / '02H2:	1.06699
	'04H2 / '03H2:	1.03742
	implied reform factor:	0.97229
	implied reform impact:	(2.8%)
FREQUENCY 2004 reforms	'03H2 / '02H2:	1.00000
	'04H2 / '03H2:	0.73048
	implied reform factor:	0.73048
	implied reform impact:	(27.0%)

Selected Trend

	Frequency	Severity	Loss Cost	
Tab	FA f0b	FA s0b		
Past (Annual)	**0.0%**	**2.1%**	**2.1%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	0.6%	2.1%	2.7%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**2.1%**	**2.1%**	
Previous Selected	0.6%	2.1%	2.7%	

Frequency: FA f0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 1 data exclusion as per prior model
Severity: FA s0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; 1 data exclusion as per prior model

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	2.5%
Future Loss Cost Trend (Annual)	2.5%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

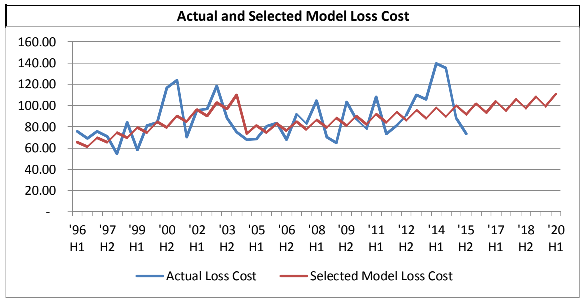
SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	0.3158	0.1053	2.9071	4.9%
Residual	34	1.2312	0.0362		
Total	37	1.5470			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

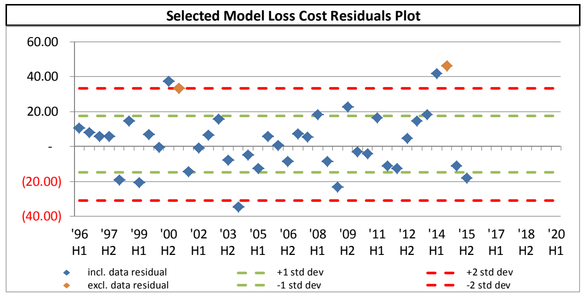
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4518	**0.2041**	**0.1339**	0.1903	38	2	4

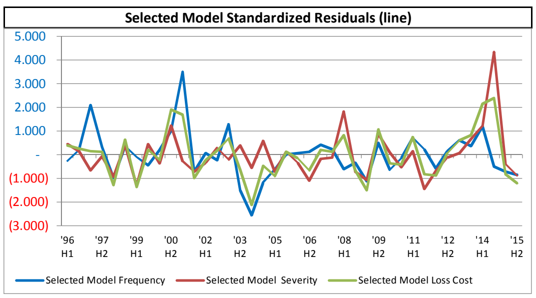
Runs-Test Result: 0.5264 **RESIDUALS RUNS RANDOM**

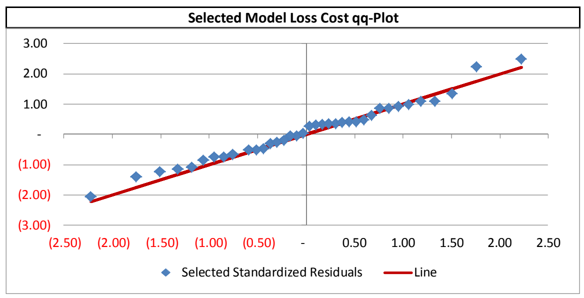


Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models







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actual observations:	40
excluded observations:	1
# observations used:	39

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA f0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 1 data exclusion as per prior model**

Frequency per: 1,000 Earned Car Years
Level Selected: 1 **At Selected Ultimate Levels**
Trend Type: exponential

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Frequency Values				
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	0	1	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'96H1		0	1996.25	-	-	-	-	-	-	-	-	26.3706	26.6771	(0.3065)	26.6771	(0.3065)
'96H2		1	1996.75	-	-	-	-	-	-	-	-	25.2432	24.2214	1.0218	24.2214	1.0218
'97H1		0	1997.25	-	-	-	-	-	-	-	-	33.3215	26.6771	6.6444	26.6771	6.6444
'97H2		1	1997.75	-	-	-	-	-	-	-	-	25.5703	24.2214	1.3489	24.2214	1.3489
'98H1		0	1998.25	-	-	-	-	-	-	-	-	24.2013	26.6771	(2.4758)	26.6771	(2.4758)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	25.7462	24.2214	1.5248	24.2214	1.5248
'99H1		0	1999.25	-	-	-	-	-	-	-	-	26.7911	26.6771	0.1140	26.6771	0.1140
'99H2		1	1999.75	-	-	-	-	-	-	-	-	23.3453	24.2214	(0.8761)	24.2214	(0.8761)
'00H1		0	2000.25	-	-	-	-	-	-	-	-	27.6858	26.6771	1.0087	26.6771	1.0087
'00H2		1	2000.75	-	-	-	-	-	-	-	-	27.5993	24.2214	3.3779	24.2214	3.3779
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	37.4263	26.6771	10.7492	26.6771	10.7492
'01H2		1	2001.75	-	-	-	-	-	-	-	-	22.5169	24.2214	(1.7045)	24.2214	(1.7045)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	27.2772	26.6771	0.6001	26.6771	0.6001
'02H2		1	2002.75	-	-	-	-	-	-	-	-	23.9392	24.2214	(0.2822)	24.2214	(0.2822)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	30.9196	26.6771	4.2425	26.6771	4.2425
'03H2		1	2003.75	-	-	-	-	-	-	-	-	20.2490	24.2214	(3.9724)	24.2214	(3.9724)
'04H1		0	2004.25	-	-	-	-	-	-	-	-	19.5441	26.6771	(7.1330)	26.6771	(7.1330)
'04H2		1	2004.75	1.00	2004.75	-	-	-	-	-	-	14.6492	17.6932	(3.0440)	17.6932	(3.0440)
'05H1		0	2005.25	1.00	2005.25	-	-	-	-	-	-	18.0743	19.4871	(1.4128)	19.4871	(1.4128)
'05H2		1	2005.75	1.00	2005.75	-	-	-	-	-	-	18.1729	17.6932	0.4797	17.6932	0.4797
'06H1		0	2006.25	1.00	2006.25	-	-	-	-	-	-	20.1378	19.4871	0.6507	19.4871	0.6507
'06H2		1	2006.75	1.00	2006.75	-	-	-	-	-	-	18.4640	17.6932	0.7708	17.6932	0.7708
'07H1		0	2007.25	1.00	2007.25	-	-	-	-	-	-	21.1168	19.4871	1.6297	19.4871	1.6297
'07H2		1	2007.75	1.00	2007.75	-	-	-	-	-	-	18.8247	17.6932	1.1315	17.6932	1.1315
'08H1		0	2008.25	1.00	2008.25	-	-	-	-	-	-	18.0933	19.4871	(1.3938)	19.4871	(1.3938)
'08H2		1	2008.75	1.00	2008.75	-	-	-	-	-	-	17.1586	17.6932	(0.5346)	17.6932	(0.5346)
'09H1		0	2009.25	1.00	2009.25	-	-	-	-	-	-	16.5848	19.4871	(2.9023)	19.4871	(2.9023)
'09H2		1	2009.75	1.00	2009.75	-	-	-	-	-	-	19.5816	17.6932	1.8884	17.6932	1.8884
'10H1		0	2010.25	1.00	2010.25	-	-	-	-	-	-	18.0686	19.4871	(1.4185)	19.4871	(1.4185)
'10H2		1	2010.75	1.00	2010.75	-	-	-	-	-	-	17.6999	17.6932	0.0067	17.6932	0.0067
'11H1		0	2011.25	1.00	2011.25	-	-	-	-	-	-	22.0215	19.4871	2.5344	19.4871	2.5344
'11H2		1	2011.75	1.00	2011.75	-	-	-	-	-	-	18.7611	17.6932	1.0679	17.6932	1.0679
'12H1		0	2012.25	1.00	2012.25	-	-	-	-	-	-	18.2358	19.4871	(1.2513)	19.4871	(1.2513)
'12H2		1	2012.75	1.00	2012.75	-	-	-	-	-	-	18.5292	17.6932	0.8360	17.6932	0.8360
'13H1		0	2013.25	1.00	2013.25	-	-	-	-	-	-	21.6790	19.4871	2.1919	19.4871	2.1919
'13H2		1	2013.75	1.00	2013.75	-	-	-	-	-	-	19.1694	17.6932	1.4762	17.6932	1.4762
'14H1		0	2014.25	1.00	2014.25	-	-	-	-	-	-	23.4817	19.4871	3.9946	19.4871	3.9946
'14H2		1	2014.75	1.00	2014.75	-	-	-	-	-	-	16.6367	17.6932	(1.0565)	17.6932	(1.0565)
'15H1		0	2015.25	1.00	2015.25	-	-	-	-	-	-	17.8215	19.4871	(1.6656)	19.4871	(1.6656)
'15H2		1	2015.75	1.00	2015.75	-	-	-	-	-	-	15.6378	17.6932	(2.0554)	17.6932	(2.0554)
'16H1		0	2016.25	1.00	2016.25	-	-	-	-	-	-		19.4871		19.4871	
'16H2		1	2016.75	1.00	2016.75	-	-	-	-	-	-		17.6932		17.6932	
'17H1		0	2017.25	1.00	2017.25	-	-	-	-	-	-		19.4871		19.4871	
'17H2		1	2017.75	1.00	2017.75	-	-	-	-	-	-		17.6932		17.6932	
'18H1		0	2018.25	1.00	2018.25	-	-	-	-	-	-		19.4871		19.4871	
'18H2		1	2018.75	1.00	2018.75	-	-	-	-	-	-		17.6932		17.6932	
'19H1		0	2019.25	1.00	2019.25	-	-	-	-	-	-		19.4871		19.4871	
'19H2		1	2019.75	1.00	2019.75	-	-	-	-	-	-		17.6932		17.6932	
'20H1		0	2020.25	1.00	2020.25	-	-	-	-	-	-		19.4871		19.4871	
'20H2		1	2020.75	1.00	2020.75	-	-	-	-	-	-		17.6932		17.6932	
'21H1		0	2021.25	1.00	2021.25	-	-	-	-	-	-		19.4871		19.4871	

Facility Association - Trend Analysis - Industry
NL - CV
PD
as at: Dec 31, 2015

actual observations:	40
excluded observations:	1
# observations used:	39

	Level Options:	Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION FA f0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 1 data exclusion as per prior model

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	1.0340	0.5170	41.1718	0.0%
Residual	36	0.4520	0.0126		
Total	38	1.4860			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	1.0340	0.5170	41.1718	0.0%
Residual	36	0.4520	0.0126		
Total	38	1.4860			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8341	**0.6958**	**0.6789**	0.1121	39	1	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8341	**0.6958**	**0.6789**	0.1121	39	1	3

Runs-Test Result: 0.0168 **RESIDUALS RUNS RANDOM**
 # parameters with p-value >5% **0** (intercept specifically not included)

Runs-Test Result: 0.0168 **RESIDUALS RUNS RANDOM**

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	3.284	0.036	91.544	0.0%	3.211	3.357	3.284	11
Season	(0.097)	0.039	(2.495)	1.7%	(0.175)	(0.018)	(0.097)	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	(0.314)	0.039	(7.984)	0.0%	(0.394)	(0.234)	(0.314)	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**0.6%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.6%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

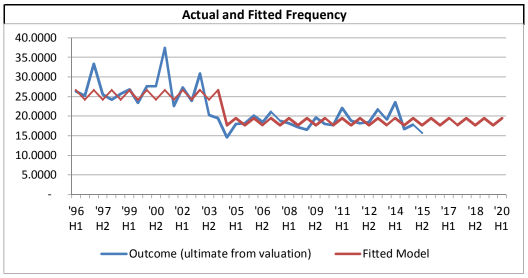
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	21.9087	actual values
Selected Model - '96H1 to '15H2	21.5135	selected model values
diff:	**0.3952**	if used, adjust scalar to make diff zero

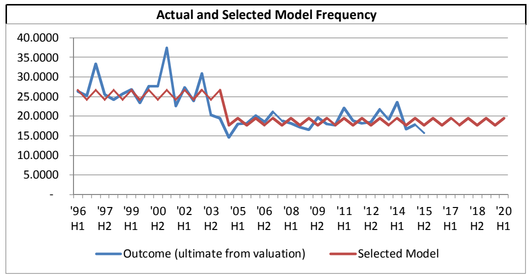
Option 2: set to minimize mean square error (MSE)

MSE: 0.0126 **NOT USED**

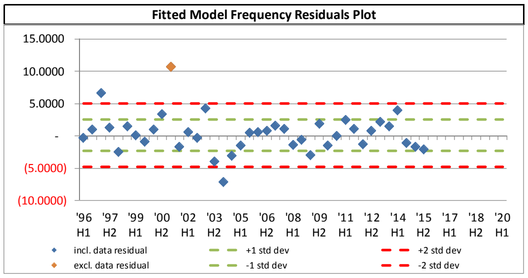
Actual and Fitted Frequency



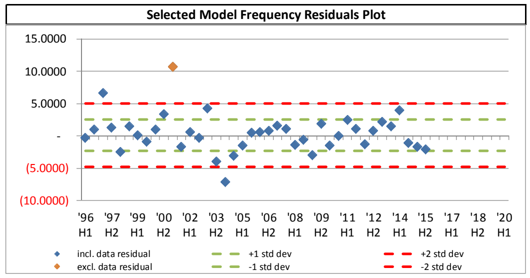
Actual and Selected Model Frequency



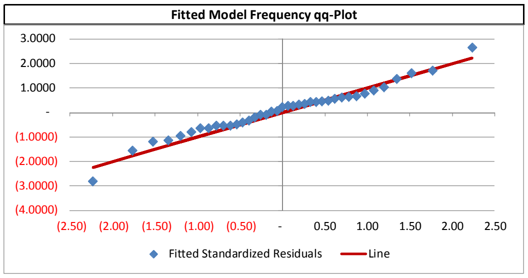
Fitted Model Frequency Residuals Plot



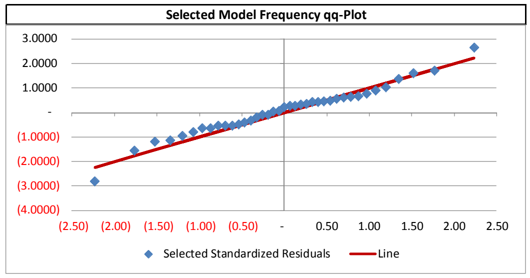
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
PD
as at: Dec 31, 2015

actual observations:	40
excluded observations:	1
# observations used:	39

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **FA s0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; 1 data exclusion as per prior model**

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		0	1	1	1	0	0	0	0	0	0					
'96H1		0	1996.25	-	-	-	-	-	-	-	-	2,872	2,447	425	2,447	425
'96H2		1	1996.75	-	-	-	-	-	-	-	-	2,740	2,528	212	2,528	212
'97H1		0	1997.25	-	-	-	-	-	-	-	-	2,265	2,611	(346)	2,611	(346)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	2,772	2,697	75	2,697	75
'98H1		0	1998.25	-	-	-	-	-	-	-	-	2,269	2,786	(517)	2,786	(517)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	3,271	2,878	393	2,878	393
'99H1		0	1999.25	-	-	-	-	-	-	-	-	2,180	2,973	(793)	2,973	(793)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	3,481	3,071	410	3,071	410
'00H1		0	2000.25	-	-	-	-	-	-	-	-	3,032	3,173	(141)	3,173	(141)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	4,229	3,277	952	3,277	952
'01H1		0	2001.25	-	-	-	-	-	-	-	-	3,305	3,386	(81)	3,386	(81)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	3,121	3,497	(376)	3,497	(376)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	3,500	3,613	(113)	3,613	(113)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	4,045	3,732	313	3,732	313
'03H1		0	2003.25	-	-	-	-	-	-	-	-	3,826	3,855	(29)	3,855	(29)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	4,367	3,982	385	3,982	385
'04H1		0	2004.25	-	-	-	-	-	-	-	-	3,842	4,114	(272)	4,114	(272)
'04H2		1	2004.75	1.00	2004.75	-	-	-	-	-	-	4,639	4,131	508	4,131	508
'05H1		0	2005.25	1.00	2005.25	-	-	-	-	-	-	3,800	4,174	(374)	4,174	(374)
'05H2		1	2005.75	1.00	2005.75	-	-	-	-	-	-	4,420	4,216	204	4,216	204
'06H1		0	2006.25	1.00	2006.25	-	-	-	-	-	-	4,144	4,259	(115)	4,259	(115)
'06H2		1	2006.75	1.00	2006.75	-	-	-	-	-	-	3,661	4,303	(642)	4,303	(642)
'07H1		0	2007.25	1.00	2007.25	-	-	-	-	-	-	4,343	4,347	(4)	4,347	(4)
'07H2		1	2007.75	1.00	2007.75	-	-	-	-	-	-	4,411	4,391	20	4,391	20
'08H1		0	2008.25	1.00	2008.25	-	-	-	-	-	-	5,790	4,436	**1,354**	4,436	1,354
'08H2		1	2008.75	1.00	2008.75	-	-	-	-	-	-	4,113	4,482	(369)	4,482	(369)
'09H1		0	2009.25	1.00	2009.25	-	-	-	-	-	-	3,904	4,527	(623)	4,527	(623)
'09H2		1	2009.75	1.00	2009.75	-	-	-	-	-	-	5,286	4,574	712	4,574	712
'10H1		0	2010.25	1.00	2010.25	-	-	-	-	-	-	4,805	4,621	184	4,621	184
'10H2		1	2010.75	1.00	2010.75	-	-	-	-	-	-	4,424	4,668	(244)	4,668	(244)
'11H1		0	2011.25	1.00	2011.25	-	-	-	-	-	-	4,922	4,715	207	4,715	207
'11H2		1	2011.75	1.00	2011.75	-	-	-	-	-	-	3,896	4,764	(868)	4,764	(868)
'12H1		0	2012.25	1.00	2012.25	-	-	-	-	-	-	4,453	4,812	(359)	4,812	(359)
'12H2		1	2012.75	1.00	2012.75	-	-	-	-	-	-	4,892	4,862	30	4,862	30
'13H1		0	2013.25	1.00	2013.25	-	-	-	-	-	-	5,078	4,911	167	4,911	167
'13H2		1	2013.75	1.00	2013.75	-	-	-	-	-	-	5,531	4,962	569	4,962	569
'14H1		0	2014.25	1.00	2014.25	-	-	-	-	-	-	5,942	5,012	930	5,012	930
'14H2	y	1	2014.75	1.00	2014.75	-	-	-	-	-	-	8,145	5,063	**3,082**	5,063	3,082
'15H1		0	2015.25	1.00	2015.25	-	-	-	-	-	-	4,965	5,115	(150)	5,115	(150)
'15H2		1	2015.75	1.00	2015.75	-	-	-	-	-	-	4,680	5,168	(488)	5,168	(488)
'16H1		0	2016.25	1.00	2016.25	-	-	-	-	-	-		5,220		5,220	
'16H2		1	2016.75	1.00	2016.75	-	-	-	-	-	-		5,274		5,274	
'17H1		0	2017.25	1.00	2017.25	-	-	-	-	-	-		5,328		5,328	
'17H2		1	2017.75	1.00	2017.75	-	-	-	-	-	-		5,382		5,382	
'18H1		0	2018.25	1.00	2018.25	-	-	-	-	-	-		5,437		5,437	
'18H2		1	2018.75	1.00	2018.75	-	-	-	-	-	-		5,493		5,493	
'19H1		0	2019.25	1.00	2019.25	-	-	-	-	-	-		5,549		5,549	
'19H2		1	2019.75	1.00	2019.75	-	-	-	-	-	-		5,606		5,606	
'20H1		0	2020.25	1.00	2020.25	-	-	-	-	-	-		5,663		5,663	
'20H2		1	2020.75	1.00	2020.75	-	-	-	-	-	-		5,721		5,721	
'21H1		0	2021.25	1.00	2021.25	-	-	-	-	-	-		5,779		5,779	

Facility Association - Trend Analysis - Industry
NL - CV
PD
as at: Dec 31, 2015

actual observations:	40
excluded observations:	1
# observations used:	39

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0b - 2 periods (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; 1 data exclusion as per prior model**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	1.8513	0.6171	35.8301	0.0%
Residual	35	0.6028	0.0172		
Total	38	2.4540			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	1.8513	0.6171	35.8301	0.0%
Residual	35	0.6028	0.0172		
Total	38	2.4540			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8685	**0.7544**	**0.7333**	0.1312	39	1	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8685	**0.7544**	**0.7333**	0.1312	39	1	4

Runs-Test Result: 2.1372 **RESIDUALS RUNS NOT RANDOM**
 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(121.811)	22.439	(5.429)	0.0%	(167.365)	(76.258)	(121.811)	11
Season	-	-	-	n/a	-	-	-	10
All Years	0.065	0.011	5.788	0.0%	0.042	0.088	0.065	9
Scalar 1	89.354	26.967	3.313	0.2%	34.608	144.100	89.354	8
Trend 1	(0.045)	0.013	(3.312)	0.2%	(0.072)	(0.017)	(0.045)	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 2.1372 **RESIDUALS RUNS NOT RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**2.1%**	**2.1%**	**2.1%**	**'15H2**	**=> last period in "past"**
future	**2.1%**	**2.1%**	**2.1%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

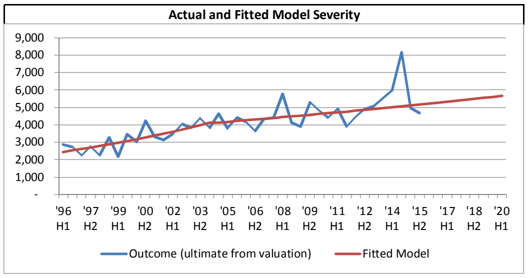
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	4,134	actual values
Selected Model - '96H1 to '15H2	4,028	selected model values
diff:	**106**	if used, adjust scalar to make diff zero

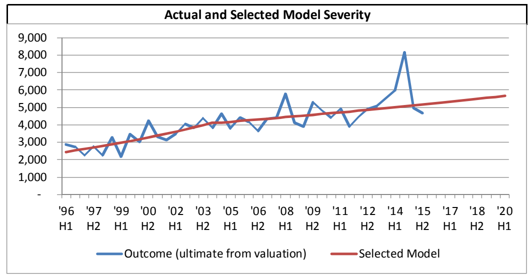
Option 2: set to minimize mean square error (MSE)

MSE: 0.0172 **NOT USED**

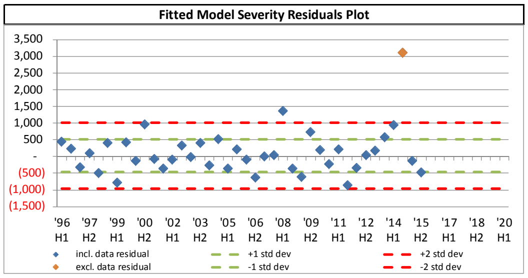
Actual and Fitted Model Severity



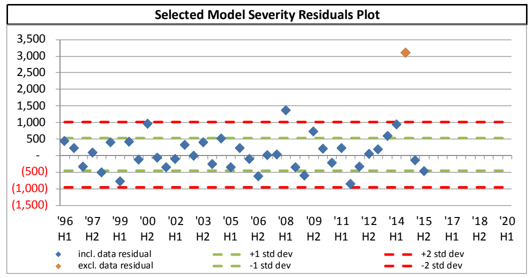
Actual and Selected Model Severity



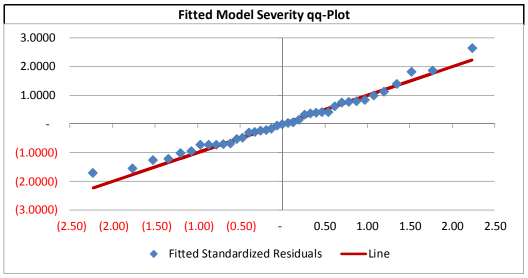
Fitted Model Severity Residuals Plot



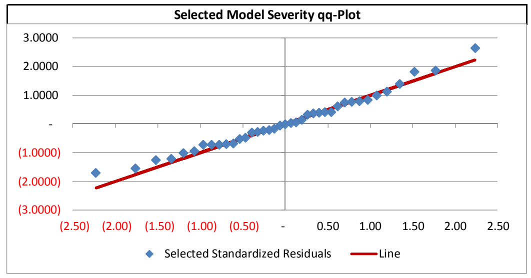
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
PD
as at: Dec 31, 2015

Frequency per: **1,000 Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

amts in: $1,000s

						+/-:	5.0%				+/-:	10.0%	At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	**Avg Accident Date**	**Earned Car Years**	**LTD Closed Claim Count**	**Open Claim Count**	**Selected Ultimate Claim Count**	**Favourable Count**	**Unfavour-able count**	**LTD Paid Claims Amount**	**Current Case Reserves**	**Selected Ultimate Claims Amount**	**Favourable Ult. Claim Amount**	**Unfavour-able Ult. Claim Amount**	**Frequency**	**Severity**	**Loss Cost**	**Frequency**	**Severity**	**Loss Cost**	**Frequency**	**Severity**	**Loss Cost**
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	6,522	172	-	172	172	172	494	-	494	494	494	26.3706	2,872	75.74	26.3706	2,872	75.74	26.3706	2,872	75.74
1996-H2	1996.75	6,695	169	-	169	169	169	463	-	463	463	463	25.2432	2,740	69.17	25.2432	2,740	69.17	25.2432	2,740	69.17
1997-H1	1997.25	7,143	238	-	238	238	238	539	-	539	539	539	33.3215	2,265	75.47	33.3215	2,265	75.47	33.3215	2,265	75.47
1997-H2	1997.75	7,548	193	-	193	193	193	535	-	535	535	535	25.5703	2,772	70.88	25.5703	2,772	70.88	25.5703	2,772	70.88
1998-H1	1998.25	7,520	182	-	182	182	182	413	-	413	413	413	24.2013	2,269	54.91	24.2013	2,269	54.91	24.2013	2,269	54.91
1998-H2	1998.75	8,312	214	-	214	214	214	700	-	700	700	700	25.7462	3,271	84.22	25.7462	3,271	84.22	25.7462	3,271	84.22
1999-H1	1999.25	7,876	211	-	211	211	211	460	-	460	460	460	26.7911	2,180	58.40	26.7911	2,180	58.40	26.7911	2,180	58.40
1999-H2	1999.75	7,925	185	-	185	185	185	644	-	644	644	644	23.3453	3,481	81.26	23.3453	3,481	81.26	23.3453	3,481	81.26
2000-H1	2000.25	7,874	218	-	218	218	218	661	-	661	661	661	27.6858	3,032	83.94	27.6858	3,032	83.94	27.6858	3,032	83.94
2000-H2	2000.75	8,370	231	-	231	231	231	977	-	977	977	977	27.5993	4,229	116.72	27.5993	4,229	116.72	27.5993	4,229	116.72
2001-H1	2001.25	8,417	315	-	315	315	315	1,041	-	1,041	1,041	1,041	37.4263	3,305	123.69	37.4263	3,305	123.69	37.4263	3,305	123.69
2001-H2	2001.75	9,548	215	-	215	215	215	671	-	671	671	671	22.5169	3,121	70.28	22.5169	3,121	70.28	22.5169	3,121	70.28
2002-H1	2002.25	9,092	248	-	248	248	248	868	-	868	868	868	27.2772	3,500	95.47	27.2772	3,500	95.47	27.2772	3,500	95.47
2002-H2	2002.75	9,190	220	-	220	220	220	890	-	890	890	890	23.9392	4,045	96.83	23.9392	4,045	96.83	23.9392	4,045	96.83
2003-H1	2003.25	9,088	281	-	281	281	281	1,075	-	1,075	1,075	1,075	30.9196	3,826	118.30	30.9196	3,826	118.30	30.9196	3,826	118.30
2003-H2	2003.75	9,680	196	-	196	196	196	856	-	856	856	856	20.2490	4,367	88.43	20.2490	4,367	88.43	20.2490	4,367	88.43
2004-H1	2004.25	9,363	183	-	183	183	183	703	-	703	703	703	19.5441	3,842	75.09	19.5441	3,842	75.09	19.5441	3,842	75.09
2004-H2	2004.75	9,830	144	-	144	144	144	668	-	668	668	668	14.6492	4,639	67.96	14.6492	4,639	67.96	14.6492	4,639	67.96
2005-H1	2005.25	9,682	175	-	175	175	175	665	-	665	665	665	18.0743	3,800	68.68	18.0743	3,800	68.68	18.0743	3,800	68.68
2005-H2	2005.75	9,960	181	-	181	181	181	800	-	800	800	800	18.1729	4,420	80.32	18.1729	4,420	80.32	18.1729	4,420	80.32
2006-H1	2006.25	9,683	195	-	195	195	195	808	-	808	808	808	20.1378	4,144	83.45	20.1378	4,144	83.45	20.1378	4,144	83.45
2006-H2	2006.75	10,236	188	1	189	189	189	680	12	692	691	693	18.4640	3,661	67.60	18.4591	3,656	67.49	18.4689	3,667	67.73
2007-H1	2007.25	10,087	213	-	213	213	213	925	-	925	925	925	21.1168	4,343	91.71	21.1168	4,343	91.71	21.1168	4,343	91.71
2007-H2	2007.75	10,199	192	-	192	192	192	847	-	847	847	847	18.8247	4,411	83.04	18.8247	4,411	83.04	18.8247	4,411	83.04
2008-H1	2008.25	9,727	176	-	176	176	176	1,019	-	1,019	1,019	1,019	18.0933	5,790	104.76	18.0933	5,790	104.76	18.0933	5,790	104.76
2008-H2	2008.75	10,316	177	-	177	177	177	728	-	728	728	728	17.1586	4,113	70.57	17.1586	4,113	70.57	17.1586	4,113	70.57
2009-H1	2009.25	10,069	167	-	167	167	167	652	-	652	652	652	16.5848	3,904	64.75	16.5848	3,904	64.75	16.5848	3,904	64.75
2009-H2	2009.75	10,724	210	-	210	210	210	1,110	-	1,110	1,110	1,110	19.5816	5,286	103.51	19.5816	5,286	103.51	19.5816	5,286	103.51
2010-H1	2010.25	10,515	190	-	190	190	190	913	-	913	913	913	18.0686	4,805	86.82	18.0686	4,805	86.82	18.0686	4,805	86.82
2010-H2	2010.75	11,187	198	-	198	198	198	876	-	876	876	876	17.6999	4,424	78.30	17.6999	4,424	78.30	17.6999	4,424	78.30
2011-H1	2011.25	11,080	243	1	244	244	244	1,152	49	1,201	1,196	1,206	22.0215	4,922	108.39	22.0170	4,903	107.95	22.0260	4,941	108.83
2011-H2	2011.75	11,780	221	-	221	221	221	861	-	861	861	861	18.7611	3,896	73.09	18.7611	3,896	73.09	18.7611	3,896	73.09
2012-H1	2012.25	11,735	214	-	214	214	214	951	2	953	953	953	18.2358	4,453	81.20	18.2358	4,452	81.19	18.2358	4,454	81.22
2012-H2	2012.75	12,521	232	-	232	232	232	1,070	66	1,135	1,129	1,142	18.5292	4,892	90.64	18.5292	4,864	90.13	18.5292	4,920	91.16
2013-H1	2013.25	12,408	269	-	269	269	269	1,369	4	1,366	1,366	1,366	21.6790	5,078	110.09	21.6790	5,077	110.06	21.6790	5,079	110.11
2013-H2	2013.75	13,668	258	4	262	262	262	1,319	125	1,449	1,436	1,462	19.1694	5,531	106.03	19.1548	5,485	105.06	19.1841	5,576	106.97
2014-H1	2014.25	13,983	326	1	328	328	328	1,759	182	1,951	1,932	1,970	23.4817	5,942	139.53	23.4733	5,886	138.16	23.4901	5,998	140.89
2014-H2	2014.75	14,553	236	4	242	242	242	1,922	65	1,972	1,967	1,977	16.6367	8,145	135.51	16.6157	8,135	135.17	16.6577	8,156	135.86
2015-H1	2015.25	14,353	235	16	256	255	257	1,116	107	1,270	1,255	1,285	17.8215	4,965	88.48	17.7491	4,925	87.41	17.8939	5,005	89.56
2015-H2	2015.75	14,729	120	78	230	225	236	488	416	1,078	1,019	1,137	15.6378	4,680	73.18	15.2632	4,533	69.19	16.0123	4,821	77.20

Data
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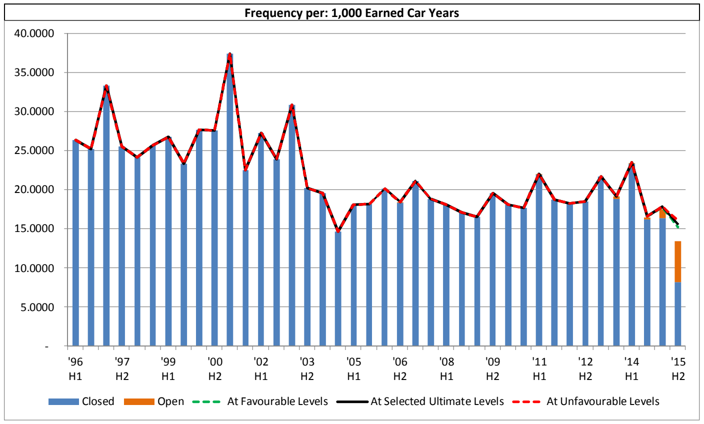
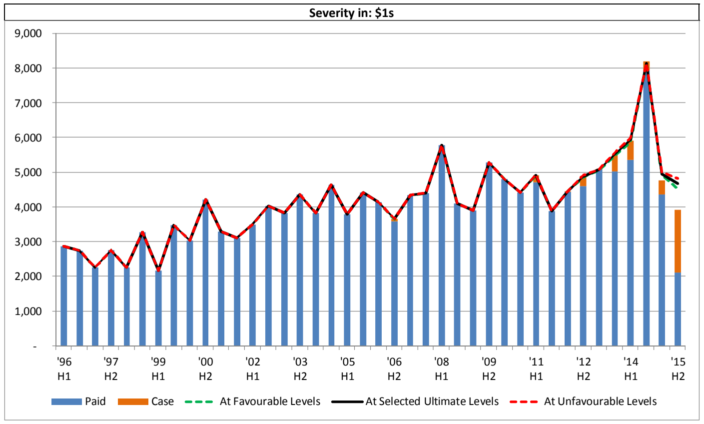
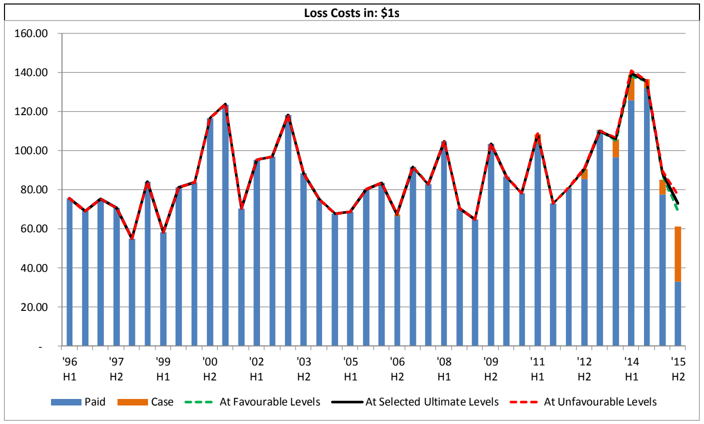
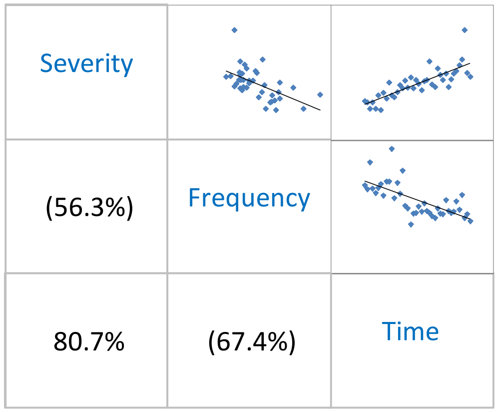
Facility Association - Trend Analysis - Industry
NL - CV
PD
as at: Dec 31, 2015







SCATTER PLOTS & CORRELATION MATRIX



Facility Association
Trend Analysis - Industry
NL - CV
AccBen (indivis)
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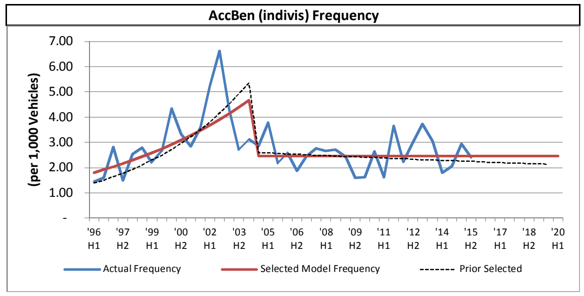
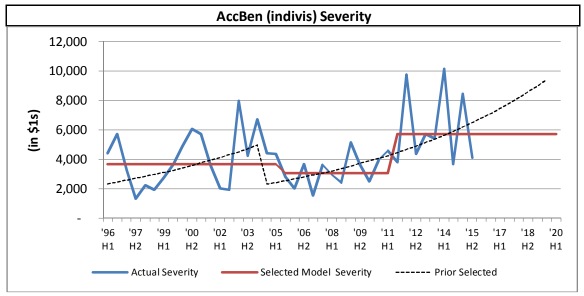
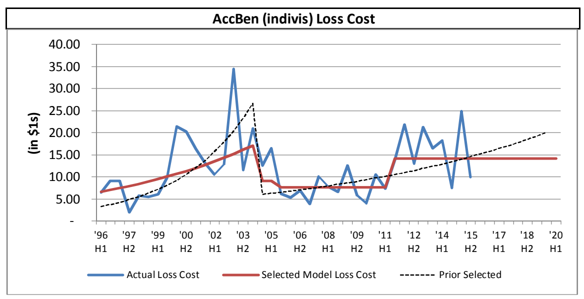
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	1.46	1.81	4,429	3,675	6.46	6.66
'96H2	1.59	1.92	5,750	3,675	9.17	7.07
'97H1	2.83	2.04	3,250	3,675	9.18	7.50
'97H2	1.51	2.16	1,333	3,675	2.01	7.95
'98H1	2.54	2.30	2,267	3,675	5.76	8.44
'98H2	2.79	2.44	1,944	3,675	5.42	8.95
'99H1	2.20	2.58	2,786	3,675	6.14	9.50
'99H2	2.66	2.74	3,706	3,675	9.84	10.08
'00H1	4.35	2.91	4,929	3,675	21.44	10.69
'00H2	3.33	3.09	6,087	3,675	20.25	11.34
'01H1	2.85	3.27	5,750	3,675	16.36	12.03
'01H2	3.58	3.47	3,621	3,675	12.97	12.76
'02H1	5.25	3.68	2,024	3,675	10.63	13.54
'02H2	6.61	3.91	1,940	3,675	12.82	14.36
'03H1	4.31	4.15	8,000	3,675	34.52	15.24
'03H2	2.70	4.40	4,273	3,675	11.55	16.16
'04H1	3.12	4.67	6,731	3,675	20.99	17.15
'04H2	2.86	2.47	4,417	3,675	12.64	9.08
'05H1	3.77	2.47	4,400	3,675	16.58	9.08
'05H2	2.18	2.47	2,833	3,093	6.17	7.64
'06H1	2.60	2.47	2,048	3,093	5.32	7.64
'06H2	1.87	2.47	3,688	3,093	6.88	7.64
'07H1	2.47	2.47	1,571	3,093	3.88	7.64
'07H2	2.77	2.47	3,640	3,093	10.07	7.64
'08H1	2.65	2.47	2,958	3,093	7.85	7.64
'08H2	2.72	2.47	2,423	3,093	6.58	7.64
'09H1	2.44	2.47	5,174	3,093	12.62	7.64
'09H2	1.59	2.47	3,688	3,093	5.85	7.64
'10H1	1.61	2.47	2,500	3,093	4.03	7.64
'10H2	2.65	2.47	4,000	3,093	10.60	7.64
'11H1	1.62	2.47	4,588	3,093	7.43	7.64
'11H2	3.65	2.47	3,805	5,729	13.89	14.15
'12H1	2.22	2.47	9,800	5,729	21.80	14.15
'12H2	2.98	2.47	4,377	5,729	13.06	14.15
'13H1	3.72	2.47	5,717	5,729	21.29	14.15
'13H2	3.04	2.47	5,441	5,729	16.52	14.15
'14H1	1.79	2.47	10,151	5,729	18.19	14.15
'14H2	2.06	2.47	3,678	5,729	7.56	14.15
'15H1	2.93	2.47	8,482	5,729	24.88	14.15
'15H2	2.41	2.47	4,132	5,729	9.98	14.15
'16H1		2.47		5,729		14.15
'16H2		2.47		5,729		14.15
'17H1		2.47		5,729		14.15
'17H2		2.47		5,729		14.15
'18H1		2.47		5,729		14.15
'18H2		2.47		5,729		14.15
'19H1		2.47		5,729		14.15
'19H2		2.47		5,729		14.15
'20H1		2.47		5,729		14.15
'20H2		2.47		5,729		14.15
'21H1		2.47		5,729		14.15







Estimated "Reform" Impact (as applicable)	**LOSS COST 2004 reforms**	'03H2 / '02H2:	1.12535
		'04H2 / '03H2:	0.56188
		implied reform factor:	0.49930
		implied reform impact:	(50.1%)
		Regulator impact estimate:	0.0%
	SEVERITY 2004 reforms	'03H2 / '02H2:	1.00000
		'04H2 / '03H2:	1.00000
		implied reform factor:	1.00000
		implied reform impact:	0.0%
	FREQUENCY 2004 reforms	'03H2 / '02H2:	1.12546
		'04H2 / '03H2:	0.56151
		implied reform factor:	0.49892
		implied reform impact:	(50.1%)

Selected Trend

	Frequency	Severity	Loss Cost	
Tab	EY f0a	EY s0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'15H2	**'11H1**		**=>last period in past (curr)**
Previous Selected	(1.3%)	9.8%	8.4%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**0.0%**	**0.0%**	
Previous Selected	(1.3%)	9.8%	8.4%	

Frequency: EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions
Severity: EY s0a - 3 periods (judgment); seasonality not significant; no data exclusions

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	7.0%
Future Loss Cost Trend (Annual)	7.0%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	5.8517	2.9259	13.9926	0.0%
Residual	37	7.7367	0.2091		
Total	39	13.5885			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

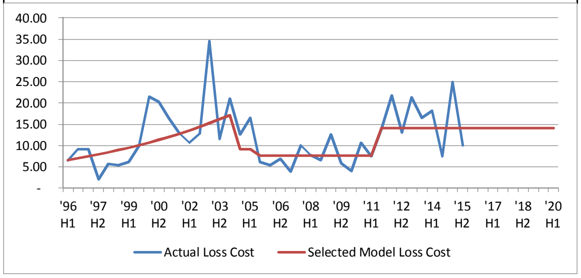
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6562	**0.4306**	**0.3999**	0.4573	40	-	3

Runs-Test Result: 0.1813 **RESIDUALS RUNS RANDOM**

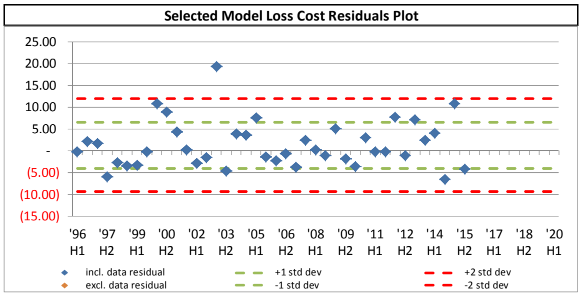
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

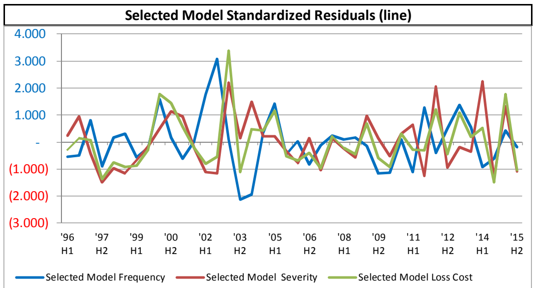
Actual and Selected Model Loss Cost



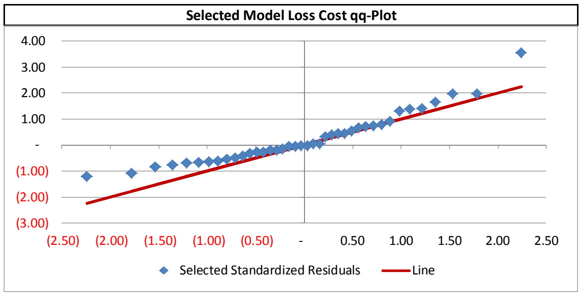
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
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actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

Frequency per: 1,000 Earned Car Years | **Level Selected:** 1 | **At Selected Ultimate Levels**
Trend Type: exponential

				Explanatory Variables (Xi)												
				Trend Periods based on average accident date where scalar present								Frequency Values				
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	1	1	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	1.4579	1.8129	(0.3550)	1.8129	(0.3550)
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	1.5945	1.9232	(0.3287)	1.9232	(0.3287)
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	2.8255	2.0403	0.7852	2.0403	0.7852
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	1.5054	2.1644	(0.6590)	2.1644	(0.6590)
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	2.5417	2.2962	0.2455	2.2962	0.2455
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	2.7870	2.4360	0.3510	2.4360	0.3510
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	2.2021	2.5842	(0.3821)	2.5842	(0.3821)
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	2.6550	2.7415	(0.0865)	2.7415	(0.0865)
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	4.3488	2.9084	1.4404	2.9084	1.4404
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	3.3272	3.0854	0.2418	3.0854	0.2418
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	2.8453	3.2732	(0.4279)	3.2732	(0.4279)
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	3.5822	3.4725	0.1097	3.4725	0.1097
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	5.2522	3.6838	1.5684	3.6838	1.5684
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	6.6078	3.9080	**2.6998**	3.9080	2.6998
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	4.3149	4.1459	0.1690	4.1459	0.1690
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	2.7027	4.3983	**(1.6956)**	4.3983	(1.6956)
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	3.1185	4.6660	(1.5475)	4.6660	(1.5475)
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-	2.8621	2.4697	0.3924	2.4697	0.3924
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-	3.7685	2.4697	1.2988	2.4697	1.2988
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	2.1767	2.4697	(0.2930)	2.4697	(0.2930)
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	2.5964	2.4697	0.1267	2.4697	0.1267
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	1.8652	2.4697	(0.6045)	2.4697	(0.6045)
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	2.4716	2.4697	0.0019	2.4697	0.0019
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	2.7673	2.4697	0.2976	2.4697	0.2976
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	2.6536	2.4697	0.1839	2.4697	0.1839
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	2.7169	2.4697	0.2472	2.4697	0.2472
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	2.4396	2.4697	(0.0301)	2.4697	(0.0301)
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	1.5873	2.4697	(0.8824)	2.4697	(0.8824)
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	1.6123	2.4697	(0.8574)	2.4697	(0.8574)
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	2.6500	2.4697	0.1803	2.4697	0.1803
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	1.6196	2.4697	(0.8501)	2.4697	(0.8501)
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-	3.6496	2.4697	1.1799	2.4697	1.1799
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-	2.2245	2.4697	(0.2452)	2.4697	(0.2452)
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-	2.9838	2.4697	0.5141	2.4697	0.5141
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-	3.7242	2.4697	1.2545	2.4697	1.2545
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-	3.0355	2.4697	0.5658	2.4697	0.5658
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-	1.7915	2.4697	(0.6782)	2.4697	(0.6782)
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-	2.0554	2.4697	(0.4143)	2.4697	(0.4143)
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-	2.9333	2.4697	0.4636	2.4697	0.4636
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-	2.4149	2.4697	(0.0548)	2.4697	(0.0548)
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-		2.4697		2.4697	
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-		2.4697		2.4697	
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-		2.4697		2.4697	
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-		2.4697		2.4697	
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-		2.4697		2.4697	
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-		2.4697		2.4697	
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-		2.4697		2.4697	
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-		2.4697		2.4697	
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-		2.4697		2.4697	
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-		2.4697		2.4697	
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-		2.4697		2.4697	

Facility Association - Trend Analysis - Industry
NL - CV
AccBen (indivis)
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	1.6858	0.8429	11.0243	0.0%
Residual	37	2.8290	0.0765		
Total	39	4.5148			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	1.6858	0.8429	11.0243	0.0%
Residual	37	2.8290	0.0765		
Total	39	4.5148			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6111	**0.3734**	**0.3395**	0.2765	40	-	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6111	**0.3734**	**0.3395**	0.2765	40	-	3

Runs-Test Result: 0.8972 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(235.310)	56.732	(4.148)	0.0%	(350.259)	(120.360)	(235.310)	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	0.118	0.028	4.167	0.0%	0.061	0.176	0.118	7
Scalar 2	236.214	56.732	4.164	0.0%	121.264	351.163	236.214	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.8972 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**(1.3%)**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**(1.3%)**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

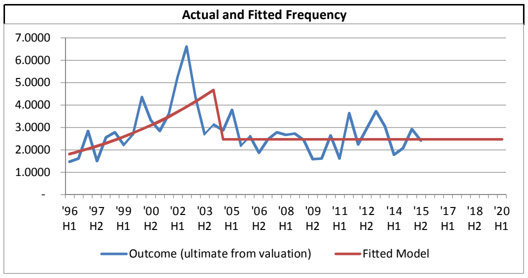
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	2.8067	actual values
Selected Model - '96H1 to '15H2	2.7086	selected model values
diff:	**0.0981**	if used, adjust scalar to make diff zero

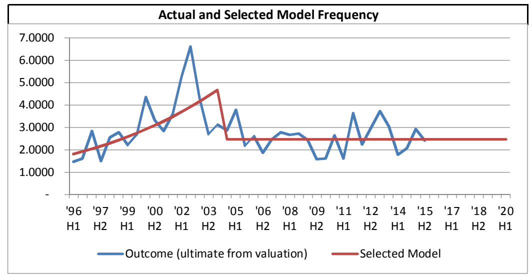
Option 2: set to minimize mean square error (MSE)

MSE: 0.0765 **NOT USED**

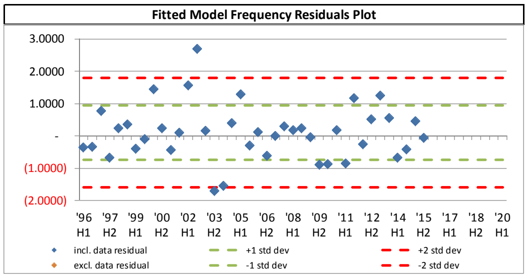
Actual and Fitted Frequency



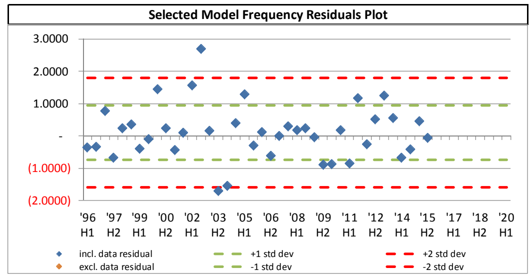
Actual and Selected Model Frequency



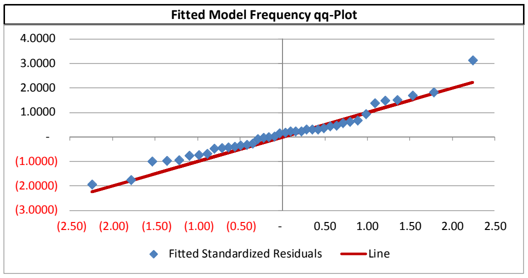
Fitted Model Frequency Residuals Plot



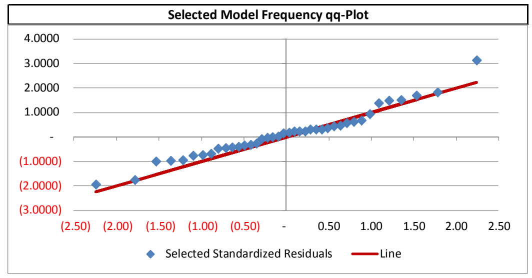
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
AccBen (indivis)
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION EY s0a - 3 periods (judgment); seasonality not significant; no data exclusions

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
		0	0	1	0	1	0	0	0	0	0					
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	4,429	3,675	754	3,675	754
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	5,750	3,675	2,075	3,675	2,075
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	3,250	3,675	(425)	3,675	(425)
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	1,333	3,675	(2,342)	3,675	(2,342)
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	2,267	3,675	(1,408)	3,675	(1,408)
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	1,944	3,675	(1,731)	3,675	(1,731)
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	2,786	3,675	(889)	3,675	(889)
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	3,706	3,675	31	3,675	31
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	4,929	3,675	1,254	3,675	1,254
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	6,087	3,675	2,412	3,675	2,412
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	5,750	3,675	2,075	3,675	2,075
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	3,621	3,675	(54)	3,675	(54)
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	2,024	3,675	(1,651)	3,675	(1,651)
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	1,940	3,675	(1,735)	3,675	(1,735)
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	8,000	3,675	**4,325**	3,675	4,325
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	4,273	3,675	598	3,675	598
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	6,731	3,675	3,056	3,675	3,056
'04H2		1	2004.75	1.00	2004.75	-	-	-	-	-	-	4,417	3,675	742	3,675	742
'05H1		0	2005.25	1.00	2005.25	-	-	-	-	-	-	4,400	3,675	725	3,675	725
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	2,833	3,093	(260)	3,093	(260)
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	2,048	3,093	(1,045)	3,093	(1,045)
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	3,688	3,093	595	3,093	595
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	1,571	3,093	(1,522)	3,093	(1,522)
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	3,640	3,093	547	3,093	547
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	2,958	3,093	(135)	3,093	(135)
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	2,423	3,093	(670)	3,093	(670)
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	5,174	3,093	2,081	3,093	2,081
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	3,688	3,093	595	3,093	595
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	2,500	3,093	(593)	3,093	(593)
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	4,000	3,093	907	3,093	907
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	4,588	3,093	1,495	3,093	1,495
'11H2		1	2011.75	-	-	-	-	-	-	-	-	3,805	5,729	(1,924)	5,729	(1,924)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	9,800	5,729	**4,071**	5,729	4,071
'12H2		1	2012.75	-	-	-	-	-	-	-	-	4,377	5,729	(1,352)	5,729	(1,352)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	5,717	5,729	(12)	5,729	(12)
'13H2		1	2013.75	-	-	-	-	-	-	-	-	5,441	5,729	(288)	5,729	(288)
'14H1		0	2014.25	-	-	-	-	-	-	-	-	10,151	5,729	**4,422**	5,729	4,422
'14H2		1	2014.75	-	-	-	-	-	-	-	-	3,678	5,729	(2,051)	5,729	(2,051)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	8,482	5,729	2,753	5,729	2,753
'15H2		1	2015.75	-	-	-	-	-	-	-	-	4,132	5,729	(1,597)	5,729	(1,597)
'16H1		0	2016.25	-	-	-	-	-	-	-	-		5,729		5,729	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		5,729		5,729	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		5,729		5,729	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		5,729		5,729	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		5,729		5,729	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		5,729		5,729	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		5,729		5,729	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		5,729		5,729	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		5,729		5,729	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		5,729		5,729	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		5,729		5,729	

Facility Association - Trend Analysis - Industry
NL - CV
AccBen (indivis)
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **EY s0a - 3 periods (judgment); seasonality not significant; no data exclusions**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	2.0365	1.0183	5.3872	0.9%
Residual	37	6.9935	0.1890		
Total	39	9.0300			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	2.0365	1.0183	5.3872	0.9%
Residual	37	6.9935	0.1890		
Total	39	9.0300			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4749	**0.2255**	**0.1837**	0.4348	40	-	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4749	**0.2255**	**0.1837**	0.4348	40	-	3

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	8.653	0.131	66.069	0.0%	8.388	8.919	8.653	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	(0.444)	0.159	(2.791)	0.8%	(0.766)	(0.122)	(0.444)	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	(0.616)	0.173	(3.556)	0.1%	(0.967)	(0.265)	(0.616)	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted		
past	**0.0%**	**9.8%**	**0.0%**		**'11H1**	**=> last period in "past"**
future	**0.0%**	**9.8%**	**0.0%**			

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

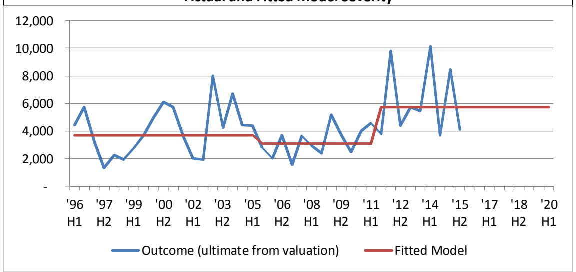
Option 1: set so that averages for selected model = actuals over the period

	avg	
imate from valuation) - '96H1 to '15H2	4,308	actual values
Selected Model - '96H1 to '15H2	3,963	selected model values
diff:	**346**	if used, adjust scalar to make diff zero

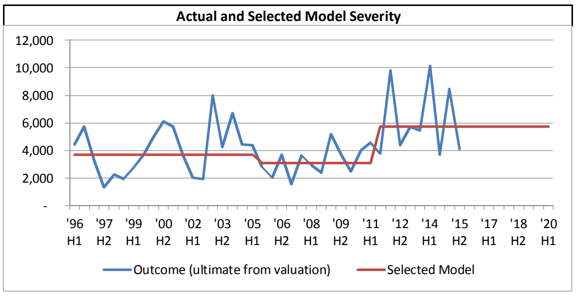
Option 2: set to minimize mean square error (MSE)

MSE: 0.1890 **NOT USED**

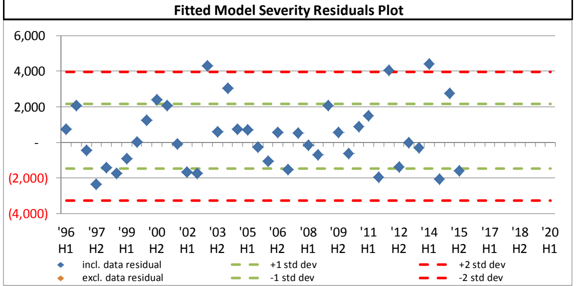
Actual and Fitted Model Severity



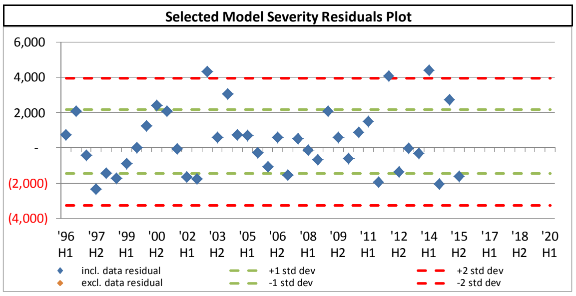
Actual and Selected Model Severity



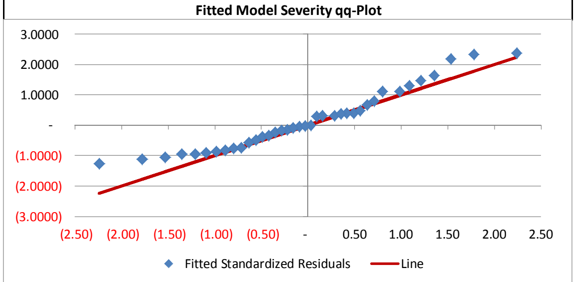
Fitted Model Severity Residuals Plot



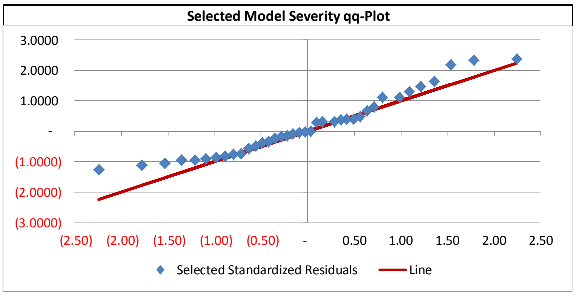
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



Data
page 1 of 2

Facility Association - Trend Analysis - Industry
NL - CV
AccBen (indivis)
as at: Dec 31, 2015

Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

amts in: $1,000s

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount
						+/-:	5.0%				+/-:	10.0%
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *
1996-H1	1996.25	4,801	7	-	7	7	7	31	-	31	31	31
1996-H2	1996.75	5,017	8	-	8	8	8	46	-	46	46	46
1997-H1	1997.25	5,663	16	-	16	16	16	52	-	52	52	52
1997-H2	1997.75	5,979	9	-	9	9	9	12	-	12	12	12
1998-H1	1998.25	5,902	15	-	15	15	15	34	-	34	34	34
1998-H2	1998.75	6,459	18	-	18	18	18	35	-	35	35	35
1999-H1	1999.25	6,358	14	-	14	14	14	39	-	39	39	39
1999-H2	1999.75	6,403	17	-	17	17	17	63	-	63	63	63
2000-H1	2000.25	6,439	28	-	28	28	28	138	-	138	138	138
2000-H2	2000.75	6,913	23	-	23	23	23	140	-	140	140	140
2001-H1	2001.25	7,029	20	-	20	20	20	115	-	115	115	115
2001-H2	2001.75	8,096	29	-	29	29	29	105	-	105	105	105
2002-H1	2002.25	7,806	41	-	41	41	41	83	-	83	83	83
2002-H2	2002.75	7,567	50	-	50	50	50	97	-	97	97	97
2003-H1	2003.25	7,184	31	-	31	31	31	248	-	248	248	248
2003-H2	2003.75	8,140	22	-	22	22	22	94	-	94	94	94
2004-H1	2004.25	8,337	26	-	26	26	26	175	-	175	175	175
2004-H2	2004.75	8,385	24	-	24	24	24	106	-	106	106	106
2005-H1	2005.25	7,961	30	-	30	30	30	132	-	132	132	132
2005-H2	2005.75	8,270	18	-	18	18	18	51	-	51	51	51
2006-H1	2006.25	8,088	21	-	21	21	21	43	-	43	43	43
2006-H2	2006.75	8,578	16	-	16	16	16	59	-	59	59	59
2007-H1	2007.25	8,497	21	-	21	21	21	33	-	33	33	33
2007-H2	2007.75	9,034	25	-	25	25	25	91	-	91	91	91
2008-H1	2008.25	9,044	24	-	24	24	24	71	-	71	71	71
2008-H2	2008.75	9,570	26	-	26	26	26	63	-	63	63	63
2009-H1	2009.25	9,428	23	-	23	23	23	118	1	119	119	119
2009-H2	2009.75	10,080	16	-	16	16	16	59	-	59	59	59
2010-H1	2010.25	9,924	16	-	16	16	16	40	-	40	40	40
2010-H2	2010.75	10,566	28	-	28	28	28	112	-	112	112	112
2011-H1	2011.25	10,497	17	-	17	17	17	78	-	78	78	78
2011-H2	2011.75	11,234	38	3	41	41	41	137	17	156	154	158
2012-H1	2012.25	11,239	24	1	25	25	25	190	50	245	240	251
2012-H2	2012.75	12,021	36	-	36	36	36	142	7	157	156	159
2013-H1	2013.25	11,977	45	-	45	45	45	178	59	255	247	263
2013-H2	2013.75	12,653	38	1	38	38	38	147	53	209	203	215
2014-H1	2014.25	12,427	23	-	22	22	22	119	83	226	215	237
2014-H2	2014.75	12,964	26	2	27	27	27	60	40	98	94	102
2015-H1	2015.25	12,782	35	6	37	37	38	94	211	318	296	340
2015-H2	2015.75	13,129	13	23	32	31	33	5	145	131	118	144

Accident Half-Year	At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1.4579	4,429	6.46	1.4579	4,429	6.46	1.4579	4,429	6.46
1996-H2	1.5945	5,750	9.17	1.5945	5,750	9.17	1.5945	5,750	9.17
1997-H1	2.8255	3,250	9.18	2.8255	3,250	9.18	2.8255	3,250	9.18
1997-H2	1.5054	1,333	2.01	1.5054	1,333	2.01	1.5054	1,333	2.01
1998-H1	2.5417	2,267	5.76	2.5417	2,267	5.76	2.5417	2,267	5.76
1998-H2	2.7870	1,944	5.42	2.7870	1,944	5.42	2.7870	1,944	5.42
1999-H1	2.2021	2,786	6.14	2.2021	2,786	6.14	2.2021	2,786	6.14
1999-H2	2.6550	3,706	9.84	2.6550	3,706	9.84	2.6550	3,706	9.84
2000-H1	4.3488	4,929	21.44	4.3488	4,929	21.44	4.3488	4,929	21.44
2000-H2	3.3272	6,087	20.25	3.3272	6,087	20.25	3.3272	6,087	20.25
2001-H1	2.8453	5,750	16.36	2.8453	5,750	16.36	2.8453	5,750	16.36
2001-H2	3.5822	3,621	12.97	3.5822	3,621	12.97	3.5822	3,621	12.97
2002-H1	5.2522	2,024	10.63	5.2522	2,024	10.63	5.2522	2,024	10.63
2002-H2	6.6078	1,940	12.82	6.6078	1,940	12.82	6.6078	1,940	12.82
2003-H1	4.3149	8,000	34.52	4.3149	8,000	34.52	4.3149	8,000	34.52
2003-H2	2.7027	4,273	11.55	2.7027	4,273	11.55	2.7027	4,273	11.55
2004-H1	3.1185	6,731	20.99	3.1185	6,731	20.99	3.1185	6,731	20.99
2004-H2	2.8621	4,417	12.64	2.8621	4,417	12.64	2.8621	4,417	12.64
2005-H1	3.7685	4,400	16.58	3.7685	4,400	16.58	3.7685	4,400	16.58
2005-H2	2.1767	2,833	6.17	2.1767	2,833	6.17	2.1767	2,833	6.17
2006-H1	2.5964	2,048	5.32	2.5964	2,048	5.32	2.5964	2,048	5.32
2006-H2	1.8652	3,688	6.88	1.8652	3,688	6.88	1.8652	3,688	6.88
2007-H1	2.4716	1,571	3.88	2.4716	1,571	3.88	2.4716	1,571	3.88
2007-H2	2.7673	3,640	10.07	2.7673	3,640	10.07	2.7673	3,640	10.07
2008-H1	2.6536	2,958	7.85	2.6536	2,958	7.85	2.6536	2,958	7.85
2008-H2	2.7169	2,423	6.58	2.7169	2,423	6.58	2.7169	2,423	6.58
2009-H1	2.4396	5,174	12.62	2.4396	5,170	12.61	2.4396	5,178	12.63
2009-H2	1.5873	3,688	5.85	1.5873	3,688	5.85	1.5873	3,688	5.85
2010-H1	1.6123	2,500	4.03	1.6123	2,500	4.03	1.6123	2,500	4.03
2010-H2	2.6500	4,000	10.60	2.6500	4,000	10.60	2.6500	4,000	10.60
2011-H1	1.6196	4,588	7.43	1.6196	4,588	7.43	1.6196	4,588	7.43
2011-H2	3.6496	3,805	13.89	3.6363	3,772	13.72	3.6630	3,837	14.05
2012-H1	2.2245	9,800	21.80	2.2200	9,599	21.31	2.2289	10,000	22.29
2012-H2	2.9838	4,377	13.06	2.9833	4,336	12.94	2.9844	4,418	13.19
2013-H1	3.7242	5,717	21.29	3.7226	5,547	20.65	3.7259	5,887	21.93
2013-H2	3.0355	5,441	16.52	3.0339	5,283	16.03	3.0372	5,600	17.01
2014-H1	1.7915	10,151	18.19	1.7886	9,686	17.32	1.7945	10,614	19.05
2014-H2	2.0554	3,678	7.56	2.0529	3,539	7.27	2.0579	3,816	7.85
2015-H1	2.9333	8,482	24.88	2.9236	7,910	23.13	2.9431	9,049	26.63
2015-H2	2.4149	4,132	9.98	2.3436	3,848	9.02	2.4861	4,399	10.94

Data
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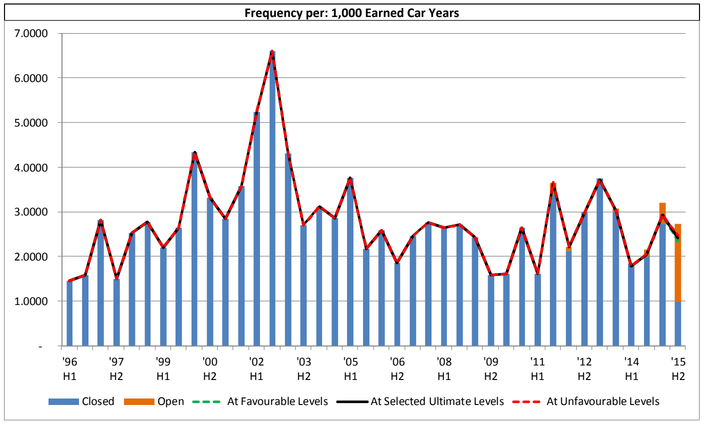
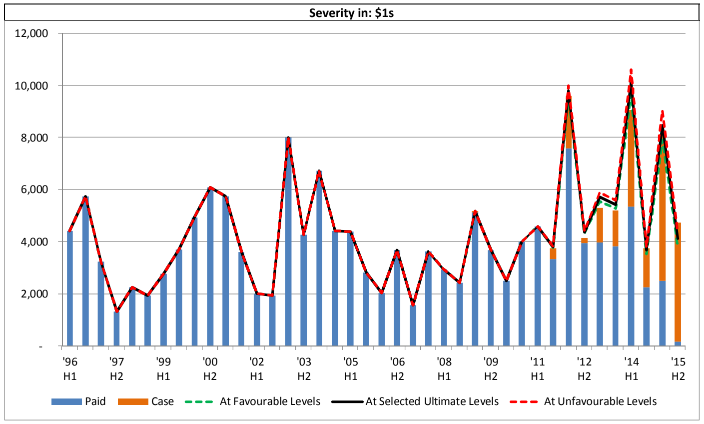
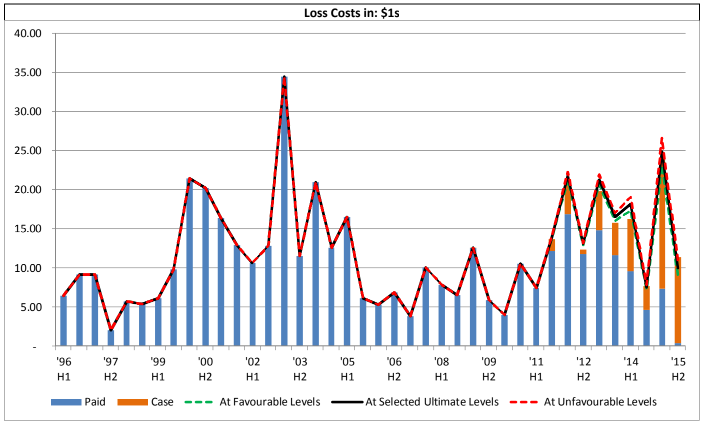
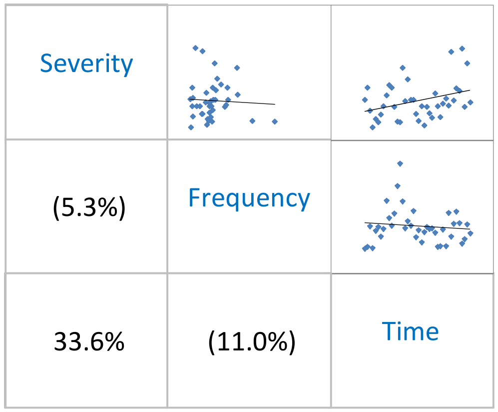
NL - CV
AccBen (indivis)
as at: Dec 31, 2015







SCATTER PLOTS & CORRELATION MATRIX



Facility Association
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Summary
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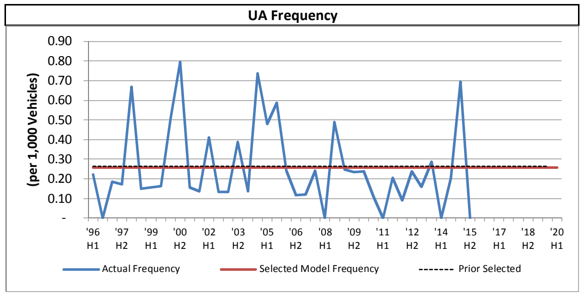
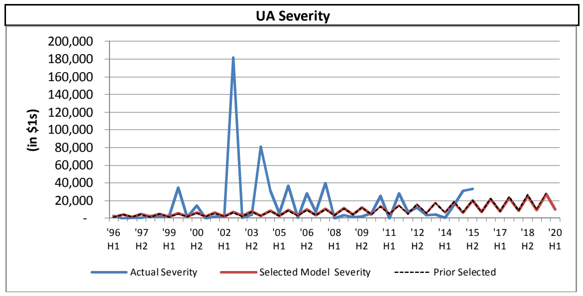
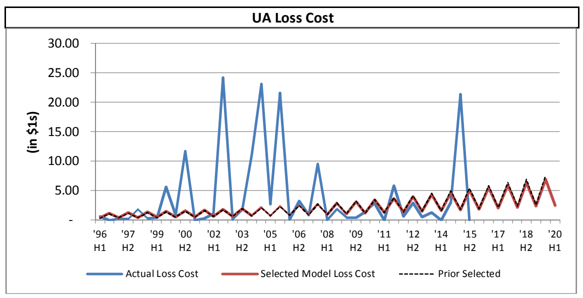
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	0.22	0.26	3,000	1,516	0.67	0.39
'96H2	-	0.26	-	4,502	-	1.15
'97H1	0.18	0.26	1,000	1,640	0.18	0.42
'97H2	0.17	0.26	1,000	4,869	0.17	1.25
'98H1	0.67	0.26	2,750	1,773	1.84	0.45
'98H2	0.15	0.26	2,000	5,265	0.30	1.35
'99H1	0.16	0.26	3,000	1,917	0.47	0.49
'99H2	0.16	0.26	35,000	5,693	5.67	1.46
'00H1	0.51	0.26	1,667	2,073	0.84	0.53
'00H2	0.80	0.26	14,800	6,156	11.77	1.58
'01H1	0.16	0.26	-	2,242	-	0.57
'01H2	0.14	0.26	2,000	6,656	0.27	1.70
'02H1	0.41	0.26	2,667	2,424	1.10	0.62
'02H2	0.13	0.26	182,000	7,198	24.26	1.84
'03H1	0.13	0.26	1,000	2,621	0.13	0.67
'03H2	0.39	0.26	4,333	7,783	1.68	1.99
'04H1	0.14	0.26	81,000	2,835	11.16	0.73
'04H2	0.74	0.26	31,333	8,416	23.13	2.16
'05H1	0.48	0.26	5,750	3,065	2.75	0.78
'05H2	0.59	0.26	36,800	9,101	21.65	2.33
'06H1	0.24	0.26	500	3,314	0.12	0.85
'06H2	0.12	0.26	28,000	9,841	3.27	2.52
'07H1	0.12	0.26	7,000	3,584	0.85	0.92
'07H2	0.24	0.26	39,500	10,641	9.57	2.73
'08H1	-	0.26	-	3,876	-	0.99
'08H2	0.49	0.26	3,750	11,507	1.83	2.95
'09H1	0.25	0.26	1,500	4,191	0.37	1.07
'09H2	0.23	0.26	2,000	12,443	0.47	3.19
'10H1	0.24	0.26	6,000	4,532	1.43	1.16
'10H2	0.11	0.26	25,000	13,455	2.81	3.45
'11H1	-	0.26	-	4,900	-	1.25
'11H2	0.21	0.26	28,210	14,549	5.81	3.73
'12H1	0.09	0.26	7,103	5,299	0.66	1.36
'12H2	0.24	0.26	12,220	15,732	2.91	4.03
'13H1	0.16	0.26	3,578	5,730	0.57	1.47
'13H2	0.29	0.26	4,617	17,012	1.33	4.36
'14H1	-	0.26	1,000	6,196	-	1.59
'14H2	0.20	0.26	15,073	18,396	3.05	4.71
'15H1	0.69	0.26	30,924	6,700	21.43	1.72
'15H2	-	0.26	33,000	19,892	-	5.09
'16H1		0.26		7,244		1.86
'16H2		0.26		21,510		5.51
'17H1		0.26		7,834		2.01
'17H2		0.26		23,259		5.96
'18H1		0.26		8,471		2.17
'18H2		0.26		25,151		6.44
'19H1		0.26		9,160		2.35
'19H2		0.26		27,196		6.96
'20H1		0.26		9,905		2.54
'20H2		0.26		29,408		7.53
'21H1		0.26		10,710		2.74







Estimated "Reform" Impact (as applicable)

LOSS COST	'03H2 / '02H2:	1.08152
2004 reforms	'04H2 / '03H2:	1.08543
	implied reform factor:	1.00361
	implied reform impact:	0.4%
	Regulator impact estimate:	0.0%
SEVERITY	'03H2 / '02H2:	1.08127
2004 reforms	'04H2 / '03H2:	1.08133
	implied reform factor:	1.00005
	implied reform impact:	0.0%
FREQUENCY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%

Selected Trend

	Frequency	Severity	Loss Cost	
Tab	FA f0a	FA s0c		
Past (Annual)	**0.0%**	**8.1%**	**8.1%**	
	'15H1	**'15H1**		**=>last period in past (curr)**
Previous Selected	0.0%	9.0%	9.0%	
	'15H1	**'15H1**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**8.1%**	**8.1%**	
Previous Selected	0.0%	9.0%	9.0%	

Frequency: FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - SCALAR ADJUSTED TO FIT PERIOD
Severity: FA s0c - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 2 non-zero data exclusions as per prior model

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	7.0%
Future Loss Cost Trend (Annual)	7.0%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

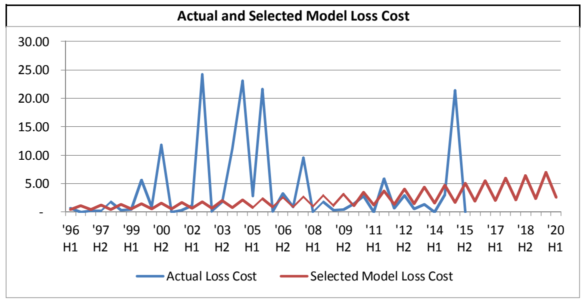
	df	SS	MS	F	Significance F
Regression	2	15.8518	7.9259	4.2402	2.4%
Residual	29	54.2072	1.8692		
Total	31	70.0590			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4757	**0.2263**	**0.1729**	1.3672	32	8	3

Runs-Test Result: 1.0386 **RESIDUALS RUNS RANDOM**

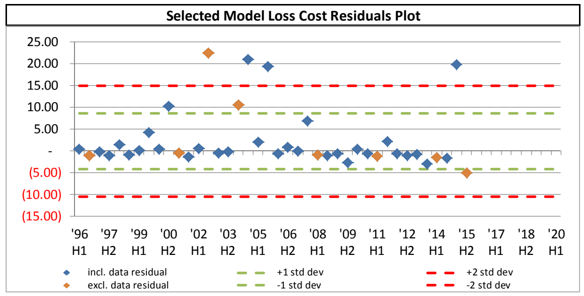
Actual and Selected Model Loss Cost



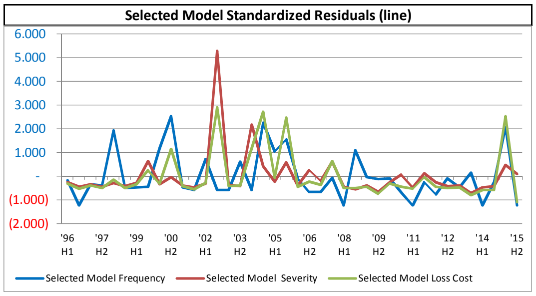
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

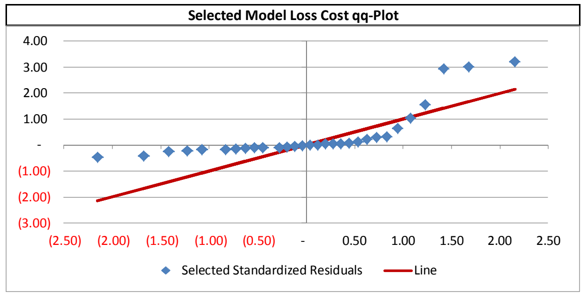
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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actual observations:	40
excluded observations:	6
# observations used:	34

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - SCALAR ADJUSTED TO FIT PERI(**

Frequency per: 1,000 Earned Car Years
Level Selected: 1 **At Selected Ultimate Levels**
Trend Type: exponential

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Frequency Values				
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		0	0	0	0	0	0	0	0	0	0	**=> use "1" to include variable, "0" if not**				
'96H1		0	1996.25	-	-	-	-	-	-	-	-	0.2230	0.2440	(0.0210)	0.2561	(0.0331)
'96H2	y	1	1996.75	-	-	-	-	-	-	-	-	-	0.2440	(0.2440)	0.2561	(0.2561)
'97H1		0	1997.25	-	-	-	-	-	-	-	-	0.1847	0.2440	(0.0593)	0.2561	(0.0714)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	0.1730	0.2440	(0.0710)	0.2561	(0.0831)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	0.6700	0.2440	0.4260	0.2561	0.4139
'98H2		1	1998.75	-	-	-	-	-	-	-	-	0.1505	0.2440	(0.0935)	0.2561	(0.1056)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	0.1559	0.2440	(0.0881)	0.2561	(0.1002)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	0.1621	0.2440	(0.0819)	0.2561	(0.0940)
'00H1		0	2000.25	-	-	-	-	-	-	-	-	0.5050	0.2440	0.2610	0.2561	0.2489
'00H2		1	2000.75	-	-	-	-	-	-	-	-	0.7956	0.2440	**0.5516**	0.2561	0.5395
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	0.1563	0.2440	(0.0877)	0.2561	(0.0998)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	0.1374	0.2440	(0.1066)	0.2561	(0.1187)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	0.4120	0.2440	0.1680	0.2561	0.1559
'02H2		1	2002.75	-	-	-	-	-	-	-	-	0.1333	0.2440	(0.1107)	0.2561	(0.1228)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	0.1326	0.2440	(0.1114)	0.2561	(0.1235)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	0.3879	0.2440	0.1439	0.2561	0.1318
'04H1		0	2004.25	-	-	-	-	-	-	-	-	0.1378	0.2440	(0.1062)	0.2561	(0.1183)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	0.7383	0.2440	**0.4943**	0.2561	0.4822
'05H1		0	2005.25	-	-	-	-	-	-	-	-	0.4789	0.2440	0.2349	0.2561	0.2228
'05H2		1	2005.75	-	-	-	-	-	-	-	-	0.5884	0.2440	0.3444	0.2561	0.3323
'06H1		0	2006.25	-	-	-	-	-	-	-	-	0.2403	0.2440	(0.0037)	0.2561	(0.0158)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	0.1169	0.2440	(0.1271)	0.2561	(0.1392)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	0.1209	0.2440	(0.1231)	0.2561	(0.1352)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	0.2422	0.2440	(0.0018)	0.2561	(0.0139)
'08H1	y	0	2008.25	-	-	-	-	-	-	-	-	-	0.2440	(0.2440)	0.2561	(0.2561)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	0.4887	0.2440	0.2447	0.2561	0.2326
'09H1		0	2009.25	-	-	-	-	-	-	-	-	0.2483	0.2440	0.0043	0.2561	(0.0078)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	0.2345	0.2440	(0.0095)	0.2561	(0.0216)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	0.2388	0.2440	(0.0052)	0.2561	(0.0173)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	0.1124	0.2440	(0.1316)	0.2561	(0.1437)
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	0.2440	(0.2440)	0.2561	(0.2561)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	0.2061	0.2440	(0.0379)	0.2561	(0.0500)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	0.0925	0.2440	(0.1515)	0.2561	(0.1636)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	0.2381	0.2440	(0.0059)	0.2561	(0.0180)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	0.1590	0.2440	(0.0850)	0.2561	(0.0971)
'13H2		1	2013.75	-	-	-	-	-	-	-	-	0.2870	0.2440	0.0430	0.2561	0.0309
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	-	0.2440	(0.2440)	0.2561	(0.2561)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	0.2023	0.2440	(0.0417)	0.2561	(0.0538)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	0.6931	0.2440	0.4491	0.2561	0.4370
'15H2	y	1	2015.75	-	-	-	-	-	-	-	-	-	0.2440	(0.2440)	0.2561	(0.2561)
'16H1		0	2016.25	-	-	-	-	-	-	-	-		0.2440		0.2561	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		0.2440		0.2561	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		0.2440		0.2561	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		0.2440		0.2561	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		0.2440		0.2561	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		0.2440		0.2561	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		0.2440		0.2561	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		0.2440		0.2561	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		0.2440		0.2561	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		0.2440		0.2561	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		0.2440		0.2561	

Facility Association - Trend Analysis - Industry
NL - CV
UA
as at: Dec 31, 2015

actual observations:	40
excluded observations:	6
# observations used:	34

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - SCALAR ADJUSTED TO FIT PERI**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	33	12.5152	0.3792		
Total	33	12.5152			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	(0.0794)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	33	12.5946	0.3817		
Total	33	12.5152			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.6158	34	6	1

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0063)	(0.0063)	0.6178	34	6	1

Runs-Test Result: 0.5141 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	(1.411)	0.102	(13.825)	0.0%	(1.618)	(1.203)	(1.362)	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual coeff review vs prior not applicable

Runs-Test Result: 0.1881 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	0.0%	0.0%	0.0%	'15H1	=> last period in "past"
future	0.0%	0.0%	0.0%		

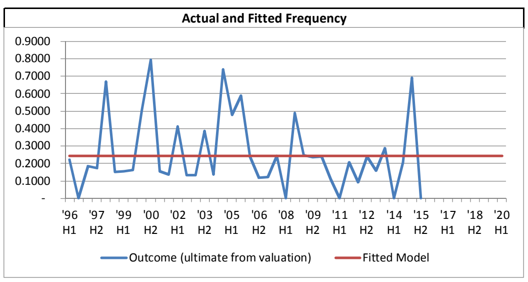
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

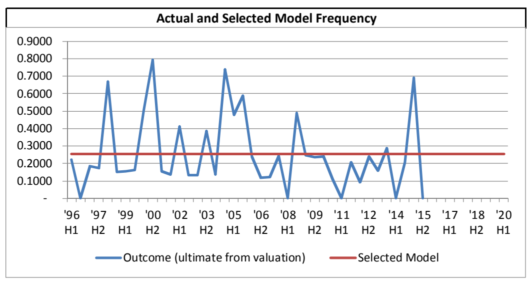
Option 1: set so that averages for selected model = actuals over the period

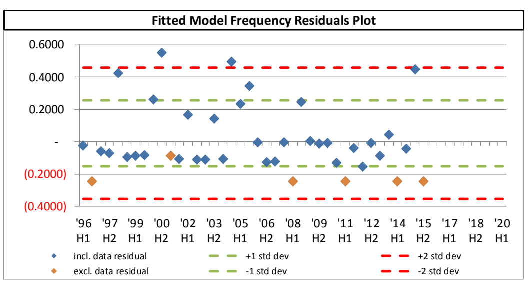
	avg	NOT USED
mate from valuation) - '96H1 to '15H2	0.2561	actual values
Selected Model - '96H1 to '15H2	0.2561	selected model values
diff:	-	if used, adjust scalar to make diff zero

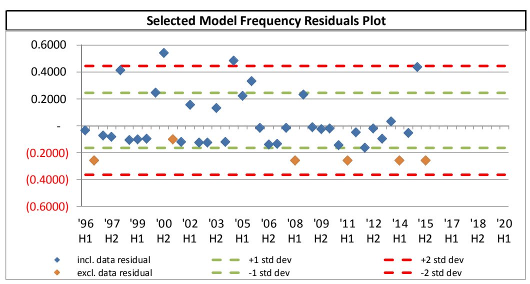
Option 2: set to minimize mean square error (MSE)

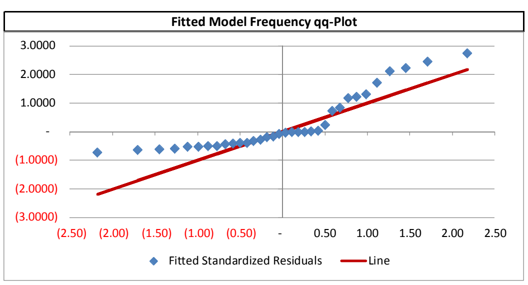
MSE: 0.3817 **NOT USED**

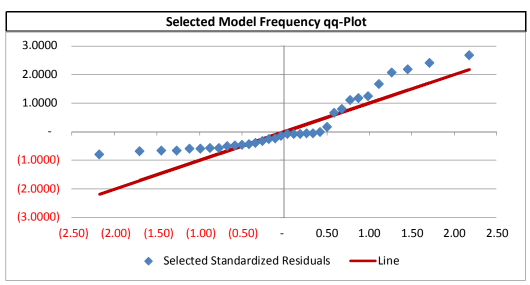












Facility Association - Trend Analysis - Industry
NL - CV
UA
as at: Dec 31, 2015

actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0c - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 2 non-zero data exclusions as per prior model**

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		Explanatory Variables (Xi)		Trend Periods based on average accident date where scalar present								Severity Values				
		1	1	0	0	0	0	0	0	0	0					
'96H1		0	1996.25	-	-	-	-	-	-	-	-	3,000	1,516	1,484	1,516	1,484
'96H2	y	1	1996.75	-	-	-	-	-	-	-	-	-	4,502	(4,502)	4,502	(4,502)
'97H1		0	1997.25	-	-	-	-	-	-	-	-	1,000	1,640	(640)	1,640	(640)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	1,000	4,869	(3,869)	4,869	(3,869)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	2,750	1,773	977	1,773	977
'98H2		1	1998.75	-	-	-	-	-	-	-	-	2,000	5,265	(3,265)	5,265	(3,265)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	3,000	1,917	1,083	1,917	1,083
'99H2		1	1999.75	-	-	-	-	-	-	-	-	35,000	5,693	**29,307**	5,693	29,307
'00H1		0	2000.25	-	-	-	-	-	-	-	-	1,667	2,073	(406)	2,073	(406)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	14,800	6,156	8,644	6,156	8,644
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	-	2,242	(2,242)	2,242	(2,242)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	2,000	6,656	(4,656)	6,656	(4,656)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	2,667	2,424	243	2,424	243
'02H2	y	1	2002.75	-	-	-	-	-	-	-	-	182,000	7,198	**174,802**	7,198	174,802
'03H1		0	2003.25	-	-	-	-	-	-	-	-	1,000	2,621	(1,621)	2,621	(1,621)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	4,333	7,783	(3,450)	7,783	(3,450)
'04H1	y	0	2004.25	-	-	-	-	-	-	-	-	81,000	2,835	**78,165**	2,835	78,165
'04H2		1	2004.75	-	-	-	-	-	-	-	-	31,333	8,416	22,917	8,416	22,917
'05H1		0	2005.25	-	-	-	-	-	-	-	-	5,750	3,065	2,685	3,065	2,685
'05H2		1	2005.75	-	-	-	-	-	-	-	-	36,800	9,101	**27,699**	9,101	27,699
'06H1		0	2006.25	-	-	-	-	-	-	-	-	500	3,314	(2,814)	3,314	(2,814)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	28,000	9,841	18,159	9,841	18,159
'07H1		0	2007.25	-	-	-	-	-	-	-	-	7,000	3,584	3,416	3,584	3,416
'07H2		1	2007.75	-	-	-	-	-	-	-	-	39,500	10,641	**28,859**	10,641	28,859
'08H1	y	0	2008.25	-	-	-	-	-	-	-	-	-	3,876	(3,876)	3,876	(3,876)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	3,750	11,507	(7,757)	11,507	(7,757)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	1,500	4,191	(2,691)	4,191	(2,691)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	2,000	12,443	(10,443)	12,443	(10,443)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	6,000	4,532	1,468	4,532	1,468
'10H2		1	2010.75	-	-	-	-	-	-	-	-	25,000	13,455	11,545	13,455	11,545
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	4,900	(4,900)	4,900	(4,900)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	28,210	14,549	13,661	14,549	13,661
'12H1		0	2012.25	-	-	-	-	-	-	-	-	7,103	5,299	1,804	5,299	1,804
'12H2		1	2012.75	-	-	-	-	-	-	-	-	12,220	15,732	(3,512)	15,732	(3,512)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	3,578	5,730	(2,152)	5,730	(2,152)
'13H2		1	2013.75	-	-	-	-	-	-	-	-	4,617	17,012	(12,395)	17,012	(12,395)
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	1,000	6,196	(5,196)	6,196	(5,196)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	15,073	18,396	(3,323)	18,396	(3,323)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	30,924	6,700	24,224	6,700	24,224
'15H2	y	1	2015.75	-	-	-	-	-	-	-	-	33,000	19,892	13,108	19,892	13,108
'16H1		0	2016.25	-	-	-	-	-	-	-	-		7,244		7,244	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		21,510		21,510	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		7,834		7,834	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		23,259		23,259	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		8,471		8,471	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		25,151		25,151	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		9,160		9,160	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		27,196		27,196	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		9,905		9,905	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		29,408		29,408	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		10,710		10,710	

Facility Association - Trend Analysis - Industry
NL - CV
UA
as at: Dec 31, 2015

actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0c - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality significant; 2 non-zero data exclusions as per prior model**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	16.8078	8.4039	7.3168	0.3%
Residual	29	33.3088	1.1486		
Total	31	50.1166			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	16.8078	8.4039	7.3168	0.3%
Residual	29	33.3088	1.1486		
Total	31	50.1166			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5791	**0.3354**	**0.2895**	1.0717	32	8	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5791	**0.3354**	**0.2895**	1.0717	32	8	3

Runs-Test Result: 1.1508 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(148.772)	70.559	(2.108)	4.4%	(293.082)	(4.462)	(148.772)	11
Season	1.049	0.397	2.643	1.3%	0.237	1.861	1.049	10
All Years	0.078	0.035	2.222	3.4%	0.006	0.150	0.078	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 1.1508 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**8.1%**	**9.0%**	**8.1%**	**'15H1**	**=> last period in "past"**
future	**8.1%**	**9.0%**	**8.1%**		

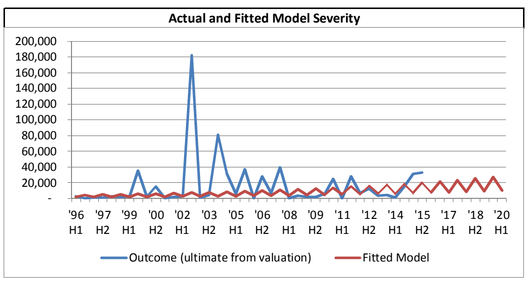
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

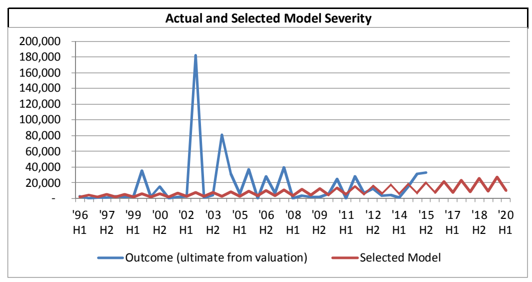
Option 1: set so that averages for selected model = actuals over the period

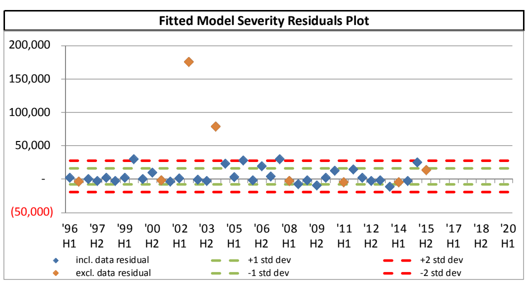
	avg	NOT USED
mate from valuation) - '96H1 to '15H2	16,502	actual values
Selected Model - '96H1 to '15H2	6,988	selected model values
diff:	**9,514**	if used, adjust scalar to make diff zero

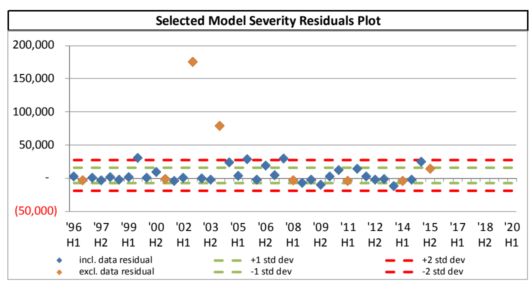
Option 2: set to minimize mean square error (MSE)

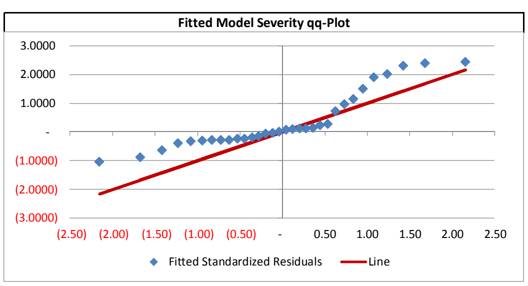
MSE: 1.1486 **NOT USED**

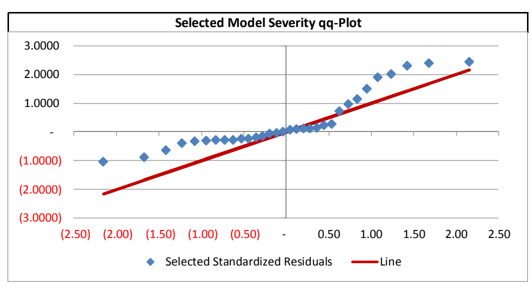












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Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

amts in: $1,000s

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count (+/-: 5.0%)	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount (+/-: 10.0%)	Unfavour-able Ult. Claim Amount	At Selected Ultimate Levels: Frequency	Severity	Loss Cost	At Favourable Levels: Frequency	Severity	Loss Cost	At Unfavourable Levels: Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	4,484	1	-	1	1	1	3	-	3	3	3	0.2230	3,000	0.67	0.2230	3,000	0.67	0.2230	3,000	0.67
1996-H2	1996.75	4,954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997-H1	1997.25	5,415	1	-	1	1	1	1	-	1	1	1	0.1847	1,000	0.18	0.1847	1,000	0.18	0.1847	1,000	0.18
1997-H2	1997.75	5,780	1	-	1	1	1	1	-	1	1	1	0.1730	1,000	0.17	0.1730	1,000	0.17	0.1730	1,000	0.17
1998-H1	1998.25	5,970	4	-	4	4	4	11	-	11	11	11	0.6700	2,750	1.84	0.6700	2,750	1.84	0.6700	2,750	1.84
1998-H2	1998.75	6,645	1	-	1	1	1	2	-	2	2	2	0.1505	2,000	0.30	0.1505	2,000	0.30	0.1505	2,000	0.30
1999-H1	1999.25	6,413	1	-	1	1	1	3	-	3	3	3	0.1559	3,000	0.47	0.1559	3,000	0.47	0.1559	3,000	0.47
1999-H2	1999.75	6,169	1	-	1	1	1	35	-	35	35	35	0.1621	35,000	5.67	0.1621	35,000	5.67	0.1621	35,000	5.67
2000-H1	2000.25	5,941	3	-	3	3	3	5	-	5	5	5	0.5050	1,667	0.84	0.5050	1,667	0.84	0.5050	1,667	0.84
2000-H2	2000.75	6,284	5	-	5	5	5	74	-	74	74	74	0.7956	14,800	11.77	0.7956	14,800	11.77	0.7956	14,800	11.77
2001-H1	2001.25	6,396	1	-	1	1	1	-	-	-	-	-	0.1563	-	-	0.1563	-	-	0.1563	-	-
2001-H2	2001.75	7,280	1	-	1	1	1	2	-	2	2	2	0.1374	2,000	0.27	0.1374	2,000	0.27	0.1374	2,000	0.27
2002-H1	2002.25	7,282	3	-	3	3	3	8	-	8	8	8	0.4120	2,667	1.10	0.4120	2,667	1.10	0.4120	2,667	1.10
2002-H2	2002.75	7,504	1	-	1	1	1	182	-	182	182	182	0.1333	182,000	24.26	0.1333	182,000	24.26	0.1333	182,000	24.26
2003-H1	2003.25	7,543	1	-	1	1	1	1	-	1	1	1	0.1326	1,000	0.13	0.1326	1,000	0.13	0.1326	1,000	0.13
2003-H2	2003.75	7,734	3	-	3	3	3	13	-	13	13	13	0.3879	4,333	1.68	0.3879	4,333	1.68	0.3879	4,333	1.68
2004-H1	2004.25	7,256	1	-	1	1	1	81	-	81	81	81	0.1378	81,000	11.16	0.1378	81,000	11.16	0.1378	81,000	11.16
2004-H2	2004.75	8,127	6	-	6	6	6	188	-	188	188	188	0.7383	31,333	23.13	0.7383	31,333	23.13	0.7383	31,333	23.13
2005-H1	2005.25	8,353	4	-	4	4	4	23	-	23	23	23	0.4789	5,750	2.75	0.4789	5,750	2.75	0.4789	5,750	2.75
2005-H2	2005.75	8,498	5	-	5	5	5	184	-	184	184	184	0.5884	36,800	21.65	0.5884	36,800	21.65	0.5884	36,800	21.65
2006-H1	2006.25	8,323	2	-	2	2	2	1	-	1	1	1	0.2403	500	0.12	0.2403	500	0.12	0.2403	500	0.12
2006-H2	2006.75	8,557	1	-	1	1	1	28	-	28	28	28	0.1169	28,000	3.27	0.1169	28,000	3.27	0.1169	28,000	3.27
2007-H1	2007.25	8,273	1	-	1	1	1	7	-	7	7	7	0.1209	7,000	0.85	0.1209	7,000	0.85	0.1209	7,000	0.85
2007-H2	2007.75	8,257	2	-	2	2	2	81	-	79	79	79	0.2422	39,500	9.57	0.2422	39,400	9.54	0.2422	39,600	9.59
2008-H1	2008.25	7,795	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008-H2	2008.75	8,184	4	-	4	4	4	16	-	15	15	15	0.4887	3,750	1.83	0.4887	3,725	1.82	0.4887	3,775	1.84
2009-H1	2009.25	8,054	2	-	2	2	2	3	-	3	3	3	0.2483	1,500	0.37	0.2483	1,500	0.37	0.2483	1,500	0.37
2009-H2	2009.75	8,527	2	-	2	2	2	4	-	4	4	4	0.2345	2,000	0.47	0.2345	2,000	0.47	0.2345	2,000	0.47
2010-H1	2010.25	8,374	2	-	2	2	2	13	-	12	12	12	0.2388	6,000	1.43	0.2388	5,950	1.42	0.2388	6,050	1.44
2010-H2	2010.75	8,895	1	-	1	1	1	28	-	25	25	25	0.1124	25,000	2.81	0.1124	24,700	2.78	0.1124	25,300	2.84
2011-H1	2011.25	8,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011-H2	2011.75	9,631	2	-	2	2	2	32	29	56	54	58	0.2061	28,210	5.81	0.2060	27,011	5.56	0.2062	29,408	6.06
2012-H1	2012.25	10,654	1	-	1	1	1	8	-	7	7	7	0.0925	7,103	0.66	0.0924	7,007	0.65	0.0926	7,199	0.67
2012-H2	2012.75	12,375	3	-	3	3	3	40	-	36	36	36	0.2381	12,220	2.91	0.2378	12,095	2.88	0.2383	12,345	2.94
2013-H1	2013.25	12,306	1	1	2	2	2	7	1	7	7	7	0.1590	3,578	0.57	0.1551	3,668	0.57	0.1629	3,493	0.57
2013-H2	2013.75	13,583	4	-	4	4	4	19	-	18	18	18	0.2870	4,617	1.33	0.2866	4,598	1.32	0.2874	4,637	1.33
2014-H1	2014.25	13,890	-	-	-	-	-	-	-	1	1	1	-	1,000	-	-	900	-	-	1,100	-
2014-H2	2014.75	14,426	3	-	3	3	3	34	-	44	43	45	0.2023	15,073	3.05	0.2021	14,751	2.98	0.2026	15,395	3.12
2015-H1	2015.25	14,184	5	5	10	10	10	30	268	304	277	331	0.6931	30,924	21.43	0.6761	28,845	19.50	0.7101	32,903	23.36
2015-H2	2015.75	14,526	-	-	-	-	-	-	-	33	30	36	-	33,000	-	-	29,700	-	-	36,300	-

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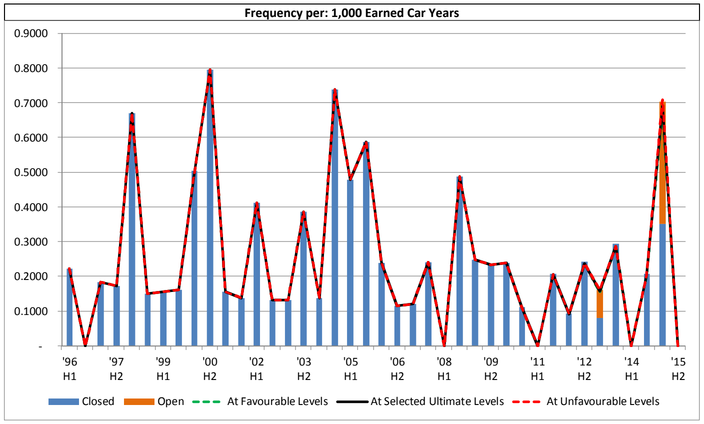
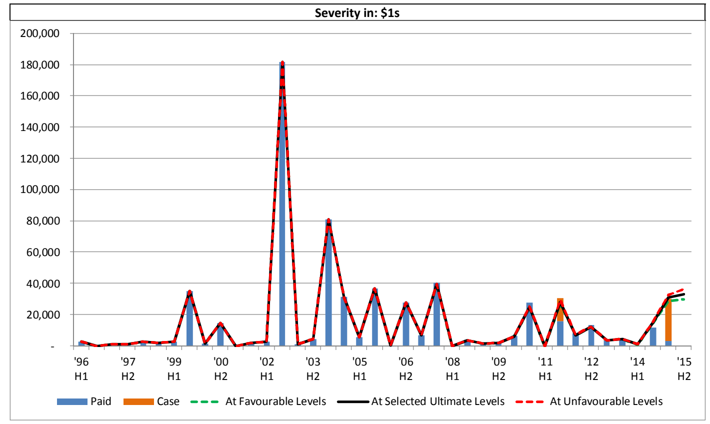
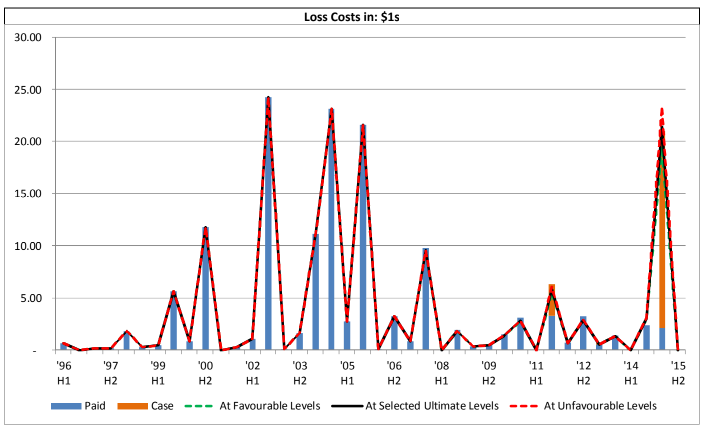
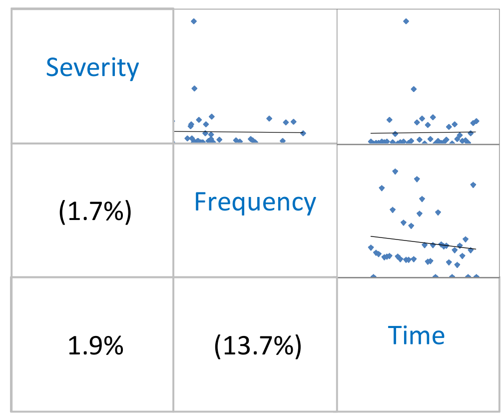






SCATTER PLOTS & CORRELATION MATRIX



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Summary
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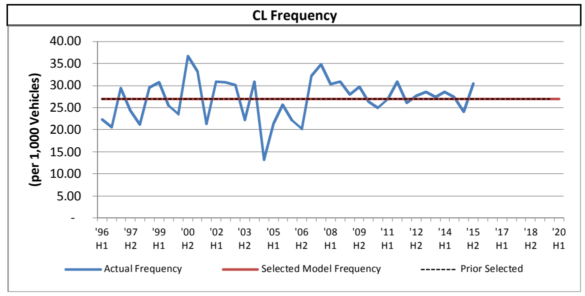
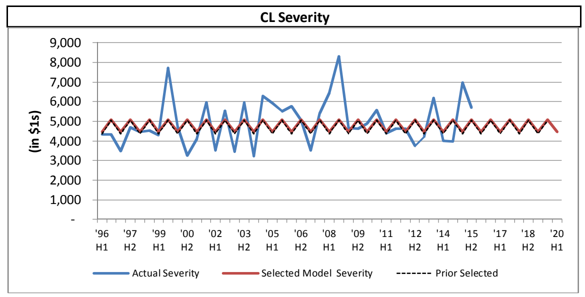
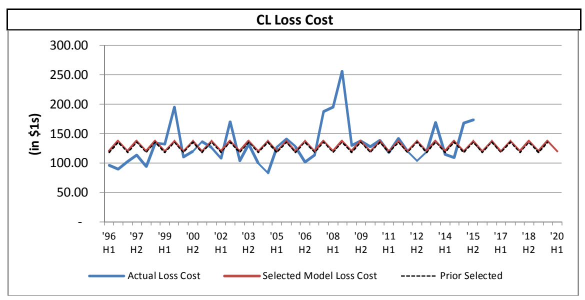
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	22.29	27.02	4,333	4,453	96.57	120.34
'96H2	20.65	27.02	4,344	5,099	89.69	137.79
'97H1	29.43	27.02	3,491	4,453	102.75	120.34
'97H2	24.35	27.02	4,702	5,099	114.51	137.79
'98H1	21.15	27.02	4,463	4,453	94.39	120.34
'98H2	29.63	27.02	4,541	5,099	134.56	137.79
'99H1	30.76	27.02	4,313	4,453	132.68	120.34
'99H2	25.36	27.02	7,719	5,099	195.75	137.79
'00H1	23.48	27.02	4,736	4,453	111.20	120.34
'00H2	36.67	27.02	3,273	5,099	120.02	137.79
'01H1	33.14	27.02	4,115	4,453	136.36	120.34
'01H2	21.31	27.02	5,982	5,099	127.48	137.79
'02H1	30.92	27.02	3,526	4,453	109.03	120.34
'02H2	30.72	27.02	5,553	5,099	170.58	137.79
'03H1	30.11	27.02	3,461	4,453	104.22	120.34
'03H2	22.21	27.02	5,964	5,099	132.47	137.79
'04H1	30.91	27.02	3,215	4,453	99.38	120.34
'04H2	13.25	27.02	6,286	5,099	83.28	137.79
'05H1	21.43	27.02	5,930	4,453	127.07	120.34
'05H2	25.63	27.02	5,509	5,099	141.18	137.79
'06H1	22.08	27.02	5,783	4,453	127.67	120.34
'06H2	20.18	27.02	5,047	5,099	101.82	137.79
'07H1	32.19	27.02	3,530	4,453	113.62	120.34
'07H2	34.85	27.02	5,400	5,099	188.19	137.79
'08H1	30.36	27.02	6,441	4,453	195.52	120.34
'08H2	30.89	27.02	8,307	5,099	256.56	137.79
'09H1	27.98	27.02	4,652	4,453	130.18	120.34
'09H2	29.75	27.02	4,622	5,099	137.49	137.79
'10H1	26.33	27.02	4,877	4,453	128.41	120.34
'10H2	24.92	27.02	5,591	5,099	139.33	137.79
'11H1	26.85	27.02	4,389	4,453	117.86	120.34
'11H2	30.87	27.02	4,625	5,099	142.76	137.79
'12H1	26.09	27.02	4,618	4,453	120.49	120.34
'12H2	27.74	27.02	3,744	5,099	103.85	137.79
'13H1	28.57	27.02	4,198	4,453	119.92	120.34
'13H2	27.37	27.02	6,202	5,099	169.75	137.79
'14H1	28.61	27.02	4,020	4,453	114.99	120.34
'14H2	27.39	27.02	3,987	5,099	109.20	137.79
'15H1	24.10	27.02	6,971	4,453	168.01	120.34
'15H2	30.45	27.02	5,716	5,099	174.05	137.79
'16H1		27.02		4,453		120.34
'16H2		27.02		5,099		137.79
'17H1		27.02		4,453		120.34
'17H2		27.02		5,099		137.79
'18H1		27.02		4,453		120.34
'18H2		27.02		5,099		137.79
'19H1		27.02		4,453		120.34
'19H2		27.02		5,099		137.79
'20H1		27.02		4,453		120.34
'20H2		27.02		5,099		137.79
'21H1		27.02		4,453		120.34







Selected Trend	Frequency	Severity	Loss Cost	
Tab	FA f0a	EY s0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	0.0%	0.0%	0.0%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**0.0%**	**0.0%**	
Previous Selected	0.0%	0.0%	0.0%	

Estimated "Reform" Impact (as applicable)

LOSS COST	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%
FREQUENCY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%

Frequency: FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no data exclusions - SCALAR ADJUSTED TO FIT PERIOD AVG
Severity: EY s0a - 1 period (judgment); seasonality significant; 1 data exclusion

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	(3.5%)
Future Loss Cost Trend (Annual)	(3.5%)

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	1	0.0426	0.0426	0.9329	34.0%
Residual	37	1.6914	0.0457		
Total	38	1.7341			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

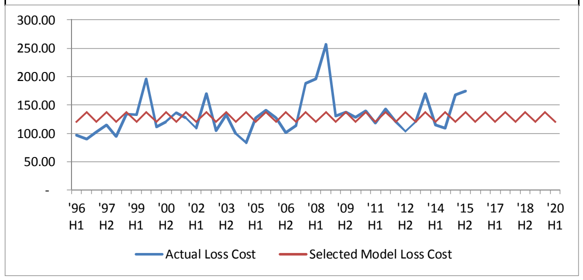
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.1568	**0.0246**	**(0.0018)**	0.2138	39	1	2

Runs-Test Result: 0.5697 **RESIDUALS RUNS RANDOM**

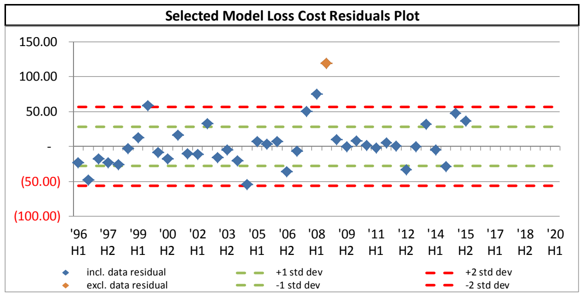
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

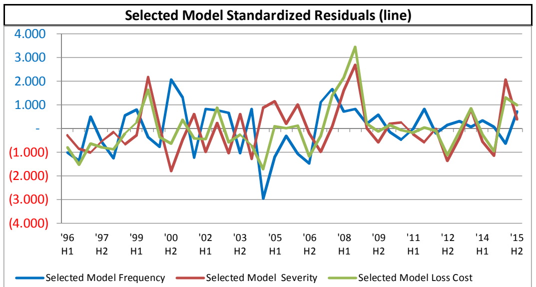
Actual and Selected Model Loss Cost



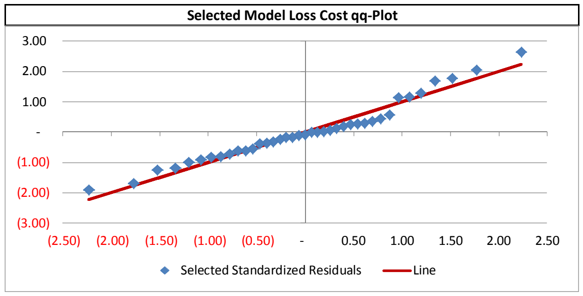
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no data exclusions - SCALAR ADJUSTED TO FIT PERIOD AVG**

Frequency per: 1,000 Earned Car Years **Level Selected:** 1 **At Selected Ultimate Levels**
Trend Type: exponential

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'96H1		0	1996.25	-	-	-	-	-	-	-	-	22.2881	26.5847	(4.2966)	27.0236	(4.7355)
'96H2		1	1996.75	-	-	-	-	-	-	-	-	20.6474	26.5847	(5.9373)	27.0236	(6.3762)
'97H1		0	1997.25	-	-	-	-	-	-	-	-	29.4335	26.5847	2.8488	27.0236	2.4099
'97H2		1	1997.75	-	-	-	-	-	-	-	-	24.3534	26.5847	(2.2313)	27.0236	(2.6702)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	21.1499	26.5847	(5.4348)	27.0236	(5.8737)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	29.6314	26.5847	3.0467	27.0236	2.6078
'99H1		0	1999.25	-	-	-	-	-	-	-	-	30.7633	26.5847	4.1786	27.0236	3.7397
'99H2		1	1999.75	-	-	-	-	-	-	-	-	25.3596	26.5847	(1.2251)	27.0236	(1.6640)
'00H1		0	2000.25	-	-	-	-	-	-	-	-	23.4795	26.5847	(3.1052)	27.0236	(3.5441)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	36.6698	26.5847	**10.0851**	27.0236	9.6462
'01H1		0	2001.25	-	-	-	-	-	-	-	-	33.1377	26.5847	6.5530	27.0236	6.1141
'01H2		1	2001.75	-	-	-	-	-	-	-	-	21.3113	26.5847	(5.2734)	27.0236	(5.7123)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	30.9218	26.5847	4.3371	27.0236	3.8982
'02H2		1	2002.75	-	-	-	-	-	-	-	-	30.7178	26.5847	4.1331	27.0236	3.6942
'03H1		0	2003.25	-	-	-	-	-	-	-	-	30.1129	26.5847	3.5282	27.0236	3.0893
'03H2		1	2003.75	-	-	-	-	-	-	-	-	22.2118	26.5847	(4.3729)	27.0236	(4.8118)
'04H1		0	2004.25	-	-	-	-	-	-	-	-	30.9118	26.5847	4.3271	27.0236	3.8882
'04H2		1	2004.75	-	-	-	-	-	-	-	-	13.2477	26.5847	**(13.3370)**	27.0236	(13.7759)
'05H1		0	2005.25	-	-	-	-	-	-	-	-	21.4286	26.5847	(5.1561)	27.0236	(5.5950)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	25.6276	26.5847	(0.9571)	27.0236	(1.3960)
'06H1		0	2006.25	-	-	-	-	-	-	-	-	22.0768	26.5847	(4.5079)	27.0236	(4.9468)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	20.1753	26.5847	(6.4094)	27.0236	(6.8483)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	32.1876	26.5847	5.6029	27.0236	5.1640
'07H2		1	2007.75	-	-	-	-	-	-	-	-	34.8491	26.5847	8.2644	27.0236	7.8255
'08H1		0	2008.25	-	-	-	-	-	-	-	-	30.3557	26.5847	3.7710	27.0236	3.3321
'08H2		1	2008.75	-	-	-	-	-	-	-	-	30.8851	26.5847	4.3004	27.0236	3.8615
'09H1		0	2009.25	-	-	-	-	-	-	-	-	27.9828	26.5847	1.3981	27.0236	0.9592
'09H2		1	2009.75	-	-	-	-	-	-	-	-	29.7469	26.5847	3.1622	27.0236	2.7233
'10H1		0	2010.25	-	-	-	-	-	-	-	-	26.3293	26.5847	(0.2554)	27.0236	(0.6943)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	24.9202	26.5847	(1.6645)	27.0236	(2.1034)
'11H1		0	2011.25	-	-	-	-	-	-	-	-	26.8540	26.5847	0.2693	27.0236	(0.1696)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	30.8665	26.5847	4.2818	27.0236	3.8429
'12H1		0	2012.25	-	-	-	-	-	-	-	-	26.0906	26.5847	(0.4941)	27.0236	(0.9330)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	27.7369	26.5847	1.1522	27.0236	0.7133
'13H1		0	2013.25	-	-	-	-	-	-	-	-	28.5665	26.5847	1.9818	27.0236	1.5429
'13H2		1	2013.75	-	-	-	-	-	-	-	-	27.3706	26.5847	0.7859	27.0236	0.3470
'14H1		0	2014.25	-	-	-	-	-	-	-	-	28.6051	26.5847	2.0204	27.0236	1.5815
'14H2		1	2014.75	-	-	-	-	-	-	-	-	27.3895	26.5847	0.8048	27.0236	0.3659
'15H1		0	2015.25	-	-	-	-	-	-	-	-	24.1015	26.5847	(2.4832)	27.0236	(2.9221)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	30.4499	26.5847	3.8652	27.0236	3.4263
'16H1		0	2016.25	-	-	-	-	-	-	-	-		26.5847		27.0236	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		26.5847		27.0236	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		26.5847		27.0236	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		26.5847		27.0236	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		26.5847		27.0236	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		26.5847		27.0236	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		26.5847		27.0236	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		26.5847		27.0236	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		26.5847		27.0236	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		26.5847		27.0236	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		26.5847		27.0236	

Facility Association - Trend Analysis - Industry
NL - CV
CL
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no data exclusions - SCALAR ADJUSTED TO FIT PERIOD AVG**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	39	1.4091	0.0361		
Total	39	1.4091			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	(0.0107)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	39	1.4199	0.0364		
Total	39	1.4091			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.1901	40	-	1

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0076)	(0.0076)	0.1908	40	-	1

Runs-Test Result: 0.6904 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

Runs-Test Result: 0.7643 **RESIDUALS RUNS RANDOM**

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	3.280	0.030	108.578	0.0%	3.219	3.341	3.297	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual coeff review vs prior not applicable

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	0.0%	0.0%	0.0%	'15H2	=> last period in "past"
future	0.0%	0.0%	0.0%		

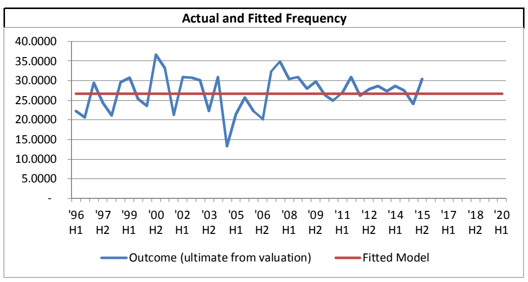
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

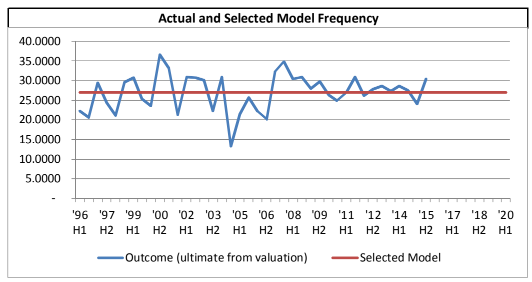
Option 1: set so that averages for selected model = actuals over the period

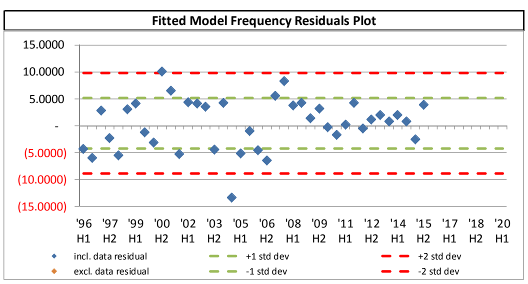
	avg	NOT USED
mate from valuation) - '96H1 to '15H2	27.0236	actual values
Selected Model - '96H1 to '15H2	27.0236	selected model values
diff:	-	if used, adjust scalar to make diff zero

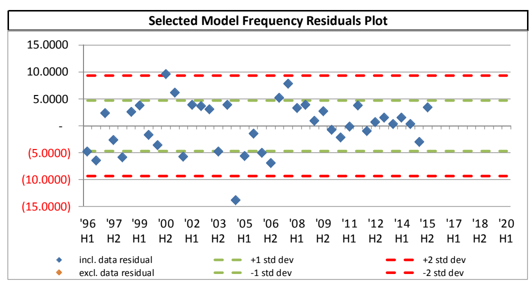
Option 2: set to minimize mean square error (MSE)

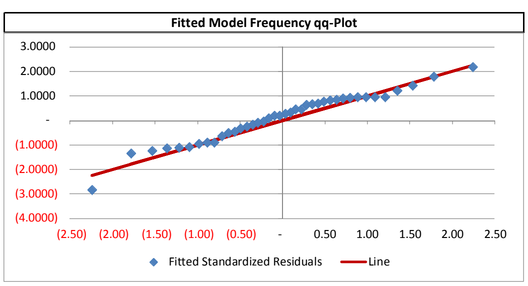
MSE: 0.0364 **NOT USED**

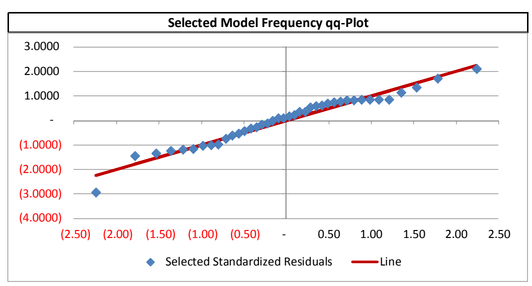












Facility Association - Trend Analysis - Industry
NL - CV
CL
as at: Dec 31, 2015

actual observations:	40
excluded observations:	1
# observations used:	39

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **EY s0a - 1 period (judgment); seasonality significant; 1 data exclusion**

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		1	0	0	0	0	0	0	0	0	0					
'96H1		0	1996.25	-	-	-	-	-	-	-	-	4,333	4,453	(120)	4,453	(120)
'96H2		1	1996.75	-	-	-	-	-	-	-	-	4,344	5,099	(755)	5,099	(755)
'97H1		0	1997.25	-	-	-	-	-	-	-	-	3,491	4,453	(962)	4,453	(962)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	4,702	5,099	(397)	5,099	(397)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	4,463	4,453	10	4,453	10
'98H2		1	1998.75	-	-	-	-	-	-	-	-	4,541	5,099	(558)	5,099	(558)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	4,313	4,453	(140)	4,453	(140)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	7,719	5,099	**2,620**	5,099	2,620
'00H1		0	2000.25	-	-	-	-	-	-	-	-	4,736	4,453	283	4,453	283
'00H2		1	2000.75	-	-	-	-	-	-	-	-	3,273	5,099	(1,826)	5,099	(1,826)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	4,115	4,453	(338)	4,453	(338)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	5,982	5,099	883	5,099	883
'02H1		0	2002.25	-	-	-	-	-	-	-	-	3,526	4,453	(927)	4,453	(927)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	5,553	5,099	454	5,099	454
'03H1		0	2003.25	-	-	-	-	-	-	-	-	3,461	4,453	(992)	4,453	(992)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	5,964	5,099	865	5,099	865
'04H1		0	2004.25	-	-	-	-	-	-	-	-	3,215	4,453	(1,238)	4,453	(1,238)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	6,286	5,099	1,187	5,099	1,187
'05H1		0	2005.25	-	-	-	-	-	-	-	-	5,930	4,453	1,477	4,453	1,477
'05H2		1	2005.75	-	-	-	-	-	-	-	-	5,509	5,099	410	5,099	410
'06H1		0	2006.25	-	-	-	-	-	-	-	-	5,783	4,453	1,330	4,453	1,330
'06H2		1	2006.75	-	-	-	-	-	-	-	-	5,047	5,099	(52)	5,099	(52)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	3,530	4,453	(923)	4,453	(923)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	5,400	5,099	301	5,099	301
'08H1		0	2008.25	-	-	-	-	-	-	-	-	6,441	4,453	1,988	4,453	1,988
'08H2	y	1	2008.75	-	-	-	-	-	-	-	-	8,307	5,099	**3,208**	5,099	3,208
'09H1		0	2009.25	-	-	-	-	-	-	-	-	4,652	4,453	199	4,453	199
'09H2		1	2009.75	-	-	-	-	-	-	-	-	4,622	5,099	(477)	5,099	(477)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	4,877	4,453	424	4,453	424
'10H2		1	2010.75	-	-	-	-	-	-	-	-	5,591	5,099	492	5,099	492
'11H1		0	2011.25	-	-	-	-	-	-	-	-	4,389	4,453	(64)	4,453	(64)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	4,625	5,099	(474)	5,099	(474)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	4,618	4,453	165	4,453	165
'12H2		1	2012.75	-	-	-	-	-	-	-	-	3,744	5,099	(1,355)	5,099	(1,355)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	4,198	4,453	(255)	4,453	(255)
'13H2		1	2013.75	-	-	-	-	-	-	-	-	6,202	5,099	1,103	5,099	1,103
'14H1		0	2014.25	-	-	-	-	-	-	-	-	4,020	4,453	(433)	4,453	(433)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	3,987	5,099	(1,112)	5,099	(1,112)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	6,971	4,453	**2,518**	4,453	2,518
'15H2		1	2015.75	-	-	-	-	-	-	-	-	5,716	5,099	617	5,099	617
'16H1		0	2016.25	-	-	-	-	-	-	-	-		4,453		4,453	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		5,099		5,099	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		4,453		4,453	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		5,099		5,099	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		4,453		4,453	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		5,099		5,099	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		4,453		4,453	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		5,099		5,099	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		4,453		4,453	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		5,099		5,099	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		4,453		4,453	

Facility Association - Trend Analysis - Industry
NL - CV
CL
as at: Dec 31, 2015

actual observations:	40
excluded observations:	1
# observations used:	39

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **EY s0a - 1 period (judgment); seasonality significant; 1 data exclusion**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	1	0.1791	0.1791	4.0848	5.1%
Residual	37	1.6219	0.0438		
Total	38	1.8009			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	1	0.1791	0.1791	4.0848	5.1%
Residual	37	1.6219	0.0438		
Total	38	1.8009			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.3153	**0.0994**	**0.0751**	0.2094	39	1	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.3153	**0.0994**	**0.0751**	0.2094	39	1	2

Runs-Test Result: 0.4932 **RESIDUALS RUNS RANDOM**
 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	8.401	0.046	184.308	0.0%	8.309	8.494	8.401	11
Season	0.136	0.065	2.076	4.5%	0.003	0.268	0.136	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.4932 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted		
past	**0.0%**	**0.0%**	**0.0%**		**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.0%**	**0.0%**			

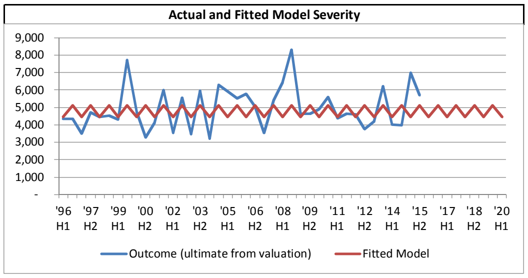
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

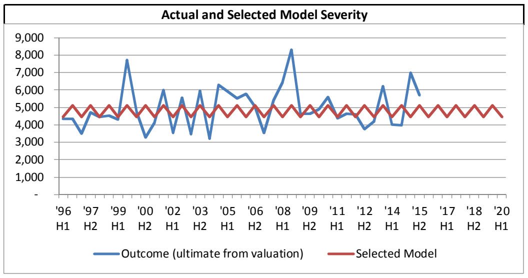
Option 1: set so that averages for selected model = actuals over the period

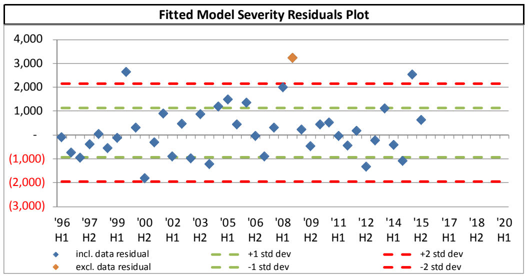
	avg	NOT USED
mate from valuation) - '96H1 to '15H2	4,954	actual values
Selected Model - '96H1 to '15H2	4,776	selected model values
diff:	**178**	if used, adjust scalar to make diff zero

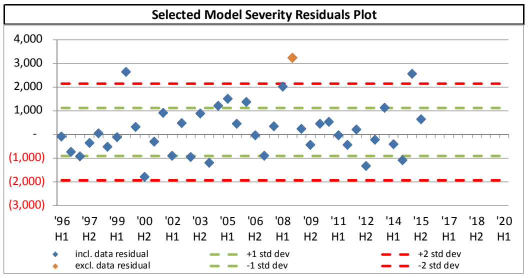
Option 2: set to minimize mean square error (MSE)

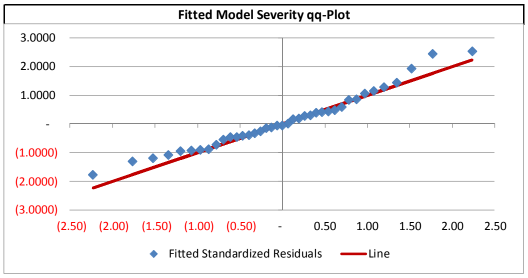
MSE: 0.0438 **NOT USED**

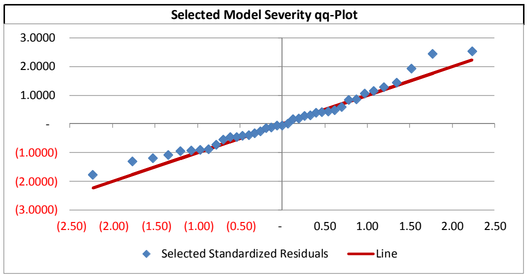












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Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						+/-:	5.0%	amts in: $1,000s			+/-:	10.0%	At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	1,615	36	-	36	36	36	156	-	156	156	156	22.2881	4,333	96.57	22.2881	4,333	96.57	22.2881	4,333	96.57
1996-H2	1996.75	1,550	32	-	32	32	32	139	-	139	139	139	20.6474	4,344	89.69	20.6474	4,344	89.69	20.6474	4,344	89.69
1997-H1	1997.25	1,801	53	-	53	53	53	185	-	185	185	185	29.4335	3,491	102.75	29.4335	3,491	102.75	29.4335	3,491	102.75
1997-H2	1997.75	1,930	47	-	47	47	47	221	-	221	221	221	24.3534	4,702	114.51	24.3534	4,702	114.51	24.3534	4,702	114.51
1998-H1	1998.25	1,939	41	-	41	41	41	183	-	183	183	183	21.1499	4,463	94.39	21.1499	4,463	94.39	21.1499	4,463	94.39
1998-H2	1998.75	2,059	61	-	61	61	61	277	-	277	277	277	29.6314	4,541	134.56	29.6314	4,541	134.56	29.6314	4,541	134.56
1999-H1	1999.25	2,178	67	-	67	67	67	289	-	289	289	289	30.7633	4,313	132.68	30.7633	4,313	132.68	30.7633	4,313	132.68
1999-H2	1999.75	2,248	57	-	57	57	57	440	-	440	440	440	25.3596	7,719	195.75	25.3596	7,719	195.75	25.3596	7,719	195.75
2000-H1	2000.25	2,257	53	-	53	53	53	251	-	251	251	251	23.4795	4,736	111.20	23.4795	4,736	111.20	23.4795	4,736	111.20
2000-H2	2000.75	2,400	88	-	88	88	88	288	-	288	288	288	36.6698	3,273	120.02	36.6698	3,273	120.02	36.6698	3,273	120.02
2001-H1	2001.25	2,625	87	-	87	87	87	358	-	358	358	358	33.1377	4,115	136.36	33.1377	4,115	136.36	33.1377	4,115	136.36
2001-H2	2001.75	2,628	56	-	56	56	56	335	-	335	335	335	21.3113	5,982	127.48	21.3113	5,982	127.48	21.3113	5,982	127.48
2002-H1	2002.25	2,458	76	-	76	76	76	268	-	268	268	268	30.9218	3,526	109.03	30.9218	3,526	109.03	30.9218	3,526	109.03
2002-H2	2002.75	2,474	76	-	76	76	76	422	-	422	422	422	30.7178	5,553	170.58	30.7178	5,553	170.58	30.7178	5,553	170.58
2003-H1	2003.25	2,524	76	-	76	76	76	263	-	263	263	263	30.1129	3,461	104.22	30.1129	3,461	104.22	30.1129	3,461	104.22
2003-H2	2003.75	2,476	55	-	55	55	55	328	-	328	328	328	22.2118	5,964	132.47	22.2118	5,964	132.47	22.2118	5,964	132.47
2004-H1	2004.25	2,103	65	-	65	65	65	209	-	209	209	209	30.9118	3,215	99.38	30.9118	3,215	99.38	30.9118	3,215	99.38
2004-H2	2004.75	2,114	28	-	28	28	28	176	-	176	176	176	13.2477	6,286	83.28	13.2477	6,286	83.28	13.2477	6,286	83.28
2005-H1	2005.25	2,007	43	-	43	43	43	255	-	255	255	255	21.4286	5,930	127.07	21.4286	5,930	127.07	21.4286	5,930	127.07
2005-H2	2005.75	2,068	53	-	53	53	53	292	-	292	292	292	25.6276	5,509	141.18	25.6276	5,509	141.18	25.6276	5,509	141.18
2006-H1	2006.25	2,084	46	-	46	46	46	266	-	266	266	266	22.0768	5,783	127.67	22.0768	5,783	127.67	22.0768	5,783	127.67
2006-H2	2006.75	2,131	43	-	43	43	43	217	-	217	217	217	20.1753	5,047	101.82	20.1753	5,047	101.82	20.1753	5,047	101.82
2007-H1	2007.25	2,050	66	-	66	66	66	233	-	233	233	233	32.1876	3,530	113.62	32.1876	3,530	113.62	32.1876	3,530	113.62
2007-H2	2007.75	2,152	75	-	75	75	75	405	-	405	405	405	34.8491	5,400	188.19	34.8491	5,400	188.19	34.8491	5,400	188.19
2008-H1	2008.25	2,240	68	-	68	68	68	438	-	438	438	438	30.3557	6,441	195.52	30.3557	6,441	195.52	30.3557	6,441	195.52
2008-H2	2008.75	2,428	75	-	75	75	75	623	-	623	623	623	30.8851	8,307	256.56	30.8851	8,307	256.56	30.8851	8,307	256.56
2009-H1	2009.25	2,359	66	-	66	66	66	307	-	307	307	307	27.9828	4,652	130.18	27.9828	4,652	130.18	27.9828	4,652	130.18
2009-H2	2009.75	2,488	74	-	74	74	74	342	-	342	342	342	29.7469	4,622	137.49	29.7469	4,622	137.49	29.7469	4,622	137.49
2010-H1	2010.25	2,469	65	-	65	65	65	317	-	317	317	317	26.3293	4,877	128.41	26.3293	4,877	128.41	26.3293	4,877	128.41
2010-H2	2010.75	2,648	66	-	66	66	66	369	-	369	369	369	24.9202	5,591	139.33	24.9202	5,591	139.33	24.9202	5,591	139.33
2011-H1	2011.25	2,681	71	1	72	72	72	316	-	316	316	316	26.8540	4,389	117.86	26.8353	4,392	117.86	26.8726	4,386	117.86
2011-H2	2011.75	2,851	88	-	88	88	88	407	-	407	407	407	30.8665	4,625	142.76	30.8665	4,625	142.76	30.8665	4,625	142.76
2012-H1	2012.25	2,913	76	-	76	76	76	351	-	351	351	351	26.0906	4,618	120.49	26.0906	4,618	120.49	26.0906	4,618	120.49
2012-H2	2012.75	3,101	86	-	86	86	86	322	-	322	322	322	27.7369	3,744	103.85	27.7369	3,744	103.85	27.7369	3,744	103.85
2013-H1	2013.25	3,186	91	-	91	91	91	382	-	382	382	382	28.5665	4,198	119.92	28.5665	4,198	119.92	28.5665	4,198	119.92
2013-H2	2013.75	3,434	94	-	94	94	94	583	-	583	583	583	27.3706	6,202	169.75	27.3706	6,202	169.75	27.3706	6,202	169.75
2014-H1	2014.25	3,426	97	1	98	98	98	390	5	394	394	394	28.6051	4,020	114.99	28.5905	4,018	114.88	28.6197	4,022	115.11
2014-H2	2014.75	3,617	99	1	99	99	99	395	10	395	395	395	27.3895	3,987	109.20	27.3886	3,987	109.20	27.3905	3,987	109.21
2015-H1	2015.25	3,619	86	4	87	87	87	653	20	608	604	613	24.1015	6,971	168.01	24.0847	6,925	166.79	24.1183	7,018	169.26
2015-H2	2015.75	3,792	89	37	115	114	117	650	193	660	659	661	30.4499	5,716	174.05	30.1010	5,774	173.80	30.7989	5,660	174.32

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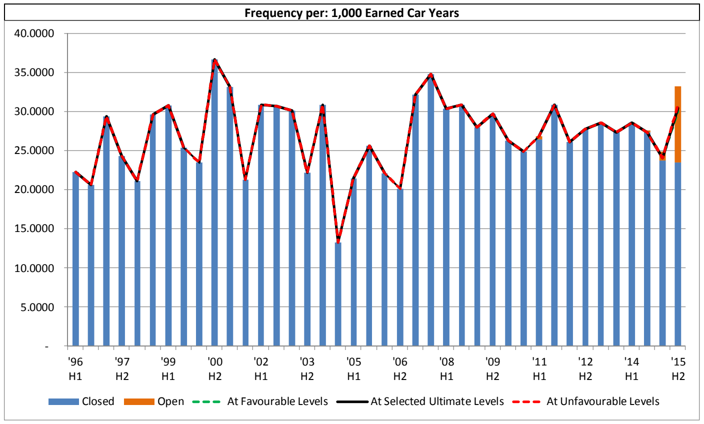
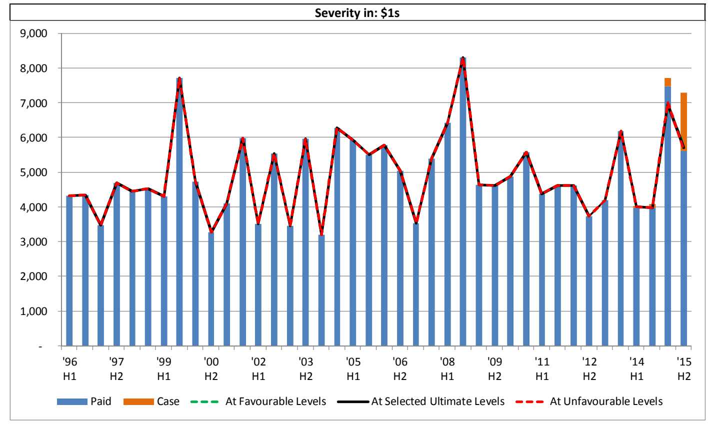
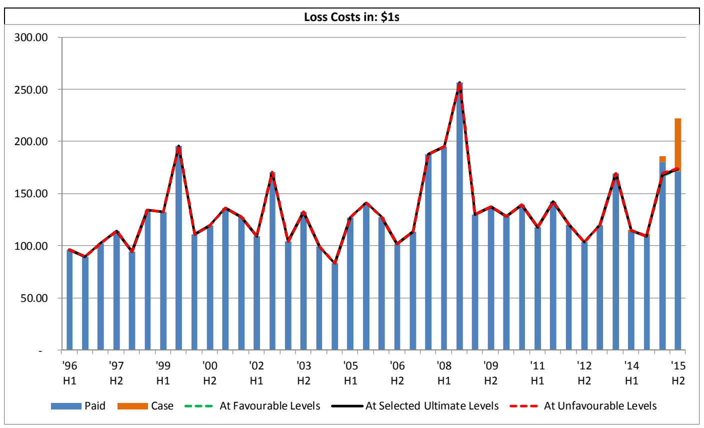
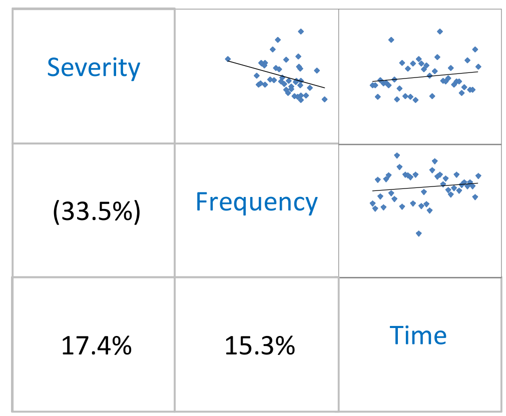






SCATTER PLOTS & CORRELATION MATRIX



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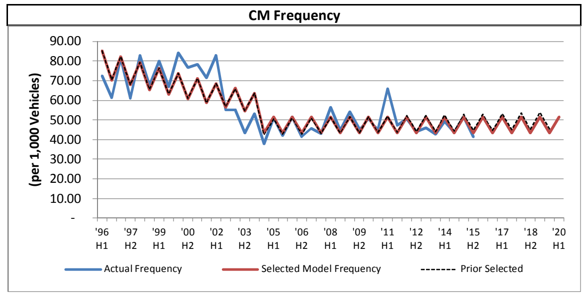
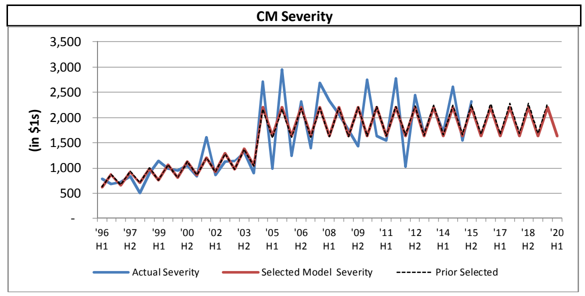
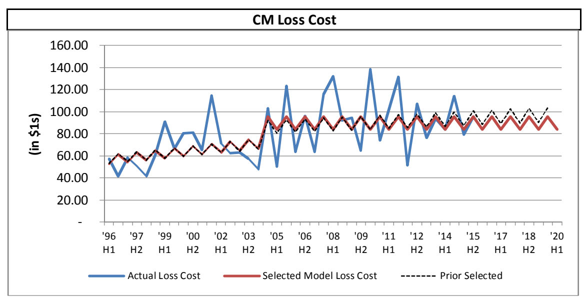
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	72.36	85.26	790	621	57.16	52.95
'96H2	61.29	70.26	680	870	41.68	61.13
'97H1	81.08	82.22	720	663	58.37	54.51
'97H2	61.04	67.75	832	929	50.79	62.94
'98H1	82.68	79.28	503	708	41.59	56.13
'98H2	67.57	65.33	901	992	60.88	64.81
'99H1	79.78	76.45	1,141	756	91.03	57.79
'99H2	66.96	63.00	994	1,059	66.56	66.72
'00H1	84.16	73.72	955	807	80.37	59.49
'00H2	76.79	60.75	1,057	1,131	81.17	68.71
'01H1	78.26	71.08	836	861	65.42	61.20
'01H2	71.55	58.58	1,607	1,207	114.98	70.70
'02H1	82.88	68.55	863	920	71.52	63.06
'02H2	55.24	56.49	1,129	1,289	62.37	72.81
'03H1	54.98	66.10	1,146	982	63.01	64.91
'03H2	43.42	54.47	1,319	1,376	57.27	74.95
'04H1	53.23	63.74	902	1,048	48.01	66.80
'04H2	37.91	43.29	2,716	2,210	102.97	95.68
'05H1	51.32	51.59	983	1,629	50.44	84.04
'05H2	41.92	43.29	2,948	2,210	123.59	95.68
'06H1	51.50	51.59	1,237	1,629	63.70	84.04
'06H2	41.38	43.29	2,320	2,210	96.01	95.68
'07H1	45.63	51.59	1,400	1,629	63.88	84.04
'07H2	43.16	43.29	2,686	2,210	115.91	95.68
'08H1	56.58	51.59	2,331	1,629	131.88	84.04
'08H2	44.51	43.29	2,066	2,210	91.96	95.68
'09H1	54.08	51.59	1,745	1,629	94.37	84.04
'09H2	45.41	43.29	1,430	2,210	64.94	95.68
'10H1	50.29	51.59	2,755	1,629	138.54	84.04
'10H2	45.48	43.29	1,635	2,210	74.36	95.68
'11H1	65.86	51.59	1,552	1,629	102.22	84.04
'11H2	47.41	43.29	2,779	2,210	131.76	95.68
'12H1	50.55	51.59	1,024	1,629	51.77	84.04
'12H2	43.90	43.29	2,448	2,210	107.47	95.68
'13H1	45.83	51.59	1,669	1,629	76.48	84.04
'13H2	42.57	43.29	2,199	2,210	93.60	95.68
'14H1	49.21	51.59	1,710	1,629	84.15	84.04
'14H2	43.60	43.29	2,618	2,210	114.16	95.68
'15H1	51.42	51.59	1,547	1,629	79.55	84.04
'15H2	41.35	43.29	2,315	2,210	95.73	95.68
'16H1		51.59		1,629		84.04
'16H2		43.29		2,210		95.68
'17H1		51.59		1,629		84.04
'17H2		43.29		2,210		95.68
'18H1		51.59		1,629		84.04
'18H2		43.29		2,210		95.68
'19H1		51.59		1,629		84.04
'19H2		43.29		2,210		95.68
'20H1		51.59		1,629		84.04
'20H2		43.29		2,210		95.68
'21H1		51.59		1,629		84.04







Estimated "Reform" Impact (as applicable)			
LOSS COST		'03H2 / '02H2:	1.02939
2004 reforms		'04H2 / '03H2:	1.27658
		implied reform factor:	1.24013
		implied reform impact:	24.0%
		Regulator impact estimate:	0.0%
SEVERITY		'03H2 / '02H2:	1.06749
2004 reforms		'04H2 / '03H2:	1.60610
		implied reform factor:	1.50456
		implied reform impact:	50.5%
FREQUENCY		'03H2 / '02H2:	0.96429
2004 reforms		'04H2 / '03H2:	0.79482
		implied reform factor:	0.82426
		implied reform impact:	(17.6%)

Selected Trend				
	Frequency	Severity	Loss Cost	
Tab	EY f0a	EY s0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	0.4%	0.4%	0.8%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**0.0%**	**0.0%**	
Previous Selected	0.4%	0.4%	0.8%	

Frequency: EY f0a - 2 periods (jugdment); seasonality significant; no data exclusions
Severity: EY s0a - 2 periods (jugdment); seasonality significant; no data exclusions

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

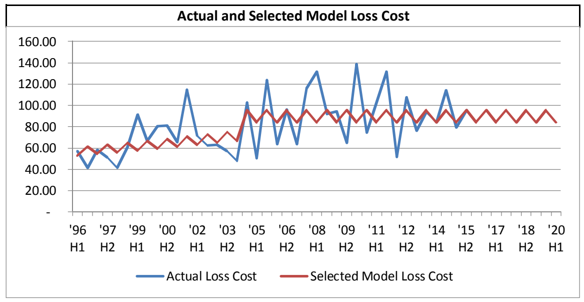
SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	1.4703	0.4901	6.4883	0.1%
Residual	36	2.7194	0.0755		
Total	39	4.1897			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

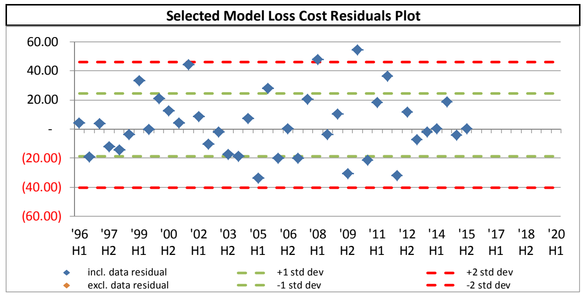
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5924	**0.3509**	**0.2969**	0.2748	40	-	4

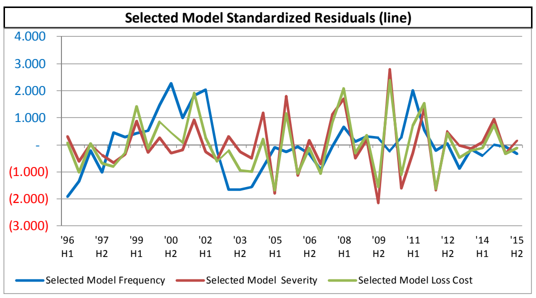
Runs-Test Result: 2.1593 **RESIDUALS RUNS NOT RANDOM**

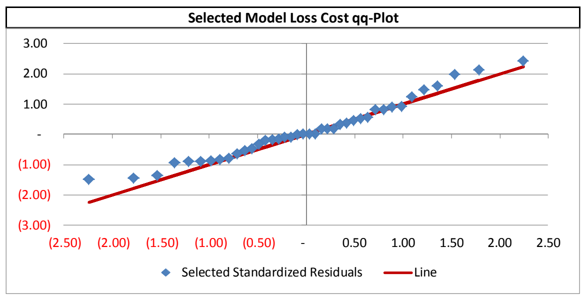


Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models







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actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (jugdment); seasonality significant; no data exclusions**

Frequency per: 1,000 Earned Car Years

Level Selected: 1 **At Selected Ultimate Levels**
Trend Type: exponential

Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
		1	0	0	1	1	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	72.3559	85.2605	(12.9046)	85.2605	(12.9046)
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	61.2902	70.2612	(8.9710)	70.2612	(8.9710)
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	81.0756	82.2154	(1.1398)	82.2154	(1.1398)
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	61.0413	67.7518	(6.7105)	67.7518	(6.7105)
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	82.6809	79.2791	3.4018	79.2791	3.4018
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	67.5746	65.3320	2.2426	65.3320	2.2426
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	79.7821	76.4476	3.3345	76.4476	3.3345
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	66.9631	62.9987	3.9644	62.9987	3.9644
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	84.1606	73.7173	10.4433	73.7173	10.4433
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	76.7885	60.7486	16.0399	60.7486	16.0399
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	78.2569	71.0844	7.1725	71.0844	7.1725
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	71.5510	58.5790	12.9720	58.5790	12.9720
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	82.8753	68.5456	14.3297	68.5456	14.3297
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	55.2445	56.4868	(1.2423)	56.4868	(1.2423)
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	54.9810	66.0975	(11.1165)	66.0975	(11.1165)
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	43.4161	54.4694	(11.0533)	54.4694	(11.0533)
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	53.2310	63.7368	(10.5058)	63.7368	(10.5058)
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-	37.9119	43.2936	(5.3817)	43.2936	(5.3817)
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-	51.3155	51.5892	(0.2737)	51.5892	(0.2737)
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	41.9242	43.2936	(1.3694)	43.2936	(1.3694)
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	51.4984	51.5892	(0.0908)	51.5892	(0.0908)
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	41.3815	43.2936	(1.9121)	43.2936	(1.9121)
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	45.6300	51.5892	(5.9592)	51.5892	(5.9592)
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	43.1552	43.2936	(0.1384)	43.2936	(0.1384)
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	56.5757	51.5892	4.9865	51.5892	4.9865
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	44.5135	43.2936	1.2199	43.2936	1.2199
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	54.0828	51.5892	2.4936	51.5892	2.4936
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	45.4139	43.2936	2.1203	43.2936	2.1203
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	50.2877	51.5892	(1.3015)	51.5892	(1.3015)
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	45.4823	43.2936	2.1887	43.2936	2.1887
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	65.8604	51.5892	14.2712	51.5892	14.2712
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-	47.4126	43.2936	4.1190	43.2936	4.1190
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-	50.5542	51.5892	(1.0350)	51.5892	(1.0350)
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-	43.9027	43.2936	0.6091	43.2936	0.6091
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-	45.8266	51.5892	(5.7626)	51.5892	(5.7626)
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-	42.5654	43.2936	(0.7282)	43.2936	(0.7282)
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-	49.2094	51.5892	(2.3798)	51.5892	(2.3798)
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-	43.6047	43.2936	0.3111	43.2936	0.3111
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-	51.4241	51.5892	(0.1651)	51.5892	(0.1651)
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-	41.3513	43.2936	(1.9423)	43.2936	(1.9423)
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-		51.5892		51.5892	
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-		43.2936		43.2936	
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-		51.5892		51.5892	
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-		43.2936		43.2936	
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-		51.5892		51.5892	
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-		43.2936		43.2936	
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-		51.5892		51.5892	
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-		43.2936		43.2936	
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-		51.5892		51.5892	
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-		43.2936		43.2936	
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-		51.5892		51.5892	

Facility Association - Trend Analysis - Industry
NL - CV
CM
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION EY f0a - 2 periods (jugdment); seasonality significant; no data exclusions

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	1.7501	0.5834	43.6554	0.0%
Residual	36	0.4811	0.0134		
Total	39	2.2312			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	1.7501	0.5834	43.6554	0.0%
Residual	36	0.4811	0.0134		
Total	39	2.2312			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8857	**0.7844**	**0.7664**	0.1156	40	-	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8857	**0.7844**	**0.7664**	0.1156	40	-	4

Runs-Test Result: 3.0903 **RESIDUALS RUNS NOT RANDOM**
 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	77.047	21.420	3.597	0.1%	33.606	120.488	77.047	11
Season	(0.175)	0.034	(5.119)	0.0%	(0.245)	(0.106)	(0.175)	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	(0.036)	0.011	(3.396)	0.2%	(0.058)	(0.015)	(0.036)	7
Scalar 2	(73.103)	21.420	(3.413)	0.2%	(116.544)	(29.662)	(73.103)	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 3.0903 **RESIDUALS RUNS NOT RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**0.4%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.4%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

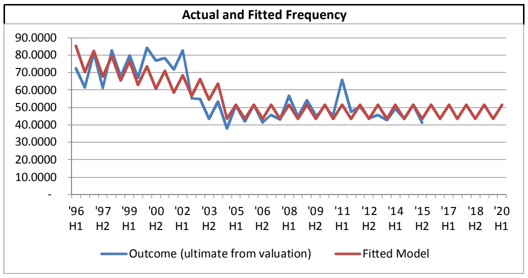
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	56.6038	actual values
Selected Model - '96H1 to '15H2	56.2504	selected model values
diff:	**0.3534**	if used, adjust scalar to make diff zero

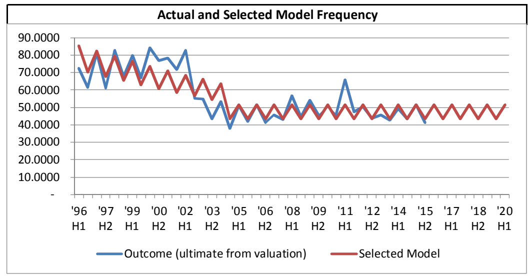
Option 2: set to minimize mean square error (MSE)

MSE: 0.0134 **NOT USED**

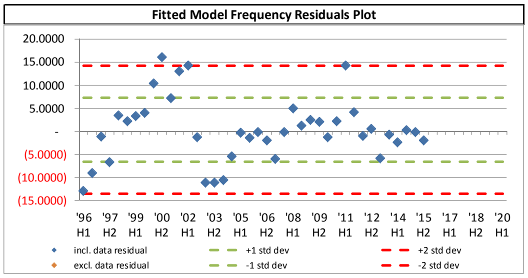
Actual and Fitted Frequency



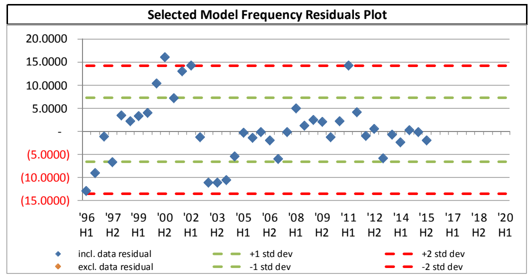
Actual and Selected Model Frequency



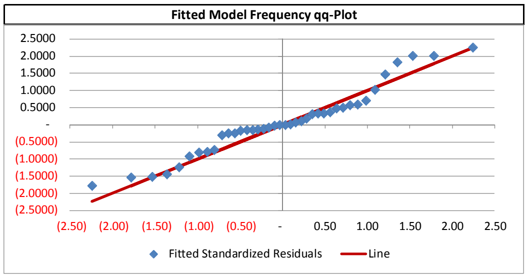
Fitted Model Frequency Residuals Plot



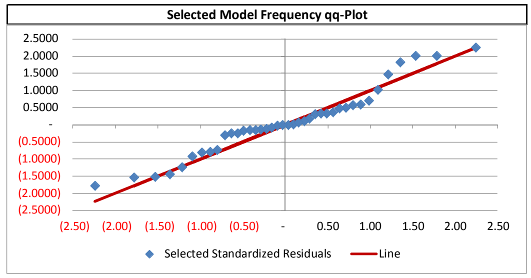
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
CM
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION EY s0a - 2 periods (jugdment); seasonality significant; no data exclusions

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Severity Values				
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		1	0	0	1	1	0	0	0	0	0					
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	790	621	169	621	169
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	680	870	(190)	870	(190)
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	720	663	57	663	57
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	832	929	(97)	929	(97)
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	503	708	(205)	708	(205)
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	901	992	(91)	992	(91)
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	1,141	756	385	756	385
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	994	1,059	(65)	1,059	(65)
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	955	807	148	807	148
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	1,057	1,131	(74)	1,131	(74)
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	836	861	(25)	861	(25)
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	1,607	1,207	400	1,207	400
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	863	920	(57)	920	(57)
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	1,129	1,289	(160)	1,289	(160)
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	1,146	982	164	982	164
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	1,319	1,376	(57)	1,376	(57)
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	902	1,048	(146)	1,048	(146)
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-	2,716	2,210	506	2,210	506
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-	983	1,629	(646)	1,629	(646)
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	2,948	2,210	738	2,210	738
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	1,237	1,629	(392)	1,629	(392)
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	2,320	2,210	110	2,210	110
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	1,400	1,629	(229)	1,629	(229)
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	2,686	2,210	476	2,210	476
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	2,331	1,629	702	1,629	702
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	2,066	2,210	(144)	2,210	(144)
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	1,745	1,629	116	1,629	116
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	1,430	2,210	**(780)**	2,210	(780)
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	2,755	1,629	**1,126**	1,629	1,126
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	1,635	2,210	(575)	2,210	(575)
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	1,552	1,629	(77)	1,629	(77)
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-	2,779	2,210	569	2,210	569
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-	1,024	1,629	(605)	1,629	(605)
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-	2,448	2,210	238	2,210	238
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-	1,669	1,629	40	1,629	40
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-	2,199	2,210	(11)	2,210	(11)
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-	1,710	1,629	81	1,629	81
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-	2,618	2,210	408	2,210	408
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-	1,547	1,629	(82)	1,629	(82)
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-	2,315	2,210	105	2,210	105
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-		1,629		1,629	
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-		2,210		2,210	
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-		1,629		1,629	
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-		2,210		2,210	
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-		1,629		1,629	
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-		2,210		2,210	
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-		1,629		1,629	
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-		2,210		2,210	
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-		1,629		1,629	
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-		2,210		2,210	
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-		1,629		1,629	

Facility Association - Trend Analysis - Industry
NL - CV
CM
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION EY s0a - 2 periods (judgment); seasonality significant; no data exclusions

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	6.4114	2.1371	35.7094	0.0%
Residual	36	2.1545	0.0598		
Total	39	8.5659			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	3	6.4114	2.1371	35.7094	0.0%
Residual	36	2.1545	0.0598		
Total	39	8.5659			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8651	**0.7485**	**0.7275**	0.2446	40	-	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8651	**0.7485**	**0.7275**	0.2446	40	-	4

Runs-Test Result: 3.4779 **RESIDUALS RUNS NOT RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(124.185)	49.852	(2.491)	1.7%	(225.290)	(23.081)	(124.185)	11
Season	0.305	0.080	3.826	0.0%	0.143	0.467	0.305	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	0.065	0.025	2.625	1.3%	0.015	0.116	0.065	7
Scalar 2	131.581	49.852	2.639	1.2%	30.477	232.686	131.581	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 3.4779 **RESIDUALS RUNS NOT RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**0.4%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.4%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

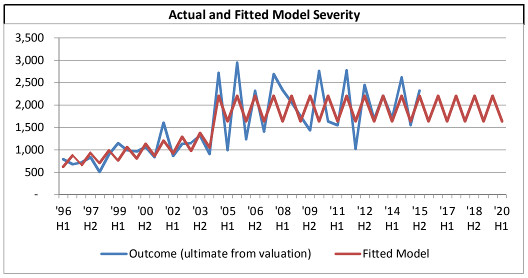
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	1,562	actual values
Selected Model - '96H1 to '15H2	1,517	selected model values
diff:	**45**	if used, adjust scalar to make diff zero

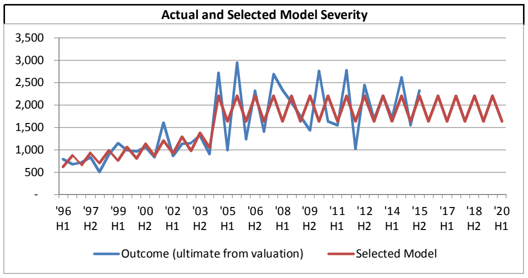
Option 2: set to minimize mean square error (MSE)

MSE: 0.0598 **NOT USED**

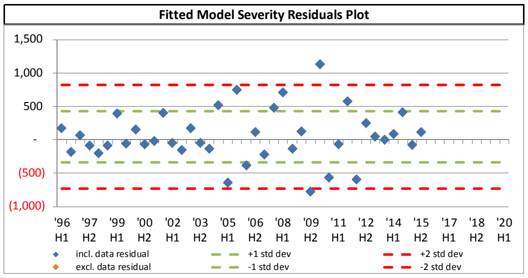
Actual and Fitted Model Severity



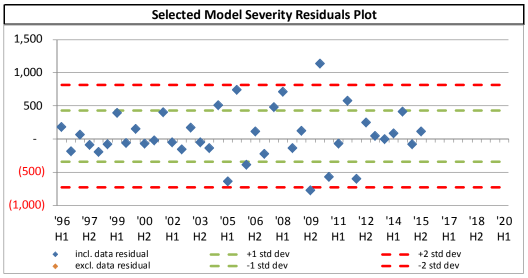
Actual and Selected Model Severity



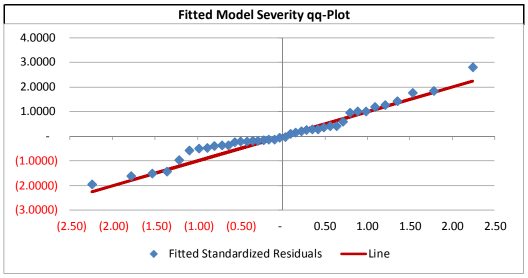
Fitted Model Severity Residuals Plot



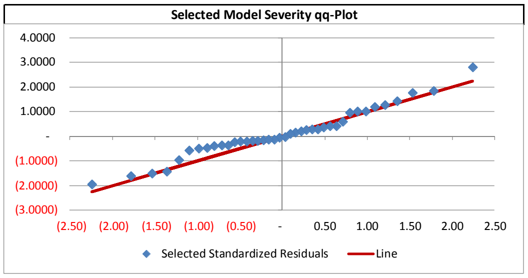
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



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Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

						+/-:	5.0%	amts in: $1,000s			+/-:	10.0%	At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	1,714	124	-	124	124	124	98	-	98	98	98	72.3559	790	57.16	72.3559	790	57.16	72.3559	790	57.16
1996-H2	1996.75	1,632	100	-	100	100	100	68	-	68	68	68	61.2902	680	41.68	61.2902	680	41.68	61.2902	680	41.68
1997-H1	1997.25	1,850	150	-	150	150	150	108	-	108	108	108	81.0756	720	58.37	81.0756	720	58.37	81.0756	720	58.37
1997-H2	1997.75	1,950	119	-	119	119	119	99	-	99	99	99	61.0413	832	50.79	61.0413	832	50.79	61.0413	832	50.79
1998-H1	1998.25	1,996	165	-	165	165	165	83	-	83	83	83	82.6809	503	41.59	82.6809	503	41.59	82.6809	503	41.59
1998-H2	1998.75	2,087	141	-	141	141	141	127	-	127	127	127	67.5746	901	60.88	67.5746	901	60.88	67.5746	901	60.88
1999-H1	1999.25	2,219	177	-	177	177	177	202	-	202	202	202	79.7821	1,141	91.03	79.7821	1,141	91.03	79.7821	1,141	91.03
1999-H2	1999.75	2,315	155	-	155	155	155	154	-	154	154	154	66.9631	994	66.56	66.9631	994	66.56	66.9631	994	66.56
2000-H1	2000.25	2,388	201	-	201	201	201	192	-	192	192	192	84.1606	955	80.37	84.1606	955	80.37	84.1606	955	80.37
2000-H2	2000.75	2,500	192	-	192	192	192	203	-	203	203	203	76.7885	1,057	81.17	76.7885	1,057	81.17	76.7885	1,057	81.17
2001-H1	2001.25	2,722	213	-	213	213	213	178	-	178	178	178	78.2569	836	65.42	78.2569	836	65.42	78.2569	836	65.42
2001-H2	2001.75	2,739	196	-	196	196	196	315	-	315	315	315	71.5510	1,607	114.98	71.5510	1,607	114.98	71.5510	1,607	114.98
2002-H1	2002.25	2,558	212	-	212	212	212	183	-	183	183	183	82.8753	863	71.52	82.8753	863	71.52	82.8753	863	71.52
2002-H2	2002.75	2,534	140	-	140	140	140	158	-	158	158	158	55.2445	1,129	62.37	55.2445	1,129	62.37	55.2445	1,129	62.37
2003-H1	2003.25	2,619	144	-	144	144	144	165	-	165	165	165	54.9810	1,146	63.01	54.9810	1,146	63.01	54.9810	1,146	63.01
2003-H2	2003.75	2,603	113	-	113	113	113	149	-	149	149	149	43.4161	1,319	57.27	43.4161	1,319	57.27	43.4161	1,319	57.27
2004-H1	2004.25	2,292	122	-	122	122	122	110	-	110	110	110	53.2310	902	48.01	53.2310	902	48.01	53.2310	902	48.01
2004-H2	2004.75	2,321	88	-	88	88	88	239	-	239	239	239	37.9119	2,716	102.97	37.9119	2,716	102.97	37.9119	2,716	102.97
2005-H1	2005.25	2,241	115	-	115	115	115	113	-	113	113	113	51.3155	983	50.44	51.3155	983	50.44	51.3155	983	50.44
2005-H2	2005.75	2,290	96	-	96	96	96	283	-	283	283	283	41.9242	2,948	123.59	41.9242	2,948	123.59	41.9242	2,948	123.59
2006-H1	2006.25	2,291	118	-	118	118	118	146	-	146	146	146	51.4984	1,237	63.70	51.4984	1,237	63.70	51.4984	1,237	63.70
2006-H2	2006.75	2,344	97	-	97	97	97	225	-	225	225	225	41.3815	2,320	96.01	41.3815	2,320	96.01	41.3815	2,320	96.01
2007-H1	2007.25	2,301	105	-	105	105	105	147	-	147	147	147	45.6300	1,400	63.88	45.6300	1,400	63.88	45.6300	1,400	63.88
2007-H2	2007.75	2,364	102	-	102	102	102	274	-	274	274	274	43.1552	2,686	115.91	43.1552	2,686	115.91	43.1552	2,686	115.91
2008-H1	2008.25	2,510	142	-	142	142	142	331	-	331	331	331	56.5757	2,331	131.88	56.5757	2,331	131.88	56.5757	2,331	131.88
2008-H2	2008.75	2,718	121	-	121	121	121	250	-	250	250	250	44.5135	2,066	91.96	44.5135	2,066	91.96	44.5135	2,066	91.96
2009-H1	2009.25	2,681	145	-	145	145	145	253	-	253	253	253	54.0828	1,745	94.37	54.0828	1,745	94.37	54.0828	1,745	94.37
2009-H2	2009.75	2,819	128	-	128	128	128	183	-	183	183	183	45.4139	1,430	64.94	45.4139	1,430	64.94	45.4139	1,430	64.94
2010-H1	2010.25	2,844	143	-	143	143	143	394	-	394	394	394	50.2877	2,755	138.54	50.2877	2,755	138.54	50.2877	2,755	138.54
2010-H2	2010.75	3,012	137	-	137	137	137	224	-	224	224	224	45.4823	1,635	74.36	45.4823	1,635	74.36	45.4823	1,635	74.36
2011-H1	2011.25	3,082	203	-	203	203	203	315	-	315	315	315	65.8604	1,552	102.22	65.8604	1,552	102.22	65.8604	1,552	102.22
2011-H2	2011.75	3,248	154	-	154	154	154	428	-	428	428	428	47.4126	2,779	131.76	47.4126	2,779	131.76	47.4126	2,779	131.76
2012-H1	2012.25	3,323	168	-	168	168	168	172	-	172	172	172	50.5542	1,024	51.77	50.5542	1,024	51.77	50.5542	1,024	51.77
2012-H2	2012.75	3,508	154	-	154	154	154	377	-	377	377	377	43.9027	2,448	107.47	43.9027	2,448	107.47	43.9027	2,448	107.47
2013-H1	2013.25	3,622	166	-	166	166	166	277	-	277	277	277	45.8266	1,669	76.48	45.8266	1,669	76.48	45.8266	1,669	76.48
2013-H2	2013.75	3,900	166	-	166	166	166	365	-	365	365	365	42.5654	2,199	93.60	42.5654	2,199	93.60	42.5654	2,199	93.60
2014-H1	2014.25	3,922	193	-	193	193	193	330	-	330	330	330	49.2094	1,710	84.15	49.2094	1,710	84.15	49.2094	1,710	84.15
2014-H2	2014.75	4,109	179	-	179	179	179	469	-	469	469	469	43.6047	2,618	114.16	43.6028	2,618	114.15	43.6066	2,618	114.16
2015-H1	2015.25	4,149	210	-	213	213	214	321	8	330	329	331	51.4241	1,547	79.55	51.3839	1,544	79.34	51.4643	1,550	79.77
2015-H2	2015.75	4,305	139	8	178	176	180	341	37	412	405	419	41.3513	2,315	95.73	40.8983	2,300	94.07	41.8043	2,329	97.36

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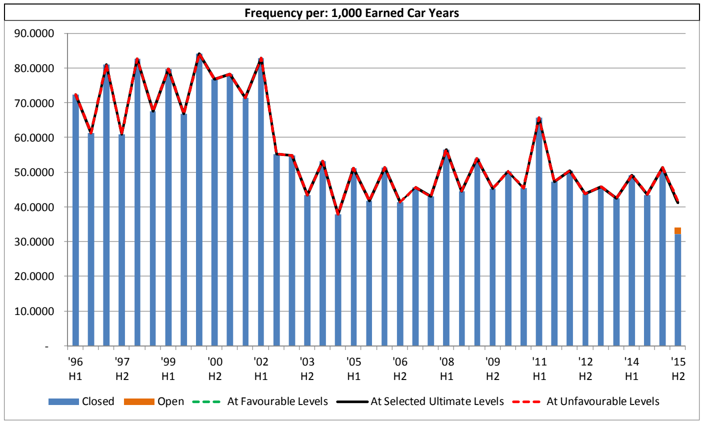
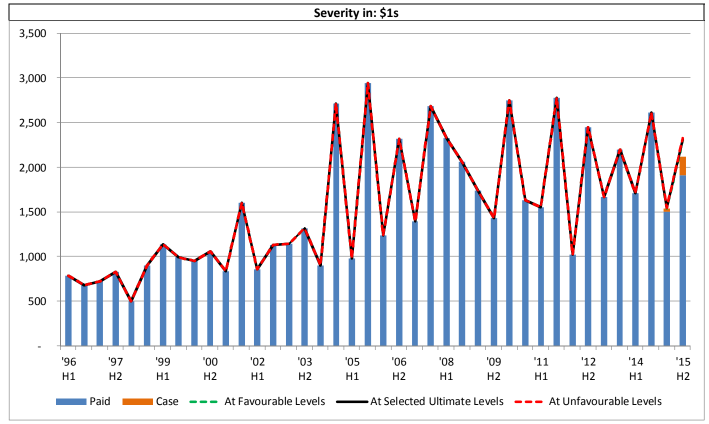
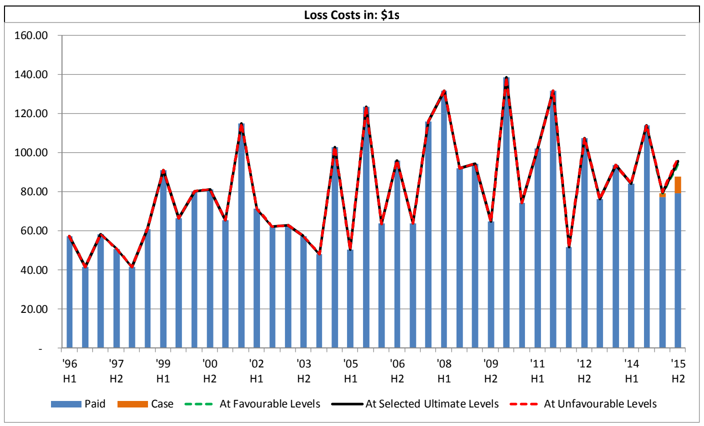
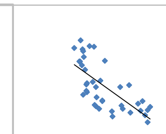
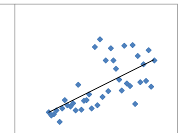
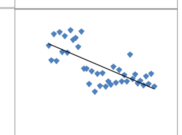






SCATTER PLOTS & CORRELATION MATRIX

Severity		
(70.1%)	Frequency	
66.1%	(71.3%)	Time

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Summary
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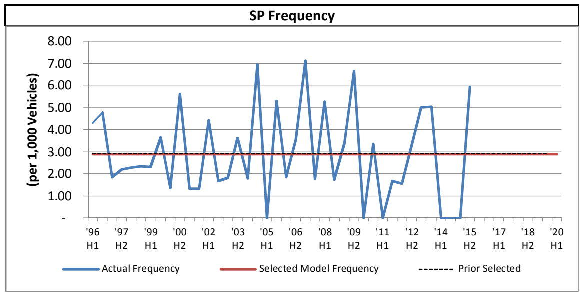
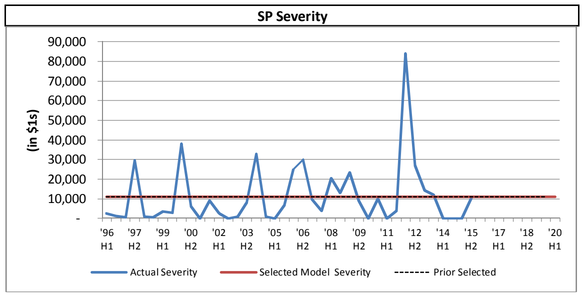
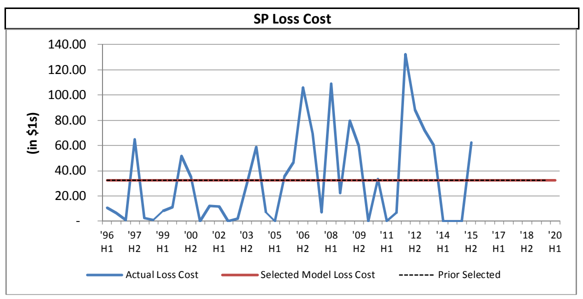
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	4.33	2.91	2,500	11,105	10.83	32.29
'96H2	4.78	2.91	1,400	11,105	6.70	32.29
'97H1	1.87	2.91	500	11,105	0.93	32.29
'97H2	2.20	2.91	29,500	11,105	64.87	32.29
'98H1	2.30	2.91	1,000	11,105	2.30	32.29
'98H2	2.35	2.91	500	11,105	1.18	32.29
'99H1	2.33	2.91	3,500	11,105	8.14	32.29
'99H2	3.66	2.91	3,000	11,105	10.98	32.29
'00H1	1.36	2.91	38,000	11,105	51.75	32.29
'00H2	5.63	2.91	6,250	11,105	35.18	32.29
'01H1	1.32	2.91	-	11,105	-	32.29
'01H2	1.34	2.91	9,000	11,105	12.06	32.29
'02H1	4.43	2.91	2,667	11,105	11.82	32.29
'02H2	1.67	2.91	-	11,105	-	32.29
'03H1	1.84	2.91	1,000	11,105	1.84	32.29
'03H2	3.62	2.91	8,000	11,105	28.98	32.29
'04H1	1.78	2.91	33,000	11,105	58.84	32.29
'04H2	6.96	2.91	1,000	11,105	6.96	32.29
'05H1	-	2.91	-	11,105	-	32.29
'05H2	5.30	2.91	6,667	11,105	35.35	32.29
'06H1	1.86	2.91	25,000	11,105	46.41	32.29
'06H2	3.53	2.91	30,000	11,105	105.80	32.29
'07H1	7.13	2.91	9,750	11,105	69.55	32.29
'07H2	1.78	2.91	4,000	11,105	7.10	32.29
'08H1	5.29	2.91	20,667	11,105	109.25	32.29
'08H2	1.73	2.91	13,000	11,105	22.43	32.29
'09H1	3.39	2.91	23,500	11,105	79.75	32.29
'09H2	6.67	2.91	9,000	11,105	60.00	32.29
'10H1	-	2.91	-	11,105	-	32.29
'10H2	3.35	2.91	10,000	11,105	33.50	32.29
'11H1	-	2.91	-	11,105	-	32.29
'11H2	1.67	2.91	4,000	11,105	6.68	32.29
'12H1	1.57	2.91	84,000	11,105	132.29	32.29
'12H2	3.27	2.91	27,000	11,105	88.27	32.29
'13H1	5.01	2.91	14,333	11,105	71.78	32.29
'13H2	5.04	2.91	12,000	11,105	60.42	32.29
'14H1	-	2.91	-	11,105	-	32.29
'14H2	-	2.91	-	11,105	-	32.29
'15H1	-	2.91	-	11,105	-	32.29
'15H2	5.93	2.91	10,468	11,105	62.12	32.29
'16H1		2.91		11,105		32.29
'16H2		2.91		11,105		32.29
'17H1		2.91		11,105		32.29
'17H2		2.91		11,105		32.29
'18H1		2.91		11,105		32.29
'18H2		2.91		11,105		32.29
'19H1		2.91		11,105		32.29
'19H2		2.91		11,105		32.29
'20H1		2.91		11,105		32.29
'20H2		2.91		11,105		32.29
'21H1		2.91		11,105		32.29







Selected Trend	Frequency	Severity	Loss Cost	
Tab	FA f0a	FA s0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	0.0%	0.0%	0.0%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**0.0%**	**0.0%**	
Previous Selected	0.0%	0.0%	0.0%	

Estimated "Reform" Impact (as applicable)

LOSS COST	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%
FREQUENCY	'03H2 / '02H2:	1.00000
2004 reforms	'04H2 / '03H2:	1.00000
	implied reform factor:	1.00000
	implied reform impact:	0.0%

Frequency: FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - INTERCEPT ADJUSTED TO MATCH A
Severity: FA s0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - FORCED 0% TREND

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

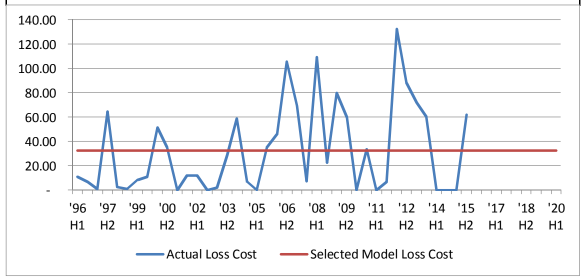
	df	SS	MS	F	Significance F
Regression	1	(5.3097)	(5.3097)	(2.4480)	#NUM!
Residual	30	65.0682	2.1689		
Total	31	59.7586			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

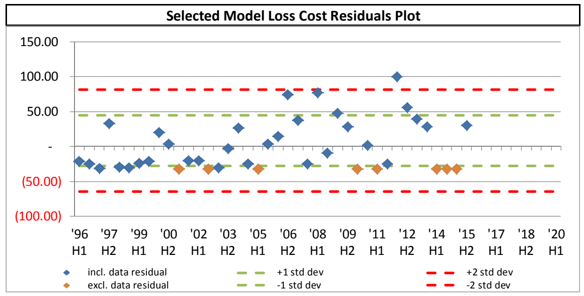
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0889)	(0.1251)	1.4727	32	8	2

Runs-Test Result: 0.9091 **RESIDUALS RUNS RANDOM**

Actual and Selected Model Loss Cost



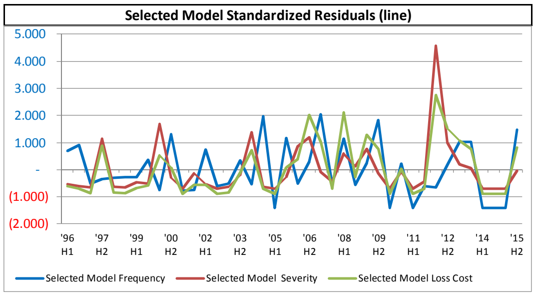
Selected Model Loss Cost Residuals Plot



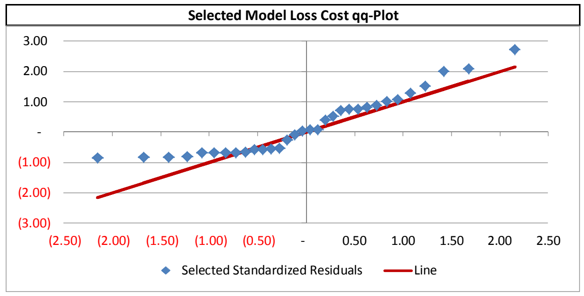
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - INTERCEPT ADJUSTED TO MAT(**

Frequency per: 1,000 Earned Car Years **Level Selected:** 1 **At Selected Ultimate Levels**
Trend Type: exponential

Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
		0	0	0	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'96H1		0	1996.25	-	-	-	-	-	-	-	-	4.3327	3.1086	1.2241	2.9074	1.4253
'96H2		1	1996.75	-	-	-	-	-	-	-	-	4.7828	3.1086	1.6742	2.9074	1.8754
'97H1		0	1997.25	-	-	-	-	-	-	-	-	1.8671	3.1086	(1.2415)	2.9074	(1.0403)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	2.1990	3.1086	(0.9096)	2.9074	(0.7084)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	2.3038	3.1086	(0.8048)	2.9074	(0.6036)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	2.3547	3.1086	(0.7539)	2.9074	(0.5527)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	2.3255	3.1086	(0.7831)	2.9074	(0.5819)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	3.6608	3.1086	0.5522	2.9074	0.7534
'00H1		0	2000.25	-	-	-	-	-	-	-	-	1.3618	3.1086	(1.7468)	2.9074	(1.5456)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	5.6285	3.1086	2.5199	2.9074	2.7211
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	1.3185	3.1086	(1.7901)	2.9074	(1.5889)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	1.3404	3.1086	(1.7682)	2.9074	(1.5670)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	4.4330	3.1086	1.3244	2.9074	1.5256
'02H2	y	1	2002.75	-	-	-	-	-	-	-	-	1.6715	3.1086	(1.4371)	2.9074	(1.2359)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	1.8389	3.1086	(1.2697)	2.9074	(1.0685)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	3.6227	3.1086	0.5141	2.9074	0.7153
'04H1		0	2004.25	-	-	-	-	-	-	-	-	1.7829	3.1086	(1.3257)	2.9074	(1.1245)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	6.9627	3.1086	3.8541	2.9074	4.0553
'05H1	y	0	2005.25	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	5.3027	3.1086	2.1941	2.9074	2.3953
'06H1		0	2006.25	-	-	-	-	-	-	-	-	1.8563	3.1086	(1.2523)	2.9074	(1.0511)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	3.5268	3.1086	0.4182	2.9074	0.6194
'07H1		0	2007.25	-	-	-	-	-	-	-	-	7.1334	3.1086	**4.0248**	2.9074	4.2260
'07H2		1	2007.75	-	-	-	-	-	-	-	-	1.7752	3.1086	(1.3334)	2.9074	(1.1322)
'08H1		0	2008.25	-	-	-	-	-	-	-	-	5.2864	3.1086	2.1778	2.9074	2.3790
'08H2		1	2008.75	-	-	-	-	-	-	-	-	1.7250	3.1086	(1.3836)	2.9074	(1.1824)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	3.3938	3.1086	0.2852	2.9074	0.4864
'09H2		1	2009.75	-	-	-	-	-	-	-	-	6.6667	3.1086	3.5581	2.9074	3.7593
'10H1	y	0	2010.25	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	3.3499	3.1086	0.2413	2.9074	0.4425
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	1.6696	3.1086	(1.4390)	2.9074	(1.2378)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	1.5749	3.1086	(1.5337)	2.9074	(1.3325)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	3.2693	3.1086	0.1607	2.9074	0.3619
'13H1		0	2013.25	-	-	-	-	-	-	-	-	5.0078	3.1086	1.8992	2.9074	2.1004
'13H2		1	2013.75	-	-	-	-	-	-	-	-	5.0352	3.1086	1.9266	2.9074	2.1278
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'14H2	y	1	2014.75	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'15H1	y	0	2015.25	-	-	-	-	-	-	-	-	-	3.1086	(3.1086)	2.9074	(2.9074)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	5.9346	3.1086	2.8260	2.9074	3.0272
'16H1		0	2016.25	-	-	-	-	-	-	-	-		3.1086		2.9074	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		3.1086		2.9074	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		3.1086		2.9074	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		3.1086		2.9074	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		3.1086		2.9074	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		3.1086		2.9074	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		3.1086		2.9074	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		3.1086		2.9074	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		3.1086		2.9074	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		3.1086		2.9074	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		3.1086		2.9074	

Facility Association - Trend Analysis - Industry
NL - CV
SP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA f0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - INTERCEPT ADJUSTED TO MAT**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	31	8.6034	0.2775		
Total	31	8.6034			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	-	(0.1434)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	31	8.7468	0.2822		
Total	31	8.6034			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.5268	32	8	1

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0167)	(0.0167)	0.5312	32	8	1

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	1.134	0.093	12.235	0.0%	0.945	1.323	1.067	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual coeff review vs prior not applicable

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	0.0%	0.0%	0.0%	'15H2	=> last period in "past"
future	0.0%	0.0%	0.0%		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

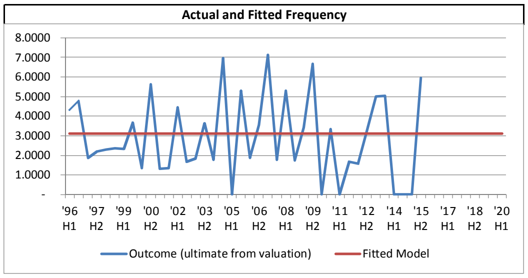
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	2.9074	actual values
Selected Model - '96H1 to '15H2	2.9074	selected model values
diff:	-	if used, adjust scalar to make diff zero

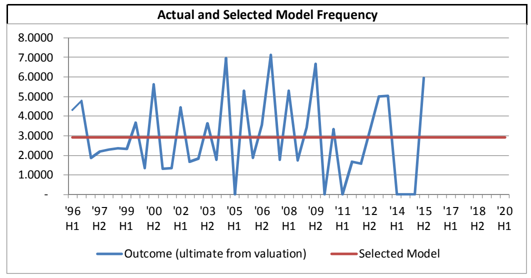
Option 2: set to minimize mean square error (MSE)

MSE: 0.2822 **NOT USED**

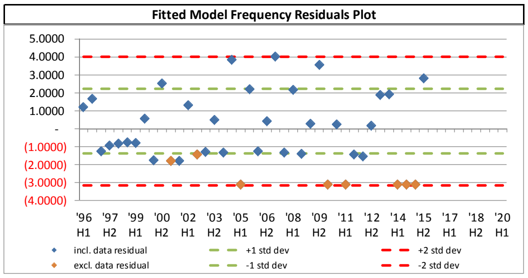
Actual and Fitted Frequency



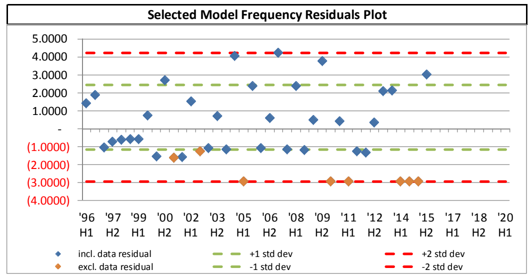
Actual and Selected Model Frequency



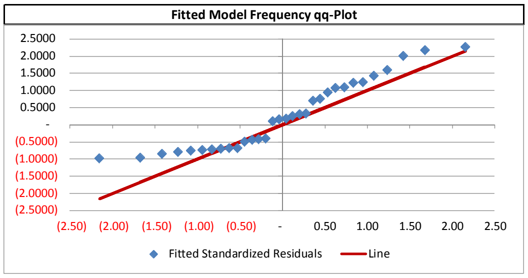
Fitted Model Frequency Residuals Plot



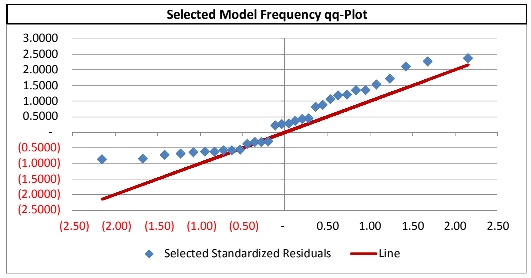
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
SP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION FA s0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - FORCED 0% TREND

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Severity Values				
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ultimate from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		0	1	0	0	0	0	0	0	0	0					
'96H1		0	1996.25	-	-	-	-	-	-	-	-	2,500	2,282	218	11,105	(8,605)
'96H2		1	1996.75	-	-	-	-	-	-	-	-	1,400	2,428	(1,028)	11,105	(9,705)
'97H1		0	1997.25	-	-	-	-	-	-	-	-	500	2,584	(2,084)	11,105	(10,605)
'97H2		1	1997.75	-	-	-	-	-	-	-	-	29,500	2,750	26,750	11,105	18,395
'98H1		0	1998.25	-	-	-	-	-	-	-	-	1,000	2,927	(1,927)	11,105	(10,105)
'98H2		1	1998.75	-	-	-	-	-	-	-	-	500	3,115	(2,615)	11,105	(10,605)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	3,500	3,314	186	11,105	(7,605)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	3,000	3,527	(527)	11,105	(8,105)
'00H1		0	2000.25	-	-	-	-	-	-	-	-	38,000	3,754	34,246	11,105	26,895
'00H2		1	2000.75	-	-	-	-	-	-	-	-	6,250	3,995	2,255	11,105	(4,855)
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	-	4,251	(4,251)	11,105	(11,105)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	9,000	4,524	4,476	11,105	(2,105)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	2,667	4,815	(2,148)	11,105	(8,438)
'02H2	y	1	2002.75	-	-	-	-	-	-	-	-	-	5,124	(5,124)	11,105	(11,105)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	1,000	5,453	(4,453)	11,105	(10,105)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	8,000	5,803	2,197	11,105	(3,105)
'04H1		0	2004.25	-	-	-	-	-	-	-	-	33,000	6,175	26,825	11,105	21,895
'04H2		1	2004.75	-	-	-	-	-	-	-	-	1,000	6,572	(5,572)	11,105	(10,105)
'05H1	y	0	2005.25	-	-	-	-	-	-	-	-	-	6,994	(6,994)	11,105	(11,105)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	6,667	7,443	(776)	11,105	(4,438)
'06H1		0	2006.25	-	-	-	-	-	-	-	-	25,000	7,920	17,080	11,105	13,895
'06H2		1	2006.75	-	-	-	-	-	-	-	-	30,000	8,429	21,571	11,105	18,895
'07H1		0	2007.25	-	-	-	-	-	-	-	-	9,750	8,970	780	11,105	(1,355)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	4,000	9,546	(5,546)	11,105	(7,105)
'08H1		0	2008.25	-	-	-	-	-	-	-	-	20,667	10,159	10,508	11,105	9,562
'08H2		1	2008.75	-	-	-	-	-	-	-	-	13,000	10,811	2,189	11,105	1,895
'09H1		0	2009.25	-	-	-	-	-	-	-	-	23,500	11,505	11,995	11,105	12,395
'09H2		1	2009.75	-	-	-	-	-	-	-	-	9,000	12,244	(3,244)	11,105	(2,105)
'10H1	y	0	2010.25	-	-	-	-	-	-	-	-	-	13,030	(13,030)	11,105	(11,105)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	10,000	13,866	(3,866)	11,105	(1,105)
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	14,756	(14,756)	11,105	(11,105)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	4,000	15,704	(11,704)	11,105	(7,105)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	84,000	16,712	**67,288**	11,105	72,895
'12H2		1	2012.75	-	-	-	-	-	-	-	-	27,000	17,785	9,215	11,105	15,895
'13H1		0	2013.25	-	-	-	-	-	-	-	-	14,333	18,927	(4,594)	11,105	3,228
'13H2		1	2013.75	-	-	-	-	-	-	-	-	12,000	20,142	(8,142)	11,105	895
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	-	21,435	(21,435)	11,105	(11,105)
'14H2	y	1	2014.75	-	-	-	-	-	-	-	-	-	22,811	(22,811)	11,105	(11,105)
'15H1	y	0	2015.25	-	-	-	-	-	-	-	-	-	24,276	(24,276)	11,105	(11,105)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	10,468	25,834	(15,366)	11,105	(637)
'16H1		0	2016.25	-	-	-	-	-	-	-	-		27,493		11,105	
'16H2		1	2016.75	-	-	-	-	-	-	-	-		29,258		11,105	
'17H1		0	2017.25	-	-	-	-	-	-	-	-		31,136		11,105	
'17H2		1	2017.75	-	-	-	-	-	-	-	-		33,135		11,105	
'18H1		0	2018.25	-	-	-	-	-	-	-	-		35,263		11,105	
'18H2		1	2018.75	-	-	-	-	-	-	-	-		37,527		11,105	
'19H1		0	2019.25	-	-	-	-	-	-	-	-		39,936		11,105	
'19H2		1	2019.75	-	-	-	-	-	-	-	-		42,500		11,105	
'20H1		0	2020.25	-	-	-	-	-	-	-	-		45,228		11,105	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		48,132		11,105	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		51,222		11,105	

Facility Association - Trend Analysis - Industry
NL - CV
SP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	8
# observations used:	32

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **FA s0a - 1 period (design matrix & exclusions matching prior selected, adjusted on stats); seasonality not significant; no non-zero data exclusions - FORCED 0% TREND**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	1	15.4909	15.4909	11.7194	0.2%
Residual	30	39.6544	1.3218		
Total	31	55.1453			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	1	(7.1919)	(7.1919)	(3.4611)	#NUM!
Residual	30	62.3372	2.0779		
Total	31	55.1453			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5300	**0.2809**	**0.2569**	1.1497	32	8	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	**(0.1304)**	**(0.1681)**	1.4415	32	8	2

Runs-Test Result: 0.9268 **RESIDUALS RUNS RANDOM**

Runs-Test Result: 1.3050 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(240.698)	63.098	(3.815)	0.1%	(369.561)	(111.835)	9.315	11
Season	-	-	-	n/a	-	-	-	10
All Years	0.124	0.031	3.955	0.0%	0.060	0.189	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	-	-	-	n/a	-	-	-	7
Scalar 2	-	-	-	n/a	-	-	-	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual coeff review vs prior not applicable

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	**13.3%**	**0.0%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**13.3%**	**0.0%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

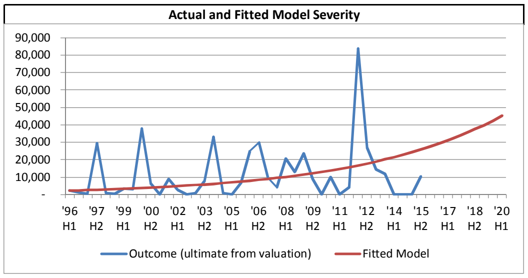
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	11,105	actual values
Selected Model - '96H1 to '15H2	11,105	selected model values
diff:	-	if used, adjust scalar to make diff zero

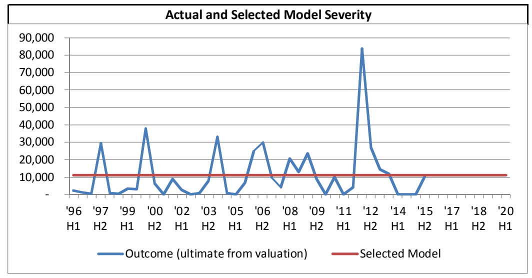
Option 2: set to minimize mean square error (MSE)

MSE: 2.0779 **NOT USED**

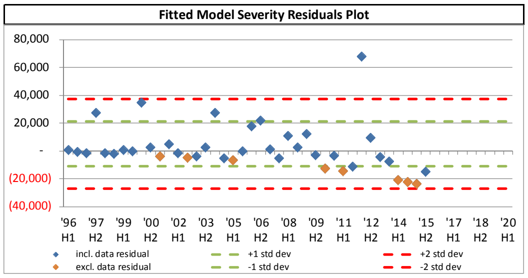
Actual and Fitted Model Severity



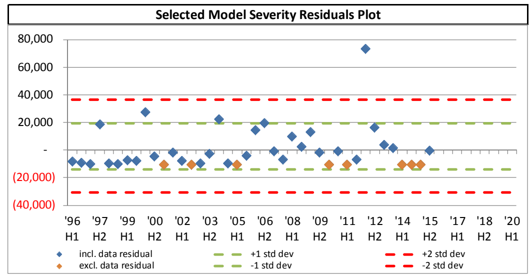
Actual and Selected Model Severity



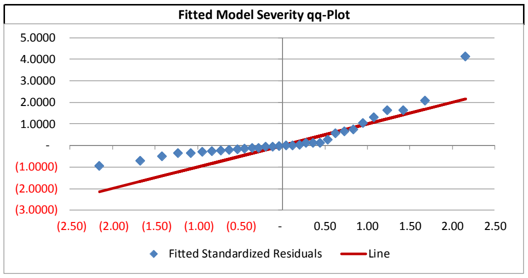
Fitted Model Severity Residuals Plot



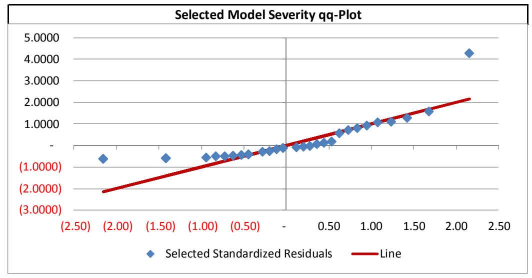
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



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Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

amts in: $1,000s

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count (+/-: 5.0%)	Unfavour-able count (+/-: 5.0%)	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount (+/-: 10.0%)	Unfavour-able Ult. Claim Amount (+/-: 10.0%)	At Selected Ultimate Levels: Frequency	Severity	Loss Cost	At Favourable Levels: Frequency	Severity	Loss Cost	At Unfavourable Levels: Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	923	4	-	4	4	4	10	-	10	10	10	4.3327	2,500	10.83	4.3327	2,500	10.83	4.3327	2,500	10.83
1996-H2	1996.75	1,045	5	-	5	5	5	7	-	7	7	7	4.7828	1,400	6.70	4.7828	1,400	6.70	4.7828	1,400	6.70
1997-H1	1997.25	1,071	2	-	2	2	2	1	-	1	1	1	1.8671	500	0.93	1.8671	500	0.93	1.8671	500	0.93
1997-H2	1997.75	910	2	-	2	2	2	59	-	59	59	59	2.1990	29,500	64.87	2.1990	29,500	64.87	2.1990	29,500	64.87
1998-H1	1998.25	868	2	-	2	2	2	2	-	2	2	2	2.3038	1,000	2.30	2.3038	1,000	2.30	2.3038	1,000	2.30
1998-H2	1998.75	849	2	-	2	2	2	1	-	1	1	1	2.3547	500	1.18	2.3547	500	1.18	2.3547	500	1.18
1999-H1	1999.25	860	2	-	2	2	2	7	-	7	7	7	2.3255	3,500	8.14	2.3255	3,500	8.14	2.3255	3,500	8.14
1999-H2	1999.75	820	3	-	3	3	3	9	-	9	9	9	3.6608	3,000	10.98	3.6608	3,000	10.98	3.6608	3,000	10.98
2000-H1	2000.25	734	1	-	1	1	1	38	-	38	38	38	1.3618	38,000	51.75	1.3618	38,000	51.75	1.3618	38,000	51.75
2000-H2	2000.75	711	4	-	4	4	4	25	-	25	25	25	5.6285	6,250	35.18	5.6285	6,250	35.18	5.6285	6,250	35.18
2001-H1	2001.25	758	1	-	1	1	1	-	-	-	-	-	1.3185	-	-	1.3185	-	-	1.3185	-	-
2001-H2	2001.75	746	1	-	1	1	1	9	-	9	9	9	1.3404	9,000	12.06	1.3404	9,000	12.06	1.3404	9,000	12.06
2002-H1	2002.25	677	3	-	3	3	3	8	-	8	8	8	4.4330	2,667	11.82	4.4330	2,667	11.82	4.4330	2,667	11.82
2002-H2	2002.75	598	1	-	1	1	1	-	-	-	-	-	1.6715	-	-	1.6715	-	-	1.6715	-	-
2003-H1	2003.25	544	1	-	1	1	1	1	-	1	1	1	1.8389	1,000	1.84	1.8389	1,000	1.84	1.8389	1,000	1.84
2003-H2	2003.75	552	2	-	2	2	2	16	-	16	16	16	3.6227	8,000	28.98	3.6227	8,000	28.98	3.6227	8,000	28.98
2004-H1	2004.25	561	1	-	1	1	1	33	-	33	33	33	1.7829	33,000	58.84	1.7829	33,000	58.84	1.7829	33,000	58.84
2004-H2	2004.75	574	4	-	4	4	4	4	-	4	4	4	6.9627	1,000	6.96	6.9627	1,000	6.96	6.9627	1,000	6.96
2005-H1	2005.25	567	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005-H2	2005.75	566	3	-	3	3	3	20	-	20	20	20	5.3027	6,667	35.35	5.3027	6,667	35.35	5.3027	6,667	35.35
2006-H1	2006.25	539	1	-	1	1	1	25	-	25	25	25	1.8563	25,000	46.41	1.8563	25,000	46.41	1.8563	25,000	46.41
2006-H2	2006.75	567	2	-	2	2	2	60	-	60	60	60	3.5268	30,000	105.80	3.5268	30,000	105.80	3.5268	30,000	105.80
2007-H1	2007.25	561	4	-	4	4	4	39	-	39	39	39	7.1334	9,750	69.55	7.1334	9,750	69.55	7.1334	9,750	69.55
2007-H2	2007.75	563	1	-	1	1	1	4	-	4	4	4	1.7752	4,000	7.10	1.7752	4,000	7.10	1.7752	4,000	7.10
2008-H1	2008.25	567	3	-	3	3	3	62	-	62	62	62	5.2864	20,667	109.25	5.2864	20,667	109.25	5.2864	20,667	109.25
2008-H2	2008.75	580	1	-	1	1	1	13	-	13	13	13	1.7250	13,000	22.43	1.7250	13,000	22.43	1.7250	13,000	22.43
2009-H1	2009.25	589	2	-	2	2	2	47	-	47	47	47	3.3938	23,500	79.75	3.3938	23,500	79.75	3.3938	23,500	79.75
2009-H2	2009.75	600	4	-	4	4	4	36	-	36	36	36	6.6667	9,000	60.00	6.6667	9,000	60.00	6.6667	9,000	60.00
2010-H1	2010.25	618	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010-H2	2010.75	597	2	-	2	2	2	20	-	20	20	20	3.3499	10,000	33.50	3.3499	10,000	33.50	3.3499	10,000	33.50
2011-H1	2011.25	601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011-H2	2011.75	599	1	-	1	1	1	4	-	4	4	4	1.6696	4,000	6.68	1.6696	4,000	6.68	1.6696	4,000	6.68
2012-H1	2012.25	635	1	-	1	1	1	84	-	84	84	84	1.5749	84,000	132.29	1.5749	84,000	132.29	1.5749	84,000	132.29
2012-H2	2012.75	612	2	-	2	2	2	54	-	54	54	54	3.2693	27,000	88.27	3.2693	27,000	88.27	3.2693	27,000	88.27
2013-H1	2013.25	599	3	-	3	3	3	43	-	43	43	43	5.0078	14,333	71.78	5.0078	14,333	71.78	5.0078	14,333	71.78
2013-H2	2013.75	596	3	-	3	3	3	36	-	36	36	36	5.0352	12,000	60.42	5.0352	12,000	60.42	5.0352	12,000	60.42
2014-H1	2014.25	589	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014-H2	2014.75	563	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015-H1	2015.25	550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015-H2	2015.75	547	3	-	3	3	3	33	-	34	34	34	5.9346	10,468	62.12	5.9120	10,477	61.94	5.9573	10,459	62.31

Data
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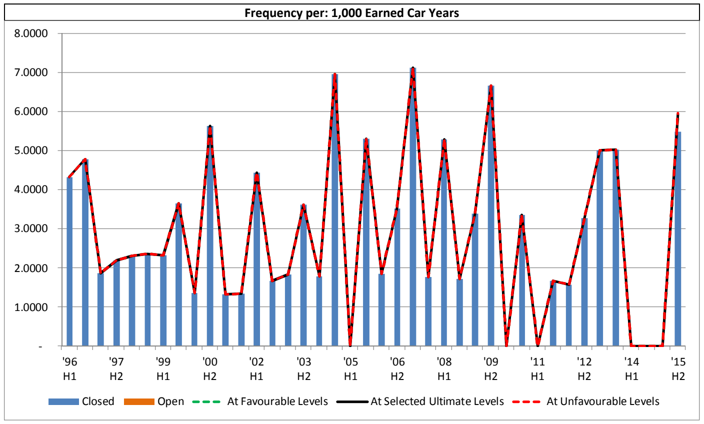
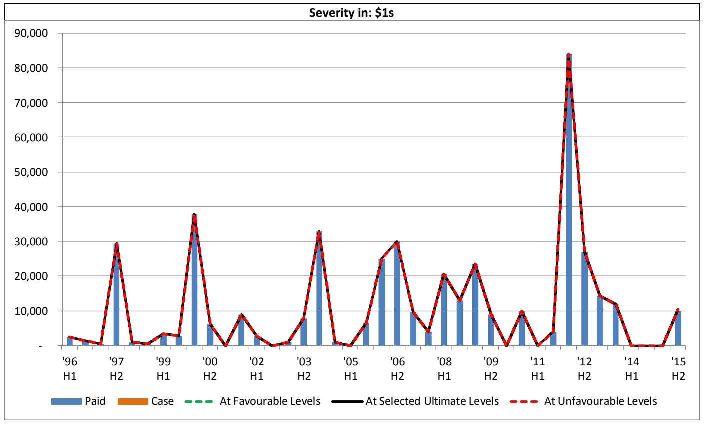
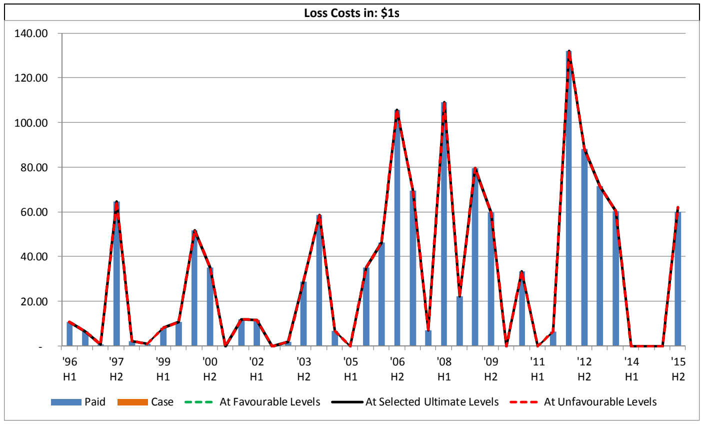
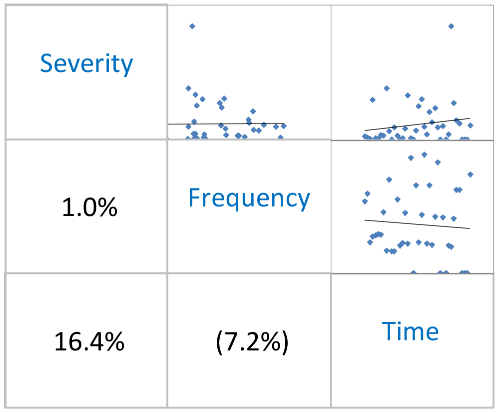






SCATTER PLOTS & CORRELATION MATRIX



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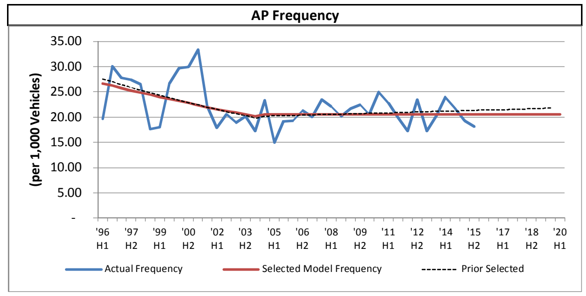
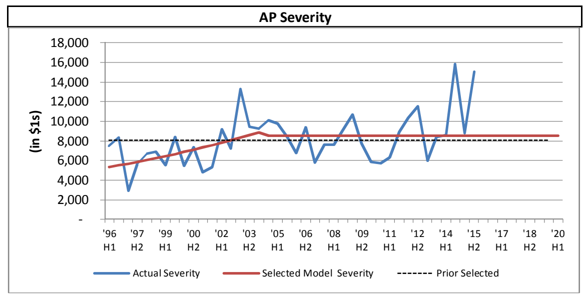
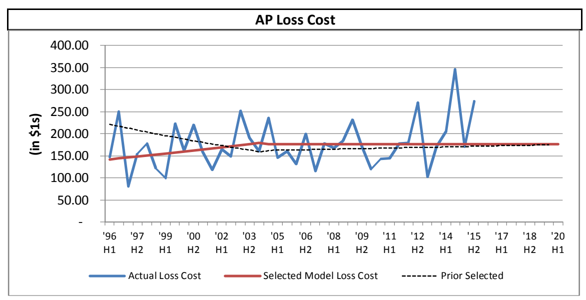
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'96H1	19.70	26.66	7,471	5,344	147.15	142.49
'96H2	30.05	26.20	8,321	5,517	250.07	144.55
'97H1	27.79	25.75	2,938	5,696	81.64	146.65
'97H2	27.44	25.30	5,667	5,880	155.50	148.76
'98H1	26.56	24.86	6,703	6,071	178.03	150.92
'98H2	17.61	24.43	6,941	6,267	122.26	153.09
'99H1	18.03	24.00	5,545	6,470	99.95	155.30
'99H2	26.61	23.59	8,390	6,680	223.22	157.56
'00H1	29.69	23.18	5,458	6,896	162.07	159.83
'00H2	29.93	22.77	7,377	7,119	220.80	162.13
'01H1	33.30	22.38	4,796	7,350	159.72	164.48
'01H2	22.15	21.99	5,341	7,588	118.28	166.86
'02H1	17.88	21.61	9,200	7,833	164.51	169.26
'02H2	20.55	21.23	7,250	8,087	148.98	171.71
'03H1	18.93	20.86	13,314	8,349	252.09	174.20
'03H2	20.14	20.50	9,476	8,619	190.86	176.71
'04H1	17.28	20.15	9,275	8,898	160.23	179.26
'04H2	23.33	20.60	10,119	8,562	236.12	176.41
'05H1	14.91	20.60	9,789	8,562	145.99	176.41
'05H2	19.13	20.60	8,388	8,562	160.50	176.41
'06H1	19.29	20.60	6,792	8,562	131.04	176.41
'06H2	21.27	20.60	9,404	8,562	200.04	176.41
'07H1	20.02	20.60	5,807	8,562	116.25	176.41
'07H2	23.43	20.60	7,630	8,562	178.74	176.41
'08H1	22.02	20.60	7,647	8,562	168.40	176.41
'08H2	20.14	20.60	9,119	8,562	183.69	176.41
'09H1	21.64	20.60	10,718	8,562	231.91	176.41
'09H2	22.43	20.60	7,733	8,562	173.45	176.41
'10H1	20.56	20.60	5,841	8,562	120.07	176.41
'10H2	24.93	20.60	5,736	8,562	143.00	176.41
'11H1	22.87	20.60	6,310	8,562	144.31	176.41
'11H2	19.91	20.60	8,962	8,562	178.45	176.41
'12H1	17.30	20.60	10,377	8,562	179.51	176.41
'12H2	23.41	20.60	11,569	8,562	270.84	176.41
'13H1	17.21	20.60	5,973	8,562	102.79	176.41
'13H2	20.32	20.60	8,432	8,562	171.31	176.41
'14H1	23.91	20.60	8,584	8,562	205.25	176.41
'14H2	21.85	20.60	15,829	8,562	345.87	176.41
'15H1	19.30	20.60	8,822	8,562	170.26	176.41
'15H2	18.09	20.60	15,093	8,562	273.09	176.41
'16H1		20.60		8,562		176.41
'16H2		20.60		8,562		176.41
'17H1		20.60		8,562		176.41
'17H2		20.60		8,562		176.41
'18H1		20.60		8,562		176.41
'18H2		20.60		8,562		176.41
'19H1		20.60		8,562		176.41
'19H2		20.60		8,562		176.41
'20H1		20.60		8,562		176.41
'20H2		20.60		8,562		176.41
'21H1		20.60		8,562		176.41







Estimated "Reform" Impact (as applicable)

LOSS COST	'03H2 / '02H2:	1.02912
2004 reforms	'04H2 / '03H2:	0.99830
	implied reform factor:	0.97006
	implied reform impact:	(3.0%)
	Regulator impact estimate:	0.0%
SEVERITY	'03H2 / '02H2:	1.06578
2004 reforms	'04H2 / '03H2:	0.99339
	implied reform factor:	0.93207
	implied reform impact:	(6.8%)
FREQUENCY	'03H2 / '02H2:	0.96556
2004 reforms	'04H2 / '03H2:	1.00499
	implied reform factor:	1.04084
	implied reform impact:	4.1%

Selected Trend	Frequency	Severity	Loss Cost	
Tab	EY f0a	EY f0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'15H2	**'15H2**		**=>last period in past (curr)**
Previous Selected	0.5%	0.0%	0.5%	
	'15H2	**'15H2**		**=>last period in past (prev)**
Future (Annual)	**0.0%**	**0.0%**	**0.0%**	
Previous Selected	0.5%	0.0%	0.5%	

Frequency: EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions
Severity: EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions

Standard Regulator: as per OW Report on AIX 2015-H1 (released Apr 8 2016)	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

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SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.1793	0.0897	1.0067	37.5%
Residual	37	3.2955	0.0891		
Total	39	3.4749			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

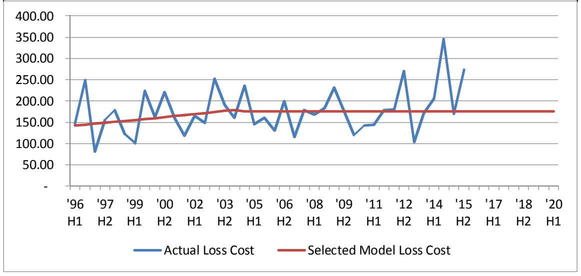
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.2272	**0.0516**	**0.0003**	0.2984	40	-	3

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**

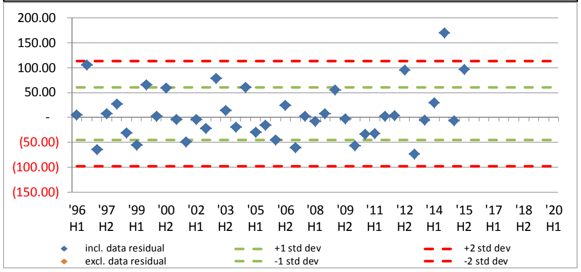
Notes:

1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models
2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

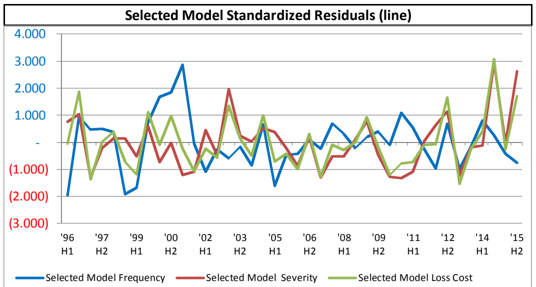
Actual and Selected Model Loss Cost



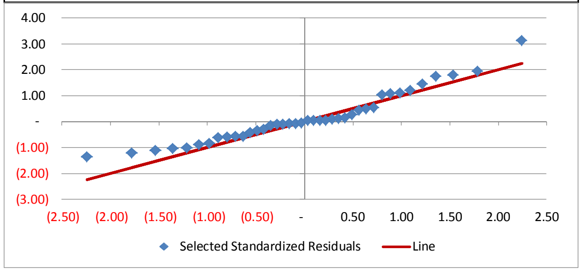
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

Frequency per: 1,000 Earned Car Years **Level Selected:** 1 **At Selected Ultimate Levels**
Trend Type: exponential

Explanatory Variables (Xi) — Trend Periods based on average accident date where scalar present

Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4
		0	0	0	1	1	0	0	0	0	0
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-

Frequency Values

Chart Periods	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
	=> use "1" to include variable, "0" if not				
'96H1	19.6959	26.6640	(6.9681)	26.6640	(6.9681)
'96H2	30.0523	26.2009	3.8514	26.2009	3.8514
'97H1	27.7878	25.7458	2.0420	25.7458	2.0420
'97H2	27.4390	25.2987	2.1403	25.2987	2.1403
'98H1	26.5598	24.8593	1.7005	24.8593	1.7005
'98H2	17.6135	24.4276	(6.8141)	24.4276	(6.8141)
'99H1	18.0258	24.0034	(5.9776)	24.0034	(5.9776)
'99H2	26.6054	23.5865	3.0189	23.5865	3.0189
'00H1	29.6945	23.1768	6.5177	23.1768	6.5177
'00H2	29.9308	22.7743	7.1565	22.7743	7.1565
'01H1	33.3026	22.3788	**10.9238**	22.3788	10.9238
'01H2	22.1466	21.9901	0.1565	21.9901	0.1565
'02H1	17.8813	21.6082	(3.7269)	21.6082	(3.7269)
'02H2	20.5491	21.2330	(0.6839)	21.2330	(0.6839)
'03H1	18.9340	20.8642	(1.9302)	20.8642	(1.9302)
'03H2	20.1410	20.5018	(0.3608)	20.5018	(0.3608)
'04H1	17.2750	20.1458	(2.8708)	20.1458	(2.8708)
'04H2	23.3345	20.6042	2.7303	20.6042	2.7303
'05H1	14.9134	20.6042	(5.6908)	20.6042	(5.6908)
'05H2	19.1340	20.6042	(1.4702)	20.6042	(1.4702)
'06H1	19.2928	20.6042	(1.3114)	20.6042	(1.3114)
'06H2	21.2720	20.6042	0.6678	20.6042	0.6678
'07H1	20.0193	20.6042	(0.5849)	20.6042	(0.5849)
'07H2	23.4266	20.6042	2.8224	20.6042	2.8224
'08H1	22.0216	20.6042	1.4174	20.6042	1.4174
'08H2	20.1439	20.6042	(0.4603)	20.6042	(0.4603)
'09H1	21.6378	20.6042	1.0336	20.6042	1.0336
'09H2	22.4297	20.6042	1.8255	20.6042	1.8255
'10H1	20.5560	20.6042	(0.0482)	20.6042	(0.0482)
'10H2	24.9311	20.6042	4.3269	20.6042	4.3269
'11H1	22.8695	20.6042	2.2653	20.6042	2.2653
'11H2	19.9113	20.6042	(0.6929)	20.6042	(0.6929)
'12H1	17.2987	20.6042	(3.3055)	20.6042	(3.3055)
'12H2	23.4105	20.6042	2.8063	20.6042	2.8063
'13H1	17.2087	20.6042	(3.3955)	20.6042	(3.3955)
'13H2	20.3172	20.6042	(0.2870)	20.6042	(0.2870)
'14H1	23.9109	20.6042	3.3067	20.6042	3.3067
'14H2	21.8505	20.6042	1.2463	20.6042	1.2463
'15H1	19.2996	20.6042	(1.3046)	20.6042	(1.3046)
'15H2	18.0935	20.6042	(2.5107)	20.6042	(2.5107)
'16H1		20.6042		20.6042	
'16H2		20.6042		20.6042	
'17H1		20.6042		20.6042	
'17H2		20.6042		20.6042	
'18H1		20.6042		20.6042	
'18H2		20.6042		20.6042	
'19H1		20.6042		20.6042	
'19H2		20.6042		20.6042	
'20H1		20.6042		20.6042	
'20H2		20.6042		20.6042	
'21H1		20.6042		20.6042	

Facility Association - Trend Analysis - Industry
NL - CV
AP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:	Freq	Sev	LC
At Selected Ultimate Levels 1	R	S	T
At Favourable Levels 2	V	W	X
At Unfavourable Levels 3	Z	AA	AB

MODEL DESCRIPTION **EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions**

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.2606	0.1303	4.6682	1.6%
Residual	37	1.0326	0.0279		
Total	39	1.2931			

SELECTED TREND STRUCTURE ANOVA

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Regression	2	0.2606	0.1303	4.6682	1.6%
Residual	37	1.0326	0.0279		
Total	39	1.2931			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4489	**0.2015**	**0.1583**	0.1671	40	-	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4489	**0.2015**	**0.1583**	0.1671	40	-	3

Runs-Test Result: 0.4932 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	73.232	25.454	2.877	0.7%	21.657	124.806	73.232	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	(0.035)	0.013	(2.754)	0.9%	(0.061)	(0.009)	(0.035)	7
Scalar 2	(70.206)	25.454	(2.758)	0.9%	(121.781)	(18.631)	(70.206)	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.4932 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**0.5%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.5%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

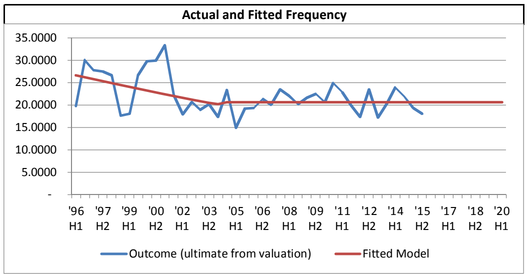
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	22.0229	actual values
Selected Model - '96H1 to '15H2	21.7339	selected model values
diff:	**0.2890**	if used, adjust scalar to make diff zero

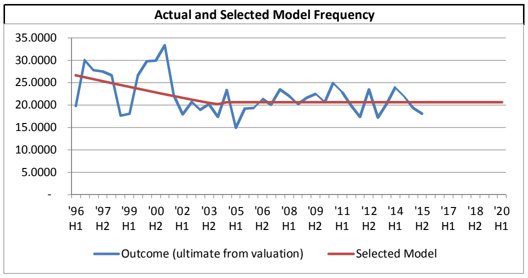
Option 2: set to minimize mean square error (MSE)

MSE: 0.0279 **NOT USED**

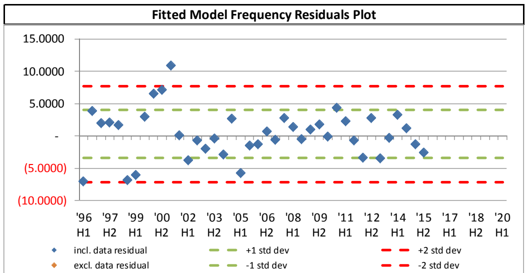
Actual and Fitted Frequency



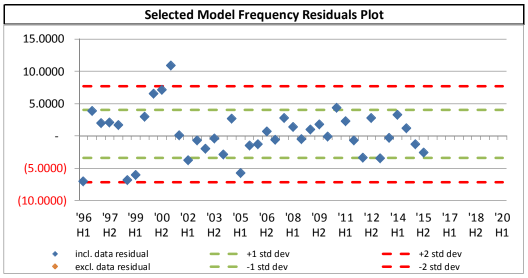
Actual and Selected Model Frequency



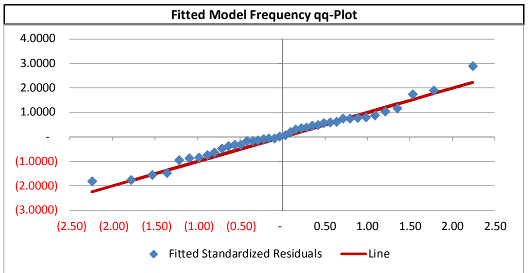
Fitted Model Frequency Residuals Plot



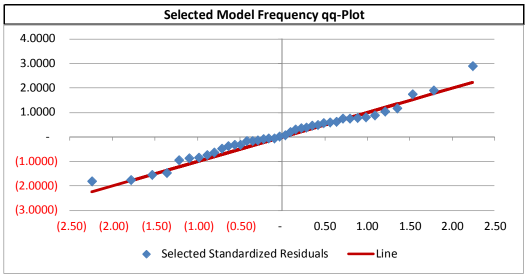
Selected Model Frequency Residuals Plot



Fitted Model Frequency qq-Plot



Selected Model Frequency qq-Plot



Facility Association - Trend Analysis - Industry
NL - CV
AP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions

Severity in: $Severity in: $1s **Level Selected: 1** **At Selected Ultimate Levels**

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ultimate from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	1	1	0	0	0	0	0					
'96H1		0	1996.25	1.00	1996.25	-	-	-	-	-	-	7,471	5,344	2,127	5,344	2,127
'96H2		1	1996.75	1.00	1996.75	-	-	-	-	-	-	8,321	5,517	2,804	5,517	2,804
'97H1		0	1997.25	1.00	1997.25	-	-	-	-	-	-	2,938	5,696	(2,758)	5,696	(2,758)
'97H2		1	1997.75	1.00	1997.75	-	-	-	-	-	-	5,667	5,880	(213)	5,880	(213)
'98H1		0	1998.25	1.00	1998.25	-	-	-	-	-	-	6,703	6,071	632	6,071	632
'98H2		1	1998.75	1.00	1998.75	-	-	-	-	-	-	6,941	6,267	674	6,267	674
'99H1		0	1999.25	1.00	1999.25	-	-	-	-	-	-	5,545	6,470	(925)	6,470	(925)
'99H2		1	1999.75	1.00	1999.75	-	-	-	-	-	-	8,390	6,680	1,710	6,680	1,710
'00H1		0	2000.25	1.00	2000.25	-	-	-	-	-	-	5,458	6,896	(1,438)	6,896	(1,438)
'00H2		1	2000.75	1.00	2000.75	-	-	-	-	-	-	7,377	7,119	258	7,119	258
'01H1		0	2001.25	1.00	2001.25	-	-	-	-	-	-	4,796	7,350	(2,554)	7,350	(2,554)
'01H2		1	2001.75	1.00	2001.75	-	-	-	-	-	-	5,341	7,588	(2,247)	7,588	(2,247)
'02H1		0	2002.25	1.00	2002.25	-	-	-	-	-	-	9,200	7,833	1,367	7,833	1,367
'02H2		1	2002.75	1.00	2002.75	-	-	-	-	-	-	7,250	8,087	(837)	8,087	(837)
'03H1		0	2003.25	1.00	2003.25	-	-	-	-	-	-	13,314	8,349	4,965	8,349	4,965
'03H2		1	2003.75	1.00	2003.75	-	-	-	-	-	-	9,476	8,619	857	8,619	857
'04H1		0	2004.25	1.00	2004.25	-	-	-	-	-	-	9,275	8,898	377	8,898	377
'04H2		1	2004.75	-	-	1.00	2004.75	-	-	-	-	10,119	8,562	1,557	8,562	1,557
'05H1		0	2005.25	-	-	1.00	2005.25	-	-	-	-	9,789	8,562	1,227	8,562	1,227
'05H2		1	2005.75	-	-	1.00	2005.75	-	-	-	-	8,388	8,562	(174)	8,562	(174)
'06H1		0	2006.25	-	-	1.00	2006.25	-	-	-	-	6,792	8,562	(1,770)	8,562	(1,770)
'06H2		1	2006.75	-	-	1.00	2006.75	-	-	-	-	9,404	8,562	842	8,562	842
'07H1		0	2007.25	-	-	1.00	2007.25	-	-	-	-	5,807	8,562	(2,755)	8,562	(2,755)
'07H2		1	2007.75	-	-	1.00	2007.75	-	-	-	-	7,630	8,562	(932)	8,562	(932)
'08H1		0	2008.25	-	-	1.00	2008.25	-	-	-	-	7,647	8,562	(915)	8,562	(915)
'08H2		1	2008.75	-	-	1.00	2008.75	-	-	-	-	9,119	8,562	557	8,562	557
'09H1		0	2009.25	-	-	1.00	2009.25	-	-	-	-	10,718	8,562	2,156	8,562	2,156
'09H2		1	2009.75	-	-	1.00	2009.75	-	-	-	-	7,733	8,562	(829)	8,562	(829)
'10H1		0	2010.25	-	-	1.00	2010.25	-	-	-	-	5,841	8,562	(2,721)	8,562	(2,721)
'10H2		1	2010.75	-	-	1.00	2010.75	-	-	-	-	5,736	8,562	(2,826)	8,562	(2,826)
'11H1		0	2011.25	-	-	1.00	2011.25	-	-	-	-	6,310	8,562	(2,252)	8,562	(2,252)
'11H2		1	2011.75	-	-	1.00	2011.75	-	-	-	-	8,962	8,562	400	8,562	400
'12H1		0	2012.25	-	-	1.00	2012.25	-	-	-	-	10,377	8,562	1,815	8,562	1,815
'12H2		1	2012.75	-	-	1.00	2012.75	-	-	-	-	11,569	8,562	3,007	8,562	3,007
'13H1		0	2013.25	-	-	1.00	2013.25	-	-	-	-	5,973	8,562	(2,589)	8,562	(2,589)
'13H2		1	2013.75	-	-	1.00	2013.75	-	-	-	-	8,432	8,562	(130)	8,562	(130)
'14H1		0	2014.25	-	-	1.00	2014.25	-	-	-	-	8,584	8,562	22	8,562	22
'14H2		1	2014.75	-	-	1.00	2014.75	-	-	-	-	15,829	8,562	**7,267**	8,562	7,267
'15H1		0	2015.25	-	-	1.00	2015.25	-	-	-	-	8,822	8,562	260	8,562	260
'15H2		1	2015.75	-	-	1.00	2015.75	-	-	-	-	15,093	8,562	**6,531**	8,562	6,531
'16H1		0	2016.25	-	-	1.00	2016.25	-	-	-	-		8,562		8,562	
'16H2		1	2016.75	-	-	1.00	2016.75	-	-	-	-		8,562		8,562	
'17H1		0	2017.25	-	-	1.00	2017.25	-	-	-	-		8,562		8,562	
'17H2		1	2017.75	-	-	1.00	2017.75	-	-	-	-		8,562		8,562	
'18H1		0	2018.25	-	-	1.00	2018.25	-	-	-	-		8,562		8,562	
'18H2		1	2018.75	-	-	1.00	2018.75	-	-	-	-		8,562		8,562	
'19H1		0	2019.25	-	-	1.00	2019.25	-	-	-	-		8,562		8,562	
'19H2		1	2019.75	-	-	1.00	2019.75	-	-	-	-		8,562		8,562	
'20H1		0	2020.25	-	-	1.00	2020.25	-	-	-	-		8,562		8,562	
'20H2		1	2020.75	-	-	1.00	2020.75	-	-	-	-		8,562		8,562	
'21H1		0	2021.25	-	-	1.00	2021.25	-	-	-	-		8,562		8,562	

Facility Association - Trend Analysis - Industry
NL - CV
AP
as at: Dec 31, 2015

actual observations:	40
excluded observations:	-
# observations used:	40

Level Options:		Freq	Sev	LC
At Selected Ultimate Levels	1	R	S	T
At Favourable Levels	2	V	W	X
At Unfavourable Levels	3	Z	AA	AB

MODEL DESCRIPTION EY f0a - 2 periods (judgment); seasonality not significant; no data exclusions

FITTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.8722	0.4361	5.1157	1.1%
Residual	37	3.1541	0.0852		
Total	39	4.0263			

SELECTED TREND STRUCTURE ANOVA

	df	SS	MS	F	Significance F
Regression	2	0.8722	0.4361	5.1157	1.1%
Residual	37	3.1541	0.0852		
Total	39	4.0263			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4654	**0.2166**	**0.1743**	0.2920	40	-	3

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4654	**0.2166**	**0.1743**	0.2920	40	-	3

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

 # parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(118.629)	57.982	(2.046)	4.8%	(236.112)	(1.145)	(118.629)	11
Season	-	-	-	n/a	-	-	-	10
All Years	-	-	-	n/a	-	-	-	9
Scalar 1	-	-	-	n/a	-	-	-	8
Trend 1	0.064	0.029	2.198	3.4%	0.005	0.122	0.064	7
Scalar 2	127.684	57.982	2.202	3.4%	10.200	245.167	127.684	6
Trend 2	-	-	-	n/a	-	-	-	5
Scalar 3	-	-	-	n/a	-	-	-	4
Trend 3	-	-	-	n/a	-	-	-	3
Scalar 4	-	-	-	n/a	-	-	-	2
Trend 4	-	-	-	n/a	-	-	-	1

Trends are Annual

Runs-Test Result: 0.4320 **RESIDUALS RUNS RANDOM**

	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**0.0%**	**0.0%**	**0.0%**	**'15H2**	**=> last period in "past"**
future	**0.0%**	**0.0%**	**0.0%**		

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

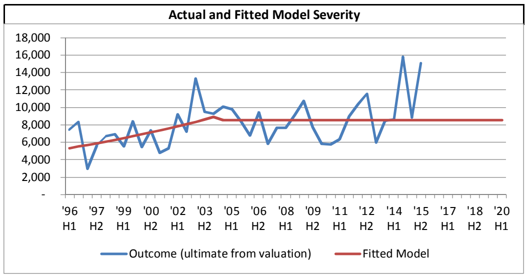
Option 1: set so that averages for selected model = actuals over the period

	avg	NOT USED
mate from valuation) - '96H1 to '15H2	8,203	actual values
Selected Model - '96H1 to '15H2	7,890	selected model values
diff:	**313**	if used, adjust scalar to make diff zero

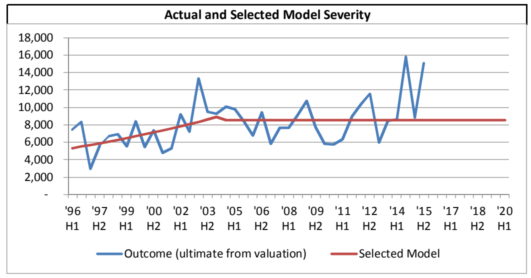
Option 2: set to minimize mean square error (MSE)

MSE: 0.0852 **NOT USED**

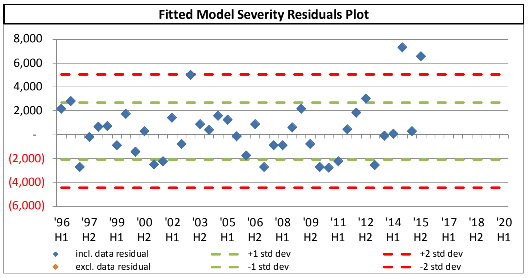
Actual and Fitted Model Severity



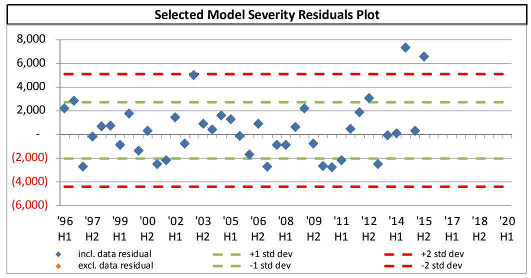
Actual and Selected Model Severity



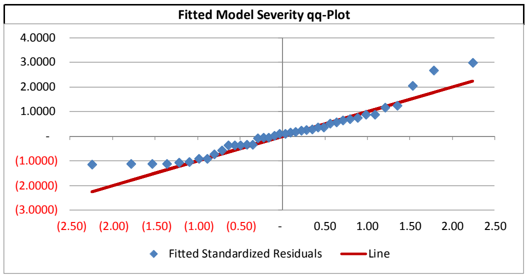
Fitted Model Severity Residuals Plot



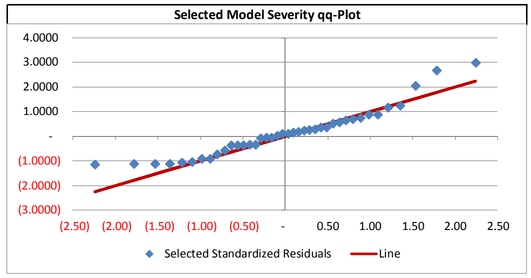
Selected Model Severity Residuals Plot



Fitted Model Severity qq-Plot



Selected Model Severity qq-Plot



Data
page 1 of 2

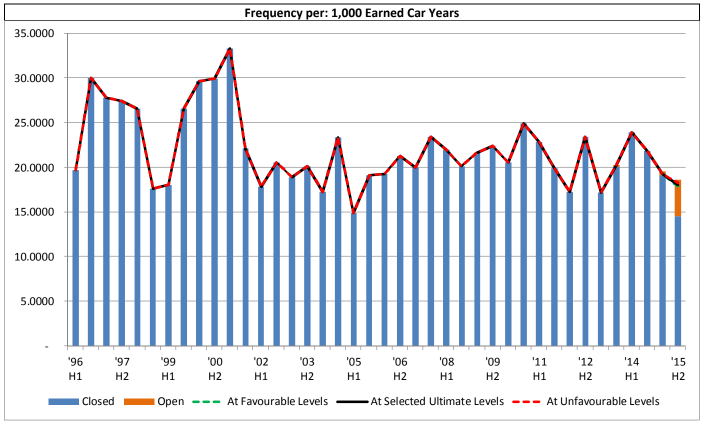
Facility Association - Trend Analysis - Industry
NL - CV
AP
as at: Dec 31, 2015

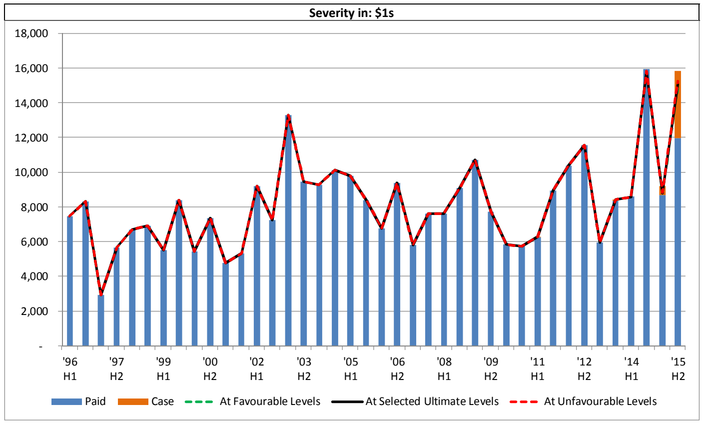
Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

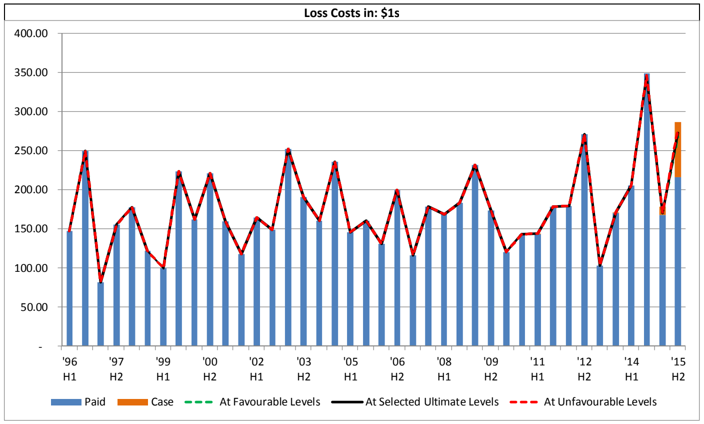
amts in: $1,000s

						+/-:	5.0%				+/-:	10.0%	At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]-5.0% * abs([4]+[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-	=[9]-10.0% *	=[4]/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
1996-H1	1996.25	863	17	-	17	17	17	127	-	127	127	127	19.6959	7,471	147.15	19.6959	7,471	147.15	19.6959	7,471	147.15
1996-H2	1996.75	932	28	-	28	28	28	233	-	233	233	233	30.0523	8,321	250.07	30.0523	8,321	250.07	30.0523	8,321	250.07
1997-H1	1997.25	1,152	32	-	32	32	32	94	-	94	94	94	27.7878	2,938	81.64	27.7878	2,938	81.64	27.7878	2,938	81.64
1997-H2	1997.75	1,203	33	-	33	33	33	187	-	187	187	187	27.4390	5,667	155.50	27.4390	5,667	155.50	27.4390	5,667	155.50
1998-H1	1998.25	1,393	37	-	37	37	37	248	-	248	248	248	26.5598	6,703	178.03	26.5598	6,703	178.03	26.5598	6,703	178.03
1998-H2	1998.75	1,930	34	-	34	34	34	236	-	236	236	236	17.6135	6,941	122.26	17.6135	6,941	122.26	17.6135	6,941	122.26
1999-H1	1999.25	1,831	33	-	33	33	33	183	-	183	183	183	18.0258	5,545	99.95	18.0258	5,545	99.95	18.0258	5,545	99.95
1999-H2	1999.75	1,541	41	-	41	41	41	344	-	344	344	344	26.6054	8,390	223.22	26.6054	8,390	223.22	26.6054	8,390	223.22
2000-H1	2000.25	1,616	48	-	48	48	48	262	-	262	262	262	29.6945	5,458	162.07	29.6945	5,458	162.07	29.6945	5,458	162.07
2000-H2	2000.75	1,771	53	-	53	53	53	391	-	391	391	391	29.9308	7,377	220.80	29.9308	7,377	220.80	29.9308	7,377	220.80
2001-H1	2001.25	1,621	54	-	54	54	54	259	-	259	259	259	33.3026	4,796	159.72	33.3026	4,796	159.72	33.3026	4,796	159.72
2001-H2	2001.75	1,987	44	-	44	44	44	235	-	235	235	235	22.1466	5,341	118.28	22.1466	5,341	118.28	22.1466	5,341	118.28
2002-H1	2002.25	1,957	35	-	35	35	35	322	-	322	322	322	17.8813	9,200	164.51	17.8813	9,200	164.51	17.8813	9,200	164.51
2002-H2	2002.75	1,947	40	-	40	40	40	290	-	290	290	290	20.5491	7,250	148.98	20.5491	7,250	148.98	20.5491	7,250	148.98
2003-H1	2003.25	1,849	35	-	35	35	35	466	-	466	466	466	18.9340	13,314	252.09	18.9340	13,314	252.09	18.9340	13,314	252.09
2003-H2	2003.75	2,085	42	-	42	42	42	398	-	398	398	398	20.1410	9,476	190.86	20.1410	9,476	190.86	20.1410	9,476	190.86
2004-H1	2004.25	2,315	40	-	40	40	40	371	-	371	371	371	17.2750	9,275	160.23	17.2750	9,275	160.23	17.2750	9,275	160.23
2004-H2	2004.75	2,528	59	-	59	59	59	597	-	597	597	597	23.3345	10,119	236.12	23.3345	10,119	236.12	23.3345	10,119	236.12
2005-H1	2005.25	2,548	38	-	38	38	38	372	-	372	372	372	14.9134	9,789	145.99	14.9134	9,789	145.99	14.9134	9,789	145.99
2005-H2	2005.75	2,561	49	-	49	49	49	411	-	411	411	411	19.1340	8,388	160.50	19.1340	8,388	160.50	19.1340	8,388	160.50
2006-H1	2006.25	2,488	48	-	48	48	48	326	-	326	326	326	19.2928	6,792	131.04	19.2928	6,792	131.04	19.2928	6,792	131.04
2006-H2	2006.75	2,680	57	-	57	57	57	536	-	536	536	536	21.2720	9,404	200.04	21.2720	9,404	200.04	21.2720	9,404	200.04
2007-H1	2007.25	2,847	57	-	57	57	57	331	-	331	331	331	20.0193	5,807	116.25	20.0193	5,807	116.25	20.0193	5,807	116.25
2007-H2	2007.75	3,116	73	-	73	73	73	557	-	557	557	557	23.4266	7,630	178.74	23.4266	7,630	178.74	23.4266	7,630	178.74
2008-H1	2008.25	3,088	68	-	68	68	68	520	-	520	520	520	22.0216	7,647	168.40	22.0216	7,647	168.40	22.0216	7,647	168.40
2008-H2	2008.75	3,326	67	-	67	67	67	611	-	611	611	611	20.1439	9,119	183.69	20.1439	9,119	183.69	20.1439	9,119	183.69
2009-H1	2009.25	3,281	71	-	71	71	71	761	-	761	761	761	21.6378	10,718	231.91	21.6378	10,718	231.91	21.6378	10,718	231.91
2009-H2	2009.75	3,344	75	-	75	75	75	580	-	580	580	580	22.4297	7,733	173.45	22.4297	7,733	173.45	22.4297	7,733	173.45
2010-H1	2010.25	3,357	69	-	69	69	69	403	-	403	403	403	20.5560	5,841	120.07	20.5560	5,841	120.07	20.5560	5,841	120.07
2010-H2	2010.75	3,650	91	-	91	91	91	522	-	522	522	522	24.9311	5,736	143.00	24.9311	5,736	143.00	24.9311	5,736	143.00
2011-H1	2011.25	3,673	84	-	84	84	84	526	4	530	530	530	22.8695	6,310	144.31	22.8695	6,305	144.19	22.8695	6,314	144.40
2011-H2	2011.75	3,917	78	-	78	78	78	699	-	699	699	699	19.9113	8,962	178.45	19.9113	8,962	178.45	19.9113	8,962	178.45
2012-H1	2012.25	3,989	69	-	69	69	69	716	-	716	716	716	17.2987	10,377	179.51	17.2987	10,377	179.51	17.2987	10,377	179.51
2012-H2	2012.75	4,357	102	-	102	102	102	1,180	-	1,180	1,180	1,180	23.4105	11,569	270.84	23.4105	11,569	270.84	23.4105	11,569	270.84
2013-H1	2013.25	4,358	75	-	75	75	75	448	-	448	448	448	17.2087	5,973	102.79	17.2087	5,973	102.79	17.2087	5,973	102.79
2013-H2	2013.75	4,676	94	1	95	95	95	795	7	801	800	802	20.3172	8,432	171.31	20.3066	8,430	171.18	20.3279	8,433	171.43
2014-H1	2014.25	4,726	113	-	113	113	113	973	-	970	970	970	23.9109	8,584	205.25	23.9109	8,581	205.18	23.9109	8,587	205.32
2014-H2	2014.75	4,805	105	-	105	105	105	1,677	-	1,662	1,661	1,664	21.8505	15,829	345.87	21.8505	15,814	345.54	21.8505	15,843	346.18
2015-H1	2015.25	4,810	92	2	93	93	93	808	49	819	818	820	19.2996	8,822	170.26	19.2909	8,814	170.03	19.3084	8,830	170.49
2015-H2	2015.75	4,940	72	20	89	89	90	1,070	347	1,349	1,321	1,377	18.0935	15,093	273.09	17.9176	14,926	267.44	18.2694	15,256	278.72

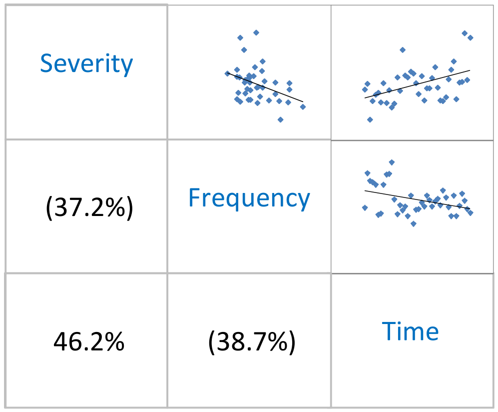
Facility Association - Trend Analysis - Industry
NL - CV
AP
as at: Dec 31, 2015







SCATTER PLOTS
&
CORRELATION
MATRIX



Actuarial Support: Appendix B (Part 2) – Industry Commercial Vehicle Loss Valuation Analysis

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claims Indemnity

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage		Accident Benefits Medical Expense (ME)		Accident Benefits Disability Income (DI)	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	WAvg 8 AHYs	WAvg 8 AHYs	WAvg 6 AHYs	WAvg 6 AHYs	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
12 - 18	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
18 - 24	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
24 - 30	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
30 - 36	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
36 - 42	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
42 - 48	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
48 - 54	WAvg 8 AHYs	WAvg 8 AHYs	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
54 - 60	WAvg 8 AHYs	WAvg 8 AHYs	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
60 - 66	WAvg 8 AHYs	WAvg 8 AHYs	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
66 - 72	WAvg 8 AHYs	WAvg 8 AHYs	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
72 - 78	WAvg 8 AHYs	WAvg 8 AHYs	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
78 - 84	WAvg 8 AHYs	WAvg 8 AHYs	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
84 - 90	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
90 - 96	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
96 - 102	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
102 - 108	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
108 - 114	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
114 - 120	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
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144 - 150	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
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156 - 162	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
162 - 168	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
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180 - 186	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
186 - 192	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
192 - 198	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
198 - 204	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
204 - 210	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
210 - 216	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
216 - 222	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
222 - 228	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
228 - 234	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
234 - 240	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
240 - Ult.	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claims Indemnity

Development Intervals	Accident Benefits Death Benefits		Accident Benefits Funeral Expense		Accident Benefits Uninsured Automobile		Other Coverages Underinsured Motorist	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
12 - 18	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
18 - 24	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
24 - 30	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
30 - 36	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
36 - 42	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
42 - 48	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
48 - 54	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
54 - 60	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
60 - 66	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
66 - 72	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
72 - 78	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
78 - 84	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
84 - 90	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
90 - 96	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
96 - 102	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
102 - 108	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
108 - 114	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
114 - 120	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
120 - 126	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
126 - 132	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
132 - 138	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
138 - 144	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
144 - 150	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
150 - 156	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
156 - 162	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
162 - 168	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
168 - 174	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
174 - 180	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
180 - 186	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
186 - 192	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
192 - 198	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
198 - 204	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
204 - 210	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
210 - 216	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
216 - 222	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
222 - 228	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
228 - 234	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
234 - 240	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only
240 - Ult.	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only	Atlantics CV Indem Only

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claims Indemnity

Development Intervals	Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Avg 6 AHYs XHL	Avg 6 AHYs XHL
12 - 18	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Avg 6 AHYs XHL	Avg 6 AHYs XHL
18 - 24	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Avg 6 AHYs XHL	Atlantics CV Indem Only	Atlantics CV Indem Only	Avg 6 AHYs XHL	Avg 6 AHYs XHL
24 - 30	Avg 6 AHYs XHL	Avg 6 AHYs XHL	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	Avg 6 AHYs XHL	Avg 6 AHYs XHL
30 - 36	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
36 - 42	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
42 - 48	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
48 - 54	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
54 - 60	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
60 - 66	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
66 - 72	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
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78 - 84	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
84 - 90	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
90 - 96	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
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102 - 108	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
108 - 114	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
114 - 120	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
120 - 126	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
126 - 132	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
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138 - 144	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
144 - 150	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
150 - 156	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
156 - 162	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
162 - 168	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
168 - 174	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
174 - 180	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
180 - 186	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
186 - 192	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
192 - 198	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
198 - 204	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
204 - 210	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
210 - 216	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
216 - 222	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
222 - 228	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
228 - 234	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
234 - 240	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development
240 - Ult.	No Development	No Development	No Development	No Development	Atlantics CV Indem Only	Atlantics CV Indem Only	No Development	No Development

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: **Newfoundland & Labrador**
Segment: **Commercial**
Coverage: **Bodily Injury**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1996 / 1	3,016	1,964	-	1,964	1,964	1,964	1,319	1,964	1,964	1,964	1,964	Incurred Link Ratio Method	1,964	-	-	65.1%
1996 / 2	3,614	1,535	-	1,535	1,535	1,535	1,570	1,535	1,535	1,535	1,535	Incurred Link Ratio Method	1,535	-	-	42.5%
1997 / 1	3,731	2,264	-	2,264	2,264	2,264	1,531	2,264	2,264	2,264	2,264	Incurred Link Ratio Method	2,264	-	-	60.7%
1997 / 2	4,283	1,970	-	1,970	1,970	1,970	1,876	1,970	1,970	1,970	1,970	Incurred Link Ratio Method	1,970	-	-	46.0%
1998 / 1	3,895	1,092	-	1,092	1,092	1,092	1,708	1,092	1,092	1,092	1,092	Incurred Link Ratio Method	1,092	-	-	28.0%
1998 / 2	4,508	1,936	-	1,936	1,936	1,936	2,189	1,936	1,936	1,936	1,936	Incurred Link Ratio Method	1,936	-	-	43.0%
1999 / 1	3,913	2,055	-	2,055	2,055	2,055	1,895	2,055	2,055	2,055	2,055	Incurred Link Ratio Method	2,055	-	-	52.5%
1999 / 2	4,172	2,300	-	2,300	2,300	2,300	2,211	2,300	2,300	2,300	2,300	Incurred Link Ratio Method	2,300	-	-	55.1%
2000 / 1	4,031	2,036	-	2,036	2,036	2,036	2,007	2,036	2,036	2,036	2,036	Incurred Link Ratio Method	2,036	-	-	50.5%
2000 / 2	4,416	3,171	-	3,171	3,171	3,171	2,474	3,171	3,171	3,171	3,171	Incurred Link Ratio Method	3,171	-	-	71.8%
2001 / 1	4,463	3,005	-	3,005	3,005	3,005	2,273	3,005	3,005	3,005	3,005	Incurred Link Ratio Method	3,005	-	-	67.3%
2001 / 2	5,257	5,134	-	5,134	5,134	5,134	2,990	5,134	5,134	5,134	5,134	Incurred Link Ratio Method	5,134	-	-	97.7%
2002 / 1	5,180	5,474	-	5,474	5,474	5,474	2,601	5,474	5,474	5,474	5,474	Incurred Link Ratio Method	5,474	-	-	105.7%
2002 / 2	6,065	2,272	-	2,272	2,272	2,272	3,049	2,272	2,272	2,272	2,272	Incurred Link Ratio Method	2,272	-	-	37.5%
2003 / 1	6,191	3,245	-	3,245	3,245	3,245	2,755	3,245	3,245	3,245	3,245	Incurred Link Ratio Method	3,245	-	-	52.4%
2003 / 2	7,330	3,154	-	3,154	3,154	3,154	3,403	3,154	3,154	3,154	3,154	Incurred Link Ratio Method	3,154	-	-	43.0%
2004 / 1	7,414	3,069	-	3,069	3,069	3,069	3,007	3,069	3,069	3,069	3,069	Incurred Link Ratio Method	3,069	-	-	41.4%
2004 / 2	8,130	2,847	-	2,847	2,847	2,878	2,457	2,847	2,874	2,847	2,847	Incurred Link Ratio Method	2,847	-	-	35.0%
2005 / 1	7,815	1,711	-	1,711	1,711	1,730	2,173	1,711	1,735	1,711	1,711	Incurred Link Ratio Method	1,711	-	-	21.9%
2005 / 2	8,265	2,271	372	2,643	2,643	2,384	2,548	2,643	2,392	2,643	2,643	Incurred Link Ratio Method	2,643	-	372	32.0%
2006 / 1	7,689	2,120	-	2,120	2,120	2,234	2,224	2,120	2,233	2,120	2,120	Incurred Link Ratio Method	2,120	-	-	27.6%
2006 / 2	8,053	1,978	542	2,520	2,520	2,213	2,680	2,520	2,263	2,520	2,520	Incurred Link Ratio Method	2,520	-	542	31.3%
2007 / 1	7,698	1,733	-	1,733	1,733	1,940	2,371	1,733	1,986	1,733	1,733	Incurred Link Ratio Method	1,733	-	-	22.5%
2007 / 2	7,884	3,620	40	3,660	3,660	4,051	2,733	3,660	3,911	3,660	3,660	Incurred Link Ratio Method	3,660	-	40	46.4%
2008 / 1	7,286	2,457	97	2,554	2,554	2,823	2,340	2,554	2,760	2,554	2,554	Incurred Link Ratio Method	2,554	-	97	35.1%
2008 / 2	7,719	2,133	951	3,084	3,084	2,457	2,828	3,084	2,505	3,084	3,084	Incurred Link Ratio Method	3,084	-	951	40.0%
2009 / 1	7,492	1,953	286	2,239	2,239	2,265	2,479	2,239	2,295	2,239	2,239	Incurred Link Ratio Method	2,239	-	286	29.9%
2009 / 2	8,201	2,715	215	2,930	2,910	3,190	3,009	2,909	3,163	2,907	2,905	Incurred Link Ratio Method	2,910	(20)	195	35.5%
2010 / 1	8,060	2,104	704	2,808	2,728	2,617	2,650	2,730	2,624	2,710	2,732	Incurred Link Ratio Method	2,728	(80)	624	33.8%
2010 / 2	8,759	2,746	164	2,910	2,889	3,582	3,212	2,887	3,495	2,884	2,866	Incurred Link Ratio Method	2,889	(21)	143	33.0%
2011 / 1	8,602	2,073	390	2,462	2,423	2,833	2,857	2,416	2,840	2,405	2,421	Incurred Link Ratio Method	2,423	(39)	351	28.2%
2011 / 2	9,162	2,543	1,403	3,947	3,922	3,729	3,462	3,925	3,644	3,923	3,933	Incurred Link Ratio Method	3,922	(25)	1,379	42.8%
2012 / 1	8,895	1,557	1,058	2,615	2,578	2,502	3,097	2,571	2,727	2,562	2,624	Incurred BF Method	2,571	(44)	1,014	28.9%
2012 / 2	9,359	2,045	1,021	3,066	3,060	3,685	3,766	3,059	3,721	3,059	3,162	Incurred BF Method	3,059	(7)	1,014	32.7%
2013 / 1	8,995	1,603	2,744	4,347	4,341	3,732	3,351	4,342	3,515	4,342	4,505	Incurred BF Method	4,342	(5)	2,739	48.3%
2013 / 2	9,609	1,389	3,242	4,631	4,829	4,334	4,207	4,804	4,248	4,795	4,888	Incurred BF Method	4,804	172	3,415	50.0%
2014 / 1	9,359	985	3,031	4,016	4,298	4,469	3,865	4,269	3,998	4,271	4,383	Incurred BF Method	4,269	253	3,284	45.6%
2014 / 2	9,826	441	2,506	2,948	3,381	4,133	4,585	3,535	4,536	3,471	3,444	Incurred BF Method	3,535	588	3,094	36.0%
2015 / 1	9,690	130	2,934	3,064	3,761	3,328	4,060	3,817	4,032	3,810	4,097	Incurred BF Method	3,817	753	3,687	39.4%
2015 / 2	10,309	22	1,917	1,939	3,294	2,874	4,749	3,893	4,734	3,701		Incurred BF Method	3,893	1,954	3,871	37.8%
Total	**278,336**	**88,854**	**23,617**	**112,470**	**115,203**	**115,660**	**110,562**	**115,945**	**117,908**	**115,626**	**112,749**		**115,950**	**3,480**	**27,096**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Third Party Liability - Bodily Injury
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	1,186,110	1,364,685	1,529,962	1,468,576	1,473,079	1,516,204	1,567,514	1,868,960	1,933,469	1,971,306	2,034,683	2,070,316	2,089,316	2,164,316	2,183,316
1996 / 2	722,492	942,301	1,058,251	1,284,990	1,240,681	1,216,974	1,241,569	1,233,233	1,571,464	1,472,364	1,508,954	1,489,000	1,575,417	1,535,417	1,535,417
1997 / 1	694,814	1,170,352	1,145,485	1,318,767	1,341,506	1,433,105	1,529,446	1,615,323	1,611,320	1,650,434	1,693,673	1,660,216	1,659,064	1,663,567	1,673,759
1997 / 2	1,376,399	1,654,258	1,837,395	1,809,280	1,955,086	1,980,674	1,990,617	1,990,163	2,042,659	2,020,245	2,030,167	1,964,492	1,976,967	1,969,967	1,971,088
1998 / 1	823,655	964,729	1,041,447	1,065,550	1,057,897	1,077,131	1,091,294	1,268,294	1,092,189	1,092,189	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089
1998 / 2	1,315,376	1,502,711	1,629,343	1,871,247	1,883,635	1,824,952	2,033,374	2,034,506	2,054,939	1,971,569	1,926,408	1,936,408	1,936,408	1,936,408	1,936,408
1999 / 1	1,010,706	1,162,513	1,155,537	1,378,700	1,550,904	1,660,151	1,724,340	1,799,960	1,878,299	1,831,147	1,854,747	1,901,900	1,954,900	1,944,113	1,990,313
1999 / 2	1,760,797	1,631,890	1,714,412	1,693,644	1,932,210	2,112,132	2,232,793	2,114,268	2,316,639	2,330,072	2,418,551	2,250,739	2,243,741	2,233,741	2,221,364
2000 / 1	1,190,855	1,705,728	1,669,568	1,965,444	1,856,117	1,942,459	1,953,874	1,931,307	1,948,929	1,907,248	2,015,729	2,038,129	2,035,729	2,035,729	2,035,729
2000 / 2	2,009,045	2,299,578	3,147,545	2,856,907	3,058,098	3,086,027	3,056,607	3,011,851	3,129,318	3,277,034	3,299,764	3,485,265	3,459,588	3,378,579	3,317,940
2001 / 1	1,439,504	2,407,773	2,606,485	2,763,231	2,912,456	2,870,317	2,845,494	2,945,921	2,907,533	2,884,781	3,142,795	3,064,162	3,054,968	3,045,516	3,062,364
2001 / 2	1,841,162	2,209,207	4,384,039	4,486,858	4,692,727	4,737,654	4,729,707	4,753,433	4,777,671	4,984,537	5,472,961	5,336,212	5,405,376	5,386,685	5,204,576
2002 / 1	2,371,597	3,304,264	4,386,003	5,132,805	5,263,250	5,329,623	5,663,536	5,488,186	5,472,653	5,469,781	5,258,185	5,444,733	5,271,494	5,202,929	5,206,647
2002 / 2	1,372,453	2,115,637	2,161,751	2,285,751	2,367,137	2,410,214	2,539,135	2,754,646	2,707,849	2,575,079	2,582,807	2,382,042	2,409,240	2,403,072	2,403,072
2003 / 1	2,349,050	3,094,842	3,240,846	3,236,144	3,160,482	3,473,265	3,322,373	3,376,487	3,479,445	3,360,274	3,353,569	3,320,750	3,333,681	3,268,486	3,280,793
2003 / 2	1,521,052	2,166,769	2,272,836	4,727,139	2,775,551	2,870,529	2,848,797	2,965,863	3,068,714	2,979,421	3,011,240	3,146,240	3,137,403	3,214,280	3,257,514
2004 / 1	1,236,604	1,625,402	2,170,303	2,367,604	2,858,352	2,894,773	3,399,451	3,946,477	3,374,383	2,896,325	2,912,889	2,900,681	2,947,990	2,981,892	2,981,263
2004 / 2	1,045,754	1,793,923	1,806,220	1,957,824	2,018,903	2,013,026	2,099,385	2,063,835	2,062,632	2,040,033	2,025,123	2,059,012	2,278,346	2,216,458	2,214,381
2005 / 1	1,255,912	1,831,614	2,064,538	2,286,117	2,227,496	2,037,469	2,020,736	1,958,323	1,982,708	2,003,231	1,983,252	1,794,102	1,778,594	1,761,094	1,761,094
2005 / 2	1,286,740	2,263,630	2,465,438	2,896,841	3,045,872	2,913,391	2,730,346	2,747,836	2,765,556	2,602,528	2,723,494	2,683,219	2,671,219	2,679,514	2,642,514
2006 / 1	1,368,208	1,756,458	1,864,894	2,155,503	2,300,325	2,228,196	2,195,908	2,258,153	2,261,015	2,251,080	2,335,360	2,292,816	2,284,648	2,284,648	2,271,399
2006 / 2	1,380,964	1,998,537	2,366,789	2,426,195	2,456,694	2,355,226	2,204,724	2,131,224	2,196,242	2,197,603	2,267,713	2,408,960	2,408,960	2,449,460	2,449,460
2007 / 1	1,019,261	1,353,843	1,785,159	1,770,986	1,719,001	1,783,475	1,922,014	1,976,126	2,157,243	2,093,430	2,093,430	2,253,430	2,233,430	2,233,430	2,233,430
2007 / 2	1,824,371	2,937,320	3,115,288	3,408,919	3,649,953	3,615,528	3,813,311	3,648,406	3,913,777	3,972,277	3,966,833	4,067,226	4,046,158	3,693,686	3,638,512
2008 / 1	1,247,258	1,930,167	2,047,119	2,080,774	2,242,644	2,515,763	2,549,208	2,811,084	2,907,789	2,932,901	2,918,268	2,877,441	2,685,808	2,685,676	2,637,250
2008 / 2	1,550,805	1,728,578	1,994,591	2,409,569	2,332,390	2,508,171	2,561,137	2,483,394	2,794,231	2,993,160	2,994,375	2,968,852	2,793,852	2,936,852	3,083,852
2009 / 1	1,317,750	2,000,516	1,789,786	1,960,562	2,111,756	2,318,405	2,305,705	2,180,121	2,198,935	2,201,145	2,224,014	2,224,014	2,224,014	2,239,014	
2009 / 2	1,373,611	2,217,898	2,582,856	2,558,044	2,740,542	2,888,100	3,028,663	3,289,426	2,929,478	3,115,718	2,984,879	2,994,879	2,930,081		
2010 / 1	1,233,150	1,873,560	2,181,743	2,289,524	2,088,035	2,273,215	2,546,842	2,650,255	2,646,654	2,633,920	2,667,300	2,807,629			
2010 / 2	1,851,573	2,256,024	2,553,235	2,738,314	2,876,837	3,011,707	3,009,170	3,139,953	3,130,893	3,018,267	2,909,686				
2011 / 1	1,412,804	1,905,076	2,012,034	2,374,863	2,747,471	2,854,511	2,857,612	2,728,991	2,581,837	2,462,077					
2011 / 2	3,713,702	4,412,573	4,158,488	4,741,711	4,292,506	4,293,018	3,957,604	4,035,463	3,946,593						
2012 / 1	1,346,159	2,310,550	2,484,681	2,499,465	2,540,778	2,545,901	2,576,664	2,614,536							
2012 / 2	2,114,174	2,893,638	2,845,117	2,866,449	3,002,853	3,150,858	3,066,173								
2013 / 1	2,464,090	3,032,220	3,466,948	3,730,015	4,001,682	4,347,213									
2013 / 2	2,249,431	3,534,778	4,007,811	4,273,338	4,631,212										
2014 / 1	2,382,858	3,230,440	3,883,469	4,016,399											
2014 / 2	1,775,670	2,792,416	2,947,745												
2015 / 1	2,209,553	3,063,997													
2015 / 2	1,938,585														

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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	2,238,316	2,238,316	2,218,316	1,983,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316
1996 / 2	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417
1997 / 1	1,670,727	2,164,224	2,165,746	2,208,370	2,203,768	2,203,768	2,203,768	2,204,241	2,266,979	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528
1997 / 2	1,970,501	1,971,927	1,969,966	1,967,685	1,925,221	1,922,896	1,997,570	1,993,315	2,000,263	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998
1998 / 1	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089
1998 / 2	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408
1999 / 1	2,005,313	2,005,313	2,005,313	2,005,313	2,005,313	2,005,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313
1999 / 2	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532
2000 / 1	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729
2000 / 2	3,238,619	3,194,061	3,180,390	3,180,257	3,179,721	3,182,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,256	3,171,256
2001 / 1	3,005,485	3,005,484	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,004,985	3,004,985	3,004,985	3,004,985	3,004,985	3,004,985	3,004,985
2001 / 2	5,143,182	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	
2002 / 1	5,168,262	5,166,529	5,300,770	5,361,770	5,360,744	5,459,024	5,428,024	5,428,024	5,474,407	5,474,407	5,474,407	5,474,407	5,474,407		
2002 / 2	2,405,072	2,408,709	2,354,031	2,348,559	2,346,770	2,345,953	2,337,243	2,336,760	2,336,760	2,271,649	2,271,785	2,271,785			
2003 / 1	3,257,317	3,257,317	3,257,317	3,257,317	3,245,317	3,245,317	3,245,317	3,245,317	3,245,317	3,245,317	3,245,317				
2003 / 2	3,189,078	3,189,195	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291					
2004 / 1	3,081,892	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592						
2004 / 2	2,192,847	2,178,526	2,170,576	2,159,137	2,847,247	2,847,247	2,847,247	2,847,247							
2005 / 1	1,761,094	1,718,594	1,711,094	1,711,094	1,711,094	1,711,094	1,711,094								
2005 / 2	2,642,514	2,642,514	2,642,514	2,642,514	2,642,514	2,642,514									
2006 / 1	2,271,389	2,271,389	2,119,921	2,119,921	2,119,921										
2006 / 2	2,458,860	2,521,835	2,520,886	2,520,372											
2007 / 1	2,233,430	2,233,430	1,733,430												
2007 / 2	3,632,397	3,660,096													
2008 / 1	2,553,773														
2008 / 2															
2009 / 1															
2009 / 2															
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2015 / 1															
2015 / 2															

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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.1506	1.1211	0.9599	1.0031	1.0293	1.0338	1.1923	1.0345	1.0196	1.0321	1.0175	1.0092	1.0359	1.0088	1.0252
1996 / 2	1.3042	1.1230	1.2143	0.9655	0.9809	1.0202	0.9933	1.2743	0.9369	1.0249	0.9868	1.0580	0.9746	1.0000	1.0000
1997 / 1	1.6844	0.9788	1.1513	1.0172	1.0683	1.0672	1.0561	0.9975	1.0243	1.0262	0.9802	0.9993	1.0027	1.0061	0.9982
1997 / 2	1.2019	1.1107	0.9847	1.0806	1.0131	1.0050	0.9998	1.0264	0.9890	1.0049	0.9677	1.0064	0.9965	1.0006	0.9997
1998 / 1	1.1713	1.0795	1.0231	0.9928	1.0182	1.0131	1.1622	0.8611	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.1424	1.0843	1.1485	1.0066	0.9688	1.1142	1.0006	1.0100	0.9594	0.9771	1.0052	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.1502	0.9940	1.1931	1.1249	1.0704	1.0387	1.0439	1.0435	0.9749	1.0129	1.0254	1.0279	0.9945	1.0238	1.0075
1999 / 2	0.9268	1.0506	0.9879	1.1409	1.0931	1.0571	0.9469	1.0957	1.0058	1.0380	0.9306	0.9969	0.9955	0.9945	1.0352
2000 / 1	1.4324	0.9788	1.1772	0.9444	1.0465	1.0059	0.9885	1.0091	0.9786	1.0569	1.0111	0.9988	1.0000	1.0000	1.0000
2000 / 2	1.1446	1.3687	0.9077	1.0704	1.0091	0.9905	0.9854	1.0390	1.0472	1.0069	1.0562	0.9926	0.9766	0.9821	0.9761
2001 / 1	1.6726	1.0825	1.0601	1.0540	0.9855	0.9914	1.0353	0.9870	0.9922	1.0894	0.9750	0.9970	0.9969	1.0055	0.9814
2001 / 2	1.1999	1.9844	1.0235	1.0459	1.0096	0.9983	1.0050	1.0051	1.0433	1.0980	0.9750	1.0130	0.9965	0.9662	0.9882
2002 / 1	1.3933	1.3274	1.1703	1.0254	1.0126	1.0627	0.9690	0.9972	0.9995	0.9613	1.0355	0.9682	0.9870	1.0007	0.9926
2002 / 2	1.5415	1.0218	1.0574	1.0356	1.0182	1.0535	1.0849	0.9830	0.9510	1.0030	0.9223	1.0114	0.9974	1.0000	1.0008
2003 / 1	1.3175	1.0472	0.9985	0.9766	1.0990	0.9566	1.0163	1.0305	0.9657	0.9980	0.9902	1.0039	0.9804	1.0038	0.9928
2003 / 2	1.4245	1.0490	2.0798	0.5872	1.0342	0.9924	1.0411	1.0347	0.9709	1.0107	1.0448	0.9972	1.0245	1.0135	0.9790
2004 / 1	1.3144	1.3352	1.0909	1.2073	1.0127	1.1743	1.1609	0.8550	0.8583	1.0057	0.9958	1.0163	1.0115	0.9998	1.0338
2004 / 2	1.7154	1.0069	1.0839	1.0312	0.9971	1.0429	0.9831	0.9994	0.9890	0.9927	1.0167	1.1065	0.9728	0.9991	0.9903
2005 / 1	1.4584	1.1272	1.1073	0.9744	0.9147	0.9918	0.9691	1.0125	1.0104	0.9900	0.9046	0.9914	0.9902	1.0000	1.0000
2005 / 2	1.7592	1.0892	1.1750	1.0514	0.9565	0.9372	1.0064	1.0064	0.9411	1.0465	0.9852	0.9955	1.0031	0.9862	1.0000
2006 / 1	1.2838	1.0617	1.1558	1.0672	0.9686	0.9855	1.0283	1.0013	0.9956	1.0374	0.9818	0.9964	1.0000	0.9942	1.0000
2006 / 2	1.4472	1.1843	1.0251	1.0126	0.9587	0.9361	0.9667	1.0305	1.0006	1.0319	1.0623	1.0000	1.0168	1.0000	1.0038
2007 / 1	1.3283	1.3186	0.9921	0.9706	1.0375	1.0777	1.0282	1.0917	0.9704	1.0000	1.0764	0.9911	1.0000	1.0000	1.0000
2007 / 2	1.6100	1.0606	1.0943	1.0707	0.9906	1.0547	0.9568	1.0727	1.0149	0.9986	1.0253	0.9948	0.9129	0.9851	0.9983
2008 / 1	1.5475	1.0606	1.0164	1.0778	1.1218	1.0133	1.1027	1.0344	1.0086	0.9950	0.9860	0.9334	1.0000	0.9820	0.9683
2008 / 2	1.1146	1.1539	1.2081	0.9680	1.0754	1.0211	0.9696	1.1252	1.0712	1.0004	0.9915	0.9411	1.0512	1.0501	
2009 / 1	1.5181	0.8947	1.0954	1.0771	1.0979	0.9945	0.9455	1.0086	1.0010	1.0104	1.0000	1.0000	1.0067		
2009 / 2	1.6146	1.1646	0.9904	1.0713	1.0538	1.0487	1.0861	0.8906	1.0636	0.9580	1.0034	0.9784			
2010 / 1	1.5193	1.1645	1.0494	0.9120	1.0887	1.1204	1.0406	0.9986	0.9952	1.0127	1.0526				
2010 / 2	1.2184	1.1317	1.0725	1.0506	1.0469	0.9992	1.0435	0.9971	0.9640	0.9640					
2011 / 1	1.3484	1.0561	1.1803	1.1569	1.0390	1.0011	0.9550	0.9461	0.9536						
2011 / 2	1.1882	0.9424	1.1402	0.9053	1.0001	0.9219	1.0197	0.9780							
2012 / 1	1.7164	1.0754	1.0060	1.0165	1.0020	1.0121	1.0147								
2012 / 2	1.3687	0.9832	1.0075	1.0476	1.0493	0.9731									
2013 / 1	1.2306	1.1434	1.0759	1.0728	1.0863										
2013 / 2	1.5714	1.1338	1.0663	1.0837											
2014 / 1	1.3557	1.2021	1.0342												
2014 / 2	1.5726	1.0556													
2015 / 1	1.3867														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.3843	1.0703	1.0720	1.0262	1.0442	1.0005	1.0122	0.9922	1.0098	0.9912	1.0220	0.9782	0.9932	1.0000	1.0000
Product	1.6996	1.2278	1.1471	1.0701	1.0427	0.9986	0.9981	0.9861	0.9938	0.9842	0.9929	0.9715	0.9932	1.0000	1.0000
Arithmetic Average All Per	1.3858	1.1249	1.1028	1.0249	1.0273	1.0208	1.0242	1.0149	0.9902	1.0128	1.0002	1.0009	0.9972	1.0001	0.9989
Arithmetic Average Last 8 Per	1.4238	1.0740	1.0729	1.0307	1.0458	1.0089	1.0093	0.9973	1.0090	0.9924	1.0247	0.9794	0.9988	0.9997	0.9951
Arithmetic Average All Per xcl Hi/Lo	1.3881	1.1075	1.0805	1.0324	1.0278	1.0191	1.0213	1.0116	0.9919	1.0117	1.0009	0.9994	0.9984	0.9994	0.9986
Arithmetic Average Last 8 Per xcl Hi/Lo	1.4143	1.0746	1.0661	1.0305	1.0462	1.0048	1.0072	0.9938	1.0079	0.9947	1.0225	0.9836	1.0044	0.9942	0.9981
Weighted Average All Per	1.3698	1.1253	1.0962	1.0136	1.0258	1.0168	1.0194	1.0075	0.9914	1.0124	1.0016	0.9975	0.9950	0.9984	0.9972
Weighted Average Last 8 Per	1.3843	1.0703	1.0720	1.0262	1.0442	1.0005	1.0122	0.9922	1.0098	0.9912	1.0220	0.9782	0.9932	0.9997	0.9949
Weighted Average All Per xcl Hi/Lo	1.3745	1.1067	1.0765	1.0317	1.0262	1.0162	1.0181	1.0109	0.9944	1.0087	1.0021	0.9969	0.9978	0.9987	0.9971
Weighted Average Last 8 Per xcl Hi/Lo	1.4056	1.0787	1.0694	1.0405	1.0496	1.0044	1.0082	0.9924	1.0083	0.9939	1.0214	0.9828	1.0044	0.9930	0.9981
Selected Link Ratios 2015-2	1.3843	1.0703	1.0720	1.0262	1.0442	1.0005	1.0122	0.9922	1.0098	0.9912	1.0220	0.9782	0.9932	1.0000	1.0000
Product	1.6996	1.2278	1.1471	1.0701	1.0427	0.9986	0.9981	0.9861	0.9938	0.9842	0.9929	0.9715	0.9932	1.0000	1.0000
Selected Link Ratios 2014-2	1.3811	1.0779	1.0761	1.0207	1.0417	1.0066	1.0220	1.0075	1.0124	0.9989	1.0139	0.9804	0.9915	1.0000	1.0000
Product	1.7596	1.2741	1.1820	1.0984	1.0761	1.0330	1.0263	1.0042	0.9967	0.9845	0.9856	0.9721	0.9915	1.0000	1.0000
Implied LDFs 2015-2	1.6120	1.0387	1.1283	1.0248	1.0384	1.0013	1.0146	0.9893	1.0098	0.9912	1.0220	0.9782	0.9932	1.0000	1.0000
Product	2.0081	1.2457	1.1993	1.0629	1.0372	0.9988	0.9976	0.9832	0.9938	0.9842	0.9929	0.9715	0.9932	1.0000	1.0000
Implied LDFs 2014-2	1.3079	1.1798	1.0564	1.0293	1.0189	1.0082	1.0266	1.0069	1.0124	0.9989	1.0139	0.9804	0.9915	1.0000	1.0000
Product	1.7758	1.3577	1.1508	1.0894	1.0584	1.0387	1.0303	1.0036	0.9967	0.9845	0.9856	0.9721	0.9915	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Third Party Liability - Bodily Injury
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	0.9911	0.8941	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2954	1.0007	1.0197	0.9979	1.0000	1.0000	1.0002	1.0285	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0007	0.9990	0.9988	0.9784	0.9988	1.0388	0.9979	1.0035	0.9849	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0249	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9862	0.9957	1.0000	0.9998	1.0008	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	0.9997	1.0260	1.0115	0.9998	1.0183	0.9943	1.0000	1.0085	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0015	0.9773	0.9977	0.9992	0.9997	0.9963	0.9998	1.0000	0.9721	1.0001	1.0000				
2003 / 1	1.0000	1.0000	1.0000	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	0.9935	0.9964	0.9947	1.3187	1.0000	1.0000	1.0000								
2005 / 1	0.9759	0.9956	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	0.9333	1.0000	1.0000											
2006 / 2	1.0256	0.9996	0.9998												
2007 / 1	1.0000	0.7761													
2007 / 2	1.0076														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0117	0.9861	0.9962	1.0134	1.0009	1.0027	0.9999	1.0024	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per	0.9998	0.9613	0.9993	1.0393	1.0022	0.9988	1.0000	1.0011	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0004	0.9942	1.0001	0.9991	1.0000	1.0010	1.0000	1.0008	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per xcl Hi/Lo	0.9995	0.9857	1.0000	0.9999	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0074	0.9889	0.9973	1.0112	1.0019	1.0015	0.9999	1.0025	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per	1.0010	0.9645	0.9994	1.0330	1.0040	0.9985	1.0000	1.0016	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0002	0.9944	1.0008	0.9992	1.0000	1.0007	1.0000	1.0013	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per xcl Hi/Lo	1.0000	0.9860	1.0000	0.9999	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Property Damage
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	3,016	494	-	494	494	494	473	494	494	494	494	Incurred Link Ratio Method	494	-	-	16.4%
1995 / 2	3,614	463	-	463	463	463	452	463	463	463	463	Incurred Link Ratio Method	463	-	-	12.8%
1996 / 1	3,731	539	-	539	539	539	538	539	539	539	539	Incurred Link Ratio Method	539	-	-	14.4%
1996 / 2	4,283	535	-	535	535	535	530	535	535	535	535	Incurred Link Ratio Method	535	-	-	12.5%
1997 / 1	3,895	413	-	413	413	413	589	413	413	413	413	Incurred Link Ratio Method	413	-	-	10.6%
1997 / 2	4,508	700	-	700	700	700	607	700	700	700	700	Incurred Link Ratio Method	700	-	-	15.5%
1998 / 1	3,913	460	-	460	460	460	642	460	460	460	460	Incurred Link Ratio Method	460	-	-	11.8%
1998 / 2	4,172	644	-	644	644	644	601	644	644	644	644	Incurred Link Ratio Method	644	-	-	15.4%
1999 / 1	4,031	661	-	661	661	661	667	661	661	661	661	Incurred Link Ratio Method	661	-	-	16.4%
1999 / 2	4,416	977	-	977	977	977	660	977	977	977	977	Incurred Link Ratio Method	977	-	-	22.1%
2000 / 1	4,463	1,041	-	1,041	1,041	1,041	741	1,041	1,041	1,041	1,041	Incurred Link Ratio Method	1,041	-	-	23.3%
2000 / 2	5,257	671	-	671	671	671	783	671	671	671	671	Incurred Link Ratio Method	671	-	-	12.8%
2001 / 1	5,180	868	-	868	868	868	832	868	868	868	868	Incurred Link Ratio Method	868	-	-	16.8%
2001 / 2	6,065	890	-	890	890	890	784	890	890	890	890	Incurred Link Ratio Method	890	-	-	14.7%
2002 / 1	6,191	1,075	-	1,075	1,075	1,075	864	1,075	1,075	1,075	1,075	Incurred Link Ratio Method	1,075	-	-	17.4%
2002 / 2	7,330	856	-	856	856	856	858	856	856	856	856	Incurred Link Ratio Method	856	-	-	11.7%
2003 / 1	7,414	703	-	703	703	703	926	703	703	703	703	Incurred Link Ratio Method	703	-	-	9.5%
2003 / 2	8,130	668	-	668	668	668	701	668	668	668	668	Incurred Link Ratio Method	668	-	-	8.2%
2004 / 1	7,815	665	-	665	665	665	765	665	665	665	665	Incurred Link Ratio Method	665	-	-	8.5%
2004 / 2	8,265	800	-	800	800	800	729	800	800	800	800	Incurred Link Ratio Method	800	-	-	9.7%
2005 / 1	7,689	808	-	808	808	808	786	808	808	808	808	Incurred Link Ratio Method	808	-	-	10.5%
2005 / 2	8,053	680	12	692	692	680	770	692	680	692	692	Incurred Link Ratio Method	692	-	12	8.6%
2006 / 1	7,698	925	-	925	925	925	841	925	925	925	925	Incurred Link Ratio Method	925	-	-	12.0%
2006 / 2	7,884	847	-	847	847	847	787	847	847	847	847	Incurred Link Ratio Method	847	-	-	10.7%
2007 / 1	7,286	1,019	-	1,019	1,019	1,019	832	1,019	1,019	1,019	1,019	Incurred Link Ratio Method	1,019	-	-	14.0%
2007 / 2	7,719	728	-	728	728	728	818	728	728	728	728	Incurred Link Ratio Method	728	-	-	9.4%
2008 / 1	7,492	652	-	652	652	652	885	652	652	652	652	Incurred Link Ratio Method	652	-	-	8.7%
2008 / 2	8,201	1,110	-	1,110	1,110	1,110	873	1,110	1,110	1,110	1,110	Incurred Link Ratio Method	1,110	-	-	13.5%
2009 / 1	8,060	913	-	913	913	913	949	913	913	913	913	Incurred Link Ratio Method	913	-	-	11.3%
2009 / 2	8,759	876	-	876	876	876	935	876	876	876	876	Incurred Link Ratio Method	876	-	-	10.0%
2010 / 1	8,602	1,152	49	1,201	1,201	1,152	1,026	1,201	1,152	1,201	1,201	Incurred Link Ratio Method	1,201	-	49	14.0%
2010 / 2	9,162	861	-	861	861	861	1,011	861	861	861	861	Incurred Link Ratio Method	861	-	-	9.4%
2011 / 1	8,895	951	2	953	953	951	1,116	953	951	953	953	Incurred Link Ratio Method	953	(0)	2	10.7%
2011 / 2	9,359	1,070	66	1,137	1,135	1,071	1,103	1,135	1,071	1,135	1,135	Incurred Link Ratio Method	1,135	(2)	64	12.1%
2012 / 1	8,995	1,369	4	1,374	1,366	1,371	1,212	1,367	1,371	1,367	1,366	Incurred Link Ratio Method	1,366	(8)	(3)	15.2%
2012 / 2	9,609	1,319	125	1,444	1,449	1,343	1,236	1,448	1,341	1,448	1,446	Incurred Link Ratio Method	1,449	4	130	15.1%
2013 / 1	9,359	1,759	182	1,941	1,951	1,813	1,402	1,948	1,801	1,947	1,934	Incurred Link Ratio Method	1,951	10	193	20.8%
2013 / 2	9,826	1,922	65	1,987	1,972	2,032	1,352	1,977	1,995	1,977	1,944	Incurred Link Ratio Method	1,972	(15)	50	20.1%
2014 / 1	9,690	1,116	107	1,223	1,270	1,305	1,478	1,277	1,330	1,269	1,264	Incurred Link Ratio Method	1,270	47	154	13.1%
2014 / 2	10,309	488	416	905	1,078	962	1,405	1,131	1,180	1,119		Incurred Link Ratio Method	1,078	174	590	10.5%
Total	**278,336**	**34,691**	**1,029**	**35,721**	**35,931**	**35,546**	**34,559**	**35,993**	**35,737**	**35,973**	**34,799**		**35,931**	**210**	**1,240**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Third Party Liability - Property Damage
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	530,965	522,420	519,624	522,308	523,030	522,854	495,164	495,164	495,164	493,705	493,705	493,705	493,705	493,705	493,705
1996 / 2	596,543	414,407	422,310	424,134	423,577	415,313	415,313	415,313	415,313	462,813	462,813	462,813	462,813	462,813	462,813
1997 / 1	479,264	555,440	538,462	544,602	547,037	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687
1997 / 2	545,678	545,981	548,476	534,635	539,242	538,982	538,982	538,982	534,982	534,982	534,982	534,583	534,583	534,583	534,583
1998 / 1	461,542	472,954	447,768	440,809	444,530	440,198	440,198	440,198	440,198	440,198	439,429	439,429	414,429	414,429	414,429
1998 / 2	671,300	707,368	681,408	668,943	668,608	701,363	696,362	700,240	700,240	705,712	704,814	704,455	704,270	704,270	704,270
1999 / 1	460,179	481,878	479,966	481,397	467,778	461,778	461,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098
1999 / 2	631,942	681,003	671,145	653,933	660,796	654,788	654,788	644,458	644,458	644,458	644,458	644,458	644,458	644,458	643,558
2000 / 1	711,232	692,689	682,319	674,561	669,272	667,720	666,220	666,220	666,220	661,520	661,108	661,108	661,108	661,108	661,108
2000 / 2	802,710	995,280	1,057,134	998,226	997,285	977,721	977,721	977,721	976,911	976,911	976,911	976,911	977,646	977,555	977,555
2001 / 1	1,015,509	985,984	1,036,480	1,052,474	1,028,098	1,011,548	1,083,629	1,046,895	1,085,263	1,038,899	1,038,899	1,038,899	1,042,142	1,040,242	1,041,999
2001 / 2	633,694	803,358	754,703	691,257	690,494	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793
2002 / 1	885,335	924,566	865,213	864,583	905,623	904,790	887,901	891,030	887,790	883,009	880,953	880,953	890,252	880,252	880,252
2002 / 2	700,938	790,610	887,250	850,590	846,701	904,221	924,097	917,784	904,777	904,777	930,867	907,688	907,688	914,849	908,454
2003 / 1	1,077,341	1,169,956	1,135,257	1,086,350	1,081,128	1,040,664	1,034,426	1,034,426	1,032,563	1,032,563	1,082,356	1,082,356	1,082,356	1,077,546	1,077,546
2003 / 2	974,865	979,179	979,345	967,533	956,534	897,485	897,485	896,985	856,478	856,478	856,478	856,478	856,478	856,478	856,478
2004 / 1	696,088	701,932	712,619	713,244	711,060	706,065	706,065	705,388	705,386	705,086	706,799	706,799	706,798	706,798	706,798
2004 / 2	494,097	619,719	768,956	715,473	679,185	679,185	675,585	670,584	670,584	670,584	670,584	668,210	668,210	668,210	668,210
2005 / 1	601,077	676,812	672,839	670,204	668,302	668,302	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462
2005 / 2	699,595	749,873	777,436	774,279	778,117	778,117	812,661	818,766	818,766	813,766	808,816	808,816	808,816	833,816	833,816
2006 / 1	655,439	767,628	825,265	815,185	799,693	799,693	797,011	797,011	808,384	808,384	808,384	808,384	808,384	808,384	808,384
2006 / 2	632,711	699,096	682,109	689,696	689,306	693,694	691,951	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306
2007 / 1	926,590	917,158	930,105	925,371	929,049	930,369	930,369	928,709	930,369	930,369	925,369	925,369	925,369	925,369	925,369
2007 / 2	850,224	847,211	875,468	868,252	873,418	874,296	870,596	870,222	857,142	858,208	858,208	858,208	858,208	847,389	847,389
2008 / 1	1,103,908	1,046,125	1,048,516	1,061,290	1,038,485	1,032,421	1,037,975	1,034,304	1,034,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304
2008 / 2	686,639	756,061	738,904	739,788	735,289	728,592	727,733	727,733	727,711	727,711	727,711	727,711	727,711	727,711	727,711
2009 / 1	538,502	625,172	620,347	635,840	647,551	655,261	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	
2009 / 2	964,588	1,110,159	1,121,231	1,140,092	1,190,559	1,188,826	1,263,826	1,213,826	1,213,826	1,113,728	1,113,728	1,113,728	1,110,127		
2010 / 1	750,622	998,095	981,098	961,874	995,123	989,351	980,336	975,925	973,168	972,300	916,815	913,168			
2010 / 2	795,771	885,922	901,115	888,451	829,260	841,260	831,543	836,549	872,799	876,299	876,299				
2011 / 1	989,362	1,165,646	1,174,225	1,166,901	1,163,984	1,165,437	1,163,513	1,163,513	1,161,213	1,201,213					
2011 / 2	749,167	876,556	1,092,204	1,057,746	1,062,542	866,309	861,159	861,159	861,159						
2012 / 1	836,822	927,702	956,807	944,247	934,497	953,081	953,081	953,081							
2012 / 2	982,815	1,044,809	1,083,814	1,067,187	1,085,374	1,110,367	1,136,534								
2013 / 1	1,017,263	1,307,035	1,380,318	1,393,691	1,373,917	1,373,917									
2013 / 2	1,234,184	1,356,849	1,452,085	1,377,727	1,444,193										
2014 / 1	1,585,681	1,779,015	1,885,591	1,941,093											
2014 / 2	1,695,919	1,995,111	1,986,592												
2015 / 1	1,068,793	1,222,637													
2015 / 2	904,800														

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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705
1996 / 2	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813
1997 / 1	538,687	538,687	538,688	538,688	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687
1997 / 2	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583
1998 / 1	414,429	413,946	418,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023
1998 / 2	702,709	702,709	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240
1999 / 1	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098
1999 / 2	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558
2000 / 1	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108
2000 / 2	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	976,818	976,818
2001 / 1	1,040,662	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661
2001 / 2	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	
2002 / 1	880,252	880,252	880,252	880,252	880,252	880,252	867,752	867,752	867,752	867,752	867,752	867,752	867,752		
2002 / 2	908,454	898,865	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365			
2003 / 1	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387				
2003 / 2	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478					
2004 / 1	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498						
2004 / 2	668,210	668,210	668,210	668,210	668,210	668,210	668,210	668,210							
2005 / 1	665,462	665,462	665,462	665,462	665,462	665,462	665,462								
2005 / 2	833,816	833,816	851,010	851,010	851,010	799,760									
2006 / 1	808,384	808,384	808,384	808,384	808,384										
2006 / 2	692,306	692,306	692,306	692,306											
2007 / 1	925,369	925,369	925,369												
2007 / 2	847,389	847,389													
2008 / 1	1,019,304														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
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2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	0.9839	0.9946	1.0052	1.0014	0.9997	0.9470	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.6947	1.0191	1.0043	0.9987	0.9805	1.0000	1.0000	1.0000	1.1144	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1589	0.9694	1.0114	1.0045	0.9847	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0006	1.0046	0.9748	1.0086	0.9995	1.0000	1.0000	0.9926	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0247	0.9467	0.9845	1.0084	0.9903	1.0000	1.0000	1.0000	1.0000	0.9983	1.0000	0.9431	1.0000	1.0000	1.0000
1998 / 2	1.0537	0.9633	0.9817	0.9995	1.0490	0.9929	1.0056	1.0000	1.0078	0.9987	0.9995	0.9997	1.0000	1.0000	0.9978
1999 / 1	1.0472	0.9960	1.0030	0.9717	0.9872	0.9985	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0776	0.9855	0.9744	1.0105	0.9909	1.0000	0.9842	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000
2000 / 1	0.9739	0.9850	0.9886	0.9922	0.9977	0.9978	1.0000	1.0000	0.9929	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2399	1.0621	0.9443	0.9991	0.9804	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0008	0.9999	1.0000	1.0000
2001 / 1	0.9709	1.0512	1.0154	0.9768	0.9839	1.0713	0.9661	1.0366	0.9573	1.0000	1.0000	1.0031	0.9982	1.0017	0.9987
2001 / 2	1.2677	0.9394	0.9159	0.9989	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9767
2002 / 1	1.0443	0.9358	0.9993	1.0475	0.9991	0.9813	1.0035	0.9964	0.9946	0.9977	1.0000	1.0106	0.9888	1.0000	1.0000
2002 / 2	1.1279	1.1222	0.9587	0.9954	1.0679	1.0220	0.9932	0.9858	1.0000	1.0288	0.9751	1.0000	1.0079	0.9930	1.0000
2003 / 1	1.0860	0.9703	0.9569	0.9952	0.9626	0.9940	1.0000	0.9982	1.0000	1.0482	1.0000	1.0000	0.9956	1.0000	0.9980
2003 / 2	1.0044	1.0002	0.9879	0.9886	0.9383	1.0000	0.9994	0.9548	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0084	1.0152	1.0009	0.9969	0.9930	1.0000	0.9990	1.0000	0.9996	1.0024	1.0000	1.0000	1.0000	1.0000	0.9953
2004 / 2	1.2542	1.2408	0.9304	0.9493	1.0000	0.9947	0.9926	1.0000	1.0000	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.1260	0.9941	0.9961	0.9972	1.0000	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0719	1.0368	0.9959	1.0050	1.0000	1.0444	1.0075	1.0000	0.9939	0.9939	1.0000	1.0000	1.0309	1.0000	1.0000
2006 / 1	1.1712	1.0751	0.9878	0.9810	1.0000	0.9966	1.0000	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1049	0.9757	1.0111	0.9994	1.0064	0.9975	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9898	1.0141	0.9949	1.0040	1.0014	1.0000	0.9982	1.0018	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9965	1.0334	0.9918	1.0059	1.0010	0.9958	0.9996	0.9850	1.0012	1.0000	1.0000	1.0000	0.9874	1.0000	1.0000
2008 / 1	0.9477	1.0023	1.0122	0.9785	0.9942	1.0054	0.9965	1.0000	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.1011	0.9773	1.0012	0.9939	0.9909	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.1609	0.9923	1.0250	1.0184	1.0119	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.1509	1.0100	1.0168	1.0443	0.9985	1.0631	0.9604	1.0000	0.9175	1.0000	1.0000	0.9968			
2010 / 1	1.3297	0.9830	0.9804	1.0346	0.9942	0.9909	0.9955	0.9972	0.9991	0.9429	0.9960				
2010 / 2	1.1133	1.0171	0.9859	0.9334	1.0145	0.9884	1.0060	1.0433	1.0040	1.0000					
2011 / 1	1.1782	1.0074	0.9938	0.9975	1.0012	0.9983	1.0000	0.9980	1.0344						
2011 / 2	1.1700	1.2460	0.9685	1.0045	0.8153	0.9941	1.0000	1.0000							
2012 / 1	1.1086	1.0314	0.9869	0.9897	1.0199	1.0000	1.0000								
2012 / 2	1.0631	1.0373	0.9847	1.0170	1.0230	1.0236									
2013 / 1	1.2849	1.0561	1.0097	0.9858	1.0000										
2013 / 2	1.0994	1.0702	0.9488	1.0482											
2014 / 1	1.1219	1.0599	1.0294												
2014 / 2	1.1764	0.9957													
2015 / 1	1.1439														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.1478	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1919	1.0385	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0931	1.0215	0.9881	0.9995	0.9935	1.0026	0.9971	1.0001	1.0000	1.0002	0.9988	0.9984	1.0003	0.9997	0.9987
Arithmetic Average Last 6 Per	1.1483	1.0418	0.9880	1.0071	0.9790	0.9992	0.9937	1.0064	0.9925	0.9905	0.9993	0.9995	0.9979	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0974	1.0176	0.9889	1.0000	0.9966	1.0022	0.9980	1.0002	0.9989	1.0005	0.9997	1.0000	0.9996	0.9999	0.9996
Arithmetic Average Last 6 Per xcl Hi/Lo	1.1354	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0966	1.0238	0.9881	1.0005	0.9918	1.0048	0.9961	1.0002	0.9966	1.0004	0.9986	0.9993	1.0002	0.9997	0.9987
Weighted Average Last 6 Per	1.1478	1.0398	0.9912	1.0081	0.9784	1.0001	0.9918	1.0055	0.9897	0.9897	0.9993	0.9993	0.9978	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0987	1.0202	0.9874	1.0003	0.9964	1.0034	0.9976	1.0004	0.9987	1.0007	0.9997	1.0000	0.9995	0.9999	0.9995
Weighted Average Last 6 Per xcl Hi/Lo	1.1377	1.0490	0.9889	1.0024	1.0074	0.9960	0.9989	0.9994	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.1478	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1919	1.0385	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1440	1.0559	0.9834	0.9944	1.0075	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1832	1.0343	0.9795	0.9961	1.0017	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.1478	1.0462	0.9874	1.0022	1.0089	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1919	1.0385	0.9926	1.0053	1.0031	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1440	1.0559	0.9834	0.9944	1.0075	0.9958	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1832	1.0343	0.9795	0.9961	1.0017	0.9942	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9988	1.0098	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	0.9894	0.9905	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0206	1.0000	1.0000	0.9398										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
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2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9995	1.0008	0.9995	1.0000	0.9970	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0034	1.0000	1.0000	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9999	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9994	1.0006	0.9997	1.0000	0.9964	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0037	1.0000	1.0000	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Medical Expense
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	87	26	-	26	26	26	16	26	26	26	26	Incurred Link Ratio Method	26	-	-	30.0%
1995 / 2	105	19	-	19	19	19	19	19	19	19	19	Incurred Link Ratio Method	19	-	-	17.8%
1996 / 1	113	34	-	34	34	34	24	34	34	34	34	Incurred Link Ratio Method	34	-	-	29.8%
1996 / 2	128	9	-	9	9	9	29	9	9	9	9	Incurred Link Ratio Method	9	-	-	7.4%
1997 / 1	123	31	-	31	31	31	33	31	31	31	31	Incurred Link Ratio Method	31	-	-	25.5%
1997 / 2	129	27	-	27	27	27	41	27	27	27	27	Incurred Link Ratio Method	27	-	-	21.0%
1998 / 1	144	26	-	26	26	26	46	26	26	26	26	Incurred Link Ratio Method	26	-	-	18.0%
1998 / 2	148	33	-	33	33	33	52	33	33	33	33	Incurred Link Ratio Method	33	-	-	22.0%
1999 / 1	142	97	-	97	97	97	60	97	97	97	97	Incurred Link Ratio Method	97	-	-	68.1%
1999 / 2	156	40	-	40	40	40	73	40	40	40	40	Incurred Link Ratio Method	40	-	-	25.5%
2000 / 1	166	63	-	63	63	63	85	63	63	63	63	Incurred Link Ratio Method	63	-	-	38.1%
2000 / 2	205	52	-	52	52	52	112	52	52	52	52	Incurred Link Ratio Method	52	-	-	25.2%
2001 / 1	235	81	-	81	81	81	123	81	81	81	81	Incurred Link Ratio Method	81	-	-	34.4%
2001 / 2	261	46	-	46	46	46	136	46	46	46	46	Incurred Link Ratio Method	46	-	-	17.8%
2002 / 1	256	104	-	104	104	104	147	104	104	104	104	Incurred Link Ratio Method	104	-	-	40.6%
2002 / 2	333	17	-	17	17	17	190	17	17	17	17	Incurred Link Ratio Method	17	-	-	5.2%
2003 / 1	372	149	-	149	149	149	222	149	149	149	149	Incurred Link Ratio Method	149	-	-	39.9%
2003 / 2	369	52	-	52	52	52	51	52	52	52	52	Incurred Link Ratio Method	52	-	-	14.2%
2004 / 1	338	110	-	110	110	110	50	110	110	110	110	Incurred Link Ratio Method	110	-	-	32.6%
2004 / 2	363	46	-	46	46	46	54	46	46	46	46	Incurred Link Ratio Method	46	-	-	12.7%
2005 / 1	355	40	-	40	40	40	55	40	40	40	40	Incurred Link Ratio Method	40	-	-	11.4%
2005 / 2	369	38	-	38	38	38	61	38	38	38	38	Incurred Link Ratio Method	38	-	-	10.3%
2006 / 1	371	32	-	32	32	32	63	32	32	32	32	Incurred Link Ratio Method	32	-	-	8.5%
2006 / 2	413	70	-	70	70	70	69	70	70	70	70	Incurred Link Ratio Method	70	-	-	16.9%
2007 / 1	402	47	-	47	47	47	72	47	47	47	47	Incurred Link Ratio Method	47	-	-	11.7%
2007 / 2	410	41	-	41	41	41	80	41	41	41	41	Incurred Link Ratio Method	41	-	-	10.0%
2008 / 1	402	61	1	63	63	61	82	63	61	63	63	Incurred Link Ratio Method	63	-	1	15.6%
2008 / 2	434	48	-	48	48	48	91	48	48	48	48	Incurred Link Ratio Method	48	-	-	11.0%
2009 / 1	437	33	-	33	33	33	93	33	33	33	33	Incurred Link Ratio Method	33	-	-	7.5%
2009 / 2	464	95	-	95	95	95	103	95	95	95	95	Incurred Link Ratio Method	95	-	-	20.6%
2010 / 1	457	63	-	63	63	64	107	63	65	63	63	Incurred Link Ratio Method	63	-	-	13.8%
2010 / 2	487	97	5	102	102	99	119	102	100	102	102	Incurred Link Ratio Method	102	-	5	20.9%
2011 / 1	476	163	18	181	179	174	124	180	171	180	179	Incurred Link Ratio Method	179	(2)	16	37.6%
2011 / 2	503	90	6	96	96	100	138	96	104	96	96	Incurred Link Ratio Method	96	(0)	6	19.0%
2012 / 1	505	112	23	135	134	132	143	134	134	134	135	Incurred Link Ratio Method	134	(1)	22	26.6%
2012 / 2	534	110	44	154	152	141	157	152	145	152	152	Incurred Link Ratio Method	152	(2)	42	28.5%
2013 / 1	528	97	60	157	155	142	161	155	148	155	156	Incurred Link Ratio Method	155	(2)	58	29.3%
2013 / 2	559	44	40	84	81	80	175	77	122	79	81	Incurred Link Ratio Method	81	(3)	37	14.5%
2014 / 1	582	68	176	244	215	183	179	220	181	227	214	Incurred Link Ratio Method	215	(30)	146	36.9%
2014 / 2	603	3	140	143	108	31	192	80	176	101		Incurred Link Ratio Method	108	(35)	105	17.9%
Total	**13,463**	**2,415**	**513**	**2,928**	**2,852**	**2,713**	**3,827**	**2,826**	**2,911**	**2,859**	**2,746**		**2,852**	**(76)**	**437**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Medical Expense
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	30,440	31,272	41,683	29,674	29,750	29,750	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941
1996 / 2	36,305	22,256	25,925	26,231	23,760	23,795	20,505	20,330	20,330	18,315	23,315	23,315	33,315	33,315	33,315
1997 / 1	49,188	106,941	100,944	110,061	110,795	39,463	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538
1997 / 2	33,365	17,233	13,079	12,483	12,483	12,483	12,483	12,483	12,483	9,483	9,483	9,483	9,483	9,483	9,483
1998 / 1	38,308	45,263	41,238	41,124	32,316	32,147	32,147	31,817	31,481	31,481	31,481	31,481	31,481	31,481	31,481
1998 / 2	40,503	32,474	35,496	37,774	36,807	31,517	31,517	31,517	27,049	27,049	27,049	27,049	27,049	27,049	27,049
1999 / 1	36,682	34,801	34,150	26,437	25,127	25,127	25,127	25,127	40,127	25,913	25,913	25,913	25,913	25,913	25,913
1999 / 2	55,566	39,302	47,504	49,648	37,658	38,243	43,786	42,469	38,554	38,554	32,554	32,554	32,554	32,554	32,554
2000 / 1	68,596	74,588	94,069	97,398	98,963	106,433	100,064	100,450	96,791	96,791	96,791	96,791	96,791	96,791	96,791
2000 / 2	72,185	61,464	55,271	52,052	50,364	50,364	40,752	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907
2001 / 1	50,067	60,837	59,679	71,332	58,158	58,848	60,908	60,888	62,003	63,258	63,258	63,258	63,258	63,258	63,258
2001 / 2	67,413	68,995	61,304	57,912	57,358	50,441	48,788	54,902	57,902	67,623	68,257	67,686	65,126	65,126	53,563
2002 / 1	64,585	110,418	98,968	94,938	92,867	88,263	86,818	88,503	82,852	81,002	81,002	81,002	81,002	80,902	80,902
2002 / 2	107,754	109,785	84,346	41,961	46,541	50,312	53,390	55,736	53,413	53,413	48,498	48,498	48,498	48,498	48,498
2003 / 1	99,807	149,555	113,570	117,017	110,970	118,874	109,870	107,549	105,774	104,746	104,058	104,058	104,058	104,058	104,058
2003 / 2	47,579	42,519	33,028	29,213	22,297	17,545	17,601	16,601	17,191	17,191	17,191	17,191	17,191	17,191	17,191
2004 / 1	77,425	90,791	141,076	148,183	142,624	166,084	164,875	194,875	172,570	172,570	172,570	172,570	172,570	172,570	148,595
2004 / 2	71,899	96,994	71,499	69,280	56,598	55,252	56,065	54,544	52,323	52,323	52,323	52,323	52,323	52,323	52,323
2005 / 1	83,204	103,134	86,227	92,398	137,836	115,156	109,918	109,918	109,918	109,918	109,918	109,918	109,918	109,918	109,918
2005 / 2	37,276	68,790	51,507	56,143	50,308	47,188	54,749	48,603	48,544	46,198	46,198	46,198	46,198	46,198	46,297
2006 / 1	92,062	89,006	101,446	99,498	66,167	58,640	53,997	48,953	45,400	45,400	40,400	40,400	40,400	40,400	40,400
2006 / 2	56,300	61,472	41,162	35,600	42,700	53,523	45,885	46,425	45,661	38,587	38,587	38,587	38,587	38,587	37,970
2007 / 1	77,800	80,405	77,506	65,752	47,207	44,186	38,644	34,329	31,648	31,648	31,648	31,648	31,648	31,648	31,648
2007 / 2	114,568	115,493	94,149	99,557	72,365	70,269	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559
2008 / 1	121,757	129,290	114,481	105,454	83,460	57,681	52,527	46,917	46,878	46,878	46,878	46,878	46,878	46,878	46,878
2008 / 2	139,751	122,768	90,419	79,909	76,969	70,192	66,563	46,763	40,285	41,033	41,033	41,033	41,033	41,033	41,033
2009 / 1	79,540	83,071	65,729	66,766	60,757	61,317	59,487	57,110	69,792	69,792	61,849	61,849	61,849	62,570	
2009 / 2	90,429	76,480	66,645	46,472	34,602	33,704	44,795	41,718	48,142	47,715	47,715	47,715	47,715		
2010 / 1	120,045	111,212	80,305	62,896	53,736	51,028	50,968	41,768	41,768	32,668	32,668	32,668			
2010 / 2	196,638	137,310	124,386	119,251	108,819	88,327	88,197	90,730	95,196	95,436	95,436				
2011 / 1	77,118	145,433	108,945	100,532	63,787	68,385	64,389	61,415	63,058	63,058					
2011 / 2	259,123	194,367	154,701	137,193	113,197	107,184	107,014	100,004	102,062						
2012 / 1	136,970	147,598	197,822	175,957	191,436	182,139	175,247	180,979							
2012 / 2	208,035	208,553	158,540	155,982	101,280	101,445	95,843								
2013 / 1	158,223	178,855	176,439	190,000	174,729	135,308									
2013 / 2	205,053	276,668	180,554	149,732	154,148										
2014 / 1	154,615	101,882	118,407	156,918											
2014 / 2	93,356	93,670	84,290												
2015 / 1	248,299	244,326													
2015 / 2	143,171														

Industry Data (AIX) - Commercial Vehicles
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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941	25,941
1996 / 2	33,315	33,315	29,497	29,497	29,896	18,614	18,614	18,614	18,614	18,614	18,614	18,614	18,614	18,614	18,614
1997 / 1	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538	33,538
1997 / 2	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483	9,483
1998 / 1	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481	31,481
1998 / 2	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049	27,049
1999 / 1	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913	25,913
1999 / 2	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554	32,554
2000 / 1	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791	96,791
2000 / 2	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907	39,907
2001 / 1	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258	63,258
2001 / 2	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	51,777	
2002 / 1	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902	80,902		
2002 / 2	46,498	46,498	46,498	46,498	46,498	46,498	46,498	46,498	46,498	46,498	46,498	46,498			
2003 / 1	104,058	104,058	104,058	104,058	104,058	104,058	104,058	104,058	104,058	104,058	104,058				
2003 / 2	17,191	17,191	17,191	17,191	17,191	17,191	17,191	17,191	17,191	17,191					
2004 / 1	148,595	148,595	148,595	148,595	148,595	148,595	148,595	148,595	148,595						
2004 / 2	52,323	52,323	52,323	52,323	52,323	52,323	52,323	52,323							
2005 / 1	109,918	109,918	109,918	109,918	109,918	109,918	109,918								
2005 / 2	46,297	46,297	46,198	46,198	46,198	46,198									
2006 / 1	40,400	40,400	40,400	40,400	40,400										
2006 / 2	37,970	37,970	37,970	37,970											
2007 / 1	31,648	31,648	31,648												
2007 / 2	69,559	69,559													
2008 / 1	46,878														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0273	1.3329	0.7119	1.0026	1.0000	0.8720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.6130	1.1649	1.0118	0.9058	1.0015	0.8617	0.9915	1.0000	0.9009	1.2730	1.0000	1.4289	1.0000	1.0000	1.0000
1997 / 1	2.1741	0.9439	1.0903	1.0067	0.3562	0.8499	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.5165	0.7590	0.9544	1.0000	1.0000	1.0000	1.0000	1.0000	0.7597	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.1816	0.9111	0.9972	0.7858	0.9948	1.0000	0.9897	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.8018	1.0931	1.0642	0.9744	0.8563	1.0000	1.0000	0.8582	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9487	0.9813	0.7741	0.9504	1.0000	1.0000	1.0000	1.5970	0.6458	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.7073	1.2087	1.0451	0.7585	1.0155	1.1449	0.9699	0.9078	1.0000	0.8444	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0874	1.2612	1.0354	1.0161	1.0755	0.9402	1.0039	0.9636	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.8515	0.8992	0.9418	0.9676	1.0000	0.8091	0.9793	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.2151	0.9810	1.1953	0.8153	1.0119	1.0350	0.9997	1.0183	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0235	0.8885	0.9447	0.9904	0.8794	0.9672	1.1253	1.0546	1.1679	1.0094	0.9916	0.9622	1.0000	0.8225	0.9667
2002 / 1	1.7097	0.8963	0.9593	0.9782	0.9504	0.9836	1.0194	0.9361	0.9777	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000
2002 / 2	1.0188	0.7683	0.4975	1.1091	1.0810	1.0612	1.0439	0.9583	1.0000	0.9080	1.0000	1.0000	1.0000	1.0000	0.9588
2003 / 1	1.4984	0.7594	1.0304	0.9483	1.0712	0.9243	0.9789	0.9835	0.9903	0.9934	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.8937	0.7768	0.8845	0.7633	0.7869	1.0032	0.9432	1.0355	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.1726	1.5539	1.0504	0.9625	1.1645	0.9927	1.1820	0.8855	1.0000	1.0000	1.0000	1.0000	1.0000	0.8611	1.0000
2004 / 2	1.3490	0.7371	0.9690	0.8169	0.9762	1.0147	0.9729	0.9593	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2395	0.8361	1.0716	1.4918	0.8355	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.8454	0.7488	1.0900	0.8961	0.9380	1.1602	0.8877	0.9988	0.9517	1.0000	1.0000	1.0000	1.0000	1.0021	1.0000
2006 / 1	0.9668	1.1398	0.9808	0.6650	0.8862	0.9208	0.9066	0.9274	1.0000	0.8899	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0919	0.6696	0.8649	1.1994	1.2535	0.8573	1.0118	0.9835	0.8451	1.0000	1.0000	1.0000	1.0000	0.9840	1.0000
2007 / 1	1.0335	0.9639	0.8483	0.7180	0.9360	0.8746	0.8883	0.9219	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.0081	0.8152	1.0574	0.7269	0.9710	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0619	0.8855	0.9211	0.7914	0.6911	0.9106	0.8932	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	0.8785	0.7365	0.8838	0.9632	0.9120	0.9483	0.7025	0.8615	1.0186	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0444	0.7912	1.0158	0.9100	1.0092	0.9702	0.9600	1.2221	1.0000	0.8862	1.0000	1.0000	1.0117		
2009 / 2	0.8457	0.8714	0.6973	0.7446	0.9740	1.3291	0.9313	1.1540	0.9911	1.0000	1.0000	1.0000			
2010 / 1	0.9264	0.7221	0.7832	0.8544	0.9496	0.9988	0.8195	1.0000	0.7821	1.0000	1.0000				
2010 / 2	0.6983	0.9059	0.9587	0.9125	0.8117	0.9985	1.0287	1.0492	1.0025	1.0000					
2011 / 1	1.8859	0.7491	0.9228	0.6345	1.0721	0.9416	0.9538	1.0268	1.0000						
2011 / 2	0.7501	0.7959	0.8868	0.8251	0.9469	0.9984	0.9345	1.0206							
2012 / 1	1.0776	1.3403	0.8895	1.0880	0.9514	0.9622	1.0327								
2012 / 2	1.0025	0.7602	0.9839	0.6493	1.0016	0.9448									
2013 / 1	1.1304	0.9865	1.0769	0.9196	0.7744										
2013 / 2	1.3493	0.6526	0.8293	1.0295											
2014 / 1	0.6589	1.1622	1.3252												
2014 / 2	1.0034	0.8999													
2015 / 1	0.9840														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.8563	0.9153	0.9723	1.0023	0.9933	0.9941	1.0086	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7526	0.8789	0.9602	0.9875	0.9853	0.9919	0.9978	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0839	0.9302	0.9526	0.9103	0.9467	0.9770	0.9742	1.0098	0.9695	0.9935	0.9997	1.0140	1.0004	0.9873	0.9970
Arithmetic Average Last 6 Per	1.0214	0.9669	0.9986	0.8577	0.9264	0.9740	0.9501	1.0788	0.9657	0.9810	1.0000	1.0000	1.0019	0.9973	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0698	0.9206	0.9549	0.9013	0.9553	0.9713	0.9763	0.9952	0.9738	0.9888	1.0000	1.0000	1.0000	0.9935	0.9986
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0301	0.9522	0.9593	0.8559	0.9279	0.9760	0.9621	1.0626	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0441	0.8940	0.9588	0.9076	0.9271	0.9713	0.9884	0.9928	0.9831	0.9884	0.9996	1.0050	1.0004	0.9740	0.9971
Weighted Average Last 6 Per	1.0341	0.9095	0.9790	0.8781	0.9065	0.9718	0.9736	1.0694	0.9762	0.9762	1.0000	1.0000	1.0025	0.9977	1.0000
Weighted Average All Per xcl Hi/Lo	1.0339	0.8960	0.9574	0.8979	0.9478	0.9694	0.9813	0.9867	0.9849	0.9886	1.0000	1.0000	1.0000	0.9807	0.9986
Weighted Average Last 6 Per xcl Hi/Lo	1.0247	0.9223	0.9587	0.8585	0.9308	0.9733	0.9654	1.0497	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.8563	0.9153	0.9723	1.0023	0.9933	0.9941	1.0086	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7526	0.8789	0.9602	0.9875	0.9853	0.9919	0.9978	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9834	0.9130	0.9719	1.0003	0.9915	0.9960	1.0100	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8625	0.8771	0.9607	0.9884	0.9881	0.9966	1.0006	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.8563	0.9153	0.9723	1.0023	0.9933	0.9941	1.0086	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7526	0.8789	0.9602	0.9875	0.9853	0.9919	0.9978	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9834	0.9130	0.9719	1.0003	0.9915	0.9960	1.0100	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8625	0.8771	0.9607	0.9884	0.9881	0.9966	1.0006	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Medical Expense
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	0.8854	1.0000	1.0135	0.6226	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	0.9979	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
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2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	0.9949	1.0000	1.0006	0.9811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	0.9967	1.0000	1.0004	0.9895	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Disability Income
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	87	5	-	5	5	5	16	5	5	5	5	Incurred Link Ratio Method	5	-	-	5.3%
1995 / 2	105	28	-	28	28	28	19	28	28	28	28	Incurred Link Ratio Method	28	-	-	26.3%
1996 / 1	113	18	-	18	18	18	24	18	18	18	18	Incurred Link Ratio Method	18	-	-	16.2%
1996 / 2	128	3	-	3	3	3	29	3	3	3	3	Incurred Link Ratio Method	3	-	-	2.0%
1997 / 1	123	3	-	3	3	3	33	3	3	3	3	Incurred Link Ratio Method	3	-	-	2.3%
1997 / 2	129	8	-	8	8	8	41	8	8	8	8	Incurred Link Ratio Method	8	-	-	6.5%
1998 / 1	144	14	-	14	14	14	46	14	14	14	14	Incurred Link Ratio Method	14	-	-	9.4%
1998 / 2	148	18	-	18	18	18	52	18	18	18	18	Incurred Link Ratio Method	18	-	-	12.4%
1999 / 1	142	39	-	39	39	39	60	39	39	39	39	Incurred Link Ratio Method	39	-	-	27.6%
1999 / 2	156	63	-	63	63	63	73	63	63	63	63	Incurred Link Ratio Method	63	-	-	40.2%
2000 / 1	166	52	-	52	52	52	85	52	52	52	52	Incurred Link Ratio Method	52	-	-	31.1%
2000 / 2	205	36	-	36	36	36	112	36	36	36	36	Incurred Link Ratio Method	36	-	-	17.7%
2001 / 1	235	2	-	2	2	2	123	2	2	2	2	Incurred Link Ratio Method	2	-	-	1.0%
2001 / 2	261	36	-	36	36	36	136	36	36	36	36	Incurred Link Ratio Method	36	-	-	13.8%
2002 / 1	256	133	-	133	133	133	147	133	133	133	133	Incurred Link Ratio Method	133	-	-	51.9%
2002 / 2	333	14	-	14	14	14	190	14	14	14	14	Incurred Link Ratio Method	14	-	-	4.2%
2003 / 1	372	27	-	27	27	27	222	27	27	27	27	Incurred Link Ratio Method	27	-	-	7.1%
2003 / 2	369	53	-	53	53	53	51	53	53	53	53	Incurred Link Ratio Method	53	-	-	14.4%
2004 / 1	338	22	-	22	22	22	50	22	22	22	22	Incurred Link Ratio Method	22	-	-	6.5%
2004 / 2	363	5	-	5	5	5	54	5	5	5	5	Incurred Link Ratio Method	5	-	-	1.5%
2005 / 1	355	3	-	3	3	3	55	3	3	3	3	Incurred Link Ratio Method	3	-	-	0.8%
2005 / 2	369	21	-	21	21	21	61	21	21	21	21	Incurred Link Ratio Method	21	-	-	5.8%
2006 / 1	371	2	-	2	2	2	63	2	2	2	2	Incurred Link Ratio Method	2	-	-	0.4%
2006 / 2	413	18	-	18	18	18	69	18	18	18	18	Incurred Link Ratio Method	18	-	-	4.3%
2007 / 1	402	25	-	25	25	25	72	25	25	25	25	Incurred Link Ratio Method	25	-	-	6.1%
2007 / 2	410	10	-	10	10	10	80	10	10	10	10	Incurred Link Ratio Method	10	-	-	2.5%
2008 / 1	402	46	-	46	46	46	82	46	46	46	46	Incurred Link Ratio Method	46	-	-	11.3%
2008 / 2	434	11	-	11	11	11	91	11	11	11	11	Incurred Link Ratio Method	11	-	-	2.6%
2009 / 1	437	8	-	8	8	8	93	8	8	8	8	Incurred Link Ratio Method	8	-	-	1.8%
2009 / 2	464	6	-	6	6	6	103	6	6	6	6	Incurred Link Ratio Method	6	-	-	1.3%
2010 / 1	457	15	-	15	15	16	107	17	21	16	15	Incurred Link Ratio Method	15	0	0	3.4%
2010 / 2	487	40	-	40	42	44	119	45	49	42	42	Incurred Link Ratio Method	42	2	2	8.6%
2011 / 1	476	26	32	59	66	30	124	73	41	64	65	Incurred Link Ratio Method	66	8	40	13.9%
2011 / 2	503	49	1	50	59	68	138	71	88	57	59	Incurred Link Ratio Method	59	9	10	11.7%
2012 / 1	505	53	36	89	108	82	143	114	104	97	102	Incurred Link Ratio Method	108	19	55	21.3%
2012 / 2	534	37	9	46	57	63	157	77	102	56	58	Incurred Link Ratio Method	57	11	20	10.7%
2013 / 1	528	22	23	44	71	43	161	105	102	63	57	Incurred Link Ratio Method	71	27	49	13.5%
2013 / 2	559	2	-	2	3	4	175	78	108	25	3	Incurred Link Ratio Method	3	1	1	0.6%
2014 / 1	582	15	35	50	93	58	179	133	148	75	72	Incurred Link Ratio Method	93	43	78	16.0%
2014 / 2	603	2	5	7	23	34	192	140	181	46		Incurred Link Ratio Method	23	16	21	3.8%
Total	**13,463**	**989**	**141**	**1,130**	**1,266**	**1,170**	**3,827**	**1,581**	**1,672**	**1,270**	**1,201**		**1,266**	**136**	**277**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Disability Income
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	4,200	9,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620
1996 / 2	22,380	25,220	25,220	25,220	25,220	25,220	35,540	35,540	35,540	35,540	33,540	33,540	33,540	33,540	33,540
1997 / 1	-	8,880	22,677	22,137	21,518	21,518	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297
1997 / 2	2,420	2,420	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520
1998 / 1	12,060	11,506	10,983	4,006	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886
1998 / 2	5,963	2,940	4,620	4,760	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422
1999 / 1	1,222	14,662	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567
1999 / 2	22,755	17,500	15,280	15,280	24,248	24,248	24,248	24,248	24,248	24,248	18,348	18,348	18,348	18,348	18,348
2000 / 1	20,681	31,641	38,043	40,363	40,363	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243
2000 / 2	5,970	13,810	8,640	8,920	8,920	8,920	8,920	8,920	8,920	8,920	145,467	62,920	62,920	62,920	62,920
2001 / 1	17,160	38,725	48,138	67,071	58,893	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613
2001 / 2	12,960	29,100	15,380	28,941	23,941	41,441	41,441	48,721	46,343	46,343	46,343	46,343	46,343	46,343	46,343
2002 / 1	7,780	8,144	8,144	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334
2002 / 2	23,490	38,361	33,877	34,876	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096
2003 / 1	31,443	40,302	38,498	41,947	148,457	147,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886
2003 / 2	12,660	37,500	210,624	11,624	13,176	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144
2004 / 1	11,460	28,039	29,147	26,768	26,768	26,546	26,546	26,546	26,546	26,546	26,546	26,546	26,546	26,546	26,546
2004 / 2	17,262	169,913	158,773	158,773	154,433	154,433	154,433	154,433	154,153	154,153	154,153	154,153	154,153	154,153	154,153
2005 / 1	19,480	25,341	21,121	15,001	25,639	21,999	21,999	21,999	21,999	21,999	21,999	21,999	21,999	21,999	21,999
2005 / 2	7,140	13,762	5,301	5,301	8,801	5,301	5,301	5,301	5,301	5,301	5,301	5,301	5,301	5,301	5,301
2006 / 1	19,180	15,974	30,534	27,698	27,698	13,138	13,138	13,138	10,184	10,184	2,904	2,904	2,904	2,904	2,904
2006 / 2	32,390	24,780	21,673	18,387	28,387	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467
2007 / 1	12,280	5,184	8,784	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544
2007 / 2	40,030	36,070	18,660	23,225	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945
2008 / 1	7,380	9,930	14,130	19,674	129,930	128,570	132,210	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554
2008 / 2	16,980	31,645	16,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326
2009 / 1	16,560	17,508	30,468	36,688	29,408	29,076	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	
2009 / 2	16,660	15,850	14,729	14,889	14,889	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089		
2010 / 1	10,038	25,178	14,382	14,382	14,382	7,782	7,782	7,782	7,782	7,782	7,782	7,782			
2010 / 2	10,280	20,088	19,776	13,272	9,632	5,992	5,992	5,992	5,992	5,992	5,992				
2011 / 1	7,280	18,060	8,540	8,540	8,540	8,540	16,900	15,020	15,020	15,020					
2011 / 2	11,360	45,420	59,800	65,360	41,936	40,256	40,256	40,256	40,256						
2012 / 1	28,340	46,798	21,814	29,094	45,894	45,894	45,894	58,520							
2012 / 2	36,550	49,948	60,727	47,996	47,996	47,996	50,031								
2013 / 1	25,648	23,174	46,417	62,356	64,276	88,736									
2013 / 2	9,660	42,468	57,855	41,165	45,785										
2014 / 1	19,860	34,418	19,858	44,338											
2014 / 2	3,340	1,750	1,750												
2015 / 1	15,230	49,970													
2015 / 2	7,100														

Exhibit B.39b-2
Semi-Annual Tris LDFs
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Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Disability Income
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620
1996 / 2	33,540	33,540	33,540	33,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540	27,540
1997 / 1	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297	18,297
1997 / 2	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520	2,520
1998 / 1	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886	2,886
1998 / 2	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422	8,422
1999 / 1	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567	13,567
1999 / 2	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348	18,348
2000 / 1	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243	39,243
2000 / 2	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920	62,920
2001 / 1	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613	51,613
2001 / 2	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	36,343	
2002 / 1	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334		
2002 / 2	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096	36,096			
2003 / 1	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886	132,886				
2003 / 2	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144	14,144					
2004 / 1	26,546	26,546	26,546	26,546	26,546	26,546	26,546	26,546	26,546						
2004 / 2	154,153	154,153	154,153	154,153	154,153	154,153	154,153	53,253							
2005 / 1	21,999	21,999	21,999	21,999	21,999	21,999	21,999								
2005 / 2	5,301	5,301	5,301	5,301	5,301	5,301									
2006 / 1	2,904	2,904	2,904	2,904	2,904										
2006 / 2	21,467	21,467	21,467	21,467											
2007 / 1	1,544	1,544	1,544												
2007 / 2	17,945	17,945													
2008 / 1	24,554														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
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2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Disability Income
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1		2.2905	0.4802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.1269	1.0000	1.0000	1.0000	1.0000	1.4092	1.0000	1.0000	1.0000	0.9437	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1		2.5537	0.9762	0.9720	1.0000	0.8503	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9541	0.9545	0.3647	0.7204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.4930	1.5714	1.0303	1.7693	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	11.9984	0.9253	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.7691	0.8731	1.0000	1.5869	1.0000	1.0000	1.0000	1.0000	1.0000	0.7567	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.5300	1.2023	1.0610	1.0000	0.9723	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	2.3132	0.6256	1.0324	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	16.3080	0.4325	1.0000	1.0000	1.0000	1.0000
2001 / 1	2.2567	1.2431	1.3933	0.8781	0.8764	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	2.2454	0.5285	1.8817	0.8272	1.7310	1.0000	1.1757	0.9512	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7842
2002 / 1	1.0468	1.0000	0.2866	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.6331	0.8831	1.0295	1.0350	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.2817	0.9552	1.0896	3.5392	0.9962	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.9621	5.6166	0.0552	1.1335	1.0735	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	2.4467	1.0395	0.9184	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	9.8432	0.9344	1.0000	0.9727	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.3009	0.8335	0.7102	1.7092	0.8580	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.9275	0.3852	1.0000	1.6603	0.6023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	0.8328	1.9115	0.9071	1.0000	0.4743	1.0000	1.0000	0.7752	1.0000	0.2852	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.7651	0.8746	0.8484	1.5439	0.7562	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.4221	1.6944	0.1758	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9011	0.5173	1.2446	0.7727	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.3455	1.4230	1.3924	6.6041	0.9895	1.0283	0.1857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.8637	0.5159	0.6325	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0572	1.7402	1.2041	0.8016	0.9887	1.5679	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.9514	0.9293	1.0109	1.0000	0.7448	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	2.5083	0.5712	1.0000	1.0000	0.5411	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	1.9541	0.9845	0.6711	0.7257	0.6221	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	2.4808	0.4729	1.0000	1.0000	1.0000	1.9789	0.8888	1.0000	1.0000						
2011 / 2	3.9982	1.3166	1.0930	0.6416	0.9599	1.0000	1.0000	1.0000							
2012 / 1	1.6513	0.4661	1.3337	1.5774	1.0000	1.0000	1.2751								
2012 / 2	1.3666	1.2158	0.7904	1.0000	1.0000	1.0424									
2013 / 1	0.9035	2.0030	1.3434	1.0308	1.3805										
2013 / 2	4.3963	1.3623	0.7115	1.1122											
2014 / 1	1.7330	0.5770	2.2328												
2014 / 2	0.5240	1.0000													
2015 / 1	3.2810														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.7428	1.0488	1.1047	1.2894	1.0254	1.0336	1.0372	1.0841	1.0238	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.2436	1.8612	1.7746	1.6064	1.2458	1.2150	1.1755	1.1333	1.0454	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	2.1639	1.2114	0.9703	1.2948	0.9588	1.0522	0.9856	0.9914	1.0000	1.4765	0.9804	1.0000	1.0000	1.0000	0.9914
Arithmetic Average Last 6 Per	2.0341	1.1040	1.2508	1.0603	0.9938	1.1702	1.0273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.9327	1.1120	0.9604	1.1579	0.9501	1.0296	1.0021	0.9983	1.0000	0.9893	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.8210	1.0388	1.1401	1.0358	0.9900	1.0106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.7917	1.1561	0.8551	1.2279	0.9892	1.0217	0.9117	0.9935	1.0000	1.1506	0.9104	1.0000	1.0000	1.0000	0.9869
Weighted Average Last 6 Per	1.8291	1.0497	1.0895	0.9997	1.0877	1.0664	1.0840	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.7992	0.9954	1.0030	1.1516	0.9860	1.0173	1.0065	0.9969	1.0000	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.6190	1.0903	1.0850	1.0409	0.9884	1.0145	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.7428	1.0488	1.1047	1.2894	1.0254	1.0336	1.0372	1.0841	1.0238	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.2436	1.8612	1.7746	1.6064	1.2458	1.2150	1.1755	1.1333	1.0454	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.7230	1.0533	1.1041	1.3028	1.0228	1.0184	1.0328	1.0875	1.0242	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.1912	1.8521	1.7584	1.5926	1.2224	1.1952	1.1736	1.1363	1.0449	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.7428	1.0488	1.1047	1.2894	1.0254	1.0336	1.0372	1.0841	1.0238	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.2436	1.8612	1.7746	1.6064	1.2458	1.2150	1.1755	1.1333	1.0454	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.7230	1.0533	1.1041	1.3028	1.0228	1.0184	1.0328	1.0875	1.0242	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.1912	1.8521	1.7584	1.5926	1.2224	1.1952	1.1736	1.1363	1.0449	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
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Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	0.8211	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3455								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	0.9915	1.0000	1.0000	0.9636	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	0.9913	1.0000	1.0000	0.8454	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7244	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Death Benefits
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	87	-	-	-	-	-	16	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1995 / 2	105	-	-	-	-	-	19	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 1	113	-	-	-	-	-	24	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 2	128	-	-	-	-	-	29	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 1	123	-	-	-	-	-	33	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 2	129	-	-	-	-	-	41	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 1	144	-	-	-	-	-	46	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 2	148	11	-	11	11	11	52	11	11	11	11	Incurred Link Ratio Method	11	-	-	7.4%
1999 / 1	142	-	-	-	-	-	60	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1999 / 2	156	34	-	34	34	34	73	34	34	34	34	Incurred Link Ratio Method	34	-	-	21.7%
2000 / 1	166	-	-	-	-	-	85	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2000 / 2	205	11	-	11	11	11	112	11	11	11	11	Incurred Link Ratio Method	11	-	-	5.4%
2001 / 1	235	-	-	-	-	-	123	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2001 / 2	261	12	-	12	12	12	136	12	12	12	12	Incurred Link Ratio Method	12	-	-	4.6%
2002 / 1	256	10	-	10	10	10	147	10	10	10	10	Incurred Link Ratio Method	10	-	-	3.9%
2002 / 2	333	60	-	60	60	60	190	60	60	60	60	Incurred Link Ratio Method	60	-	-	18.0%
2003 / 1	372	-	-	-	-	-	222	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2003 / 2	369	-	-	-	-	-	51	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 1	338	-	-	-	-	-	50	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 2	363	-	-	-	-	-	54	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2005 / 1	355	-	-	-	-	-	55	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2005 / 2	369	-	-	-	-	-	61	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2006 / 1	371	-	-	-	-	-	63	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2006 / 2	413	2	-	2	2	2	69	2	2	2	2	Incurred Link Ratio Method	2	-	-	0.5%
2007 / 1	402	-	-	-	-	-	72	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2007 / 2	410	11	-	11	11	11	80	11	11	11	11	Incurred Link Ratio Method	11	-	-	2.7%
2008 / 1	402	11	-	11	11	11	82	11	11	11	11	Incurred Link Ratio Method	11	-	-	2.7%
2008 / 2	434	-	-	-	-	-	91	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2009 / 1	437	-	-	-	-	-	93	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2009 / 2	464	10	-	10	10	10	103	10	10	10	10	Incurred Link Ratio Method	10	-	-	2.2%
2010 / 1	457	-	-	-	-	-	107	0	-	0	-	Incurred Link Ratio Method	-	-	-	-
2010 / 2	487	-	11	11	11	-	119	11	-	11	11	Incurred Link Ratio Method	11	(0)	11	2.3%
2011 / 1	476	-	-	-	-	-	124	(1)	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2011 / 2	503	2	-	2	2	2	138	1	2	2	2	Incurred Link Ratio Method	2	(0)	(0)	0.4%
2012 / 1	505	12	-	12	12	12	143	11	12	12	12	Incurred Link Ratio Method	12	(0)	(0)	2.4%
2012 / 2	534	-	-	-	-	-	157	(1)	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2013 / 1	528	-	-	-	-	-	161	(2)	5	(0)	-	Incurred Link Ratio Method	-	-	-	-
2013 / 2	559	12	-	12	12	12	175	8	18	12	12	Incurred Link Ratio Method	12	(0)	(0)	2.1%
2014 / 1	582	10	-	10	9	12	179	(0)	37	9	10	Incurred Link Ratio Method	9	(1)	(1)	1.6%
2014 / 2	603	-	-	-	-	-	192	(4)	69	(0)		Incurred Link Ratio Method	-	-	-	-
Total	**13,463**	**208**	**11**	**219**	**218**	**210**	**3,827**	**194**	**315**	**218**	**219**		**218**	**(1)**	**10**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Death Benefits
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	30,000	30,000	44,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
2002 / 1	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000	-	-	-
2002 / 2	16,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
2003 / 1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2003 / 2	25,000	10,001	60,000	260,001	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
2008 / 1	10,000	10,000	10,000	10,000	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	10,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
2009 / 1	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000						
2012 / 1	-	-	-	-	-	-	-	-							
2012 / 2	2,500	2,000	2,000	2,000	2,000	2,000	2,000								
2013 / 1	12,000	12,000	12,000	12,000	12,000	12,000									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	13,000	12,000	12,000												
2015 / 1	-	10,000													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Death Benefits
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000	34,000
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000			
2003 / 1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000				
2003 / 2	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	2,000	2,000													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
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Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1															
2000 / 2	1.0000	1.4667	0.7727	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-			
2002 / 2	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.4000	5.9994	4.3334	0.2308	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0000	1.0000	1.0000	-											
2008 / 2	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2															
2010 / 1															
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2012 / 1															
2012 / 2	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000										
2013 / 2															
2014 / 1															
2014 / 2	0.9231	1.0000													
2015 / 1															

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0334	0.9686	0.9879	0.9948	1.0025	1.0016	0.9960	0.9934	0.9977	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9773	0.9457	0.9764	0.9883	0.9935	0.9910	0.9894	0.9934	1.0000	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9358	1.3416	1.2071	0.8821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9624	1.0333	1.0000	0.9408	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9013	1.3595	1.8261	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9257	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9662	1.0892	1.0000	0.4987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0334	0.9686	0.9879	0.9948	1.0025	1.0016	0.9960	0.9934	0.9977	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9773	0.9457	0.9764	0.9883	0.9935	0.9910	0.9894	0.9934	1.0000	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.7230	1.0533	1.1041	1.3028	1.0228	1.0184	1.0328	1.0875	1.0242	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000
Product	3.1912	1.8521	1.7584	1.5926	1.2224	1.1952	1.1736	1.1363	1.0449	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0575	0.9686	0.9763	1.0000	1.0091	1.0016	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9456	0.9763	1.0000	1.0000	0.9910	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0594	0.9439	1.0000	1.0081	1.0024	0.9896	1.0101	0.9900	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9439	1.0000	1.0000	0.9920	0.9896	1.0000	0.9900	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Exhibit B.39c-2
Semi-Annual Tris LDFs
page 4 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Death Benefits
Cumulative Recorded Claims Amounts

Link Ratios Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1															
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1															
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Funeral Expense
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	87	-	-	-	-	-	16	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1995 / 2	105	-	-	-	-	-	19	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 1	113	-	-	-	-	-	24	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 2	128	-	-	-	-	-	29	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 1	123	-	-	-	-	-	33	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 2	129	-	-	-	-	-	41	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 1	144	-	-	-	-	-	46	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 2	148	1	-	1	1	1	52	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.8%
1999 / 1	142	2	-	2	2	2	60	2	2	2	2	Incurred Link Ratio Method	2	-	-	1.1%
1999 / 2	156	3	-	3	3	3	73	3	3	3	3	Incurred Link Ratio Method	3	-	-	1.9%
2000 / 1	166	0	-	0	0	0	85	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.1%
2000 / 2	205	5	-	5	5	5	112	5	5	5	5	Incurred Link Ratio Method	5	-	-	2.6%
2001 / 1	235	-	-	-	-	-	123	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2001 / 2	261	2	-	2	2	2	136	2	2	2	2	Incurred Link Ratio Method	2	-	-	0.8%
2002 / 1	256	1	-	1	1	1	147	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.4%
2002 / 2	333	3	-	3	3	3	190	3	3	3	3	Incurred Link Ratio Method	3	-	-	0.8%
2003 / 1	372	-	-	-	-	-	222	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2003 / 2	369	-	-	-	-	-	51	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 1	338	-	-	-	-	-	50	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 2	363	-	-	-	-	-	54	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2005 / 1	355	-	-	-	-	-	55	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2005 / 2	369	-	-	-	-	-	61	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2006 / 1	371	-	-	-	-	-	63	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2006 / 2	413	1	-	1	1	1	69	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.2%
2007 / 1	402	-	-	-	-	-	72	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2007 / 2	410	1	-	1	1	1	80	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.2%
2008 / 1	402	-	-	-	-	-	82	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2008 / 2	434	-	-	-	-	-	91	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2009 / 1	437	-	-	-	-	-	93	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2009 / 2	464	1	-	1	1	1	103	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.2%
2010 / 1	457	-	-	-	-	-	107	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2010 / 2	487	-	1	1	1	-	119	1	-	1	1	Incurred Link Ratio Method	1	-	1	0.2%
2011 / 1	476	-	-	-	-	-	124	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2011 / 2	503	1	-	1	1	1	138	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.2%
2012 / 1	505	1	-	1	1	1	143	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.2%
2012 / 2	534	-	-	-	-	-	157	(1)	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2013 / 1	528	-	-	-	-	-	161	1	-	0	-	Incurred Link Ratio Method	-	-	-	-
2013 / 2	559	2	-	2	2	2	175	(1)	7	2	2	Incurred Link Ratio Method	2	(0)	(0)	0.4%
2014 / 1	582	1	-	1	1	1	179	(7)	9	1	1	Incurred Link Ratio Method	1	(0)	(0)	0.2%
2014 / 2	603	-	-	-	-	-	192	(5)	94	(0)		Incurred Link Ratio Method	-	-	-	-
Total	**13,463**	**25**	**1**	**26**	**26**	**25**	**3,827**	**9**	**132**	**26**	**26**		**26**	**(0)**	**1**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Funeral Expense
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	1,000	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165
2000 / 1	321	321	4,478	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599
2000 / 2	3,000	3,000	4,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
2001 / 1	3,000	3,090	90	90	90	90	90	90	90	90	90	90	90	90	90
2001 / 2	5,000	5,000	5,000	4,600	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418
2002 / 1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	-	-	-
2002 / 2	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
2003 / 1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2003 / 2	10,000	1,000	3,500	3,500	3,500	3,500	3,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2009 / 1	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	2,000	2,000	2,000	2,000	2,000	1,000	1,000	1,000	1,000						
2012 / 1	-	-	-	-	-	-	-	-							
2012 / 2	1,000	1,000	1,000	1,000	1,000	1,000	1,000								
2013 / 1	1,000	1,000	1,000	1,000	1,000	1,000									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	2,100	2,000	2,000												
2015 / 1	-	1,000													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Funeral Expense
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165
2000 / 1	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599	1,599
2000 / 2	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
2001 / 1	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
2001 / 2	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	5,418	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000			
2003 / 1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000				
2003 / 2	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	1,000	1,000													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Funeral Expense
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0000	-													
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.1650	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	13.9502	0.3571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.3333	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0300	0.0291	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	0.9200	1.1778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.1000	3.5000	1.0000	1.0000	1.0000	1.0000	0.7143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1															
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1		-													
2009 / 2															
2010 / 1															
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000							
2012 / 1															
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000										
2013 / 2															
2014 / 1															
2014 / 2	0.9524	1.0000													
2015 / 1															

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0215	0.9728	0.9770	1.0151	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9764	0.9558	0.9825	1.0057	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9557	1.7118	0.9351	1.0119	0.9667	1.0000	0.9780	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9841	1.0000	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9988	1.0539	0.9746	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.7571	1.0930	0.8536	1.0328	0.9612	1.0000	0.9561	1.0000	1.0000	1.0000	1.0000	0.9494	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9756	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9996	0.9817	0.9407	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0215	0.9728	0.9770	1.0151	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9764	0.9558	0.9825	1.0057	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9686	0.9803	0.9763	1.0150	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9325	0.9628	0.9821	1.0060	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0462	0.9728	0.9825	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9999	0.9558	0.9825	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0388	0.9627	1.0000	1.0090	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0001	0.9627	1.0000	1.0000	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Funeral Expense
Cumulative Recorded Claims Amounts

Link Ratios Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1															
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: AccBen (indivis)
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	87	31	-	31	31	31	16	31	31	31	31	#N/A	31	-	-	35.3%
1995 / 2	105	46	-	46	46	46	19	46	46	46	46	#N/A	46	-	-	44.1%
1996 / 1	113	52	-	52	52	52	24	52	52	52	52	#N/A	52	-	-	46.0%
1996 / 2	128	12	-	12	12	12	29	12	12	12	12	#N/A	12	-	-	9.4%
1997 / 1	123	34	-	34	34	34	33	34	34	34	34	#N/A	34	-	-	27.9%
1997 / 2	129	35	-	35	35	35	41	35	35	35	35	#N/A	35	-	-	27.5%
1998 / 1	144	39	-	39	39	39	46	39	39	39	39	#N/A	39	-	-	27.5%
1998 / 2	148	63	-	63	63	63	52	63	63	63	63	#N/A	63	-	-	42.5%
1999 / 1	142	138	-	138	138	138	60	138	138	138	138	#N/A	138	-	-	96.8%
1999 / 2	156	140	-	140	140	140	73	140	140	140	140	#N/A	140	-	-	89.4%
2000 / 1	166	115	-	115	115	115	85	115	115	115	115	#N/A	115	-	-	69.2%
2000 / 2	205	105	-	105	105	105	112	105	105	105	105	#N/A	105	-	-	50.9%
2001 / 1	235	83	-	83	83	83	123	83	83	83	83	#N/A	83	-	-	35.4%
2001 / 2	261	97	-	97	97	97	136	97	97	97	97	#N/A	97	-	-	37.0%
2002 / 1	256	248	-	248	248	248	147	248	248	248	248	#N/A	248	-	-	96.8%
2002 / 2	333	94	-	94	94	94	190	94	94	94	94	#N/A	94	-	-	28.2%
2003 / 1	372	175	-	175	175	175	222	175	175	175	175	#N/A	175	-	-	47.0%
2003 / 2	369	106	-	106	106	106	51	106	106	106	106	#N/A	106	-	-	28.6%
2004 / 1	338	132	-	132	132	132	50	132	132	132	132	#N/A	132	-	-	39.1%
2004 / 2	363	51	-	51	51	51	54	51	51	51	51	#N/A	51	-	-	14.2%
2005 / 1	355	43	-	43	43	43	55	43	43	43	43	#N/A	43	-	-	12.2%
2005 / 2	369	59	-	59	59	59	61	59	59	59	59	#N/A	59	-	-	16.1%
2006 / 1	371	33	-	33	33	33	63	33	33	33	33	#N/A	33	-	-	9.0%
2006 / 2	413	91	-	91	91	91	69	91	91	91	91	#N/A	91	-	-	21.9%
2007 / 1	402	71	-	71	71	71	72	71	71	71	71	#N/A	71	-	-	17.8%
2007 / 2	410	63	-	63	63	63	80	63	63	63	63	#N/A	63	-	-	15.4%
2008 / 1	402	118	1	119	119	118	82	119	118	119	119	#N/A	119	-	1	29.7%
2008 / 2	434	59	-	59	59	59	91	59	59	59	59	#N/A	59	-	-	13.5%
2009 / 1	437	40	-	40	40	40	93	40	40	40	40	#N/A	40	-	-	9.3%
2009 / 2	464	112	-	112	112	112	103	112	112	112	112	#N/A	112	-	-	24.3%
2010 / 1	457	78	-	78	78	80	107	79	81	79	78	#N/A	78	0	0	17.2%
2010 / 2	487	137	17	154	156	143	119	156	142	156	156	#N/A	156	2	19	32.0%
2011 / 1	476	190	50	239	245	204	124	242	198	243	246	#N/A	245	6	56	51.5%
2011 / 2	503	142	7	149	157	172	138	156	166	158	155	#N/A	157	9	16	31.3%
2012 / 1	505	178	59	237	255	227	143	247	209	248	252	#N/A	255	18	76	50.5%
2012 / 2	534	147	53	200	209	204	157	207	191	207	210	#N/A	209	9	62	39.2%
2013 / 1	528	119	83	201	226	185	161	219	177	220	217	#N/A	226	25	107	42.8%
2013 / 2	559	60	40	100	98	98	175	96	128	96	107	#N/A	98	(2)	38	17.5%
2014 / 1	582	94	211	305	318	254	179	313	207	313	277	#N/A	318	13	224	54.6%
2014 / 2	603	5	145	150	131	65	192	122	181	121		#N/A	131	(19)	125	21.7%
Total	**13,463**	**3,637**	**666**	**4,302**	**4,362**	**4,119**	**3,827**	**4,324**	**4,166**	**4,329**	**4,184**		**4,362**	**59**	**725**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - AccBen (indivis)
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	31,440	36,472	51,303	34,294	34,370	34,370	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561
1996 / 2	58,685	47,476	51,145	51,451	48,980	49,015	56,045	55,870	55,870	53,855	56,855	56,855	66,855	66,855	66,855
1997 / 1	49,188	115,821	123,621	132,198	132,313	60,981	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835
1997 / 2	35,785	19,653	15,599	15,003	15,003	15,003	15,003	15,003	15,003	12,003	12,003	12,003	12,003	12,003	12,003
1998 / 1	50,368	56,769	52,221	45,130	35,202	35,033	35,033	34,703	34,367	34,367	34,367	34,367	34,367	34,367	34,367
1998 / 2	46,466	35,414	40,116	42,534	45,229	39,939	39,939	39,939	35,471	35,471	35,471	35,471	35,471	35,471	35,471
1999 / 1	37,904	49,463	47,717	40,004	38,694	38,694	38,694	38,694	53,694	39,480	39,480	39,480	39,480	39,480	39,480
1999 / 2	90,321	68,967	74,949	77,093	74,071	74,656	80,199	78,882	74,967	74,967	63,067	63,067	63,067	63,067	63,067
2000 / 1	89,598	106,550	136,590	139,360	140,925	147,275	140,906	141,292	137,633	137,633	137,633	137,633	137,633	137,633	137,633
2000 / 2	111,155	108,274	111,911	97,972	96,284	96,284	86,672	85,827	85,827	85,827	222,374	139,827	139,827	139,827	139,827
2001 / 1	70,227	102,652	107,907	138,493	117,141	110,551	112,611	112,591	113,706	114,961	114,961	114,961	114,961	114,961	114,961
2001 / 2	96,373	114,095	92,684	102,453	97,717	108,300	106,647	120,041	120,663	130,384	131,018	130,447	127,887	127,887	116,324
2002 / 1	86,365	132,562	121,112	111,272	109,201	104,597	103,152	104,837	99,186	97,336	97,336	97,336	83,336	83,236	83,236
2002 / 2	149,244	162,146	132,223	90,837	96,637	100,408	103,486	105,832	103,509	103,509	98,594	98,594	98,594	98,594	98,594
2003 / 1	142,250	200,857	163,068	169,964	270,427	277,760	253,756	251,435	249,660	248,632	247,944	247,944	247,944	247,944	247,944
2003 / 2	95,239	91,020	307,152	304,338	98,973	95,189	95,245	93,245	93,835	93,835	93,835	93,835	93,835	93,835	93,835
2004 / 1	88,885	118,830	170,223	174,951	169,392	192,630	191,421	221,421	199,116	199,116	199,116	199,116	199,116	199,116	175,141
2004 / 2	89,161	266,907	230,272	228,053	211,031	209,685	210,498	208,977	206,476	206,476	206,476	206,476	206,476	206,476	206,476
2005 / 1	102,684	128,475	107,348	107,399	163,475	137,155	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917
2005 / 2	44,416	82,552	56,808	61,444	59,109	52,489	60,050	53,904	53,845	51,499	51,499	51,499	51,499	51,499	51,598
2006 / 1	111,242	104,980	131,980	127,196	93,865	71,778	67,135	62,091	55,584	55,584	43,304	43,304	43,304	43,304	43,304
2006 / 2	88,690	86,252	62,835	53,987	71,087	74,990	67,352	67,892	67,128	60,054	60,054	60,054	60,054	60,054	59,437
2007 / 1	90,080	85,589	86,290	67,296	48,751	45,730	40,188	35,873	33,192	33,192	33,192	33,192	33,192	33,192	33,192
2007 / 2	157,598	154,563	115,809	125,782	93,310	91,214	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504
2008 / 1	139,137	149,220	138,611	135,128	213,390	186,251	184,737	71,471	71,432	71,432	71,432	71,432	71,432	71,432	71,432
2008 / 2	167,731	166,413	118,745	102,235	99,295	92,518	88,889	69,089	62,611	63,359	63,359	63,359	63,359	63,359	63,359
2009 / 1	107,100	112,579	107,197	114,454	101,165	101,393	116,075	113,698	126,380	126,380	118,437	118,437	118,437	119,158	
2009 / 2	107,089	92,330	81,374	61,361	49,491	44,793	55,884	52,807	59,231	58,804	58,804	58,804	58,804		
2010 / 1	130,083	136,390	94,687	77,278	68,118	58,810	58,750	49,550	49,550	40,450	40,450	40,450			
2010 / 2	217,918	168,398	155,162	143,523	129,451	105,319	105,189	107,722	112,188	112,428	112,428				
2011 / 1	84,398	163,493	117,485	109,072	72,327	76,925	81,289	76,435	78,078	78,078					
2011 / 2	283,483	252,787	227,501	215,553	168,133	159,440	159,270	152,260	154,318						
2012 / 1	165,310	194,396	219,636	205,051	237,330	228,033	221,141	239,499							
2012 / 2	248,085	261,501	222,267	206,978	152,276	152,441	148,874								
2013 / 1	196,871	215,029	235,856	265,356	252,005	237,044									
2013 / 2	214,713	319,136	238,409	190,897	199,933										
2014 / 1	174,475	136,300	138,265	201,256											
2014 / 2	111,796	109,420	100,040												
2015 / 1	263,529	305,296													
2015 / 2	150,271														

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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561	30,561
1996 / 2	66,855	66,855	63,037	63,037	57,436	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154
1997 / 1	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835	51,835
1997 / 2	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003	12,003
1998 / 1	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367	34,367
1998 / 2	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471	35,471
1999 / 1	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480	39,480
1999 / 2	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067	63,067
2000 / 1	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633	137,633
2000 / 2	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827	139,827
2001 / 1	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961	114,961
2001 / 2	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	104,538	
2002 / 1	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236	83,236		
2002 / 2	96,594	96,594	96,594	96,594	96,594	96,594	96,594	96,594	96,594	96,594	96,594	96,594			
2003 / 1	247,944	247,944	247,944	247,944	247,944	247,944	247,944	247,944	247,944	247,944	247,944				
2003 / 2	93,835	93,835	93,835	93,835	93,835	93,835	93,835	93,835	93,835	93,835					
2004 / 1	175,141	175,141	175,141	175,141	175,141	175,141	175,141	175,141	175,141						
2004 / 2	206,476	206,476	206,476	206,476	206,476	206,476	206,476	105,576							
2005 / 1	131,917	131,917	131,917	131,917	131,917	131,917	131,917								
2005 / 2	51,598	51,598	51,499	51,499	51,499	51,499									
2006 / 1	43,304	43,304	43,304	43,304	43,304										
2006 / 2	59,437	59,437	59,437	59,437											
2007 / 1	33,192	33,192	33,192												
2007 / 2	90,504	90,504													
2008 / 1	71,432														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
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2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.1601	1.4066	0.6685	1.0022	1.0000	0.8892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.8090	1.0773	1.0060	0.9520	1.0007	1.1434	0.9969	1.0000	0.9639	1.0557	1.0000	1.1759	1.0000	1.0000	1.0000
1997 / 1	2.3547	1.0673	1.0694	1.0009	0.4609	0.8500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.5492	0.7937	0.9618	1.0000	1.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.1271	0.9199	0.8642	0.7800	0.9952	1.0000	0.9906	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.7621	1.1328	1.0603	1.0634	0.8830	1.0000	1.0000	0.8881	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.3050	0.9647	0.8384	0.9673	1.0000	1.0000	1.0000	1.3877	0.7353	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.7636	1.0867	1.0286	0.9608	1.0079	1.0742	0.9836	0.9504	1.0000	0.8413	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.1892	1.2819	1.0203	1.0112	1.0451	0.9568	1.0027	0.9741	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9741	1.0336	0.8754	0.9828	1.0000	0.9002	0.9903	1.0000	1.0000	2.5910	0.6288	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.4617	1.0512	1.2834	0.8458	0.9437	1.0186	0.9998	1.0099	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.1839	0.8123	1.1054	0.9538	1.1083	0.9847	1.1256	1.0052	1.0806	1.0049	0.9956	0.9804	1.0000	0.9096	0.8987
2002 / 1	1.5349	0.9136	0.9188	0.9814	0.9578	0.9862	1.0163	0.9461	0.9813	1.0000	1.0000	0.8562	0.9988	1.0000	1.0000
2002 / 2	1.0864	0.8155	0.6870	1.0639	1.0390	1.0307	1.0227	0.9781	1.0000	0.9525	1.0000	1.0000	1.0000	1.0000	0.9797
2003 / 1	1.4120	0.8119	1.0423	1.5911	1.0271	0.9136	0.9909	0.9929	0.9959	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.9557	3.3746	0.9908	0.3252	0.9618	1.0006	0.9790	1.0063	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.3369	1.4325	1.0278	0.9682	1.1372	0.9937	1.1567	0.8993	1.0000	1.0000	1.0000	1.0000	1.0000	0.8796	1.0000
2004 / 2	2.9935	0.8627	0.9904	0.9254	0.9936	1.0039	0.9928	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2512	0.8356	1.0005	1.5221	0.8390	0.9618	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.8586	0.6881	1.0816	0.9620	0.8880	1.1440	0.8977	0.9989	0.9564	1.0000	1.0000	1.0000	1.0000	1.0019	1.0000
2006 / 1	0.9437	1.2572	0.9638	0.7380	0.7647	0.9353	0.9249	0.8952	1.0000	0.7791	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9725	0.7285	0.8592	1.3167	1.0549	0.8981	1.0080	0.9887	0.8946	1.0000	1.0000	1.0000	1.0000	0.9897	1.0000
2007 / 1	0.9501	1.0082	0.7799	0.7244	0.9380	0.8788	0.8926	0.9253	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9807	0.7493	1.0861	0.7418	0.9775	0.9922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0725	0.9289	0.9749	1.5792	0.8728	0.9919	0.3869	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	0.9921	0.7136	0.8610	0.9712	0.9317	0.9608	0.7773	0.9062	1.0119	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0512	0.9522	1.0677	0.8839	1.0023	1.1448	0.9795	1.1115	1.0000	0.9371	1.0000	1.0000	1.0061		
2009 / 2	0.8622	0.8813	0.7541	0.8066	0.9051	1.2476	0.9449	1.1217	0.9928	1.0000	1.0000	1.0000			
2010 / 1	1.0485	0.6942	0.8161	0.8815	0.8634	0.9990	0.8434	1.0000	0.8163	1.0000	1.0000				
2010 / 2	0.7728	0.9214	0.9250	0.9020	0.8136	0.9988	1.0241	1.0415	1.0021	1.0000					
2011 / 1	1.9372	0.7186	0.9284	0.6631	1.0636	1.0567	0.9403	1.0215	1.0000						
2011 / 2	0.8917	0.9000	0.9475	0.7800	0.9483	0.9989	0.9560	1.0135							
2012 / 1	1.1759	1.1298	0.9336	1.1574	0.9608	0.9698	1.0830								
2012 / 2	1.0541	0.8500	0.9312	0.7357	1.0011	0.9766									
2013 / 1	1.0922	1.0969	1.1251	0.9497	0.9406										
2013 / 2	1.4863	0.7470	0.8007	1.0473											
2014 / 1	0.7812	1.0144	1.4556												
2014 / 2	0.9787	0.9143													
2015 / 1	1.1585														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.8351	1.0669	0.8691	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8703	1.0421	0.9768	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1864	1.0150	0.9657	0.9649	0.9522	0.9971	0.9669	1.0012	0.9756	1.0386	0.9870	1.0004	1.0002	0.9916	0.9951
Arithmetic Average Last 6 Per	1.0918	0.9587	1.0323	0.8889	0.9547	1.0000	0.9653	1.0516	0.9705	0.9895	1.0000	1.0000	1.0010	0.9983	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1548	0.9585	0.9602	0.9653	0.9615	0.9939	0.9794	0.9921	0.9802	0.9925	0.9998	0.9992	1.0000	0.9958	0.9991
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0709	0.9689	0.9843	0.8782	0.9627	0.9933	0.9663	1.0470	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1371	0.9662	0.9745	0.9401	0.9494	0.9883	0.9651	0.9936	0.9894	1.0387	0.9685	0.9974	1.0003	0.9845	0.9938
Weighted Average Last 6 Per	1.1134	0.9342	1.0025	0.9070	0.9483	0.9917	0.9952	1.0494	0.9825	0.9832	1.0000	1.0000	1.0016	0.9983	1.0000
Weighted Average All Per xcl Hi/Lo	1.1050	0.9251	0.9632	0.9598	0.9585	0.9873	0.9893	0.9897	0.9905	0.9913	0.9998	0.9989	1.0000	0.9941	0.9990
Weighted Average Last 6 Per xcl Hi/Lo	1.0865	0.9642	0.9864	0.8789	0.9595	0.9918	0.9691	1.0463	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.8351	1.0669	0.8691	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8703	1.0421	0.9768	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1059	0.8385	0.9611	1.0673	0.9896	1.0218	1.0071	1.0204	1.0076	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9969	0.9015	1.0751	1.1186	1.0481	1.0591	1.0365	1.0292	1.0086	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.8351	1.0669	0.8691	1.0756	0.9716	1.0170	1.0321	1.0125	1.0078	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8703	1.0421	0.9768	1.1239	1.0449	1.0754	1.0575	1.0246	1.0119	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1059	0.8385	0.9611	1.0673	0.9896	1.0218	1.0071	1.0204	1.0076	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9969	0.9015	1.0751	1.1186	1.0481	1.0591	1.0365	1.0292	1.0086	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	0.9429	1.0000	0.9111	0.8036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5113								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	0.9981	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	0.9974	1.0000	0.9958	0.9902	1.0000	0.9729	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9186	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	0.9981	1.0000	0.9971	0.9941	1.0000	0.9411	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.8883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Uninsured Automobile
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	36	3	-	3	3	3	2	3	3	3	3	Incurred Link Ratio Method	3	-	-	8.7%
1995 / 2	42	-	-	-	-	-	5	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 1	43	1	-	1	1	1	2	1	1	1	1	Incurred Link Ratio Method	1	-	-	2.9%
1996 / 2	48	1	-	1	1	1	7	1	1	1	1	Incurred Link Ratio Method	1	-	-	2.9%
1997 / 1	46	11	-	11	11	11	2	11	11	11	11	Incurred Link Ratio Method	11	-	-	24.5%
1997 / 2	50	2	-	2	2	2	8	2	2	2	2	Incurred Link Ratio Method	2	-	-	3.1%
1998 / 1	50	3	-	3	3	3	3	3	3	3	3	Incurred Link Ratio Method	3	-	-	5.7%
1998 / 2	50	35	-	35	35	35	8	35	35	35	35	Incurred Link Ratio Method	35	-	-	71.0%
1999 / 1	47	5	-	5	5	5	-	5	5	5	5	Incurred Link Ratio Method	5	-	-	10.3%
1999 / 2	48	74	-	74	74	74	9	74	74	74	74	Incurred Link Ratio Method	74	-	-	152.1%
2000 / 1	50	0	-	0	0	0	3	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.6%
2000 / 2	60	2	-	2	2	2	12	2	2	2	2	Incurred Link Ratio Method	2	-	-	2.7%
2001 / 1	67	8	-	8	8	8	4	8	8	8	8	Incurred Link Ratio Method	8	-	-	11.8%
2001 / 2	77	182	-	182	182	182	13	182	182	182	182	Incurred Link Ratio Method	182	-	-	237.8%
2002 / 1	79	1	-	1	1	1	5	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.9%
2002 / 2	86	13	-	13	13	13	15	13	13	13	13	Incurred Link Ratio Method	13	-	-	14.5%
2003 / 1	88	81	-	81	81	81	5	81	81	81	81	Incurred Link Ratio Method	81	-	-	92.1%
2003 / 2	102	188	-	188	188	188	17	188	188	188	188	Incurred Link Ratio Method	188	-	-	183.4%
2004 / 1	103	23	-	23	23	23	6	23	23	23	23	Incurred Link Ratio Method	23	-	-	22.4%
2004 / 2	107	184	-	184	184	184	19	184	184	184	184	Incurred Link Ratio Method	184	-	-	171.2%
2005 / 1	106	1	-	1	1	1	7	1	1	1	1	Incurred Link Ratio Method	1	(0)	(0)	0.9%
2005 / 2	104	28	-	28	28	28	21	28	28	28	28	Incurred Link Ratio Method	28	(0)	(0)	26.7%
2006 / 1	98	7	-	7	7	7	8	7	7	7	7	Incurred Link Ratio Method	7	(0)	(0)	7.4%
2006 / 2	100	81	-	81	79	81	22	80	81	80	78	Incurred Link Ratio Method	79	(2)	(2)	79.2%
2007 / 1	92	-	-	-	-	-	8	(0)	-	(1)	-	Incurred Link Ratio Method	-	-	-	-
2007 / 2	95	16	-	16	15	16	24	15	16	14	16	Incurred Link Ratio Method	15	(1)	(1)	15.7%
2008 / 1	92	3	-	3	3	3	9	2	3	1	3	Incurred Link Ratio Method	3	(0)	(0)	3.0%
2008 / 2	100	4	-	4	4	4	27	2	4	2	4	Incurred Link Ratio Method	4	(0)	(0)	3.9%
2009 / 1	101	13	-	13	12	13	10	12	13	10	12	Incurred Link Ratio Method	12	(1)	(1)	12.0%
2009 / 2	108	28	-	28	25	28	31	25	28	24	25	Incurred Link Ratio Method	25	(2)	(2)	23.3%
2010 / 1	108	-	-	-	-	-	11	(1)	-	(4)	-	Incurred Link Ratio Method	-	-	-	-
2010 / 2	121	32	29	62	56	32	37	58	32	57	62	Incurred Link Ratio Method	56	(5)	24	46.4%
2011 / 1	141	8	-	8	7	8	15	7	8	3	8	Incurred BF Method	7	(2)	(2)	4.7%
2011 / 2	172	40	-	40	37	39	51	36	39	35	27	Incurred BF Method	36	(4)	(4)	21.0%
2012 / 1	170	7	1	8	8	7	19	7	7	5	8	Incurred BF Method	7	(1)	0	4.3%
2012 / 2	187	19	-	19	18	18	62	18	17	18	16	Incurred BF Method	18	(1)	(1)	9.6%
2013 / 1	191	-	-	-	-	-	23	1	(0)	5	8	Incurred BF Method	1	1	1	0.8%
2013 / 2	199	34	-	34	40	34	71	44	33	45	34	Incurred BF Method	44	10	10	22.4%
2014 / 1	201	30	268	298	383	32	26	304	32	315	330	Incurred BF Method	304	6	274	150.9%
2014 / 2	209	-	-	-	-	-	78	33	22	33		Incurred BF Method	33	33	33	15.9%
Total	**3,975**	**1,167**	**298**	**1,465**	**1,540**	**1,167**	**706**	**1,496**	**1,186**	**1,492**	**1,483**		**1,497**	**32**	**331**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	3,687	3,950	3,650	3,550	3,450	3,150	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	5,200	-	-	-	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270
1997 / 2	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376
1998 / 1	19,793	17,368	12,390	12,368	12,368	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346
1998 / 2	-	1,640	1,640	1,640	1,640	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540
1999 / 1	5,000	5,000	5,000	17,845	17,845	17,845	17,845	17,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845
1999 / 2	445	445	31,645	23,445	23,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445
2000 / 1	8,021	12,654	9,645	9,470	9,470	9,470	13,786	8,039	8,039	8,039	7,339	6,879	6,009	6,009	6,009
2000 / 2	36,208	40,541	35,820	35,005	34,298	34,194	163,356	79,845	73,947	73,947	73,947	73,947	73,889	73,889	73,889
2001 / 1	-	280	280	280	280	8,828	280	280	280	280	280	280	280	280	280
2001 / 2	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591
2002 / 1	5,727	5,278	3,946	9,368	9,379	9,379	9,357	9,357	9,357	9,357	8,929	8,029	7,857	7,857	7,857
2002 / 2	63,066	61,066	61,066	58,566	200,000	200,000	200,000	200,000	200,000	182,043	182,043	182,043	182,043	182,043	182,043
2003 / 1	-	705	705	705	705	683	683	683	683	683	683	683	683	683	683
2003 / 2	8,244	8,687	34,855	34,855	12,757	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510
2004 / 1	-	81,685	81,685	81,685	81,685	81,284	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283
2004 / 2	48,037	133,445	143,657	154,140	136,452	116,457	117,463	116,094	188,003	187,722	187,722	187,722	187,722	187,722	187,722
2005 / 1	36,750	29,250	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095
2005 / 2	35,203	104,953	170,953	170,953	258,953	258,953	258,953	243,953	243,953	184,009	184,009	184,009	184,009	184,009	184,207
2006 / 1	4,606	4,256	3,406	2,596	1,246	974	974	974	974	974	974	974	974	974	974
2006 / 2	16,000	18,961	23,617	29,549	30,285	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825
2007 / 1	7,706	7,706	7,706	7,706	7,706	7,380	7,305	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276
2007 / 2	-	40,750	42,266	42,266	49,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797
2008 / 1	-	-	-	-	-	-	50,374	49,554	36,993	36,141	48,252	47,371	44,995	50,909	-
2008 / 2	53,247	20,560	32,839	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708
2009 / 1	250	3,250	2,955	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	
2009 / 2	14,000	5,850	5,550	4,066	3,916	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116		
2010 / 1	-	8,887	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021			
2010 / 2	-	35,200	-	-	27,500	27,500	27,500	27,500	27,500	27,500	27,500				
2011 / 1	15,200	-	-	-	-	-	-	-	-	-					
2011 / 2	37,100	75,800	66,475	66,475	74,646	74,196	69,060	69,060	61,510						
2012 / 1	8,250	8,250	8,250	8,250	8,250	8,250	8,250	8,250							
2012 / 2	26,621	44,573	39,823	39,573	39,578	39,573	39,573								
2013 / 1	-	7,310	7,313	7,313	8,214	8,214									
2013 / 2	19,558	30,132	78,038	18,632	18,610										
2014 / 1	22	-	-	-											
2014 / 2	78,466	34,250	34,250												
2015 / 1	86,346	298,009													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270
1997 / 2	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376
1998 / 1	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346
1998 / 2	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540
1999 / 1	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845
1999 / 2	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445
2000 / 1	6,009	6,009	6,009	6,009	6,009	6,009	6,009	5,849	5,711	5,596	5,480	5,386	5,289	5,181	5,063
2000 / 2	73,889	73,889	73,789	73,790	73,644	73,644	73,621	73,621	73,621	73,621	73,621	73,621	73,621	73,621	73,621
2001 / 1	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280
2001 / 2	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	
2002 / 1	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857		
2002 / 2	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043			
2003 / 1	683	683	683	683	683	683	683	683	683	683	683				
2003 / 2	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510					
2004 / 1	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283						
2004 / 2	187,722	187,722	187,722	187,722	187,722	187,722	187,722	187,722							
2005 / 1	23,095	23,095	23,095	23,095	23,095	23,095	23,095								
2005 / 2	184,207	184,207	184,009	184,009	184,009	184,009									
2006 / 1	974	974	974	974	974										
2006 / 2	27,825	27,825	27,825	27,825											
2007 / 1	7,276	7,276	7,276												
2007 / 2	80,797	80,797													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
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2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0713	0.9241	0.9726	0.9718	0.9130	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2															
1997 / 1	-				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.8775	0.7134	0.9982	1.0000	0.9174	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2		1.0000	1.0000	1.0000	0.9390	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	3.5690	1.0000	1.0000	1.0000	1.0000	0.1594	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	71.1124	0.7409	1.0000	1.5118	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.5776	0.7622	0.9819	1.0000	1.0000	1.4558	0.5831	1.0000	1.0000	0.9129	0.9373	0.8735	1.0000	1.0000	1.0000
2000 / 2	1.1197	0.8835	0.9772	0.9798	0.9970	4.7773	0.4888	0.9261	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000
2001 / 1		1.0000	1.0000	1.0000	31.5286	0.0317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.9216	0.7476	2.3740	1.0012	1.0000	0.9977	1.0000	1.0000	1.0000	0.9543	0.8992	0.9786	1.0000	1.0000	1.0000
2002 / 2	0.9683	1.0000	0.9591	3.4150	1.0000	1.0000	1.0000	1.0000	0.9102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1		1.0000	1.0000	1.0000	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0537	4.0123	1.0000	0.3660	0.9806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1		1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	2.7780	1.0765	1.0730	0.8852	0.8535	1.0086	0.9883	1.6194	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	0.7959	0.7896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	2.9814	1.6289	1.0000	1.5148	1.0000	1.0000	0.9421	1.0000	0.7543	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000
2006 / 1	0.9240	0.8003	0.7622	0.4800	0.7817	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1851	1.2456	1.2512	1.0249	0.9188	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	0.9577	0.9898	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		1.0372	1.0000	1.1782	1.6225	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1							0.9837	0.7465	0.9770	1.3351	0.9817	0.9498	1.1314	-	
2008 / 2	0.3861	1.5972	0.4783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	13.0000	0.9092	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.4179	0.9487	0.7326	0.9631	1.0511	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1		1.4652	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2		-			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	-														
2011 / 2	2.0431	0.8770	1.0000	1.1229	0.9940	0.9308	1.0000	0.8907							
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2012 / 2	1.6744	0.8934	0.9937	1.0001	0.9999	1.0000									
2013 / 1		1.0004	1.0000	1.1232	1.0000										
2013 / 2	1.5406	2.5899	0.2388	0.9988											
2014 / 1	-														
2014 / 2	0.4365	1.0000													
2015 / 1	3.4513														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.3498	1.1004	1.0941	1.0805	1.0374	1.0179	1.0357	0.9899	0.9983	0.9943	0.9877	0.9925	0.9915	0.9903	0.9927
Product	1.7348	1.2852	1.1680	1.0675	0.9880	0.9524	0.9356	0.9034	0.9126	0.9141	0.9194	0.9308	0.9379	0.9459	0.9552
Arithmetic Average All Per	1.5588	3.2429	1.0676	1.0653	1.9666	1.1024	0.9672	0.9781	0.9876	1.0070	0.9935	0.9926	1.0051	0.9600	1.0000
Arithmetic Average Last 6 Per	1.4206	1.2967	0.8465	1.0490	0.9988	0.9862	1.0000	0.9781	1.0000	1.0559	0.9970	0.9916	1.0219	0.8333	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1927	1.1581	1.0099	1.0084	1.0207	1.0126	0.9825	0.9844	0.9958	0.9983	0.9969	0.9971	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.2172	1.0001	0.9979	1.0410	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.5134	1.1553	0.9411	1.2279	1.0234	1.1067	0.9156	1.0269	0.9292	1.0106	0.9978	0.9965	1.0059	0.9494	1.0000
Weighted Average Last 6 Per	1.9286	1.3466	0.7016	1.0646	0.9971	0.9684	1.0000	0.9353	1.0000	1.1218	0.9947	0.9850	1.0329	0.7226	1.0000
Weighted Average All Per xcl Hi/Lo	1.5212	1.1669	0.9889	1.1061	1.0160	1.0000	0.9790	0.9743	0.9781	0.9996	0.9987	0.9974	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.8741	1.0001	0.9955	1.0715	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.3498	1.1004	1.0941	1.0805	1.0374	1.0179	1.0357	0.9899	0.9983	0.9943	0.9877	0.9925	0.9915	0.9903	0.9927
Product	1.7348	1.2852	1.1680	1.0675	0.9880	0.9524	0.9356	0.9034	0.9126	0.9141	0.9194	0.9308	0.9379	0.9459	0.9552
Selected Link Ratios 2014-2	1.3446	1.0937	1.0836	1.0751	1.0282	1.0119	1.0382	0.9941	0.9964	0.9977	0.9948	0.9927	0.9901	0.9936	0.9907
Product	1.6873	1.2549	1.1473	1.0588	0.9849	0.9579	0.9466	0.9118	0.9172	0.9205	0.9226	0.9274	0.9342	0.9436	0.9497
Implied LDFs 2015-2	0.9812	0.7845	1.2991	1.0422	1.0836	0.9725	1.1289	0.8839	0.9125	1.0878	0.9877	0.9925	0.9915	0.9903	0.9551
Product	1.0000	1.0192	1.2992	1.0001	0.9596	0.8855	0.9106	0.8066	0.9125	1.0001	0.9193	0.9308	0.9378	0.9459	0.9551
Implied LDFs 2014-2	0.9495	1.3910	0.8576	1.2796	0.9596	1.2714	0.7816	0.9556	1.0864	0.9977	0.9948	0.9927	0.9901	0.9436	1.0432
Product	1.3208	1.3910	1.0000	1.1660	0.9113	0.9496	0.7469	0.9556	1.0000	0.9205	0.9226	0.9274	0.9343	0.9436	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2															
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9734	0.9764	0.9799	0.9793	0.9828	0.9820	0.9796	0.9772	0.9739
2000 / 2	1.0000	0.9986	1.0000	0.9980	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	0.9989	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	0.9840	0.9859	0.9957	1.0011	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9622	0.9778	0.9918	0.9961	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	0.9984	0.9985	0.9987	0.9985	0.9987	0.9985	0.9981	0.9977	0.9971
Arithmetic Average Last 6 Per	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9971	0.9970	0.9966	0.9962	0.9957
Arithmetic Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	0.9997	1.0000	0.9998	1.0000	1.0000	0.9997	0.9997	0.9997	0.9996	0.9997	0.9993	0.9992	0.9991	0.9990
Weighted Average Last 6 Per	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	0.9992	0.9991	0.9990	0.9990
Weighted Average All Per xcl Hi/Lo	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9840	0.9859	0.9957	1.0011	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9622	0.9778	0.9918	0.9961	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9903	0.9873	0.9831	1.0098	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9586	0.9680	0.9804	0.9973	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0227	0.9859	0.9957	1.0011	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9778	0.9918	0.9961	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9903	0.9873	0.9831	1.0098	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9586	0.9680	0.9804	0.9973	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Underinsured Motorist
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	27	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1995 / 2	28	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 1	33	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1996 / 2	38	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 1	39	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1997 / 2	45	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 1	49	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1998 / 2	53	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
1999 / 1	51	0	-	0	0	0	-	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.4%
1999 / 2	49	0	-	0	0	0	-	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.6%
2000 / 1	52	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2000 / 2	55	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2001 / 1	53	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2001 / 2	60	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2002 / 1	57	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2002 / 2	61	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2003 / 1	59	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2003 / 2	78	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 1	93	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 2	102	-	-	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2005 / 1	108	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2005 / 2	107	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2006 / 1	98	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2006 / 2	96	-	50	50	48	-	-	50	-	50	50	Incurred Link Ratio Method	48	(2)	48	50.5%
2007 / 1	89	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2007 / 2	95	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2008 / 1	95	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2008 / 2	106	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2009 / 1	114	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2009 / 2	128	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2010 / 1	133	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2010 / 2	141	-	-	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-	-	-
2011 / 1	146	4	53	57	59	18	-	57	4	57	57	Incurred Link Ratio Method	59	2	55	40.2%
2011 / 2	161	0	-	0	0	2	-	0	0	1	0	Incurred Link Ratio Method	0	0	0	0.2%
2012 / 1	166	0	-	0	0	1	-	0	0	1	0	Incurred BF Method	0	-	-	0.1%
2012 / 2	179	-	-	-	-	-	-	-	-	1	-	Incurred BF Method	-	-	-	-
2013 / 1	183	-	-	-	-	-	-	-	-	2	-	Incurred BF Method	-	-	-	-
2013 / 2	193	-	-	-	-	-	-	-	-	3	-	Incurred BF Method	-	-	-	-
2014 / 1	192	2	2	4	10	12	-	4	2	8	4	Incurred BF Method	4	-	2	2.3%
2014 / 2	195	-	-	-	-	-	-	-	-	5		Incurred BF Method	-	-	-	-
Total	**3,807**	**7**	**105**	**112**	**118**	**33**	**-**	**112**	**7**	**125**	**112**		**113**	**0**	**106**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	-	-	25,000	25,000	25,000	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	27,077	27,085	27,085	27,085	11,410	11,410	9,580	9,580	9,580
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	5,000	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	188	188	188	188	188	188	188	188	188	188
2000 / 2	-	-	14,999	14,999	14,999	14,999	300	300	300	300	300	300	300	300	300
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	5,000	5,000	5,000	5,000	5,000	50,000	50,000	50,000	50,000	50,000	50,000
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	-	-	-	-	-	-	-	-	-	-	-				
2011 / 1	-	-	-	-	-	6,500	13,000	9,000	9,000	-					
2011 / 2	-	-	-	-	-	-	-	-	-						
2012 / 1	-	-	-	3,555	46,055	46,055	43,144	56,912							
2012 / 2	-	-	359	359	359	359	359								
2013 / 1	-	120	120	120	120	120									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	-	-	-												
2015 / 1	2,410	4,410													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	20,160	20,160	20,160	20,160	13,650	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188
2000 / 2	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-			
2003 / 1	-	-	-	-	-	-	-	-	-	-	-				
2003 / 2	-	-	-	-	-	-	-	-	-	-					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	50,000	50,000													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Exhibit B.40a-2
Semi-Annual Tris LDFs
page 3 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1				1.0000	1.0000	-									
1996 / 2							1.0003	1.0000	1.0000	0.4213	1.0000	0.8396	1.0000	1.0000	2.1044
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2	1.0000	-													
1999 / 1															
1999 / 2															
2000 / 1						1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2			1.0000	1.0000	1.0000	0.0200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2															
2002 / 1															
2002 / 2															
2003 / 1															
2003 / 2															
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2					1.0000	1.0000	1.0000	1.0000	10.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1						2.0000	0.6923	1.0000	-						
2011 / 2															
2012 / 1				12.9550	1.0000	0.9368	1.3191								
2012 / 2			1.0000	1.0000	1.0000	1.0000									
2013 / 1		1.0000	1.0000	1.0000	1.0000										
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1	1.8299														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.7077	1.3092	1.2049	1.1661	1.1141	1.0329	1.0342	1.0559	1.0323	1.0495	0.9737	0.9758	0.9710	1.0422	0.9898
Product	3.8693	2.2658	1.7307	1.4364	1.2318	1.1056	1.0704	1.0350	0.9802	0.9495	0.9047	0.9292	0.9522	0.9807	0.9410
Arithmetic Average All Per	1.4149	0.5000	1.0000	3.3910	1.0000	0.8510	1.0020	1.0000	2.6000	0.8553	1.0000	0.9599	1.0000	1.0000	1.2761
Arithmetic Average Last 6 Per	1.8299	1.0000	1.0000	4.9850	1.0000	1.3123	1.0057	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.4149	0.5000	1.0000	1.0000	1.0000	0.7914	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.8299	1.0000	1.0000	1.0000	1.0000	1.0000	1.0057	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.2699	0.0234	1.0000	1.9652	1.0000	0.6319	1.1102	1.0000	1.8659	0.7979	1.0000	0.9704	1.0000	1.0000	1.1761
Weighted Average Last 6 Per	1.8299	1.0000	1.0000	11.5354	1.0000	1.0678	1.1740	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.2699	0.0234	1.0000	1.0000	1.0000	0.7356	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.8299	1.0000	1.0000	1.0000	1.0000	1.0000	1.1740	1.0000	-		1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.7077	1.3092	1.2049	1.1661	1.1141	1.0329	1.0342	1.0559	1.0323	1.0495	0.9737	0.9758	0.9710	1.0422	0.9898
Product	3.8693	2.2658	1.7307	1.4364	1.2318	1.1056	1.0704	1.0350	0.9802	0.9495	0.9047	0.9292	0.9522	0.9807	0.9410
Selected Link Ratios 2014-2	1.6950	1.2826	1.1958	1.1638	1.1105	1.0505	1.0443	1.0532	1.0659	1.0465	0.9721	0.9891	0.9679	1.0441	1.0047
Product	4.2692	2.5187	1.9637	1.6422	1.4111	1.2707	1.2096	1.1583	1.0998	1.0318	0.9859	1.0142	1.0254	1.0594	1.0146
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	0.9343	1.0342	1.0350	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0704	1.0350	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9093	1.0998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9902
Product	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Recorded Claims Amounts

Link Ratios Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2	1.0000	1.0000	1.0000	0.6771	-										
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2															
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2															
2002 / 1															
2002 / 2															
2003 / 1															
2003 / 2															
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	0.9840	0.9779	0.9952	0.9954	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9507	0.9661	0.9879	0.9927	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	0.8924	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	0.6847	0.0345	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000									1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9840	0.9779	0.9952	0.9954	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9507	0.9661	0.9879	0.9927	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9844	1.0286	0.9936	1.0023	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0099	1.0259	0.9974	1.0038	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0352	0.9660	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9660	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0099	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0099	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Collision
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	464	156	-	156	156	156	190	156	156	156	156	Incurred Link Ratio Method	156	-	-	33.7%
1995 / 2	405	139	-	139	139	139	210	139	139	139	139	Incurred Link Ratio Method	139	-	-	34.2%
1996 / 1	418	185	-	185	185	185	212	185	185	185	185	Incurred Link Ratio Method	185	-	-	44.2%
1996 / 2	436	221	-	221	221	221	262	221	221	221	221	Incurred Link Ratio Method	221	-	-	50.6%
1997 / 1	389	183	-	183	183	183	228	183	183	183	183	Incurred Link Ratio Method	183	-	-	46.9%
1997 / 2	385	277	-	277	277	277	280	277	277	277	277	Incurred Link Ratio Method	277	-	-	72.0%
1998 / 1	378	289	-	289	289	289	257	289	289	289	289	Incurred Link Ratio Method	289	-	-	76.4%
1998 / 2	413	440	-	440	440	440	305	440	440	440	440	Incurred Link Ratio Method	440	-	-	106.4%
1999 / 1	431	251	-	251	251	251	266	251	251	251	251	Incurred Link Ratio Method	251	-	-	58.3%
1999 / 2	476	288	-	288	288	288	326	288	288	288	288	Incurred Link Ratio Method	288	-	-	60.5%
2000 / 1	509	358	-	358	358	358	309	358	358	358	358	Incurred Link Ratio Method	358	-	-	70.3%
2000 / 2	574	335	-	335	335	335	357	335	335	335	335	Incurred Link Ratio Method	335	-	-	58.3%
2001 / 1	596	268	-	268	268	268	290	268	268	268	268	Incurred Link Ratio Method	268	-	-	44.9%
2001 / 2	666	422	-	422	422	422	336	422	422	422	422	Incurred Link Ratio Method	422	-	-	63.3%
2002 / 1	650	263	-	263	263	263	297	263	263	263	263	Incurred Link Ratio Method	263	-	-	40.4%
2002 / 2	672	328	-	328	328	328	336	328	328	328	328	Incurred Link Ratio Method	328	-	-	48.8%
2003 / 1	655	209	-	209	209	209	248	209	209	209	209	Incurred Link Ratio Method	209	-	-	31.8%
2003 / 2	681	176	-	176	176	176	287	176	176	176	176	Incurred Link Ratio Method	176	-	-	25.9%
2004 / 1	670	255	-	255	255	255	236	255	255	255	255	Incurred Link Ratio Method	255	-	-	38.0%
2004 / 2	692	292	-	292	292	292	281	292	292	292	292	Incurred Link Ratio Method	292	-	-	42.2%
2005 / 1	690	266	-	266	266	266	246	266	266	266	266	Incurred Link Ratio Method	266	-	-	38.6%
2005 / 2	713	217	-	217	217	217	289	217	217	217	217	Incurred Link Ratio Method	217	-	-	30.5%
2006 / 1	693	233	-	233	233	233	242	233	233	233	233	Incurred Link Ratio Method	233	-	-	33.7%
2006 / 2	716	405	-	405	405	405	292	405	405	405	405	Incurred Link Ratio Method	405	-	-	56.5%
2007 / 1	756	438	-	438	438	438	264	438	438	438	438	Incurred Link Ratio Method	438	-	-	57.9%
2007 / 2	819	623	-	623	623	623	330	623	623	623	623	Incurred Link Ratio Method	623	-	-	76.1%
2008 / 1	814	307	-	307	307	307	278	307	307	307	307	Incurred Link Ratio Method	307	-	-	37.7%
2008 / 2	896	342	-	342	342	342	338	342	342	342	342	Incurred Link Ratio Method	342	-	-	38.2%
2009 / 1	894	317	-	317	317	317	291	317	317	317	317	Incurred Link Ratio Method	317	-	-	35.5%
2009 / 2	981	369	-	369	369	369	360	369	369	369	369	Incurred Link Ratio Method	369	-	-	37.6%
2010 / 1	998	316	0	316	316	316	316	316	316	316	316	Incurred Link Ratio Method	316	-	0	31.7%
2010 / 2	1,065	407	-	407	407	407	387	407	407	407	407	Incurred Link Ratio Method	407	-	-	38.2%
2011 / 1	1,118	351	-	351	351	351	343	351	351	351	351	Incurred Link Ratio Method	351	-	-	31.4%
2011 / 2	1,077	322	-	322	322	322	421	322	322	322	322	Incurred Link Ratio Method	322	-	-	29.9%
2012 / 1	1,068	382	0	382	382	382	375	382	382	382	382	Incurred Link Ratio Method	382	-	0	35.7%
2012 / 2	1,132	583	-	583	583	583	466	583	583	583	583	Incurred Link Ratio Method	583	-	-	51.4%
2013 / 1	1,139	390	5	395	394	390	404	394	390	393	393	Incurred Link Ratio Method	394	(2)	4	34.6%
2013 / 2	1,178	395	10	405	395	391	491	393	390	392	392	Incurred Link Ratio Method	395	(10)	0	33.6%
2014 / 1	1,125	653	20	674	608	625	426	628	634	619	626	Incurred Link Ratio Method	608	(65)	(45)	54.1%
2014 / 2	1,151	650	193	843	660	696	515	700	684	699		Incurred Link Ratio Method	660	(183)	10	57.3%
Total	**29,582**	**13,298**	**229**	**13,526**	**13,267**	**13,311**	**12,588**	**13,324**	**13,307**	**13,313**	**12,620**		**13,267**	**(259)**	**(31)**	

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Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	165,724	158,139	144,338	157,098	156,937	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437
1996 / 2	151,578	141,940	141,101	138,540	138,680	138,550	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515
1997 / 1	202,608	187,532	184,772	185,333	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023
1997 / 2	211,201	201,921	212,340	217,140	221,224	221,224	221,224	221,224	221,224	220,724	220,724	220,724	220,724	220,724	220,724
1998 / 1	188,727	181,108	183,042	183,042	182,542	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541
1998 / 2	322,484	291,823	293,239	282,913	280,253	280,253	280,253	280,253	280,253	280,253	276,983	276,983	276,983	276,983	276,983
1999 / 1	287,750	286,801	289,403	290,863	290,863	290,863	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363
1999 / 2	430,602	378,268	447,763	439,954	434,162	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568
2000 / 1	333,644	312,411	328,029	265,531	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446
2000 / 2	324,935	296,131	289,361	288,476	288,454	287,889	287,889	287,889	380,369	287,889	287,889	287,889	287,889	287,889	287,889
2001 / 1	454,073	387,800	373,868	362,086	363,326	363,326	363,326	363,326	357,946	357,946	357,946	357,946	357,946	357,946	357,946
2001 / 2	383,979	376,132	361,380	361,185	361,185	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641
2002 / 1	315,425	275,098	272,303	267,757	267,757	267,102	267,102	267,102	267,715	267,715	267,715	267,715	267,715	267,715	267,715
2002 / 2	413,373	447,423	428,260	427,099	422,077	422,077	422,077	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801
2003 / 1	346,463	298,234	268,777	262,780	262,780	262,780	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681
2003 / 2	376,501	338,283	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898
2004 / 1	262,694	223,420	216,557	209,697	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557
2004 / 2	166,968	182,681	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349
2005 / 1	236,234	255,532	251,032	251,032	256,032	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995
2005 / 2	297,750	298,474	293,853	293,225	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643
2006 / 1	256,507	252,576	272,736	267,465	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470
2006 / 2	204,735	224,961	222,105	222,314	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,265	217,265	217,265	217,265
2007 / 1	302,389	241,966	240,839	243,553	235,519	235,519	235,517	235,363	234,972	234,199	234,199	233,654	233,460	233,460	233,460
2007 / 2	431,576	486,006	438,519	426,230	425,092	416,590	416,590	416,590	416,590	416,590	416,590	416,590	416,590	404,542	404,542
2008 / 1	391,113	451,688	451,447	440,730	438,930	437,779	437,627	437,627	437,627	437,627	437,625	437,625	437,625	437,625	437,625
2008 / 2	610,926	656,835	632,331	627,331	628,024	628,027	628,027	628,027	628,027	628,027	628,022	623,017	623,017	623,017	623,017
2009 / 1	282,655	320,963	313,152	305,057	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	
2009 / 2	422,949	352,612	346,978	341,817	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674		
2010 / 1	386,912	348,717	320,526	316,952	317,451	317,429	317,429	317,429	317,429	317,429	317,429	317,429			
2010 / 2	465,330	405,145	375,368	374,163	369,499	369,499	368,916	368,916	368,916	368,916	368,916				
2011 / 1	361,305	341,760	331,117	320,891	316,631	316,565	316,367	316,367	316,367	316,367					
2011 / 2	578,839	465,427	458,855	410,637	409,784	406,094	406,094	406,094	407,094						
2012 / 1	421,466	396,278	360,481	355,035	355,013	351,112	351,262	351,262							
2012 / 2	474,032	361,840	343,332	328,357	328,482	322,079	322,079								
2013 / 1	569,404	456,639	402,518	399,688	381,517	381,547									
2013 / 2	706,313	645,272	591,550	583,473	582,512										
2014 / 1	480,830	412,908	396,440	395,344											
2014 / 2	488,563	437,994	405,082												
2015 / 1	565,050	673,582													
2015 / 2	842,683														

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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437
1996 / 2	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515
1997 / 1	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023
1997 / 2	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724
1998 / 1	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541
1998 / 2	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983
1999 / 1	290,363	290,363	290,363	290,363	290,363	290,363	290,363	288,863	288,863	288,863	288,863	288,863	288,863	288,863	288,863
1999 / 2	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568
2000 / 1	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446
2000 / 2	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889
2001 / 1	357,946	357,946	357,946	357,618	357,618	357,618	357,618	357,618	357,618	357,618	357,618	357,618	357,618	357,618	357,618
2001 / 2	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	
2002 / 1	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715		
2002 / 2	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801			
2003 / 1	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681				
2003 / 2	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898					
2004 / 1	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557						
2004 / 2	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349							
2005 / 1	254,995	254,995	254,995	254,995	254,995	254,995	254,995								
2005 / 2	291,643	291,643	291,643	291,643	291,643	291,643									
2006 / 1	266,470	266,470	266,470	266,470	266,470										
2006 / 2	217,265	217,265	217,265	217,265											
2007 / 1	233,460	233,460	233,460												
2007 / 2	404,542	404,542													
2008 / 1	437,625														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
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2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	0.9542	0.9127	1.0884	0.9990	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.9364	0.9941	0.9818	1.0010	0.9991	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.9256	0.9853	1.0030	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9561	1.0516	1.0226	1.0188	1.0000	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9596	1.0107	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.9049	1.0049	0.9648	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	0.9883	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9967	1.0091	1.0050	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.8785	1.1837	0.9826	0.9868	1.0125	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9364	1.0500	0.8095	0.9470	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9114	0.9771	0.9969	0.9999	0.9980	1.0000	1.0000	1.3212	0.7569	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.8540	0.9641	0.9685	1.0034	1.0000	1.0000	1.0000	0.9852	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9796	0.9608	0.9995	1.0000	0.9265	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.8722	0.9898	0.9833	1.0000	0.9976	1.0000	1.0000	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0824	0.9572	0.9973	0.9882	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.8608	0.9012	0.9777	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.8985	0.9693	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.8505	0.9693	0.9683	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0941	0.9653	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0817	0.9824	1.0000	1.0199	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0024	0.9845	0.9979	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	0.9847	1.0798	0.9807	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0988	0.9873	1.0009	0.9777	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.8002	0.9953	1.0113	0.9670	1.0000	1.0000	0.9993	0.9983	0.9967	1.0000	0.9977	0.9992	1.0000	1.0000	1.0000
2007 / 2	1.1261	0.9023	0.9720	0.9973	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9711	1.0000	1.0000
2008 / 1	1.1549	0.9995	0.9763	0.9959	0.9974	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0751	0.9627	0.9921	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9920	1.0000	1.0000	1.0000	
2009 / 1	1.1355	0.9757	0.9741	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.8337	0.9840	0.9851	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	0.9013	0.9192	0.9888	1.0016	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	0.8707	0.9265	0.9968	0.9875	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000					
2011 / 1	0.9459	0.9689	0.9691	0.9867	0.9998	0.9994	1.0000	1.0000	1.0000						
2011 / 2	0.8041	0.9859	0.8949	0.9979	0.9910	1.0000	1.0000	1.0025							
2012 / 1	0.9402	0.9097	0.9849	0.9999	0.9890	1.0004	1.0000								
2012 / 2	0.7633	0.9489	0.9564	1.0004	0.9805	1.0000									
2013 / 1	0.8020	0.8815	0.9930	0.9545	1.0001										
2013 / 2	0.9136	0.9167	0.9863	0.9984											
2014 / 1	0.8587	0.9601	0.9972												
2014 / 2	0.8965	0.9249													
2015 / 1	1.1921														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9496	0.9750	0.9840	0.9946	0.9961	0.9999	1.0000	1.0097	0.9920	0.9996	0.9996	1.0000	0.9989	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9044	0.9236	0.9688	0.9896	0.9934	0.9997	1.0000	1.0004	1.0000	1.0000	0.9987	0.9999	0.9952	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9480	0.9718	0.9860	0.9953	0.9977	0.9999	1.0000	1.0001	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.8677	0.9250	0.9801	0.9957	0.9949	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9425	0.9693	0.9804	0.9944	0.9955	0.9999	1.0000	1.0092	0.9899	0.9996	0.9993	1.0000	0.9985	1.0000	1.0000
Weighted Average Last 6 Per	0.9099	0.9220	0.9684	0.9899	0.9935	0.9997	1.0000	1.0005	1.0000	1.0000	0.9980	0.9999	0.9946	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9382	0.9659	0.9839	0.9949	0.9973	0.9999	1.0000	1.0001	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.8698	0.9235	0.9815	0.9963	0.9947	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.8677	0.9338	0.9742	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7838	0.9033	0.9674	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.8677	0.9250	0.9801	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7833	0.9027	0.9759	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.8677	0.9338	0.9742	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7838	0.9033	0.9674	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: **Newfoundland & Labrador**
Segment: **Commercial**
Coverage: **Comprehensive**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	259	98	-	98	98	98	92	98	98	98	98	Incurred Link Ratio Method	98	-	-	37.8%
1995 / 2	248	68	-	68	68	68	101	68	68	68	68	Incurred Link Ratio Method	68	-	-	27.6%
1996 / 1	279	108	-	108	108	108	102	108	108	108	108	Incurred Link Ratio Method	108	-	-	38.6%
1996 / 2	290	99	-	99	99	99	124	99	99	99	99	Incurred Link Ratio Method	99	-	-	34.2%
1997 / 1	277	83	-	83	83	83	113	83	83	83	83	Incurred Link Ratio Method	83	-	-	30.1%
1997 / 2	274	127	-	127	127	127	136	127	127	127	127	Incurred Link Ratio Method	127	-	-	46.3%
1998 / 1	273	202	-	202	202	202	129	202	202	202	202	Incurred Link Ratio Method	202	-	-	73.8%
1998 / 2	271	154	-	154	154	154	155	154	154	154	154	Incurred Link Ratio Method	154	-	-	56.8%
1999 / 1	275	192	-	192	192	192	142	192	192	192	192	Incurred Link Ratio Method	192	-	-	69.6%
1999 / 2	296	203	-	203	203	203	172	203	203	203	203	Incurred Link Ratio Method	203	-	-	68.6%
2000 / 1	322	178	-	178	178	178	166	178	178	178	178	Incurred Link Ratio Method	178	-	-	55.4%
2000 / 2	348	315	-	315	315	315	194	315	315	315	315	Incurred Link Ratio Method	315	-	-	90.5%
2001 / 1	345	183	-	183	183	183	161	183	183	183	183	Incurred Link Ratio Method	183	-	-	53.1%
2001 / 2	371	158	-	158	158	158	184	158	158	158	158	Incurred Link Ratio Method	158	-	-	42.4%
2002 / 1	371	165	-	165	165	165	169	165	165	165	165	Incurred Link Ratio Method	165	-	-	44.4%
2002 / 2	387	149	-	149	149	149	195	149	149	149	149	Incurred Link Ratio Method	149	-	-	38.6%
2003 / 1	367	110	-	110	110	110	152	110	110	110	110	Incurred Link Ratio Method	110	-	-	29.8%
2003 / 2	368	239	-	239	239	239	213	239	239	239	239	Incurred Link Ratio Method	239	-	-	64.9%
2004 / 1	360	113	-	113	113	113	181	113	113	113	113	Incurred Link Ratio Method	113	-	-	31.3%
2004 / 2	372	283	-	283	283	283	212	283	283	283	283	Incurred Link Ratio Method	283	-	-	76.2%
2005 / 1	373	146	-	146	146	146	187	146	146	146	146	Incurred Link Ratio Method	146	-	-	39.2%
2005 / 2	383	225	-	225	225	225	219	225	225	225	225	Incurred Link Ratio Method	225	-	-	58.7%
2006 / 1	378	147	-	147	147	147	189	147	147	147	147	Incurred Link Ratio Method	147	-	-	38.8%
2006 / 2	395	274	-	274	274	274	223	274	274	274	274	Incurred Link Ratio Method	274	-	-	69.3%
2007 / 1	413	331	-	331	331	331	208	331	331	331	331	Incurred Link Ratio Method	331	-	-	80.0%
2007 / 2	447	250	-	250	250	250	258	250	250	250	250	Incurred Link Ratio Method	250	-	-	55.9%
2008 / 1	460	253	-	253	253	253	224	253	253	253	253	Incurred Link Ratio Method	253	-	-	55.1%
2008 / 2	490	183	-	183	183	183	270	183	183	183	183	Incurred Link Ratio Method	183	-	-	37.3%
2009 / 1	508	394	-	394	394	394	239	394	394	394	394	Incurred Link Ratio Method	394	-	-	77.6%
2009 / 2	545	224	-	224	224	224	291	224	224	224	224	Incurred Link Ratio Method	224	-	-	41.1%
2010 / 1	559	315	-	315	315	315	262	315	315	315	315	Incurred Link Ratio Method	315	-	-	56.4%
2010 / 2	587	428	-	428	428	428	316	428	428	428	428	Incurred Link Ratio Method	428	-	-	72.8%
2011 / 1	597	172	-	172	172	172	284	172	172	172	172	Incurred Link Ratio Method	172	-	-	28.9%
2011 / 2	634	377	-	377	377	377	344	377	377	377	377	Incurred Link Ratio Method	377	-	-	59.4%
2012 / 1	654	277	-	277	277	277	313	277	277	277	277	Incurred Link Ratio Method	277	-	-	42.4%
2012 / 2	697	365	0	365	365	365	386	365	365	365	365	Incurred Link Ratio Method	365	-	0	52.4%
2013 / 1	708	330	-	330	330	330	341	330	330	330	330	Incurred Link Ratio Method	330	-	-	46.7%
2013 / 2	741	469	0	469	469	469	410	469	469	469	469	Incurred Link Ratio Method	469	0	0	63.3%
2014 / 1	744	321	8	329	330	323	364	331	323	331	330	Incurred Link Ratio Method	330	1	9	44.4%
2014 / 2	734	341	37	379	412	437	433	414	436	410		Incurred Link Ratio Method	412	34	71	56.2%
Total	**17,397**	**9,049**	**45**	**9,094**	**9,129**	**9,147**	**8,854**	**9,131**	**9,146**	**9,127**	**8,717**		**9,129**	**35**	**80**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	88,865	96,063	97,267	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904
1996 / 2	51,685	67,205	68,009	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338
1997 / 1	107,321	113,274	109,000	107,909	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884
1997 / 2	93,713	103,870	98,224	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953
1998 / 1	68,908	81,452	83,041	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461
1998 / 2	130,237	134,690	126,986	127,343	127,343	127,343	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847
1999 / 1	184,103	204,475	202,610	202,406	202,572	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661
1999 / 2	109,287	150,397	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667
2000 / 1	174,600	204,065	206,043	202,743	202,557	202,557	202,557	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607
2000 / 2	186,232	202,678	204,927	203,638	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206
2001 / 1	172,045	178,052	177,660	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339
2001 / 2	297,236	319,687	314,399	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718
2002 / 1	145,248	181,824	182,813	182,813	183,077	183,077	183,077	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055
2002 / 2	148,278	160,977	157,907	157,907	157,907	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521
2003 / 1	96,929	165,069	164,681	164,681	164,681	164,681	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659
2003 / 2	126,538	149,376	147,909	147,909	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252
2004 / 1	105,448	110,543	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625
2004 / 2	258,072	239,367	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841
2005 / 1	78,635	111,538	112,994	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694
2005 / 2	272,289	283,048	282,775	282,775	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185
2006 / 1	118,483	144,131	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262
2006 / 2	227,206	225,187	224,763	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786
2007 / 1	146,868	148,765	149,450	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590
2007 / 2	158,722	279,245	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153
2008 / 1	224,801	324,372	309,740	309,340	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840
2008 / 2	243,676	249,008	250,042	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298
2009 / 1	228,224	249,885	251,180	252,793	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	
2009 / 2	166,596	176,079	182,675	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788		
2010 / 1	338,639	391,219	390,242	392,657	393,913	393,913	393,913	393,913	393,913	393,913	393,913	393,913			
2010 / 2	187,613	220,157	217,276	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184				
2011 / 1	268,035	306,231	315,371	315,680	314,980	314,980	314,980	314,980	314,980	314,980					
2011 / 2	404,756	428,933	426,911	428,890	473,183	472,085	427,565	427,565	427,565						
2012 / 1	137,765	170,225	170,804	171,429	172,340	172,340	172,340	172,340							
2012 / 2	358,016	375,054	376,823	376,820	376,820	376,820	376,820								
2013 / 1	253,908	276,192	277,700	277,200	277,200	277,200									
2013 / 2	347,259	374,630	363,975	363,374	365,290										
2014 / 1	250,135	319,691	341,352	330,274											
2014 / 2	483,421	468,439	469,088												
2015 / 1	293,010	329,127													
2015 / 2	378,873														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904
1996 / 2	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338
1997 / 1	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884
1997 / 2	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153
1998 / 1	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461
1998 / 2	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847
1999 / 1	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661
1999 / 2	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667
2000 / 1	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607
2000 / 2	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206
2001 / 1	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339
2001 / 2	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	
2002 / 1	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055		
2002 / 2	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521			
2003 / 1	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659				
2003 / 2	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252					
2004 / 1	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625						
2004 / 2	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841							
2005 / 1	112,694	112,694	112,694	112,694	112,694	112,694	112,694								
2005 / 2	283,185	283,185	283,185	283,185	283,185	283,185									
2006 / 1	146,262	146,262	146,262	146,262	146,262										
2006 / 2	224,786	224,786	224,786	224,786											
2007 / 1	146,590	146,590	146,590												
2007 / 2	274,153	274,153													
2008 / 1	330,840														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0810	1.0125	1.0065	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.3003	1.0120	1.0048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0555	0.9623	0.9900	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.1084	0.9456	1.0176	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9920
1998 / 1	1.1820	1.0195	1.0051	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0342	0.9428	1.0028	1.0000	1.0000	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.1107	0.9909	0.9990	1.0008	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.3762	1.0217	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.1688	1.0097	0.9840	0.9991	1.0000	1.0000	0.9459	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0883	1.0111	0.9937	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0349	0.9978	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0755	0.9835	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2518	1.0054	1.0000	1.0014	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0856	0.9809	1.0000	1.0000	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.7030	0.9976	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.1805	0.9902	1.0000	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0483	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9275	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.4184	1.0131	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0395	0.9990	1.0000	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.2165	1.0148	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9911	0.9981	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0129	1.0046	0.9809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.7593	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.4429	0.9549	0.9987	1.0695	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0219	1.0042	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0949	1.0052	1.0064	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0569	1.0375	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.1553	0.9975	1.0062	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	1.1735	0.9869	1.0318	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.1425	1.0298	1.0010	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000						
2011 / 2	1.0597	0.9953	1.0046	1.1033	0.9977	0.9057	1.0000	1.0000							
2012 / 1	1.2356	1.0034	1.0037	1.0053	1.0000	1.0000	1.0000								
2012 / 2	1.0476	1.0047	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.0878	1.0055	0.9982	1.0000	1.0000										
2013 / 2	1.0788	0.9716	0.9983	1.0053											
2014 / 1	1.2781	1.0678	0.9675												
2014 / 2	0.9690	1.0014													
2015 / 1	1.1233														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1594	0.9987	1.0001	1.0055	0.9997	0.9971	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997
Arithmetic Average Last 6 Per	1.0974	1.0090	0.9954	1.0186	0.9996	0.9843	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1495	0.9983	1.0002	1.0028	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0844	1.0037	1.0000	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1269	0.9991	0.9996	1.0094	0.9997	0.9936	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998
Weighted Average Last 6 Per	1.0793	1.0078	0.9951	1.0240	0.9994	0.9772	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1202	0.9972	1.0002	1.0041	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0821	1.0035	0.9996	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1124	1.0022	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1156	1.0029	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0844	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0884	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1124	1.0022	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1156	1.0029	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
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2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Specified Perils
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurred Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurred BF Method	Paid BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	74	10	-	10	10	10	30	10	10	10	10	Incurred Link Ratio Method	10	-	-	13.5%
1995 / 2	86	7	-	7	7	7	34	7	7	7	7	Incurred Link Ratio Method	7	-	-	8.1%
1996 / 1	85	1	-	1	1	1	35	1	1	1	1	Incurred Link Ratio Method	1	-	-	1.5%
1996 / 2	71	59	-	59	59	59	30	59	59	59	59	Incurred Link Ratio Method	59	-	-	84.0%
1997 / 1	61	2	-	2	2	2	28	2	2	2	2	Incurred Link Ratio Method	2	-	-	3.6%
1997 / 2	52	1	-	1	1	1	28	1	1	1	1	Incurred Link Ratio Method	1	-	-	1.3%
1998 / 1	50	7	-	7	7	7	28	7	7	7	7	Incurred Link Ratio Method	7	-	-	13.2%
1998 / 2	49	9	-	9	9	9	27	9	9	9	9	Incurred Link Ratio Method	9	-	-	18.3%
1999 / 1	46	38	-	38	38	38	24	38	38	38	38	Incurred Link Ratio Method	38	-	-	82.3%
1999 / 2	44	25	-	25	25	25	23	25	25	25	25	Incurred Link Ratio Method	25	-	-	56.2%
2000 / 1	48	0	-	0	0	0	25	0	0	0	0	Incurred Link Ratio Method	0	-	-	1.0%
2000 / 2	47	9	-	9	9	9	24	9	9	9	9	Incurred Link Ratio Method	9	-	-	18.6%
2001 / 1	45	8	-	8	8	8	22	8	8	8	8	Incurred Link Ratio Method	8	-	-	18.4%
2001 / 2	45	0	-	0	0	0	19	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.4%
2002 / 1	46	1	-	1	1	1	18	1	1	1	1	Incurred Link Ratio Method	1	-	-	1.2%
2002 / 2	49	16	-	16	16	16	18	16	16	16	16	Incurred Link Ratio Method	16	-	-	31.5%
2003 / 1	47	33	-	33	33	33	18	33	33	33	33	Incurred Link Ratio Method	33	-	-	70.6%
2003 / 2	48	4	-	4	4	4	19	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.5%
2004 / 1	46	-	-	-	-	-	18	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2004 / 2	47	20	-	20	20	20	18	20	20	20	20	Incurred Link Ratio Method	20	-	-	42.0%
2005 / 1	42	25	-	25	25	25	18	25	25	25	25	Incurred Link Ratio Method	25	-	-	59.6%
2005 / 2	42	60	-	60	60	60	18	60	60	60	60	Incurred Link Ratio Method	60	-	-	141.9%
2006 / 1	44	39	-	39	39	39	18	39	39	39	39	Incurred Link Ratio Method	39	-	-	86.7%
2006 / 2	45	4	-	4	4	4	18	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.9%
2007 / 1	46	62	-	62	62	62	18	62	62	62	62	Incurred Link Ratio Method	62	-	-	136.3%
2007 / 2	46	13	-	13	13	13	19	13	13	13	13	Incurred Link Ratio Method	13	-	-	27.8%
2008 / 1	47	47	-	47	47	47	19	47	47	47	47	Incurred Link Ratio Method	47	-	-	100.2%
2008 / 2	49	36	-	36	36	36	20	36	36	36	36	Incurred Link Ratio Method	36	-	-	74.0%
2009 / 1	51	-	-	-	-	-	20	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2009 / 2	52	20	-	20	20	20	19	20	20	20	20	Incurred Link Ratio Method	20	-	-	39.7%
2010 / 1	51	-	-	-	-	-	20	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2010 / 2	46	4	-	4	4	4	19	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.9%
2011 / 1	52	84	-	84	84	84	21	84	84	84	84	Incurred Link Ratio Method	84	-	-	161.8%
2011 / 2	49	54	-	54	54	54	20	54	54	54	54	Incurred Link Ratio Method	54	-	-	110.7%
2012 / 1	49	43	-	43	43	43	19	43	43	43	43	Incurred Link Ratio Method	43	-	-	87.3%
2012 / 2	48	36	-	36	36	36	19	36	36	36	36	Incurred Link Ratio Method	36	-	-	75.5%
2013 / 1	48	-	-	-	-	-	19	-	-	-	-	Incurred Link Ratio Method	-	-	-	-
2013 / 2	46	-	-	-	-	-	18	-	0	-	-	Incurred Link Ratio Method	-	-	-	-
2014 / 1	46	-	-	-	-	-	18	(0)	0	(0)	-	Incurred Link Ratio Method	-	-	-	-
2014 / 2	44	33	-	33	34	45	18	34	38	34		Incurred Link Ratio Method	34	1	1	78.1%
Total	**2,026**	**810**	**-**	**810**	**811**	**822**	**865**	**811**	**815**	**811**	**777**		**811**	**1**	**1**	

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Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	7,985	10,685	9,612	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912
1996 / 2	10,286	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022
1997 / 1	1,353	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
1997 / 2	85,600	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375
1998 / 1	2,254	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1998 / 2	2,900	666	666	666	666	666	666	666	666	666	666	666	666	666	666
1999 / 1	2,000	6,638	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594
1999 / 2	17,296	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870
2000 / 1	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056
2000 / 2	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936
2001 / 1	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464
2001 / 2	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731
2002 / 1	8,152	8,152	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
2002 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2003 / 1	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552
2003 / 2	9,000	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501
2004 / 1	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325
2004 / 2	4,240	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	26,798	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586
2006 / 1	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828
2006 / 2	52,615	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274
2007 / 1	32,286	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573
2007 / 2	-	4,981	4,981	4,981	4,981	4,981	4,981	4,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981
2008 / 1	61,748	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047
2008 / 2	12,225	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741
2009 / 1	47,440	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	
2009 / 2	34,250	35,945	35,945	35,945	35,945	35,945	35,945	35,945	35,945	35,945	35,945	35,945	35,945		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	32,011	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	10,800	4,111	4,111	4,112	4,089	4,089	4,089	4,089	4,089						
2012 / 1	2,301	84,450	84,450	84,450	84,450	84,450	84,450	84,450							
2012 / 2	60,427	54,027	54,027	54,027	54,027	54,027	54,027								
2013 / 1	15,826	26,891	42,798	42,798	42,798	42,798									
2013 / 2	30,425	36,125	36,125	36,125	36,125										
2014 / 1	-	-	-	-											
2014 / 2	9,415	-	-												
2015 / 1	8,360	-													
2015 / 2	33,170														

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Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912
1996 / 2	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022
1997 / 1	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
1997 / 2	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375
1998 / 1	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1998 / 2	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666
1999 / 1	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594
1999 / 2	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870
2000 / 1	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056
2000 / 2	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936
2001 / 1	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464
2001 / 2	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	
2002 / 1	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227		
2002 / 2	192	192	192	192	192	192	192	192	192	192	192	192			
2003 / 1	552	552	552	552	552	552	552	552	552	552	552				
2003 / 2	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501					
2004 / 1	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325						
2004 / 2	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	19,586	19,586	19,586	19,586	19,586	19,586									
2006 / 1	24,828	24,828	24,828	24,828	24,828										
2006 / 2	60,274	60,274	60,274	60,274											
2007 / 1	38,573	38,573	38,573												
2007 / 2	3,981	3,981													
2008 / 1	62,047														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
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2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.3381	0.8996	1.0312	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.6827	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.9313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.6936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.2297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	3.3190	0.9934	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.5128	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0092	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.7223	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9564	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1															
2005 / 2	0.7309	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1456	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.1947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0422	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	0.9919	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0495	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1															
2010 / 2	0.6401	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	0.3806	1.0000	1.0002	0.9944	1.0000	1.0000	1.0000	1.0000							
2012 / 1	36.7014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2012 / 2	0.8941	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.6992	1.5915	1.0000	1.0000	1.0000										
2013 / 2	1.1873	1.0000	1.0000	1.0000											
2014 / 1															
2014 / 2	-														
2015 / 1	-														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0283	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	2.0302	1.0150	1.0010	0.9998	1.0000	1.0000	1.0000	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.7561	1.1479	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0102	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.6938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0539	1.0195	1.0004	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9405	1.0789	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9520	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0283	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0278	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0272	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

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Amounts in $s - Indemnity only
Other Coverages - Specified Perils
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1															
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Losses by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: All Perils
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates											
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported Claims to Date**	**Incurred Link Ratio Method**	**Paid Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Paid BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claims Amount**	**Selected IBNR**	**Unpaid Claims to Date**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]										= [13] - [4]	= [3] + [14]	= [13] / [1]
1995 / 1	351	127	-	127	127	127	191	127	127	127	127	Incurred Link Ratio Method	127	-	-	36.2%
1995 / 2	390	233	-	233	233	233	202	233	233	233	233	Incurred Link Ratio Method	233	-	-	59.8%
1996 / 1	401	94	-	94	94	94	245	94	94	94	94	Incurred Link Ratio Method	94	-	-	23.5%
1996 / 2	383	187	-	187	187	187	251	187	187	187	187	Incurred Link Ratio Method	187	-	-	48.9%
1997 / 1	386	248	-	248	248	248	285	248	248	248	248	Incurred Link Ratio Method	248	-	-	64.3%
1997 / 2	442	236	-	236	236	236	386	236	236	236	236	Incurred Link Ratio Method	236	-	-	53.5%
1998 / 1	426	183	-	183	183	183	359	183	183	183	183	Incurred Link Ratio Method	183	-	-	43.0%
1998 / 2	432	344	-	344	344	344	296	344	344	344	344	Incurred Link Ratio Method	344	-	-	79.6%
1999 / 1	451	262	-	262	262	262	304	262	262	262	262	Incurred Link Ratio Method	262	-	-	58.1%
1999 / 2	511	391	-	391	391	391	326	391	391	391	391	Incurred Link Ratio Method	391	-	-	76.6%
2000 / 1	526	259	-	259	259	259	293	259	259	259	259	Incurred Link Ratio Method	259	-	-	49.3%
2000 / 2	626	235	-	235	235	235	352	235	235	235	235	Incurred Link Ratio Method	235	-	-	37.6%
2001 / 1	611	322	-	322	322	322	339	322	322	322	322	Incurred Link Ratio Method	322	-	-	52.8%
2001 / 2	675	290	-	290	290	290	331	290	290	290	290	Incurred Link Ratio Method	290	-	-	42.9%
2002 / 1	734	466	-	466	466	466	308	466	466	466	466	Incurred Link Ratio Method	466	-	-	63.5%
2002 / 2	907	398	-	398	398	398	340	398	398	398	398	Incurred Link Ratio Method	398	-	-	43.8%
2003 / 1	969	371	-	371	371	371	370	371	371	371	371	Incurred Link Ratio Method	371	-	-	38.3%
2003 / 2	1,052	597	-	597	597	597	411	597	597	597	597	Incurred Link Ratio Method	597	-	-	56.8%
2004 / 1	1,041	372	-	372	372	372	415	372	372	372	372	Incurred Link Ratio Method	372	-	-	35.7%
2004 / 2	1,107	411	-	411	411	411	419	411	411	411	411	Incurred Link Ratio Method	411	-	-	37.2%
2005 / 1	1,071	326	-	326	326	326	408	326	326	326	326	Incurred Link Ratio Method	326	-	-	30.4%
2005 / 2	1,146	536	-	536	536	536	440	536	536	536	536	Incurred Link Ratio Method	536	-	-	46.8%
2006 / 1	1,164	331	-	331	331	331	469	331	331	331	331	Incurred Link Ratio Method	331	-	-	28.5%
2006 / 2	1,246	557	-	557	557	557	514	557	557	557	557	Incurred Link Ratio Method	557	-	-	44.7%
2007 / 1	1,220	520	-	520	520	520	511	520	520	520	520	Incurred Link Ratio Method	520	-	-	42.6%
2007 / 2	1,316	611	-	611	611	611	552	611	611	611	611	Incurred Link Ratio Method	611	-	-	46.5%
2008 / 1	1,286	761	-	761	761	761	546	761	761	761	761	Incurred Link Ratio Method	761	-	-	59.2%
2008 / 2	1,383	580	0	580	580	580	558	580	580	580	580	Incurred Link Ratio Method	580	-	0	41.9%
2009 / 1	1,432	403	0	403	403	403	561	403	403	403	403	Incurred Link Ratio Method	403	-	0	28.1%
2009 / 2	1,598	522	-	522	522	522	612	522	522	522	522	Incurred Link Ratio Method	522	-	-	32.7%
2010 / 1	1,605	526	4	530	530	526	617	530	526	530	530	Incurred Link Ratio Method	530	-	4	33.0%
2010 / 2	1,683	699	-	699	699	699	660	699	699	699	699	Incurred Link Ratio Method	699	-	-	41.5%
2011 / 1	1,674	716	-	716	716	716	673	716	716	716	716	Incurred Link Ratio Method	716	-	-	42.8%
2011 / 2	1,810	1,180	-	1,180	1,180	1,180	737	1,180	1,180	1,180	1,180	Incurred Link Ratio Method	1,180	-	-	65.2%
2012 / 1	1,792	448	-	448	448	448	740	448	448	448	448	Incurred Link Ratio Method	448	-	-	25.0%
2012 / 2	1,876	795	7	801	801	795	795	801	795	801	801	Incurred Link Ratio Method	801	-	7	42.7%
2013 / 1	1,851	973	0	973	970	973	806	970	973	970	969	Incurred Link Ratio Method	970	(3)	(3)	52.4%
2013 / 2	1,879	1,677	0	1,677	1,662	1,682	822	1,670	1,679	1,669	1,661	Incurred Link Ratio Method	1,662	(15)	(15)	88.5%
2014 / 1	1,844	808	49	857	819	801	824	819	800	817	805	Incurred Link Ratio Method	819	(38)	11	44.4%
2014 / 2	1,909	1,070	347	1,418	1,349	1,384	849	1,374	1,262	1,372		Incurred Link Ratio Method	1,349	(68)	279	70.7%
Total	**43,210**	**20,067**	**408**	**20,475**	**20,350**	**20,378**	**19,117**	**20,383**	**20,254**	**20,378**	**18,985**		**20,350**	**(124)**	**283**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - All Perils
Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	155,974	149,376	154,783	141,783	146,997	143,763	142,643	142,643	137,971	126,997	126,997	126,997	126,996	126,996	126,996
1996 / 2	234,691	235,777	235,384	235,384	235,468	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993
1997 / 1	105,845	99,247	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310
1997 / 2	151,927	194,517	189,927	190,149	189,576	187,289	187,289	187,289	187,289	187,288	187,288	187,288	187,288	187,288	187,288
1998 / 1	269,163	250,269	250,269	249,717	248,318	248,318	248,318	248,318	248,317	248,317	248,317	248,317	248,317	248,317	248,317
1998 / 2	252,386	234,131	236,949	236,489	236,489	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323
1999 / 1	190,639	206,224	184,677	184,712	184,712	184,712	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366
1999 / 2	323,541	349,960	344,179	344,179	349,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179
2000 / 1	372,187	338,390	335,688	262,316	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112
2000 / 2	440,789	429,075	425,506	424,406	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388
2001 / 1	329,383	295,999	259,433	259,214	259,239	259,238	259,238	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213
2001 / 2	277,386	244,389	238,357	239,136	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301
2002 / 1	365,840	333,912	323,925	323,925	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404
2002 / 2	343,432	326,759	298,233	301,692	291,437	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844
2003 / 1	408,052	482,321	480,481	477,251	477,251	476,865	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970
2003 / 2	435,014	427,753	403,816	403,608	400,727	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606
2004 / 1	390,743	376,176	371,126	371,126	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017
2004 / 2	625,825	606,409	601,542	593,066	592,378	592,378	592,378	592,378	592,378	592,378	597,445	597,445	597,445	597,445	597,445
2005 / 1	311,169	412,012	378,682	375,682	375,082	374,482	373,882	373,282	372,682	372,082	371,983	371,983	371,983	371,983	371,983
2005 / 2	405,165	409,197	410,143	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409
2006 / 1	307,483	343,395	326,913	325,919	325,919	325,919	325,919	325,919	325,919	325,919	325,919	325,919	325,919	325,919	325,919
2006 / 2	513,007	581,781	578,116	535,808	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177
2007 / 1	374,127	342,103	331,899	331,218	331,218	331,218	331,218	331,218	331,218	331,218	331,218	331,218	331,218	331,218	331,218
2007 / 2	730,496	745,983	737,475	699,450	702,824	704,784	704,784	699,784	560,301	556,901	556,901	556,901	556,901	556,901	556,901
2008 / 1	558,727	544,035	520,346	519,759	519,759	519,759	519,759	519,759	519,759	519,759	519,759	519,759	519,759	519,759	519,759
2008 / 2	593,181	647,384	630,263	609,468	611,256	614,856	614,856	614,856	614,856	611,256	611,256	611,256	611,256	611,256	611,256
2009 / 1	784,449	825,865	743,562	770,250	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	
2009 / 2	570,549	627,085	595,755	587,055	579,821	579,821	579,819	579,820	579,819	579,819	579,819	579,819	579,819		
2010 / 1	299,866	450,720	427,537	418,027	404,268	404,168	402,620	402,620	402,620	402,598	402,598	402,620			
2010 / 2	536,298	581,938	534,105	523,932	521,910	521,910	521,910	521,910	521,910	521,910	521,910				
2011 / 1	557,711	686,900	548,099	540,524	535,702	535,702	529,678	529,678	529,678	529,678					
2011 / 2	778,026	808,656	753,501	731,955	706,560	699,406	699,406	699,406	699,406						
2012 / 1	702,671	773,083	713,724	721,680	720,136	715,850	715,850	715,850							
2012 / 2	1,163,945	1,177,007	1,149,210	1,149,792	1,188,272	1,183,272	1,180,268								
2013 / 1	590,994	506,467	449,636	448,045	447,622	447,622									
2013 / 2	826,305	794,627	807,772	801,649	801,271										
2014 / 1	1,010,734	1,022,418	985,084	973,008											
2014 / 2	1,667,333	1,688,240	1,676,997												
2015 / 1	857,760	857,063													
2015 / 2	1,417,579														

Exhibit B.40e-2
Semi-Annual Tris LDFs
page 2 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - All Perils
Cumulative Recorded Claims Amounts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996	126,996
1996 / 2	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993	232,993
1997 / 1	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310	94,310
1997 / 2	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288	187,288
1998 / 1	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317	248,317
1998 / 2	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323	236,323
1999 / 1	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366	183,366
1999 / 2	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179	344,179
2000 / 1	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112	262,112
2000 / 2	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388	391,388
2001 / 1	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213	259,213
2001 / 2	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	235,301	
2002 / 1	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404	322,404		
2002 / 2	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844	289,844			
2003 / 1	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970	465,970				
2003 / 2	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606	397,606					
2004 / 1	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017	371,017						
2004 / 2	597,445	597,445	597,445	597,445	597,445	597,445	597,445	597,445							
2005 / 1	371,983	371,983	371,983	371,983	371,983	371,983	371,983								
2005 / 2	411,409	411,409	411,409	411,409	411,409	411,409									
2006 / 1	325,919	325,919	325,919	325,919	325,919										
2006 / 2	536,177	536,177	536,177	536,177											
2007 / 1	331,218	331,218	331,218												
2007 / 2	556,901	556,901													
2008 / 1	519,759														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - All Perils
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	0.9577	1.0362	0.9160	1.0368	0.9780	0.9922	1.0000	0.9672	0.9205	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0046	0.9983	1.0000	1.0004	0.9895	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.9377	0.9503	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.2803	0.9764	1.0012	0.9970	0.9879	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9298	1.0000	0.9978	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.9277	1.0120	0.9981	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0818	0.8955	1.0002	1.0000	1.0000	0.9927	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0817	0.9835	1.0000	1.0145	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9092	0.9920	0.7814	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9734	0.9917	0.9974	0.9222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.8986	0.8765	0.9992	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.8810	0.9753	1.0033	0.9840	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.9127	0.9701	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9515	0.9127	1.0116	0.9660	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.1820	0.9962	0.9933	1.0000	0.9992	0.9772	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.9833	0.9440	0.9995	0.9929	0.9922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.9627	0.9866	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9690	0.9920	0.9859	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0086	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.3241	0.9191	0.9921	0.9984	0.9984	0.9984	0.9984	0.9984	0.9984	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0100	1.0023	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1168	0.9520	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1341	0.9937	0.9268	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9144	0.9702	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.0212	0.9886	0.9484	1.0048	1.0028	1.0000	0.9929	0.8007	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.9737	0.9565	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0914	0.9736	0.9670	1.0029	1.0059	1.0000	1.0000	1.0000	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0528	0.9003	1.0359	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0991	0.9500	0.9854	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.5031	0.9486	0.9778	0.9671	0.9998	0.9962	1.0000	1.0000	0.9999	1.0000	1.0001				
2010 / 2	1.0851	0.9178	0.9810	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.2316	0.7979	0.9862	0.9911	1.0000	0.9888	1.0000	1.0000	1.0000						
2011 / 2	1.0394	0.9318	0.9714	0.9653	0.9899	1.0000	1.0000	1.0000							
2012 / 1	1.1002	0.9232	1.0111	0.9979	0.9940	1.0000	1.0000								
2012 / 2	1.0112	0.9764	1.0005	1.0335	0.9958	0.9975									
2013 / 1	0.8570	0.8878	0.9965	0.9991	1.0000										
2013 / 2	0.9617	1.0165	0.9924	0.9995											
2014 / 1	1.0116	0.9635	0.9877												
2014 / 2	1.0125	0.9933													
2015 / 1	0.9992														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0352	0.9593	0.9849	0.9954	0.9975	0.9983	0.9997	0.9927	0.9970	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9755	0.9601	0.9933	0.9977	0.9966	0.9971	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0274	0.9616	0.9893	0.9963	0.9978	0.9989	0.9999	0.9989	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9959	0.9641	0.9943	0.9969	0.9975	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0300	0.9579	0.9857	0.9958	0.9980	0.9983	0.9996	0.9885	0.9984	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9884	0.9699	0.9932	1.0013	0.9960	0.9974	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0279	0.9632	0.9877	0.9975	0.9979	0.9990	0.9999	0.9995	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9980	0.9709	0.9943	0.9971	0.9968	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9992	0.9487	0.9939	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9384	0.9391	0.9899	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.9959	0.9641	0.9943	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9517	0.9556	0.9912	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9992	0.9487	0.9939	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9384	0.9391	0.9899	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in $s - Indemnity only
Other Coverages - All Perils
Cumulative Recorded Claims Amounts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Actuarial Support: Appendix B (Part 3) – Industry Commercial Vehicle Count Valuation Analysis

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Cumulative Claim Counts

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage		Accident Benefits Medical Expense (ME)		Accident Benefits Disability Income (DI)	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	Avg 8 AHYs	Avg 8 AHYs	WAvg 4 AHYs	WAvg 4 AHYs	WAvg 10 AHYs	GISA CV Atlantics	GISA CV Atlantics	GISA CV Atlantics
12 - 18	Avg 4 AHYs	Avg 4 AHYs	WAvg 4 AHYs	WAvg 4 AHYs	GISA CV Atlantics	GISA CV Atlantics	GISA CV Atlantics	GISA CV Atlantics
18 - 24	Avg 4 AHYs	Avg 4 AHYs	WAvg 4 AHYs	No Development	GISA CV Atlantics	GISA CV Atlantics	GISA CV Atlantics	GISA CV Atlantics
24 - 30	Avg 4 AHYs	Avg 4 AHYs	WAvg 4 AHYs	No Development	GISA CV Atlantics	GISA CV Atlantics	No Development	No Development
30 - 36	Avg 4 AHYs	Avg 4 AHYs	No Development	No Development	GISA CV Atlantics	GISA CV Atlantics	No Development	No Development
36 - 42	No Development	No Development	No Development	No Development	GISA CV Atlantics	GISA CV Atlantics	No Development	No Development
42 - 48	No Development	No Development	No Development	No Development	GISA CV Atlantics	GISA CV Atlantics	No Development	No Development
48 - 54	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
54 - 60	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
60 - 66	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
66 - 72	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
72 - 78	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
78 - 84	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
84 - 90	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
90 - 96	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
96 - 102	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
102 - 108	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
108 - 114	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
114 - 120	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
120 - 126	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
126 - 132	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
132 - 138	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
138 - 144	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
144 - 150	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
150 - 156	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
156 - 162	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
162 - 168	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
168 - 174	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
174 - 180	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
180 - 186	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
186 - 192	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
192 - 198	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
198 - 204	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
204 - 210	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
210 - 216	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
216 - 222	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
222 - 228	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
228 - 234	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
234 - 240	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
240 - Ult.	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Cumulative Claim Counts

Development Intervals	Accident Benefits Death Benefits		Accident Benefits Funeral Expense		Accident Benefits Uninsured Automobile		Other Coverages Underinsured Motorist	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
12 - 18	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
18 - 24	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
24 - 30	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
30 - 36	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
36 - 42	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
42 - 48	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
48 - 54	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	No Development	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
54 - 60	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	No Development	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
60 - 66	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics	GISA PPV Atlantics
66 - 72	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
72 - 78	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
78 - 84	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
84 - 90	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
90 - 96	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
96 - 102	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	GISA PPV Atlantics	GISA PPV Atlantics
102 - 108	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
108 - 114	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
114 - 120	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
120 - 126	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
126 - 132	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
132 - 138	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
138 - 144	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
144 - 150	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
150 - 156	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
156 - 162	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
162 - 168	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
168 - 174	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
174 - 180	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
180 - 186	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
186 - 192	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
192 - 198	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
198 - 204	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
204 - 210	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
210 - 216	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
216 - 222	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
222 - 228	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
228 - 234	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
234 - 240	GISA PPV Atlantics	No Development	GISA PPV Atlantics	No Development	No Development	No Development	No Development	No Development
240 - Ult.	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development

Industry Valuation
as at December 31, 2015

Newfoundland & Labrador - Commercial
Indemnity Only
Summary of Selection Basis for Development Factors
Cumulative Claim Counts

Development Intervals	Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2015-2	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**	**FA 2015-2**	**FA 2015-1**
6 - 12	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	GISA CV Atlantics	GISA CV Atlantics	Avg 8 AHYs	Avg 8 AHYs
12 - 18	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	GISA CV Atlantics	GISA CV Atlantics	Avg 8 AHYs	Avg 8 AHYs
18 - 24	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	GISA CV Atlantics	No Development	No Development	No Development
24 - 30	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
30 - 36	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
36 - 42	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
42 - 48	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
48 - 54	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
54 - 60	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
60 - 66	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
66 - 72	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
72 - 78	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
78 - 84	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
84 - 90	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
90 - 96	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
96 - 102	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
102 - 108	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
108 - 114	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
114 - 120	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
120 - 126	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
126 - 132	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
132 - 138	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
138 - 144	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
144 - 150	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
150 - 156	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
156 - 162	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
162 - 168	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
168 - 174	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
174 - 180	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
180 - 186	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
186 - 192	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
192 - 198	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
198 - 204	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
204 - 210	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
210 - 216	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
216 - 222	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
222 - 228	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
228 - 234	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
234 - 240	No Development	No Development	No Development	No Development	GISA CV Atlantics	No Development	No Development	No Development
240 - Ult.	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Bodily Injury

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	6,522	28	-	28	28	38	28	28	28	Incurred Link Ratio Method	28	4.29
1996 / 2	6,695	34	-	34	34	40	34	34	27	Incurred Link Ratio Method	34	5.08
1997 / 1	7,143	57	-	57	57	44	57	57	18	Incurred Link Ratio Method	57	7.98
1997 / 2	7,548	57	-	57	57	48	57	57	57	Incurred Link Ratio Method	57	7.55
1998 / 1	7,520	50	-	50	50	50	50	50	56	Incurred Link Ratio Method	50	6.65
1998 / 2	8,312	53	-	53	53	56	53	53	50	Incurred Link Ratio Method	53	6.38
1999 / 1	7,876	51	-	51	51	55	51	51	53	Incurred Link Ratio Method	51	6.48
1999 / 2	7,925	51	-	51	51	57	51	51	51	Incurred Link Ratio Method	51	6.44
2000 / 1	7,874	53	-	53	53	58	53	53	51	Incurred Link Ratio Method	53	6.73
2000 / 2	8,370	82	-	82	82	64	82	82	37	Incurred Link Ratio Method	82	9.80
2001 / 1	8,417	99	-	99	99	66	99	99	78	Incurred Link Ratio Method	99	11.76
2001 / 2	9,548	68	-	68	68	77	68	68	89	Incurred Link Ratio Method	68	7.12
2002 / 1	9,092	81	-	81	81	75	81	81	66	Incurred Link Ratio Method	81	8.91
2002 / 2	9,190	75	-	75	75	78	75	75	81	Incurred Link Ratio Method	75	8.16
2003 / 1	9,088	103	-	103	103	80	103	103	65	Incurred Link Ratio Method	103	11.33
2003 / 2	9,680	70	-	70	70	88	70	70	92	Incurred Link Ratio Method	70	7.23
2004 / 1	9,363	68	-	68	68	87	68	68	70	Incurred Link Ratio Method	68	7.26
2004 / 2	9,830	64	-	64	64	63	64	64	68	Incurred Link Ratio Method	64	6.51
2005 / 1	9,682	58	-	58	58	61	58	58	63	Incurred Link Ratio Method	58	5.99
2005 / 2	9,960	66	-	66	66	63	66	66	57	Incurred Link Ratio Method	66	6.63
2006 / 1	9,683	58	-	58	58	60	58	58	65	Incurred Link Ratio Method	58	5.99
2006 / 2	10,236	56	1	57	57	63	57	57	58	Incurred Link Ratio Method	57	5.57
2007 / 1	10,087	57	-	57	57	62	57	57	56	Incurred Link Ratio Method	57	5.65
2007 / 2	10,199	68	1	69	69	62	69	69	56	Incurred Link Ratio Method	69	6.77
2008 / 1	9,727	62	1	63	63	58	63	63	67	Incurred Link Ratio Method	63	6.48
2008 / 2	10,316	58	1	59	59	61	59	59	64	Incurred Link Ratio Method	59	5.72
2009 / 1	10,069	58	1	59	59	59	59	59	59	Incurred Link Ratio Method	59	5.86
2009 / 2	10,724	69	2	71	71	63	71	71	57	Incurred Link Ratio Method	71	6.62
2010 / 1	10,515	51	1	52	52	61	52	52	66	Incurred Link Ratio Method	52	4.95
2010 / 2	11,187	61	1	62	62	64	62	62	50	Incurred Link Ratio Method	62	5.54
2011 / 1	11,080	58	7	65	65	63	65	65	63	Incurred Link Ratio Method	65	5.87
2011 / 2	11,780	68	3	71	71	66	71	71	61	Incurred Link Ratio Method	71	6.03
2012 / 1	11,735	51	4	55	55	65	55	55	69	Incurred Link Ratio Method	55	4.69
2012 / 2	12,521	66	8	74	74	69	74	74	46	Incurred Link Ratio Method	74	5.91
2013 / 1	12,408	65	12	77	77	68	77	77	70	Incurred Link Ratio Method	77	6.21
2013 / 2	13,668	64	13	77	78	74	78	78	74	Incurred Link Ratio Method	78	5.69
2014 / 1	13,983	58	22	80	82	75	82	82	79	Incurred Link Ratio Method	82	5.86
2014 / 2	14,553	40	29	69	71	77	71	71	77	Incurred Link Ratio Method	71	4.87
2015 / 1	14,353	29	44	73	75	75	75	76	-	Incurred Link Ratio Method	75	5.24
2015 / 2	14,729	5	62	67	77	77	77	79		Incurred Link Ratio Method	77	5.22
Total	**403,187**	**2,370**	**213**	**2,583**	**2,600**	**2,570**	**2,600**	**2,603**	**2,292**		**2,600**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Bodily Injury
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	34	34	33	31	31	30	34	33	33	31	29	29	29	29	30
1996 / 2	34	40	36	36	35	34	35	35	35	34	34	34	34	34	34
1997 / 1	47	57	58	58	61	54	55	55	55	55	55	55	55	55	55
1997 / 2	47	58	56	56	54	56	57	57	56	57	57	57	57	57	57
1998 / 1	46	45	51	50	49	49	49	50	50	50	50	50	50	50	50
1998 / 2	50	59	55	54	52	54	50	50	51	52	52	53	53	53	53
1999 / 1	50	50	50	50	50	51	50	50	52	51	51	51	51	51	51
1999 / 2	54	59	55	52	51	54	52	51	52	53	53	52	52	52	51
2000 / 1	67	68	64	66	60	58	55	55	54	54	53	53	53	53	53
2000 / 2	82	82	75	73	74	75	75	77	80	81	81	81	82	82	82
2001 / 1	88	105	102	103	102	107	105	106	102	101	101	101	101	101	99
2001 / 2	59	65	67	69	70	70	70	70	70	70	69	69	69	69	68
2002 / 1	62	84	79	83	90	90	91	87	87	86	84	84	84	84	84
2002 / 2	53	67	76	81	78	76	77	77	77	77	75	75	74	75	75
2003 / 1	74	91	108	110	114	114	113	111	104	104	104	104	103	103	103
2003 / 2	59	72	78	76	76	73	74	71	70	70	70	70	70	70	70
2004 / 1	71	72	74	73	72	67	67	67	67	67	67	67	68	68	68
2004 / 2	44	61	63	64	64	65	63	64	64	64	64	65	65	65	65
2005 / 1	48	61	64	66	62	61	60	59	59	58	59	59	59	59	59
2005 / 2	62	68	66	66	69	68	66	66	66	66	66	66	66	66	66
2006 / 1	54	58	58	61	60	59	59	58	58	58	59	59	59	59	58
2006 / 2	52	59	59	59	58	58	58	58	58	58	58	58	58	58	58
2007 / 1	52	55	58	58	57	58	59	59	59	59	59	58	58	58	58
2007 / 2	68	75	73	72	72	72	69	69	69	69	69	69	69	69	69
2008 / 1	53	61	63	65	66	66	66	66	66	66	66	66	65	65	65
2008 / 2	55	63	63	63	61	60	60	59	59	59	59	59	59	59	59
2009 / 1	56	62	60	59	60	60	60	60	59	59	59	59	59	59	
2009 / 2	64	74	74	74	72	71	71	71	71	71	71	71	71		
2010 / 1	51	52	52	51	52	52	52	52	52	52	52	52			
2010 / 2	64	63	65	64	62	62	62	63	63	62	62				
2011 / 1	57	61	61	63	64	64	64	65	65	65					
2011 / 2	61	69	68	73	72	74	73	74	71						
2012 / 1	50	56	56	55	55	54	54	55							
2012 / 2	65	74	71	71	71	74	74								
2013 / 1	75	73	74	74	78	77									
2013 / 2	73	78	77	77	77										
2014 / 1	79	79	79	80											
2014 / 2	54	68	69												
2015 / 1	60	73													
2015 / 2	67														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Bodily Injury
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	32	32	30	29	28	28	28	28	28	28	28	28	28	28	28
1996 / 2	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1997 / 1	57	56	56	57	57	57	57	57	57	57	57	57	57	57	57
1997 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1998 / 1	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
1998 / 2	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1999 / 1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
1999 / 2	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2000 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
2001 / 1	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
2001 / 2	68	68	68	68	68	68	68	68	68	68	68	68	68	68	
2002 / 1	84	84	84	84	84	81	81	81	81	81	81	81	81		
2002 / 2	75	75	75	75	75	75	75	75	75	75	75	75			
2003 / 1	103	103	103	103	103	103	103	103	103	103	103				
2003 / 2	70	70	70	70	70	70	70	70	70	70					
2004 / 1	68	68	68	68	68	68	68	68	68						
2004 / 2	65	65	65	65	64	64	64	64							
2005 / 1	59	59	58	58	58	58	58								
2005 / 2	66	66	66	66	66	66									
2006 / 1	58	58	58	58	58										
2006 / 2	58	57	57	57											
2007 / 1	58	58	57												
2007 / 2	69	69													
2008 / 1	63														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Bodily Injury
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0000	0.9706	0.9394	1.0000	0.9677	1.1333	0.9706	1.0000	0.9394	0.9355	1.0000	1.0000	1.0000	1.0345	1.0667
1996 / 2	1.1765	0.9000	1.0000	0.9722	0.9714	1.0294	1.0000	1.0000	0.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2128	1.0175	1.0000	1.0517	0.8852	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0364
1997 / 2	1.2340	0.9655	1.0000	0.9643	1.0370	1.0179	1.0000	0.9825	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9783	1.1333	0.9804	0.9800	1.0000	1.0000	1.0204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.1800	0.9322	0.9818	0.9630	1.0385	0.9259	1.0000	1.0200	1.0196	1.0000	1.0192	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0200	0.9804	1.0000	1.0400	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0926	0.9322	0.9455	0.9808	1.0588	0.9630	0.9808	1.0196	1.0192	1.0000	0.9811	1.0000	1.0000	0.9808	1.0000
2000 / 1	1.0149	0.9412	1.0313	0.9091	0.9667	0.9483	1.0000	0.9818	1.0000	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	0.9146	0.9733	1.0137	1.0135	1.0000	1.0267	1.0390	1.0125	1.0000	1.0000	1.0123	1.0000	1.0000	1.0000
2001 / 1	1.1932	0.9714	1.0098	0.9903	1.0490	0.9813	1.0095	0.9623	0.9902	1.0000	1.0000	1.0000	1.0000	0.9802	1.0000
2001 / 2	1.1017	1.0308	1.0299	1.0145	1.0000	1.0000	1.0000	1.0000	1.0000	0.9857	1.0000	1.0000	1.0000	0.9855	1.0000
2002 / 1	1.3548	0.9405	1.0506	1.0843	1.0000	1.0111	0.9560	1.0000	0.9885	0.9767	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.2642	1.1343	1.0658	0.9630	0.9744	1.0132	1.0000	1.0000	1.0000	0.9740	1.0000	0.9867	1.0135	1.0000	1.0000
2003 / 1	1.2297	1.1868	1.0185	1.0364	1.0000	0.9912	0.9823	0.9369	1.0000	1.0000	1.0000	0.9904	1.0000	1.0000	1.0000
2003 / 2	1.2203	1.0833	0.9744	1.0000	0.9605	1.0137	0.9595	0.9859	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0141	1.0278	0.9865	0.9863	0.9306	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0149	1.0000	1.0000	1.0000
2004 / 2	1.3864	1.0328	1.0159	1.0000	1.0156	0.9692	1.0159	1.0000	1.0000	1.0000	1.0156	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2708	1.0492	1.0313	0.9394	0.9839	0.9836	0.9833	1.0000	0.9831	1.0172	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0968	0.9706	1.0000	1.0455	0.9855	0.9706	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0741	1.0000	1.0517	0.9836	0.9833	1.0000	0.9831	1.0000	1.0000	1.0172	1.0000	1.0000	1.0000	0.9831	1.0000
2006 / 2	1.1346	1.0000	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0577	1.0545	1.0000	0.9828	1.0175	1.0172	1.0000	1.0000	1.0000	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.1029	0.9733	0.9863	1.0000	1.0000	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.1509	1.0328	1.0317	1.0154	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9848	1.0000	1.0000	0.9692
2008 / 2	1.1455	1.0000	1.0000	0.9683	0.9836	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.1071	0.9677	0.9833	1.0169	1.0000	1.0000	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.1563	1.0000	1.0000	0.9730	0.9861	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.0196	1.0000	0.9808	1.0196	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	0.9844	1.0317	0.9846	0.9688	1.0000	1.0000	1.0161	1.0000	0.9841	1.0000					
2011 / 1	1.0702	1.0000	1.0328	1.0159	1.0000	1.0000	1.0156	1.0000	1.0000						
2011 / 2	1.1311	0.9855	1.0735	0.9863	1.0278	0.9865	1.0137	0.9595							
2012 / 1	1.1200	1.0000	0.9821	1.0000	0.9818	1.0000	1.0185								
2012 / 2	1.1385	0.9595	1.0000	1.0000	1.0423	1.0000									
2013 / 1	0.9733	1.0137	1.0000	1.0541	0.9872										
2013 / 2	1.0685	0.9872	1.0000	1.0000											
2014 / 1	1.0000	1.0000	1.0127												
2014 / 2	1.2593	1.0147													
2015 / 1	1.2167														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.1134	1.0039	1.0032	1.0135	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1476	1.0307	1.0267	1.0234	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1265	1.0041	1.0042	0.9962	0.9962	0.9974	0.9980	0.9972	0.9970	0.9963	1.0000	0.9996	1.0005	0.9986	1.0029
Arithmetic Average Last 4 Per	1.1361	1.0039	1.0032	1.0135	1.0098	0.9966	1.0160	0.9899	0.9960	1.0000	1.0000	0.9962	1.0000	1.0000	0.9923
Arithmetic Average All Per xcl Hi/Lo	1.1236	1.0019	1.0040	0.9961	0.9977	0.9954	0.9985	0.9978	0.9982	0.9977	1.0000	0.9996	1.0000	0.9979	1.0016
Arithmetic Average Last 4 Per xcl Hi/Lo	1.1426	1.0068	1.0000	1.0000	1.0075	1.0000	1.0159	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.1218	1.0048	1.0062	0.9979	0.9969	0.9950	0.9976	0.9946	0.9980	0.9968	1.0000	0.9994	1.0006	0.9976	1.0013
Weighted Average Last 4 Per	1.1203	1.0034	1.0033	1.0144	1.0109	0.9962	1.0158	0.9882	0.9960	1.0000	1.0000	0.9961	1.0000	1.0000	0.9920
Weighted Average All Per xcl Hi/Lo	1.1216	0.9996	1.0052	0.9973	0.9986	0.9948	0.9985	0.9968	0.9984	0.9972	1.0000	0.9994	1.0000	0.9980	1.0013
Weighted Average Last 4 Per xcl Hi/Lo	1.1353	1.0066	1.0000	1.0000	1.0067	1.0000	1.0159	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.1134	1.0039	1.0032	1.0135	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1476	1.0307	1.0267	1.0234	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0951	0.9901	0.9955	1.0101	1.0130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1045	1.0085	1.0186	1.0232	1.0130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.1134	1.0039	1.0032	1.0135	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1476	1.0307	1.0267	1.0234	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0951	0.9901	0.9955	1.0101	1.0130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1045	1.0085	1.0186	1.0232	1.0130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Bodily Injury
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	0.9375	0.9667	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.9825	1.0000	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	0.9846	1.0000	1.0000	1.0000								
2005 / 1	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	0.9828	1.0000	1.0000												
2007 / 1	1.0000	0.9828													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9986	0.9958	0.9993	0.9976	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 4 Per	0.9957	0.9957	1.0000	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9992	0.9984	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 4 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9987	0.9972	1.0000	0.9985	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 4 Per	0.9959	0.9958	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9993	0.9986	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 4 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Property Damage

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	6,522	172	-	172	172	188	172	172	172	Incurred Link Ratio Method	172	26.37
1996 / 2	6,695	169	-	169	169	174	169	169	172	Incurred Link Ratio Method	169	25.24
1997 / 1	7,143	238	-	238	238	201	238	238	141	Incurred Link Ratio Method	238	33.32
1997 / 2	7,548	193	-	193	193	192	193	193	229	Incurred Link Ratio Method	193	25.57
1998 / 1	7,520	182	-	182	182	208	182	182	192	Incurred Link Ratio Method	182	24.20
1998 / 2	8,312	214	-	214	214	208	214	214	176	Incurred Link Ratio Method	214	25.75
1999 / 1	7,876	211	-	211	211	213	211	211	214	Incurred Link Ratio Method	211	26.79
1999 / 2	7,925	185	-	185	185	194	185	185	208	Incurred Link Ratio Method	185	23.35
2000 / 1	7,874	218	-	218	218	209	218	218	179	Incurred Link Ratio Method	218	27.69
2000 / 2	8,370	231	-	231	231	201	231	231	217	Incurred Link Ratio Method	231	27.60
2001 / 1	8,417	315	-	315	315	218	315	315	200	Incurred Link Ratio Method	315	37.43
2001 / 2	9,548	215	-	215	215	224	215	215	283	Incurred Link Ratio Method	215	22.52
2002 / 1	9,092	248	-	248	248	231	248	248	210	Incurred Link Ratio Method	248	27.28
2002 / 2	9,190	220	-	220	220	211	220	220	245	Incurred Link Ratio Method	220	23.94
2003 / 1	9,088	281	-	281	281	226	281	281	203	Incurred Link Ratio Method	281	30.92
2003 / 2	9,680	196	-	196	196	218	196	196	255	Incurred Link Ratio Method	196	20.25
2004 / 1	9,363	183	-	183	183	228	183	183	195	Incurred Link Ratio Method	183	19.54
2004 / 2	9,830	144	-	144	144	169	144	144	175	Incurred Link Ratio Method	144	14.65
2005 / 1	9,682	175	-	175	175	183	175	175	137	Incurred Link Ratio Method	175	18.07
2005 / 2	9,960	181	-	181	181	173	181	181	175	Incurred Link Ratio Method	181	18.17
2006 / 1	9,683	195	-	195	195	184	195	195	180	Incurred Link Ratio Method	195	20.14
2006 / 2	10,236	188	1	189	189	178	189	189	195	Incurred Link Ratio Method	189	18.46
2007 / 1	10,087	213	-	213	213	193	213	213	186	Incurred Link Ratio Method	213	21.12
2007 / 2	10,199	192	-	192	192	179	192	192	211	Incurred Link Ratio Method	192	18.82
2008 / 1	9,727	176	-	176	176	187	176	176	191	Incurred Link Ratio Method	176	18.09
2008 / 2	10,316	177	-	177	177	182	177	177	176	Incurred Link Ratio Method	177	17.16
2009 / 1	10,069	167	-	167	167	195	167	167	176	Incurred Link Ratio Method	167	16.58
2009 / 2	10,724	210	-	210	210	190	210	210	154	Incurred Link Ratio Method	210	19.58
2010 / 1	10,515	190	-	190	190	205	190	190	208	Incurred Link Ratio Method	190	18.07
2010 / 2	11,187	198	-	198	198	200	198	198	191	Incurred Link Ratio Method	198	17.70
2011 / 1	11,080	243	1	244	244	217	244	244	189	Incurred Link Ratio Method	244	22.02
2011 / 2	11,780	221	-	221	221	212	221	221	241	Incurred Link Ratio Method	221	18.76
2012 / 1	11,735	214	-	214	214	231	214	214	221	Incurred Link Ratio Method	214	18.24
2012 / 2	12,521	232	-	232	232	226	232	232	212	Incurred Link Ratio Method	232	18.53
2013 / 1	12,408	269	-	269	269	246	269	269	226	Incurred Link Ratio Method	269	21.68
2013 / 2	13,668	258	4	262	262	249	262	262	270	Incurred Link Ratio Method	262	19.17
2014 / 1	13,983	326	1	327	328	279	328	328	247	Incurred Link Ratio Method	328	23.48
2014 / 2	14,553	236	4	240	242	266	242	243	304	Incurred Link Ratio Method	242	16.64
2015 / 1	14,353	235	16	251	256	288	256	257	-	Incurred Link Ratio Method	256	17.82
2015 / 2	14,729	120	78	198	230	271	236	243		Incurred Link Ratio Method	230	15.64
Total	**403,187**	**8,431**	**105**	**8,536**	**8,577**	**8,447**	**8,583**	**8,590**	**7,758**		**8,577**	

Industry Data (AIX) - Commercial Vehicles
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Third Party Liability - Property Damage
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	174	174	177	177	176	175	172	172	172	172	172	172	172	172	172
1996 / 2	171	173	169	169	169	169	169	169	169	169	169	169	169	169	169
1997 / 1	213	238	236	239	240	238	238	238	238	238	238	238	238	238	238
1997 / 2	190	194	197	194	194	194	194	194	194	194	194	193	193	193	193
1998 / 1	190	184	184	183	183	183	183	183	183	183	183	183	182	182	182
1998 / 2	213	222	220	215	216	215	215	215	215	214	214	214	214	214	214
1999 / 1	208	215	212	213	212	211	211	211	211	211	211	211	211	211	211
1999 / 2	182	197	190	186	187	186	186	185	185	185	185	185	185	185	185
2000 / 1	225	228	224	223	220	220	219	219	219	218	218	218	218	218	218
2000 / 2	220	232	231	232	231	231	231	231	230	230	230	230	231	231	231
2001 / 1	309	316	318	318	316	316	318	315	315	315	315	315	315	315	315
2001 / 2	209	214	216	220	218	216	216	216	216	216	216	216	216	216	216
2002 / 1	251	256	248	249	251	252	250	250	251	251	250	250	250	249	249
2002 / 2	181	225	224	224	224	223	223	222	221	221	221	221	221	221	221
2003 / 1	260	288	289	287	285	285	283	283	283	283	283	283	283	282	282
2003 / 2	187	202	200	197	197	196	196	196	196	196	196	196	196	196	196
2004 / 1	177	182	185	186	185	185	185	185	185	184	184	184	184	184	184
2004 / 2	134	146	147	146	146	146	145	145	145	145	145	144	144	144	144
2005 / 1	176	183	176	177	177	177	175	175	175	175	175	175	175	175	175
2005 / 2	177	182	183	184	183	183	182	182	182	181	181	181	181	181	181
2006 / 1	188	198	200	196	196	196	195	195	195	195	195	195	195	195	195
2006 / 2	169	188	188	188	188	189	189	189	189	189	189	189	189	189	189
2007 / 1	206	212	213	214	214	214	214	214	214	214	213	213	213	213	213
2007 / 2	174	195	199	196	194	194	193	194	193	194	194	194	194	192	192
2008 / 1	171	178	176	178	177	177	178	177	177	176	176	176	176	176	176
2008 / 2	162	181	181	180	178	177	177	177	177	177	177	177	177	177	177
2009 / 1	144	165	166	164	166	167	167	167	167	167	167	167	167	167	
2009 / 2	176	206	207	209	211	211	211	211	211	211	211	211	210		
2010 / 1	175	191	193	190	191	191	191	191	191	191	191	190			
2010 / 2	178	199	198	200	200	198	199	199	198	198	198				
2011 / 1	223	243	244	242	242	244	243	243	243	244					
2011 / 2	192	215	221	221	223	222	221	221	221						
2012 / 1	197	212	216	215	212	214	214	214							
2012 / 2	202	227	229	230	232	232	232								
2013 / 1	238	264	265	267	269	269									
2013 / 2	226	260	260	259	262										
2014 / 1	289	323	324	327											
2014 / 2	199	231	240												
2015 / 1	219	251													
2015 / 2	198														

Industry Data (AIX) - Commercial Vehicles
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Newfoundland and Labrador
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Third Party Liability - Property Damage
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172
1996 / 2	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
1997 / 1	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
1997 / 2	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
1998 / 1	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182
1998 / 2	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
1999 / 1	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211
1999 / 2	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
2000 / 1	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
2000 / 2	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231
2001 / 1	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315
2001 / 2	215	215	215	215	215	215	215	215	215	215	215	215	215	215	
2002 / 1	249	249	249	249	249	249	248	248	248	248	248	248	248		
2002 / 2	221	220	220	220	220	220	220	220	220	220	220	220			
2003 / 1	281	281	281	281	281	281	281	281	281	281	281				
2003 / 2	196	196	196	196	196	196	196	196	196	196					
2004 / 1	183	183	183	183	183	183	183	183	183						
2004 / 2	144	144	144	144	144	144	144	144							
2005 / 1	175	175	175	175	175	175	175								
2005 / 2	181	181	181	181	181	181									
2006 / 1	195	195	195	195	195										
2006 / 2	189	189	189	189											
2007 / 1	213	213	213												
2007 / 2	192	192													
2008 / 1	176														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
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Third Party Liability - Property Damage
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0000	1.0172	1.0000	0.9944	0.9943	0.9829	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0117	0.9769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1174	0.9916	1.0127	1.0042	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0211	1.0155	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9948	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9684	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9945	1.0000	1.0000	1.0000
1998 / 2	1.0423	0.9910	0.9773	1.0047	0.9954	1.0000	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0337	0.9860	1.0047	0.9953	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0824	0.9645	0.9789	1.0054	0.9947	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0133	0.9825	0.9955	0.9865	1.0000	0.9955	1.0000	1.0000	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0545	0.9957	1.0043	0.9957	1.0000	1.0000	1.0000	0.9957	1.0000	1.0000	1.0000	1.0043	1.0000	1.0000	1.0000
2001 / 1	1.0227	1.0063	1.0000	0.9937	1.0000	1.0063	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0239	1.0093	1.0185	0.9909	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9954
2002 / 1	1.0199	0.9688	1.0040	1.0080	1.0040	0.9921	1.0000	1.0040	1.0000	0.9960	1.0000	1.0000	0.9960	1.0000	1.0000
2002 / 2	1.2431	0.9956	1.0000	1.0000	0.9955	1.0000	0.9955	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.1077	1.0035	0.9931	0.9930	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9965	1.0000	0.9965
2003 / 2	1.0802	0.9901	0.9850	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0282	1.0165	1.0054	0.9946	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	0.9946
2004 / 2	1.0896	1.0068	0.9932	1.0000	1.0000	0.9932	1.0000	1.0000	1.0000	1.0000	0.9931	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0398	0.9617	1.0057	1.0000	1.0000	0.9887	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0282	1.0055	1.0055	0.9946	1.0000	0.9945	1.0000	1.0000	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0532	1.0101	0.9800	1.0000	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1124	1.0000	1.0000	1.0000	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0291	1.0047	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.1207	1.0205	0.9849	0.9898	1.0000	0.9948	1.0052	0.9948	1.0052	1.0000	1.0000	1.0000	0.9897	1.0000	1.0000
2008 / 1	1.0409	0.9888	1.0114	0.9944	1.0000	1.0056	0.9944	1.0000	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.1173	1.0000	0.9945	0.9889	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.1458	1.0061	0.9880	1.0122	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.1705	1.0049	1.0097	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9953			
2010 / 1	1.0914	1.0105	0.9845	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9948				
2010 / 2	1.1180	0.9950	1.0101	1.0000	0.9900	1.0051	1.0000	0.9950	1.0000	1.0000					
2011 / 1	1.0897	1.0041	0.9918	1.0000	1.0083	0.9959	1.0000	1.0000	1.0041						
2011 / 2	1.1198	1.0279	1.0000	1.0090	0.9955	0.9955	1.0000	1.0000							
2012 / 1	1.0761	1.0189	0.9954	0.9860	1.0094	1.0000	1.0000								
2012 / 2	1.1238	1.0088	1.0044	1.0087	1.0000	1.0000									
2013 / 1	1.1092	1.0038	1.0075	1.0075	1.0000										
2013 / 2	1.1504	1.0000	0.9962	1.0116											
2014 / 1	1.1176	1.0031	1.0093												
2014 / 2	1.1608	1.0390													
2015 / 1	1.1461														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.1415	1.0102	1.0046	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1632	1.0190	1.0087	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0800	1.0008	0.9983	0.9996	0.9990	0.9982	0.9994	0.9995	0.9995	0.9997	0.9994	0.9998	0.9993	1.0000	0.9995
Arithmetic Average Last 4 Per	1.1438	1.0115	1.0043	1.0035	1.0012	0.9978	1.0000	0.9987	1.0010	1.0000	0.9987	0.9988	0.9974	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0786	1.0008	0.9983	0.9996	0.9990	0.9984	0.9995	0.9995	0.9994	0.9999	0.9996	0.9998	0.9997	1.0000	0.9996
Arithmetic Average Last 4 Per xcl Hi/Lo	1.1483	1.0034	1.0060	1.0081	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0791	1.0009	0.9986	0.9996	0.9990	0.9983	0.9993	0.9995	0.9995	0.9997	0.9995	0.9998	0.9993	1.0000	0.9994
Weighted Average Last 4 Per	1.1415	1.0102	1.0046	1.0041	1.0011	0.9978	1.0000	0.9988	1.0012	1.0000	0.9987	0.9986	0.9972	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0779	1.0006	0.9987	0.9997	0.9990	0.9983	0.9995	0.9995	0.9995	0.9998	0.9996	0.9998	0.9996	1.0000	0.9996
Weighted Average Last 4 Per xcl Hi/Lo	1.1483	1.0034	1.0061	1.0080	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.1415	1.0102	1.0046	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1632	1.0190	1.0087	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1324	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1366	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.1415	1.0102	1.0046	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1632	1.0190	1.0087	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1324	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1366	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9998	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 4 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 4 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9998	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 4 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 4 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Medical Expense

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,801	6	-	6	6	7	6	6	6	Incurred Link Ratio Method	6	1.25
1996 / 2	5,017	6	-	6	6	8	6	6	6	Incurred Link Ratio Method	6	1.20
1997 / 1	5,663	15	-	15	15	9	15	15	(8)	Incurred Link Ratio Method	15	2.65
1997 / 2	5,979	8	-	8	8	11	8	8	12	Incurred Link Ratio Method	8	1.34
1998 / 1	5,902	12	-	12	12	11	12	12	6	Incurred Link Ratio Method	12	2.03
1998 / 2	6,459	16	-	16	16	14	16	16	11	Incurred Link Ratio Method	16	2.48
1999 / 1	6,358	10	-	10	10	15	10	10	14	Incurred Link Ratio Method	10	1.57
1999 / 2	6,403	10	-	10	10	16	10	10	10	Incurred Link Ratio Method	10	1.56
2000 / 1	6,439	18	-	18	18	17	18	18	4	Incurred Link Ratio Method	18	2.80
2000 / 2	6,913	20	-	20	20	20	20	20	18	Incurred Link Ratio Method	20	2.89
2001 / 1	7,029	12	-	12	12	23	12	12	17	Incurred Link Ratio Method	12	1.71
2001 / 2	8,096	23	-	23	23	28	23	23	2	Incurred Link Ratio Method	23	2.84
2002 / 1	7,806	37	-	37	37	30	37	37	14	Incurred Link Ratio Method	37	4.74
2002 / 2	7,567	31	-	31	31	31	31	31	36	Incurred Link Ratio Method	31	4.10
2003 / 1	7,184	23	-	23	23	32	23	23	29	Incurred Link Ratio Method	23	3.20
2003 / 2	8,140	14	-	14	14	40	14	14	19	Incurred Link Ratio Method	14	1.72
2004 / 1	8,337	20	-	20	20	45	20	20	11	Incurred Link Ratio Method	20	2.40
2004 / 2	8,385	19	-	19	19	22	19	19	20	Incurred Link Ratio Method	19	2.27
2005 / 1	7,961	21	-	21	21	21	21	21	19	Incurred Link Ratio Method	21	2.64
2005 / 2	8,270	15	-	15	15	21	15	15	19	Incurred Link Ratio Method	15	1.81
2006 / 1	8,088	16	-	16	16	21	16	16	15	Incurred Link Ratio Method	16	1.98
2006 / 2	8,578	13	-	13	13	22	13	13	15	Incurred Link Ratio Method	13	1.52
2007 / 1	8,497	18	-	18	18	21	18	18	11	Incurred Link Ratio Method	18	2.12
2007 / 2	9,034	20	-	20	20	23	20	20	18	Incurred Link Ratio Method	20	2.21
2008 / 1	9,044	21	-	21	21	22	21	21	20	Incurred Link Ratio Method	21	2.32
2008 / 2	9,570	20	-	20	20	24	20	20	21	Incurred Link Ratio Method	20	2.09
2009 / 1	9,428	16	-	16	16	23	16	16	19	Incurred Link Ratio Method	16	1.70
2009 / 2	10,080	14	-	14	14	24	14	14	16	Incurred Link Ratio Method	14	1.39
2010 / 1	9,924	13	-	13	13	24	13	13	14	Incurred Link Ratio Method	13	1.31
2010 / 2	10,566	20	-	20	20	25	20	20	9	Incurred Link Ratio Method	20	1.89
2011 / 1	10,497	14	-	14	14	25	14	14	18	Incurred Link Ratio Method	14	1.33
2011 / 2	11,234	30	1	31	31	27	31	31	(6)	Incurred Link Ratio Method	31	2.76
2012 / 1	11,239	19	-	19	19	26	19	19	26	Incurred Link Ratio Method	19	1.69
2012 / 2	12,021	28	-	28	28	28	28	28	15	Incurred Link Ratio Method	28	2.32
2013 / 1	11,977	35	-	35	35	28	35	35	23	Incurred Link Ratio Method	35	2.89
2013 / 2	12,653	30	1	31	30	29	30	30	33	Incurred Link Ratio Method	30	2.40
2014 / 1	12,427	19	-	19	18	28	18	18	24	Incurred Link Ratio Method	18	1.47
2014 / 2	12,964	21	2	23	22	29	21	21	10	Incurred Link Ratio Method	22	1.68
2015 / 1	12,782	28	4	32	29	29	29	28	-	Incurred Link Ratio Method	29	2.25
2015 / 2	13,129	11	22	33	28	29	28	27		Incurred Link Ratio Method	28	2.16
Total	**352,440**	**742**	**30**	**772**	**761**	**928**	**760**	**759**	**566**		**761**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Medical Expense
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	8	10	8	6	6	7	6	6	6	6	6	6	6	6	6
1996 / 2	8	7	7	7	7	6	6	6	6	6	6	6	6	6	6
1997 / 1	16	18	17	18	17	15	15	15	15	15	15	15	15	15	15
1997 / 2	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1998 / 1	18	18	16	14	12	12	12	12	12	12	12	12	12	12	12
1998 / 2	16	15	18	18	18	16	16	16	16	16	16	16	16	16	16
1999 / 1	13	10	9	10	10	10	10	10	10	10	10	10	10	10	10
1999 / 2	14	9	12	11	11	11	11	11	11	11	10	10	10	10	10
2000 / 1	21	20	20	20	19	20	19	19	18	18	18	18	18	18	18
2000 / 2	19	24	23	22	21	21	20	20	20	20	20	20	20	20	20
2001 / 1	16	17	13	12	12	12	12	12	12	12	12	12	12	12	12
2001 / 2	29	26	26	24	24	23	23	23	23	23	23	23	23	23	23
2002 / 1	20	33	38	38	38	39	38	37	37	37	37	37	37	37	37
2002 / 2	25	28	30	29	33	33	33	33	33	33	32	32	32	32	32
2003 / 1	18	28	26	27	28	25	24	23	23	23	23	23	23	23	23
2003 / 2	14	17	16	15	14	14	14	13	14	14	14	14	14	14	14
2004 / 1	20	21	20	22	21	21	20	20	20	20	20	20	20	20	20
2004 / 2	21	27	22	21	20	20	20	20	19	19	19	19	19	19	19
2005 / 1	16	20	18	22	23	21	21	21	21	21	21	21	21	21	21
2005 / 2	12	16	16	16	14	14	15	15	15	15	15	15	15	15	15
2006 / 1	21	21	17	17	17	17	17	17	17	17	16	16	16	16	16
2006 / 2	14	15	13	13	14	14	14	14	14	13	13	13	13	13	13
2007 / 1	19	18	18	16	17	18	18	18	18	18	18	18	18	18	18
2007 / 2	25	23	21	21	21	20	20	20	20	20	20	20	20	20	20
2008 / 1	19	19	19	22	22	21	21	21	21	21	21	21	21	21	21
2008 / 2	23	22	18	19	19	19	20	19	20	20	20	20	20	20	20
2009 / 1	14	19	18	18	17	17	16	16	16	16	16	16	16	16	
2009 / 2	17	15	16	16	14	14	14	14	14	14	14	14	14		
2010 / 1	18	20	15	15	14	14	14	14	14	13	13	13			
2010 / 2	30	20	19	20	20	20	20	20	20	20	20				
2011 / 1	20	22	18	16	14	14	14	14	14	14					
2011 / 2	40	34	33	32	31	32	31	31	31						
2012 / 1	19	20	21	19	19	19	19	19							
2012 / 2	34	36	30	31	28	28	28								
2013 / 1	29	35	34	35	37	35									
2013 / 2	33	37	31	31	31										
2014 / 1	24	15	17	19											
2014 / 2	23	24	23												
2015 / 1	36	32													
2015 / 2	33														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Medical Expense
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1996 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1997 / 1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1997 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1998 / 1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1998 / 2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1999 / 1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1999 / 2	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2000 / 1	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2000 / 2	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2001 / 1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
2001 / 2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	
2002 / 1	37	37	37	37	37	37	37	37	37	37	37	37	37		
2002 / 2	31	31	31	31	31	31	31	31	31	31	31	31			
2003 / 1	23	23	23	23	23	23	23	23	23	23	23				
2003 / 2	14	14	14	14	14	14	14	14	14	14					
2004 / 1	20	20	20	20	20	20	20	20	20						
2004 / 2	19	19	19	19	19	19	19	19							
2005 / 1	21	21	21	21	21	21	21								
2005 / 2	15	15	15	15	15	15									
2006 / 1	16	16	16	16	16										
2006 / 2	13	13	13	13											
2007 / 1	18	18	18												
2007 / 2	20	20													
2008 / 1	21														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Medical Expense
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.2500	0.8000	0.7500	1.0000	1.1667	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.8750	1.0000	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1250	0.9444	1.0588	0.9444	0.8824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	0.8889	0.8750	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.9375	1.2000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.7692	0.9000	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.6429	1.3333	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9524	1.0000	1.0000	0.9500	1.0526	0.9500	1.0000	0.9474	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2632	0.9583	0.9565	0.9545	1.0000	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0625	0.7647	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.8966	1.0000	0.9231	1.0000	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.6500	1.1515	1.0000	1.0000	1.0263	0.9744	0.9737	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1200	1.0714	0.9667	1.1379	1.0000	1.0000	1.0000	1.0000	1.0000	0.9697	1.0000	1.0000	1.0000	1.0000	0.9688
2003 / 1	1.5556	0.9286	1.0385	1.0370	0.8929	0.9600	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2143	0.9412	0.9375	0.9333	1.0000	1.0000	0.9286	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0500	0.9524	1.1000	0.9545	1.0000	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.2857	0.8148	0.9545	0.9524	1.0000	1.0000	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2500	0.9000	1.2222	1.0455	0.9130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.3333	1.0000	1.0000	0.8750	1.0000	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	0.8095	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0714	0.8667	1.0000	1.0769	1.0000	1.0000	1.0000	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9474	1.0000	0.8889	1.0625	1.0588	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9200	0.9130	1.0000	1.0000	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0000	1.0000	1.1579	1.0000	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	0.9565	0.8182	1.0556	1.0000	1.0000	1.0526	0.9500	1.0526	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.3571	0.9474	1.0000	0.9444	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.8824	1.0667	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.1111	0.7500	1.0000	0.9333	1.0000	1.0000	1.0000	1.0000	0.9286	1.0000	1.0000				
2010 / 2	0.6667	0.9500	1.0526	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.1000	0.8182	0.8889	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000						
2011 / 2	0.8500	0.9706	0.9697	0.9688	1.0323	0.9688	1.0000	1.0000							
2012 / 1	1.0526	1.0500	0.9048	1.0000	1.0000	1.0000	1.0000								
2012 / 2	1.0588	0.8333	1.0333	0.9032	1.0000	1.0000									
2013 / 1	1.2069	0.9714	1.0294	1.0571	0.9459										
2013 / 2	1.1212	0.8378	1.0000	1.0000											
2014 / 1	0.6250	1.1333	1.1176												
2014 / 2	1.0435	0.9583													
2015 / 1	0.8889														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.9549	0.9503	0.9833	0.9799	0.9915	0.9935	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8577	0.8982	0.9451	0.9612	0.9809	0.9893	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0573	0.9538	0.9955	0.9816	0.9881	0.9906	0.9943	1.0008	0.9954	0.9940	1.0000	1.0000	1.0000	1.0000	0.9988
Arithmetic Average Last 10 Per	0.9614	0.9273	0.9996	0.9557	0.9978	0.9963	0.9950	1.0053	0.9857	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0530	0.9489	0.9960	0.9807	0.9866	0.9922	0.9962	1.0001	0.9975	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	0.9727	0.9237	0.9987	0.9531	1.0000	0.9961	1.0000	1.0000	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0380	0.9454	0.9986	0.9857	0.9848	0.9902	0.9931	1.0000	0.9962	0.9941	1.0000	1.0000	1.0000	1.0000	0.9976
Weighted Average Last 10 Per	0.9549	0.9163	1.0000	0.9657	0.9953	0.9949	0.9947	1.0053	0.9883	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0349	0.9459	0.9957	0.9818	0.9845	0.9899	0.9947	1.0000	0.9980	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	0.9574	0.9167	1.0000	0.9560	1.0000	0.9938	1.0000	1.0000	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9549	0.9503	0.9833	0.9799	0.9915	0.9935	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8577	0.8982	0.9451	0.9612	0.9809	0.9893	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.8003	0.9334	0.9773	0.9738	0.9898	0.9971	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.6945	0.8678	0.9298	0.9514	0.9770	0.9870	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.9549	0.9503	0.9833	0.9799	0.9915	0.9935	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8577	0.8982	0.9451	0.9612	0.9809	0.9893	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.8003	0.9334	0.9773	0.9738	0.9898	0.9971	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.6945	0.8678	0.9298	0.9514	0.9770	0.9870	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Medical Expense
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Disability Income

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,801	1	-	1	1	7	1	1	1	Incurred Link Ratio Method	1	0.21
1996 / 2	5,017	2	-	2	2	8	2	2	-	Incurred Link Ratio Method	2	0.40
1997 / 1	5,663	1	-	1	1	9	1	1	2	Incurred Link Ratio Method	1	0.18
1997 / 2	5,979	1	-	1	1	11	1	1	1	Incurred Link Ratio Method	1	0.17
1998 / 1	5,902	3	-	3	3	11	3	3	(3)	Incurred Link Ratio Method	3	0.51
1998 / 2	6,459	2	-	2	2	14	2	2	3	Incurred Link Ratio Method	2	0.31
1999 / 1	6,358	4	-	4	4	15	4	4	-	Incurred Link Ratio Method	4	0.63
1999 / 2	6,403	4	-	4	4	16	4	4	4	Incurred Link Ratio Method	4	0.62
2000 / 1	6,439	9	-	9	9	17	9	9	(2)	Incurred Link Ratio Method	9	1.40
2000 / 2	6,913	3	-	3	3	20	3	3	5	Incurred Link Ratio Method	3	0.43
2001 / 1	7,029	8	-	8	8	23	8	8	(5)	Incurred Link Ratio Method	8	1.14
2001 / 2	8,096	4	-	4	4	28	4	4	6	Incurred Link Ratio Method	4	0.49
2002 / 1	7,806	4	-	4	4	30	4	4	4	Incurred Link Ratio Method	4	0.51
2002 / 2	7,567	16	-	16	16	31	16	16	(32)	Incurred Link Ratio Method	16	2.11
2003 / 1	7,184	6	-	6	6	32	6	6	10	Incurred Link Ratio Method	6	0.84
2003 / 2	8,140	5	-	5	5	40	5	5	6	Incurred Link Ratio Method	5	0.61
2004 / 1	8,337	6	-	6	6	45	6	6	5	Incurred Link Ratio Method	6	0.72
2004 / 2	8,385	5	-	5	5	22	5	5	6	Incurred Link Ratio Method	5	0.60
2005 / 1	7,961	9	-	9	9	21	9	9	2	Incurred Link Ratio Method	9	1.13
2005 / 2	8,270	3	-	3	3	21	3	3	5	Incurred Link Ratio Method	3	0.36
2006 / 1	8,088	5	-	5	5	21	5	5	2	Incurred Link Ratio Method	5	0.62
2006 / 2	8,578	3	-	3	3	22	3	3	4	Incurred Link Ratio Method	3	0.35
2007 / 1	8,497	3	-	3	3	21	3	3	3	Incurred Link Ratio Method	3	0.35
2007 / 2	9,034	3	-	3	3	23	3	3	3	Incurred Link Ratio Method	3	0.33
2008 / 1	9,044	3	-	3	3	22	3	3	3	Incurred Link Ratio Method	3	0.33
2008 / 2	9,570	4	-	4	4	24	4	4	3	Incurred Link Ratio Method	4	0.42
2009 / 1	9,428	6	-	6	6	23	6	6	3	Incurred Link Ratio Method	6	0.64
2009 / 2	10,080	2	-	2	2	24	2	2	3	Incurred Link Ratio Method	2	0.20
2010 / 1	9,924	3	-	3	3	24	3	3	2	Incurred Link Ratio Method	3	0.30
2010 / 2	10,566	6	-	6	6	25	6	6	-	Incurred Link Ratio Method	6	0.57
2011 / 1	10,497	3	-	3	3	25	3	3	5	Incurred Link Ratio Method	3	0.29
2011 / 2	11,234	8	-	8	8	27	8	8	(5)	Incurred Link Ratio Method	8	0.71
2012 / 1	11,239	5	1	6	6	26	6	6	8	Incurred Link Ratio Method	6	0.53
2012 / 2	12,021	6	-	6	6	28	6	6	6	Incurred Link Ratio Method	6	0.50
2013 / 1	11,977	8	-	8	8	28	8	8	5	Incurred Link Ratio Method	8	0.67
2013 / 2	12,653	8	-	8	8	29	8	8	8	Incurred Link Ratio Method	8	0.63
2014 / 1	12,427	4	-	4	4	28	4	4	6	Incurred Link Ratio Method	4	0.32
2014 / 2	12,964	2	-	2	2	29	2	2	3	Incurred Link Ratio Method	2	0.15
2015 / 1	12,782	5	2	7	7	29	7	7	-	Incurred Link Ratio Method	7	0.54
2015 / 2	13,129	2	1	3	3	29	6	4		Incurred Link Ratio Method	3	0.26
Total	**352,440**	**185**	**4**	**189**	**189**	**928**	**192**	**190**	**76**		**189**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Disability Income
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	1	2	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	2	3	3	3	3	3	3	3	3	3	2	2	2	2	2
1997 / 1	-	2	2	2	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	5	5	5	3	3	3	3	3	3	3	3	3	3	3	3
1998 / 2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1999 / 2	4	4	4	4	5	5	5	5	5	5	4	4	4	4	4
2000 / 1	8	10	10	9	9	9	9	9	9	9	9	9	9	9	9
2000 / 2	3	4	2	2	2	2	2	2	2	2	3	3	3	3	3
2001 / 1	6	9	8	8	9	8	8	8	8	8	8	8	8	8	8
2001 / 2	5	7	4	5	4	5	5	5	5	5	5	5	5	5	5
2002 / 1	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2002 / 2	6	9	13	15	16	16	16	16	16	16	16	16	16	16	16
2003 / 1	6	8	8	8	7	7	6	6	6	6	6	6	6	6	6
2003 / 2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5
2004 / 1	4	4	5	6	6	6	6	6	6	6	6	6	6	6	6
2004 / 2	4	7	6	6	6	6	6	6	5	5	5	5	5	5	5
2005 / 1	6	8	8	8	10	9	9	9	9	9	9	9	9	9	9
2005 / 2	3	5	3	3	4	3	3	3	3	3	3	3	3	3	3
2006 / 1	4	6	7	7	7	6	6	6	6	6	5	5	5	5	5
2006 / 2	6	4	4	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 1	3	4	4	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 2	8	7	4	4	3	3	3	3	3	3	3	3	3	3	3
2008 / 1	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3
2008 / 2	2	4	5	4	4	4	4	4	4	4	4	4	4	4	4
2009 / 1	3	5	6	5	5	5	6	6	6	6	6	6	6	6	
2009 / 2	3	3	3	3	3	2	2	2	2	2	2	2	2		
2010 / 1	3	5	3	3	3	3	3	3	3	3	3	3			
2010 / 2	3	6	7	8	7	6	6	6	6	6	6				
2011 / 1	1	2	2	2	2	2	3	3	3	3					
2011 / 2	4	8	9	9	8	8	8	8	8						
2012 / 1	5	5	5	5	6	6	6	6							
2012 / 2	6	7	7	6	6	6	6								
2013 / 1	7	5	7	8	8	8									
2013 / 2	2	7	7	8	8										
2014 / 1	3	4	3	4											
2014 / 2	2	2	2												
2015 / 1	4	7													
2015 / 2	3														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Disability Income
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1999 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2000 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2000 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2001 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2001 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
2002 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4		
2002 / 2	16	16	16	16	16	16	16	16	16	16	16	16			
2003 / 1	6	6	6	6	6	6	6	6	6	6	6				
2003 / 2	5	5	5	5	5	5	5	5	5	5					
2004 / 1	6	6	6	6	6	6	6	6	6						
2004 / 2	5	5	5	5	5	5	5	5							
2005 / 1	9	9	9	9	9	9	9								
2005 / 2	3	3	3	3	3	3									
2006 / 1	5	5	5	5	5										
2006 / 2	3	3	3	3											
2007 / 1	3	3	3												
2007 / 2	3	3													
2008 / 1	3														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Disability Income
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1		2.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1		1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.5000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2500	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.3333	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.5000	0.8889	1.0000	1.1250	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.4000	0.5714	1.2500	0.8000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8000
2002 / 1	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.5000	1.4444	1.1538	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.3333	1.0000	1.0000	0.8750	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.3333	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.2500	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.7500	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.3333	1.0000	1.0000	1.2500	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.6667	0.6000	1.0000	1.3333	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.5000	1.1667	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.6667	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.3333	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.8750	0.5714	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.6667	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	2.0000	1.2500	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.6667	1.2000	0.8333	1.0000	1.0000	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0000	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.6667	0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	2.0000	1.1667	1.1429	0.8750	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.5000	1.0000	1.0000	1.0000						
2011 / 2	2.0000	1.1250	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000							
2012 / 1	1.0000	1.0000	1.0000	1.2000	1.0000	1.0000	1.0000								
2012 / 2	1.1667	1.0000	0.8571	1.0000	1.0000	1.0000									
2013 / 1	0.7143	1.4000	1.1429	1.0000	1.0000										
2013 / 2	3.5000	1.0000	1.1429	1.0000											
2014 / 1	1.3333	0.7500	1.3333												
2014 / 2	1.0000	1.0000													
2015 / 1	1.7500														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.1538	0.9843	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1343	0.9831	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3939	1.0550	0.9826	0.9976	0.9763	1.0164	1.0000	0.9948	1.0000	0.9933	1.0000	1.0000	1.0000	1.0000	0.9920
Arithmetic Average Last 6 Per	1.5774	1.0250	1.0794	1.0148	0.9762	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.3592	1.0442	0.9864	1.0024	0.9774	1.0063	1.0000	1.0000	1.0000	0.9869	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.3125	1.0000	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.3103	1.0054	0.9946	1.0056	0.9711	1.0063	1.0000	0.9933	1.0000	0.9854	1.0000	1.0000	1.0000	1.0000	0.9912
Weighted Average Last 6 Per	1.3333	1.0333	1.0526	1.0000	0.9730	1.0323	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.2908	1.0110	0.9944	1.0057	0.9699	1.0066	1.0000	1.0000	1.0000	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.3333	1.0000	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.1538	0.9843	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1343	0.9831	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1546	0.9732	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1104	0.9617	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.1538	0.9843	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1343	0.9831	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1546	0.9732	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1104	0.9617	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Disability Income
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Death Benefits

	Actual Experience				Ultimate Loss Estimates							
Accident Year	**Earned Exposures**	**Closed Claims to Date**	**Open Claims to Date**	**Reported Claim Counts to Date**	**Incurred Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claim Counts**	**Frequency (per 1000 Exposure)**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,801	-	-	-	-	7	-	-	-	Incurred Link Ratio Method	-	-
1996 / 2	5,017	-	-	-	-	8	-	-	-	Incurred Link Ratio Method	-	-
1997 / 1	5,663	-	-	-	-	9	-	-	-	Incurred Link Ratio Method	-	-
1997 / 2	5,979	-	-	-	-	11	-	-	-	Incurred Link Ratio Method	-	-
1998 / 1	5,902	-	-	-	-	11	-	-	-	Incurred Link Ratio Method	-	-
1998 / 2	6,459	-	-	-	-	14	-	-	-	Incurred Link Ratio Method	-	-
1999 / 1	6,358	-	-	-	-	15	-	-	-	Incurred Link Ratio Method	-	-
1999 / 2	6,403	1	-	1	1	16	1	1	2	Incurred Link Ratio Method	1	0.16
2000 / 1	6,439	-	-	-	-	17	-	-	-	Incurred Link Ratio Method	-	-
2000 / 2	6,913	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2001 / 1	7,029	-	-	-	-	23	-	-	-	Incurred Link Ratio Method	-	-
2001 / 2	8,096	1	-	1	1	28	1	1	2	Incurred Link Ratio Method	1	0.12
2002 / 1	7,806	-	-	-	-	30	-	-	-	Incurred Link Ratio Method	-	-
2002 / 2	7,567	1	-	1	1	31	1	1	1	Incurred Link Ratio Method	1	0.13
2003 / 1	7,184	1	-	1	1	32	1	1	1	Incurred Link Ratio Method	1	0.14
2003 / 2	8,140	2	-	2	2	40	2	2	4	Incurred Link Ratio Method	2	0.25
2004 / 1	8,337	-	-	-	-	45	-	-	-	Incurred Link Ratio Method	-	-
2004 / 2	8,385	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2005 / 1	7,961	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	8,270	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2006 / 1	8,088	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2006 / 2	8,578	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2007 / 1	8,497	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 2	9,034	1	-	1	1	23	1	1	2	Incurred Link Ratio Method	1	0.11
2008 / 1	9,044	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2008 / 2	9,570	1	-	1	1	24	1	1	1	Incurred Link Ratio Method	1	0.10
2009 / 1	9,428	1	-	1	1	23	1	1	2	Incurred Link Ratio Method	1	0.11
2009 / 2	10,080	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 1	9,924	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 2	10,566	1	-	1	1	25	1	1	2	Incurred Link Ratio Method	1	0.09
2011 / 1	10,497	-	-	-	-	25	-	-	-	Incurred Link Ratio Method	-	-
2011 / 2	11,234	-	1	1	1	27	1	1	2	Incurred Link Ratio Method	1	0.09
2012 / 1	11,239	-	-	-	-	26	(0)	(0)	-	Incurred Link Ratio Method	-	-
2012 / 2	12,021	1	-	1	1	28	1	1	1	Incurred Link Ratio Method	1	0.08
2013 / 1	11,977	1	-	1	1	28	1	1	2	Incurred Link Ratio Method	1	0.08
2013 / 2	12,653	-	-	-	-	29	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 1	12,427	-	-	-	-	28	(1)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	12,964	1	-	1	1	29	(0)	1	2	Incurred Link Ratio Method	1	0.07
2015 / 1	12,782	1	-	1	1	29	(1)	1	-	Incurred Link Ratio Method	1	0.07
2015 / 2	13,129	-	-	-	-	29	(2)	(0)		Incurred Link Ratio Method	-	-
Total	**352,440**	**14**	**1**	**15**	**15**	**928**	**7**	**15**	**24**		**15**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Death Benefits
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-
2002 / 2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	1	1	2	3	2	2	2	2	2	2	2	2	2	2	2
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2008 / 1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2009 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	1	1	1	1	1	1	1	1	1	1	1				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	1	1	1	1	1	1	1	1	1						
2012 / 1	-	-	-	-	-	-	-	-							
2012 / 2	1	1	1	1	1	1	1								
2013 / 1	1	1	1	1	1	1									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	1	1	1												
2015 / 1	-	1													
2015 / 2	-														

Exhibit B.39c-2
Semi-Annual Tris LDFs
page 2 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Death Benefits
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1			
2003 / 1	1	1	1	1	1	1	1	1	1	1	1				
2003 / 2	2	2	2	2	2	2	2	2	2	2					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	1	1													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Exhibit B.39c-2
Semi-Annual Tris LDFs
page 3 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Death Benefits
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1															
2000 / 2			-												
2001 / 1															
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-			
2002 / 2	1.0000	2.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	2.0000	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0000	1.0000	1.0000	-											
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2															
2010 / 1															
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2012 / 1															
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000										
2013 / 2															
2014 / 1															
2014 / 2	1.0000	1.0000													
2015 / 1															

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0001	0.9639	0.9855	0.9906	0.9965	0.9972	0.9956	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9269	0.9268	0.9615	0.9756	0.9849	0.9883	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.1333	0.9333	0.9048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0769	0.9615	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.1333	0.9412	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0769	0.9286	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0001	0.9639	0.9855	0.9906	0.9965	0.9972	0.9956	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9269	0.9268	0.9615	0.9756	0.9849	0.9883	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9966	0.9633	0.9874	0.9916	0.9967	0.9986	0.9965	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9276	0.9308	0.9662	0.9786	0.9869	0.9901	0.9915	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0789	0.9639	0.9615	1.0000	1.0118	0.9972	0.9912	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9269	0.9616	1.0001	1.0001	0.9884	0.9912	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9966	0.9633	0.9874	0.9916	0.9967	0.9986	0.9965	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9276	0.9308	0.9662	0.9786	0.9869	0.9901	0.9915	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Death Benefits
Cumulative Claims Counts

Link Ratios Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1															
2000 / 2															
2001 / 1															
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1															
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Funeral Expense

	Actual Experience				Ultimate Loss Estimates							
Accident Year	**Earned Exposures**	**Closed Claims to Date**	**Open Claims to Date**	**Reported Claim Counts to Date**	**Incurred Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claim Counts**	**Frequency (per 1000 Exposure)**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,801	-	-	-	-	7	-	-	-	Incurred Link Ratio Method	-	-
1996 / 2	5,017	-	-	-	-	8	-	-	-	Incurred Link Ratio Method	-	-
1997 / 1	5,663	-	-	-	-	9	-	-	-	Incurred Link Ratio Method	-	-
1997 / 2	5,979	-	-	-	-	11	-	-	-	Incurred Link Ratio Method	-	-
1998 / 1	5,902	-	-	-	-	11	-	-	-	Incurred Link Ratio Method	-	-
1998 / 2	6,459	-	-	-	-	14	-	-	-	Incurred Link Ratio Method	-	-
1999 / 1	6,358	-	-	-	-	15	-	-	-	Incurred Link Ratio Method	-	-
1999 / 2	6,403	2	-	2	2	16	2	2	3	Incurred Link Ratio Method	2	0.31
2000 / 1	6,439	1	-	1	1	17	1	1	2	Incurred Link Ratio Method	1	0.16
2000 / 2	6,913	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2001 / 1	7,029	-	-	-	-	23	-	-	-	Incurred Link Ratio Method	-	-
2001 / 2	8,096	1	-	1	1	28	1	1	2	Incurred Link Ratio Method	1	0.12
2002 / 1	7,806	-	-	-	-	30	-	-	-	Incurred Link Ratio Method	-	-
2002 / 2	7,567	2	-	2	2	31	2	2	3	Incurred Link Ratio Method	2	0.26
2003 / 1	7,184	1	-	1	1	32	1	1	2	Incurred Link Ratio Method	1	0.14
2003 / 2	8,140	1	-	1	1	40	1	1	2	Incurred Link Ratio Method	1	0.12
2004 / 1	8,337	-	-	-	-	45	-	-	-	Incurred Link Ratio Method	-	-
2004 / 2	8,385	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2005 / 1	7,961	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	8,270	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2006 / 1	8,088	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2006 / 2	8,578	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2007 / 1	8,497	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 2	9,034	1	-	1	1	23	1	1	2	Incurred Link Ratio Method	1	0.11
2008 / 1	9,044	-	-	-	-	22	-	-	-	Incurred Link Ratio Method	-	-
2008 / 2	9,570	1	-	1	1	24	1	1	2	Incurred Link Ratio Method	1	0.10
2009 / 1	9,428	-	-	-	-	23	-	-	-	Incurred Link Ratio Method	-	-
2009 / 2	10,080	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 1	9,924	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 2	10,566	1	-	1	1	25	1	1	2	Incurred Link Ratio Method	1	0.09
2011 / 1	10,497	-	-	-	-	25	-	-	-	Incurred Link Ratio Method	-	-
2011 / 2	11,234	-	1	1	1	27	1	1	2	Incurred Link Ratio Method	1	0.09
2012 / 1	11,239	-	-	-	-	26	-	-	-	Incurred Link Ratio Method	-	-
2012 / 2	12,021	1	-	1	1	28	1	1	1	Incurred Link Ratio Method	1	0.08
2013 / 1	11,977	1	-	1	1	28	1	1	2	Incurred Link Ratio Method	1	0.08
2013 / 2	12,653	-	-	-	-	29	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 1	12,427	-	-	-	-	28	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	12,964	2	-	2	2	29	1	2	4	Incurred Link Ratio Method	2	0.15
2015 / 1	12,782	1	-	1	1	29	(1)	1	-	Incurred Link Ratio Method	1	0.07
2015 / 2	13,129	-	-	-	-	29	(1)	(0)		Incurred Link Ratio Method	-	-
Total	**352,440**	**16**	**1**	**17**	**17**	**928**	**13**	**17**	**28**		**17**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Funeral Expense
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-
2002 / 2	1	2	3	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	1	1	2	2	2	2	2	1	1	1	1	1	1	1	1
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2009 / 1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	1	1	1	1	1	1	1	1	1	1	1				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	2	2	2	2	2	1	1	1	1						
2012 / 1	-	-	-	-	-	-	-	-							
2012 / 2	1	1	1	1	1	1	1								
2013 / 1	1	1	1	1	1	1									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	2	2	2												
2015 / 1	-	1													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Funeral Expense
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	2	2	2	2	2	2	2	2	2	2	2	2			
2003 / 1	1	1	1	1	1	1	1	1	1	1	1				
2003 / 2	1	1	1	1	1	1	1	1	1	1					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	1	1													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Exhibit B.39d-2
Semi-Annual Tris LDFs
page 3 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Funeral Expense
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0000	-													
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2			-												
2001 / 1	-														
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-			
2002 / 2	2.0000	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1															
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1		-													
2009 / 2															
2010 / 1															
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000							
2012 / 1															
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000										
2013 / 2															
2014 / 1															
2014 / 2	1.0000	1.0000													
2015 / 1															

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0369	0.9675	0.9873	0.9954	1.0000	0.9956	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9771	0.9424	0.9740	0.9866	0.9911	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0625	0.9688	0.9048	1.0000	0.9615	1.0000	0.9545	1.0000	1.0000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0714	0.9643	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0556	1.0000	0.8947	1.0000	0.9412	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0625	1.0000	0.9375	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0369	0.9675	0.9873	0.9954	1.0000	0.9956	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9771	0.9424	0.9740	0.9866	0.9911	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0333	0.9736	0.9872	0.9959	0.9995	0.9957	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9804	0.9488	0.9745	0.9872	0.9912	0.9917	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0612	0.9675	0.9740	1.0000	1.0090	0.9956	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0001	0.9424	0.9740	1.0000	1.0000	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0333	0.9736	0.9872	0.9959	0.9995	0.9957	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9804	0.9488	0.9745	0.9872	0.9912	0.9917	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Funeral Expense
Cumulative Claims Counts

Link Ratios Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2															
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2															
2001 / 1															
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1															
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: AccBen (indivis)

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,801	7	-	7	7	7	7	7	7	#N/A	7	1.46
1996 / 2	5,017	8	-	8	8	8	8	8	7	#N/A	8	1.59
1997 / 1	5,663	16	-	16	16	9	16	16	-	#N/A	16	2.83
1997 / 2	5,979	9	-	9	9	11	9	9	13	#N/A	9	1.51
1998 / 1	5,902	15	-	15	15	11	15	15	5	#N/A	15	2.54
1998 / 2	6,459	18	-	18	18	14	18	18	14	#N/A	18	2.79
1999 / 1	6,358	14	-	14	14	15	14	14	17	#N/A	14	2.20
1999 / 2	6,403	17	-	17	17	16	17	17	13	#N/A	17	2.66
2000 / 1	6,439	28	-	28	28	17	28	28	10	#N/A	28	4.35
2000 / 2	6,913	23	-	23	23	20	23	23	27	#N/A	23	3.33
2001 / 1	7,029	20	-	20	20	23	20	20	23	#N/A	20	2.85
2001 / 2	8,096	29	-	29	29	28	29	29	16	#N/A	29	3.58
2002 / 1	7,806	41	-	41	41	30	41	41	24	#N/A	41	5.25
2002 / 2	7,567	50	-	50	50	31	50	50	39	#N/A	50	6.61
2003 / 1	7,184	31	-	31	31	32	31	31	43	#N/A	31	4.31
2003 / 2	8,140	22	-	22	22	40	22	22	28	#N/A	22	2.70
2004 / 1	8,337	26	-	26	26	45	26	26	21	#N/A	26	3.12
2004 / 2	8,385	24	-	24	24	22	24	24	26	#N/A	24	2.86
2005 / 1	7,961	30	-	30	30	21	30	30	23	#N/A	30	3.77
2005 / 2	8,270	18	-	18	18	21	18	18	25	#N/A	18	2.18
2006 / 1	8,088	21	-	21	21	21	21	21	18	#N/A	21	2.60
2006 / 2	8,578	16	-	16	16	22	16	16	20	#N/A	16	1.87
2007 / 1	8,497	21	-	21	21	21	21	21	14	#N/A	21	2.47
2007 / 2	9,034	25	-	25	25	23	25	25	20	#N/A	25	2.77
2008 / 1	9,044	24	-	24	24	22	24	24	25	#N/A	24	2.65
2008 / 2	9,570	26	-	26	26	24	26	26	24	#N/A	26	2.72
2009 / 1	9,428	23	-	23	23	23	23	23	26	#N/A	23	2.44
2009 / 2	10,080	16	-	16	16	24	16	16	21	#N/A	16	1.59
2010 / 1	9,924	16	-	16	16	24	16	16	16	#N/A	16	1.61
2010 / 2	10,566	28	-	28	28	25	28	28	7	#N/A	28	2.65
2011 / 1	10,497	17	-	17	17	25	17	17	24	#N/A	17	1.62
2011 / 2	11,234	38	3	41	41	27	41	41	(16)	#N/A	41	3.65
2012 / 1	11,239	24	1	25	25	26	25	25	35	#N/A	25	2.22
2012 / 2	12,021	36	-	36	36	28	36	36	20	#N/A	36	2.98
2013 / 1	11,977	45	-	45	45	28	45	45	31	#N/A	45	3.72
2013 / 2	12,653	38	1	39	38	29	39	38	43	#N/A	38	3.04
2014 / 1	12,427	23	-	23	22	28	22	22	30	#N/A	22	1.79
2014 / 2	12,964	26	2	28	27	29	27	26	13	#N/A	27	2.06
2015 / 1	12,782	35	6	41	37	29	38	37	-	#N/A	37	2.93
2015 / 2	13,129	13	23	36	32	29	32	30		#N/A	32	2.41
Total	**352,440**	**957**	**36**	**993**	**982**	**928**	**983**	**979**	**750**		**982**	

Industry Data (AIX) - Commercial Vehicles
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Accident Benefits - AccBen (indivis)
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	9	12	10	7	7	8	7	7	7	7	7	7	7	7	7
1996 / 2	10	10	10	10	10	9	9	9	9	9	8	8	8	8	8
1997 / 1	16	20	19	20	18	16	16	16	16	16	16	16	16	16	16
1997 / 2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1998 / 1	23	23	21	17	15	15	15	15	15	15	15	15	15	15	15
1998 / 2	18	16	20	20	20	18	18	18	18	18	18	18	18	18	18
1999 / 1	15	14	13	14	14	14	14	14	14	14	14	14	14	14	14
1999 / 2	20	16	19	18	19	19	19	19	19	19	17	17	17	17	17
2000 / 1	30	31	31	30	29	30	29	29	28	28	28	28	28	28	28
2000 / 2	22	28	27	24	23	23	22	22	22	22	23	23	23	23	23
2001 / 1	23	26	21	20	21	20	20	20	20	20	20	20	20	20	20
2001 / 2	36	35	32	31	30	30	30	30	30	30	30	30	30	30	30
2002 / 1	25	39	44	44	44	45	44	43	43	43	43	43	41	41	41
2002 / 2	33	40	48	47	52	52	52	52	52	52	51	51	51	51	51
2003 / 1	26	38	36	37	37	34	32	31	31	31	31	31	31	31	31
2003 / 2	19	23	25	25	23	23	23	21	22	22	22	22	22	22	22
2004 / 1	24	25	25	28	27	27	26	26	26	26	26	26	26	26	26
2004 / 2	25	34	28	27	26	26	26	26	24	24	24	24	24	24	24
2005 / 1	22	28	26	30	33	30	30	30	30	30	30	30	30	30	30
2005 / 2	15	21	19	19	18	17	18	18	18	18	18	18	18	18	18
2006 / 1	25	27	24	24	24	23	23	23	23	23	21	21	21	21	21
2006 / 2	20	19	17	16	17	17	17	17	17	16	16	16	16	16	16
2007 / 1	22	22	22	19	20	21	21	21	21	21	21	21	21	21	21
2007 / 2	35	32	27	27	26	25	25	25	25	25	25	25	25	25	25
2008 / 1	23	22	23	26	25	24	24	24	24	24	24	24	24	24	24
2008 / 2	27	28	25	25	25	25	26	25	26	26	26	26	26	26	26
2009 / 1	18	26	25	24	23	23	23	23	23	23	23	23	23	23	
2009 / 2	20	18	19	19	17	16	16	16	16	16	16	16	16		
2010 / 1	21	25	18	18	17	17	17	17	17	16	16	16			
2010 / 2	35	28	28	30	29	28	28	28	28	28	28				
2011 / 1	21	24	20	18	16	16	17	17	17	17					
2011 / 2	47	45	45	44	42	42	41	41	41						
2012 / 1	24	25	26	24	25	25	25	25							
2012 / 2	42	45	39	39	36	36	36								
2013 / 1	38	42	43	45	47	45									
2013 / 2	35	44	38	39	39										
2014 / 1	27	19	20	23											
2014 / 2	28	29	28												
2015 / 1	40	41													
2015 / 2	36														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
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Newfoundland and Labrador
Indemnity only
Accident Benefits - AccBen (indivis)
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1996 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997 / 1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1997 / 2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1998 / 1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1998 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1999 / 1	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1999 / 2	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
2000 / 1	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2000 / 2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2001 / 1	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2001 / 2	29	29	29	29	29	29	29	29	29	29	29	29	29	29	
2002 / 1	41	41	41	41	41	41	41	41	41	41	41	41	41		
2002 / 2	50	50	50	50	50	50	50	50	50	50	50	50			
2003 / 1	31	31	31	31	31	31	31	31	31	31	31				
2003 / 2	22	22	22	22	22	22	22	22	22	22					
2004 / 1	26	26	26	26	26	26	26	26	26						
2004 / 2	24	24	24	24	24	24	24	24							
2005 / 1	30	30	30	30	30	30	30								
2005 / 2	18	18	18	18	18	18									
2006 / 1	21	21	21	21	21										
2006 / 2	16	16	16	16											
2007 / 1	21	21	21												
2007 / 2	25	25													
2008 / 1	24														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - AccBen (indivis)
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.3333	0.8333	0.7000	1.0000	1.1429	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2500	0.9500	1.0526	0.9000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.1250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	0.9130	0.8095	0.8824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.8889	1.2500	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9333	0.9286	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.8000	1.1875	0.9474	1.0556	1.0000	1.0000	1.0000	1.0000	1.0000	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0333	1.0000	0.9677	0.9667	1.0345	0.9667	1.0000	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2727	0.9643	0.8889	0.9583	1.0000	0.9565	1.0000	1.0000	1.0000	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.1304	0.8077	0.9524	1.0500	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9722	0.9143	0.9688	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9667
2002 / 1	1.5600	1.1282	1.0000	1.0000	1.0227	0.9778	0.9773	1.0000	1.0000	1.0000	1.0000	0.9535	1.0000	1.0000	1.0000
2002 / 2	1.2121	1.2000	0.9792	1.1064	1.0000	1.0000	1.0000	1.0000	1.0000	0.9808	1.0000	1.0000	1.0000	1.0000	0.9804
2003 / 1	1.4615	0.9474	1.0278	1.0000	0.9189	0.9412	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2105	1.0870	1.0000	0.9200	1.0000	1.0000	0.9130	1.0476	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0417	1.0000	1.1200	0.9643	1.0000	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.3600	0.8235	0.9643	0.9630	1.0000	1.0000	1.0000	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2727	0.9286	1.1538	1.1000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.4000	0.9048	1.0000	0.9474	0.9444	1.0588	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0800	0.8889	1.0000	1.0000	0.9583	1.0000	1.0000	1.0000	1.0000	0.9130	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9500	0.8947	0.9412	1.0625	1.0000	1.0000	1.0000	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	0.8636	1.0526	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9143	0.8438	1.0000	0.9630	0.9615	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.9565	1.0455	1.1304	0.9615	0.9600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0370	0.8929	1.0000	1.0000	1.0000	1.0400	0.9615	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.4444	0.9615	0.9600	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.9000	1.0556	1.0000	0.8947	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.1905	0.7200	1.0000	0.9444	1.0000	1.0000	1.0000	1.0000	0.9412	1.0000	1.0000				
2010 / 2	0.8000	1.0000	1.0714	0.9667	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.1429	0.8333	0.9000	0.8889	1.0000	1.0625	1.0000	1.0000	1.0000						
2011 / 2	0.9574	1.0000	0.9778	0.9545	1.0000	0.9762	1.0000	1.0000							
2012 / 1	1.0417	1.0400	0.9231	1.0417	1.0000	1.0000	1.0000								
2012 / 2	1.0714	0.8667	1.0000	0.9231	1.0000	1.0000									
2013 / 1	1.1053	1.0238	1.0465	1.0444	0.9574										
2013 / 2	1.2571	0.8636	1.0263	1.0000											
2014 / 1	0.7037	1.0526	1.1500												
2014 / 2	1.0357	0.9655													
2015 / 1	1.0250														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.9373	0.9396	0.9733	0.9778	0.9900	0.9948	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8225	0.8775	0.9339	0.9595	0.9813	0.9912	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0993	0.9662	0.9892	0.9844	0.9831	0.9946	0.9946	0.9993	0.9962	0.9908	1.0000	0.9983	1.0000	1.0000	0.9979
Arithmetic Average Last 6 Per	1.0330	0.9687	1.0206	0.9754	0.9872	1.0064	1.0000	1.0000	0.9902	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0975	0.9652	0.9927	0.9838	0.9811	0.9963	0.9970	1.0002	0.9980	0.9924	1.0000	1.0000	1.0000	1.0000	0.9991
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0594	0.9740	1.0127	0.9798	0.9914	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0848	0.9623	0.9947	0.9880	0.9815	0.9938	0.9934	0.9986	0.9971	0.9925	1.0000	0.9968	1.0000	1.0000	0.9964
Weighted Average Last 6 Per	1.0476	0.9510	1.0142	0.9809	0.9846	1.0000	1.0000	1.0000	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0831	0.9638	0.9934	0.9835	0.9821	0.9936	0.9959	1.0000	0.9985	0.9922	1.0000	1.0000	1.0000	1.0000	0.9981
Weighted Average Last 6 Per xcl Hi/Lo	1.0608	0.9645	1.0121	0.9726	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9373	0.9396	0.9733	0.9778	0.9900	0.9948	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8225	0.8775	0.9339	0.9595	0.9813	0.9912	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.8021	0.9178	0.9611	0.9766	0.9844	0.9969	0.9924	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.6729	0.8389	0.9140	0.9510	0.9738	0.9892	0.9923	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.9631	0.9609	0.9831	0.9829	0.9936	0.9948	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8807	0.9145	0.9517	0.9680	0.9849	0.9912	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.8021	0.9178	0.9611	0.9766	0.9844	0.9969	0.9924	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.6729	0.8389	0.9140	0.9510	0.9738	0.9892	0.9923	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Uninsured Automobile

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	4,484	1	-	1	1	1	1	1	2	Incurred Link Ratio Method	1	0.22
1996 / 2	4,954	-	-	-	-	1	-	-	-	Incurred Link Ratio Method	-	-
1997 / 1	5,415	1	-	1	1	1	1	1	1	Incurred Link Ratio Method	1	0.18
1997 / 2	5,780	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.17
1998 / 1	5,970	4	-	4	4	2	4	4	(8)	Incurred Link Ratio Method	4	0.67
1998 / 2	6,645	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.15
1999 / 1	6,413	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.16
1999 / 2	6,169	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.16
2000 / 1	5,941	3	-	3	3	-	3	3	(3)	Incurred Link Ratio Method	3	0.50
2000 / 2	6,284	5	-	5	5	2	5	5	2	Incurred Link Ratio Method	5	0.80
2001 / 1	6,396	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.16
2001 / 2	7,280	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.14
2002 / 1	7,282	3	-	3	3	2	3	3	(3)	Incurred Link Ratio Method	3	0.41
2002 / 2	7,504	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.13
2003 / 1	7,543	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.13
2003 / 2	7,734	3	-	3	3	2	3	3	(3)	Incurred Link Ratio Method	3	0.39
2004 / 1	7,256	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.14
2004 / 2	8,127	6	-	6	6	2	6	6	(24)	Incurred Link Ratio Method	6	0.74
2005 / 1	8,353	4	-	4	4	2	4	4	5	Incurred Link Ratio Method	4	0.48
2005 / 2	8,498	5	-	5	5	2	5	5	4	Incurred Link Ratio Method	5	0.59
2006 / 1	8,323	2	-	2	2	2	2	2	3	Incurred Link Ratio Method	2	0.24
2006 / 2	8,557	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.12
2007 / 1	8,273	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	0.12
2007 / 2	8,257	2	-	2	2	2	2	2	4	Incurred Link Ratio Method	2	0.24
2008 / 1	7,795	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2008 / 2	8,184	4	-	4	4	2	4	4	(8)	Incurred Link Ratio Method	4	0.49
2009 / 1	8,054	2	-	2	2	2	2	2	3	Incurred Link Ratio Method	2	0.25
2009 / 2	8,527	2	-	2	2	2	2	2	2	Incurred Link Ratio Method	2	0.23
2010 / 1	8,374	2	-	2	2	2	2	2	2	Incurred Link Ratio Method	2	0.24
2010 / 2	8,895	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	0.11
2011 / 1	8,880	-	-	-	-	2	(0)	(0)	-	Incurred Link Ratio Method	-	-
2011 / 2	9,631	2	-	2	2	3	2	2	3	Incurred Link Ratio Method	2	0.21
2012 / 1	10,654	1	-	1	1	3	1	1	1	Incurred Link Ratio Method	1	0.09
2012 / 2	12,375	3	-	3	3	3	3	3	(3)	Incurred Link Ratio Method	3	0.24
2013 / 1	12,306	1	1	2	2	3	2	2	2	Incurred Link Ratio Method	2	0.16
2013 / 2	13,583	4	-	4	4	4	4	4	9	Incurred Link Ratio Method	4	0.29
2014 / 1	13,890	-	-	-	-	4	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	14,426	3	-	3	3	4	3	3	(1)	Incurred Link Ratio Method	3	0.20
2015 / 1	14,184	5	5	10	10	4	10	10	-	Incurred Link Ratio Method	10	0.69
2015 / 2	14,526	-	-	-	-	4	1	1		Incurred Link Ratio Method	-	-
Total	**341,723**	**80**	**6**	**86**	**86**	**89**	**86**	**86**	**7**		**86**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 2	-	2	2	2	2	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	2	1	5	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	4	5	5	5	5	5	5	3	3	3	3	3	3	3	3
2000 / 2	3	3	4	4	4	4	6	5	5	5	5	5	5	5	5
2001 / 1	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	2	2	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	-	-	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	1	2	3	3	3	3	3	3	3	3	3	3	3	3	3
2004 / 1	-	2	2	2	2	1	1	1	1	1	1	1	1	1	1
2004 / 2	3	7	6	6	6	6	6	6	6	6	6	6	6	6	6
2005 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 2	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5
2006 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2006 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2007 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2007 / 2	-	1	2	2	2	2	2	2	2	2	2	2	2	2	2
2008 / 1	-	-	-	-	-	-	1	1	1	1	1	1	1	1	-
2008 / 2	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4
2009 / 1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	
2009 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2		
2010 / 1	-	1	2	2	2	2	2	2	2	2	2	2			
2010 / 2	-	1	-	-	1	1	1	1	1	1	1				
2011 / 1	1	-	-	-	-	-	-	-	-	-					
2011 / 2	3	2	2	2	2	2	2	2	2						
2012 / 1	1	1	1	1	1	1	1	1							
2012 / 2	3	3	3	3	3	3	3								
2013 / 1	-	1	1	1	2	2									
2013 / 2	4	4	5	4	4										
2014 / 1	-	-	-	-											
2014 / 2	3	3	3												
2015 / 1	8	10													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3		
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1			
2003 / 1	1	1	1	1	1	1	1	1	1	1	1				
2003 / 2	3	3	3	3	3	3	3	3	3	3					
2004 / 1	1	1	1	1	1	1	1	1	1						
2004 / 2	6	6	6	6	6	6	6	6							
2005 / 1	4	4	4	4	4	4	4								
2005 / 2	5	5	5	5	5	5									
2006 / 1	2	2	2	2	2										
2006 / 2	1	1	1	1											
2007 / 1	1	1	1												
2007 / 2	2	2													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2															
1997 / 1					1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2		1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.5000	5.0000	0.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.3333	1.0000	1.0000	1.0000	1.5000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.6667	1.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	-			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1		1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	2.3333	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1							1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	
2008 / 2	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1		2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2		-			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	-														
2011 / 2	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1		1.0000	1.0000	2.0000	1.0000										
2013 / 2	1.0000	1.2500	0.8000	1.0000											
2014 / 1															
2014 / 2	1.0000	1.0000													
2015 / 1	1.2500														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.2325	1.0103	0.9970	1.0014	0.9963	0.9962	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2116	0.9830	0.9730	0.9759	0.9746	0.9782	0.9819	0.9855	0.9925	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0247	1.1976	0.9833	1.0323	0.9688	1.0161	0.9817	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9600	1.0000
Arithmetic Average Last 6 Per	1.0625	1.0500	0.9600	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8333	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0133	1.1108	0.9929	1.0000	0.9833	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0597	1.1127	0.9474	1.0137	0.9722	1.0294	0.9559	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9818	1.0000
Weighted Average Last 6 Per	1.1111	1.0833	0.9167	1.0909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000
Weighted Average All Per xcl Hi/Lo	1.0159	1.0725	0.9855	1.0000	0.9855	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.2325	1.0103	0.9970	1.0014	0.9963	0.9962	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2116	0.9830	0.9730	0.9759	0.9746	0.9782	0.9819	0.9855	0.9925	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.2159	1.0252	0.9950	0.9999	0.9942	0.9965	0.9968	0.9929	0.9946	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2062	0.9920	0.9677	0.9725	0.9726	0.9783	0.9817	0.9849	0.9919	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0172	1.0103	0.9730	1.0261	0.9963	0.9962	0.9964	0.9929	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	0.9831	0.9731	1.0001	0.9747	0.9783	0.9820	0.9856	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.2159	1.0252	0.9950	0.9999	0.9942	0.9965	0.9968	0.9929	0.9946	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2062	0.9920	0.9677	0.9725	0.9726	0.9783	0.9817	0.9849	0.9919	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2															
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Underinsured Motorist

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	1,612	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1996 / 2	1,646	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1997 / 1	2,131	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1997 / 2	2,404	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1998 / 1	2,424	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1998 / 2	2,778	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1999 / 1	2,845	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
1999 / 2	2,836	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2000 / 1	2,708	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2000 / 2	2,733	1	-	1	1	-	1	1	2	Incurred Link Ratio Method	1	0.37
2001 / 1	2,983	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2001 / 2	2,870	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2002 / 1	2,655	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2002 / 2	2,975	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2003 / 1	3,250	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2003 / 2	3,089	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2004 / 1	2,978	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2004 / 2	3,475	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2005 / 1	3,851	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	4,064	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2006 / 1	4,157	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2006 / 2	4,336	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2007 / 1	4,319	-	-	-	-	-	-	-	-	Incurred Link Ratio Method	-	-
2007 / 2	4,125	-	1	1	1	-	1	1	2	Incurred Link Ratio Method	1	0.24
2008 / 1	3,829	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2008 / 2	4,147	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2009 / 1	4,061	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2009 / 2	4,419	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2010 / 1	4,496	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2010 / 2	5,021	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2011 / 1	5,107	-	-	-	-	-	-	(0)	1	Incurred Link Ratio Method	-	-
2011 / 2	5,335	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2012 / 1	5,610	-	1	1	1	-	1	1	1	Incurred Link Ratio Method	1	0.15
2012 / 2	6,221	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2013 / 1	6,530	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2013 / 2	7,235	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2014 / 1	7,236	-	-	-	-	-	-	0	-	Incurred Link Ratio Method	-	-
2014 / 2	7,673	-	-	-	-	-	-	0	-	Incurred Link Ratio Method	-	-
2015 / 1	7,601	1	1	2	3	-	2	2	-	Incurred Link Ratio Method	3	0.34
2015 / 2	7,896	-	-	-	-	-	-	0		Incurred Link Ratio Method	-	-
Total	**165,661**	**2**	**3**	**5**	**5**	**-**	**5**	**5**	**6**		**5**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	3	3	3	3	1	1	1	1	1
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	-	-	-	-	-	-	-	-	-	-	-				
2011 / 1	-	-	-	-	-	1	1	1	1	-					
2011 / 2	-	-	-	-	-	-	-	-	-						
2012 / 1	-	-	-	-	1	1	1	1							
2012 / 2	-	-	-	-	-	-	-								
2013 / 1	-	-	-	-	-	-									
2013 / 2	-	-	-	-	-										
2014 / 1	-	-	-	-											
2014 / 2	-	-	-												
2015 / 1	1	2													
2015 / 2	-														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	2	2	2	2	1	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-		
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-			
2003 / 1	-	-	-	-	-	-	-	-	-	-	-				
2003 / 2	-	-	-	-	-	-	-	-	-	-					
2004 / 1	-	-	-	-	-	-	-	-	-						
2004 / 2	-	-	-	-	-	-	-	-							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	-	-	-	-	-	-									
2006 / 1	-	-	-	-	-										
2006 / 2	-	-	-	-											
2007 / 1	-	-	-												
2007 / 2	1	1													
2008 / 1	-														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1															
1996 / 2							1.0000	1.0000	1.0000	0.3333	1.0000	1.0000	1.0000	1.0000	2.0000
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2															
2000 / 1															
2000 / 2			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2															
2002 / 1															
2002 / 2															
2003 / 1															
2003 / 2															
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2					1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1						1.0000	1.0000	1.0000	-						
2011 / 2															
2012 / 1					1.0000	1.0000	1.0000								
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1	2.0000														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.2108	1.1560	1.0690	1.1579	1.0417	1.0364	1.0000	0.9748	0.9676	1.0020	0.9829	0.9572	0.9707	0.9921	0.9810
Product	1.5667	1.2939	1.1193	1.0471	0.9043	0.8681	0.8376	0.8376	0.8593	0.8880	0.8863	0.9017	0.9420	0.9704	0.9782
Arithmetic Average All Per	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	0.7778	1.0000	1.0000	1.0000	1.0000	1.3333
Arithmetic Average Last 6 Per	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8333	0.6000	1.0000	1.0000	1.0000	1.0000	1.3333
Weighted Average Last 6 Per	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	2.0000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	2.0000				1.0000	1.0000	1.0000	1.0000	-		1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.2108	1.1560	1.0690	1.1579	1.0417	1.0364	1.0000	0.9748	0.9676	1.0020	0.9829	0.9572	0.9707	0.9921	0.9810
Product	1.5667	1.2939	1.1193	1.0471	0.9043	0.8681	0.8376	0.8376	0.8593	0.8880	0.8863	0.9017	0.9420	0.9704	0.9782
Selected Link Ratios 2014-2	1.1762	1.1567	1.0714	1.1493	1.0320	1.0370	1.0035	0.9642	0.9651	0.9958	0.9891	0.9588	0.9658	0.9922	0.9865
Product	1.4859	1.2633	1.0922	1.0194	0.8870	0.8595	0.8288	0.8259	0.8566	0.8876	0.8913	0.9011	0.9398	0.9731	0.9808
Implied LDFs 2015-2	0.7728	1.2940	1.0000	1.0000	1.0000	1.0000	1.1938	0.8377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.2941	1.0000	1.0000	1.0000	1.0000	1.0000	0.8377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1762	1.1567	1.0714	1.1493	1.0320	1.0370	1.0035	0.9642	0.9651	0.9958	0.9891	0.9588	0.9658	0.9922	0.9865
Product	1.4859	1.2633	1.0922	1.0194	0.8870	0.8595	0.8288	0.8259	0.8566	0.8876	0.8913	0.9011	0.9398	0.9731	0.9808

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Underinsured Motorist
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1															
1996 / 2	1.0000	1.0000	1.0000	0.5000	-										
1997 / 1															
1997 / 2															
1998 / 1															
1998 / 2															
1999 / 1															
1999 / 2															
2000 / 1															
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1															
2001 / 2															
2002 / 1															
2002 / 2															
2003 / 1															
2003 / 2															
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	0.7500	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	0.7500	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	0.6667	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	0.6667	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000									1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Collision

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	1,615	36	-	36	36	44	36	36	36	Incurred Link Ratio Method	36	22.29
1996 / 2	1,550	32	-	32	32	42	32	32	36	Incurred Link Ratio Method	32	20.65
1997 / 1	1,801	53	-	53	53	49	53	53	18	Incurred Link Ratio Method	53	29.43
1997 / 2	1,930	47	-	47	47	52	47	47	52	Incurred Link Ratio Method	47	24.35
1998 / 1	1,939	41	-	41	41	52	41	41	46	Incurred Link Ratio Method	41	21.15
1998 / 2	2,059	61	-	61	61	56	61	61	31	Incurred Link Ratio Method	61	29.63
1999 / 1	2,178	67	-	67	67	59	67	67	60	Incurred Link Ratio Method	67	30.76
1999 / 2	2,248	57	-	57	57	61	57	57	66	Incurred Link Ratio Method	57	25.36
2000 / 1	2,257	53	-	53	53	61	53	53	57	Incurred Link Ratio Method	53	23.48
2000 / 2	2,400	88	-	88	88	65	88	88	30	Incurred Link Ratio Method	88	36.67
2001 / 1	2,625	87	-	87	87	71	87	87	88	Incurred Link Ratio Method	87	33.14
2001 / 2	2,628	56	-	56	56	71	56	56	76	Incurred Link Ratio Method	56	21.31
2002 / 1	2,458	76	-	76	76	66	76	76	49	Incurred Link Ratio Method	76	30.92
2002 / 2	2,474	76	-	76	76	67	76	76	76	Incurred Link Ratio Method	76	30.72
2003 / 1	2,524	76	-	76	76	68	76	76	76	Incurred Link Ratio Method	76	30.11
2003 / 2	2,476	55	-	55	55	67	55	55	70	Incurred Link Ratio Method	55	22.21
2004 / 1	2,103	65	-	65	65	57	65	65	53	Incurred Link Ratio Method	65	30.91
2004 / 2	2,114	28	-	28	28	57	28	28	44	Incurred Link Ratio Method	28	13.25
2005 / 1	2,007	43	-	43	43	54	43	43	20	Incurred Link Ratio Method	43	21.43
2005 / 2	2,068	53	-	53	53	56	53	53	41	Incurred Link Ratio Method	53	25.63
2006 / 1	2,084	46	-	46	46	56	46	46	52	Incurred Link Ratio Method	46	22.08
2006 / 2	2,131	43	-	43	43	57	43	43	46	Incurred Link Ratio Method	43	20.18
2007 / 1	2,050	66	-	66	66	55	66	66	31	Incurred Link Ratio Method	66	32.19
2007 / 2	2,152	75	-	75	75	58	75	75	65	Incurred Link Ratio Method	75	34.85
2008 / 1	2,240	68	-	68	68	60	68	68	74	Incurred Link Ratio Method	68	30.36
2008 / 2	2,428	75	-	75	75	65	75	75	67	Incurred Link Ratio Method	75	30.89
2009 / 1	2,359	66	-	66	66	64	66	66	74	Incurred Link Ratio Method	66	27.98
2009 / 2	2,488	74	-	74	74	67	74	74	65	Incurred Link Ratio Method	74	29.75
2010 / 1	2,469	65	-	65	65	67	65	65	73	Incurred Link Ratio Method	65	26.33
2010 / 2	2,648	66	-	66	66	71	66	66	65	Incurred Link Ratio Method	66	24.92
2011 / 1	2,681	71	1	72	72	72	72	72	65	Incurred Link Ratio Method	72	26.85
2011 / 2	2,851	88	-	88	88	77	88	88	68	Incurred Link Ratio Method	88	30.87
2012 / 1	2,913	76	-	76	76	79	76	76	86	Incurred Link Ratio Method	76	26.09
2012 / 2	3,101	86	-	86	86	84	86	86	75	Incurred Link Ratio Method	86	27.74
2013 / 1	3,186	91	-	91	91	86	91	91	86	Incurred Link Ratio Method	91	28.57
2013 / 2	3,434	94	-	94	94	93	94	94	90	Incurred Link Ratio Method	94	27.37
2014 / 1	3,426	97	1	98	98	92	98	98	96	Incurred Link Ratio Method	98	28.61
2014 / 2	3,617	99	1	100	99	98	99	99	96	Incurred Link Ratio Method	99	27.39
2015 / 1	3,619	86	4	90	87	98	87	87	-	Incurred Link Ratio Method	87	24.10
2015 / 2	3,792	89	37	126	115	102	117	116		Incurred Link Ratio Method	115	30.45
Total	**99,120**	**2,671**	**44**	**2,715**	**2,701**	**2,676**	**2,702**	**2,701**	**2,300**		**2,701**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	34	36	36	37	37	36	36	36	36	36	36	36	36	36	36
1996 / 2	30	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 1	52	52	53	53	53	53	53	53	53	53	53	53	53	53	53
1997 / 2	50	47	46	47	47	47	47	47	47	47	47	47	47	47	47
1998 / 1	42	41	42	42	41	41	41	41	41	41	41	41	41	41	41
1998 / 2	60	60	62	62	61	61	61	61	61	61	61	61	61	61	61
1999 / 1	70	68	67	67	67	67	67	67	67	67	67	67	67	67	67
1999 / 2	60	57	57	57	56	57	57	57	57	57	57	57	57	57	57
2000 / 1	60	57	55	54	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	85	90	89	88	88	88	88	88	89	88	88	88	88	88	88
2001 / 1	90	91	87	87	87	87	87	87	87	87	87	87	87	87	87
2001 / 2	60	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2002 / 1	72	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2002 / 2	71	79	78	78	77	77	77	76	76	76	76	76	76	76	76
2003 / 1	78	78	77	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	54	59	55	55	55	55	55	55	55	55	55	55	55	55	55
2004 / 1	66	66	66	66	65	65	65	65	65	65	65	65	65	65	65
2004 / 2	29	29	28	28	28	28	28	28	28	28	28	28	28	28	28
2005 / 1	45	44	42	42	43	43	43	43	43	43	43	43	43	43	43
2005 / 2	58	54	53	53	53	53	53	53	53	53	53	53	53	53	53
2006 / 1	48	49	44	46	46	46	46	46	46	46	46	46	46	46	46
2006 / 2	45	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2007 / 1	69	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2007 / 2	79	83	78	77	77	75	75	75	75	75	75	75	75	75	75
2008 / 1	72	70	70	68	68	68	68	68	68	68	68	68	68	68	68
2008 / 2	78	76	75	74	75	75	75	75	75	75	75	75	75	75	75
2009 / 1	65	66	65	64	66	66	66	66	66	66	66	66	66	66	
2009 / 2	83	75	75	75	74	74	74	74	74	74	74	74	74		
2010 / 1	63	66	65	65	65	65	65	65	65	65	65	65			
2010 / 2	70	68	67	66	66	66	66	66	66	66	66				
2011 / 1	75	74	72	72	72	72	72	72	72	72					
2011 / 2	92	88	89	89	89	88	88	88	88						
2012 / 1	85	81	78	77	77	76	76	76							
2012 / 2	93	89	87	86	86	86	86								
2013 / 1	103	95	92	91	91	91									
2013 / 2	106	98	97	95	94										
2014 / 1	104	100	98	98											
2014 / 2	102	101	100												
2015 / 1	98	90													
2015 / 2	126														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
1996 / 2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1997 / 2	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998 / 1	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
1998 / 2	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1999 / 1	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1999 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2000 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
2001 / 1	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
2001 / 2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	
2002 / 1	76	76	76	76	76	76	76	76	76	76	76	76	76		
2002 / 2	76	76	76	76	76	76	76	76	76	76	76	76			
2003 / 1	76	76	76	76	76	76	76	76	76	76	76				
2003 / 2	55	55	55	55	55	55	55	55	55	55					
2004 / 1	65	65	65	65	65	65	65	65	65						
2004 / 2	28	28	28	28	28	28	28	28							
2005 / 1	43	43	43	43	43	43	43								
2005 / 2	53	53	53	53	53	53									
2006 / 1	46	46	46	46	46										
2006 / 2	43	43	43	43											
2007 / 1	66	66	66												
2007 / 2	75	75													
2008 / 1	68														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0588	1.0000	1.0278	1.0000	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9400	0.9787	1.0217	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9762	1.0244	1.0000	0.9762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0333	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9714	0.9853	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.9500	1.0000	1.0000	0.9825	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9500	0.9649	0.9818	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0588	0.9889	0.9888	1.0000	1.0000	1.0000	1.0000	1.0114	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0111	0.9560	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0556	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1127	0.9873	1.0000	0.9872	1.0000	1.0000	0.9870	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	0.9872	0.9870	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0926	0.9322	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0000	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	0.9778	0.9545	1.0000	1.0238	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	0.9310	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0208	0.8980	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9556	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9565	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.0506	0.9398	0.9872	1.0000	0.9740	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.9722	1.0000	0.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	0.9744	0.9868	0.9867	1.0135	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0154	0.9848	0.9846	1.0313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	0.9036	1.0000	1.0000	0.9867	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.0476	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	0.9714	0.9853	0.9851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	0.9867	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2011 / 2	0.9565	1.0114	1.0000	1.0000	0.9888	1.0000	1.0000	1.0000							
2012 / 1	0.9529	0.9630	0.9872	1.0000	0.9870	1.0000	1.0000								
2012 / 2	0.9570	0.9775	0.9885	1.0000	1.0000	1.0000									
2013 / 1	0.9223	0.9684	0.9891	1.0000	1.0000										
2013 / 2	0.9245	0.9898	0.9794	0.9895											
2014 / 1	0.9615	0.9800	1.0000												
2014 / 2	0.9902	0.9901													
2015 / 1	0.9184														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9878	0.9840	0.9976	0.9984	0.9983	1.0000	0.9996	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9457	0.9781	0.9907	0.9982	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9867	0.9850	0.9970	0.9980	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.9413	0.9789	0.9912	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9829	0.9836	0.9959	0.9983	0.9982	1.0000	0.9995	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9455	0.9787	0.9908	0.9980	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9819	0.9841	0.9957	0.9977	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.9409	0.9791	0.9915	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9514	0.9817	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9253	0.9726	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.9457	0.9781	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9164	0.9690	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9514	0.9817	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9253	0.9726	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Comprehensive

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	1,714	124	-	124	124	146	124	124	124	Incurred Link Ratio Method	124	72.36
1996 / 2	1,632	100	-	100	100	115	100	100	119	Incurred Link Ratio Method	100	61.29
1997 / 1	1,850	150	-	150	150	152	150	150	75	Incurred Link Ratio Method	150	81.08
1997 / 2	1,950	119	-	119	119	133	119	119	144	Incurred Link Ratio Method	119	61.04
1998 / 1	1,996	165	-	165	165	158	165	165	101	Incurred Link Ratio Method	165	82.68
1998 / 2	2,087	141	-	141	141	137	141	141	162	Incurred Link Ratio Method	141	67.57
1999 / 1	2,219	177	-	177	177	169	177	177	132	Incurred Link Ratio Method	177	79.78
1999 / 2	2,315	155	-	155	155	146	155	155	174	Incurred Link Ratio Method	155	66.96
2000 / 1	2,388	201	-	201	201	176	201	201	141	Incurred Link Ratio Method	201	84.16
2000 / 2	2,500	192	-	192	192	152	192	192	201	Incurred Link Ratio Method	192	76.79
2001 / 1	2,722	213	-	213	213	193	213	213	190	Incurred Link Ratio Method	213	78.26
2001 / 2	2,739	196	-	196	196	161	196	196	212	Incurred Link Ratio Method	196	71.55
2002 / 1	2,558	212	-	212	212	175	212	212	195	Incurred Link Ratio Method	212	82.88
2002 / 2	2,534	140	-	140	140	143	140	140	188	Incurred Link Ratio Method	140	55.24
2003 / 1	2,619	144	-	144	144	173	144	144	140	Incurred Link Ratio Method	144	54.98
2003 / 2	2,603	113	-	113	113	142	113	113	137	Incurred Link Ratio Method	113	43.42
2004 / 1	2,292	122	-	122	122	146	122	122	112	Incurred Link Ratio Method	122	53.23
2004 / 2	2,321	88	-	88	88	99	88	88	113	Incurred Link Ratio Method	88	37.91
2005 / 1	2,241	115	-	115	115	113	115	115	80	Incurred Link Ratio Method	115	51.32
2005 / 2	2,290	96	-	96	96	98	96	96	112	Incurred Link Ratio Method	96	41.92
2006 / 1	2,291	118	-	118	118	116	118	118	91	Incurred Link Ratio Method	118	51.50
2006 / 2	2,344	97	-	97	97	100	97	97	114	Incurred Link Ratio Method	97	41.38
2007 / 1	2,301	105	-	105	105	117	105	105	96	Incurred Link Ratio Method	105	45.63
2007 / 2	2,364	102	-	102	102	102	102	102	105	Incurred Link Ratio Method	102	43.16
2008 / 1	2,510	142	-	142	142	128	142	142	86	Incurred Link Ratio Method	142	56.58
2008 / 2	2,718	121	-	121	121	117	121	121	139	Incurred Link Ratio Method	121	44.51
2009 / 1	2,681	145	-	145	145	138	145	145	116	Incurred Link Ratio Method	145	54.08
2009 / 2	2,819	128	-	128	128	122	128	128	143	Incurred Link Ratio Method	128	45.41
2010 / 1	2,844	143	-	143	143	147	143	143	126	Incurred Link Ratio Method	143	50.29
2010 / 2	3,012	137	-	137	137	131	137	137	143	Incurred Link Ratio Method	137	45.48
2011 / 1	3,082	203	-	203	203	160	203	203	105	Incurred Link Ratio Method	203	65.86
2011 / 2	3,248	154	-	154	154	142	154	154	191	Incurred Link Ratio Method	154	47.41
2012 / 1	3,323	168	-	168	168	173	168	168	153	Incurred Link Ratio Method	168	50.55
2012 / 2	3,508	154	-	154	154	154	154	154	167	Incurred Link Ratio Method	154	43.90
2013 / 1	3,622	166	-	166	166	189	166	166	153	Incurred Link Ratio Method	166	45.83
2013 / 2	3,900	166	-	166	166	172	166	166	167	Incurred Link Ratio Method	166	42.57
2014 / 1	3,922	193	-	193	193	206	193	193	162	Incurred Link Ratio Method	193	49.21
2014 / 2	4,109	179	-	179	179	182	179	179	193	Incurred Link Ratio Method	179	43.60
2015 / 1	4,149	210	-	210	213	219	213	214	-	Incurred Link Ratio Method	213	51.42
2015 / 2	4,305	139	8	147	178	192	180	191		Incurred Link Ratio Method	178	41.35
Total	**108,619**	**5,933**	**8**	**5,941**	**5,975**	**5,934**	**5,978**	**5,989**	**5,301**		**5,975**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	95	115	123	124	124	124	124	124	124	124	124	124	124	124	124
1996 / 2	68	96	99	100	100	100	100	100	100	100	100	100	100	100	100
1997 / 1	102	147	150	150	150	150	150	150	150	150	150	150	150	150	150
1997 / 2	80	117	117	120	120	120	120	120	120	120	120	120	120	120	120
1998 / 1	121	161	164	165	165	165	165	165	165	165	165	165	165	165	165
1998 / 2	107	143	141	142	142	142	141	141	141	141	141	141	141	141	141
1999 / 1	128	167	175	177	179	177	177	177	177	177	177	177	177	177	177
1999 / 2	113	148	155	155	155	155	155	155	155	155	155	155	155	155	155
2000 / 1	143	198	202	201	201	201	201	201	201	201	201	201	201	201	201
2000 / 2	147	187	189	191	192	192	192	192	192	192	192	192	192	192	192
2001 / 1	135	210	212	213	213	213	213	213	213	213	213	213	213	213	213
2001 / 2	143	194	196	196	196	196	196	196	196	196	196	196	196	196	196
2002 / 1	141	208	212	211	212	212	212	212	212	212	212	212	212	212	212
2002 / 2	98	138	141	141	141	140	140	140	140	140	140	140	140	140	140
2003 / 1	102	138	144	144	144	144	144	144	144	144	144	144	144	144	144
2003 / 2	88	112	113	113	113	113	113	113	113	113	113	113	113	113	113
2004 / 1	95	121	122	122	122	122	122	122	122	122	122	122	122	122	122
2004 / 2	75	87	88	88	88	88	88	88	88	88	88	88	88	88	88
2005 / 1	74	110	115	115	115	115	115	115	115	115	115	115	115	115	115
2005 / 2	80	95	95	95	96	96	96	96	96	96	96	96	96	96	96
2006 / 1	74	115	118	118	118	118	118	118	118	118	118	118	118	118	118
2006 / 2	81	96	96	97	97	97	97	97	97	97	97	97	97	97	97
2007 / 1	89	105	107	105	105	105	105	105	105	105	105	105	105	105	105
2007 / 2	78	99	102	102	102	102	102	102	102	102	102	102	102	102	102
2008 / 1	110	139	142	142	142	142	142	142	142	142	142	142	142	142	142
2008 / 2	87	117	120	121	121	121	121	121	121	121	121	121	121	121	121
2009 / 1	115	144	145	145	145	145	145	145	145	145	145	145	145	145	
2009 / 2	102	121	127	128	128	128	128	128	128	128	128	128	128		
2010 / 1	116	141	141	142	143	143	143	143	143	143	143	143			
2010 / 2	114	133	136	137	137	137	137	137	137	137	137				
2011 / 1	139	200	203	204	203	203	203	203	203	203					
2011 / 2	123	153	153	153	154	154	154	154	154						
2012 / 1	117	164	165	166	168	168	168	168							
2012 / 2	133	151	154	154	154	154	154								
2013 / 1	132	163	167	166	166	166									
2013 / 2	135	163	165	165	166										
2014 / 1	159	189	192	193											
2014 / 2	152	177	179												
2015 / 1	172	210													
2015 / 2	147														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1996 / 2	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1997 / 1	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1997 / 2	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
1998 / 1	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165
1998 / 2	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141
1999 / 1	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177
1999 / 2	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155
2000 / 1	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201
2000 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2001 / 1	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213
2001 / 2	196	196	196	196	196	196	196	196	196	196	196	196	196	196	
2002 / 1	212	212	212	212	212	212	212	212	212	212	212	212	212		
2002 / 2	140	140	140	140	140	140	140	140	140	140	140	140			
2003 / 1	144	144	144	144	144	144	144	144	144	144	144				
2003 / 2	113	113	113	113	113	113	113	113	113	113					
2004 / 1	122	122	122	122	122	122	122	122	122						
2004 / 2	88	88	88	88	88	88	88	88							
2005 / 1	115	115	115	115	115	115	115								
2005 / 2	96	96	96	96	96	96									
2006 / 1	118	118	118	118	118										
2006 / 2	97	97	97	97											
2007 / 1	105	105	105												
2007 / 2	102	102													
2008 / 1	142														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.2105	1.0696	1.0081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.4118	1.0313	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.4412	1.0204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.4625	1.0000	1.0256	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917
1998 / 1	1.3306	1.0186	1.0061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.3364	0.9860	1.0071	1.0000	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.3047	1.0479	1.0114	1.0113	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.3097	1.0473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.3846	1.0202	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2721	1.0107	1.0106	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.5556	1.0095	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.3566	1.0103	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.4752	1.0192	0.9953	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.4082	1.0217	1.0000	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.3529	1.0435	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2727	1.0089	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.2737	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.1600	1.0115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.4865	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.1875	1.0000	1.0000	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.5541	1.0261	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1852	1.0000	1.0104	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.1798	1.0190	0.9813	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.2692	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.2636	1.0216	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.3448	1.0256	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.2522	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.1863	1.0496	1.0079	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.2155	1.0000	1.0071	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	1.1667	1.0226	1.0074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.4388	1.0150	1.0049	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000						
2011 / 2	1.2439	1.0000	1.0000	1.0065	1.0000	1.0000	1.0000	1.0000							
2012 / 1	1.4017	1.0061	1.0061	1.0120	1.0000	1.0000	1.0000								
2012 / 2	1.1353	1.0199	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.2348	1.0245	0.9940	1.0000	1.0000										
2013 / 2	1.2074	1.0123	1.0000	1.0061											
2014 / 1	1.1887	1.0159	1.0052												
2014 / 2	1.1645	1.0113													
2015 / 1	1.2209														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3038	1.0194	1.0029	1.0016	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997
Arithmetic Average Last 6 Per	1.1919	1.0150	1.0009	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.3015	1.0189	1.0029	1.0015	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.1954	1.0148	1.0013	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.3000	1.0189	1.0028	1.0017	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997
Weighted Average Last 6 Per	1.1925	1.0149	1.0010	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.2969	1.0186	1.0027	1.0017	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.1958	1.0147	1.0015	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.2221	1.0131	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2391	1.0139	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.1919	1.0150	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2109	1.0159	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.2221	1.0131	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2391	1.0139	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
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2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: Specified Perils

	Actual Experience				Ultimate Loss Estimates							
Accident Year	**Earned Exposures**	**Closed Claims to Date**	**Open Claims to Date**	**Reported Claim Counts to Date**	**Incurred Link Ratio Method**	**ELR Method**	**Incurred BF Method**	**Cape Cod Method**	**Emergence Method**	**Selected Method**	**Selected Ultimate Claim Counts**	**Frequency (per 1000 Exposure)**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	923	4	-	4	4	3	4	4	4	Incurred Link Ratio Method	4	4.33
1996 / 2	1,045	5	-	5	5	3	5	5	4	Incurred Link Ratio Method	5	4.78
1997 / 1	1,071	2	-	2	2	3	2	2	3	Incurred Link Ratio Method	2	1.87
1997 / 2	910	2	-	2	2	3	2	2	2	Incurred Link Ratio Method	2	2.20
1998 / 1	868	2	-	2	2	3	2	2	2	Incurred Link Ratio Method	2	2.30
1998 / 2	849	2	-	2	2	2	2	2	2	Incurred Link Ratio Method	2	2.35
1999 / 1	860	2	-	2	2	3	2	2	2	Incurred Link Ratio Method	2	2.33
1999 / 2	820	3	-	3	3	2	3	3	2	Incurred Link Ratio Method	3	3.66
2000 / 1	734	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.36
2000 / 2	711	4	-	4	4	2	4	4	(8)	Incurred Link Ratio Method	4	5.63
2001 / 1	758	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.32
2001 / 2	746	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	1.34
2002 / 1	677	3	-	3	3	2	3	3	(3)	Incurred Link Ratio Method	3	4.43
2002 / 2	598	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.67
2003 / 1	544	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	1.84
2003 / 2	552	2	-	2	2	2	2	2	-	Incurred Link Ratio Method	2	3.62
2004 / 1	561	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.78
2004 / 2	574	4	-	4	4	2	4	4	8	Incurred Link Ratio Method	4	6.96
2005 / 1	567	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	566	3	-	3	3	2	3	3	5	Incurred Link Ratio Method	3	5.30
2006 / 1	539	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.86
2006 / 2	567	2	-	2	2	2	2	2	-	Incurred Link Ratio Method	2	3.53
2007 / 1	561	4	-	4	4	2	4	4	-	Incurred Link Ratio Method	4	7.13
2007 / 2	563	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.78
2008 / 1	567	3	-	3	3	2	3	3	(3)	Incurred Link Ratio Method	3	5.29
2008 / 2	580	1	-	1	1	2	1	1	2	Incurred Link Ratio Method	1	1.73
2009 / 1	589	2	-	2	2	2	2	2	-	Incurred Link Ratio Method	2	3.39
2009 / 2	600	4	-	4	4	2	4	4	8	Incurred Link Ratio Method	4	6.67
2010 / 1	618	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2010 / 2	597	2	-	2	2	2	2	2	4	Incurred Link Ratio Method	2	3.35
2011 / 1	601	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2011 / 2	599	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	1.67
2012 / 1	635	1	-	1	1	2	1	1	1	Incurred Link Ratio Method	1	1.57
2012 / 2	612	2	-	2	2	2	2	2	-	Incurred Link Ratio Method	2	3.27
2013 / 1	599	3	-	3	3	2	3	3	2	Incurred Link Ratio Method	3	5.01
2013 / 2	596	3	-	3	3	2	3	3	6	Incurred Link Ratio Method	3	5.04
2014 / 1	589	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2014 / 2	563	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2015 / 1	550	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2015 / 2	547	3	-	3	3	2	3	3		Incurred Link Ratio Method	3	5.93
Total	**26,606**	**77**	**-**	**77**	**77**	**86**	**77**	**77**	**55**		**77**	

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Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2004 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2004 / 2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2006 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2006 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2007 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2007 / 2	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2008 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2008 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2009 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2009 / 2	3	4	4	4	4	4	4	4	4	4	4	4	4		
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-			
2010 / 2	2	2	2	2	2	2	2	2	2	2	2				
2011 / 1	-	-	-	-	-	-	-	-	-	-					
2011 / 2	1	1	1	1	1	1	1	1	1						
2012 / 1	1	1	1	1	1	1	1	1							
2012 / 2	2	2	2	2	2	2	2								
2013 / 1	2	3	3	3	3	3									
2013 / 2	3	3	3	3	3										
2014 / 1	-	-	-	-											
2014 / 2	1	-	-												
2015 / 1	1	-													
2015 / 2	3														

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Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3		
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1			
2003 / 1	1	1	1	1	1	1	1	1	1	1	1				
2003 / 2	2	2	2	2	2	2	2	2	2	2					
2004 / 1	1	1	1	1	1	1	1	1	1						
2004 / 2	4	4	4	4	4	4	4	4							
2005 / 1	-	-	-	-	-	-	-								
2005 / 2	3	3	3	3	3	3									
2006 / 1	1	1	1	1	1										
2006 / 2	2	2	2	2											
2007 / 1	4	4	4												
2007 / 2	1	1													
2008 / 1	3														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Industry Data (AIX) - Commercial Vehicles
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Other Coverages - Specified Perils
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Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.5000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1															
2005 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1															
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2012 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2013 / 1	1.5000	1.0000	1.0000	1.0000	1.0000										
2013 / 2	1.0000	1.0000	1.0000	1.0000											
2014 / 1															
2014 / 2	-														
2015 / 1	-														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0760	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.7000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0909	1.0137	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

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Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1															
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
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2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Facility Association
Industry Valuation as at December 31, 2015
Selected Ultimate Claim Counts by Method
Jurisdiction: Newfoundland & Labrador
Segment: Commercial
Coverage: All Perils

	Actual Experience				Ultimate Loss Estimates							
Accident Year	Earned Exposures	Closed Claims to Date	Open Claims to Date	Reported Claim Counts to Date	Incurred Link Ratio Method	ELR Method	Incurred BF Method	Cape Cod Method	Emergence Method	Selected Method	Selected Ultimate Claim Counts	Frequency (per 1000 Exposure)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
				= [2] + [3]								= [11] / [1] * 1000
1996 / 1	863	17	-	17	17	24	17	17	17	Incurred Link Ratio Method	17	19.70
1996 / 2	932	28	-	28	28	25	28	28	10	Incurred Link Ratio Method	28	30.05
1997 / 1	1,152	32	-	32	32	30	32	32	27	Incurred Link Ratio Method	32	27.79
1997 / 2	1,203	33	-	33	33	31	33	33	32	Incurred Link Ratio Method	33	27.44
1998 / 1	1,393	37	-	37	37	35	37	37	33	Incurred Link Ratio Method	37	26.56
1998 / 2	1,930	34	-	34	34	48	34	34	37	Incurred Link Ratio Method	34	17.61
1999 / 1	1,831	33	-	33	33	45	33	33	34	Incurred Link Ratio Method	33	18.03
1999 / 2	1,541	41	-	41	41	37	41	41	31	Incurred Link Ratio Method	41	26.61
2000 / 1	1,616	48	-	48	48	38	48	48	40	Incurred Link Ratio Method	48	29.69
2000 / 2	1,771	53	-	53	53	41	53	53	47	Incurred Link Ratio Method	53	29.93
2001 / 1	1,621	54	-	54	54	36	54	54	53	Incurred Link Ratio Method	54	33.30
2001 / 2	1,987	44	-	44	44	44	44	44	52	Incurred Link Ratio Method	44	22.15
2002 / 1	1,957	35	-	35	35	42	35	35	42	Incurred Link Ratio Method	35	17.88
2002 / 2	1,947	40	-	40	40	41	40	40	34	Incurred Link Ratio Method	40	20.55
2003 / 1	1,849	35	-	35	35	38	35	35	39	Incurred Link Ratio Method	35	18.93
2003 / 2	2,085	42	-	42	42	42	42	42	34	Incurred Link Ratio Method	42	20.14
2004 / 1	2,315	40	-	40	40	46	40	40	42	Incurred Link Ratio Method	40	17.27
2004 / 2	2,528	59	-	59	59	51	59	59	31	Incurred Link Ratio Method	59	23.33
2005 / 1	2,548	38	-	38	38	52	38	38	52	Incurred Link Ratio Method	38	14.91
2005 / 2	2,561	49	-	49	49	52	49	49	35	Incurred Link Ratio Method	49	19.13
2006 / 1	2,488	48	-	48	48	51	48	48	49	Incurred Link Ratio Method	48	19.29
2006 / 2	2,680	57	-	57	57	55	57	57	46	Incurred Link Ratio Method	57	21.27
2007 / 1	2,847	57	-	57	57	58	57	57	57	Incurred Link Ratio Method	57	20.02
2007 / 2	3,116	73	-	73	73	64	73	73	53	Incurred Link Ratio Method	73	23.43
2008 / 1	3,088	68	-	68	68	63	68	68	73	Incurred Link Ratio Method	68	22.02
2008 / 2	3,326	67	-	67	67	69	67	67	68	Incurred Link Ratio Method	67	20.14
2009 / 1	3,281	71	-	71	71	68	71	71	67	Incurred Link Ratio Method	71	21.64
2009 / 2	3,344	75	-	75	75	69	75	75	71	Incurred Link Ratio Method	75	22.43
2010 / 1	3,357	69	-	69	69	70	69	69	75	Incurred Link Ratio Method	69	20.56
2010 / 2	3,650	91	-	91	91	76	91	91	62	Incurred Link Ratio Method	91	24.93
2011 / 1	3,673	84	-	84	84	77	84	84	90	Incurred Link Ratio Method	84	22.87
2011 / 2	3,917	78	-	78	78	82	78	78	84	Incurred Link Ratio Method	78	19.91
2012 / 1	3,989	69	-	69	69	84	69	69	77	Incurred Link Ratio Method	69	17.30
2012 / 2	4,357	102	-	102	102	92	102	102	53	Incurred Link Ratio Method	102	23.41
2013 / 1	4,358	75	-	75	75	92	75	75	95	Incurred Link Ratio Method	75	17.21
2013 / 2	4,676	94	1	95	95	99	95	95	70	Incurred Link Ratio Method	95	20.32
2014 / 1	4,726	113	-	113	113	100	113	113	89	Incurred Link Ratio Method	113	23.91
2014 / 2	4,805	105	-	105	105	102	105	105	112	Incurred Link Ratio Method	105	21.85
2015 / 1	4,810	92	2	94	93	102	93	93	-	Incurred Link Ratio Method	93	19.30
2015 / 2	4,940	72	20	92	89	105	89	89		Incurred Link Ratio Method	89	18.09
Total	**111,059**	**2,352**	**23**	**2,375**	**2,371**	**2,376**	**2,371**	**2,371**	**2,011**		**2,371**	

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - All Perils
Cumulative Claims Counts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1996 / 1	17	18	18	17	17	17	17	17	17	17	17	17	17	17	17
1996 / 2	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1997 / 1	27	33	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 2	25	33	32	33	33	33	33	33	33	33	33	33	33	33	33
1998 / 1	35	38	38	38	37	37	37	37	37	37	37	37	37	37	37
1998 / 2	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1999 / 1	36	36	32	33	33	33	33	33	33	33	33	33	33	33	33
1999 / 2	40	42	41	41	41	41	41	41	41	41	41	41	41	41	41
2000 / 1	49	50	50	49	48	48	48	48	48	48	48	48	48	48	48
2000 / 2	47	53	54	54	53	53	53	53	53	53	53	53	53	53	53
2001 / 1	47	55	54	54	54	54	54	54	54	54	54	54	54	54	54
2001 / 2	48	43	43	44	44	44	44	44	44	44	44	44	44	44	44
2002 / 1	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2002 / 2	35	41	43	44	41	40	40	40	40	40	40	40	40	40	40
2003 / 1	37	36	36	36	36	35	35	35	35	35	35	35	35	35	35
2003 / 2	40	44	41	41	41	42	42	42	42	42	42	42	42	42	42
2004 / 1	43	42	41	41	40	40	40	40	40	40	40	40	40	40	40
2004 / 2	56	60	59	59	59	59	59	59	59	59	59	59	59	59	59
2005 / 1	36	39	38	38	38	38	38	38	38	38	38	38	38	38	38
2005 / 2	47	49	49	49	49	49	49	49	49	49	49	49	49	49	49
2006 / 1	46	49	48	48	48	48	48	48	48	48	48	48	48	48	48
2006 / 2	50	57	58	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 1	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 2	70	76	75	75	75	75	75	74	74	73	73	73	73	73	73
2008 / 1	66	66	68	68	68	68	68	68	68	68	68	68	68	68	68
2008 / 2	64	67	67	67	67	67	67	67	67	67	67	67	67	67	67
2009 / 1	75	74	72	71	71	71	71	71	71	71	71	71	71	71	
2009 / 2	79	81	77	76	75	75	75	75	75	75	75	75	75		
2010 / 1	66	72	70	69	69	69	69	69	69	69	69	69			
2010 / 2	83	91	91	92	91	91	91	91	91	91	91				
2011 / 1	83	86	85	84	84	84	84	84	84	84					
2011 / 2	79	80	81	81	78	78	78	78	78						
2012 / 1	78	75	69	69	70	69	69	69							
2012 / 2	106	101	104	102	102	102	102								
2013 / 1	82	79	76	75	75	75									
2013 / 2	94	95	93	95	95										
2014 / 1	112	113	113	113											
2014 / 2	105	104	105												
2015 / 1	97	94													
2015 / 2	92														

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - All Perils
Cumulative Claims Counts

Data Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1996 / 1	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1996 / 2	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1997 / 1	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 2	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1998 / 1	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
1998 / 2	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1999 / 1	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1999 / 2	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
2000 / 1	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
2000 / 2	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2001 / 1	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
2001 / 2	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
2002 / 1	35	35	35	35	35	35	35	35	35	35	35	35	35		
2002 / 2	40	40	40	40	40	40	40	40	40	40	40	40			
2003 / 1	35	35	35	35	35	35	35	35	35	35	35				
2003 / 2	42	42	42	42	42	42	42	42	42	42					
2004 / 1	40	40	40	40	40	40	40	40	40						
2004 / 2	59	59	59	59	59	59	59	59							
2005 / 1	38	38	38	38	38	38	38								
2005 / 2	49	49	49	49	49	49									
2006 / 1	48	48	48	48	48										
2006 / 2	57	57	57	57											
2007 / 1	57	57	57												
2007 / 2	73	73													
2008 / 1	68														
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															

Exhibit B.40e-2
Semi-Annual Tris LDFs
page 3 of 4

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - All Perils
Cumulative Claims Counts

Link Ratios

Acc. Yr	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
1996 / 1	1.0588	1.0000	0.9444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2222	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.3200	0.9697	1.0313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0857	1.0000	1.0000	0.9737	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	0.8889	1.0313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0500	0.9762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0204	1.0000	0.9800	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.1277	1.0189	1.0000	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.1702	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.8958	1.0000	1.0233	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1714	1.0488	1.0233	0.9318	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.9730	1.0000	1.0000	1.0000	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.1000	0.9318	1.0000	1.0000	1.0244	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.9767	0.9762	1.0000	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0714	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0833	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0426	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0652	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1400	1.0175	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.0857	0.9868	1.0000	1.0000	1.0000	1.0000	0.9867	1.0000	0.9865	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0000	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0469	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009 / 1	0.9867	0.9730	0.9861	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2009 / 2	1.0253	0.9506	0.9870	0.9868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2010 / 1	1.0909	0.9722	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2010 / 2	1.0964	1.0000	1.0110	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2011 / 1	1.0361	0.9884	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2011 / 2	1.0127	1.0125	1.0000	0.9630	1.0000	1.0000	1.0000	1.0000							
2012 / 1	0.9615	0.9200	1.0000	1.0145	0.9857	1.0000	1.0000								
2012 / 2	0.9528	1.0297	0.9808	1.0000	1.0000	1.0000									
2013 / 1	0.9634	0.9620	0.9868	1.0000	1.0000										
2013 / 2	1.0106	0.9789	1.0215	1.0000											
2014 / 1	1.0089	1.0000	1.0000												
2014 / 2	0.9905	1.0096													
2015 / 1	0.9691														

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96
Final Selection	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0495	0.9877	0.9990	0.9943	0.9988	1.0000	0.9996	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per	0.9837	0.9876	0.9985	0.9958	0.9982	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0463	0.9887	0.9996	0.9956	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per xcl Hi/Lo	0.9840	0.9919	0.9977	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0333	0.9888	0.9986	0.9945	0.9989	1.0000	0.9994	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per	0.9841	0.9905	0.9986	0.9955	0.9984	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0331	0.9893	0.9985	0.9952	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per xcl Hi/Lo	0.9859	0.9928	0.9981	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	0.9921	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9786	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	0.9837	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9715	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	0.9921	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9786	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles
as at December 31, 2015
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - All Perils
Cumulative Claims Counts

Link Ratios

Acc. Yr	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2004 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2005 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2006 / 1	1.0000	1.0000	1.0000	1.0000											
2006 / 2	1.0000	1.0000	1.0000												
2007 / 1	1.0000	1.0000													
2007 / 2	1.0000														
2008 / 1															
2008 / 2															
2009 / 1															
2009 / 2															
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															

	96~102	102~108	108~114	114~120	120~126	126~132	132~138	138~144	144~150	150~156	156~162	162~168	168~174	174~180	180~186
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 8 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 8 Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2015-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2014-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Implied LDFs derived using selected valuation ultimates.

Actuarial Support: Appendix C – Loss Payment Pattern

Facility Association
Accident Year Estimated Payment Pattern by Development Age
$ Format: $000s
FARM: **Newfoundland & Labrador**
val seg **Non-PPV**
as at: **2016m06**
Emerge: **Paid to Ultimate**

Payment Pattern for AY: 2017

Payments by Development Age

Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comprehensive	Specified Perils	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output
12	51	401	-	452	75	36	-	299	193	97	7	1,159
24	675	212	-	887	150	110	4	10	24	11	-	1,196
36	1,316	22	-	1,338	107	79	8	-	-	-	-	1,532
48	1,191	3	-	1,194	39	27	7	-	-	-	-	1,267
60	602	3	-	605	39	27	4	-	-	-	-	675
72	251	3	-	254	11	10	2	-	-	-	-	277
84	364	3	-	367	5	2	2	-	-	-	-	376
96	203	1	-	204	5	5	1	-	-	-	-	215
108	36	-	-	36	-	-	-	-	-	-	-	36
120	3	-	-	3	-	-	-	-	-	-	-	3
132	2	-	-	2	-	-	-	-	-	-	-	2
144	2	-	-	2	-	-	-	-	-	-	-	2
156	2	-	-	2	-	-	-	-	-	-	-	2
168	2	-	-	2	-	-	-	-	-	-	-	2
180	2	-	-	2	-	-	-	-	-	-	-	2
192	2	-	-	2	-	-	-	-	-	-	-	2
204	2	-	-	2	-	-	-	-	-	-	-	2
216	2	-	-	2	-	-	-	-	-	-	-	2
228	1	-	-	1	-	-	-	-	-	-	-	1
240	1	-	-	1	-	-	-	-	-	-	-	1
252	1	-	-	1	-	-	-	-	-	-	-	1
264	1	-	-	1	-	-	-	-	-	-	-	1
276	1	-	-	1	-	-	-	-	-	-	-	1
288	1	-	-	1	-	-	-	-	-	-	-	1
300	1	-	-	1	-	-	-	-	-	-	-	1
312	-	-	-	-	-	-	-	-	-	-	-	-
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,715	648	-	5,363	431	296	28	309	217	108	7	6,759

Facility Association
Accident Year Estimated Payment Pattern by Development Age
$ Format: $000s
FARM: **Newfoundland & Labrador**
val seg **Non-PPV**
as at: **2016m06**
Emerge: **Paid to Ultimate**

Payment Pattern for AY: 2017

Estimated Payment Pattern by Development Age

Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comprehensive	Specified Perils	All Perils	Total
	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	= [17]	= [13]	Emergence Model Output	Emergence Model Output	= [21]	= [20]	Emergence Model Output
12	1.5%	61.7%	100.0%	8.9%	17.4%	17.4%	1.5%	96.8%	88.9%	88.9%	96.8%	17.5%
24	14.3%	32.7%	-	16.5%	34.8%	34.8%	14.3%	3.2%	11.1%	11.1%	3.2%	17.7%
36	27.9%	3.4%	-	24.9%	24.8%	24.8%	27.9%	-	-	-	-	22.7%
48	25.3%	0.5%	-	22.3%	9.0%	9.0%	25.3%	-	-	-	-	18.7%
60	12.8%	0.5%	-	11.3%	9.0%	9.0%	12.8%	-	-	-	-	10.0%
72	5.3%	0.5%	-	4.7%	2.6%	2.6%	5.3%	-	-	-	-	4.1%
84	7.7%	0.5%	-	6.8%	1.2%	1.2%	7.7%	-	-	-	-	5.6%
96	4.3%	0.2%	-	3.8%	1.2%	1.2%	4.3%	-	-	-	-	3.2%
108	0.8%	-	-	0.7%	-	-	0.8%	-	-	-	-	0.5%
120	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-
132	-	-	-	-	-	-	-	-	-	-	-	-
144	-	-	-	-	-	-	-	-	-	-	-	-
156	-	-	-	-	-	-	-	-	-	-	-	-
168	-	-	-	-	-	-	-	-	-	-	-	-
180	-	-	-	-	-	-	-	-	-	-	-	-
192	-	-	-	-	-	-	-	-	-	-	-	-
204	-	-	-	-	-	-	-	-	-	-	-	-
216	-	-	-	-	-	-	-	-	-	-	-	-
228	-	-	-	-	-	-	-	-	-	-	-	-
240	-	-	-	-	-	-	-	-	-	-	-	-
252	-	-	-	-	-	-	-	-	-	-	-	-
264	-	-	-	-	-	-	-	-	-	-	-	-
276	-	-	-	-	-	-	-	-	-	-	-	-
288	-	-	-	-	-	-	-	-	-	-	-	-
300	-	-	-	-	-	-	-	-	-	-	-	-
312	-	-	-	-	-	-	-	-	-	-	-	-
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Bodily Injury**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	0.16%	0.45%	0.84%	1.36%	4.76%	8.65%	9.68%	14.46%	14.46%	15.12%	15.12%	15.12%	15.12%	15.12%	15.12%	15.12%	41.07%	41.07%	41.07%	41.07%	41.07%	43.23%
applicable	AY with minimum	1990 / 1	2006 / 2	1990 / 2	2012 / 2	2012 / 1	1991 / 2	2010 / 2	2009 / 2	2009 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1990 / 2	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	2007 / 2
periods	median	0.09%	1.23%	3.57%	6.78%	10.30%	17.08%	23.01%	34.61%	41.75%	54.21%	59.22%	63.94%	67.43%	73.98%	77.08%	81.07%	82.70%	83.48%	86.55%	90.81%	92.86%	93.55%	97.19%	100.00%
	mean	**1.56%**	**5.10%**	**10.03%**	**14.64%**	**18.50%**	**24.83%**	**29.98%**	**38.94%**	**45.17%**	**53.28%**	**57.57%**	**63.33%**	**65.41%**	**69.57%**	**72.83%**	**76.57%**	**78.09%**	**79.95%**	**83.90%**	**86.40%**	**88.19%**	**89.22%**	**90.62%**	**92.36%**
	maximum	19.77%	44.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.77%	100.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	1986 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1992 / 2	1992 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	0.05%	0.34%	1.51%	3.53%	5.15%	11.74%	16.65%	26.90%	34.00%	42.27%	47.92%	55.52%	57.82%	65.19%	69.40%	76.24%	77.37%	79.97%	82.27%	86.06%	89.24%	90.30%	92.71%	94.06%
averages	**20 x hi/lo**	**0.03%**	**0.31%**	**1.37%**	**3.30%**	**4.94%**	**11.60%**	**15.94%**	**26.45%**	**33.95%**	**41.36%**	**47.64%**	**55.83%**	**58.24%**	**65.34%**	**69.88%**	**77.10%**	**78.24%**	**80.90%**	**83.45%**	**87.66%**	**91.20%**	**92.38%**	**95.06%**	**96.55%**
using latest	**wghted 20**	**0.04%**	**0.27%**	**1.08%**	**2.81%**	**4.19%**	**10.50%**	**14.40%**	**22.99%**	**27.64%**	**35.34%**	**40.46%**	**48.59%**	**51.06%**	**58.37%**	**63.73%**	**69.82%**	**70.53%**	**73.53%**	**77.83%**	**81.21%**	**85.35%**	**86.62%**	**89.51%**	**90.82%**
"n" data	14	0.02%	0.19%	0.92%	2.64%	4.38%	10.17%	15.73%	24.90%	27.70%	34.43%	42.48%	51.81%	57.29%	63.60%	70.92%	75.64%	77.04%	79.49%	82.31%	85.46%	89.68%	90.53%	92.78%	93.28%
points;	**14 x hi/lo**	**0.02%**	**0.17%**	**0.83%**	**2.50%**	**4.11%**	**10.14%**	**14.52%**	**24.33%**	**26.71%**	**32.95%**	**41.56%**	**51.88%**	**57.83%**	**64.28%**	**71.90%**	**76.84%**	**78.30%**	**80.81%**	**84.09%**	**87.76%**	**92.69%**	**93.68%**	**96.31%**	**96.89%**
"x hi/lo"	**wghted 14**	**0.02%**	**0.18%**	**0.75%**	**2.33%**	**3.70%**	**9.42%**	**13.62%**	**21.88%**	**24.17%**	**31.06%**	**36.98%**	**45.86%**	**49.76%**	**56.55%**	**63.33%**	**68.20%**	**68.77%**	**71.80%**	**76.88%**	**79.72%**	**84.61%**	**85.81%**	**88.82%**	**89.39%**
is within the	10	0.01%	0.18%	0.66%	2.45%	3.46%	9.35%	14.28%	23.18%	24.14%	31.61%	41.44%	51.72%	52.61%	60.75%	68.83%	73.47%	70.68%	73.94%	79.38%	81.26%	86.97%	88.16%	91.77%	92.07%
"n" data	**10 x hi/lo**	**0.01%**	**0.15%**	**0.62%**	**2.17%**	**2.95%**	**9.11%**	**14.21%**	**22.75%**	**23.85%**	**31.45%**	**39.63%**	**50.91%**	**52.93%**	**61.02%**	**69.87%**	**75.10%**	**71.49%**	**74.53%**	**81.32%**	**83.67%**	**90.81%**	**92.30%**	**96.81%**	**97.19%**
points	**wghted 10**	**0.01%**	**0.17%**	**0.64%**	**2.19%**	**3.16%**	**8.95%**	**12.92%**	**21.03%**	**22.33%**	**29.93%**	**36.30%**	**46.41%**	**47.05%**	**55.15%**	**63.27%**	**68.48%**	**64.55%**	**68.01%**	**74.52%**	**76.81%**	**82.58%**	**84.00%**	**87.44%**	**87.80%**
decimals	6	0.02%	0.24%	0.57%	3.05%	4.12%	9.13%	12.49%	24.15%	26.17%	33.32%	41.00%	49.67%	47.91%	55.55%	67.26%	74.37%	75.40%	78.42%	87.45%	90.42%	90.65%	92.26%	95.75%	96.25%
(1 or 2)	**6 x hi/lo**	**0.01%**	**0.20%**	**0.58%**	**2.64%**	**3.26%**	**8.12%**	**10.91%**	**23.76%**	**25.64%**	**33.84%**	**39.88%**	**49.22%**	**46.30%**	**55.45%**	**67.06%**	**76.38%**	**77.48%**	**80.47%**	**90.37%**	**93.45%**	**93.50%**	**95.92%**	**97.42%**	**98.17%**
2	**wghted 6**	**0.01%**	**0.25%**	**0.60%**	**2.93%**	**3.95%**	**8.89%**	**11.93%**	**21.99%**	**23.84%**	**31.01%**	**36.33%**	**45.75%**	**43.91%**	**51.17%**	**61.72%**	**68.54%**	**69.01%**	**72.30%**	**83.39%**	**86.92%**	**89.09%**	**91.10%**	**95.45%**	**96.01%**
	user input								22.75%	29.79%	36.83%	43.87%	50.91%	56.96%	63.01%	69.05%	75.10%	77.24%	79.39%	81.53%	83.67%	84.70%	85.74%	86.77%	87.80%
selected:	based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	wghted 10
cum'l paid / ult.	**select value:**	**0.01%**	**0.15%**	**0.62%**	**2.17%**	**2.95%**	**9.11%**	**14.21%**	**22.75%**	**29.79%**	**36.83%**	**43.87%**	**50.91%**	**56.96%**	**63.01%**	**69.05%**	**75.10%**	**77.24%**	**79.39%**	**81.53%**	**83.67%**	**84.70%**	**85.74%**	**86.77%**	**87.80%**
implied increm'l pd to beg unpd		**0.01%**	**0.14%**	**0.47%**	**1.56%**	**0.80%**	**6.35%**	**5.61%**	**9.95%**	**9.11%**	**10.03%**	**11.14%**	**12.54%**	**12.32%**	**14.05%**	**16.35%**	**19.54%**	**8.60%**	**9.41%**	**10.39%**	**11.60%**	**6.32%**	**6.75%**	**7.24%**	**7.80%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	621	0.05%	3.24%	5.38%	10.64%	15.33%	23.51%	26.18%	31.64%	42.62%	54.73%	64.41%	76.10%	76.22%	76.86%	86.08%	86.08%	86.08%	86.08%	86.08%	86.08%	86.08%	86.08%	100.00%	100.00%
2000 / 2	864	0.09%	0.79%	6.37%	15.03%	18.66%	27.80%	35.96%	42.92%	43.08%	57.15%	69.08%	69.08%	69.74%	70.44%	71.02%	72.41%	73.57%	75.33%	81.13%	86.25%	86.25%	86.25%	86.25%	86.25%
2001 / 1	847	-	4.48%	10.79%	27.18%	36.39%	40.83%	58.79%	70.98%	72.26%	75.52%	79.65%	81.30%	83.37%	83.38%	83.38%	83.38%	83.38%	84.26%	92.70%	99.78%	99.78%	100.00%	100.00%	100.00%
2001 / 2	809	-	2.89%	6.10%	24.10%	35.38%	41.34%	47.50%	47.85%	47.85%	47.96%	48.56%	63.94%	64.04%	73.94%	75.60%	75.60%	90.74%	90.77%	91.57%	91.78%	100.00%	100.00%	100.00%	100.00%
2002 / 1	604	0.05%	5.48%	16.77%	32.18%	41.45%	44.93%	44.99%	46.40%	56.66%	56.80%	68.80%	77.10%	78.55%	78.55%	78.57%	87.27%	87.27%	87.27%	87.27%	97.19%	97.19%	97.19%	97.19%	97.19%
2002 / 2	901	-	0.24%	2.02%	4.59%	4.76%	10.69%	18.29%	20.28%	23.73%	33.65%	39.64%	41.01%	43.95%	50.47%	67.73%	67.73%	75.50%	75.50%	75.50%	75.50%	75.50%	84.93%	84.93%	96.73%
2003 / 1	1,049	0.43%	2.26%	4.81%	8.17%	10.13%	12.56%	12.56%	24.95%	28.24%	29.76%	32.58%	57.59%	57.62%	61.72%	68.94%	76.86%	78.14%	78.20%	80.10%	80.10%	80.12%	80.12%	89.79%	97.99%
2003 / 2	1,029	-	1.93%	2.24%	2.69%	3.15%	6.91%	15.36%	15.51%	25.98%	40.95%	44.47%	49.33%	52.08%	66.89%	66.89%	70.16%	70.26%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%
2004 / 1	1,286	0.23%	2.70%	4.47%	9.53%	14.92%	18.48%	20.56%	32.73%	33.32%	42.89%	46.85%	52.25%	53.81%	62.13%	62.15%	78.68%	78.68%	78.68%	78.69%	93.08%	93.08%	93.08%	93.86%	97.36%
2004 / 2	534	0.97%	2.58%	2.58%	3.21%	3.97%	34.26%	55.44%	58.34%	59.34%	63.75%	63.75%	63.75%	63.75%	68.15%	68.15%	83.62%	83.62%	88.05%	88.05%	95.55%	100.00%	100.00%	100.00%	100.00%
2005 / 1	721	0.05%	1.33%	6.17%	12.35%	12.42%	21.43%	21.44%	21.50%	33.15%	33.18%	39.14%	50.70%	50.70%	50.70%	53.65%	81.07%	82.63%	82.70%	82.72%	90.70%	92.64%	92.64%	92.64%	93.06%
2005 / 2	665	-	0.17%	0.64%	4.56%	4.85%	15.09%	19.66%	28.90%	39.77%	67.33%	72.23%	72.23%	72.23%	72.33%	75.34%	75.34%	75.38%	75.69%	75.82%	93.12%	93.12%	93.12%	94.73%	94.73%
2006 / 1	623	0.35%	1.50%	4.54%	10.84%	13.22%	16.85%	20.11%	53.25%	59.11%	60.31%	60.36%	61.73%	61.76%	93.36%	93.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	876	-	-	3.10%	7.47%	7.61%	22.38%	27.57%	30.79%	49.76%	81.26%	81.28%	84.53%	84.53%	84.53%	89.66%	89.66%	98.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	996	0.31%	1.24%	2.75%	3.30%	3.44%	8.23%	8.40%	38.13%	51.19%	57.46%	59.22%	81.75%	81.75%	84.26%	84.69%	97.74%	97.74%	97.79%	97.79%	97.79%	97.79%	100.00%	100.00%	100.00%
2007 / 2	2,340	0.13%	0.42%	0.60%	1.99%	4.28%	13.86%	15.55%	16.74%	17.67%	23.87%	27.13%	28.35%	30.96%	34.41%	36.84%	36.89%	39.03%	43.22%	43.23%	43.23%	43.23%	43.23%	43.23%	43.23%
2008 / 1	1,152	0.02%	0.85%	5.30%	5.62%	8.28%	15.94%	16.13%	40.67%	51.61%	55.45%	74.33%	76.99%	78.72%	79.59%	79.59%	79.60%	79.60%	80.68%	83.07%	83.07%	84.81%	84.81%	84.81%	84.81%
2008 / 2	1,661	-	0.48%	1.09%	4.44%	4.55%	12.97%	14.32%	19.40%	19.49%	19.58%	19.64%	21.01%	23.61%	34.93%	36.74%	39.90%	39.90%	45.02%	45.02%	45.92%	69.90%	69.90%	100.00%	100.00%
2009 / 1	856	0.12%	1.13%	2.69%	5.50%	11.28%	16.72%	41.28%	48.08%	57.62%	67.01%	76.43%	78.97%	79.08%	79.20%	92.64%	92.64%	95.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	1,676	0.09%	0.55%	0.91%	1.54%	3.65%	5.73%	5.74%	8.65%	9.68%	26.18%	29.22%	46.26%	60.15%	75.69%	75.81%	76.30%	76.42%	76.42%	77.91%	89.72%	89.74%	97.02%	97.02%	100.00%
2010 / 1	1,138	-	0.06%	2.50%	2.72%	7.27%	13.42%	24.38%	30.82%	31.01%	31.32%	35.05%	62.22%	75.84%	84.45%	92.02%	92.35%	95.42%	99.82%	99.82%	99.82%	100.00%	100.00%	100.00%	100.00%
2010 / 2	2,513	0.09%	0.10%	0.16%	2.80%	3.21%	3.57%	4.76%	11.78%	15.80%	23.03%	27.72%	31.72%	34.62%	41.28%	81.16%	82.36%	82.36%	89.77%	89.77%	90.27%	90.27%	92.67%	92.67%	92.67%
2011 / 1	1,246	-	0.14%	1.27%	3.25%	3.48%	13.77%	22.39%	25.89%	27.90%	35.68%	65.56%	70.22%	70.22%	74.01%	80.18%	93.97%	93.97%	93.97%	93.97%	93.97%	93.97%	93.97%	--	--
2011 / 2	2,628	-	-	1.03%	1.66%	2.40%	13.82%	16.32%	18.44%	21.02%	32.42%	34.95%	45.44%	45.66%	50.63%	50.63%	53.21%	57.15%	61.72%	63.24%	68.76%	--	--	--	--
2012 / 1	3,463	-	0.01%	0.47%	0.81%	0.84%	7.60%	9.72%	16.37%	16.73%	19.69%	20.95%	30.93%	32.05%	37.47%	43.31%	46.75%	47.07%	48.80%	--	--	--	--	--	--
2012 / 2	2,460	0.04%	0.08%	0.35%	0.45%	1.51%	5.22%	8.67%	10.71%	13.55%	24.30%	26.66%	42.19%	45.97%	56.25%	56.25%	77.60%	--	--	--	--	--	--	--	--
2013 / 1	1,461	0.01%	0.24%	0.32%	4.19%	5.13%	10.85%	14.90%	39.16%	40.88%	44.86%	46.58%	54.48%	58.94%	73.63%	--	--	--	--	--	--	--	--	--	--
2013 / 2	1,955	-	0.03%	0.68%	6.62%	10.16%	17.09%	22.66%	34.61%	35.89%	43.65%	51.31%	54.76%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	1,755	0.06%	0.13%	0.54%	1.60%	2.06%	6.27%	9.15%	27.17%	28.92%	35.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	2,280	-	0.61%	0.67%	2.57%	3.76%	9.19%	9.86%	16.88%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	2,175	0.03%	0.23%	0.42%	1.12%	2.08%	6.15%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	2,663	-	0.24%	0.81%	2.19%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	2,167	-	0.20%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	2,511	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	2,175	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	2,540	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.4a
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Bodily Injury**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	621	621	601	588	555	526	475	459	425	356	281	221	148	148	144	87	87	87	87	87	87	87	87	-	-
2000 / 2	864	863	857	809	734	703	624	553	493	492	370	267	267	261	255	250	238	228	213	163	119	119	119	119	119
2001 / 1	847	847	809	756	617	539	501	349	246	235	207	172	158	141	141	141	141	141	133	62	2	2	-	-	-
2001 / 2	809	809	786	760	614	523	475	425	422	422	421	416	292	291	211	197	197	75	75	68	67	-	-	-	-
2002 / 1	604	604	571	503	410	354	333	332	324	262	261	189	138	130	130	129	77	77	77	77	17	17	17	17	17
2002 / 2	901	901	899	883	860	858	805	736	718	687	598	544	531	505	446	291	291	221	221	221	221	221	136	136	30
2003 / 1	1,049	1,044	1,025	998	963	942	917	917	787	753	737	707	445	444	401	326	243	229	229	209	209	209	209	107	21
2003 / 2	1,029	1,029	1,009	1,006	1,002	997	958	871	870	762	608	572	522	493	341	341	307	306	171	171	171	171	171	171	171
2004 / 1	1,286	1,283	1,251	1,228	1,163	1,094	1,048	1,022	865	857	734	684	614	594	487	487	274	274	274	274	89	89	89	79	34
2004 / 2	534	528	520	520	516	512	351	238	222	217	193	193	193	193	170	170	87	87	64	64	24	-	-	-	-
2005 / 1	721	720	711	676	632	631	566	566	566	482	481	439	355	355	355	334	136	125	125	125	67	53	53	53	50
2005 / 2	665	665	663	660	634	632	564	534	473	400	217	185	185	185	184	164	164	164	162	161	46	46	46	35	35
2006 / 1	623	621	614	595	556	541	518	498	291	255	247	247	239	238	41	41	-	-	-	-	-	-	-	-	-
2006 / 2	876	876	876	849	810	809	680	634	606	440	164	164	136	136	136	91	91	12	0	0	-	-	-	-	-
2007 / 1	996	993	984	969	964	962	915	913	617	486	424	406	182	182	157	153	23	23	22	22	22	22	-	-	-
2007 / 2	2,340	2,337	2,331	2,326	2,294	2,240	2,016	1,976	1,949	1,927	1,782	1,705	1,677	1,616	1,535	1,478	1,477	1,427	1,329	1,329	1,329	1,329	1,329	1,329	1,329
2008 / 1	1,152	1,152	1,142	1,091	1,087	1,056	968	966	683	557	513	296	265	245	235	235	235	235	223	195	195	175	175	175	175
2008 / 2	1,661	1,661	1,653	1,643	1,587	1,585	1,445	1,423	1,339	1,337	1,336	1,335	1,312	1,269	1,081	1,051	998	998	913	913	898	500	500	-	-
2009 / 1	856	855	846	833	809	759	713	503	444	363	282	202	180	179	178	63	63	35	-	-	-	-	-	-	-
2009 / 2	1,676	1,675	1,667	1,661	1,650	1,615	1,580	1,580	1,531	1,514	1,237	1,186	901	668	407	405	397	395	395	370	172	172	50	50	-
2010 / 1	1,138	1,138	1,137	1,110	1,107	1,055	985	861	787	785	782	739	430	275	177	91	87	52	2	2	2	-	-	-	-
2010 / 2	2,513	2,511	2,511	2,509	2,443	2,433	2,424	2,394	2,217	2,116	1,935	1,817	1,716	1,643	1,476	473	443	443	257	257	245	245	184	184	184
2011 / 1	1,246	1,246	1,244	1,230	1,205	1,203	1,074	967	923	898	801	429	371	371	324	247	75	75	75	75	75	75	75	70	64
2011 / 2	2,628	2,628	2,628	2,601	2,585	2,565	2,265	2,199	2,144	2,076	1,776	1,710	1,434	1,428	1,298	1,298	1,230	1,126	1,006	966	821	769	717	665	613
2012 / 1	3,463	3,463	3,463	3,447	3,435	3,434	3,200	3,127	2,896	2,884	2,781	2,738	2,392	2,353	2,166	1,963	1,844	1,833	1,773	1,589	1,404	1,316	1,227	1,138	1,049
2012 / 2	2,460	2,459	2,458	2,451	2,449	2,423	2,331	2,247	2,196	2,126	1,862	1,804	1,422	1,329	1,076	1,076	551	504	456	409	361	339	316	293	270
2013 / 1	1,461	1,461	1,458	1,457	1,400	1,386	1,303	1,244	889	864	806	781	665	600	385	322	259	237	215	192	170	159	149	138	127
2013 / 2	1,955	1,955	1,955	1,942	1,826	1,757	1,621	1,512	1,279	1,254	1,102	952	885	776	667	558	449	410	372	333	294	276	257	238	220
2014 / 1	1,755	1,754	1,753	1,745	1,727	1,719	1,645	1,594	1,278	1,247	1,141	1,014	887	777	668	559	450	411	372	334	295	276	258	239	220
2014 / 2	2,280	2,280	2,266	2,265	2,221	2,194	2,071	2,055	1,895	1,722	1,550	1,377	1,204	1,056	908	759	611	558	506	453	401	375	350	325	299
2015 / 1	2,175	2,174	2,170	2,166	2,151	2,130	2,041	1,926	1,735	1,577	1,419	1,261	1,103	967	831	695	559	511	463	415	367	344	320	297	274
2015 / 2	2,663	2,663	2,657	2,642	2,605	2,584	2,420	2,284	2,057	1,870	1,682	1,495	1,307	1,146	985	824	663	606	549	492	435	407	380	352	325
2016 / 1	2,167	2,167	2,163	2,153	2,119	2,102	1,969	1,859	1,674	1,521	1,369	1,216	1,064	933	802	670	539	493	447	400	354	331	309	287	264
2016 / 2	2,511	2,510	2,507	2,495	2,456	2,436	2,282	2,154	1,939	1,763	1,586	1,409	1,233	1,081	929	777	625	571	518	464	410	384	358	332	306
2017 / 1	2,175	2,175	2,172	2,161	2,128	2,111	1,977	1,866	1,680	1,527	1,374	1,221	1,068	936	805	673	542	495	448	402	355	333	310	288	265
2017 / 2	2,540	2,539	2,536	2,524	2,484	2,465	2,308	2,179	1,962	1,783	1,604	1,426	1,247	1,093	940	786	632	578	524	469	415	389	362	336	310
prem liab	2,334	2,334	2,331	2,320	2,283	2,265	2,121	2,002	1,803	1,639	1,474	1,310	1,146	1,005	864	722	581	531	481	431	381	357	333	309	285

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	621	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	864	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	847	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	604	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	901	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	1,049	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	1,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	1,286	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	534	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	721	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	665	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	623	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	2,340	-	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2008 / 1	1,152	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1,661	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	1,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	1,138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	2,513	-	34	34	34	34	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011 / 1	1,246	-	5	5	12	12	12	12	3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
2011 / 2	2,628	145	52	52	52	52	114	114	114	114	32	32	32	32	1	1	1	1	1	1	1	1	1	1	1
2012 / 1	3,463	60	184	184	89	89	89	89	194	194	194	194	55	55	55	55	2	2	2	2	1	1	1	1	1
2012 / 2	2,460	525	47	47	47	47	23	23	23	23	50	50	50	50	14	14	14	14	1	1	1	1	0	0	0
2013 / 1	1,461	215	63	63	22	22	22	22	11	11	11	11	24	24	24	24	7	7	7	7	0	0	0	0	0
2013 / 2	1,955	68	109	109	109	109	39	39	39	39	19	19	19	19	41	41	41	41	11	11	11	11	0	0	0
2014 / 1	1,755	107	127	127	109	109	109	109	39	39	39	39	19	19	19	19	41	41	41	41	12	12	12	12	0
2014 / 2	2,280	160	173	173	173	173	148	148	148	148	53	53	53	53	25	25	25	25	55	55	55	55	16	16	16
2015 / 1	2,175	89	115	192	158	158	158	158	136	136	136	136	48	48	48	48	23	23	23	23	51	51	51	51	14
2015 / 2	2,663	37	21	164	136	227	187	188	187	187	161	161	161	161	57	57	57	57	27	28	28	27	60	60	60
2016 / 1	2,167	4	10	34	17	134	110	185	152	153	152	152	131	131	131	131	46	46	46	46	22	22	22	22	49
2016 / 2	2,511	-	0	4	12	39	20	155	128	214	177	177	177	177	152	152	152	152	54	54	54	54	26	26	26
2017 / 1	2,175	-	-	-	0	3	10	34	17	134	111	186	153	153	153	153	132	132	132	132	47	47	47	47	22
2017 / 2	2,540	-	-	-	-	-	0	4	12	39	20	157	129	217	179	179	179	179	154	154	154	154	54	54	54
prem liab	2,334		0	3	11	36	18	144	119	199	164	164	164	164	141	141	141	141	50	50	50	50	24	24	24

Exhibit B.11.4b
Claims Emergence
page 1 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Property Damage**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	-	-	-	-	-	-	-	-	-	63.16%	63.16%	78.48%	78.48%	78.48%	78.48%	78.48%	78.48%	78.48%	78.48%	98.75%	100.00%	100.00%
applicable	AY with minimum	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1987 / 2	1998 / 2	1998 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1997 / 2	1985 / 2	1985 / 2
periods	median	18.14%	56.68%	82.60%	93.28%	94.86%	97.20%	98.43%	98.63%	98.97%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**23.23%**	**55.57%**	**75.72%**	**84.80%**	**87.52%**	**89.09%**	**91.92%**	**93.08%**	**93.68%**	**93.97%**	**95.82%**	**97.68%**	**97.88%**	**98.66%**	**98.65%**	**98.79%**	**98.83%**	**98.98%**	**98.96%**	**99.00%**	**99.36%**	**99.98%**	**100.00%**	**100.00%**
	maximum	100.00%	100.00%	100.00%	100.00%	100.84%	100.50%	100.50%	101.62%	100.50%	100.50%	101.68%	101.68%	101.68%	101.68%	101.68%	100.92%	100.92%	100.92%	100.92%	100.92%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	1985 / 2	1985 / 2	1985 / 2	2008 / 1	2008 / 2	2008 / 2	2005 / 1	2008 / 2	2008 / 2	1993 / 2	1993 / 2	1993 / 2	1993 / 2	1993 / 2	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	16.90%	47.50%	73.20%	86.71%	91.50%	94.04%	95.07%	96.95%	97.46%	97.69%	97.72%	97.82%	97.92%	98.03%	97.99%	98.28%	98.45%	98.85%	98.77%	98.87%	99.49%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**	**16.16%**	**46.41%**	**73.15%**	**86.70%**	**91.66%**	**94.41%**	**95.52%**	**97.51%**	**98.14%**	**98.40%**	**98.43%**	**98.54%**	**98.67%**	**98.78%**	**98.76%**	**99.08%**	**99.27%**	**99.71%**	**99.62%**	**99.74%**	**99.91%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**15.81%**	**46.42%**	**72.25%**	**85.25%**	**90.55%**	**92.95%**	**93.87%**	**96.13%**	**96.60%**	**96.86%**	**96.87%**	**96.98%**	**97.06%**	**97.20%**	**97.12%**	**97.37%**	**97.45%**	**97.88%**	**97.73%**	**97.82%**	**99.66%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14	12.39%	41.52%	69.66%	83.99%	89.38%	92.97%	94.20%	96.35%	97.19%	97.51%	97.78%	97.92%	98.06%	98.22%	97.86%	97.99%	98.03%	98.57%	98.57%	98.61%	99.88%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**12.25%**	**41.61%**	**69.79%**	**83.70%**	**89.56%**	**93.35%**	**94.72%**	**97.19%**	**98.17%**	**98.54%**	**98.85%**	**99.02%**	**99.20%**	**99.38%**	**98.99%**	**99.15%**	**99.19%**	**99.82%**	**99.82%**	**99.87%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**12.33%**	**41.68%**	**69.13%**	**82.85%**	**88.66%**	**91.79%**	**92.83%**	**95.46%**	**96.15%**	**96.49%**	**96.74%**	**96.89%**	**96.95%**	**97.12%**	**96.76%**	**96.91%**	**96.90%**	**97.43%**	**97.28%**	**97.32%**	**99.91%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	12.20%	40.69%	67.77%	82.07%	89.05%	92.05%	93.51%	95.14%	96.26%	96.71%	96.98%	97.17%	97.43%	97.64%	97.60%	97.79%	97.87%	98.16%	98.16%	98.21%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**11.95%**	**40.62%**	**68.52%**	**81.62%**	**89.56%**	**92.60%**	**94.20%**	**96.15%**	**97.56%**	**98.08%**	**98.41%**	**98.66%**	**98.97%**	**99.24%**	**99.24%**	**99.47%**	**99.57%**	**99.93%**	**99.93%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**12.16%**	**41.14%**	**67.78%**	**81.29%**	**88.22%**	**90.97%**	**92.13%**	**94.43%**	**95.27%**	**95.70%**	**95.79%**	**95.98%**	**96.09%**	**96.32%**	**96.19%**	**96.40%**	**96.41%**	**96.67%**	**96.63%**	**96.69%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	9.86%	41.73%	63.93%	80.02%	89.40%	92.53%	93.16%	95.62%	94.44%	95.18%	95.06%	95.39%	95.81%	96.16%	96.11%	96.42%	96.68%	96.93%	96.93%	97.02%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**8.83%**	**42.12%**	**64.84%**	**78.09%**	**89.91%**	**93.48%**	**94.09%**	**95.89%**	**96.29%**	**97.16%**	**96.97%**	**97.46%**	**98.09%**	**98.62%**	**98.62%**	**99.09%**	**99.48%**	**99.85%**	**99.85%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**10.22%**	**42.64%**	**64.20%**	**79.30%**	**88.84%**	**91.73%**	**92.46%**	**95.98%**	**93.57%**	**94.20%**	**93.78%**	**94.07%**	**94.39%**	**94.72%**	**94.52%**	**94.81%**	**94.93%**	**95.15%**	**94.87%**	**94.95%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input									97.56%	97.69%	97.82%	97.95%	98.08%	98.21%	98.34%	98.47%	98.60%	98.73%	98.86%	98.99%	99.12%	99.25%	99.37%	99.50%
											user is interpolation to 84														
selected:	based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**11.95%**	**40.62%**	**68.52%**	**81.62%**	**89.56%**	**92.60%**	**94.20%**	**96.15%**	**97.56%**	**97.69%**	**97.82%**	**97.95%**	**98.08%**	**98.21%**	**98.34%**	**98.47%**	**98.60%**	**98.73%**	**98.86%**	**98.99%**	**99.12%**	**99.25%**	**99.37%**	**99.50%**
implied increm'l pd to beg unpd		**11.95%**	**32.56%**	**46.99%**	**41.61%**	**43.20%**	**29.12%**	**21.62%**	**33.62%**	**36.62%**	**5.33%**	**5.63%**	**5.96%**	**6.34%**	**6.77%**	**7.26%**	**7.83%**	**8.50%**	**9.29%**	**10.24%**	**11.40%**	**12.87%**	**14.77%**	**16.00%**	**20.63%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	148	25.54%	50.66%	70.02%	93.28%	96.34%	99.44%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	137	12.09%	66.83%	79.80%	96.36%	96.94%	97.17%	97.80%	97.80%	97.80%	97.80%	97.80%	97.80%	97.80%	97.80%	97.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	151	36.54%	71.06%	83.93%	89.69%	91.64%	97.88%	98.57%	98.57%	98.57%	98.57%	98.57%	98.57%	98.57%	98.57%	98.57%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	121	10.03%	41.51%	71.11%	86.38%	91.12%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	91.35%	100.00%	100.00%	100.00%
2002 / 1	134	36.57%	76.37%	82.60%	95.87%	95.87%	97.00%	97.76%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	98.44%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	120	20.59%	52.19%	87.42%	94.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	190	24.19%	50.21%	78.89%	91.78%	93.04%	94.43%	94.43%	94.43%	96.53%	96.53%	96.53%	96.53%	98.53%	98.53%	99.66%	99.66%	99.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	191	17.96%	38.37%	88.16%	98.27%	98.45%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	136	31.33%	57.64%	84.13%	94.51%	94.97%	94.97%	94.97%	94.97%	94.97%	94.97%	96.97%	96.97%	96.97%	96.97%	96.97%	96.97%	96.97%	96.97%	96.97%	96.97%	100.00%	100.00%	100.00%	100.00%
2004 / 2	148	15.69%	50.87%	96.11%	97.91%	98.38%	98.38%	98.70%	98.70%	98.70%	98.70%	98.70%	98.70%	98.70%	98.70%	98.70%	98.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	151	29.51%	80.68%	93.38%	96.49%	96.77%	98.38%	98.48%	101.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	160	15.14%	55.71%	87.45%	95.52%	94.47%	94.77%	94.55%	94.55%	94.55%	94.55%	94.55%	94.55%	94.55%	94.55%	94.55%	98.38%	98.38%	98.38%	98.38%	98.38%	98.38%	100.00%	100.00%	100.00%
2006 / 1	244	13.79%	57.95%	84.84%	95.13%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	95.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	147	27.12%	65.52%	77.19%	97.59%	98.19%	97.99%	98.52%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	305	40.93%	85.91%	94.53%	98.49%	98.51%	98.39%	99.78%	99.89%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	197	19.09%	42.99%	67.56%	84.04%	91.34%	92.75%	95.98%	98.63%	98.63%	98.63%	98.63%	98.63%	98.63%	98.63%	98.63%	98.63%	98.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	198	27.99%	71.58%	95.28%	99.62%	100.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	173	24.22%	39.88%	69.44%	83.46%	88.52%	100.50%	100.50%	100.50%	100.50%	100.50%	100.50%	100.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	232	25.11%	62.85%	80.27%	83.08%	84.15%	84.56%	85.02%	98.94%	98.94%	98.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	232	8.02%	42.92%	85.65%	97.53%	97.33%	98.09%	98.09%	98.09%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	99.41%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	209	14.37%	42.66%	70.50%	88.61%	90.82%	97.95%	99.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	251	12.88%	40.84%	61.13%	85.95%	92.08%	97.23%	98.91%	98.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	269	16.21%	47.91%	71.32%	86.37%	88.19%	90.24%	96.25%	96.58%	96.58%	96.58%	96.58%	98.56%	98.51%	98.51%	98.51%	98.51%	98.51%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	470	15.55%	36.88%	71.33%	78.95%	79.31%	80.90%	81.58%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	82.14%	--	--	--	--
2012 / 1	331	10.56%	32.72%	77.35%	88.54%	94.57%	96.95%	98.47%	98.47%	98.47%	100.34%	100.34%	100.34%	100.34%	100.34%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	286	20.27%	46.33%	74.06%	86.73%	90.98%	93.73%	93.78%	93.78%	93.86%	93.86%	93.86%	93.86%	93.86%	95.98%	95.98%	97.85%	--	--	--	--	--	--	--	--
2013 / 1	257	16.42%	40.60%	69.78%	83.44%	85.79%	89.39%	91.13%	90.16%	99.33%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2013 / 2	259	6.13%	32.21%	52.13%	75.01%	88.77%	92.97%	92.97%	93.99%	95.51%	97.42%	97.42%	97.42%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	449	17.70%	49.44%	67.40%	77.97%	82.02%	82.46%	82.63%	97.33%	97.33%	97.34%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	299	7.56%	28.69%	58.51%	73.95%	94.08%	98.82%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	287	10.45%	48.37%	72.12%	93.77%	94.74%	97.82%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	571	8.55%	38.44%	63.66%	75.95%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	433	8.77%	53.23%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	324	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	335	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	314	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.4b
Claims Emergence
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Property Damage**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	148	111	73	44	10	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	137	120	45	28	5	4	4	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-
2001 / 1	151	96	44	24	16	13	3	2	2	2	2	2	2	2	2	2	-	-	-	-	-	-	-	-	-
2001 / 2	121	109	71	35	17	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-
2002 / 1	134	85	32	23	6	6	4	3	2	2	2	2	2	2	2	2	2	2	2	2	-	-	-	-	-
2002 / 2	120	95	57	15	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	190	144	95	40	16	13	11	11	11	7	7	7	7	3	3	1	1	1	-	-	-	-	-	-	-
2003 / 2	191	156	118	23	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	136	93	57	22	7	7	7	7	7	7	7	4	4	4	4	4	4	4	4	4	4	-	-	-	-
2004 / 2	148	125	73	6	3	2	2	2	2	2	2	2	2	2	2	2	2	-	-	-	-	-	-	-	-
2005 / 1	151	106	29	10	5	5	2	2	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	160	135	71	20	7	9	8	9	9	9	9	9	9	9	9	9	3	3	3	3	3	3	-	-	-
2006 / 1	244	210	103	37	12	11	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-
2006 / 2	147	107	51	34	4	3	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	305	180	43	17	5	5	5	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	197	159	112	64	31	17	14	8	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-
2008 / 1	198	143	56	9	1	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	173	131	104	53	29	20	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	232	174	86	46	39	37	36	35	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	232	213	132	33	6	6	4	4	4	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-
2010 / 1	209	179	120	62	24	19	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	251	218	148	97	35	20	7	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	269	225	140	77	37	32	26	10	9	9	9	9	4	4	4	4	4	4	-	-	-	-	-	-	-
2011 / 2	470	397	297	135	99	97	90	87	84	84	84	84	84	84	84	84	84	84	84	84	84	73	62	52	42
2012 / 1	331	296	222	75	38	18	10	5	5	5	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-
2012 / 2	286	228	153	74	38	26	18	18	18	18	18	18	18	18	11	11	6	6	5	5	4	4	3	3	2
2013 / 1	257	215	153	78	43	36	27	23	25	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	259	243	176	124	65	29	18	18	16	12	7	7	7	6	6	5	5	5	4	4	3	3	2	2	2
2014 / 1	449	370	227	146	99	81	79	78	12	12	12	11	11	10	9	9	8	7	7	6	5	5	4	3	3
2014 / 2	299	276	213	124	78	18	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	287	257	148	80	18	15	6	5	3	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	0
2015 / 2	571	522	351	207	137	78	55	43	29	18	17	16	15	14	13	12	11	10	9	9	8	7	6	5	4
2016 / 1	433	395	203	107	63	36	25	20	13	8	8	7	7	7	6	6	5	5	4	4	3	3	3	2	2
2016 / 2	324	285	192	102	60	34	24	19	12	8	7	7	7	6	6	5	5	5	4	4	3	3	2	2	2
2017 / 1	335	295	199	105	61	35	25	19	13	8	8	7	7	6	6	6	5	5	4	4	3	3	3	2	2
2017 / 2	314	276	186	99	58	33	23	18	12	8	7	7	6	6	6	5	5	4	4	4	3	3	2	2	2
prem liab	500	440	297	157	92	52	37	29	19	12	12	11	10	10	9	8	8	7	6	6	5	4	4	3	3

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	137	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	151	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	121	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	190	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	191	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	151	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	244	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	305	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	197	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	198	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	232	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	232	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	269	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	470	-	11	11	10	11	10	11	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	286	5	1	1	1	1	1	1	0	1	0	1	0	1	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	257	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	259	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
2014 / 1	449	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-
2014 / 2	299	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	287	9	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2015 / 2	571	70	59	23	12	15	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2016 / 1	433	192	95	45	27	10	5	7	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016 / 2	324	-	39	93	90	42	26	10	5	6	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017 / 1	335	-	-	-	40	96	93	44	27	10	5	7	5	0	0	0	0	0	0	0	0	0	0	0	0
2017 / 2	314	-	-	-	-	-	38	90	88	41	25	10	5	6	4	0	0	0	0	0	0	0	0	0	0
prem liab	500		60	143	140	66	40	15	8	10	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1

Exhibit B.11.5f
Claims Emergence
page 1 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **AccBen (indivis)**
initial period: **1985m12**
as at: **2016m06**

		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	3.90%	3.90%	5.50%	9.35%	19.47%	22.03%	22.73%	25.13%	26.45%	27.94%	28.76%	29.35%	30.05%	30.69%	31.56%	32.42%	33.12%	33.76%	34.58%	35.26%	35.87%	36.51%
applicable	AY with minimum	1987 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1	2005 / 1
periods	median	1.06%	14.84%	36.44%	53.93%	66.47%	74.86%	85.11%	92.19%	99.20%	99.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**15.58%**	**34.56%**	**52.25%**	**66.22%**	**74.40%**	**81.06%**	**88.57%**	**94.01%**	**96.52%**	**99.70%**	**115.37%**	**93.29%**	**93.94%**	**94.52%**	**95.03%**	**95.33%**	**96.76%**	**97.09%**	**98.06%**	**115.81%**	**98.47%**	**98.51%**	**98.53%**	**98.57%**
	maximum	100.00%	215.97%	371.59%	460.79%	515.37%	587.71%	607.20%	597.45%	597.45%	597.45%	1,440.78%	107.72%	107.72%	107.72%	108.59%	108.59%	108.59%	108.59%	108.59%	1,037.03%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	1994 / 1	2006 / 1	2006 / 1	2006 / 1	2006 / 1	2006 / 1	2006 / 1	2006 / 1	2006 / 1	1994 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	1.23%	10.65%	26.14%	40.02%	51.13%	58.13%	62.94%	69.21%	74.23%	80.34%	82.27%	82.83%	84.72%	86.46%	87.82%	88.48%	91.68%	92.18%	94.85%	95.05%	96.02%	96.13%	96.26%	96.37%
averages	**20 x hi/lo**	**0.94%**	**9.52%**	**24.68%**	**38.78%**	**50.74%**	**57.80%**	**63.14%**	**69.31%**	**74.66%**	**81.29%**	**83.96%**	**84.50%**	**86.55%**	**88.46%**	**89.88%**	**90.57%**	**94.08%**	**94.58%**	**97.52%**	**97.70%**	**99.22%**	**99.29%**	**99.41%**	**99.49%**
using latest	**wghted 20**	**0.80%**	**6.87%**	**18.12%**	**29.13%**	**39.69%**	**46.37%**	**50.43%**	**55.08%**	**59.31%**	**66.72%**	**68.60%**	**69.31%**	**72.37%**	**73.88%**	**75.03%**	**75.63%**	**80.87%**	**81.53%**	**86.17%**	**86.57%**	**88.61%**	**88.80%**	**88.99%**	**89.18%**
"n" data	14	0.70%	7.15%	19.97%	31.90%	42.36%	48.86%	57.08%	62.44%	68.28%	76.37%	80.59%	82.32%	84.35%	86.49%	88.86%	89.58%	94.00%	94.53%	93.41%	93.59%	94.32%	94.47%	94.66%	94.81%
points;	**14 x hi/lo**	**0.65%**	**6.88%**	**19.31%**	**31.12%**	**42.10%**	**48.31%**	**57.13%**	**62.43%**	**68.38%**	**77.61%**	**82.09%**	**83.87%**	**86.19%**	**88.50%**	**90.63%**	**91.38%**	**96.42%**	**96.97%**	**97.17%**	**97.33%**	**98.82%**	**98.94%**	**99.12%**	**99.23%**
"x hi/lo"	**wghted 14**	**0.68%**	**5.65%**	**15.56%**	**25.47%**	**35.30%**	**41.70%**	**49.90%**	**54.17%**	**58.53%**	**67.65%**	**69.61%**	**71.33%**	**73.74%**	**75.58%**	**76.87%**	**77.50%**	**85.52%**	**86.23%**	**82.07%**	**82.50%**	**84.57%**	**84.84%**	**85.36%**	**85.61%**
is within the	10	0.69%	6.58%	18.01%	29.77%	39.87%	46.93%	54.51%	59.14%	64.74%	73.15%	75.91%	77.75%	79.02%	81.92%	84.37%	85.14%	90.74%	91.48%	96.60%	96.79%	99.35%	99.35%	99.40%	99.40%
"n" data	**10 x hi/lo**	**0.66%**	**6.32%**	**17.77%**	**28.21%**	**38.86%**	**45.62%**	**53.93%**	**58.30%**	**64.00%**	**74.19%**	**77.01%**	**78.93%**	**80.45%**	**83.79%**	**86.71%**	**87.81%**	**94.63%**	**95.46%**	**99.18%**	**99.18%**	**99.94%**	**99.94%**	**100.00%**	**100.00%**
points	**wghted 10**	**0.66%**	**5.16%**	**13.98%**	**23.53%**	**33.02%**	**39.62%**	**47.18%**	**51.01%**	**55.18%**	**64.63%**	**66.39%**	**68.08%**	**70.06%**	**72.14%**	**73.56%**	**74.17%**	**82.93%**	**83.74%**	**93.00%**	**93.45%**	**99.39%**	**99.39%**	**99.43%**	**99.43%**
decimals	6	0.77%	6.67%	19.69%	30.79%	40.84%	48.27%	53.39%	57.43%	58.45%	61.13%	67.02%	68.75%	72.42%	74.21%	77.34%	77.50%	86.17%	86.89%	95.42%	95.73%	99.92%	99.92%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**0.75%**	**6.39%**	**19.49%**	**30.12%**	**41.81%**	**49.46%**	**54.41%**	**58.18%**	**58.72%**	**61.69%**	**64.77%**	**66.60%**	**71.99%**	**74.09%**	**78.50%**	**79.01%**	**91.68%**	**92.56%**	**99.98%**	**99.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**0.73%**	**5.14%**	**15.47%**	**25.14%**	**33.73%**	**40.73%**	**46.35%**	**49.87%**	**50.82%**	**53.38%**	**55.96%**	**57.62%**	**64.93%**	**66.40%**	**68.24%**	**68.52%**	**78.59%**	**79.41%**	**91.41%**	**92.01%**	**99.93%**	**99.93%**	**100.00%**	**100.00%**
	user input												78.93%	81.15%	83.37%	85.59%	87.81%	90.06%	92.30%	94.55%	96.79%	96.86%	96.93%	97.00%	97.07%
selected:	based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	10	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**0.66%**	**6.32%**	**17.77%**	**28.21%**	**38.86%**	**45.62%**	**53.93%**	**58.30%**	**64.00%**	**74.19%**	**77.01%**	**78.93%**	**81.15%**	**83.37%**	**85.59%**	**87.81%**	**90.06%**	**92.30%**	**94.55%**	**96.79%**	**96.86%**	**96.93%**	**97.00%**	**97.07%**
implied increm'l pd to beg unpd		**0.66%**	**5.70%**	**12.22%**	**12.70%**	**14.83%**	**11.06%**	**15.28%**	**9.49%**	**13.67%**	**28.31%**	**10.93%**	**8.35%**	**10.54%**	**11.78%**	**13.35%**	**15.41%**	**18.42%**	**22.57%**	**29.16%**	**41.15%**	**2.18%**	**2.23%**	**2.28%**	**2.33%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	26	2.85%	70.91%	79.62%	87.59%	90.86%	99.06%	108.79%	113.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	118	1.47%	13.96%	38.06%	71.64%	89.55%	102.43%	109.70%	100.01%	101.05%	102.10%	102.56%	102.80%	102.88%	98.07%	99.26%	99.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	63	8.50%	27.49%	74.61%	93.35%	100.72%	99.89%	99.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	72	4.08%	12.26%	24.56%	45.98%	56.75%	82.07%	88.90%	92.19%	94.96%	98.97%	96.88%	99.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	26	5.06%	13.35%	37.00%	49.10%	56.76%	65.31%	83.24%	88.79%	89.86%	92.13%	93.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	72	2.02%	17.88%	36.44%	49.35%	60.92%	73.98%	86.12%	91.69%	100.97%	99.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	91	6.21%	32.91%	52.79%	59.07%	76.38%	85.53%	89.38%	89.74%	88.04%	89.97%	92.07%	94.44%	97.93%	98.99%	99.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	160	0.37%	6.13%	18.19%	40.27%	56.53%	60.94%	65.24%	73.44%	80.98%	85.16%	87.60%	102.67%	102.67%	102.67%	102.67%	102.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	91	6.70%	26.53%	38.66%	49.64%	58.35%	68.91%	81.73%	94.83%	95.75%	96.47%	97.30%	98.11%	98.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	121	1.27%	11.60%	24.96%	46.35%	56.53%	68.28%	73.27%	81.06%	87.44%	90.51%	93.01%	75.70%	77.74%	79.58%	81.33%	82.47%	85.97%	87.71%	89.33%	90.72%	92.35%	93.74%	95.36%	96.75%
2005 / 1	319	0.02%	2.30%	6.70%	12.67%	15.64%	17.85%	19.47%	22.03%	22.73%	25.13%	26.45%	27.94%	28.76%	29.35%	30.05%	30.69%	31.56%	32.42%	33.12%	33.76%	34.58%	35.26%	35.87%	36.51%
2005 / 2	54	-	15.34%	34.43%	53.18%	63.84%	81.64%	85.11%	90.30%	94.17%	95.74%	96.03%	97.25%	97.62%	99.13%	99.32%	99.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	57	-	10.73%	40.79%	66.03%	88.03%	88.70%	97.20%	100.42%	106.34%	107.72%	107.72%	107.72%	107.72%	107.72%	108.59%	108.59%	108.59%	108.59%	108.59%	108.59%	100.00%	100.00%	100.00%	100.00%
2006 / 2	78	0.65%	17.33%	41.77%	64.71%	78.28%	92.82%	102.93%	114.52%	117.94%	118.38%	96.67%	97.37%	97.56%	97.63%	97.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	16	7.68%	39.65%	70.49%	86.41%	80.09%	83.89%	83.99%	97.25%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	84	1.38%	15.42%	37.37%	53.93%	66.38%	63.79%	71.03%	85.55%	89.49%	90.36%	90.66%	92.29%	93.12%	94.03%	94.04%	94.04%	94.04%	94.04%	94.04%	94.04%	94.04%	94.04%	94.04%	94.04%
2008 / 1	79	2.15%	14.33%	35.42%	47.64%	53.00%	67.74%	75.05%	78.88%	83.70%	99.55%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	82	1.46%	12.65%	17.36%	35.13%	41.04%	43.93%	48.40%	54.02%	58.12%	64.56%	78.41%	82.68%	82.68%	93.13%	93.20%	95.64%	96.92%	99.43%	99.49%	99.49%	99.49%	99.49%	100.00%	100.00%
2009 / 1	63	1.54%	13.41%	28.01%	34.69%	45.01%	51.09%	57.78%	72.24%	77.22%	83.31%	89.55%	91.38%	94.30%	97.95%	98.29%	98.87%	99.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	101	1.89%	15.69%	39.79%	57.14%	63.25%	67.90%	72.86%	77.62%	76.20%	81.41%	82.08%	79.82%	84.33%	86.80%	88.19%	91.93%	96.83%	98.46%	99.92%	99.92%	100.00%	100.00%	100.00%	100.00%
2010 / 1	106	0.05%	1.84%	14.34%	32.79%	45.04%	51.82%	63.22%	69.99%	75.63%	83.25%	85.22%	93.10%	94.34%	96.04%	98.05%	98.78%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	218	0.69%	6.95%	17.33%	24.29%	31.97%	40.34%	42.32%	43.99%	46.25%	99.69%	100.14%	100.75%	101.51%	102.02%	102.10%	99.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	69	0.24%	9.82%	28.75%	55.92%	66.56%	74.98%	79.86%	89.12%	98.63%	100.35%	103.97%	106.57%	97.54%	99.58%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	253	0.18%	6.94%	17.10%	23.89%	30.66%	33.94%	39.35%	43.67%	50.31%	55.16%	58.01%	62.20%	65.08%	67.04%	67.99%	68.67%	69.91%	71.76%	72.59%	74.48%	--	--	--	--
2012 / 1	284	0.60%	3.64%	8.02%	17.04%	24.48%	30.39%	34.02%	37.13%	38.19%	40.80%	42.61%	44.01%	45.07%	46.88%	47.92%	49.22%	50.32%	51.09%	--	--	--	--	--	--
2012 / 2	338	0.80%	2.68%	8.05%	16.05%	21.21%	29.32%	33.80%	35.85%	36.83%	37.56%	39.10%	39.50%	46.51%	46.96%	47.95%	48.95%	--	--	--	--	--	--	--	--
2013 / 1	117	0.68%	12.55%	29.92%	46.54%	56.55%	62.50%	66.62%	70.58%	71.70%	73.14%	74.90%	76.30%	78.81%	82.78%	--	--	--	--	--	--	--	--	--	--
2013 / 2	125	-	11.52%	24.64%	39.25%	50.93%	56.95%	68.87%	76.04%	79.03%	82.45%	83.55%	83.89%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	104	1.02%	10.12%	21.11%	31.54%	48.97%	61.46%	65.87%	70.55%	74.66%	77.64%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	111	1.61%	7.99%	21.52%	31.22%	38.61%	44.79%	51.14%	54.45%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	545	0.79%	4.17%	10.30%	18.46%	28.74%	34.62%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	266	0.50%	3.29%	10.67%	17.75%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	277	0.68%	2.91%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	237	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	219	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	215	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.5f
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **AccBen (indivis)**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	26	25	8	5	3	2	0	(2)	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	118	116	102	73	33	12	(3)	(11)	(0)	(1)	(2)	(3)	(3)	(3)	2	1	0	-	-	-	-	-	-	-	-
2001 / 1	63	57	45	16	4	(0)	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	72	69	63	54	39	31	13	8	6	4	1	2	0	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	26	25	23	17	13	11	9	4	3	3	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	72	70	59	45	36	28	19	10	6	(1)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	91	86	61	43	37	22	13	10	9	11	9	7	5	2	1	1	-	-	-	-	-	-	-	-	-
2003 / 2	160	160	151	131	96	70	63	56	43	31	24	20	(4)	(4)	(4)	(4)	(4)	-	-	-	-	-	-	-	-
2004 / 1	91	85	67	56	46	38	28	17	5	4	3	2	2	1	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	121	119	107	91	65	52	38	32	23	15	11	8	29	27	25	23	21	17	15	13	11	9	8	6	4
2005 / 1	319	319	311	297	278	269	262	257	249	246	239	234	230	227	225	223	221	218	215	213	211	209	206	204	202
2005 / 2	54	54	46	36	25	20	10	8	5	3	2	2	1	1	0	0	0	-	-	-	-	-	-	-	-
2006 / 1	57	57	51	34	19	7	6	2	(0)	(4)	(4)	(4)	(4)	(4)	(4)	(5)	(5)	(5)	(5)	(5)	(5)	-	-	-	-
2006 / 2	78	78	65	45	28	17	6	(2)	(11)	(14)	(14)	3	2	2	2	2	-	-	-	-	-	-	-	-	-
2007 / 1	16	15	10	5	2	3	3	3	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	84	83	71	53	39	28	30	24	12	9	8	8	6	6	5	5	5	5	5	5	5	5	5	5	5
2008 / 1	79	78	68	51	42	37	26	20	17	13	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	82	80	71	67	53	48	46	42	38	34	29	18	14	14	6	6	4	3	0	0	0	0	0	-	-
2009 / 1	63	62	55	45	41	35	31	27	18	14	11	7	5	4	1	1	1	0	-	-	-	-	-	-	-
2009 / 2	101	99	85	61	43	37	32	27	23	24	19	18	20	16	13	12	8	3	2	0	0	-	-	-	-
2010 / 1	106	105	104	90	71	58	51	39	32	26	18	16	7	6	4	2	1	0	-	-	-	-	-	-	-
2010 / 2	218	216	202	180	165	148	130	126	122	117	1	(0)	(2)	(3)	(4)	(5)	1	-	-	-	-	-	-	-	-
2011 / 1	69	69	62	49	30	23	17	14	7	1	(0)	(3)	(5)	2	0	-	-	-	-	-	-	-	-	-	-
2011 / 2	253	253	235	210	193	175	167	153	143	126	113	106	96	88	83	81	79	76	71	69	65	63	62	60	59
2012 / 1	284	283	274	261	236	215	198	188	179	176	168	163	159	156	151	148	144	141	139	99	58	57	55	54	53
2012 / 2	338	335	329	311	284	266	239	224	217	214	211	206	204	181	179	176	173	141	109	77	45	44	43	42	41
2013 / 1	117	116	102	82	63	51	44	39	34	33	31	29	28	25	20	17	15	12	9	7	4	4	4	4	4
2013 / 2	125	125	111	94	76	61	54	39	30	26	22	21	20	18	16	14	12	10	7	5	3	3	3	3	3
2014 / 1	104	103	93	82	71	53	40	35	31	26	23	21	19	17	15	13	11	9	7	5	3	3	3	3	3
2014 / 2	111	109	102	87	76	68	61	54	50	44	31	28	26	23	20	17	15	12	9	7	4	4	4	4	4
2015 / 1	545	541	523	489	445	389	357	302	273	236	169	151	138	124	109	94	80	65	50	36	21	21	20	20	19
2015 / 2	266	265	257	238	219	186	166	140	127	110	79	70	64	57	51	44	37	30	23	17	10	10	9	9	9
2016 / 1	277	275	269	236	206	176	156	132	120	103	74	66	61	54	48	41	35	29	22	16	9	9	9	9	8
2016 / 2	237	235	222	195	170	145	129	109	99	85	61	54	50	45	39	34	29	24	18	13	8	7	7	7	7
2017 / 1	219	217	205	180	157	134	119	101	91	79	56	50	46	41	36	31	27	22	17	12	7	7	7	7	6
2017 / 2	215	213	201	177	154	131	117	99	90	77	55	49	45	40	36	31	26	21	17	12	7	7	7	6	6
prem liab	233	232	218	192	167	143	127	107	97	84	60	54	49	44	39	34	28	23	18	13	7	7	7	7	7

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	121	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	319	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	106	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	253	5	1	1	1	1	1	1	1	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012 / 1	284	2	41	41	1	1	1	1	1	1	1	36	0	0	0	0	0	0	0	0	0	0	0	0	0
2012 / 2	338	3	32	32	32	32	1	1	1	1	1	1	1	28	0	0	0	0	0	0	0	0	0	0	0
2013 / 1	117	5	3	3	3	3	3	3	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
2013 / 2	125	0	2	2	2	2	2	2	2	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
2014 / 1	104	3	3	2	2	2	2	2	2	2	2	2	0	0	0	0	0	0	0	2	0	0	0	0	0
2014 / 2	111	4	7	12	3	2	3	3	3	3	3	3	3	3	0	0	0	0	0	0	0	2	0	0	0
2015 / 1	545	32	54	29	37	67	18	13	15	15	15	15	15	15	15	15	0	0	0	0	0	0	0	13	0
2015 / 2	266	19	32	21	25	13	17	31	9	6	7	7	7	7	7	7	7	7	0	0	0	0	0	0	0
2016 / 1	277	6	33	30	31	19	24	13	16	29	8	6	6	6	6	6	6	6	6	6	0	0	0	0	0
2016 / 2	237	-	2	13	27	25	25	16	20	10	14	24	7	5	5	5	5	5	5	5	5	5	0	0	0
2017 / 1	219	-	-	-	1	12	25	23	23	15	18	10	12	22	6	4	5	5	5	5	5	5	5	5	0
2017 / 2	215	-	-	-	-	-	1	12	25	22	23	15	18	9	12	22	6	4	5	5	5	5	5	5	5
prem liab	233		2	13	27	24	25	16	19	10	13	24	7	4	5	5	5	5	5	5	5	5	0	0	0

Exhibit B.11.5g
Claims Emergence
page 1 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Uninsured Automobile**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	-	-	1.32%	4.11%	4.11%	4.11%	4.17%	4.17%	4.17%	4.17%	4.17%	4.17%	4.17%	4.17%	8.66%	8.66%	8.66%	8.66%	34.20%	66.58%	66.58%	66.58%
applicable	AY with minimum	1994 / 2	1997 / 1	1997 / 1	2009 / 1	2010 / 1	2012 / 1	2012 / 1	2012 / 1	1999 / 1	1999 / 1	1999 / 1	1999 / 1	1999 / 1	1999 / 1	1999 / 1	1999 / 1	2010 / 1	2010 / 1	2010 / 1	2010 / 1	1996 / 1	1999 / 2	1999 / 2	1999 / 2
periods	median	4.06%	29.09%	67.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**38.90%**	**57.27%**	**62.23%**	**71.28%**	**77.21%**	**79.56%**	**82.58%**	**83.95%**	**86.85%**	**87.87%**	**90.33%**	**91.92%**	**92.48%**	**92.80%**	**92.60%**	**92.00%**	**93.10%**	**93.57%**	**93.37%**	**95.80%**	**97.92%**	**99.64%**	**99.55%**	**99.46%**
	maximum	250.47%	323.06%	323.14%	323.14%	323.14%	323.14%	323.14%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	138.04%	138.04%	126.67%	124.24%	121.82%	119.39%	119.39%	116.97%	114.55%	112.12%
	AY with maximum	2006 / 1	2006 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2009 / 1	2009 / 1	2009 / 1	2009 / 1	2009 / 1	2009 / 1	2009 / 1	2006 / 1	2006 / 1	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2
factor	20	5.72%	27.84%	48.99%	60.51%	79.41%	82.72%	87.71%	84.96%	85.24%	88.34%	91.00%	94.49%	97.08%	96.97%	93.86%	92.23%	90.80%	92.08%	91.85%	93.83%	99.56%	100.75%	100.52%	100.30%
averages	**20 x hi/lo**	**4.47%**	**13.18%**	**36.48%**	**49.28%**	**70.20%**	**73.73%**	**79.27%**	**81.25%**	**81.41%**	**84.85%**	**87.80%**	**91.69%**	**94.57%**	**94.44%**	**96.14%**	**94.33%**	**93.37%**	**94.93%**	**94.81%**	**97.14%**	**100.35%**	**100.23%**	**100.12%**	**100.00%**
using latest	**wghted 20**	**2.68%**	**6.64%**	**9.81%**	**14.53%**	**17.85%**	**24.57%**	**35.50%**	**45.17%**	**50.90%**	**59.43%**	**61.93%**	**64.21%**	**74.07%**	**74.00%**	**76.01%**	**74.92%**	**76.21%**	**80.68%**	**80.52%**	**82.25%**	**99.70%**	**100.40%**	**100.29%**	**100.18%**
"n" data	14	1.65%	7.28%	14.30%	30.76%	54.76%	59.34%	69.96%	78.31%	82.44%	86.45%	86.73%	92.31%	92.81%	92.65%	90.92%	88.60%	86.55%	88.68%	88.36%	91.19%	99.38%	101.07%	100.75%	100.43%
points;	**14 x hi/lo**	**1.17%**	**3.79%**	**10.80%**	**22.18%**	**44.38%**	**49.49%**	**61.88%**	**71.62%**	**76.22%**	**80.90%**	**81.23%**	**87.74%**	**88.32%**	**88.13%**	**93.85%**	**91.14%**	**89.69%**	**92.39%**	**92.21%**	**95.71%**	**100.52%**	**100.35%**	**100.17%**	**100.00%**
"x hi/lo"	**wghted 14**	**1.68%**	**4.04%**	**6.01%**	**11.54%**	**16.21%**	**22.32%**	**32.66%**	**39.68%**	**49.55%**	**60.27%**	**54.39%**	**57.65%**	**59.47%**	**59.37%**	**61.81%**	**60.12%**	**59.85%**	**68.32%**	**70.53%**	**73.15%**	**99.56%**	**100.60%**	**100.45%**	**100.29%**
is within the	10	0.80%	2.88%	12.58%	25.85%	46.66%	47.85%	49.68%	61.37%	69.64%	75.37%	89.32%	89.32%	91.02%	91.07%	85.18%	82.16%	84.64%	84.19%	83.73%	87.66%	99.13%	101.49%	101.05%	100.60%
"n" data	**10 x hi/lo**	**0.10%**	**2.27%**	**6.90%**	**19.35%**	**36.91%**	**38.35%**	**40.63%**	**55.24%**	**65.24%**	**72.41%**	**81.71%**	**81.72%**	**83.84%**	**83.90%**	**90.56%**	**87.05%**	**88.88%**	**88.62%**	**88.35%**	**93.57%**	**100.78%**	**100.52%**	**100.26%**	**100.00%**
points	**wghted 10**	**1.16%**	**3.15%**	**5.85%**	**11.17%**	**18.49%**	**20.74%**	**25.82%**	**33.75%**	**47.52%**	**59.28%**	**52.92%**	**52.93%**	**56.04%**	**56.06%**	**59.89%**	**57.83%**	**61.27%**	**61.08%**	**58.96%**	**62.54%**	**99.41%**	**100.79%**	**100.62%**	**100.39%**
decimals	6	1.33%	3.95%	17.98%	23.44%	46.74%	46.52%	48.84%	53.50%	55.05%	64.60%	65.67%	65.68%	86.56%	86.56%	83.61%	83.28%	80.48%	80.13%	79.79%	81.92%	95.32%	99.66%	99.32%	98.97%
(1 or 2)	**6 x hi/lo**	**0.20%**	**3.28%**	**9.33%**	**15.75%**	**43.33%**	**43.00%**	**47.23%**	**54.22%**	**55.88%**	**70.20%**	**71.81%**	**71.82%**	**86.24%**	**86.24%**	**93.59%**	**93.61%**	**89.93%**	**89.93%**	**89.93%**	**93.64%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**1.47%**	**3.63%**	**6.22%**	**12.95%**	**19.42%**	**19.01%**	**30.49%**	**38.12%**	**46.30%**	**65.89%**	**59.83%**	**59.84%**	**76.84%**	**76.84%**	**52.73%**	**52.66%**	**57.74%**	**57.67%**	**55.16%**	**57.67%**	**97.40%**	**99.68%**	**99.55%**	**99.44%**
	user input	0.66%	6.32%	17.77%	28.21%	38.86%	45.62%	53.93%	58.30%	64.00%	74.19%	77.01%	78.93%	81.15%	83.37%	85.59%	87.81%	90.06%	92.30%	94.55%	96.79%	96.86%	96.93%	97.00%	97.07%
		Using AccBen (indivis) emergence																							
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**0.66%**	**6.32%**	**17.77%**	**28.21%**	**38.86%**	**45.62%**	**53.93%**	**58.30%**	**64.00%**	**74.19%**	**77.01%**	**78.93%**	**81.15%**	**83.37%**	**85.59%**	**87.81%**	**90.06%**	**92.30%**	**94.55%**	**96.79%**	**96.86%**	**96.93%**	**97.00%**	**97.07%**
implied increm'l pd to beg unpd		**0.66%**	**5.70%**	**12.22%**	**12.70%**	**14.83%**	**11.06%**	**15.28%**	**9.49%**	**13.67%**	**28.31%**	**10.93%**	**8.35%**	**10.54%**	**11.78%**	**13.35%**	**15.41%**	**18.42%**	**22.57%**	**29.16%**	**41.15%**	**2.18%**	**2.23%**	**2.28%**	**2.33%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	43	11.30%	11.30%	11.18%	11.65%	11.30%	11.07%	10.54%	10.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	8	68.51%	106.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	56	1.41%	1.41%	7.00%	7.00%	9.36%	9.36%	9.36%	9.36%	9.36%	9.36%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	30	-	63.20%	93.37%	93.37%	92.83%	87.13%	87.13%	106.01%	106.01%	106.01%	106.01%	106.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	30	-	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	81	3.18%	3.74%	3.74%	4.17%	5.48%	5.48%	38.06%	38.06%	38.06%	38.06%	81.42%	81.42%	81.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	26	-	-	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	39.98%	41.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	234	1.43%	6.43%	6.48%	6.69%	14.89%	25.75%	25.77%	25.71%	27.94%	28.42%	82.88%	104.28%	104.28%	104.28%	104.28%	104.28%	104.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	13	-	27.88%	27.88%	27.88%	27.88%	86.96%	86.96%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	96	-	7.18%	9.68%	10.84%	11.15%	11.78%	11.78%	12.41%	12.90%	14.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	104	14.95%	21.90%	35.64%	64.51%	64.57%	73.67%	73.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	3	250.47%	323.06%	240.20%	240.20%	236.11%	225.06%	202.49%	190.71%	190.71%	190.71%	154.40%	146.22%	138.04%	138.04%	138.04%	138.04%	113.35%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	157	1.65%	5.10%	8.35%	8.35%	8.35%	23.49%	23.49%	46.70%	47.14%	51.28%	51.28%	51.28%	51.28%	51.28%	51.57%	51.57%	51.94%	99.69%	99.69%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	2	27.21%	319.49%	323.14%	323.14%	323.14%	323.14%	323.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	37	33.78%	51.19%	48.17%	48.17%	53.88%	51.95%	51.95%	65.53%	65.53%	64.53%	61.66%	139.76%	137.85%	135.04%	131.51%	129.09%	126.67%	124.24%	121.82%	119.39%	119.39%	116.97%	114.55%	112.12%
2008 / 1	14	16.58%	19.44%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	36	11.95%	59.61%	59.61%	59.61%	59.61%	59.61%	59.61%	59.61%	59.52%	59.44%	59.40%	59.36%	59.31%	59.81%	59.76%	36.84%	36.84%	36.84%	36.76%	65.68%	65.68%	93.83%	93.83%	93.83%
2009 / 1	1	-	-	-	-	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	232.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	101	4.06%	4.06%	5.33%	6.45%	6.43%	50.94%	90.33%	90.33%	90.33%	90.33%	90.33%	90.33%	90.33%	90.33%	90.33%	85.13%	85.13%	85.13%	85.13%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	216	1.96%	2.63%	1.28%	1.27%	1.32%	8.95%	8.49%	8.49%	8.49%	8.49%	8.49%	8.49%	8.49%	8.49%	8.66%	8.66%	8.66%	8.66%	8.66%	8.66%	100.00%	100.00%	100.00%	100.00%
2010 / 2	21	-	56.41%	67.88%	164.48%	167.64%	167.64%	167.64%	167.64%	167.64%	167.64%	167.64%	167.64%	167.64%	167.64%	118.65%	116.58%	114.50%	112.43%	110.36%	108.29%	106.22%	104.14%	102.07%	100.00%
2011 / 1	45	9.14%	10.00%	10.00%	10.00%	10.70%	10.70%	10.70%	99.61%	99.61%	99.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	197	-	0.95%	3.74%	3.72%	3.68%	16.93%	16.93%	16.93%	16.93%	74.24%	74.37%	74.37%	74.37%	74.37%	74.37%	74.42%	74.57%	74.57%	74.57%	74.57%	--	--	--	--
2012 / 1	35	-	4.11%	4.11%	4.11%	4.11%	4.11%	4.11%	4.11%	6.78%	6.78%	6.78%	6.78%	6.78%	6.78%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	3	-	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2013 / 1	10	-	-	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	70.59%	--	--	--	--	--	--	--	--	--	--
2013 / 2	174	7.17%	10.59%	11.46%	17.95%	18.60%	12.77%	17.48%	42.27%	42.27%	42.27%	42.27%	42.31%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	157	0.80%	4.31%	5.14%	7.08%	20.07%	24.61%	93.71%	93.71%	93.71%	93.71%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	315	-	-	-	7.13%	7.13%	7.13%	7.13%	10.30%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	71	-	3.04%	14.98%	14.51%	64.04%	64.04%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	114	-	5.73%	5.73%	23.40%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	103	-	0.05%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	250	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	78	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	221	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.5g
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Uninsured Automobile**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	43	38	38	38	38	38	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	8	2	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	56	55	55	52	52	51	51	51	51	51	51	50	50	50	50	50	50	50	50	50	-	-	-	-	-
2001 / 2	30	30	11	2	2	2	4	4	(2)	(2)	(2)	(2)	(2)	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	30	30	23	23	23	23	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	81	78	78	78	77	76	76	50	50	50	50	15	15	15	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	26	26	26	15	15	15	15	15	15	15	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-
2003 / 2	234	230	219	219	218	199	173	173	174	168	167	40	(10)	(10)	(10)	(10)	(10)	(10)	-	-	-	-	-	-	-
2004 / 1	13	13	9	9	9	9	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	96	96	89	87	85	85	85	85	84	83	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	104	89	82	67	37	37	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	3	(5)	(7)	(4)	(4)	(4)	(4)	(3)	(3)	(3)	(3)	(2)	(1)	(1)	(1)	(1)	(1)	(0)	-	-	-	-	-	-	-
2006 / 2	157	154	149	144	144	144	120	120	84	83	77	77	77	77	77	76	76	75	0	0	-	-	-	-	-
2007 / 1	2	1	(4)	(4)	(4)	(4)	(4)	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	37	25	18	19	19	17	18	18	13	13	13	14	(15)	(14)	(13)	(12)	(11)	(10)	(9)	(8)	(7)	(7)	(6)	(5)	(5)
2008 / 1	14	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	36	31	14	14	14	14	14	14	14	14	14	14	14	14	14	14	22	22	22	22	12	12	2	2	2
2009 / 1	1	1	1	1	1	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	-	-	-	-	-	-	-	-	-	-
2009 / 2	101	97	97	95	94	94	49	10	10	10	10	10	10	10	10	10	15	15	15	15	-	-	-	-	-
2010 / 1	216	212	211	214	214	214	197	198	198	198	198	198	198	198	198	198	198	198	198	198	198	-	-	-	-
2010 / 2	21	21	9	7	(13)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(4)	(3)	(3)	(3)	(2)	(2)	(1)	(1)	(0)	-
2011 / 1	45	41	40	40	40	40	40	40	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	197	197	195	189	189	189	163	163	163	163	51	50	50	50	50	50	50	50	50	50	50	49	48	47	46
2012 / 1	35	35	33	33	33	33	33	33	33	33	33	33	33	33	33	-	-	-	-	-	-	-	-	-	-
2012 / 2	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	10	10	10	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	1	1	1	1	1	1	1
2013 / 2	174	161	155	154	142	141	151	143	100	100	100	100	100	90	79	68	58	47	37	26	15	15	15	14	14
2014 / 1	157	156	150	149	146	126	118	10	10	10	10	9	8	7	6	6	5	4	3	2	1	1	1	1	1
2014 / 2	315	315	315	315	293	293	293	293	283	244	175	156	143	128	113	98	83	67	52	37	22	21	21	20	20
2015 / 1	71	71	69	60	60	25	25	22	19	17	12	11	10	9	8	7	6	5	4	3	2	1	1	1	1
2015 / 2	114	114	107	107	87	74	66	56	51	44	31	28	26	23	20	17	15	12	9	7	4	4	4	4	4
2016 / 1	103	103	103	90	79	67	60	51	46	39	28	25	23	21	18	16	13	11	8	6	4	3	3	3	3
2016 / 2	250	248	234	205	179	153	136	115	104	90	64	57	53	47	42	36	30	25	19	14	8	8	8	7	7
2017 / 1	78	77	73	64	56	48	42	36	32	28	20	18	16	15	13	11	9	8	6	4	3	2	2	2	2
2017 / 2	221	220	207	182	159	135	120	102	92	80	57	51	47	42	37	32	27	22	17	12	7	7	7	7	6
prem liab	100	99	93	82	71	61	54	46	42	36	26	23	21	19	17	14	12	10	8	5	3	3	3	3	3

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	21	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	197	-	1	1	1	1	1	1	1	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012 / 1	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	10	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013 / 2	174	0	11	11	11	11	11	11	11	11	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
2014 / 1	157	-	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0
2014 / 2	315	10	39	69	19	13	15	15	15	15	15	15	15	15	0	0	0	0	0	0	0	13	0	0	0
2015 / 1	71	-	4	2	3	5	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1	0
2015 / 2	114	20	13	8	10	5	7	12	3	2	3	3	3	3	3	3	3	3	0	0	0	0	0	0	0
2016 / 1	103	0	13	11	12	7	9	5	6	11	3	2	2	2	2	2	2	2	2	2	0	0	0	0	0
2016 / 2	250	-	2	14	29	26	27	17	21	11	14	25	7	5	6	6	6	6	6	6	6	6	0	0	0
2017 / 1	78	-	-	-	1	4	9	8	8	5	6	3	4	8	2	1	2	2	2	2	2	2	2	2	0
2017 / 2	221	-	-	-	-	-	1	13	25	23	24	15	18	10	13	23	6	4	5	5	5	5	5	5	5
prem liab	100		1	6	11	10	11	7	8	4	6	10	3	2	2	2	2	2	2	2	2	2	0	0	0

Exhibit B.11.5h
Claims Emergence
page 1 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Underinsured Motorist**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
applicable	AY with minimum	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2
periods	median	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**83.61%**	**83.87%**	**85.25%**	**85.25%**	**86.67%**	**86.67%**	**88.14%**	**88.14%**	**89.66%**	**91.38%**	**92.98%**	**92.98%**	**94.64%**	**94.64%**	**96.36%**	**96.36%**	**98.15%**	**98.15%**	**98.11%**	**98.11%**	**98.08%**	**98.08%**	**98.04%**	**98.04%**
	maximum	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	55.00%	55.00%	60.00%	60.00%	65.00%	65.00%	70.00%	70.00%	75.00%	80.00%	85.00%	85.00%	85.00%	85.00%	90.00%	90.00%	95.00%	95.00%	95.00%	95.00%	95.00%	95.00%	95.00%	95.00%
averages	**20 x hi/lo**	**55.56%**	**55.56%**	**61.11%**	**61.11%**	**66.67%**	**66.67%**	**72.22%**	**72.22%**	**77.78%**	**83.33%**	**88.89%**	**88.89%**	**88.89%**	**88.89%**	**94.44%**	**94.44%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**-**	**-**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**98.04%**	**98.81%**	**98.81%**	**81.24%**	**81.24%**	**81.50%**	**81.50%**	**81.64%**	**81.64%**	**81.64%**	**81.64%**	**81.64%**	**81.64%**	**81.64%**	**81.64%**
"n" data	14	35.71%	35.71%	42.86%	42.86%	50.00%	50.00%	57.15%	57.15%	64.29%	71.43%	78.57%	78.57%	85.71%	85.71%	92.86%	92.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**33.33%**	**33.33%**	**41.67%**	**41.67%**	**50.00%**	**50.00%**	**58.34%**	**58.34%**	**66.67%**	**75.00%**	**83.33%**	**83.33%**	**91.67%**	**91.67%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**-**	**-**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**98.04%**	**98.81%**	**98.81%**	**99.40%**	**99.40%**	**99.80%**	**99.80%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	20.00%	20.00%	30.00%	30.00%	30.00%	30.00%	40.00%	40.00%	50.00%	60.00%	70.00%	70.00%	80.00%	80.00%	90.00%	90.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**12.50%**	**12.50%**	**25.00%**	**25.00%**	**25.00%**	**25.00%**	**37.50%**	**37.50%**	**50.00%**	**62.50%**	**75.00%**	**75.00%**	**87.50%**	**87.50%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**-**	**-**	**-**	**-**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**0.03%**	**98.04%**	**98.81%**	**98.81%**	**99.40%**	**99.40%**	**99.80%**	**99.80%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	-	-	-	-	-	-	16.67%	16.67%	33.33%	33.33%	50.00%	50.00%	66.67%	66.67%	83.33%	83.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**25.00%**	**25.00%**	**50.00%**	**50.00%**	**75.00%**	**75.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**99.40%**	**99.40%**	**99.80%**	**99.80%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input	0.01%	0.15%	0.62%	2.17%	2.95%	9.11%	14.21%	22.75%	29.79%	36.83%	43.87%	50.91%	56.96%	63.01%	69.05%	75.10%	77.24%	79.39%	81.53%	83.67%	84.70%	85.74%	86.77%	87.80%
		Using BI emergence																							
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**0.01%**	**0.15%**	**0.62%**	**2.17%**	**2.95%**	**9.11%**	**14.21%**	**22.75%**	**29.79%**	**36.83%**	**43.87%**	**50.91%**	**56.96%**	**63.01%**	**69.05%**	**75.10%**	**77.24%**	**79.39%**	**81.53%**	**83.67%**	**84.70%**	**85.74%**	**86.77%**	**87.80%**
implied increm'l pd to beg unpd		**0.01%**	**0.14%**	**0.47%**	**1.56%**	**0.80%**	**6.35%**	**5.61%**	**9.95%**	**9.11%**	**10.03%**	**11.14%**	**12.54%**	**12.32%**	**14.05%**	**16.35%**	**19.54%**	**8.60%**	**9.41%**	**10.39%**	**11.60%**	**6.32%**	**6.75%**	**7.24%**	**7.80%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	500	-	-	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2012 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--
2013 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--
2013 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	4	-	-	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	6	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	8	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	11	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	13	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	14	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	14	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.5h
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Underinsured Motorist**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	500	500	500	500	500	500	500	500	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0
2013 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1
2013 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	2	1	1	1	1	1	1	1	1
2014 / 1	4	4	4	4	4	4	4	4	4	4	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1
2014 / 2	6	6	6	6	6	6	6	6	6	5	5	4	4	3	3	2	2	2	2	1	1	1	1	1	1
2015 / 1	8	8	8	8	8	8	8	8	7	6	6	5	4	4	3	3	2	2	2	2	1	1	1	1	1
2015 / 2	11	11	11	11	11	11	10	10	9	8	7	6	6	5	4	3	3	3	2	2	2	2	2	1	1
2016 / 1	13	13	13	13	13	13	12	11	10	9	8	7	6	6	5	4	3	3	3	2	2	2	2	2	2
2016 / 2	14	14	14	14	13	13	13	12	11	10	9	8	7	6	5	4	3	3	3	3	2	2	2	2	2
2017 / 1	14	14	14	14	14	14	13	12	11	10	9	8	7	6	5	4	4	3	3	3	2	2	2	2	2
2017 / 2	15	15	15	14	14	14	13	13	11	10	9	8	7	6	5	5	4	3	3	3	2	2	2	2	2
prem liab	10	10	10	10	9	9	9	8	7	7	6	5	5	4	4	3	2	2	2	2	2	1	1	1	1

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
2013 / 1	2	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013 / 2	3	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014 / 1	4	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014 / 2	6	-	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 1	8	-	0	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 2	11	-	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
2016 / 1	13	-	0	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
2016 / 2	14	-	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0
2017 / 1	14	-	-	-	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0
2017 / 2	15	-	-	-	-	-	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0
prem liab	10		0	0	0	0	0	1	0	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Collision**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	-	60.45%	60.45%	60.45%	95.44%	95.44%	95.44%	95.44%	95.44%	99.43%	98.12%	99.43%	99.43%	99.43%	99.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum	1992 / 2	1985 / 2	1985 / 2	1995 / 2	1995 / 2	1995 / 2	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	1989 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods	median	29.88%	77.96%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**37.15%**	**77.65%**	**123.94%**	**111.54%**	**109.65%**	**104.24%**	**102.30%**	**100.30%**	**100.24%**	**100.33%**	**100.31%**	**100.38%**	**100.24%**	**100.28%**	**100.28%**	**100.06%**	**100.06%**	**100.07%**	**100.07%**	**100.07%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	maximum	133.35%	154.29%	899.95%	469.17%	465.92%	250.82%	193.37%	112.32%	112.32%	112.32%	112.32%	112.32%	112.32%	112.32%	112.32%	103.73%	103.73%	103.73%	103.73%	103.73%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	2005 / 2	2011 / 1	1992 / 2	2013 / 1	2013 / 1	1991 / 1	2012 / 1	1986 / 1	1986 / 1	1986 / 1	1986 / 1	1986 / 1	1986 / 1	1986 / 1	1986 / 1	2006 / 2	2006 / 2	2006 / 2	2006 / 2	2006 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	38.18%	84.49%	132.78%	125.65%	122.05%	103.79%	105.15%	100.14%	100.02%	100.28%	100.19%	100.19%	100.19%	100.19%	100.19%	100.19%	100.19%	100.19%	100.19%	100.19%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**	**37.60%**	**83.75%**	**113.04%**	**109.98%**	**105.84%**	**100.70%**	**100.71%**	**100.12%**	**99.99%**	**100.10%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**31.84%**	**83.47%**	**122.99%**	**115.46%**	**117.54%**	**100.54%**	**103.25%**	**99.69%**	**99.58%**	**100.30%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.08%**	**100.08%**	**100.07%**	**100.07%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14	35.61%	83.48%	144.23%	135.39%	130.55%	104.47%	106.90%	99.75%	99.76%	100.13%	100.00%	100.00%	100.27%	100.27%	100.27%	100.27%	100.27%	100.27%	100.27%	100.27%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**35.31%**	**81.39%**	**116.53%**	**113.51%**	**107.65%**	**99.94%**	**100.54%**	**99.97%**	**99.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**29.58%**	**84.41%**	**128.28%**	**118.97%**	**124.54%**	**100.36%**	**104.21%**	**99.34%**	**99.31%**	**100.34%**	**100.00%**	**100.00%**	**100.11%**	**100.11%**	**100.11%**	**100.11%**	**100.12%**	**100.12%**	**100.12%**	**100.12%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	32.11%	82.85%	159.79%	144.58%	142.54%	106.25%	109.67%	99.65%	99.66%	100.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**31.36%**	**81.92%**	**122.13%**	**114.06%**	**111.19%**	**99.90%**	**100.81%**	**99.96%**	**99.97%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**28.44%**	**84.48%**	**130.76%**	**120.10%**	**128.91%**	**100.43%**	**105.45%**	**99.14%**	**99.03%**	**100.47%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	25.18%	80.61%	173.81%	151.13%	155.34%	94.86%	116.11%	99.42%	99.43%	100.31%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**22.78%**	**77.63%**	**105.50%**	**93.37%**	**99.04%**	**98.13%**	**101.61%**	**99.92%**	**99.94%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**21.88%**	**84.88%**	**136.85%**	**122.28%**	**128.44%**	**94.27%**	**106.46%**	**98.98%**	**98.91%**	**100.53%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input						99.90%	99.91%	99.92%	99.92%	99.93%	99.93%	99.94%	99.94%	99.95%	99.95%	99.96%	99.96%	99.97%	99.97%	99.98%	99.98%	99.99%	99.99%	100.00%
								user is interpolation to 72																	
selected:	based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**31.36%**	**81.92%**	**122.13%**	**114.06%**	**111.19%**	**99.90%**	**99.91%**	**99.92%**	**99.92%**	**99.93%**	**99.93%**	**99.94%**	**99.94%**	**99.95%**	**99.95%**	**99.96%**	**99.96%**	**99.97%**	**99.97%**	**99.98%**	**99.98%**	**99.99%**	**99.99%**	**100.00%**
implied increm'l pd to beg unpd		**31.36%**	**73.66%**	**222.40%**	**36.47%**	**20.41%**	**100.89%**	**10.00%**	**11.11%**	**-**	**12.50%**	**-**	**14.29%**	**-**	**16.67%**	**-**	**20.00%**	**-**	**25.00%**	**-**	**33.33%**	**-**	**50.00%**	**-**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	23	10.24%	11.75%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	25	17.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	44	20.02%	61.11%	106.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	54	11.18%	41.85%	110.18%	110.18%	110.48%	110.48%	110.48%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	80	84.40%	139.86%	131.83%	139.97%	134.56%	134.56%	95.44%	95.44%	95.44%	95.44%	95.44%	99.43%	99.43%	99.43%	99.43%	99.43%	99.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	23	4.11%	36.80%	92.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	33	57.01%	79.73%	95.67%	104.53%	104.53%	104.53%	104.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	130	65.57%	124.46%	126.72%	100.19%	102.77%	102.77%	102.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	13	82.26%	76.03%	98.57%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	57	55.35%	76.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	33	5.19%	29.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	102	133.35%	104.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	35	49.58%	76.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	17	41.08%	110.83%	110.83%	110.83%	110.83%	110.83%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	103.73%	100.00%	100.00%	100.00%	100.00%
2007 / 1	41	86.79%	104.77%	116.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	45	29.88%	86.88%	112.46%	107.16%	102.52%	102.52%	102.52%	102.52%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	71	43.45%	83.37%	84.66%	100.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	29	59.19%	107.28%	111.76%	99.37%	99.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	57	4.64%	27.94%	111.45%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	8	-	37.72%	96.12%	96.12%	96.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	20	74.84%	69.90%	107.09%	153.52%	106.76%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	17	38.34%	78.36%	106.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	10	64.24%	154.29%	148.38%	148.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	42	16.90%	61.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2012 / 1	35	37.73%	109.25%	212.91%	193.37%	193.37%	193.37%	193.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	142	51.55%	79.93%	93.76%	97.22%	96.83%	96.83%	96.83%	96.83%	96.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2013 / 1	48	63.82%	93.92%	555.45%	469.17%	465.92%	106.69%	106.69%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2013 / 2	128	6.39%	132.10%	130.01%	99.33%	99.33%	95.70%	99.76%	99.76%	99.76%	101.84%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	48	53.59%	73.75%	100.00%	79.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	78	12.52%	73.27%	101.37%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	77	33.24%	41.02%	65.39%	64.14%	69.94%	69.94%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	201	17.28%	75.74%	90.63%	94.74%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	204	28.06%	87.75%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	153	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	142	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.6b
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Collision**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	23	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	25	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	44	35	17	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	54	48	31	(5)	(5)	(6)	(6)	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	80	13	(32)	(26)	(32)	(28)	(28)	4	4	4	4	4	0	0	0	0	0	0	-	-	-	-	-	-	-
2002 / 2	23	22	15	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	33	14	7	1	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	130	45	(32)	(35)	(0)	(4)	(4)	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	13	2	3	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	57	25	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	33	31	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	102	(34)	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	35	18	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	17	10	(2)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-
2007 / 1	41	5	(2)	(7)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	45	32	6	(6)	(3)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	71	40	12	11	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	29	12	(2)	(3)	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	57	55	41	(7)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	8	8	5	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	20	5	6	(1)	(11)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	17	10	4	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	10	4	(5)	(5)	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	42	35	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	35	22	(3)	(39)	(32)	(32)	(32)	(32)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	142	69	29	9	4	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	48	17	3	(219)	(178)	(176)	(3)	(3)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	128	120	(41)	(38)	1	1	6	0	0	0	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	48	22	12	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	78	68	21	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	77	51	45	26	27	23	23	21	18	18	16	16	14	14	11	11	9	9	7	7	5	5	2	2	-
2015 / 2	201	167	49	19	11	8	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-
2016 / 1	204	147	25	(31)	(19)	(15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2016 / 2	153	105	28	(34)	(22)	(17)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2017 / 1	142	97	26	(31)	(20)	(16)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2017 / 2	168	116	30	(37)	(24)	(19)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
prem liab	177	121	32	(39)	(25)	(20)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	77	-	2	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	-	-	-	-
2015 / 2	201	8	2	9	(0)	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-
2016 / 1	204	122	56	(11)	(4)	(16)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
2016 / 2	153	-	48	77	61	(12)	(4)	(17)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
2017 / 1	142	-	-	-	44	72	57	(11)	(4)	(16)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
2017 / 2	168	-	-	-	-	-	53	85	68	(14)	(5)	(19)	0	0	-	0	-	0	-	0	-	0	-	0	-
prem liab	177		55	89	71	(14)	(5)	(20)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-

Exhibit B.11.6c
Claims Emergence
page 1 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Comprehensive**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	8.84%	10.42%	72.27%	98.33%	98.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum	1989 / 2	1989 / 2	2001 / 1	2001 / 1	2000 / 1	2013 / 1	2013 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods	median	23.35%	92.55%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**34.49%**	**79.57%**	**95.97%**	**99.19%**	**100.77%**	**100.96%**	**100.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	maximum	100.00%	103.30%	118.20%	178.78%	182.38%	159.39%	159.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	1990 / 1	2013 / 2	2013 / 2	2013 / 2	2013 / 2	2013 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	21.79%	77.70%	98.79%	103.60%	103.68%	102.89%	102.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**	**19.93%**	**79.23%**	**99.12%**	**100.04%**	**99.89%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**16.94%**	**78.73%**	**98.55%**	**101.82%**	**101.86%**	**101.54%**	**101.67%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14	16.31%	73.09%	98.71%	105.15%	105.26%	104.12%	104.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**15.20%**	**74.62%**	**99.20%**	**100.06%**	**99.83%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**10.06%**	**78.15%**	**98.65%**	**102.34%**	**102.38%**	**101.98%**	**102.18%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	11.16%	76.30%	98.37%	107.21%	107.37%	105.77%	105.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**8.35%**	**79.41%**	**99.02%**	**100.09%**	**99.75%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**9.36%**	**80.43%**	**98.61%**	**102.68%**	**102.79%**	**102.32%**	**102.62%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	13.67%	68.47%	98.08%	112.72%	113.39%	109.62%	109.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**9.29%**	**74.65%**	**99.24%**	**99.81%**	**99.91%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**12.70%**	**62.57%**	**97.16%**	**107.24%**	**106.45%**	**104.63%**	**105.33%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input				100.09%	100.09%	100.09%	100.08%	100.08%	100.07%	100.07%	100.06%	100.06%	100.05%	100.05%	100.04%	100.04%	100.03%	100.03%	100.02%	100.02%	100.01%	100.01%	100.00%	100.00%
						user is interpolation to 72																			
selected:	based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**8.35%**	**79.41%**	**99.02%**	**100.09%**	**100.09%**	**100.09%**	**100.08%**	**100.08%**	**100.07%**	**100.07%**	**100.06%**	**100.06%**	**100.05%**	**100.05%**	**100.04%**	**100.04%**	**100.03%**	**100.03%**	**100.02%**	**100.02%**	**100.01%**	**100.01%**	**100.00%**	**100.00%**
implied increm'l pd to beg unpd		**8.35%**	**77.53%**	**95.24%**	**109.18%**	**-**	**-**	**11.11%**	**-**	**12.50%**	**-**	**14.29%**	**-**	**16.67%**	**-**	**20.00%**	**-**	**25.00%**	**-**	**33.33%**	**-**	**50.00%**	**-**	**100.00%**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	12	23.35%	57.19%	62.03%	72.27%	72.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	6	-	96.74%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	11	-	20.56%	8.84%	10.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	45	40.46%	100.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	37	99.29%	99.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	14	79.59%	88.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	19	9.72%	80.94%	97.95%	97.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	11	74.77%	92.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	45	5.26%	98.09%	99.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	12	23.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	1	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	4	76.85%	89.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	48	10.41%	77.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	78	25.47%	71.40%	95.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	49	76.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	35	44.99%	98.43%	98.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	4	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	16	29.04%	98.69%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	66	31.04%	62.24%	98.21%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	31	34.04%	100.60%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	2	45.89%	80.60%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	6	36.70%	51.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	44	-	27.31%	92.53%	92.53%	93.31%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	246	2.19%	95.52%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2012 / 1	34	1.83%	94.15%	101.91%	101.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	100	21.61%	102.61%	100.79%	101.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2013 / 1	44	3.97%	59.94%	73.32%	98.33%	98.33%	98.33%	98.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2013 / 2	27	3.87%	82.06%	118.20%	178.78%	182.38%	159.39%	159.39%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	33	44.88%	76.31%	97.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	49	2.46%	76.54%	99.23%	99.23%	99.64%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	78	23.96%	25.18%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	48	6.87%	87.03%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	73	-	63.70%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	117	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.6c
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Comprehensive**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	12	9	5	5	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	6	6	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	11	11	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	45	27	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	37	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	14	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	19	17	4	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	11	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	45	43	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	12	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	4	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	48	43	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	78	58	22	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	49	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	35	19	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	16	12	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	66	45	25	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	31	20	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	2	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	6	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	44	44	32	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	246	241	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	34	34	2	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	100	79	(3)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	44	42	18	12	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	27	26	5	(5)	(21)	(22)	(16)	(16)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	33	18	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	49	48	11	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	78	59	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	48	45	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	73	73	27	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2016 / 2	108	99	22	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2017 / 1	100	92	21	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2017 / 2	117	107	24	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
prem liab	42	38	9	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	246	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	73	47	25	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-
2016 / 2	108	-	9	77	21	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
2017 / 1	100	-	-	-	8	71	20	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
2017 / 2	117	-	-	-	-	-	10	83	23	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
prem liab	42		4	30	8	0	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Specified Perils**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	24.93%	24.93%	30.43%	30.43%	30.43%	30.43%	84.53%	84.53%	84.53%	84.53%	84.53%	84.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum	1989 / 2	1989 / 2	2013 / 1	2013 / 1	2014 / 2	2014 / 2	2014 / 2	2014 / 2	2013 / 1	2013 / 1	2013 / 1	2013 / 1	2013 / 1	2013 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods	median	30.19%	98.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**37.06%**	**81.01%**	**95.50%**	**98.12%**	**98.94%**	**98.96%**	**100.14%**	**100.32%**	**101.52%**	**101.52%**	**101.55%**	**101.49%**	**99.72%**	**99.72%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	maximum	100.00%	118.47%	197.75%	197.75%	197.75%	197.75%	197.75%	203.65%	203.65%	203.65%	203.65%	200.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	1986 / 1	2014 / 1	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	2011 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	31.47%	72.69%	91.92%	94.93%	97.90%	97.35%	100.41%	100.93%	104.41%	104.41%	104.41%	104.25%	99.23%	99.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**	**30.66%**	**73.78%**	**89.77%**	**93.11%**	**96.10%**	**95.49%**	**98.89%**	**99.14%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**34.23%**	**77.94%**	**101.14%**	**101.93%**	**105.31%**	**104.99%**	**107.72%**	**108.53%**	**111.45%**	**111.45%**	**111.47%**	**111.09%**	**99.14%**	**99.14%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14	30.90%	74.02%	92.23%	92.43%	96.33%	96.21%	100.59%	101.33%	106.30%	106.30%	106.30%	106.07%	98.90%	98.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**29.60%**	**75.86%**	**89.05%**	**89.28%**	**93.37%**	**93.23%**	**98.34%**	**98.71%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**33.72%**	**77.23%**	**102.59%**	**102.66%**	**107.54%**	**107.28%**	**112.33%**	**113.62%**	**116.73%**	**116.73%**	**117.15%**	**116.58%**	**98.80%**	**98.80%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	26.92%	68.87%	89.42%	89.41%	95.31%	95.14%	101.27%	101.86%	108.82%	108.82%	108.82%	108.50%	98.45%	98.45%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**25.83%**	**70.34%**	**83.94%**	**83.92%**	**90.61%**	**90.40%**	**98.07%**	**98.07%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**29.19%**	**73.96%**	**103.02%**	**103.00%**	**108.90%**	**108.59%**	**114.23%**	**115.47%**	**121.06%**	**121.06%**	**121.75%**	**121.03%**	**98.35%**	**98.35%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	20.27%	64.09%	65.68%	65.68%	75.89%	75.61%	85.83%	85.83%	114.70%	114.70%	114.70%	114.17%	97.42%	97.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**15.16%**	**64.65%**	**67.28%**	**67.28%**	**80.82%**	**80.81%**	**96.13%**	**96.13%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**18.11%**	**63.54%**	**65.65%**	**65.65%**	**79.77%**	**79.20%**	**89.12%**	**89.12%**	**127.90%**	**127.90%**	**125.83%**	**124.97%**	**98.01%**	**98.01%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input	8.35%	79.41%	99.02%	100.09%	100.09%	100.09%	100.08%	100.08%	100.07%	100.07%	100.06%	100.06%	100.05%	100.05%	100.04%	100.04%	100.03%	100.03%	100.02%	100.02%	100.01%	100.01%	100.00%	100.00%
		Using CM emergence																							
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**8.35%**	**79.41%**	**99.02%**	**100.09%**	**100.09%**	**100.09%**	**100.08%**	**100.08%**	**100.07%**	**100.07%**	**100.06%**	**100.06%**	**100.05%**	**100.05%**	**100.04%**	**100.04%**	**100.03%**	**100.03%**	**100.02%**	**100.02%**	**100.01%**	**100.01%**	**100.00%**	**100.00%**
implied increm'l pd to beg unpd		**8.35%**	**77.53%**	**95.24%**	**109.18%**	**-**	**-**	**11.11%**	**-**	**12.50%**	**-**	**14.29%**	**-**	**16.67%**	**-**	**20.00%**	**-**	**25.00%**	**-**	**33.33%**	**-**	**50.00%**	**-**	**100.00%**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	25	13.68%	58.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	9	57.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	21	55.41%	95.15%	94.61%	94.61%	94.61%	94.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	26	19.11%	71.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	16	47.75%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	33	33.17%	99.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	26	20.22%	93.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	13	-	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	70	50.03%	61.08%	100.41%	103.58%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	51	12.23%	100.26%	100.26%	100.26%	100.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	40	39.60%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	67	70.97%	80.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	14	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	67	2.31%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	10	30.60%	51.69%	51.69%	109.07%	109.07%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	22	52.42%	45.44%	95.52%	95.52%	95.52%	95.52%	95.52%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	13	40.49%	40.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	16	20.00%	61.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	20	65.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	17	-	85.86%	97.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	54	77.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	96	16.44%	84.04%	197.75%	197.75%	197.75%	197.75%	197.75%	203.65%	203.65%	203.65%	203.65%	200.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2012 / 1	51	50.33%	94.49%	100.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	88	62.57%	101.09%	102.33%	102.26%	101.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2013 / 1	45	18.26%	24.52%	24.93%	24.93%	84.59%	84.53%	84.53%	84.53%	84.53%	84.53%	84.53%	84.53%	84.53%	84.53%	--	--	--	--	--	--	--	--	--	--
2013 / 2	23	-	100.47%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	27	39.65%	118.47%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	32	-	16.12%	30.43%	30.43%	30.43%	30.43%	30.43%	30.43%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	39	-	7.43%	38.70%	38.70%	38.70%	38.70%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	67	21.00%	86.25%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	21	60.96%	55.77%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	54	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	54	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.6d
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Specified Perils**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	25	22	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	9	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	21	9	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	26	21	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	16	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	33	22	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	26	21	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	13	13	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	70	35	27	(0)	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	51	44	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	40	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	67	20	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	67	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	10	7	5	5	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	22	11	12	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	13	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	16	12	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	20	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	17	17	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	54	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	96	80	15	(94)	(94)	(94)	(94)	(94)	(99)	(99)	(99)	(99)	(96)	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	51	25	3	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	88	33	(1)	(2)	(2)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	45	37	34	34	34	7	7	7	7	7	7	7	7	7	7	6	6	4	4	3	3	1	1	-	-
2013 / 2	23	23	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	27	17	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	32	32	27	22	22	22	22	22	22	19	19	16	16	14	14	11	11	8	8	6	6	3	3	-	-
2015 / 1	39	39	36	24	24	24	24	21	21	19	19	16	16	13	13	11	11	8	8	5	5	3	3	-	-
2015 / 2	67	53	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	21	8	9	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2016 / 2	52	48	11	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2017 / 1	54	50	11	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
2017 / 2	54	49	11	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-
prem liab	58	53	12	1	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	45	-	1	-	1	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	32	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	-	-	-	-	-	-	-
2015 / 1	39	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	-	-	-	-	-
2015 / 2	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	21	(1)	9	0	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-
2016 / 2	52	-	4	37	10	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
2017 / 1	54	-	-	-	5	38	11	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
2017 / 2	54	-	-	-	-	-	4	38	11	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
prem liab	58		5	41	11	1	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **All Perils**
initial period: **1985m12**
as at: **2016m06**

	Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
	first row:	61	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
	last row:	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113	112	112	111	111	110	110
across all	minimum	-	-	46.03%	78.37%	97.48%	97.48%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum	1989 / 2	1989 / 2	2008 / 1	1992 / 1	1989 / 2	1989 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods	median	52.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	**71.98%**	**108.78%**	**120.36%**	**105.62%**	**104.75%**	**104.68%**	**104.80%**	**101.73%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	maximum	1,247.54%	1,247.54%	1,016.39%	279.37%	279.39%	279.39%	279.39%	202.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum	2011 / 2	2011 / 2	2011 / 2	2011 / 1	2011 / 1	2011 / 1	2011 / 1	2012 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20	122.16%	147.55%	164.53%	116.97%	114.37%	114.17%	114.17%	105.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**	**66.43%**	**94.64%**	**123.79%**	**108.89%**	**106.00%**	**105.77%**	**105.77%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**	**60.96%**	**82.86%**	**108.60%**	**109.14%**	**109.49%**	**109.32%**	**114.99%**	**103.16%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14	151.13%	176.85%	191.95%	124.24%	120.24%	120.24%	120.24%	107.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**	**72.36%**	**101.13%**	**133.08%**	**113.33%**	**108.66%**	**108.66%**	**108.66%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**	**64.13%**	**85.69%**	**112.32%**	**111.93%**	**113.37%**	**113.37%**	**129.24%**	**106.17%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10	186.79%	208.19%	225.20%	133.75%	128.33%	128.33%	128.33%	110.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**	**77.55%**	**102.44%**	**143.20%**	**119.77%**	**112.99%**	**112.99%**	**112.99%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**	**69.48%**	**88.56%**	**115.88%**	**113.39%**	**114.35%**	**114.35%**	**138.08%**	**108.04%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6	67.08%	86.11%	108.42%	109.35%	100.00%	100.00%	117.01%	117.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**	**74.54%**	**90.43%**	**101.02%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**	**69.23%**	**88.46%**	**102.86%**	**100.90%**	**100.00%**	**100.00%**	**115.80%**	**115.80%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input	31.36%	81.92%	122.13%	114.06%	111.19%	99.90%	99.91%	99.92%	99.92%	99.93%	99.93%	99.94%	99.94%	99.95%	99.95%	99.96%	99.96%	99.97%	99.97%	99.98%	99.98%	99.99%	99.99%	100.00%
		Using CL emergence																							
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**	**31.36%**	**81.92%**	**122.13%**	**114.06%**	**111.19%**	**99.90%**	**99.91%**	**99.92%**	**99.92%**	**99.93%**	**99.93%**	**99.94%**	**99.94%**	**99.95%**	**99.95%**	**99.96%**	**99.96%**	**99.97%**	**99.97%**	**99.98%**	**99.98%**	**99.99%**	**99.99%**	**100.00%**
implied increm'l pd to beg unpd		**31.36%**	**73.66%**	**222.40%**	**36.47%**	**20.41%**	**100.89%**	**10.00%**	**11.11%**	**-**	**12.50%**	**-**	**14.29%**	**-**	**16.67%**	**-**	**20.00%**	**-**	**25.00%**	**-**	**33.33%**	**-**	**50.00%**	**-**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	3	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	3	-	88.57%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	37	60.18%	60.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	0	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	23	11.96%	79.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	16	12.86%	445.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	21	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	25	48.09%	48.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	65	-	105.12%	90.55%	101.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	38	43.48%	99.35%	100.00%	100.00%	104.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	48	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	15	109.37%	109.37%	162.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	75	10.83%	59.67%	95.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	25	-	-	46.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	21	107.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	9	-	106.07%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	9	52.04%	152.10%	161.35%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	2	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	67	-	43.71%	73.96%	101.88%	101.88%	101.88%	101.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	35	95.84%	98.26%	282.25%	279.37%	279.39%	279.39%	279.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011 / 2	0	1,247.54%	1,247.54%	1,016.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2012 / 1	17	99.14%	202.90%	202.90%	202.03%	202.03%	202.03%	202.03%	202.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2012 / 2	34	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2013 / 1	37	18.78%	14.80%	90.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2013 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	9	104.30%	91.80%	156.36%	156.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	13	-	69.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	358	96.62%	102.95%	104.06%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 2	137	1.54%	51.98%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 1	-	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Exhibit B.11.6e
Claims Emergence
page 2 of 2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **Non-PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **All Perils**
initial period: **1985m12**
as at: **2016m06**

Ending Unpaid by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	3	3	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	37	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	23	20	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	16	14	(56)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	25	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	65	65	(3)	6	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	38	22	0	-	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	15	(1)	(1)	(9)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	75	66	30	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	25	25	25	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	21	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	9	9	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	9	4	(5)	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	67	67	38	18	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	35	1	1	(64)	(63)	(63)	(63)	(63)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	0	(5)	(5)	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	17	0	(17)	(17)	(17)	(17)	(17)	(17)	(17)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	37	30	32	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	9	(0)	1	(5)	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	13	13	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	358	12	(11)	(15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	137	134	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	3	2	1	(1)	(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
2017 / 1	3	2	1	(1)	(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
2017 / 2	4	2	1	(1)	(1)	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
prem liab	120	82	22	(26)	(17)	(13)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Incremental Paid by Cal Quarter

Accident Half Year	Selected (Full Half Yr) Ultimate	2016m06	2016m09	2016m12	2017m03	2017m06	2017m09	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	358	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	137	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	3	-	1	2	1	(0)	(0)	(0)	-	-	-	-	-	-	-	0	-	-	-	0	-	-	-	0	-
2017 / 1	3	-	-	-	1	2	1	(0)	(0)	(0)	-	-	-	-	-	-	-	0	-	-	-	0	-	-	-
2017 / 2	4	-	-	-	-	-	1	2	1	(0)	(0)	(0)	-	-	-	0	-	-	-	0	-	-	-	0	-
prem liab	120		38	61	48	(10)	(3)	(14)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-