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July 27, 2018

Cheryl Blundon  
Board Secretary  
Board of Commissioners of Public Utilities  
120 Torbay Road, P.O. Box 21040  
St. John's, NL A1A 5B2

Dear Ms. Blundon:

**Re: Facility Association (FA) Rate Filing for Taxi**

On behalf of the Facility Association, I am pleased to submit for approval a Facility Association rate revision application for Taxi in the Province of Newfoundland and Labrador. The revised rate application is in accordance with the Automobile Insurance Act, Sections 2 (1), 48, 49, 50 and 51 and the Insurance Companies Act, Sections 96.1 and 96.2. The revisions are proposed to become effective 100 days post approval for New Business and Renewals, rounded to the 1<sup>st</sup> of the following month and no earlier than March 1<sup>st</sup> 2019.

The Facility Association's mission is to administer automobile insurance residual market mechanisms, enhance market stability, and guarantee the availability of automobile insurance to those eligible to obtain it. We strive to keep the market share of the residual markets as small as possible, so consumers may benefit from the competitive marketplace to the greatest extent possible.

The Facility Association Board of Directors wishes to convey their continued belief that a cost of capital provision is appropriate and essential in the development of Facility Association rates. Given the position of the Board of Commissioners of Public Utilities ("PUB") on the matter; FA has developed the proposed rate changes without a cost of capital provision, and using a return on investment ("RoI") within the PUB's Benchmark range. Indications with and without a cost of capital provision, as well as, indications without a cost of capital provision using a net return on investment of 2.8% is shown for illustrative purposes.

The FA has approximately **560** Taxi exposures. FA is proposing an overall rate change of **+10.2%**. The impact of the revised proposed rate change will be an average annual per vehicle cost impact of **+\$737**, which would have an overall impact to FA's Taxi book of business by **+\$410,808**. The Facility Association's rate indications for Taxi business are illustrated in the following table:

July 27, 2018

Ms. Cheryl Blundon – Facility Association Rate Filing for Taxi

Page 2

Taxi	TPL	AB	UA	UM	Coll	Comp	SP	Overall
Indications at 0% CoC	+14.0%	+9.5%	+18.0%	n/a	+6.5%	+0.6%	-5.5%	+13.5%
Indications at 12% ROE	+26.9%	+21.9%	+31.3%	n/a	+18.5%	+12.0%	+5.2%	+26.3%
Indications at 0% CoC, 2.8% PUB Benchmark RoI	+10.5%	+7.1%	+15.2%	n/a	+5.9%	-0.1%	-6.2%	+10.2%
Proposed	+10.5%	+7.1%	+15.2%	n/a	+5.9%	-0.1%	-6.2%	+10.2%
Average dollar impact \$	+662	+37	+38	n/a	+49	0	-11	+737
Dollar impact on total book \$	+370,443	+16,433	+20,948	n/a	+4,705	-41	-1,608	+410,808

In accordance with filing requirements, included are the following for your review:

- Completed rating profiles showing current and proposed premiums resulting from the change.
- A copy of the Taxi base rates, differentials and rate pages.

### **Rule Changes**

There are no rule changes associated with this refiling.

### **Compliance**

To ensure that the Facility Association rates and rules in use are those currently approved, there is a disciplined review process. Servicing Carriers have documented written procedures to ensure adequate testing is performed when approved rates and rules are implemented. As well, Facility Association auditors regularly conduct comprehensive audit tests on all Servicing Carriers to provide reasonable assurance that approved rates and rules are being applied on all classes of business.

If anything further is required with respect to this application, please contact our internal pricing actuary, Ms. Liqing Yang at (416) 863-1750, ext. 4813 or by e-mail at [lyang@facilityassociation.com](mailto:lyang@facilityassociation.com).

Regards,



Colin George, MBA, GDM, FCIP, CRM  
Vice President, Underwriting and Claims

cc. David J. Simpson, President & CEO, Facility Association

## **Tab 0 – Table of Contents**

Tab 1 – Company Contact Information

Tab 2 – Contact Information for Current Filing

Tab 3 – Underwriting Guidelines

Tab 4 – Risk Classification System

Tab 5 – Discounts

Tab 6 – Surcharges

Tab 7 – Endorsement Wordings and Premiums

Tab 8 – Rate Group Table Information

Tab 9 – Rate Exhibits

Tab 10 – Proposed Rate Pages

Tab 11 – Supporting Actuarial Information

## Tab 1 – Company Contact Information

**Name of Insurer:** Facility Association

**Mailing Address:** 777 Bay Street – Suite 2400, P.O. Box 121, Toronto, ON, M5G 2C8

Contact Person For:

### Actuarial

Name: Liqing Yang

Telephone #: 416-863-1750 x 4813

Email Address: lyang@facilityassociation.com

### Administration

Name: Cathy Zhao

Telephone #: 416-863-1750 x 4802

Email Address: czhao@facilityassociation.com

### Underwriting

Name: Colin George

Telephone #: 416-644-4912

Email Address: cgeorge@facilityassociation.com

### Type of automobile insurance written in Newfoundland and Labrador:

Private Passenger

Commercial

Miscellaneous

### Chief Agent in Newfoundland and Labrador:

Name: Not Applicable

Mailing Address:

### Listing of Company Agents, Brokers or Representatives in Province:

Facility Association operates through Servicing Carriers. The following companies are Servicing Carriers in the Province of Newfoundland and Labrador:

- The Co-operators General Insurance Company
- The Nordic Insurance Company of Canada
- Royal and Sun Alliance Insurance Company
- Unifund Assurance Company

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## Tab 2 – Contact Sheet and Information for Current Filing

**Name of Insurer:** Facility Association

**Name of Agent/Person Making Filing:** Liqing Yang

**Title/Position with Insurer:** Pricing Actuary

**Telephone Number:** 416-863-1750 x 4813

**Fax Number:** 416-868-0894

**Email Address:** lyang@facilityassociation.com

**Type of Rate Filed:**

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**Private Passenger:** Category 1  Category 2  Category 2: IAO

**Effective Dates:** New Business: Renewals:

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**Commercial:** Category 1  Category 2  Category 2: IAO

**Effective Dates:** New Business: Renewals:

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**Miscellaneous:** Category 1  Category 2  Category 2: IAO

**Effective Dates:** New Business: 100 days post approval Renewals: 100 days post approval

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### **Tab 3 – Underwriting Guidelines**

There are no proposed rule changes associated with this filing.

The underwriting rules associated with Taxi are captured in Rules 300 and 330, they are shown on page 2 to 4.

Facility Association  
Newfoundland and Labrador  
Taxi  
Rate Filing 2018

**FA Actuarial**

**7/27/2018**

## Rule 300: Filed Underwriting Rules

### A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The applicant does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.  
  
*For example:* The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.
4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 328: Suspension of Operator's Licence and Rule 301: Minimum Coverage.
5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
6. The Applicant/Agent/Broker refuse to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. The vehicle is not in the possession of the applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A.
9. Non-payment of premium for the current policy period (for purposes of termination only).

10. A Private Passenger or Commercial risk with the sole reason for entry into Facility Association of a prior lapse in insurance coverage of 24 months or more will be non-renewed after 1 term (6 or 12 months).

### B. Rules for refusing to provide or continue a coverage are:

1. Physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months.
    - i) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;
 

**or**
    - ii) Knowingly misrepresented\* or failed to disclose in an application any fact required to be stated therein;
 

**or**
    - iii) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
 

**or**
    - iv) Wilfully made a false statement in respect of a claim.
  2. Physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.
- NOTE: No policy shall be written for vehicles branded 'nonrepairable'.
3. Where a vehicle is licensed for road use and is used on roads as well as used for legal race or speed tests, physical damage coverage shall not be provided.

### **The Servicing Carrier shall refer all refusals or noncontinuance to the Facility Association prior to declining coverage.**

\* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.



**Note:** Where the insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 301: Minimum Coverage.

### **B. If there is another licensed driver of the vehicle**

**(It is assumed that the person concerned will not drive without a valid licence.)**

1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person.
2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver and any accidents that occurred while that person was driving shall not be taken into account in rating.

### **C. If the person concerned does drive without a valid licence**

If discovered after the policy has been issued:

END28A shall continue to apply. Should the driver Named on the END 28A be involved in an accident, there Is no coverage under the policy. The vehicle is considered uninsured.

### **D. Unsigned END 28A**

If END 28A is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.

1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And
2. Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated by value.

These certificates must accompany the application to the Servicing Carrier.

### **B. Physical Damage Coverage**

1. No physical damage coverage (for any value) will be available for:
  - a) 'Home-Made'/Reconstruction Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
  - b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
2. The premium is based on the appraised amount.
3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

## **Rule 329: "Home-Made" Vehicles/ Reconstructed/Right Hand Drive/ Imported Vehicles**

The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.

**This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.**

### **A. Liability and Accident Benefits**

No coverages are permissible until the following are provided to the Servicing Carrier:

## **Rule 330: Vehicles Used Outside Jurisdiction of Registration**

The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."

At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.

However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.

*For example:* The insured resides in Newfoundland and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.

Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.

When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.

1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.
2. If it is known where the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.

*For example:* The insured resides in Gander and the vehicle is registered in Newfoundland but the insured is attending university in Halifax. Rates for Halifax must be used.

3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.

*For example:* The insured lives in St. John's, is on a sabbatical in California and the vehicle is registered in Newfoundland, St. John's rates apply.

4. See Rule 325: U.S. Exposure Surcharge to determine surcharges applicable to commercial/public vehicles. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.
5. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.
6. If the vehicle is used in different territories, refer to the section of this manual dealing with the specific class of business e.g. Private Passenger Vehicles.
7. If the vehicle is used within one region of Canada as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.

Region 1 – Atlantic Provinces

Rate as New Brunswick Territory 3

Region 2 – Central (Ontario and Quebec)  
Rate as Ontario Territory 20

Region 3 – West and North  
Rate as Alberta Territory 4

## Rule 331: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate

When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.

When the insured:

- a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or
- b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;

FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.

When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.

### Premium Calculation

The premium is to be calculated in accordance with Short Term tables subject to minimum premium.

## **Tab 4 – Risk Classification System**

The following pages show Facility Association's current risk classification system, as captured in Rules 306 to 309 on pages 2-6. There are no proposed changes to the current risk classification system.

**C. Passenger Hazard - Bodily Injury (BI)**

Liability—for bodily injury to passengers (Passenger Hazard Bodily Injury (PHBI) and liability for damage to the property of passengers (PHPD).

**D. Radius**

The radius of operation is the distance between terminal points, which is taken to be one-half the distance travelled by the vehicle over its complete route - from the starting point of i-s trip to its return to the same point.

**E. Seating Capacity**

The number of persons excluding the driver which can be carried/seated in the insured vehicle.

**F. List Price New**

The Manufacturer’s Suggested Retail Price new (plus taxes) of the vehicle including the value of the body, all permanently attached equipment and any customizing features.

**G. Owned /Leased**

The expression ‘owned by’ (as in a vehicle owned by the Applicant) includes ‘leased to’ if the Applicant is/was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to ‘owns’, ‘ownership’, etc.

**Rule 306: Rating Territory**

The rating territories are described in Rule 339: Territories.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated jurisdiction.

The applicable rating territory is that in which the vehicle ‘is and will be chiefly used’. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used.

For vehicles used in jurisdictions other than Alberta, refer to Rule 325 and 330. Outside Alberta exposure surcharge and currency differential surcharge are to be applied where required.

**Rule 307: Rating Class**

**Alberta:** A.A.I.B. Circular 2-93 states, in part:

1. Vehicles of the Private Passenger or Van type used to transport disabled persons and serve the owner’s personal needs are Private Buses.
2. Vehicles that are used exclusively and are suitable only for busing are Public Buses.

This applies where the operating authority is for a bus. Limousine or taxi rating will apply where the operating authority licenses such activity.

**A. Public Bus - Classes 70, 73, 74, 78**

A vehicle that is used for carrying passengers for compensation on public streets or highways including charters and/or sightseeing trips. The Insured is in the business of providing transportation of persons.

*For example:* The Insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the Insured’s business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus.

The class is based upon the radius of operation.

<b>Radius of Operation</b>		<b>Class</b>
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
<b>More than</b>	<b>Not more than</b>	
	25 km (15 miles)	70
25 km	80 km (50 miles)	73
80 km	240 km (150 miles)	74
240 km (150 miles)		78
Use 6F or, if required by law, 6C.		

**B. School Bus - Class 71**

A vehicle that is used for carrying students and teachers to and from school premises or school activities.

**Rating Note:**

**a) Charter Trips**

If a School Bus is also used for charter trips up to (and including) 20 trips per year the premium payable must be increased according to the following percentages:

<b>Anticipated number of trips per year</b>	<b>All Coverages</b>
1 to 12	25%
13 to 20	50%

If a School bus is used for more than 20 charter trips per year, rate as a Public bus.

**b) Vehicles Used by Day Care Operations**

Vehicles Used by Day Care Operations – Refer to Rule 307:D. Private Bus

**C. Hotel or Country Club Bus - Class 72**

A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the Insured's business.

To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'

**D. Private Bus - Class 79**

A vehicle that is

- owned by an employer or employee or hired/contracted by employer and used to carry employees or passengers in connection with the activities of the business.

**Or**

- owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization

**Or**

- owned by an individual or organization running a day care to carry children in connection with the day care

NOTE 1 : If an Insured operating a day care from his/her home obtains a written exemption from the Motor Transport Board and provides a copy of that exemption, the charge for the appropriate private passenger rate class (02, 03 or underage class) will apply plus 10% for the 6A endorsement. If the seating capacity exceeds seven seats, private bus rates apply.

NOTE 2: Where the use of a vehicle does not meet the definition of Public, Hotel/Country Club or School Bus, it will be rated as a Private Bus.

To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'

**E. Van Pool - Class 79**

A vehicle owned by an employer and used for one round trip each day to carry commuting employees.

To complete END 6F or 6C, after 'Use of the automobile in connection with the Insured's business of [enter the Insured's business]'

**F. Taxi - Class 77**

Taxi is a vehicle for hire used for carrying passengers for compensation between locations of their choice, unlike buses with pickup and dropoff points determined by the bus provider, not the passengers.

Taxis have a meter installed and may be flagged on the street, obtained at a taxi stand or pre-booked. They may include luxury cars.

Code and rate as a Taxi. Where seating capacity exceeds seven, for each seat over seven, add the per seat premium

applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.

A copy of the completed Taxi Questionnaire must be submitted with the application.

Attach END 6C and insert 'Taxi'.

**Rating Notes****1. Owner Driven Taxis**

Discount is no longer available

**2. Seating Capacity Exceeds Seven**

Obtain the per seat rates for Public Bus - Passenger Hazard BI and PD, Accident Benefits and Uninsured Automobile (where applicable). Multiply the per seat rate by the number of seats in excess of seven. Add this amount to the Taxi premium (the Passenger Hazard BI premium must be added before applying the Table A increased limit factor).

**G. Limousine**

Attach END 6C and insert rated use of vehicle.

Limousine is a luxury vehicle, either standard length or 'stretch', and listed in the Private Passenger Rate Group Tables. This also includes similar type vehicles not listed in the Private Passenger Rate Group Tables e.g. passenger vans and stretch limousines.

They are usually operated by a limousine service that offers cars with drivers, often on popular routes, such as airport limousines. Limousines provide upscale competition to taxis, especially with trips to and from the airport. Typically, limousines have to be booked in advances and are not flagged on the street as taxis can.

Limousines are used for, although not limited to, weddings, receptions, funerals, proms, parties, anniversaries, birthdays, nights on the town and city tours. Stretch limousines may provide added luxuries such as hot tubs and mini bars.

The cost of renting a limousine may be an hourly rate or a flat fee.

For all uses listed above, code as a Taxi and rate at 50% of the taxi rate. Where seating capacity exceeds seven, rate as above and, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.

**H. Ambulance - Class 76****Public**

A vehicle constructed, equipped and used for carrying people who require medical attention or are under medical care.

**Private Ambulance**

An ambulance as described above but used exclusively for the carrying of the Insured's employees.

Use the percentage applicable to Emergency or Non Emergency use.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Attach END 6A and insert 'Ambulance' and 'Emergency' or 'Non emergency'.

**I. Invalid Car - Class 76**

A vehicle constructed, equipped and used for the transportation of wheelchair passengers and other disabled persons.

Rate and code according to use and attach the appropriate endorsement as indicated on the Rating Notes page.

*For example:* If the vehicle is being used as a private bus, then rate as a private bus.

**J. Funeral Vehicles - Class 75**

Attach END 6A and insert [rated use of vehicle].

**Hearse/Casket Wagons**

A vehicle used for the transportation of coffins, caskets, and flowers.

**Funeral Carriage**

A vehicle used for the transportation of passengers to and from funeral services.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier. For other vehicles operated by a Funeral Director, see the Private Passenger Section or Commercial Section of the manual.

**Rule 308: Rating****A. Rating for More Than One Use**

If a vehicle is being used for more than one purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure.

If the rate for the other use is higher than the rate for the 'public' use, then the premium for Passenger Hazard Bodily Injury and/or Property Damage is not added to the premium for the other use.

*For example:* The Insured has a station wagon and has been contracted by the school authority to transport children to and from school. The Insured also uses the vehicle for strictly pleasure use. The school contract requires

\$2,000,000. Road Hazard and \$3,000,000 Passenger Hazard Bodily Injury. Assuming Class 01 percentage of exposure is higher, the policy shall be issued using the Class 01 premium. The Liability limit on the face sheet of the policy shall show \$2,000,000.

END 6B must be attached. Under 2(a) the first and second lines shall be completed with a limit of \$3,000,000. END 6B provides that **while the vehicle is being operated as a school bus**, the policy shall provide \$2,000,000 Road Hazard and \$3,000,000 for bodily injury or death of one or more persons. If the Insured has an accident while driving the vehicle for pleasure the policy shall provide \$2,000,000 Liability.

The additional \$3,000,000 is only applicable while the vehicle is being operated as a school bus. The premium for 6B shall show as included on the face sheet of the policy.

**B. Liability Coverages**

The Liability premium is made up of three components:

1. Road Hazard Bodily Injury and Property Damage
2. Passenger Hazard Bodily Injury (PHBI)
- 3.
4. Passenger Hazard Property Damage (PHPD)

The Schedule of Rates may show separate premiums for each component or combined premiums for some.

Where the Schedule of Rates does not provide the premium for the required limit, an increased limit factor must be applied to the premium. The factors are found in the Limits Table at the beginning of the rate pages. Each coverage component has its own Table (A, B and C). In addition there is Table D which is used instead when a combined limit (where permitted) for Road Hazard and Passenger Hazard BI is required.

If the limit exceeds \$1,000,000, an excess limit factor is applied to the premium for a limit of \$1,000,000.

**C. Types of Rating used for Public Vehicles**

The premiums for public vehicles are developed on a 'Per Vehicle', 'Per Seat' or a 'percentage' of a private passenger, commercial or another public vehicle premium. **'Per Vehicle'** If the heading on the rate page states 'Per Vehicle' the premium shown on the rate page is a premium applicable to the vehicle depending upon the territory, class, driving record, seating capacity and limit.

**'Per Seat'** If the heading on the rate page states 'Per Seat' then to determine the premium for that coverage

1. Obtain the applicable per seat rate shown for the territory, class, driving record, seating capacity and limit. Develop the premium in stages if seat rates are shown for various numbers of seats.

*For example:* using hypothetical seat rates for a 35 passenger bus

Seating Capacity	Per Seat
1-12	28.66
13-29	6.97
30+	3.35

- Multiply each rate by the number of seats in the stage

12 times 28.66 =	343.92
17 times 6.97 =	118.49
6 times 3.35 =	20.10
Total premium =	482.51
Rounded to \$483	
- If in addition to the per seat rate, a **basic** premium is shown on the rate page for that coverage, then it must be added to the per seat premium. In the example a hypothetical \$41.56 would be added to the \$482.51 and the total rounded to \$524.

**‘Percentage’** The rate page may show a class and a percentage. The premium is obtained by applying the percentage on the rate page to the premium for the class indicated at a Liability limit of \$200,000. The premiums for higher limits are obtained by applying the increased limit factors in the rate pages. Note that public vehicles are to be rated as Driving Record 0, 1, 2 or 3 even where there may be a better driving record available for the underlying class.

**D. Physical Damage**

Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, round to the nearest dollar, and then multiply by the deductible factor.

**E. Premium Determination**

Ensure that the vehicle is a public vehicle.

- Establish the rating territory
- Establish the rating class, including any special factors.
- Establish the driving record
- Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class.
- Develop the total premium for each coverage
- Apply any required Outside Alberta exposure surcharge and currency differential surcharge.
- Apply fleet rating or any accident/conviction surcharge.

**Rule 309: Driving Record**

Driving record is the number of years of verified ‘Clear Record’. This rule does not apply to coverages that are fleet rated.

All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the Applicant claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

**A. Clear Record**

Throughout the period concerned:

- There has been no accident involving the described vehicle or one for which it has been substituted;
- The Applicant has owned the described vehicle or one of a similar type for which it has been substituted.

Ownership is established from the date on which the Applicant takes possession of the vehicle.

There is no requirement that drivers are accident free on other vehicles. The rating is determined from the vehicle history not the driver’s history.

**B. Driving Record Entitlement**

Period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

**Notes**

- A chargeable accident will affect the rating of the Liability and Collision coverages.
- Where an Applicant owns more than one vehicle, each vehicle’s driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.
- Where a vehicle replaces another it acquires the driving record of the replaced vehicle.

4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:

If the total gap in insurance coverage is 1 year or more, the driving record will be reduced by 1 for each year's gap in coverage applied to 3 years.

*For example:* The Applicant has proof of accident free insurance from January 1, 2005 to February 8, 2007. Effective date of FA policy is March 1, 2008. Since the gap is more than 1 year within the past 3 years, the risk is eligible for Driving Record 2 (3 years minus 1 year gap = 2).

### C. Incorrect Class of Licence

Some vehicles such as buses require the operator to maintain a specific class of licence in order to operate such vehicles. Where the operator fails to have the proper class of licence for the vehicle to be insured, rate at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.

## Rule 310: Rate Group

### A. Public Bus

Determine the list price new and rate according to the 'List Price New' column on the Public Bus rate page.

### B. Other Vehicles

Where the vehicle is listed in the CLEAR Rate Group Table in the Private Passenger Section of the manual, establish the CLEAR rate group. For similar type vehicles not specifically listed in the CLEAR Rate Group such as passenger vans and stretch limousines, determine the list price new and obtain the rate group from Table A on the Rating Notes page in the Passenger Private Section.

For all other vehicles, determine the list price new and establish the rate group using Rate Group Table II in the Commercial Section of the manual.

## Rule 311: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

Rule 338: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

## Rule 312: Endorsements

### END 20 - Loss of Use

Facility Association does not provide this coverage for public vehicles.

### After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. Refer to Rule 338: Endorsements Applicable to POL 1 (Owner's Policy).

### END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured.



## **Tab 5 – Discounts**

The following page shows Facility Association's current discount, as captured in Rule 307 Section F. Taxi under Owner Driven Taxis. There are no proposed changes to the current discounts.

**C. Passenger Hazard - Bodily Injury (BI)**

Liability—for bodily injury to passengers (Passenger Hazard Bodily Injury (PHBI) and liability for damage to the property of passengers (PHPD).

**D. Radius**

The radius of operation is the distance between terminal points, which is taken to be one-half the distance travelled by the vehicle over its complete route - from the starting point of i-s trip to its return to the same point.

**E. Seating Capacity**

The number of persons excluding the driver which can be carried/seated in the insured vehicle.

**F. List Price New**

The Manufacturer’s Suggested Retail Price new (plus taxes) of the vehicle including the value of the body, all permanently attached equipment and any customizing features.

**G. Owned /Leased**

The expression ‘owned by’ (as in a vehicle owned by the Applicant) includes ‘leased to’ if the Applicant is/was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to ‘owns’, ‘ownership’, etc.

**Rule 306: Rating Territory**

The rating territories are described in Rule 339: Territories.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated jurisdiction.

The applicable rating territory is that in which the vehicle ‘is and will be chiefly used’. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used.

For vehicles used in jurisdictions other than Alberta, refer to Rule 325 and 330. Outside Alberta exposure surcharge and currency differential surcharge are to be applied where required.

**Rule 307: Rating Class**

**Alberta:** A.A.I.B. Circular 2-93 states, in part:

1. Vehicles of the Private Passenger or Van type used to transport disabled persons and serve the owner’s personal needs are Private Buses.
2. Vehicles that are used exclusively and are suitable only for busing are Public Buses.

This applies where the operating authority is for a bus. Limousine or taxi rating will apply where the operating authority licenses such activity.

**A. Public Bus - Classes 70, 73, 74, 78**

A vehicle that is used for carrying passengers for compensation on public streets or highways including charters and/or sightseeing trips. The Insured is in the business of providing transportation of persons.

*For example:* The Insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the Insured’s business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus.

The class is based upon the radius of operation.

<b>Radius of Operation</b>		<b>Class</b>
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
<b>More than</b>	<b>Not more than</b>	
	25 km (15 miles)	70
25 km	80 km (50 miles)	73
80 km	240 km (150 miles)	74
240 km (150 miles)		78
Use 6F or, if required by law, 6C.		

**B. School Bus - Class 71**

A vehicle that is used for carrying students and teachers to and from school premises or school activities.

**Rating Note:**

**a) Charter Trips**

If a School Bus is also used for charter trips up to (and including) 20 trips per year the premium payable must be increased according to the following percentages:

<b>Anticipated number of trips per year</b>	<b>All Coverages</b>
1 to 12	25%
13 to 20	50%

If a School bus is used for more than 20 charter trips per year, rate as a Public bus.

**b) Vehicles Used by Day Care Operations**

Vehicles Used by Day Care Operations – Refer to Rule 307:D. Private Bus

**C. Hotel or Country Club Bus - Class 72**

A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the Insured's business.

To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'

**D. Private Bus - Class 79**

A vehicle that is

- owned by an employer or employee or hired/contracted by employer and used to carry employees or passengers in connection with the activities of the business.

**Or**

- owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization

**Or**

- owned by an individual or organization running a day care to carry children in connection with the day care

NOTE 1 : If an Insured operating a day care from his/her home obtains a written exemption from the Motor Transport Board and provides a copy of that exemption, the charge for the appropriate private passenger rate class (02, 03 or underage class) will apply plus 10% for the 6A endorsement. If the seating capacity exceeds seven seats, private bus rates apply.

NOTE 2: Where the use of a vehicle does not meet the definition of Public, Hotel/Country Club or School Bus, it will be rated as a Private Bus.

To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'

**E. Van Pool - Class 79**

A vehicle owned by an employer and used for one round trip each day to carry commuting employees.

To complete END 6F or 6C, after 'Use of the automobile in connection with the Insured's business of [enter the Insured's business]'

**F. Taxi - Class 77**

Taxi is a vehicle for hire used for carrying passengers for compensation between locations of their choice, unlike buses with pickup and dropoff points determined by the bus provider, not the passengers.

Taxis have a meter installed and may be flagged on the street, obtained at a taxi stand or pre-booked. They may include luxury cars.

Code and rate as a Taxi. Where seating capacity exceeds seven, for each seat over seven, add the per seat premium

applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.

A copy of the completed Taxi Questionnaire must be submitted with the application.

Attach END 6C and insert 'Taxi'.

**Rating Notes****1. Owner Driven Taxis**

Discount is no longer available

**2. Seating Capacity Exceeds Seven**

Obtain the per seat rates for Public Bus - Passenger Hazard BI and PD, Accident Benefits and Uninsured Automobile (where applicable). Multiply the per seat rate by the number of seats in excess of seven. Add this amount to the Taxi premium (the Passenger Hazard BI premium must be added before applying the Table A increased limit factor).

**G. Limousine**

Attach END 6C and insert rated use of vehicle.

Limousine is a luxury vehicle, either standard length or 'stretch', and listed in the Private Passenger Rate Group Tables. This also includes similar type vehicles not listed in the Private Passenger Rate Group Tables e.g. passenger vans and stretch limousines.

They are usually operated by a limousine service that offers cars with drivers, often on popular routes, such as airport limousines. Limousines provide upscale competition to taxis, especially with trips to and from the airport. Typically, limousines have to be booked in advances and are not flagged on the street as taxis can.

Limousines are used for, although not limited to, weddings, receptions, funerals, proms, parties, anniversaries, birthdays, nights on the town and city tours. Stretch limousines may provide added luxuries such as hot tubs and mini bars.

The cost of renting a limousine may be an hourly rate or a flat fee.

For all uses listed above, code as a Taxi and rate at 50% of the taxi rate. Where seating capacity exceeds seven, rate as above and, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.

**H. Ambulance - Class 76****Public**

A vehicle constructed, equipped and used for carrying people who require medical attention or are under medical care.

**Private Ambulance**

An ambulance as described above but used exclusively for the carrying of the Insured's employees.

Use the percentage applicable to Emergency or Non Emergency use.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Attach END 6A and insert 'Ambulance' and 'Emergency' or 'Non emergency'.

**I. Invalid Car - Class 76**

A vehicle constructed, equipped and used for the transportation of wheelchair passengers and other disabled persons.

Rate and code according to use and attach the appropriate endorsement as indicated on the Rating Notes page.

*For example:* If the vehicle is being used as a private bus, then rate as a private bus.

**J. Funeral Vehicles - Class 75**

Attach END 6A and insert [rated use of vehicle].

**Hearse/Casket Wagons**

A vehicle used for the transportation of coffins, caskets, and flowers.

**Funeral Carriage**

A vehicle used for the transportation of passengers to and from funeral services.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier. For other vehicles operated by a Funeral Director, see the Private Passenger Section or Commercial Section of the manual.

**Rule 308: Rating****A. Rating for More Than One Use**

If a vehicle is being used for more than one purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure.

If the rate for the other use is higher than the rate for the 'public' use, then the premium for Passenger Hazard Bodily Injury and/or Property Damage is not added to the premium for the other use.

*For example:* The Insured has a station wagon and has been contracted by the school authority to transport children to and from school. The Insured also uses the vehicle for strictly pleasure use. The school contract requires

\$2,000,000. Road Hazard and \$3,000,000 Passenger Hazard Bodily Injury. Assuming Class 01 percentage of exposure is higher, the policy shall be issued using the Class 01 premium. The Liability limit on the face sheet of the policy shall show \$2,000,000.

END 6B must be attached. Under 2(a) the first and second lines shall be completed with a limit of \$3,000,000. END 6B provides that **while the vehicle is being operated as a school bus**, the policy shall provide \$2,000,000 Road Hazard and \$3,000,000 for bodily injury or death of one or more persons. If the Insured has an accident while driving the vehicle for pleasure the policy shall provide \$2,000,000 Liability.

The additional \$3,000,000 is only applicable while the vehicle is being operated as a school bus. The premium for 6B shall show as included on the face sheet of the policy.

**B. Liability Coverages**

The Liability premium is made up of three components:

1. Road Hazard Bodily Injury and Property Damage
2. Passenger Hazard Bodily Injury (PHBI)
- 3.
4. Passenger Hazard Property Damage (PHPD)

The Schedule of Rates may show separate premiums for each component or combined premiums for some.

Where the Schedule of Rates does not provide the premium for the required limit, an increased limit factor must be applied to the premium. The factors are found in the Limits Table at the beginning of the rate pages. Each coverage component has its own Table (A, B and C). In addition there is Table D which is used instead when a combined limit (where permitted) for Road Hazard and Passenger Hazard BI is required.

If the limit exceeds \$1,000,000, an excess limit factor is applied to the premium for a limit of \$1,000,000.

**C. Types of Rating used for Public Vehicles**

The premiums for public vehicles are developed on a 'Per Vehicle', 'Per Seat' or a 'percentage' of a private passenger, commercial or another public vehicle premium. **'Per Vehicle'** If the heading on the rate page states 'Per Vehicle' the premium shown on the rate page is a premium applicable to the vehicle depending upon the territory, class, driving record, seating capacity and limit.

**'Per Seat'** If the heading on the rate page states 'Per Seat' then to determine the premium for that coverage

1. Obtain the applicable per seat rate shown for the territory, class, driving record, seating capacity and limit. Develop the premium in stages if seat rates are shown for various numbers of seats.

## **Tab 6 – Surcharges**

The following pages show Facility Association's surcharges, as captured in Rules 323, 325, 332, and 334. There are no proposed changes to the current surcharges.

If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred.

A chargeable accident will affect the rating of the Liability and Collision coverages.

At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

*For example:* A new application is received. Applicant is principal operator of Vehicle 1 and has had 2 losses on Vehicle 1 and 1 loss on Vehicle 2. Employee is principal operator of Vehicle 2 and has had 1 loss on Vehicle 1 and 1 loss on Vehicle 2. For purposes of allocating accidents, the 3 accidents involving Vehicle 1 will be allocated to vehicle 1 and the 2 accidents involving Vehicle 2 will be allocated to vehicle 2.

The term 'vehicle' includes 'one for which it has been substituted'.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motor Home, Light Commercial or Taxi
Light Commercial	Commercial, Private Passenger, Motor Home
Commercial	Commercial
Public (excl Taxi)	Public
Taxi	Taxi or Private Passenger
Motor Home	Motor Home, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain, Snow Vehicle	All Terrain, Snow Vehicle

**Note:** 'Type of vehicle' means the section of the manual in which the vehicle was or would have been rated.

*For example:* A car is rated as a private passenger vehicle and the Insured had an at fault accident. The Insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use will continue to be factored into the rating of the vehicle when it is being rated for taxi use.

Where a chargeable accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is

removed or suspended, the chargeable accident shall be re-assigned on the following basis:

- to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended
- to a vehicle that produces the highest premium where there is more than one remaining vehicle
- effective the date coverage on the original vehicle was deleted or suspended

## Rule 323: Accident and Conviction Surcharges

These surcharges are applicable to Liability (including Passenger Liability) and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.

### A. Accidents

Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

#### 1. At New Business

No accident shall be used more than once in determining the surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not on the same policy.

Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.

*For example:* The Insured owns a tour bus business in which three buses are driven by employees. Two of the buses are insured in the voluntary market; the other is insured through FA. There have been 2 accidents on each of the buses in the voluntary market. There have been 3 accidents on the bus insured through FA. The accidents that occurred on the buses insured in the voluntary market are not used to calculate the accident surcharge on the bus insured through FA.

Where the term 'described vehicle' is used, it includes a vehicle substituted for it.

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers be accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.

**a) One vehicle on the policy**

Consider accidents that involved the described vehicle or a vehicle substituted for it.

*For example:* Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour’s car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.

**b) One driver and two or more vehicles**

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.

*For example:* There are two public vehicles on the policy; Applicant is the only operator. There has been one accident on public vehicle 1 and one accident on public vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the public vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.

**c) Two or more drivers and two or more vehicles**

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.

*For example:* There are two taxis on the policy and two operators. Applicant is principal operator of Taxi 1 and has had one accident on Taxi 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of Taxi 2 on which there have been two accidents. On Taxi 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On Taxi 2 count both accidents as they occurred on the described vehicle.

**2. At Renewal (for surcharge only)**

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:

- a) The described vehicle (regardless of driver).
- b) Other vehicles but were the subject of claims under this policy.

**B. Convictions**

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

**1. How to apply conviction surcharges**

No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not insured on the same policy.

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

**a) One vehicle and more than one driver**

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record has the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.

**b) More than one vehicle and more than one driver**

Each driver shall be allocated to the vehicle they drive most and that driver’s conviction record shall be considered in relation only to that vehicle.

**c) One driver and more than one vehicle**

The driver’s conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.

**C. Accident/Conviction Surcharge Table**

Events in the preceding 36 months	Surcharge
<b>Chargeable Accidents:</b>	
2	0%
3	30%
Each additional	15%
<b>Major Convictions</b>	
1	15%
Each additional	15%
<b>Minor Convictions</b>	
2	0%
3	10%
4	25%
Each additional	15%
<b>Serious Convictions</b>	
1	100%
Each additional	100%
Maximum surcharge for accidents and all convictions	200% for underage principal operator No maximum for any other operator

## D. Conviction Definitions

### a. Major

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

- Exceeding the speed limit by 50 km/h or more
- Fail to report damage to highway property
- Failure to stop on request of or obey directions of a police officer
- Driving without insurance
- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement
- Novice driver failing/refusing breath sample (not identified as a criminal code conviction)
- Any conviction shown in the list of serious convictions but not identified as a criminal code conviction
- Failing to report an accident
- Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information
- Fail to obey school crossing stop sign
- Improper passing of a school bus
- Improper passing in a school or playground zone
- Graduated Licence (where applicable):
  - Permit novice driver in contravention of cond/rest
  - Accompanying driver has excess blood alcohol
  - Driver unaccompanied by a qualified driver
  - Drive with front seat passenger
  - Drive with excess passengers
  - Drive on prohibited highway
  - Drive at unlawful hour
  - Drive motorcycle with passenger
  - Drive motorcycle on prohibited highway
- Racing
- Careless driving
- Driving without due care and attention
- Fail to obey school crossing stop sign
- Improper passing of a school bus

### b. Minor

The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:

- Fail to notify police
- Fail to make written report
- Fail to report damage to highway property
- Backing up/unsafe/illegal/improper: any type

- Brakes/none/inadequate/improper: any type
- Crowding driver's seat
- Door opening/illegal/obstructing traffic: any type
- Emergency vehicle/operating with no regard for safety
- Driving off roadway (including shoulder/sidewalk/median): any type
- Flagman/disobeying
- Following too closely (including tailgating)
- Headlights/parking lights/improper/lack of use: any type
- Lack of control of vehicle: any type
- Motor-assisted bicycle carrying passengers
- Motorcycle/operating with only an instruction permit
- Motorcycle/failure to wear helmet
- Passing infraction: any type except school bus or school/playground zone
- Pedestrian crossing violation: any type
- Radar warning device in motor vehicle: if illegal in province
- Railway crossing: any type
- Safety zone violation: any type
- Signalling offences: any type
- Slow driving/endangering other: any type
- Smokescreen device on vehicle
- Speeding: any type, except when listed as major or serious
- Squealing tires
- Stopping/illegal/improper: any type
- Stunting
- Tires/defective/worn: any type
- Towing/prohibited/unsafe: any type
- Traffic signals/regulating lights: any type
- Traffic signs/disobeying any legal sign except parking regulations
- Trailer: improper attachments/improper towing
- Turns/illegal/improper: any type
- Unlicensed driver: any type including improper licence class
- Unsafe move
- Unsafe vehicle: any type
- Using handheld/operated electronic/wireless device
- Wrong side of road/wrong way: any type
- Yield, failing to: any type
- Improper speeding in a school or playground zone
- Seatbelt – any offence

**Note:** This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.



**c. Serious**

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.

- Criminal negligence committed in the operation or use of a motor vehicle
- Manslaughter committed in the operation or use of a motor vehicle
- Driving while licence under suspension
- Dangerous driving
- Impaired driving
- Failure or refusal to submit to a breath or blood test
- Failure to pass a breath or blood test
- Failure to stop at the scene of an accident
- Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year.
- Failure to stop/remain at the scene of an accident

Note:

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction

**Rule 324: Proof of Insurance**

1. The Servicing Carrier must make all filings. The Agent/Broker is not permitted to do so.
2. The Agent/Broker must promptly advise the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a local, provincial, federal or U.S. authority.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.

3. Once the proof of insurance is issued, a copy should be supplied to the Agent/Broker for his/her records.
4. Proof of insurance may not be issued or filed on a 'blanket basis' i.e. without specifying the insured vehicles - unless the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed (including the

signatures of the Applicant and a witness) and provided to the Servicing Carrier.

5. Parties cannot be added as additional named Insured on the policy. The certificate showing proof of insurance guarantees to the party that the vehicle is insured. This is the full extent of the guarantee.
6. In most cases, the Servicing Carrier's standard certificate of insurance is acceptable and is the preferable option. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed be the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

**A. Financial Responsibility Certificate**

A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

**B. Renewal or Offer to Renew**

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

**C. Policy Cancellation or Vehicle Deletion****1. Registered Letter**

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

**The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured; however, as a result of the authority's requirements, the effective date of cancellation may be different.**

*For example:* The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

**2. Insured’s Request**

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

**The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned.**

*For example:* The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5.

**D. Filing Liability Limits**

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

*For example:* In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.

**E. Processing Fees for Filings**

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

**Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.**

**Rule 325: Outside Alberta Exposure**

**A. Outside Alberta Exposure Surcharge**

Any vehicle that is operated in another Canadian jurisdiction or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

The Insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used outside Alberta and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330 and the relevant section of the manual.

If this exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard) and Accident Benefits.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.

**Liability and Accident Benefits**

For each percentage point of total mileage in another Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.

*For example:*

Outside Alberta Exposure	Applicable Surcharge
Up to 5% and proof of insurance required	5%
10%	10%
25%	25%
50%	50%

**Physical Damage**

For each percentage point of total mileage in another Canadian jurisdiction or the U.S., surcharge 0.5% of the applicable premium.

*For example:*

Outside Alberta Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

**B. Currency Differential Surcharge**

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.

The surcharge percentage is calculated by means of the following formula:

**Currency differential x U.S. exposure surcharge**

*For example:*

The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31.

The U.S. exposure surcharge is 25%.

**Currency differential surcharge:  $0.31 \times 25\% = 7.75\%$**

**The currency differential surcharge is**

1. Applied only to the Liability premium (Road/Passenger Hazard)
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the U.S. exposure surcharge.

**Example:**

The Liability premium is	\$1,000
U.S. exposure Surcharge is	25%
The currency differential surcharge is	7.75%
Base Premium	\$1,000
U.S. exposure \$1,000 X .25	\$250
Currency differential \$1,000 X 7.75 = 77.50	\$78
Total Liability premium	\$1,328

4. In addition to the Servicing Carrier’s fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Alberta exposure surcharge is subject to a minimum of \$50 per policy term.

*For example:* Using the example above, the dollar value of the Outside Alberta exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

**Rule 326: Claims**

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

**Collision with Animals**

Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

**Rule 327: Suspension and Reinstatement of Coverages – END16/17**

Liability, Accident Benefits, Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership** of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

No refund is allowed in respect of Comprehensive and Specified Perils.

If Liability and Accident Benefits coverages are removed or suspended more than twice a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

**END 16/17 is not available for the following:**

1. Vehicles for which proof of insurance is issued or filed.
2. Experience rated risks
3. Recreational vehicles rated in the Recreational Vehicle section
4. Vehicles that were never intended to be driven.
5. Vehicles held for sale whether or not on an auto dealer’s lot.

**Rating**

The refund for the period of cancellation is calculated according to the short rate table, refer to Rule 318:C.

In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days.

**Rule 328: – Suspension of Operator’s Licence – Use of END 28**

The following provisions apply in the event of the suspension, cancellation or lapse of an operator’s licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Alberta exposure.

The territory to be used is the territory where the Insured resides.

Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Alberta Exposure Surcharge applies.

### Rule 332: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less

Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.

#### Coverages/Premiums

##### 1. Liability, Physical Damage

Class of Vehicle	Premium
Private Passenger Vehicles	250% of 07/0 rate
Commercial Vehicles	
Light Trucks	200% of 43/0 rate
Heavy Trucks	200% of 45/0 rate
Tractors/Trailers	175% of 64/0 rate
Private Type Trailers	
Liability	Non Pleasure rate plus \$15
Physical Damage	250% of normal rate
Motor Homes and Vehicles with mounted Camper Unit	
Liability	250% of 07/0 rate
Physical Damage	250% of normal rate
Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20
Snow Vehicles	250% of normal rate
All Terrain Vehicles	250% of normal rate
Any other vehicle	Refer to Servicing Carrier

##### 2. Accident Benefits

Charge the normal rate for the type of vehicle concerned.

### Rule 333: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days

#### A. Application

The lessee must complete a current approved Standard Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form.

#### B. Policy

Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.

#### C. Rating

The vehicle is rated as if owned by the lessee.

### Rule 334: Driver Training Vehicles

All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.

#### A. Driving Record

Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.

*For example:* The Insured opens a driver training school for tour buses and uses his own tour bus as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free on the tour bus. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles. According to the rules in this section, the Insured is entitled to Driving Record 3; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a tour bus (or similar vehicle) and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in this Public Section.

#### B. Vehicle used solely for Driver Training

Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Vehicle Surcharge Table:

**Private passenger vehicles:**

Rate as Class 07 (Driving Records 0, 1, 2, 3 only).

**Commercial vehicles:**

Light - Rate as Class 36; Heavy - Rate as Class 44

**Public vehicles (Buses etc):**

Private passenger vehicles - Rate as Class 07

Other vehicles - Light: Rate as Class 36; Heavy: Rate as Class 44

**Recreational vehicles:**

Rate at non-pleasure rates

**C. Vehicles used for Driver Training in addition to some other use**

1. Calculate the premium as though the vehicle is used solely for driver training.
2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used as a taxi, use taxi rates.
3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.
4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.

*For example:*

**Step 1**

The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.

**Step 2**

The driver training use is part time and the Insured also uses the vehicle as a taxi. Therefore a premium of \$400 is calculated by rating the vehicle as a taxi.

**Step 3**

The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.

**Step 4**

Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).

**D. Driver Training Vehicle Surcharge Table**

**1. Vehicles used only for Secondary School, College or University training courses**

Coverage	Equipped with dual controls	Other
Liability	35%	135%
Collision	0%	75%

**2. Other Vehicles**

Coverage	Equipped with dual controls	Other
Liability	70%	170%
Collision	25%	100%

**Rule 335: Fleets**

**A. Definition**

A fleet is a group of 5 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 60 months of Liability insurance in the past 12 months i.e. 5 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.

*For example:* If the Insured owned 5 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 72 months of Liability insurance. If the Insured only had 4 vehicles insured for Liability in that period, there would only be 48 months of Liability insurance and the policy would not be experience rated.

The 60 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.

Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 60 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.

The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 60 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) is not included in the 60 month calculation. However, once it

## **Tab 7 – Endorsement Wordings and Premiums**

The following pages show Facility Association's current endorsement wordings and premiums, as captured in Rules 311, 312, 313 and 338. There are no proposed changes to the endorsement wordings and premiums.

is the result of a cancellation of non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.

- c) If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.

*Example 1:* The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.

*Example 2:* The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.

5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.

### C. Incorrect Class of Licence

Some vehicles such as buses require the operator to maintain a specific class of licence in order to operate such vehicles. Where the operator fails to have the proper class of licence for the vehicle to be insured, rate at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.

## Rule 310: Rate Group

### A. Public Bus

Determine the list price new and rate according to the 'List Price New' column on the Public Bus rate page.

### B. Other Vehicles

Where the vehicle is listed in the CLEAR Rate Group Table in the Private Passenger section of the manual, establish the CLEAR rate group. For similar type vehicles not specifically listed in the CLEAR Rate Group Table such as passenger vans and stretch limousines, determine list price new and obtain the rate group from Table A on the Rating Notes page in the Private Passenger Section.

For all other vehicles, determine the list price new and establish the rate group using Rate Group Table II in the Commercial section of the manual.

## Rule 311: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rerated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

## Rule 312: Endorsements

### END 20 - Loss of Use

Facility Association does not provide this coverage for Public Vehicles.

### After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Endorsement Section.

### END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage.

The endorsement must be signed by the insured.

### END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment

Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added.

Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.  
*For example:* END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

## Rule 313: Premiums

### A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the “base” premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

### B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles.

Fleets as defined in Rule 335 are not eligible for six month policies.

### C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall *always* be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

### D. Minimum Premium/Minimum Retained Premium

Unless otherwise stated in any other section of this manual, the minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The

minimum retained premium must be stated on the declaration page of the policy.

## Rule 314: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 331 – Purchasing Vehicles in Jurisdictions Where FA Does Not Operate.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

**Policies subject to Rule 335 Fleets cannot be issued for a term of 6 months.**

## Rule 315: Policy Changes

### A. A change to a policy shall not be processed if:

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.

Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the



### Rule 338: Endorsements Applicable to POL 1 (Owner’s Policy)

Notes:

1. **No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.**
2. **This Manual (in this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.**
3. **In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.**

**Liability (or TPL) means B.I. and P.D. Tort;**

**Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)**

	Standard Endorsement Form Number, Title and Purpose	Rating
2	<b>Providing Coverage When Named Persons Drive Other Automobiles</b> Extends the “drive other automobiles” Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands      \$200      \$300      \$500      \$1000 Premium per person      8      9      10      11 Accident Benefits per person \$1.
3	<b>Drive Government Automobiles</b> Covers the insured’s legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured’s custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle’s value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: . . . . .20% Accident Benefits: . . . . .50% Physical Damage: . . . . .100%
4A	<b>Permission to Carry Explosives</b> Removes the policy form’s exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.
4B	<b>Permission to Carry Radioactive Materials</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information
5	<b>Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information
5C	<b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b> Applicable to leases not exceeding 30 days	The following premiums apply to the policy and are not specifically for the endorsement: <b>1. Liability, Collision, Comprehensive, Specified Perils:</b> Private Passenger . . . . . 250% of 07/0 Commercial Vehicles Light Trucks . . . . . 200% of 43/0 Heavy Trucks . . . . . 200% of 45/0 Tractor/Trailers . . . . . 175% of 64/0 Private Trailers a. Liability . . . . . add \$15 b. Physical Damage . . . . . 250% of normal MotorHomes & Camper Units a. Liability . . . . . 250% of 07/0 b. Physical Damage . . . . . 250% of normal Motorcycles & Mopeds . . . . . 250% of DR 0 Snowmobiles & ATVs . . . . . 250% of normal Refer to additional rules within manual for further information

5D	<b>Conversion Coverage (rented or leased automobiles)</b>	<b>Not available on Facility Association policies.</b>
6A	<p><b>Permission to Carry Passengers for Compensation</b>  Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For Private Passenger Vehicles used in <b>car pools</b>: add 10% of Liability premium.  <b>Volunteers:</b>  A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.  <b>Other Private Passenger Vehicles used to transport passengers:</b>  i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses then 07 rates apply.  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply.  For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section.</p>
6B	<p><b>School Bus</b>  Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.</p>	Rate vehicle according to Public Vehicles Section.
6C	<p><b>Public Passenger Vehicles</b>  Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Vehicles Section
6D	<p><b>Driver Training School</b>  Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22</p>	Refer to additional rules within manual for further information
6F	<p><b>Public Passenger Vehicles</b>  Used instead of END 6C when a combined Road &amp; Passenger Hazard Limit (B.I. &amp; P.D.) is to be provided.</p>	Rate vehicle according to Public Vehicles Section
7	<p><b>Separate Limits (Liability)</b>  Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</p>	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".

8	<b>Property Damage Reimbursement</b>	<b>Not available on Facility Association policies.</b>
9	<b>Marine Use Excluded</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge.
13C	<b>Deletion of Glass Coverage</b>	Not offered in this section
16	<b>Suspension of Coverage</b> The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to “driving other vehicles”. The endorsement may be used in respect of most private passenger and commercial type vehicles.  It is not available in respect of - a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer’s lot.	In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.  Refer to additional rules within manual for further information
17	<b>Reinstatement of Coverage</b> Used in connection with END 16. Refer to additional rules within manual for further information	
19	<b>Limitation of Amount</b> Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.
19A	<b>Valued Automobiles</b>	<b>Not available on Facility Association policies.</b>
20	<b>Loss of Use</b>	Not offered in this section
21A	<b>Receipts or Mileage Basis Fleet</b>	<b>Not available on Facility Association policies.</b>
21B	<b>Blanket Basic Fleet</b>	<b>Not available on Facility Association policies.</b>
22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Premium is the Passenger Hazard Property Damage premium for the class of vehicle. See Public Vehicles Section.
22N	<b>Cargo Insurance</b>	<b>Not available on Facility Association policies.</b>
23A	<b>Mortgage</b> Records the joint interest of a lienholder.	No charge.

	If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	
<b>23B</b>	<b>Mortgage (Broad Form)</b> Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	10% of total physical damage premium; minimum net annual \$25.
<b>24</b>	<b>Fire Apparatus</b> Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.
<b>25</b>	<b>Alteration</b> Used by Servicing Carrier to record policy changes..	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
<b>26</b>	<b>Disappearing Deductible</b>	<b>Not available on Facility Association policies.</b>
<b>27</b>	<b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles</b>	Not offered in this section.
<b>27B</b>	<b>Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control</b> Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.
<b>28A</b>	<b>Excluded Driver Endorsement</b> Used to remove all coverage under the policy when a specified driver is driving or operating the vehicle.	No premium reduction.
<b>29</b>	<b>Additional Coverage as Respects Operation By Named Persons</b>	<b>Not available on Facility Association policies</b>
<b>30</b>	<b>Excluding Operation of Attached Machinery</b> Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31	No charge
<b>31</b>	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies.</b> The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value
<b>32</b>	<b>Recreational Vehicles</b>	No charge.

	Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	
35	<b>Emergency Service Expense</b> Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	<b>Commercial Automobiles used exclusively for Pleasure</b> Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge. When applicable this endorsement will be read in
37	<b>Limitation to Automobile Sound and Electronic Communication Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	<b>Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described after market electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	<b>Fire and Theft Deductible</b> Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized vehicles described in the Recreational Section of this manual.	No charge.
43	<b>Removing Depreciation Deduction</b>	<b>Not available on Facility Association policies.</b>
43A	<b>Removing Depreciation Deduction for Specified Lessee(s)</b>	<b>Not available on Facility Association policies.</b>
44	<b>Family Protection</b>	Not offered in this section

## **Tab 8 – Rate Group Table Information**

The physical damage coverages for Taxi are dependent on Private Passenger Vehicle which is currently using the 2018 Canada CLEAR Rate Group Table – VRGAA 2018.

## **Tab 9 – Rate Exhibits**

No rating profiles are required for this filing according to the Category 2 filing guidelines.

Rate exhibits for taxi are shown on the following pages.

**Province of Newfoundland and Labrador**  
**Board of Commissioners of Public Utilities**  
**Current Taxi Base Rate Summary**

<u>Taxi</u> <sup>1</sup>	Territory 1	Territory 2	Territory 3
Road Hazard	4,877.75	3,944.49	4,153.09
Passenger Hazard - BI <sup>2</sup>	1,796.44	1,452.72	1,529.55
Passenger Hazard - PD	146.17	118.20	124.45
Accident Benefits	596.64	455.70	472.27
Uninsured Motorist	254.62	254.62	254.62
Collision (CLEAR)	1.28	1.28	1.28
Comprehensive (CLEAR)	1.61	1.61	1.61
Specified Perils (CLEAR)	2.40	2.40	2.40

**Territorial Definitions**

**Territory 1 - Avalon District, Statistical Plan Code 004**

Consisting of the City of St. John's, including that part of the Island east of Highway 202, being a line between the communities of Old Shop and Chapel Arm in Trinity Bay to the North and between Long Harbour and Ship Harbour in Placentia Bay in the South.

**Territory 2 - Bonavista and Burin District, Statistical Plan Code 005**

Consisting of that Territory east of a line drawn from Port Blandford in Bonavista Bay to English Harbour East in Fortune Bay, excluding the Avalon District.

**Territory 2 - Remainder of the Province, Statistical Plan Code 007**

Consisting of those parts of the Province of Newfoundland and Labrador, excluding the Avalon, Labrador and Burin and Bonavista Districts.

**Territory 3 - Labrador District, Statistical Plan Code 006**

The entire area of Labrador

1. **Third Party Liability** rates are based upon: Driving Record 0 and \$200,000 Limit. 2. **Collision, Comprehensive** and **Specified Perils** rates are dependent on PPV and shown as a percentage of PPV rates. 3. **All Perils and SEF 44** are not offered.

2. Passenger Hazard - BI rates shown are the "current" re-based rates - See Section 2.1 of the Actuarial Memo.



**Province of Newfoundland and Labrador**  
**Board of Commissioners of Public Utilities**  
**Proposed Taxi Base Rate Summary**

<u>Taxi</u> <sup>1</sup>	Territory 1	Territory 2	Territory 3
Road Hazard	5,389.91	4,358.66	4,589.16
Passenger Hazard - BI	1,985.07	1,605.26	1,690.15
Passenger Hazard - PD	161.52	130.61	137.52
Accident Benefits	639.00	488.05	505.80
Uninsured Motorist	293.32	293.32	293.32
Collision (CLEAR)	1.36	1.36	1.36
Comprehensive (CLEAR)	1.61	1.61	1.61
Specified Perils (CLEAR)	2.25	2.25	2.25

**Territorial Definitions**

**Territory 1 - Avalon District, Statistical Plan Code 004**

Consisting of the City of St. John's, including that part of the Island east of Highway 202, being a line between the communities of Old Shop and Chapel Arm in Trinity Bay to the North and between Long Harbour and Ship Harbour in Placentia Bay in the South.

**Territory 2 - Bonavista and Burin District, Statistical Plan Code 005**

Consisting of that Territory east of a line drawn from Port Blandford in Bonavista Bay to English Harbour East in Fortune Bay, excluding the Avalon District.

**Territory 2 - Remainder of the Province, Statistical Plan Code 007**

Consisting of those parts of the Province of Newfoundland and Labrador, excluding the Avalon, Labrador and Burin and Bonavista Districts.

**Territory 3 - Labrador District, Statistical Plan Code 006**

The entire area of Labrador

1. Third Party Liability rates are based upon: Driving Record 0 and \$200,000 Limit. 2. Collision, Comprehensive and Specified Perils rates are dependent on PPV and shown as a percentage of PPV rates. 3. All Perils and SEF 44 are not offered.

**Province of Newfoundland and Labrador  
Board of Commissioners of Public Utilities  
Taxi Base Rate/Adjusted Base Rate Calculation Form**

Coverage Territory	Proposed Base Rate	Differential Off Balance Factor	Discount Off Balance Factor	Adjusted Proposed Base Rate
<b><u>Road Hazard:</u></b>				
Territory 1	5,389.91	1.000	1.000	5,389.91
Territory 2	4,358.66	1.000	1.000	4,358.66
Territory 3	4,589.16	1.000	1.000	4,589.16
<b><u>Passenger Hazard - BI:</u></b>				
Territory 1	1,985.07	1.000	1.000	1,985.07
Territory 2	1,605.26	1.000	1.000	1,605.26
Territory 3	1,690.15	1.000	1.000	1,690.15
<b><u>Passenger Hazard - PD:</u></b>				
Territory 1	161.52	1.000	1.000	161.52
Territory 2	130.61	1.000	1.000	130.61
Territory 3	137.52	1.000	1.000	137.52
<b><u>Accident Benefits:</u></b>				
Territory 1	639.00	1.000	1.000	639.00
Territory 2	488.05	1.000	1.000	488.05
Territory 3	505.80	1.000	1.000	505.80
<b><u>Uninsured Motorist:</u></b>				
Territory 1	293.32	1.000	1.000	293.32
Territory 2	293.32	1.000	1.000	293.32
Territory 3	293.32	1.000	1.000	293.32
<b><u>Collision:</u></b>				
Territory 1	1.36	1.000	1.000	1.36
Territory 2	1.36	1.000	1.000	1.36
Territory 3	1.36	1.000	1.000	1.36
<b><u>Comprehensive:</u></b>				
Territory 1	1.61	1.000	1.000	1.61
Territory 2	1.61	1.000	1.000	1.61
Territory 3	1.61	1.000	1.000	1.61
<b><u>Specified Perils:</u></b>				
Territory 1	2.25	1.000	1.000	2.25
Territory 2	2.25	1.000	1.000	2.25
Territory 3	2.25	1.000	1.000	2.25

NOTE: All Perils is not offered for Taxi. Collision, Comprehensive and Specified Perils rates are dependent on PPV and shown as percentages of PPV rates.

Newfoundland and Labrador  
Taxi Differentials

A. Third Party

Territory 1, 2, 3

Driving Record	2017 Written Premium	Current Differential	Proposed Differential
Other	648,000	1.000	1.000
3	739,827	0.600	0.600
2	326,983	0.750	0.750
1	596,200	0.850	0.850
0	990,917	1.000	1.000

Avg. D.R. Differential 0.824 0.824

Inclusive Limit	2017 Written Premium	Current Differential	Proposed Differential
\$200,000	35,511	1.000	1.000
\$300,000	0	1.042	1.042
\$500,000	51,711	1.110	1.110
\$1,000,000	2,709,786	1.220	1.220
\$2,000,000	70,143	1.386	1.386
Other*	0	1.519	1.519

Avg. Limit Differential 1.219 1.219

*Note: the road hazard limit differentials are used.*

*\*Other includes the limits over \$2,000,000, and \$3,000,000 road hazard differential is used for "Other".*

## Province of Newfoundland and Labrador

### Taxi Premium Summary Information

Stat Terr.	Table 1 - Current Written Premium (\$) - 2017						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	2,142,788	n/a	132,414	65,815	65,556	30,282	26,487
005	157,359	n/a	13,269	6,191	1,181	503	226
006	73,943	n/a	5,592	2,584	3,230	2,478	
007	495,110	n/a	43,335	19,740	6,337	7,016	494

Note: **Coll** written premium include **All Perils** written premium.

Stat Terr.	Table 2 - Current Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	5,519	n/a	488	170	816	391	175
005	4,341	n/a	374	171	709	189	108
006	4,822	n/a	390	169	791	242	0
007	4,100	n/a	364	167	613	243	90

Stat Terr.	Table 3 - Proposed Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	6,098	n/a	523	196	864	391	164
005	4,797	n/a	401	197	751	189	101
006	5,328	n/a	418	195	838	242	0
007	4,531	n/a	390	192	649	243	84

Stat Terr.	Table 4 - Proposed Average Change (+/-) in Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	10.5%	n/a	7.1%	15.2%	5.9%	-0.1%	-6.2%
005	10.5%	n/a	7.1%	15.2%	5.9%	-0.1%	-6.2%
006	10.5%	n/a	7.1%	15.2%	5.9%	-0.1%	-6.2%
007	10.5%	n/a	7.1%	15.2%	5.9%	-0.1%	-6.2%

Note: **SEF 44** is not offered for Public Vehicles - Taxi.

## **Tab 10 – Proposed Rate Pages**

The current rating note, rate pages and a summary of current base rates and differentials, for comparison purposes are shown on pages 2-4.

No proposed change to the current rating note. The proposed rate pages and a summary of proposed base rates and differentials are shown on pages 5-6.

The current rating algorithms are shown on pages 7-10. The proposed changes to the current algorithm are shown on pages 11-14, the changes are added to clarify how the final premium would include Owner Operator discount.

**FACILITY ASSOCIATION**

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

**TAXIS**

**1. BASE PREMIUMS & PHYSICAL DAMAGE MULTIPLIERS**

Territory	Base Premiums					Physical Damage Multipliers		
	Road Hazard	Passenger Hazard		Accident Benefits	Uninsured Auto	to be applied to Private Passenger Class 07, Driving Record 0, 1, 2 or 3		
		Bodily Injury	Property Damage			Collision	Comp.	S. P.
1	4877.75	1796.44	146.17	596.64	254.62	1.28	1.61	2.40
2	3944.49	1452.72	118.20	455.70	254.62	1.28	1.61	2.40
3	4153.09	1529.55	124.45	472.27	254.62	1.28	1.61	2.40

**2. THIRD PARTY LIABILITY FACTORS**

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
0.60	0.75	0.85	1.00

**LIMIT FACTORS**

**Road Hazard**

Limit up to \$1,000,000						Limit over \$1,000,000		
						apply to \$1,000,000 premium.		
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.042	1.110	1.220	1.136	1.245	1.396

**Passenger Bodily Injury**

Limit up to \$1,000,000						Limit over \$1,000,000		
						apply to \$1,000,000 premium.		
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.060	1.167	1.333	1.218	1.400	1.686

**Passenger Property Damage**

Coverage	Limit:	5,000	10,000	25,000	50,000
Factor		0.500	0.625	0.875	1.00

**3. OWNER OPERATOR FACTOR (all coverages)**

Exclusively driven by owner	0.90	Other	1.00
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**4. U.S. EXPOSURE - Applicable to all Taxis with any U.S. exposure.**

Liability, AB, and UA = .010 for each percentage point of U.S. exposure.

Physical Damage = .005 for each percentage point of U.S. exposure.

ANNUAL PREMIUMS - All Territories

**TAXIS Class 77**

		Liability (limit in 000's)									
		Road Hazard per vehicle				Passenger Hazard per vehicle					
						END 6c					
Territory	DR					Bodily Injury				Property Damage	
		200	500	1000	2000	200	500	1000	2000	5	50
1	3	2,927	3,249	3,571	4,057	1,078	1,258	1,437	1,750	44	88
	2	3,658	4,061	4,463	5,070	1,347	1,572	1,796	2,188	55	110
	1	4,146	4,602	5,058	5,746	1,527	1,782	2,035	2,479	62	124
	0	4,878	5,414	5,951	6,760	1,796	2,096	2,395	2,917	73	146
2	3	2,367	2,627	2,887	3,280	872	1,017	1,162	1,415	35	71
	2	2,958	3,284	3,609	4,100	1,090	1,271	1,452	1,769	44	89
	1	3,353	3,722	4,090	4,646	1,235	1,441	1,646	2,005	50	100
	0	3,944	4,378	4,812	5,466	1,453	1,695	1,936	2,358	59	118
3	3	2,492	2,766	3,040	3,453	918	1,071	1,223	1,490	37	75
	2	3,115	3,457	3,800	4,317	1,147	1,339	1,529	1,862	47	93
	1	3,530	3,918	4,307	4,893	1,300	1,517	1,733	2,111	53	106
	0	4,153	4,610	5,067	5,756	1,530	1,785	2,039	2,484	62	124

Territory	Accident Benefits 7 seats or less
1	597
2	456
3	472

<b>Uninsured Automobile</b>	255
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Collision	128% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	161% of Private Passenger premium
Specified Perils	240% of Private Passenger premium

**Over 7 Seats:** For each seat over seven, charge applicable Public Bus Seat Rate for Passenger Hazard BI, PD, Accident Benefits and UA. Contact your Servicing Carrier for applicable rate.

Owner Driver Taxi - A 10% discount shall be applied to each coverage.

Effective March 1, 2018

**RATING NOTES - THIRD PARTY LIABILITY INSURANCE**

**Standard Liability Limits**

	Buses, Taxis, Ambulances	Funeral
Road Hazard (BI & PD)	\$200,000 inclusive	\$200,000 inclusive
Passenger Hazard BI	\$1,000,000 inclusive	
Passenger Hazard PD	\$50,000	

**Other Liability Limits**

	Buses, Taxis, Ambulances	Funeral
Road Hazard (BI & PD)	Use Limit Table A	Use Limit Table A
Passenger Hazard BI	Use Limit Table B	
Passenger Hazard PD	Use Limit Table C	

**Combined Limits**

- a) For a combined Passenger BI & PD limit:
  1. Calculate the Passenger BI standard-limit premium and apply the factor indicated in Limits Table B for limit required.
  2. Calculate the Passenger PD premium for a limit of \$50,000
  3. Total the results of 1 and 2
  
- b) For a combined Road and Passenger B.I. & P.D. limit (where specifically permitted or where required by law):
  1. Calculate the Road Hazard standard-limit premium; calculate the Passenger BI premium applicable to the Road Hazard standard limit; add the two premiums together and apply the factor indicated in Limits Table D for the limit required
  2. Calculate the Passenger PD premium for a limit of \$50,000
  3. Total the results of 1 and 2

Note: The following Endorsement forms replace SEF's No 6b (and 22) and 6c in Newfoundland

SEF No 6b (Nfld) - School Bus

SEF No 6c (Nfld) - Public Passenger Vehicle

**LIMITS TABLES**

**Table A Road Hazard (Limit in thousands)**

Limits	200	300	500	1000
Factor	1.000	1.042	1.110	1.220

**Table B Passenger Bodily Injury - School Bus, Taxi (Limit in thousands)**

Limit any one person, any one accident	200	300	500	1000
Factor	1.000	1.060	1.160	1.333

**Table B Passenger Bodily Injury - All Other Public Vehicles (Limit in thousands)**

Limit any one person, any one accident	200	300	500	1000
Factor	0.750	0.795	0.875	1.000

**Table C Passenger Property Damage (Limit in thousands)**

Limits	5	10	25	50
Factor	0.500	0.625	0.875	1.000

**Table D Road Hazard and Passenger Bodily Injury combined (Limit in thousands)**

Limits	200	300	500	1000
Factor	1.000	1.057	1.138	1.276

**Table A Excess Limit Factors - apply to \$1,000,000 limit premium**

Limit in Thousands	2000	3000	5000
Factor	1.136	1.245	1.396

**Table B Excess Limit Factors - Passenger BI - School Bus, Taxi - apply to \$1,000,000 limit premium**

Limit any one person, any one accident	2000	3000	5000
Factor	1.218	1.400	1.686

**Table B Excess Limit Factors - Passenger BI - All Other Public Vehicles - apply to \$1,000,000 limit premium**

Limit any one person, any one accident	2000	3000	5000
Factor	1.218	1.400	1.686

**Table D Excess Limit Factors - apply to \$1,000,000 limit premium**

Limit in Thousands	2000	3000	5000
Factor	1.186	1.335	1.686



**FACILITY ASSOCIATION**

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

**TAXIS**

**1. BASE PREMIUMS & PHYSICAL DAMAGE MULTIPLIERS**

Territory	Base Premiums					Physical Damage Multipliers		
	Road Hazard	Passenger Hazard		Accident Benefits	Uninsured Auto	to be applied to Private Passenger Class 07, Driving Record 0, 1, 2 or 3		
		Bodily Injury	Property Damage			Collision	Comp.	S. P.
1	5389.91	1985.07	161.52	639.00	293.32	1.36	1.61	2.25
2	4358.66	1605.26	130.61	488.05	293.32	1.36	1.61	2.25
3	4589.16	1690.15	137.52	505.80	293.32	1.36	1.61	2.25

**2. THIRD PARTY LIABILITY FACTORS**

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
0.60	0.75	0.85	1.00

**LIMIT FACTORS**

**Road Hazard**

Limit up to \$1,000,000						Limit over \$1,000,000		
						apply to \$1,000,000 premium.		
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.042	1.110	1.220	1.136	1.245	1.396

**Passenger Bodily Injury**

Limit up to \$1,000,000						Limit over \$1,000,000		
						apply to \$1,000,000 premium.		
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.060	1.167	1.333	1.218	1.400	1.686

**Passenger Property Damage**

Coverage	Limit:	5,000	10,000	25,000	50,000
Factor		0.500	0.625	0.875	1.00

**3. OWNER OPERATOR FACTOR (all coverages)**

Exclusively driven by owner	0.90	Other	1.00
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**4. U.S. EXPOSURE - Applicable to all Taxis with any U.S. exposure.**

Liability, AB, and UA = .010 for each percentage point of U.S. exposure.

Physical Damage = .005 for each percentage point of U.S. exposure.

Effective 100 days post approval

ANNUAL PREMIUMS - All Territories

**TAXIS Class 77**

		Liability (limit in 000's)									
		Road Hazard per vehicle				Passenger Hazard per vehicle					
						END 6c					
Territory	DR					Bodily Injury				Property Damage	
		200	500	1000	2000	200	500	1000	2000	5	50
1	3	3,234	3,590	3,945	4,482	1,191	1,390	1,588	1,934	48	97
	2	4,042	4,487	4,932	5,603	1,489	1,737	1,985	2,418	61	121
	1	4,581	5,085	5,589	6,349	1,687	1,969	2,249	2,739	69	137
	0	5,390	5,983	6,576	7,470	1,985	2,317	2,646	3,223	81	162
2	3	2,615	2,903	3,191	3,625	963	1,124	1,284	1,564	39	78
	2	3,269	3,629	3,988	4,530	1,204	1,405	1,605	1,955	49	98
	1	3,705	4,112	4,520	5,135	1,364	1,592	1,819	2,216	56	111
	0	4,359	4,838	5,318	6,041	1,605	1,873	2,140	2,607	65	131
3	3	2,754	3,056	3,359	3,816	1,014	1,183	1,352	1,647	41	83
	2	3,442	3,820	4,199	4,770	1,268	1,479	1,690	2,058	52	103
	1	3,901	4,330	4,759	5,406	1,437	1,677	1,915	2,332	58	117
	0	4,589	5,094	5,599	6,360	1,690	1,972	2,253	2,744	69	138

Territory	Accident Benefits 7 seats or less
1	639
2	488
3	506

<b>Uninsured Automobile</b>	293
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Collision	136% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	161% of Private Passenger premium
Specified Perils	225% of Private Passenger premium

**Over 7 Seats:** For each seat over seven, charge applicable Public Bus Seat Rate for Passenger Hazard BI, PD, Accident Benefits and UA. Contact your Servicing Carrier for applicable rate.

Owner Driver Taxi - A 10% discount shall be applied to each coverage.

Effective 100 days post approval

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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**1. ROAD HAZARD (RHL BI & PD)**

- A. RHL BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 1A (\$.c).
- B. ADJUSTED BASE 1A TIMES RHL LIMIT TABLE A FACTOR (X.XXX) = ADJUSTED BASE 1B (\$).
- C. ADJUSTED BASE 1B TIMES EXCESS LIMIT TABLE A FACTOR IF APPLICABLE = RHL ANNUAL PREMIUM 1C (\$)
- D. RHL ANNUAL PREMIUM 1C TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1D (\$.c).
- E. ADJUSTED BASE 1D TIMES (1 + A.C.D.) = ADJUSTED BASE 1E (\$.c).
- F. ADJUSTED BASE 1E TIMES TERM FACTOR = RHL PREMIUM (\$).

**2. PASSENGER HAZARD BODILY INJURY (PHBI)**

- A. PHBI BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 2A (\$.c).
- B. ADJUSTED BASE 2A (\$.c) PLUS OVER SEVEN PHL B.I. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 2B (\$.c)
- C. ADJUSTED BASE 2B (\$.c) TIMES PHBI LIMIT TABLE B FACTOR (X.XXX) = PHBI ANNUAL PREMIUM 2C (\$).
- D. ADJUSTED BASE 2C TIMES EXCESS LIMIT TABLE B FACTOR IF APPLICABLE = PHBI ANNUAL PREMIUM 2D (\$)
- E. PHBI ANNUAL PREMIUM 2D (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 2E (\$.c).
- F. ADJUSTED BASE 2E (\$.c) TIMES (1 + A.C.D.) = ADJUSTED BASE PREMIUM 2F (\$.c).
- G. ADJUSTED BASE 2F (\$.c) TIMES TERM FACTOR = PHBI PREMIUM (\$).

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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**3. PASSENGER HAZARD PROPERTY DAMAGE (PHPD)**

- A. PHPD BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 3A (\$.c).
- B. ADJUSTED BASE 3A (\$.c) PLUS OVER SEVEN PHL P.D. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 3B (\$.c)
- C. ADJUSTED BASE 3B (\$.c) TIMES PHPD LIMIT FACTOR (X.XX) = ADJUSTED BASE 3C (\$).
- D. ADJUSTED BASE 3C (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 3D (\$.c).
- E. ADJUSTED BASE 3D (\$.c) TIMES (1 + A.C.D.) = ADJUSTED BASE PREMIUM 3E (\$.c).
- F. ADJUSTED BASE 3E (\$.c) TIMES TERM FACTOR = PHPD PREMIUM (\$).

**4. ACCIDENT BENEFITS ('A.B.') AND UNINSURED AUTOMOBILE ('U.A.')**

**a. Basic Accident Benefits ('A.B.')**

- A. A.B. BASE PREMIUM (\$) PLUS OVER SEVEN A.B. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 4aA (\$).
- B. ADJUSTED BASE PREMIUM 4aA(\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 4aB (\$.c).
- C. ADJUSTED BASE 4aB (\$.c) TIMES TERM FACTOR = A.B. PREMIUM (\$).

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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**b. Uninsured Automobile**

- A. U.A. BASE PREMIUM (\$) PLUS OVER SEVEN U.A. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 4bA (\$).
- B. ADJUSTED BASE PREMIUM 4bA (\$) TIMES U.S. EXPOSURE FACTOR (X.XX) = ADJUSTED BASE 4bB (\$.c).
- C. ADJUSTED BASE 4bA (\$.c) TIMES TERM FACTOR = U.A. PREMIUM (\$).

**5. COLLISION ('COLL.')**

- A. PRIVATE PASSENGER CLASS 07 COLL. ANNUAL PREMIUM (\$) DRIVING RECORDS 0, 1, 2, 3 ONLY) TIMES TAXI COLL MULTIPLIER (X.XX) = ADJUSTED BASE 5A (\$).
- B. ADJUSTED BASE 5A (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 5B (\$.c).
- C. ADJUSTED BASE 5B (\$.c) TIMES (1+A.C.D.) = ADJUSTED BASE PREMIUM 5C (\$.c).
- D. ADJUSTED BASE 5C (\$.c) TIMES TERM FACTOR = COLL. PREMIUM (\$).

**6. COMPREHENSIVE ('COMP.')**

- A. PRIVATE PASSENGER COMP. ANNUAL PREMIUM (\$) TIMES TAXI COMP. MULTIPLIER (X.XX) = ADJUSTED BASE 6A (\$).
- B. ADJUSTED BASE 6A (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 6B (\$.c).
- C. ADJUSTED BASE 6B (\$.c) TIMES TERM FACTOR = COMP. PREMIUM (\$).

**7. SPECIFIED PERILS ('S.P.')**

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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- A. PRIVATE PASSENGER S.P. ANNUAL PREMIUM (\$) TIMES TAXI S.P. MULTIPLIER (X.XX) = ADJUSTED BASE 7A (\$).
  - B. ADJUSTED BASE 7A (\$) TIMES U.S.. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 7B (\$.c).
  - C. ADJUSTED BASE 7B (\$.c) TIMES TERM FACTOR = S.P. PREMIUM (\$)
- 8. END 44 ('44')**
- NOT APPLICABLE TO PUBLIC VEHICLES

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

---

**1. ROAD HAZARD (RHL BI & PD)**

- A. RHL BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 1A (\$.c).
- B. ADJUSTED BASE 1A TIMES RHL LIMIT TABLE A FACTOR (X.XXX) = ADJUSTED BASE 1B (\$).
- C. ADJUSTED BASE 1B TIMES EXCESS LIMIT TABLE A FACTOR IF APPLICABLE = RHL ANNUAL PREMIUM 1C (\$)
- D. RHL ANNUAL PREMIUM 1C TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1D (\$.c).
- E. ADJUSTED BASE 1D TIMES (1 + A.C.D.) = ADJUSTED BASE 1E (\$.c).
- F. ADJUSTED BASE 1E TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 1F (\$.c).
- G. ADJUSTED BASE 1F TIMES TERM FACTOR = RHL PREMIUM (\$).

**2. PASSENGER HAZARD BODILY INJURY (PHBI)**

- A. PHBI BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 2A (\$.c).
- B. ADJUSTED BASE 2A (\$.c) TIMES PHBI LIMIT TABLE B FACTOR (X.XXX) = PHBI ANNUAL PREMIUM 2B (\$).
- C. ADJUSTED BASE 2B (\$) PLUS OVER SEVEN PHL B.I. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 2C (\$)
- D. ADJUSTED BASE 2C TIMES EXCESS LIMIT TABLE B FACTOR IF APPLICABLE = PHBI ANNUAL PREMIUM 2D (\$)
- E. PHBI ANNUAL PREMIUM 2D (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 2E (\$.c).
- F. ADJUSTED BASE 2E (\$.c) TIMES (1 + A.C.D.) = ADJUSTED BASE PREMIUM 2F (\$.c).

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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G. ADJUSTED BASE 2F TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 2G (\$.c).

H. ADJUSTED BASE 2G TIMES TERM FACTOR = PHBI PREMIUM (\$).

**3. PASSENGER HAZARD PROPERTY DAMAGE (PHPD)**

A. PHPD BASE PREMIUM (\$.c) TIMES DRIVING RECORD FACTOR (X.XX) = ADJUSTED BASE 3A (\$.c).

B. ADJUSTED BASE 3B (\$.c) TIMES PHPD LIMIT FACTOR (X.XX) = ADJUSTED BASE 3B (\$).

C. ADJUSTED BASE 3B (\$) PLUS OVER SEVEN PHL P.D. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 3C (\$)

D. ADJUSTED BASE 3C (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 3D (\$.c).

E. ADJUSTED BASE 3D (\$.c) TIMES (1 + A.C.D.) = ADJUSTED BASE PREMIUM 3E (\$.c).

F. ADJUSTED BASE 3E TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 3F (\$.c).

G. ADJUSTED BASE 3F TIMES TERM FACTOR = PHPD PREMIUM (\$).

**4. ACCIDENT BENEFITS ('A.B.') AND UNINSURED AUTOMOBILE ('U.A.')**

**a. Basic Accident Benefits ('A.B.')**

A. A.B. BASE PREMIUM (\$) PLUS OVER SEVEN A.B. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 4aA (\$).

B. ADJUSTED BASE PREMIUM 4aA(\$ ) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 4aB (\$.c).

C. ADJUSTED BASE 4aB TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 4aC (\$.c).



**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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D. ADJUSTED BASE 4aC TIMES TERM FACTOR = A.B. PREMIUM (\$).

**b. Uninsured Automobile**

A. U.A. BASE PREMIUM (\$) PLUS OVER SEVEN U.A. PREMIUM (\$) IF APPLICABLE = ADJUSTED BASE 4bA (\$).

B. ADJUSTED BASE PREMIUM 4bA (\$) TIMES U.S. EXPOSURE FACTOR (X.XX) = ADJUSTED BASE 4bB (\$.c).

**C. ADJUSTED BASE 4bB TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 4bC (\$.c).**

D. ADJUSTED BASE 4bC TIMES TERM FACTOR = U.A. PREMIUM (\$).

**5. COLLISION ('COLL.')**

A. PRIVATE PASSENGER CLASS 07 COLL. ANNUAL PREMIUM (\$) DRIVING RECORDS 0, 1, 2, 3 ONLY) TIMES TAXI COLL MULTIPLIER (X.XX) = ADJUSTED BASE 5A (\$).

B. ADJUSTED BASE 5A (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 5B (\$.c).

C. ADJUSTED BASE 5B (\$.c) TIMES (1+A.C.D.) = ADJUSTED BASE PREMIUM 5C (\$.c).

**D. ADJUSTED BASE 5C TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 5D (\$.c).**

E. ADJUSTED BASE 5D TIMES TERM FACTOR = COLL. PREMIUM (\$).

**6. COMPREHENSIVE ('COMP.')**

A. PRIVATE PASSENGER COMP. ANNUAL PREMIUM (\$) TIMES TAXI COMP. MULTIPLIER (X.XX) = ADJUSTED BASE 6A (\$).

B. ADJUSTED BASE 6A (\$) TIMES U.S. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 6B (\$.c).

**FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES  
NEWFOUNDLAND AND LABRADOR  
TAXI & LIMOUSINE**

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C. ADJUSTED BASE 6B TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 6C (\$.c).

D. ADJUSTED BASE 6C TIMES TERM FACTOR = COMP. PREMIUM (\$).

**7. SPECIFIED PERILS ('S.P.')**

A. PRIVATE PASSENGER S.P. ANNUAL PREMIUM (\$) TIMES TAXI S.P. MULTIPLIER (X.XX) = ADJUSTED BASE 7A (\$).

B. ADJUSTED BASE 7A (\$) TIMES U.S.. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 7B (\$.c).

C. ADJUSTED BASE 7B TIMES OWNER OPERATOR FACTOR (X.XX) = ADJUSTED BASE 7C (\$.c).

D. ADJUSTED BASE 7C TIMES TERM FACTOR = S.P. PREMIUM (\$).

**8. END 44 ('44')**

NOT APPLICABLE TO PUBLIC VEHICLES

## **Tab 11 – Supporting Actuarial Information**

The following pages show the supporting actuarial information exhibits 11.a and 11.b.

**Supporting Actuarial Information**  
**2018**  
**Company Name: Facility Association**  
**Taxi**

**1. Provide the Selected Annual Loss Trend Rates Used in Deriving the Rate Level Indications in the Current Filing**

	Loss Trend Rates Underlying Rate Level Indications							AP	SP	SEF44
	TPL-BI	TPL-PD	AB	UM	COLL	COMP				
Past	-	2.4%	-	-	-	2.9%	n/a	-	n/a	
Future	-	2.4%	-	-	-	2.9%	n/a	-	n/a	

**2. Provide the Expenses Provision Used in Deriving the Rate Level Indications in the Current Filing; Exclude Loss Adjustment Expenses and Health L**

	% of Premium	\$ Per Vehicle
Variable Expenses	21.18%	\$ -
Fixed Expenses	3.57%	
Total Expenses	24.75%	\$ -

*\$110.96 per vehicle (1.77% of premium) of driver record abstracts applies to TPL only.*

**3. Provide the Breakdown of the Percentage Variable Expenses Noted Above into the Following Category:**

	Variable Expenses
Standard Commissions	6.00%
Contingent Commissions	-
Finance Fees (should be negative)	-
Premium Tax	5.00%
All Other	10.18%
Total Variable Expenses	21.18%

**4. Provide the Health Levy per Vehicle Used in Deriving the Rate Level Indications in the Current Filing**

Health Levy per Vehicle (\$) not applicable to Taxi

**5. Provide the ULAE Provision Used in Deriving the Rate Level Indications in the Current Filing**

ULAE Provision (% Direct EP) 1.9% excess legal fee as % of ultimate losses applies to TPL only, and about 9.44% claim adjustment fee as % of premium applies to all coverages

**6. Provide the (after-tax) Total Target Return on Equity and Corresponding Underwriting Profit Margin that Under the Indicated and proposed Rate Level Changes in the Current Filing**

	Return on Equity	Underwriting Profit Margin
Indicated	12.00%	5.40%
Proposed	(1.50%)	(1.60%)

**7. Provide the Premium to Equity Ratio Used to Convert the Target ROE into a Profit Marg**

	Current Filing	Previous Filing
BI	2:1	2:1
PD	2:1	2:1
Accident Benefits	2:1	2:1
Uninsured Motorist	2:1	2:1
Collision	2:1	2:1
Comprehensive	2:1	2:1
Specified Perils	2:1	2:1
All Perils	2:1	2:1
SEF 44	2:1	2:1
Total	2:1	2:1

**8. Provide the Pre-Tax Investment Return on Equity and on Cash Flow that Have Been Used to Convert the Target ROE into a Profit Mar**

	Current Filing	Previous Filing
Investment Return on Equity %	1.79%	0.47%
Investment Return on Cash Flow	1.79%	0.47%

Investment Return shown above are net of 0.15% investment expense assumption. The proposed rate changes are based 2.8% of investment return

**9. Provide the Income Tax Rate Used to Convert the Target ROE into a Profit Margi**

	Current Filing	Previous Filing
Income Tax Rate %	30.00%	30.00%

**10. Provide the Claim Count Used as the Full Credibility Standard**

	Current Filing	Previous Filing
BI	2,164	2,164
PD	1,082	1,082
TPL (if applicable)	3,146	3,146
Accident Benefits	2,164	2,164
Uninsured Motorist	2,164	2,164
Collision	1,082	1,082
Comprehensive	1,082	1,082
Specified Perils	1,082	1,082
All Perils	1,082	1,082
SEF 44	2,164	2,164
Total	n/a	n/a

Current proposed rate changes are based on the NL PUB full credibility standard benchmarks.

**11. Provide the Accident Year Experience Period Weights (beginning with the most recent accident year to the oldest accident year; e.g., 40%, 30%, 15%, 10%, 5%)**

	Current Filing					Previous Filing				
	Year: 0	Year:-1	Year:-2	Year:-3	Year:-4	Year: 0	Year:-1	Year:-2	Year:-3	Year:-4
BI	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
PD	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
TPL (if applicable)	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Accident Benefits	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Uninsured Motorist	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Collision	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Comprehensive	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Specified Perils	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
All Perils	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
SEF 44	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%

**12. Provide the Selected Annual Premium Trend Rates used in Deriving the Rate Level Indications in the Current Fil**

	TPL-BI	TPL-PD	AB	UM	COLL	COMP	AP	SP	SEF44
Past	0.20%	0.20%	0.00%	0.00%	2.79%	3.48% n/a		3.48% n/a	
Future	0.20%	0.20%	0.00%	0.00%	2.79%	3.48% n/a		3.48% n/a	

**Supporting Actuarial Information**  
**2018**  
**Company Name: Facility Association**  
**Taxi**

**1. \$ Direct Earned Premium by Calendar Year**

Calendar Year	TPL	AB	UM	COLL	COMP	AP	SP	SEF44	TOTAL
01/01/2015 - 31/12/2015	2,223,971	55,530	18,178	69,158	40,216	7,274	25,539		2,439,866
01/01/2016 - 31/12/2016	2,430,050	105,303	39,464	81,974	43,938	441	26,263		2,727,433
01/01/2017 - 31/12/2017	2,756,850	171,827	80,635	78,599	39,963	-	27,713		3,155,587

**2. \$ Estimated Ultimate Direct Claim Costs by Accident Year (Including Allocated Claim Adjustment Expenses)**

Accident Year	TPL	AB	UM	COLL	COMP	AP	SP	SEF44	TOTAL
01/01/2015 - 31/12/2015	3,496,296	281,002	54,671	93,771	1,382	-	13,377		3,940,499
01/01/2016 - 31/12/2016	3,492,141	301,567	149,824	62,759	45,691	-	5,019		4,057,001
01/01/2017 - 31/12/2017	4,078,836	280,806	269,050	105,772	55,427	-	14,538		4,804,429

**3. \$ Estimated Unallocated Claim Adjustment Expenses (ULAE) by Accident Year**

Accident Year	TOTAL	
01/01/2015 - 31/12/2015	296,753	1.9% excess legal fee apply to TPL ultimate losses plus
01/01/2016 - 31/12/2016	323,820	9.44% of claim adjustment fee including Retroactive claims fee adjustment apply to total earned premium
01/01/2017 - 31/12/2017	375,385	

**4. % Expenses as percentage of Direct Earned Premium (Excluding Claim Adjustment Expenses and the Health Levy)**

Calendar Year	Variable Expenses	Fixed Expenses	Total Expenses
01/01/2015 - 31/12/2015	21.19%	3.84%	25.03%
01/01/2016 - 31/12/2016	21.18%	2.91%	24.09%
01/01/2017 - 31/12/2017	21.18%	3.57%	24.75%

**5. Breakdown of the percentage Variable Expense noted above into the following Categories**

Calendar Year	% Standard Commissions	% Contingent Commissions	% Finance Fees (Should be <0)	% Taxes	% All Other	Total Variable Expenses %
01/01/2015 - 31/12/2015	6.00%	0.00%	0.00%	5.00%	10.19%	21.19%
01/01/2016 - 31/12/2016	6.00%	0.00%	0.00%	5.00%	10.18%	21.18%
01/01/2017 - 31/12/2017	6.00%	0.00%	0.00%	5.00%	10.18%	21.18%

**6 \$ Health Levy Per Vehicle**

Calendar Year	Health Levy Per Vehicle	Written Vehicles	Earned Vehicles
01/01/2015 - 31/12/2015	n/a	780	795
01/01/2016 - 31/12/2016	n/a	685	732
01/01/2017 - 31/12/2017	n/a	560	617

**7. % Pre-Tax Investment Return**

Calendar Year	Pre-tax Investment Return
01/01/2015 - 31/12/2015	0.47%
01/01/2016 - 31/12/2016	1.22%
01/01/2017 - 31/12/2017	1.79%

**8. Incremental Payment Pattern corresponding to the Estimated Ultimate Direct Claim and Claim Adjustment Expenses**

Coverage	% of Ultimate Direct Claim and Claim Adjustment Expenses Paid									
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
TPL-BI	2.0%	15.7%	28.4%	24.9%	13.9%	6.6%	4.6%	1.9%	0.4%	0.1%
TPL-PD	61.2%	34.3%	2.8%	0.4%	0.4%	0.4%	0.4%	0.1%	-	-
AB	19.8%	37.7%	18.4%	9.9%	4.5%	7.3%	2.4%	-	-	-
UM	19.8%	37.7%	18.4%	9.9%	4.5%	7.3%	2.4%	-	-	-
COLL	94.3%	8.5%	(0.7%)	(0.7%)	(0.7%)	(0.7%)	-	-	-	-
COMP	87.0%	13.0%	-	-	-	-	-	-	-	-
AP	94.3%	8.5%	(0.7%)	(0.7%)	(0.7%)	(0.7%)	-	-	-	-
SP	87.0%	13.0%	-	-	-	-	-	-	-	-
SEF44	2.0%	15.7%	28.4%	24.9%	13.9%	6.6%	4.6%	1.9%	0.4%	0.1%

for TPL-BI and SEF44, payment pattern proportions are 0.1% for each year following year 10 aside from year 24, at 0.2%

**Notes:**

1. For the province of Newfoundland and Labrador, for the category of automobile insurance for which this filing applies.
- 2.-3. For the province of Newfoundland and Labrador, for the category of automobile insurance for which this filing applies.  
These estimates should be consistent with, and reconcilable to, the estimates underlying the derivation of the rate level indications included in this filing
4. Expense percentages should exclude claim adjustment expenses and the health levy.
7. Should be consistent with the investment yield as reported on the Company's P&C-1 Statement, Page 10.60, Row 46.
8. Provide historical triangles of paid losses, by accident year for the last ten years, by coverage that support the selected patterns.



**Table of Content**

Section 2. Actuarial Justification ..... 3

    Section 2.a. Overall Description of Ratemaking Methodology and Summary ..... 3

        Section 2.a.1. Actuary’s Report ..... 3

        Section 2.a.2. Data and Methodologies ..... 4

    Section 2.b. Losses ..... 8

        Section 2.b.1. Indemnity Amount Development..... 9

        Section 2.b.2. Claim Count Development..... 10

        Section 2.b.3. Loss Trend..... 11

        Section 2.b.4. Treatment of Large Losses..... 25

        Section 2.b.5. Catastrophe (or Excess Claim) Procedure ..... 25

        Section 2.b.6. Other Adjustments to Losses – HST Adjustment..... 26

    Section 2.c. Allocated Loss Adjustment Expenses (“ALAE”)..... 26

    Section 2.d. Unallocated Loss Adjustment Expenses (“ULAE”) ..... 26

        Section 2.d.1. ULAE - Servicing Carrier’s Claims Expenses ..... 26

        Section 2.d.2. ULAE – Allowed Claims Adjustment Expenses (a.k.a. “*excess legal fee*”) ..... 27

    Section 2.e. Premium..... 28

        Section 2.e.1. On-Level Adjustments ..... 28

        Section 2.e.2. Premium Trend ..... 29

        Section 2.e.3. Other Adjustments ..... 29

    Section 2.f. Other Expenses ..... 29

        Section 2.f.1. Exposure Variable Expenses, excluding claims fess (Fixed) ..... 30

        Section 2.f.2. Premium Variable Expenses, excluding claims fees (Variable) ..... 30

    Section 2.g. Profit Provision and Return on Investment ..... 34

        Section 2.g.1. Profit Provision ..... 34

        Section 2.g.2. Premium Delay..... 34

        Section 2.g.3. Return on Investment / Discount Rate Considerations..... 34

    Section 2.h. Credibility ..... 39

        Section 2.h.1. Credibility Standard ..... 39

        Section 2.h.2. Credibility - Complement of Credibility..... 40

    Section 2.i. Other Adjustments ..... 40

Section 2.j. Summary Rate Level Indications..... 40

    Section 2.j.1. Projected Loss Ratio (indemnity only, nominal) Underlying Current Rates..... 41

    Section 2.j.2. Projected Loss Ratio (indemnity only, nominal) Based on FA Experience ..... 41

    Section 2.j.3. Credibility-Weighted Projected Loss Ratio (indemnity only, nominal) ..... 41

    Section 2.j.4. Discounted Projected Loss Ratios..... 41

    Section 2.j.5. Expenses and Capital ..... 41

    Section 2.j.6. Rate Indication..... 41

Section 2.k. Territory Indications..... 42

    Section 2.k.1. Indicated Differentials ..... 42

    Section 2.k.2. Off-balance..... 42

Section 2.l. Classification/Limit of Liability/Deductible or Other Rate Differential Indications..... 42

    Section 2.l.1. Indicated Differentials ..... 42

    Section 2.l.2. Off-balance ..... 42

**Actuarial Support Exhibits and Appendices**

Indications Exhibits

Alternate Indications Exhibits

Appendix A – Loss Development Analysis

Appendix B – Loss Trend Analysis

Appendix C – Loss Payment Pattern Analysis

Appendix D – Expense Assumptions

## Section 2. Actuarial Justification

This report provides actuarial support for the indicated rate level changes for Newfoundland & Labrador Public Vehicles – Taxi & Limousines (“TX”) individually rated and fleet rated as a part of the Facility Association (“FA”) regulatory submission to Newfoundland & Labrador (“NL”) Board of Commissioners of Public Utilities (“PUB”). The proposed effective dates of the rate changes are 100 days post approval for both new business and renewals. However, for the purposes of establishing average loss dates under the proposed rates, the indications were developed assuming an effective date of June 1, 2019 for both new business and renewals. The previous rate change for Taxis was submitted on December 23, 2016, with associated approved rates changes effective March 1, 2018 both new business and renewals.

This report estimates the provincial rate levels needs by coverage. The actuarial indications are derived in accordance with accepted actuarial practice in Canada. The underlying methodologies and assumptions are the responsibility of the signing actuary identified in Section 2.a.2.

This report is prepared in accordance with the instructions set out in Newfoundland & Labrador PUB Filing Guidelines (Category 2) effective September 1, 2011. This Section consists of two parts:

- text description; and
- data and technical analysis (i.e. supporting exhibits and appendices).

The text follows the format specified in PUB Rate Filing Requirements. The supporting exhibits and appendices immediately following the text are referenced throughout the text description section. To further assist the user of this filing, we have also included a detailed table of contents, at the beginning of Section 2, for the supporting exhibits and appendices. As Facility Association is proposing a change in the overall rate level, we have completed Section 2.a through Section 2.i in accordance with PUB Rate Filing Requirements.

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### Section 2.a. Overall Description of Ratemaking Methodology and Summary

#### Section 2.a.1. Actuary’s Report

I, Liqing Yang, a Fellow of the Canadian Institute of Actuaries, have been authorized to prepare a rate filing on behalf of Facility Association, CERTIFY THAT:

1. This rate filing is in respect of the Public Vehicles - Taxis and Limousines insurance category in the province of Newfoundland & Labrador, assumed to be effective June 1, 2019 for new and renewal business.
2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.
3. The indicated rate changes have been calculated in accordance with Accepted Actuarial Practice in Canada.

In my opinion, the risk classification system is just and reasonable, reasonably predictive of risk and distinguishes fairly among rates.

  
\_\_\_\_\_  
Liqing Yang  
Fellow, Canadian Institute of Actuaries

July 27, 2018 - Toronto  
\_\_\_\_\_  
Date, Location

## Section 2.a.2. Data and Methodologies

An on-level loss ratio model (described in more detail later in Section 2.a.2.2) is used to estimate changes in average rate levels needed to generate the targeted return for each of the following coverages<sup>1</sup>:

- Third Party Liability (TPL)
- Accident Benefits (AccBen)
- Uninsured Automobile (UA)
- Collision (CL)
- Comprehensive (CM)
- Specified Perils (SP)

Facility Association no longer offers All Perils (AP) as a stand-alone coverage (policyholders may purchase collision and comprehensive coverages separately at the same deductible, thereby providing the coverage previously offered as AP). The table below summarizes annualized counts of taxis purchasing AP in relation to TPL and other physical damage coverages.

### FA Coverage Penetration Levels – Newfoundland & Labrador Taxi (2017 AIX)

Jurisdiction (short): **NL**  
 FA Minor Rating Cl: **TX**  
 Rating Type: **(All)**

Sum of Amount	Segmentation	Minor Coverage	Written Exposure (excl trailers)			
			CL	CM	SP	AP
Accident Year	TPL (indivis)					
2013	863	46	110	226	13	
2014	780	55	120	222	10	
2015	780	71	122	217	2	
2016	685	87	119	198		
2017	560	95	118	159		
<b>Grand Total</b>	<b>3,667</b>	<b>354</b>	<b>590</b>	<b>1,022</b>	<b>24</b>	

### coverage penetration (i.e. count as % BI count)

Accident Year	CL	CM	SP	AP	CL + AP	CM + SP + AP
2013	5.4%	12.8%	26.2%	1.5%	6.9%	40.5%
2014	7.0%	15.4%	28.4%	1.3%	8.3%	45.1%
2015	9.1%	15.7%	27.8%	0.2%	9.3%	43.7%
2016	12.7%	17.4%	28.9%	-	12.7%	46.3%
2017	17.1%	21.1%	28.4%	-	17.1%	49.5%

For consistency, AP is still referenced in exhibits, but since FA no longer offers AP as a stand-alone coverage, the proposed rate change is nil and the impact on the overall proposal is nil.

Unless specified otherwise, all references to “coverage” in this report may also refer to any applicable “sub-coverage(s)”.

The proposed rate changes are not based on all assumptions recommended by Facility Association actuarial staff. Rather, management’s proposed rate changes are derived from indications based on alternate assumptions that are aligned with PUB filing requirements, specifically:

<sup>1</sup>Facility Association doesn’t offer Underinsured Motorist coverage (i.e. endorsement 44) for the Public Vehicle classes and as such, an indication for UM coverage is not included in this filing.

- i. Cost of capital (0% cost of capital vs Facility Association target 12% return on equity)
- ii. Net return on investment (net return of 2.8% vs. Facility Association actuarial assumption of 1.79%)

Management's decision to base its rate change proposal on these alternate assumptions reflects their desire to expedite the rate approval process, rather than an alignment or view that these alternate assumptions are appropriate. Specifically, management supports the FA assumption set as "best estimate", but its proposal reflects a desire to expedite the rate review process at the NL PUB.

#### Section 2.a.2.1. **The Data**

The primary data sources underlying this analysis are all prepared by the Insurance Bureau of Canada (IBC) as follows:

1. FA Valuation quarterly development ("val") data compiled as at December 31, 2017;
2. FA Automobile Insurance Experience ("AIX")<sup>2</sup> – Calendar/Accident Year exhibits compiled as at December 31, 2017; and
3. Industry AIX – Calendar/Accident Year exhibits compiled as at June 30, 2017.

Data sourced from IBC is used without modification, except as may be specifically noted in this report. In this regard, reliance has been placed on the various data edit checks performed by IBC, which are designed to promote data integrity. IBC assembles the AIX data, on behalf of GISA, from the submissions made under the Automobile Statistical Plan by Facility Association Servicing Carriers and, for Industry exhibits, each of the insurers underwriting automobile insurance in the province. Because there are many companies providing this information and due to remoteness from the individual data elements, it is not practical to directly put in place audit or audit-like procedures. Therefore, reliance on this IBC/GISA data is without the benefit of any independent audit. The data is examined for reasonableness and any data extracted from computer-readable sources was reconciled to within acceptable tolerances to the published reports.

We believe the data used is reliable and sufficient for this rate analysis.

Facility Association's recorded claims amounts do not include allocated loss adjustment expenses and all **references to "loss", "losses" or "claims amounts" should be considered to be referring to indemnity amounts only**, unless stated otherwise. Industry data exhibits as produced by IBC on behalf of GISA usually include both loss and loss adjustment expenses. For consistency, where industry claims data is used, it is also on an "indemnity only" basis, unless otherwise noted.

#### Section 2.a.2.2. **The Method**

An on-level loss ratio method was used to estimate changes in average rate levels needed to generate the targeted return, with this estimated change referred to as the "indication". In general, this process involves a number of steps (at the coverage level):

1. estimating the current on-level average premium;

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<sup>2</sup>AIX data is prepared by IBC on behalf of the General Insurance Statistical Agency (GISA). *GISA is the statistical agent of nine participating insurance regulatory authorities across Canada. GISA gathers data via the Automobile Statistical Plan process, and has outsourced the data gathering and reporting function to the Insurance Bureau of Canada ("IBC") as its statistical service provider. IBC is also Facility Association's IT services provider.*

2. estimating a projected nominal indemnity loss ratio under our current rates:
  - where we have submitted a rate filing within the last two-to-three calendar years, this estimate adjusts the credibility-weighted projected nominal indemnity loss ratio from that filing for rate changes approved since that filing, claims trend between the average accident date used in that filing and the average accident date for this analysis, and premium trends between the average written effective date used in that filing and the average written effective date for this analysis, or
  - where we have not submitted a rate filing within the last two-to-three calendar years, we assume that the rates currently in effect generate a return consistent with a 0.0% cost of capital (the return assumption currently allowed for Facility Association rates in Newfoundland & Labrador) for the policy period ending at the effective date of the rates proposed in this analysis and project a loss ratio consistent with this position to the future average claim and policy effective date using current claim and premium trends;
3. estimating a projected nominal indemnity loss ratio based on Facility Association's experience only;
4. estimating the level of credibility that can be assigned to Facility Association's experience;
5. determining a credibility-weighted projected nominal indemnity loss ratio from 2, 3, and 4 above;
6. estimating an investment yield rate based on Government of Canada bonds (as per Bank of Canada data) with considerations of investment expense and indemnity payout pattern to estimate net investment yield for calculating claim discount factor for each coverage;

**Note:** At management's request, an alternative net investment yield (or "return on investment" or "ROI") assumption of 2.8% was used in support of management's proposed rate changes (based on a 0% cost of capital ("CoC") assumption). This request was made in light of the NL PUB filing guidelines (page A-8) indicated range of investment yields acceptable to the NL PUB. However, under the current market conditions, it is not possible to construct a portfolio of terms of Government of Canada bonds (which we consider as our benchmark "risk-free" or more accurately as "free-of-default-risk") that match the cash flows we have projected that would generate a return this high. By implication, the only way to achieve this yield would be to use a portfolio of bonds that are not risk-free (with respect to default and/or liquidity in particular). Generally, securities that are not risk-free require supporting capital (this is discussed in detail in Section 2.g.3). This additional capital need is ***not*** included in the alternative assumption indication, ***resulting in an inconsistency in the assumption set.*** This has been brought to management's attention and was accepted in relation to the interpretation of the filing guidelines.

7. estimating the impact of the "time value of money" on the projected nominal indemnity loss ratio by application of discount factors (based on projected indemnity payment patterns and the selected investment yield) to the loss ratios to arrive at projected discounted indemnity loss ratios;
8. estimating the costs associated with allowed claims adjustment expenses ("excess legal") in excess of amounts paid to Servicing Carriers as claims fees;
9. determining the capital<sup>3</sup> level required to support policies written in the projected policy period and the target return on that capital ("target after-tax Return on Equity");

---

<sup>3</sup>The terms "capital", "equity" and "surplus" are considered equivalent and therefore interchangeable within this report.

10. estimating the costs associated with all expenses (fixed expenses, commissions, “variable” expenses, income taxes);
11. estimating the impact of the “time value of money” on the projected revenue collection and expense payment by application of discount factors (based on projected cash flow patterns and the selected investment yield) to premium and expense costs; and
12. estimating the rate level change needed to support the target after-tax Return on Equity (“ROE”) based on the above.

In estimating the cost of capital in the above process, the following are taken into account:

- a) the anticipated investment return on invested assets;
- b) the target after-tax Return On Equity; and
- c) the expected effective income tax rate.

The Facility Association’s Board of Directors has set a target post-tax ROE of 12% in general for Facility Association Residual Market (“FARM”) rates and Facility Association’s rate indication is based on this target as well as Facility Association’s assumptions for the loss trends and investment returns. However, at management’s request, an “alternate” indication, used as the basis for the proposed rate change was estimated using 0% CoC profit provision and 2.8% net RoI, based on management’s assessment of published filing requirements. The proposed base rates are then derived to reflect these proposed changes in average rate level. A summary of the indicated and proposed average rate level changes by coverage is shown in Indication Exhibit A-1.

For the purposes of our review of rate need for NL Taxi, based on Facility Association’s assumptions including a net investment yield of 1.79% and the Facility Association Board target after-tax ROE of 12.0%, the overall indicated rate level change is 26.3%. However, using the alternate assumptions (including 0% of CoC and 2.8% net RoI), the overall rate indication drops to 10.2%. Facility Association’s proposed rate level changes with overall increase of 10.2% are derived based on the alternate assumptions.

The proposed rate change selected by Facility Association management (and approved by the Facility Association’s Board of Directors) reflects Facility Association management’s interpretation of regulatory requirements. The proposed base rates are then derived to reflect these proposed changes in average rate level by coverage. A summary of the indicated and proposed average rate level changes by coverage is shown in Exhibit A. The detailed determination of coverage level indications is presented in Indication Exhibit C-1.

#### Section 2.a.2.3. ***Changes to the process since the last rate filing (December 2016)***

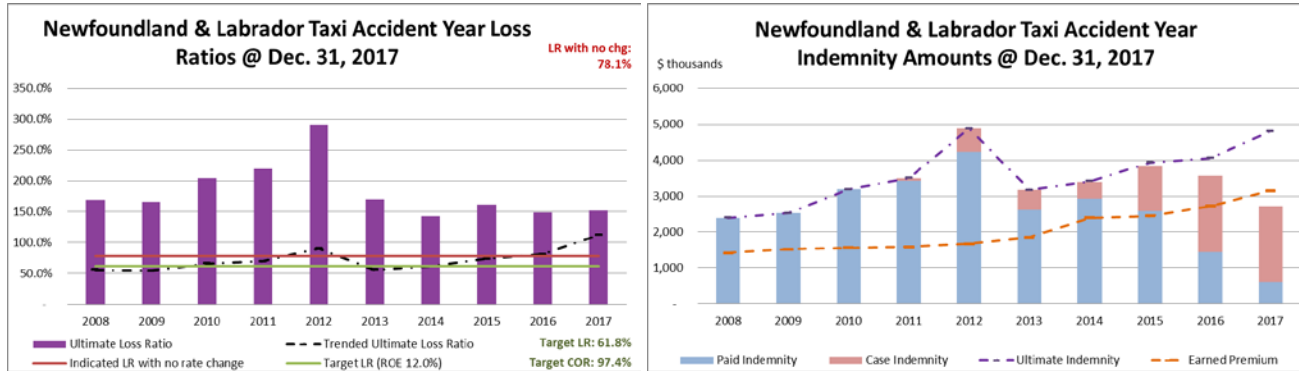
There have been no changes to the overall process. The Taxi rate indication analysis process is consistent with the recent FA rate filing submissions to the NL PUB.

#### Section 2.a.2.4. ***Facility Association Experience Nominal Projected (Indemnity) Loss Ratio***

In its monthly reporting, Facility Association provides results on the basis of two business segments, being “private passenger” and “non-private passenger”, and the FA Taxi experience is included in the latter, along with all other non-private passenger classes (as the business segment’s name suggests).

For the purposes of the rate analysis, the Facility Association Taxi most recent five accident years (indemnity only) experience’s loss ratios by coverage are developed to ultimate using development factors derived from the December 31, 2017 valuation and brought on-level to the projected average accident date. The on-level exercise

involves adjusting historical indemnity loss cost levels and average premium levels for the estimated impacts of trends, product reforms, and rate changes as applicable.



The preceding left chart provides the ultimate indemnity amount to earned premium ratio by accident year as currently estimated. The right chart provides a view in amounts, rather than ratios, to get a sense of volume through time.

In particular, the “dashed” black line in the left chart represents the “on-level” loss ratios for the policy term under consideration. That is, premium has been adjusted to account for all approved rate changes and for premium “trends” to the average effective date of the projected policy term and claims have been trended to the average accident date underlying the projected policy term. In contrast, the solid green line is the target loss ratio. It is clear from this chart that only a few of the 10 accident years present in this chart would be expected to generate a loss ratio at or below the target level in the projected policy period at rates currently charged.

Hence, it is not surprising to us that the current indication to generate the 12% target after-tax ROE is **26.3%**.

## Section 2.b. Losses

The “losses” in this analysis (as in the previous analysis) are on an indemnity only basis (that is, all loss adjustment expenses are excluded from both the industry and Facility Association experience), but loss adjustment expense provisions are included in the rate level indication. We do not consider there to be Allocated Loss Adjustment Expenses (ALAE) as applicable to Facility Association, due to the nature of how Servicing Carriers are compensated for providing claims adjudication and management services. All such costs are considered Unallocated Loss Adjustment Expenses as described in Section 2.d.

We rely on data provided by IBC/GISA for Facility Association experience by rating class. The GISA/IBC AIX<sup>4</sup> reports contain direct loss data (i.e. prior to any reinsurance transactions). Unless specifically noted otherwise in a particular context, the experience used for each coverage or sub-coverage encompasses all underlying categories of classification (e.g. limit, deductible) as reflected in the AIX. For Accident Benefits, we did not analyze losses at the sub-coverage level as defined by the Automobile Statistical Plan, as this additional detail was not deemed warranted. (Please see Section 2.a.2.1 for a list of sources of data used.)

For purposes of estimating ultimate claim amount and counts, we leverage the results of valuations as described in the next sections. Facility Association has outsourced its IT services and support to IBC, and valuation data is summarized by IBC based on FARM data reported by Servicing Carriers. This data is not at the rating class level,

<sup>4</sup> IBC collects data on behalf of the General Insurance Statistical Agency (GISA) under the Automobile Statistical Plan 9 and prepares summary data for use as “AIX” datasets.



but rather at a “business segment” level and valuations are completed on a “private passenger” vs. “non-private passenger” basis to reflect how results are shared with the membership.

Detailed information on experience period losses is provided in Indication Exhibit D-1.

### Section 2.b.1. Indemnity Amount Development

The FARM tax experience is included in the FARM non-private passenger business segment for purposes of quarterly valuations. The FARM non-private passenger business segment valuation by coverage as at December 31, 2017<sup>5</sup> was used as the basis to estimate indemnity amounts at ultimate, assuming similarity in claim development patterns, and because of the limited volume of data underlying the taxi experience, deriving loss development factors based on the limited data will result in potentially volatile and unstable factors. We have provided a summary of recorded data (see below) for Facility Association taxi experience over the latest 10 accident years (showing in total \$33.2 million in recorded indemnity over the 10 accident years), and similar data for Facility Association individually-rated non-private passenger experience (see table at the top of the next page showing \$50.4 million in recorded indemnity over the same period).

#### **FARM 2017 AIX – Newfoundland & Labrador Taxi Recorded Results (individually and fleet rated)**

Source ID	FA AIX AU11 (1)						
Market	FA						
Jurisdiction (short for)	NL						
Business Segment	non-PPV						
FA Minor Rating Class	TX						
Rating Type	(All)						
Sum of Amount	Segmentation A						
Accident Year	Written Exposure (excl trailers) - policy	Earned Exposure (excl trailers) - policy	Written Premium	Earned Premium	Recorded Claim Count	Recorded Indemnity	
2008	761	725	1,524,889	1,412,457	168	2,388,733	
2009	796	764	1,574,294	1,516,679	185	2,520,358	
2010	783	780	1,572,050	1,565,401	166	3,192,247	
2011	803	793	1,622,195	1,587,985	224	3,494,776	
2012	819	816	1,697,835	1,676,159	215	4,878,001	
2013	863	852	2,152,409	1,857,181	206	3,170,609	
2014	780	820	2,395,383	2,394,634	245	3,386,936	
2015	780	795	2,514,098	2,439,864	270	3,853,652	
2016	685	732	2,908,710	2,727,409	218	3,567,958	
2017	560	617	3,298,883	3,155,584	209	2,719,459	
<b>Grand Total</b>	<b>7,629</b>	<b>7,695</b>	<b>21,260,746</b>	<b>20,333,353</b>	<b>2,106</b>	<b>33,172,729</b>	

<sup>5</sup>Quarterly valuations are completed in relation to FARM results by jurisdiction and business segment (being private passenger and non-private passenger). Specifically, taxi specific results for the FARM are not valued separately. For the purposes of this rate analysis, non-private passenger valuation results are deemed a reasonable proxy for development for taxis on the assumption that claims reporting patterns will be similar.

**FARM 2017 AIX – Newfoundland & Labrador Non-PPV Recorded Results (individually and fleet rated)**

Source ID	FA AIX AU11 (1)						
Market	FA						
Jurisdiction (short for)	NL						
Business Segment	non-PPV						
FA Minor Rating Class	(All)						
Rating Type	(All)						
Sum of Amount	Segmentation A						
Accident Year	Written Exposure (excl trailers) - policy	Earned Exposure (excl trailers) - policy	Written Premium	Earned Premium	Recorded Claim Count	Recorded Indemnity	
2008	5,338	5,101	4,974,971	4,710,570	282	3,610,467	
2009	5,701	5,591	5,128,671	5,101,660	302	3,504,725	
2010	5,620	5,665	5,285,884	5,206,694	276	5,331,521	
2011	5,650	5,595	5,505,126	5,369,883	372	5,503,738	
2012	5,842	5,758	5,639,088	5,563,500	357	7,074,031	
2013	6,112	6,000	6,323,837	5,893,127	317	4,292,689	
2014	5,849	5,898	6,375,789	6,405,361	344	4,677,587	
2015	5,868	5,892	6,658,596	6,521,570	384	6,845,489	
2016	5,660	5,812	7,077,228	6,941,530	339	5,896,518	
2017	5,401	5,487	7,679,897	7,333,116	296	3,651,051	
<b>Grand Total</b>	<b>57,040</b>	<b>56,799</b>	<b>60,649,087</b>	<b>59,047,011</b>	<b>3,269</b>	<b>50,387,816</b>	

Loss Development Factors (“LDFs”) are calculated as the ratio of the valuation selected ultimate indemnity amount to recorded indemnity amounts (as at December 31, 2017) for each accident year. (Please see Indication Exhibit D-2 for the selected LDF calculation.) This approach allows for recognition that the valuation process considers alternate methods and assumptions in establishing the final selected ultimate level for indemnity amounts – specifically, while the link ratio method is one of the methods used in the valuation process, it is not the only method. Consideration is given to estimates of ultimate based on various methodologies, with the final selected valuation ultimate taking into consideration the strengths and weaknesses of the various methodologies and associated estimates. “Appendix A (Part 1)” (following the text part of Section 2) contains the loss development analyses for **non-private passenger business segment** based on Facility Association experience as at December 31, 2017.

### Section 2.b.2. Claim Count Development

The FARM taxi experience is included in the FARM non-private passenger business segment for purposes of quarterly valuations. The FARM non-private passenger business segment valuation by coverage as at December 31, 2017<sup>6</sup> was used as the basis to estimate claim counts at ultimate assuming similarity in claim development patterns, and because of the limited volume of data underlying the taxi experience, deriving claim count development factors based on the limited data will result in potentially volatile and unstable factors.

<sup>6</sup>Quarterly valuations are completed in relation to FARM results by jurisdiction and business segment (being private passenger and non-private passenger). Specifically, taxi specific results for the FARM are not valued separately. For the purposes of this rate analysis, non-private passenger valuation results are deemed a reasonable proxy for development for taxis on the assumption that claims reporting patterns will be similar.

Claim Count Development Factors (“CDFs”) are calculated as the ratio of the valuation selected ultimate claim counts to recorded claim counts (as at December 31, 2017)<sup>7</sup> for each accident year. (Please see Indication Exhibit E-2 for the selected CDF calculation.) This approach allows for recognition that the valuation process considers alternate methods and assumptions in establishing the final selected ultimate level for claim counts – specifically, while the link ratio method is one of the methods used in the valuation process, it is not the only method. Consideration is given to estimates of ultimate based on various methodologies, with final selected valuation ultimate taking into consideration the strengths and weaknesses of the various methodologies and associated estimates. “Appendix A (Part 2)” (following the text part of Section 2) contains the loss development analyses for **non-private passenger business segment** based on Facility Association experience as at December 31, 2017.

### Section 2.b.3. **Loss Trend**

Appendix B contains the loss development, claim count development, and trend analyses for Newfoundland and Labrador Industry Commercial Vehicle experience (individually-rated and fleet-rated vehicles) as at June 30, 2017 (AIX AUTO7002)<sup>8</sup>. The trend analysis determines our “best-fit” estimate of historical claims frequency and severity (“trend structure”), and will include the impact of legislative / regulatory / “product reform” or other changes / events to the extent reflected in the actual and modeled (fitted) data, or imposed on the model through specific coefficient selection (if applicable).

#### *Trend Model Changes Introduced with Analysis of Jun 30, 2017 Industry Data*

Facility Association leverages an excel-based model for trend analyses that was built internally with the support of its primary external actuarial services provider EY. Over time, enhancements have been made to the model to improve the efficiency and effectiveness of the model, and to provide additional insight and analysis capabilities.

During 2017, the model was reviewed by Dr. Ron Miller of Baron Associates. While Dr. Miller’s overall assessment of the model was favourable, like most things, there were areas that he felt could be improved to make the model more robust. Dr. Miller presented and discussed his findings and recommendations with the Facility Association’s Actuarial Committee.

Facility Association took the recommendations under advisement and have implemented the recommendations in two stages, with the primary changes adopted with the June 30, 2017 analyses for Taxi and commercial vehicle, and the remaining modifications with the motorcycle analyses (performed only for Ontario and Alberta).

First, he recommended that the characterization of the time explanatory variables be updated to not include the year for all other than the “all years” time explanatory variable, as this would improve the determination of leverage for those time explanatory variables (as leverages considers “distance” from the average X value for each explanatory variable). That is, when a new time period is introduced, the time explanatory variables would start at 0.25 and increase thereafter by 0.50 (under the model at the time, the time explanatory variables were derived directly from the accident half, and represented the estimate average accident date). As this change would potentially improve leverage estimates, the change might improve the precision of the confidence interval estimates. Related to this, he also recommended that, rather than using a piece-wise regression approach to time periods, an “aggregation” approach be used, recognizing that one trade off was that coefficient standard

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<sup>7</sup>Under the Facility Association valuation process, claim counts are estimated to ultimate with the Q2 and Q4 valuations, and assumed to have no change in ultimate for the roll-forward valuations Q1 and Q3.

<sup>8</sup>A separate trend analysis for taxi experience is not currently undertaken. It is assumed that commercial vehicle trends are a reasonable proxy for taxi trends.

error estimate calculations would have to be updated to reflect the explicit correlation between explanatory variables (requiring the use of matrix algebra). The result would be potentially fewer explanatory variables, and potentially “easier” and direct interpretation of the resulting coefficients.

Second, he recommended more formal focus on loss cost modeling, rather than the frequency / severity focus employed by Facility Association (recognizing that Facility Association was ultimately focused on modeling the loss cost results).

Third, he recommended that all statistical tests be completed based on the model output directly (as opposed to the “exponentiated” values).

Facility Association reviewed the recommendations and discussed the impact of the updates on model selections with the Actuarial Committee, and decided to move forward with the adoption of recommendations 1 and 3. For recommendation 2, it was decided that Facility Association’s current approach did provide advantages (particularly where frequency or severity is correlated across coverages or across rating classes), but recognized that additional modeling explicitly related to loss cost model should be formally included in the analysis.

The trend analyses supporting this rate filing reflect “stage 1” of the adoption of the Miller recommendations as described in the preceding paragraph. Specifically, “stage 1” reflected the adoption of the third recommendation, with the caveat that the use of matrix algebra needed to support adjusting “raw” residuals to internally and externally studentized values would require additional investigation (and, if, possible, implemented as part of “stage 2”<sup>9</sup>).

While the underlying model has been updated as discussed above, we view the changes as minor improvements. Further, our overall approach to trend analysis and the underlying process has not changed.

#### *Trend Period*

The effective date assumed in determining the rate indications is June 1, 2019 for both new business and renewals, and we assume that the rates are to be in effect for a 12-month period (the “projection period”). Losses are trended from the average accident date of each accident period in the experience period to the average accident date of the projection period (May 29, 2020 as derived below).

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<sup>9</sup>Facility Association subsequently completed its investigation into leveraging matrix algebra in excel in order to be able to calculate the internally and externally studentized residuals and has been able to incorporate this into its model as part of the “stage 2” implementation. This was implemented for the analyses of Ontario and Alberta motorcycle trends as at Jun 30, 2017, and will be leveraged in the next set of analyses for Private Passenger and Commercial Vehicle experience of the industry, as at Dec 31, 2017.

**B. Proposed Rate Program Effective Dates and # Months in effect**

	<b>Rate Level Date: 01-Jun-2019</b>			<b>[5]</b>	used to identify the current on-level factor for rates
	<u>new business</u>	<u>renewals</u>	<u>average</u>		
% split:	8.3%	91.7%	n/a	<b>[6]</b>	FA download facility (weighted avg 2011-2013 pol yrs)
rate program effective dates:	01-Jun-2019	01-Jun-2019	<b>01-Jun-2019</b>	<b>[7]</b>	assumption, with average based on [6]
# mths future rates in effect:	12.0		<b>31-May-2020</b>	<b>[8]</b>	=> generates last effective date for rate program
average written date in effective period:			<b>01-Dec-2019</b>	<b>[9]</b>	= average of [7] & [8]

**C. Proposed Rate Program Policy Terms**

policy term mths:	<u>6</u>	<u>12</u>	<u>total</u>		
% split:	2.0%	98.0%		<b>[10]</b>	FA download facility
first possible accident date:	01-Jun-2019	01-Jun-2019		<b>[11]</b>	= [7]
last possible accident date:	01-Dec-2020	31-May-2021		<b>[12]</b>	= [8] + policy term in mths
average accident date:	02-Mar-2020	31-May-2020	<b>29-May-2020</b>	<b>[13]</b>	= total average based on [10]

### *Trend Analysis (general commentary)*

The trend analysis utilizes Industry data to take advantage of the greater inherent stability of the larger body of data. It is assumed that the factors that affect industry loss costs similarly affect the Facility Association. We summarize this analysis in FA Indication Exhibit D-5 and supporting data is included in Appendix B.

Appendix B contains our trend analysis based on Industry Newfoundland and Labrador Commercial Vehicle experience as at June 30, 2017. We conducted the trend analysis by sub-coverage. We did not incorporate a credibility procedure in the trend analysis due to the nature of the approach taken. We included accident periods from 1997-H2 to 2017-H1 as our actual results. Consideration was given within the analysis to exclude certain data points (deemed potential influential “outliers” or, where actual frequency and/or severity was zero, as zero data points are not able to be fitted using the log-linear regression method we use), where deemed appropriate.

Our trend analysis was completed on an **indemnity-only** basis, as this best reflects the Servicing Carrier compensation model with respect to claims services. In contrast, the NL PUB published benchmark trends are based on indemnity plus expenses. We believe that it is reasonable to suspect trend models selected on indemnity plus expenses could be significantly different than indemnity alone. For instance, over time, insurers may change the level of outsourced claims adjudication; claimant use of legal counsel may change over time, resulting in more or less external resources required by an insurer to adjudicate claims; times of product reform may require additional external expertise and resources during “learning phases” as insurers (and claimants) learn to work within the system; as well, during product reforms, there may be more rigorous litigation early on until such time as appropriate precedents are established.

**Our overriding goal and objective is to model loss costs over time.** Our trend analyses are performed on frequency, severity, and loss cost separately, and our final selections are for frequency and severity models that are combined to generate loss cost trend structure models, but our focus is on that end result (loss cost models). This is particularly important as we understand that various insurers may be changing how they report or account

for claim counts, which would have an impact on the frequency and severity metrics, but would not have an impact on the loss cost metric.

Our “trend analysis” approach is really a process of modeling the latest 40 accident half years of experience using ordinary least squares regression, from which we project into the immediate future for the purposes of putting claims experience on-level. This approach is not confined to “trend”, but rather takes into consideration any changes that we can identify that “explain”<sup>10</sup> variances from the mean historical results, or which may help “forecast” future results (where product changes are expected to occur in the future). Using all of the available experience reduces the impact of small sample sizes, and generally improves coefficient estimation and estimation stability over time. Using all 40 data points available also allows for a more direct comparison of competing model fit metrics as well as forcing the analyst to make explicit their view on where results “change” (either scalar or slope).

The data used in the regression reflects our selections of ultimate, and no attempt has been made to “adjust” historical data to reflect any specific change or event, as any such change or event will be modeled directly from the data at its selected ultimate state. This ensures that we do not “impose” a specific view on the data prior to our analysis.

Having fitted values for each experience period and for each future period allows us to use the ratio of these values to adjust actual historical experience to “on-level” directly, without having to apply multiple “trend factors” or “reform factors” etc.

Our process starts with the model structure selected with our previous analysis<sup>11</sup> – this is analyzed with respect to updated valuation results and the replacement of the older period(s) that have been dropped off with the more recent period(s) (for example, the June 2017 data had 1997-H1 drop off and 2017-H1 added in relation to the December 2016 data). Our second standard model structure for review is a “reform period” structure – that is, we look at a model constructed to reflect various “reform” periods that apply to the jurisdiction (we do this for each coverage – even if it is not necessarily clear that a reform would impact the coverage – the statistics will tell us what the data says). After these two primary models, we will use residual analysis to determine other various models to consider, if any. Seasonality is an explanatory variable we consider through our modeling process.

The model selection process involves comparing various fit statistics etc. from competing models, and may also take into consideration other factors. For example, we prefer simpler models to complex models; if period changes are “close to” reform periods, we prefer to follow reform periods; we generally prefer to have frequency and severity period selections aligned; we consider frequency / severity structures specifically in relation to loss costs; we prefer to align periods among “like” coverages, where deemed appropriate; we prefer to align periods among vehicle types within a jurisdiction, where appropriate; etc.

Proposed model selections are discussed with the Appointed Actuary and Facility Association Actuarial Committee prior to final selection.

It is also important to note that we do not “keep” every model structure that is analyzed – part of the analysis is to test for statistical significance (and we use a 5% significance as our general cutoff) – if a preliminary model structure has a parameter that is not statistically significant, we eliminate the associated variable – that is, we

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<sup>10</sup>Myriad changes in the driving environment can help “explain” changes in claims frequency, severity, and/or loss costs over time. However, due to various constraints, our approach uses “time” as a proxy for these environmental changes.

<sup>11</sup>Any reference to “previous” or “prior” selected in our trend charts refers to our selected models using data as at December 31, 2016. Specifically, it does NOT refer to trends used in our last NL Taxi filing.

generally only keep models where the estimated parameters (i.e. coefficients<sup>12</sup>) and associated variables are statistically significant.

We model the experience using different time periods where statistical tests/review of results support such (e.g. periods aligned with product reforms as previously discussed). We always considered using a single “all periods” set, as well as a default set aligned with product reform as previously indicated. From there, other periods were considered as deemed appropriate from our review of the results (mainly through residual analysis as indicated above).

In common vernacular, “past” trends reflect selected models of the data up to the last period available (in this case, June 30, 2017), whereas “future” trends reflect selected model projections beyond the last period available. Given our approach to allowing regressions on various periods, a clear-cut definition of “past trend” (generally referring to the slope coefficient) is not necessarily readily available. In an attempt to simplify the discussion, where there are two or more periods included in our final selected model applicable to the most recent ten (10) accident-half periods, we consider the “past trend” as the slope associated with the second-most-recent period up to the valuation date. Where this is the case, we consider the “future trend” to begin at the start of the most recent period selected. Otherwise, we maintain the “standard” definitions of when the past ends and the future starts.

For each sub-coverage in Appendix B (Part 1)<sup>13</sup>, we present three charts comparing actual frequency, severity and loss cost values to the fitted values. We used the measure of fit “adjusted R<sup>2</sup>”, which takes into account the number of parameters used by a particular model, in addition to the R<sup>2</sup> fit measure, to reduce the likelihood of “over-fitting” the model with parameters with little predictive power. Where the same data are used for different models, those model fits can be directly compared (i.e. it is appropriate to compare adjusted R<sup>2</sup> fits of models where the models have used the same data points). Otherwise, caution needs to be taken in comparing model fit measures (generally, direct comparisons should be avoided where different data is modeled).

We also include the “design matrix” for the models in the exhibits for Appendix B. An example design matrix is shown at the top of the next page.

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<sup>12</sup>In an equation, a coefficient is the numerical multiplier related to a variable (i.e. a value that is allowed to vary). If the coefficient is, itself, a variable, then it is a parameter. For example, the equation for a simple line is  $y = mx + b$ . In this general equation, “y” is the “response variable”, “x” is the “explanatory variable”, “m” is a parameter that describes the slope of the line, and “b” describes the “y-intercept”, that is, the value of y when x is zero). When “m” is replaced by an actual numerical value, it becomes a coefficient. For example, the formula  $y = 1.8x + 32$  (which is the formula to convert temperature “x” in degrees Celsius to “y” degrees Fahrenheit), 1.8 is the slope coefficient, and 32 is the y-intercept (i.e. 0°C is 32°F). The slope coefficient in this formula can be interpreted as “for every 1 degree increase in Celsius, Fahrenheit increases by 1.8 degrees”.

<sup>13</sup>As noted earlier, reference to “previous” or “prior” selected refers to the trend analysis selections through December 31, 2016.

**Facility Association Trend Design Matrix – Example**

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (X)										Frequency Values				
				Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	0	1	1	0	1	0	0	0	0	=> use "1" to include variable, "0" if not				
					'03H2		'09H1					=> select initial accident half for period				
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	5.0654	5.9483	(0.8829)	5.9483	(0.8829)
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	4.9342	5.9483	(1.0141)	5.9483	(1.0141)
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	6.4488	5.9483	0.5005	5.9483	0.5005
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	5.2126	5.9483	(0.7357)	5.9483	(0.7357)
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	6.0108	5.9483	0.0625	5.9483	0.0625
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	5.1535	5.9483	(0.7948)	5.9483	(0.7948)
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	6.8718	5.9483	0.9235	5.9483	0.9235
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	7.6728	5.9483	1.7245	5.9483	1.7245
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	6.7199	5.9483	0.7716	5.9483	0.7716
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	5.5552	5.9483	(0.3931)	5.9483	(0.3931)
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	6.4170	5.9483	0.4687	5.9483	0.4687
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	5.9685	5.9483	0.0202	5.9483	0.0202
'03H2	1	2003.75	1	0.25	-	-	-	-	-	-	-	5.0605	4.8552	0.2053	4.8552	0.2053
'04H1	0	2004.25	1	0.75	-	-	-	-	-	-	-	3.7023	4.6683	(0.9660)	4.6683	(0.9660)
'04H2	1	2004.75	1	1.25	-	-	-	-	-	-	-	4.5811	4.4887	0.0924	4.4887	0.0924
'05H1	0	2005.25	1	1.75	-	-	-	-	-	-	-	3.8741	4.3160	(0.4419)	4.3160	(0.4419)
'05H2	1	2005.75	1	2.25	-	-	-	-	-	-	-	5.0062	4.1499	0.8563	4.1499	0.8563
'06H1	0	2006.25	1	2.75	-	-	-	-	-	-	-	4.0882	3.9902	0.0980	3.9902	0.0980
'06H2	1	2006.75	1	3.25	-	-	-	-	-	-	-	4.6324	3.8366	0.7958	3.8366	0.7958
'07H1	0	2007.25	1	3.75	-	-	-	-	-	-	-	4.2302	3.6890	0.5412	3.6890	0.5412
'07H2	1	2007.75	1	4.25	-	-	-	-	-	-	-	3.2773	3.5470	(0.2697)	3.5470	(0.2697)
'08H1	0	2008.25	1	4.75	-	-	-	-	-	-	-	3.0798	3.4105	(0.3307)	3.4105	(0.3307)
'08H2	1	2008.75	1	5.25	-	-	-	-	-	-	-	3.8102	3.2793	0.5309	3.2793	0.5309
'09H1	0	2009.25	1	5.75	1	0.25	-	-	-	-	-	3.2470	3.2152	0.0318	3.2152	0.0318
'09H2	1	2009.75	1	6.25	1	0.75	-	-	-	-	-	2.7247	3.2145	(0.4898)	3.2145	(0.4898)
'10H1	0	2010.25	1	6.75	1	1.25	-	-	-	-	-	2.9521	3.2138	(0.2617)	3.2138	(0.2617)
'10H2	1	2010.75	1	7.25	1	1.75	-	-	-	-	-	3.2266	3.2131	0.0135	3.2131	0.0135
'11H1	0	2011.25	1	7.75	1	2.25	-	-	-	-	-	4.0521	3.2124	0.8397	3.2124	0.8397
'11H2	1	2011.75	1	8.25	1	2.75	-	-	-	-	-	2.9744	3.2117	(0.2373)	3.2117	(0.2373)
'12H1	0	2012.25	1	8.75	1	3.25	-	-	-	-	-	2.8707	3.2110	(0.3403)	3.2110	(0.3403)
'12H2	1	2012.75	1	9.25	1	3.75	-	-	-	-	-	3.4501	3.2102	0.2399	3.2102	0.2399
'13H1	0	2013.25	1	9.75	1	4.25	-	-	-	-	-	3.3122	3.2095	0.1027	3.2095	0.1027
'13H2	1	2013.75	1	10.25	1	4.75	-	-	-	-	-	2.8406	3.2088	(0.3682)	3.2088	(0.3682)
'14H1	0	2014.25	1	10.75	1	5.25	-	-	-	-	-	2.5076	3.2081	(0.7005)	3.2081	(0.7005)
'14H2	1	2014.75	1	11.25	1	5.75	-	-	-	-	-	3.1645	3.2074	(0.0429)	3.2074	(0.0429)
'15H1	0	2015.25	1	11.75	1	6.25	-	-	-	-	-	3.6513	3.2067	0.4446	3.2067	0.4446
'15H2	1	2015.75	1	12.25	1	6.75	-	-	-	-	-	2.9532	3.2060	(0.2528)	3.2060	(0.2528)
'16H1	0	2016.25	1	12.75	1	7.25	-	-	-	-	-	2.9869	3.2053	(0.2184)	3.2053	(0.2184)
'16H2	1	2016.75	1	13.25	1	7.75	-	-	-	-	-	4.0585	3.2046	0.8539	3.2046	0.8539
'17H1	0	2017.25	1	13.75	1	8.25	-	-	-	-	-	3.2995	3.2039	0.0956	3.2039	0.0956
'17H2	1	2017.75	1	14.25	1	8.75	-	-	-	-	-		3.2032		3.2032	
'18H1	0	2018.25	1	14.75	1	9.25	-	-	-	-	-		3.2025		3.2025	
'18H2	1	2018.75	1	15.25	1	9.75	-	-	-	-	-		3.2018		3.2018	
'19H1	0	2019.25	1	15.75	1	10.25	-	-	-	-	-		3.2011		3.2011	
'19H2	1	2019.75	1	16.25	1	10.75	-	-	-	-	-		3.2004		3.2004	
'20H1	0	2020.25	1	16.75	1	11.25	-	-	-	-	-		3.1997		3.1997	
'20H2	1	2020.75	1	17.25	1	11.75	-	-	-	-	-		3.1990		3.1990	
'21H1	0	2021.25	1	17.75	1	12.25	-	-	-	-	-		3.1982		3.1982	
'21H2	1	2021.75	1	18.25	1	12.75	-	-	-	-	-		3.1975		3.1975	
'22H1	0	2022.25	1	18.75	1	13.25	-	-	-	-	-		3.1968		3.1968	
'22H2	1	2022.75	1	19.25	1	13.75	-	-	-	-	-		3.1961		3.1961	

The row immediately below the column title row is used to indicate whether that particular column's values were used as parameters in the model ("0" for no, "1" for yes) and the next row is used to identify the data point where a period begins for the "Trend" explanatory variables. In the above case, "seasonality" and an "All Years" trend were not included, but 2 "additional" time periods were selected, having either a "scalar" parameter a "trend" parameter, or both (for example, in the above, the "scalar" was only included in the "1" additional explanatory period, and a "trend" was included for both "2" additional explanatory periods).

A log-linear regression<sup>14</sup> using the selected parameters against the "response" variable (in this case, our selected ultimates for frequency) is performed to estimate coefficients for each parameter associated with the intercept

<sup>14</sup>This simply means we applied a logarithmic transformation to the "response" variable. A log-linear regression assumes the form of the model as  $Y = e^{X\beta + \epsilon}$  which can then be treated as a linear regression using a logarithmic transformation i.e.  $\ln(Y) = X\beta + \epsilon$ . As a result, the regression coefficients are in relation to logarithmic forms of the original response variable  $Y$ . We generally "annualize" coefficients for "trends" related to the logarithmic form to relate directly to the original form by the



and each “explanatory” variable. We would then consider removing any parameters / “explanatory” variables where the associated coefficient was deemed to be not statistically significant (we use 5% as the measure of statistical significance). Fitted model residual cells and corresponding chart period cells that are highlighted in green shade indicate that the fitted value is more than 2 standard errors from the actual “response” value (i.e. a residual analysis check).

Individual data points may be excluded – these data exclusions would be indicated in the design matrix table above via a “y” placed under the column “Exclude Data Point (y)?”. In the design matrix example provided on the previous page, there are no data exclusions.

Finally, actual data in the data table/design matrix ends at ‘17H1, but we project forward to ‘22H2, based on the model’s parameters / “explanatory” variables and associated coefficients. The selected model may have different selected coefficients than the regression fitted model (for example, we may superimpose a scalar change or trend rate on the model).

As we continue to refine our overall trend analysis process, we are giving more weight now to considerations of correlations between coverages with particular emphasis on collision-related coverages as well as consideration across rating classes (i.e. private passenger vehicles and commercial vehicles).

#### *Trend Analysis Results / Output*

The detailed modeled loss costs and the loss cost projection factors by accident years used in the indications are shown in the Indication Exhibit D-5b, where the modeled loss costs by accident years are the sum of selected loss costs by accident half years. As previously indicated, we “project forward” experience claims results to the future by applying the ratio of fitted loss costs from the final selected models. For example, to project forward the actual experience loss ratio of year A to some future year B, we would adjust the experience LR by the ratio of the fitted loss costs for year B to the fitted loss costs for year A.

$$LR_{A, \text{projected forward}} = LR_A \times LC_{\text{fitted for yr B}} / LC_{\text{fitted for yr A}}$$

As the fitted loss cost models include “trend”, reform, and other impacts, our approach simplifies the “project forward” process considerably. In particular, formal estimation of annualized “trends” as output from our selected models is not required (nor used). However, we understand the importance of reviewers and decision makers being able to understand and interpret underlying “trends” related to our model output. For these purposes, and for demonstration purposes only, the table at the top of the next page summarizes the estimated annual past and future loss trend rates by coverage and sub-coverage as related to our selected model output, but the reviewer should note that these trend rates are not directly used for the “project forward” process.

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*coefficient transformation  $e^{\text{trend coeff}}$  – 1. However, we generally leave the standard errors of the coefficients as relative to the logarithmic response variable.*

The following table summarizes the selected annual past and future loss trend rates by coverage and sub-coverage:

**Facility Association Loss Cost Trend Summary – Newfoundland and Labrador Industry  
 Commercial Vehicle, as at June 30, 2017**

Facility Association

Loss Cost Trend Summary with Standard Error Estimation

		Newfoundland & Labrador - CV as at: 2017-H1				
Coverage		past (2nd)	ends at	past (1st)	ends at	future
<b>BI</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.9%	2016-H1	<b>0.0%</b> +/- 0.9%	2017-H1	<b>0.0%</b>
<b>PD</b>	annualized trend coeff std error*	<b>2.4%</b> +/- 0.7%	2016-H1	<b>2.4%</b> +/- 0.7%	2017-H1	<b>2.4%</b>
<b>AccBen (indivis)</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.0%	2016-H1	<b>0.0%</b> +/- 0.0%	2017-H1	<b>0.0%</b>
<b>UA</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.0%	2016-H1	<b>0.0%</b> +/- 0.0%	2017-H1	<b>0.0%</b>
<b>UM</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.0%	2016-H1	<b>0.0%</b> +/- 0.0%	2017-H1	<b>0.0%</b>
<b>CL</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.0%	2016-H1	<b>0.0%</b> +/- 0.0%	2017-H1	<b>0.0%</b>
<b>CM</b>	annualized trend coeff std error*	<b>2.9%</b> +/- 1.3%	2016-H1	<b>2.9%</b> +/- 1.3%	2017-H1	<b>2.9%</b>
<b>SP</b>	annualized trend coeff std error*	<b>0.0%</b> +/- 0.0%	2016-H1	<b>0.0%</b> +/- 0.0%	2017-H1	<b>0.0%</b>
<b>AP</b>	annualized trend coeff std error*	<b>2.1%</b> +/- 0.8%	2016-H1	<b>2.1%</b> +/- 0.8%	2017-H1	<b>2.1%</b>

\*with respect to logarithmic loss cost coefficient

The resulting trend structure model for TPL in total (“TPL (indivisible)”) is derived directly from the trend structure models of each sub-coverage, by simply summing the modeled loss costs of each sub-coverage. The table below shows the total modeled loss cost for TPL (in the column titled “TPL (indivisible)”), along with the modeled loss cost for each sub-coverage.

Accident Year	Bodily Injury [18] LC Model Output	Property Damage [19] LC Model Output	DCPD [20] LC Model Output	TPL (indivisible) [21] =sum([18] to [20])
2008	254.04	83.10	-	337.14
2009	254.03	85.10	-	339.13
2010	254.02	87.17	-	341.19
2011	254.02	89.27	-	343.29
2012	254.01	91.42	-	345.43
2013	254.00	93.56	-	347.56
2014	253.99	95.97	-	349.96
2015	253.98	98.25	-	352.23
2016	255.52	101.57	-	357.09
2017	257.02	105.02	-	362.04
2018	257.00	107.56	-	364.56
2019	256.99	110.17	-	367.16
2020	256.99	112.83	-	369.82
2021	256.97	115.57	-	372.54
2022	256.96	118.36	-	375.32

The “past” trend period for TPL (indivisible) ends at 2016-H1, so the implied annualized past loss cost trend rate (+0.6%) can be estimated as the ratio of any two adjacent accident loss costs for accident years 2016 and prior – for example, using 2015 over 2014 (352.23/349.96-1 = approximately 0.6%). Similarly, the implied annualized future loss cost trend (+0.7%) can be estimated as the ratio of any two adjacent accident loss costs for accident years 2018 and later – for example, using 2019 over 2018 (367.16/364.56-1 = approximately 0.7%). In this case, the combined TPL (indivisible) “trend” rate will be increasing over time, as PD has a higher trend rate (+2.4%) than BI (0%) and so the combined TPL (indivisible) trend will rise over time toward the higher PD trend rate of 2.4%. As we derive “on-level” factors directly from modeled loss costs, we don’t have to worry about this issue (it is reflected automatically in the on-level factors themselves).

**Inclusion of Reform or Other Specific Event Impacts**

In general, the timing of reform changes or other specific events are identified prior to the initiation of the trend analysis, taking into account all applicable reforms / events over the 40 accident-half periods of available data. Where it is deemed that sufficient time has passed such that the impact of a reform or event, if any, can be estimated directly from the experience, models are developed to test for statistical significance of such an impact. Where it is deemed that sufficient time has not yet passed, reform / event impacts are estimated outside of the trend analysis and “imposed” upon the final model as deemed appropriate.

Over the experience period 1997-H2 through 2017-H1, reforms / events include Bill 40 (Aug 1, 2004), as well as the HST increase effective July 1, 2016. For all reforms / events, their impacts, if any, were estimated directly from the experience via time period parameters / “explanatory” variables, except for the HST impact, which was estimated separately and imposed on the applicable severity models. This is discussed in more detail below.

**Harmonized Sales Tax (HST) Increase**

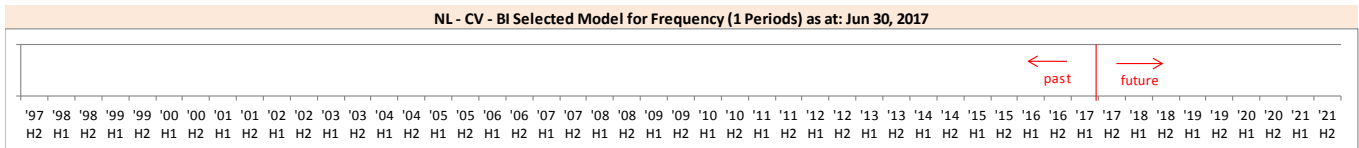
On July 1, 2016, the rate of the harmonized sales tax (HST) in Newfoundland and Labrador was increased from 13% to 15%. We believe the HST increase will affect certain claim payment for coverages triggered by an

automobile accident. As such, our severity trend model includes an adjustment to account for the impact of the HST increase. Based on our understanding of how the HST affects the automobile insurance claim payments, we estimated the impact of HST increase on the claim payment by the coverage as follows:

- +1.8% (1.15/1.13 – 1) for physical damage coverages
- +1.8% for Accident Benefits – Medical Expense coverage
- 0% for other Accident Benefits sub-coverages
- +1.2% for Accident Benefits total
  - the adjustment of 1.2% is selected based on loss cost weighted average of HST impacts on Medical Expenses (+1.8%) and Other Accident Benefit sub-coverages (0%), the loss cost weights are determined based on all Atlantic private passenger vehicle and commercial vehicle loss costs.
- +1.2% for bodily injury
  - the bodily injury assumption is that the HST impact on claim payment for bodily injury will be similar to the impact on Accident Benefits

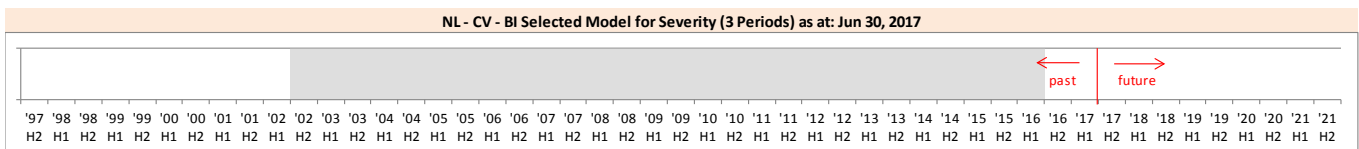
### Third Party Liability – Bodily Injury (TPL BI)

For TPL BI frequency, we believe the best split to be one period (see chart below), with the “past trend” ending at 2017-H1 and “future trend” starting at 2017-H2 (the “past” and “future” trend structures are the same, so we do not show a separate “period” starting at 2017-H2 in the chart below).



Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R<sup>2</sup> of the regression analysis was **0.5227**, and as the fitted was taken as the selected model, the adjusted R<sup>2</sup> of the selected model was **0.5227**.

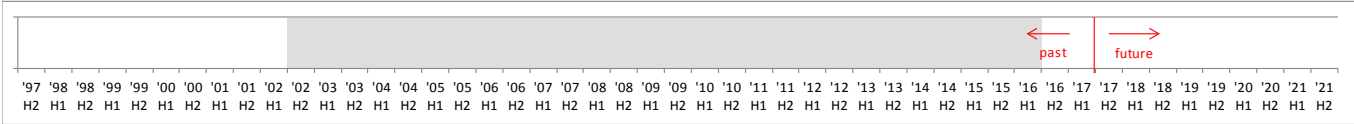
For TPL BI severity, we believe the best split to be three time periods (see chart below), with the “past trend” ending at 2016-H1 and “future trend” starting at 2016-H2. As the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.



Severity seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R<sup>2</sup> of the regression analysis was 0.3603, and the adjusted R<sup>2</sup> of the selected model was **0.3539**.

The resulting trend periods for loss cost are shown in the chart at the top of the next page.

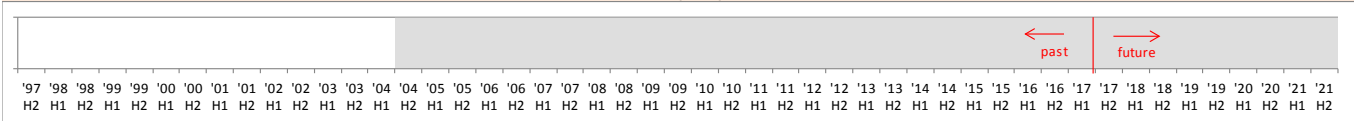
NL - CV - BI Selected Model for Loss Cost (3 Periods) as at: Jun 30, 2017



### Third Party Liability – Property Damage (TPL PD)

For TPL PD frequency, we believe the best split to be two time periods (see chart below), with the “past trend” ending at 2017-H1 and “future trend” starting at 2017-H2 (the “past” and “future” trend structures are the same, so we do not show a separate “period” starting at 2017-H2 in the chart below).

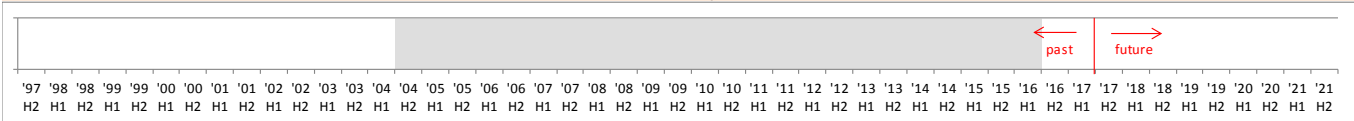
NL - CV - PD Selected Model for Frequency (2 Periods) as at: Jun 30, 2017



Frequency seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted  $R^2$  of the regression analysis was **0.6424**, and as the fitted was taken as the selected model, the adjusted  $R^2$  of the selected model was **0.6424**.

For TPL PD severity, we believe the best split to be three time periods (see chart below), with the “past trend” ending at 2016-H1 and “future trend” starting at 2016-H2. As the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.8% at 2016-H2 was imposed to account for the estimated impact of the HST increase.

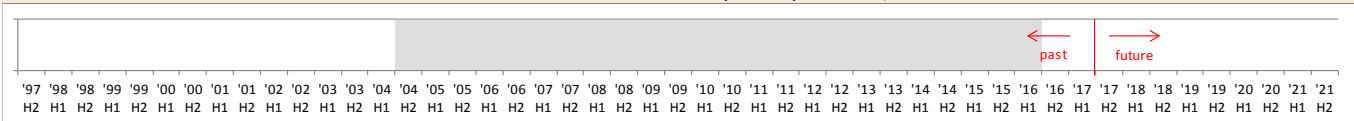
NL - CV - PD Selected Model for Severity (3 Periods) as at: Jun 30, 2017



Severity seasonality was not included as the p-value indicated it was not significant. There was one data exclusion based on residual analysis and the influence of the data point when included. The adjusted  $R^2$  of the regression analysis was 0.7317, and the adjusted  $R^2$  of the selected model was **0.7284**.

The resulting trend periods for loss cost are shown in the chart below.

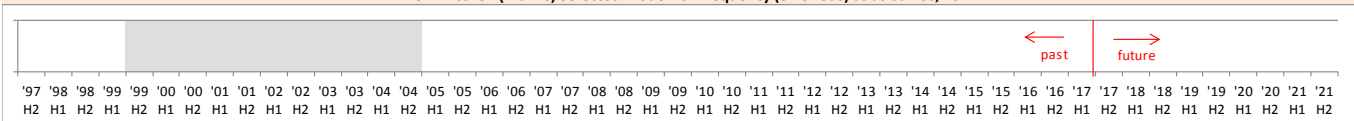
NL - CV - PD Selected Model for Loss Cost (3 Periods) as at: Jun 30, 2017



### Accident Benefits (AccBen)

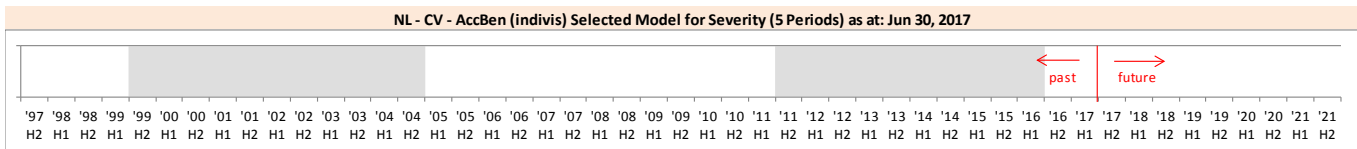
For AccBen frequency, we believe the best split to be three time periods (see chart below), with the “past trend” ending at 2017-H1 and “future trend” starting at 2017-H2 (the “past” and “future” trend structures are the same, so we do not show a separate “period” starting at 2017-H2 in the chart below).

NL - CV - AccBen (indivis) Selected Model for Frequency (3 Periods) as at: Jun 30, 2017



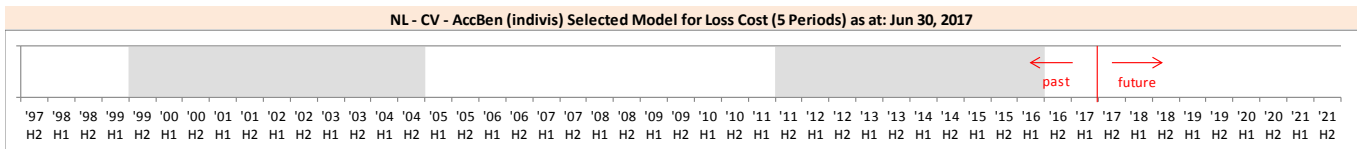
Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted  $R^2$  of the regression analysis was **0.3274**, and as the fitted was taken as the selected model, the adjusted  $R^2$  of the selected model was **0.3274**.

For AccBen severity, we believe the best split to be five time periods (see chart below), with the “past trend” ending at 2016-H1 and “future trend” starting at 2016-H2. As the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.



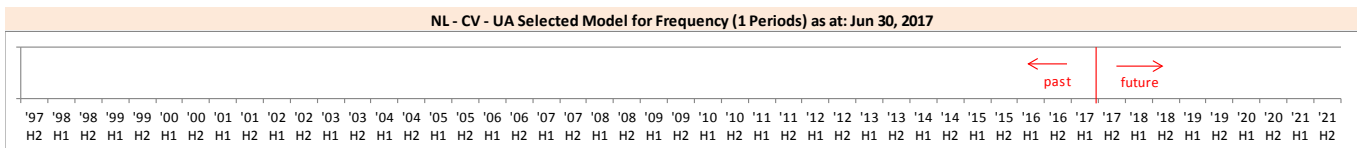
Severity seasonality was included as the p-value indicated it was significant. There were two data exclusions based on residual analysis and the influence of the data point when included. The adjusted  $R^2$  of the regression analysis was **0.4744**, and the adjusted  $R^2$  of the selected model was **0.4744**.

The resulting trend periods for loss cost are shown in the chart below.

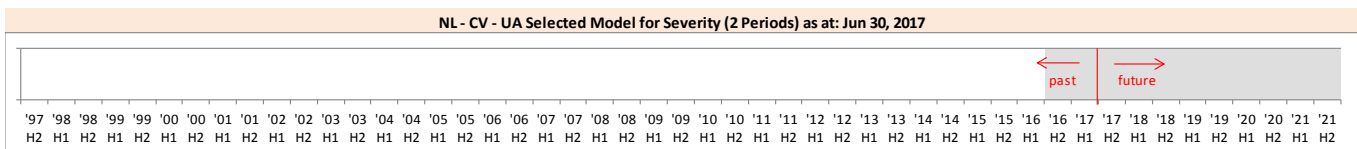


### Uninsured Automobile (UA)

For UA frequency, our model indicated that there was no relationship between frequency and time (i.e. the best fit of frequency is the average frequency over the period, and the “trend” is 0.0%). As such,  $R^2$  values are not calculated).



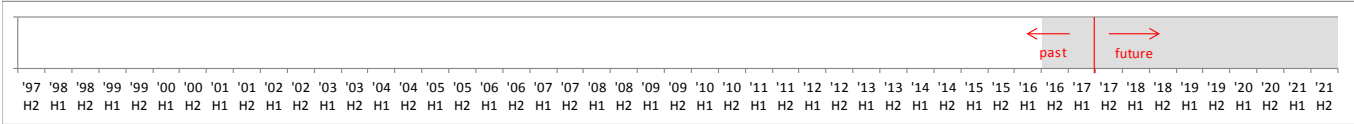
For UA severity, we believe the best split to be two time periods (see chart below), with the “past trend” ending at 2016-H1 and “future trend” starting at 2016-H2. As the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.



Severity seasonality was included as the p-value indicated it was significant. There were 5 data exclusions due to zero values. The adjusted  $R^2$  of the regression analysis was 0.1115, and the adjusted  $R^2$  of the selected model was **-0.1708**.

The resulting trend periods for loss cost are shown in the chart at the top of the next page.

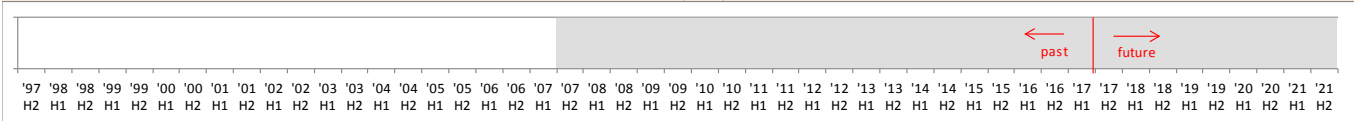
NL - CV - UA Selected Model for Loss Cost (2 Periods) as at: Jun 30, 2017



**Underinsured Motorist (UM)**

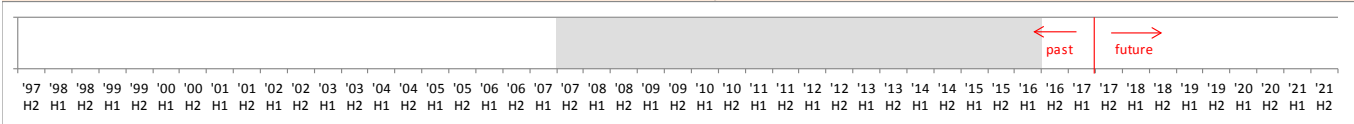
For UM frequency, our model indicated that there was no relationship between frequency and time (i.e. the best fit of frequency is the average frequency over the period, and the “trend” is 0.0%). As such, R<sup>2</sup> values are not calculated).

NL - CV - UM Selected Model for Frequency (2 Periods) as at: Jun 30, 2017



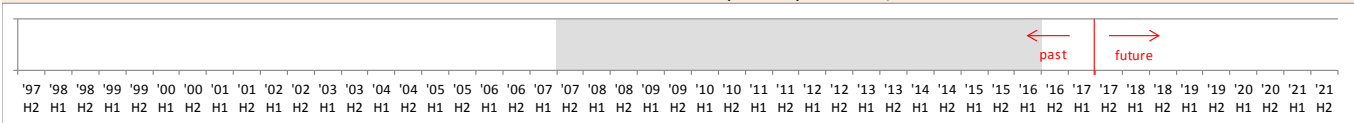
For UM severity, our model indicated that there was no relationship between severity and time (i.e. the best fit of severity is the average severity over the period, and the “trend” is 0.0%). As such, R<sup>2</sup> values are not calculated). However, as the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.

NL - CV - UM Selected Model for Severity (3 Periods) as at: Jun 30, 2017



There were 34 data exclusions due to zero values. The resulting trend periods for loss cost are shown in the chart below.

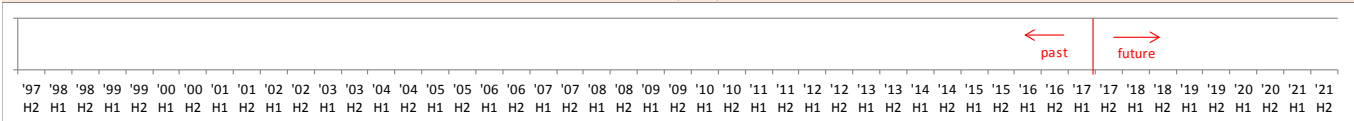
NL - CV - UM Selected Model for Loss Cost (3 Periods) as at: Jun 30, 2017



**Collision (CL)**

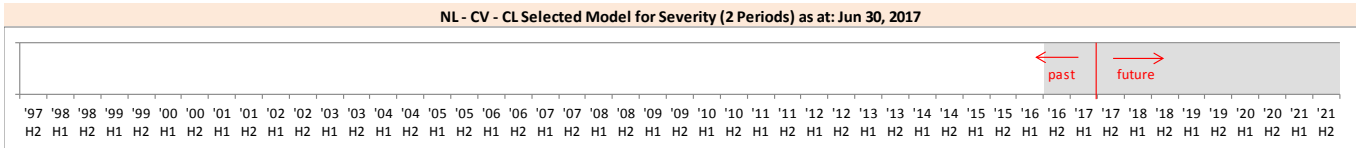
For CL frequency, our model indicated that there was no relationship between frequency and time (i.e. the best fit of frequency is the average frequency over the period, and the “trend” is 0.0%). As such, R<sup>2</sup> values are not calculated).

NL - CV - CL Selected Model for Frequency (1 Periods) as at: Jun 30, 2017

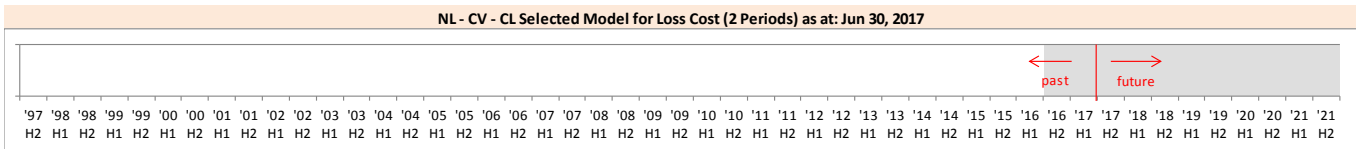


For CL severity, our model indicated that there was no relationship between severity and time (i.e. the best fit of severity is the average severity over the period, and the “trend” is 0.0%). As such, R<sup>2</sup> values are not calculated. However, as the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim

experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.

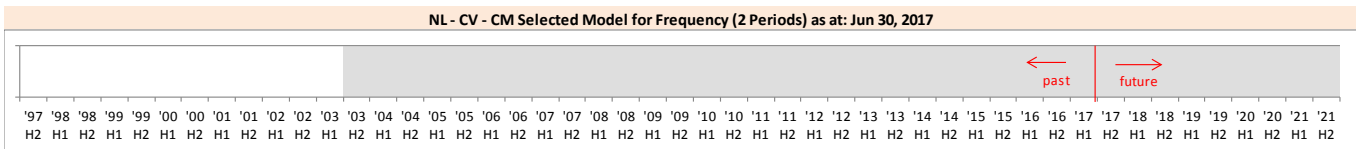


The resulting trend periods for loss cost are shown in the chart below.



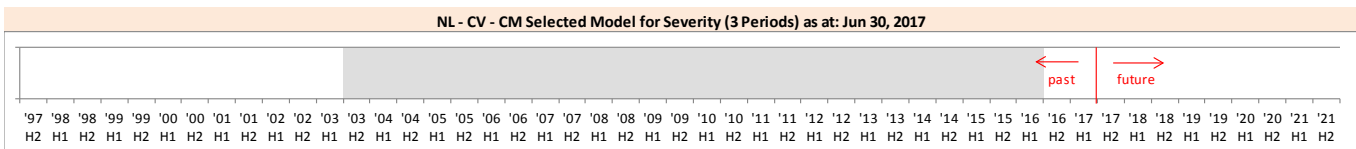
### Comprehensive (CM)

For CM frequency, we believe the best split to be two time periods (see chart below), with the “past trend” ending at 2017-H1 and “future trend” starting at 2017-H2 (the “past” and “future” trend structures are the same, so we do not show a separate “period” starting at 2017-H2 in the chart below).



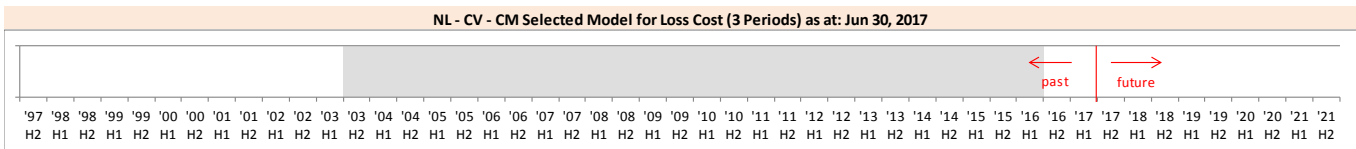
Frequency seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R<sup>2</sup> of the regression analysis was **0.7182**, and as the fitted was taken as the selected model, the adjusted R<sup>2</sup> of the selected model was **0.7182**.

For CM severity, we believe the best split to be three time periods (see chart below), with the “past trend” ending at 2016-H1 and “future trend” starting at 2016-H2. As the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.8% at 2016-H2 was imposed to account for the estimated impact of the HST increase.



Severity seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R<sup>2</sup> of the regression analysis was **0.6492**.

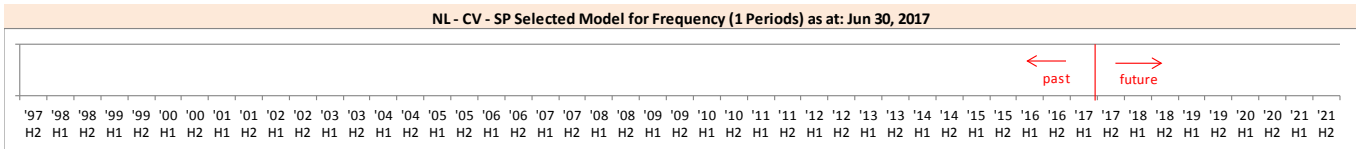
The resulting trend periods for loss cost are shown in the chart below.



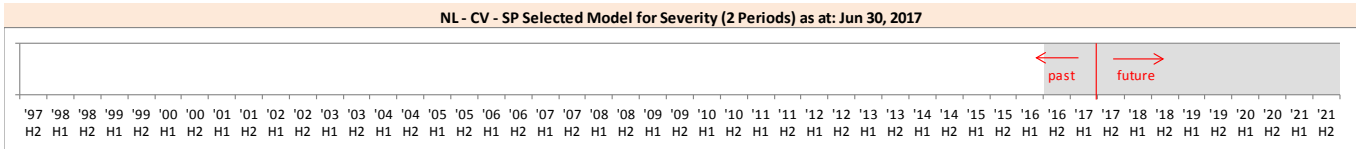


### Specified Perils (SP)

For SP frequency, we believe the best split to be two time periods (see chart below), with the “past trend” ending at 2017-H1 and “future trend” starting at 2017-H2 (the “past” and “future” trend structures are the same, so we do not show a separate “period” starting at 2017-H2 in the chart below).

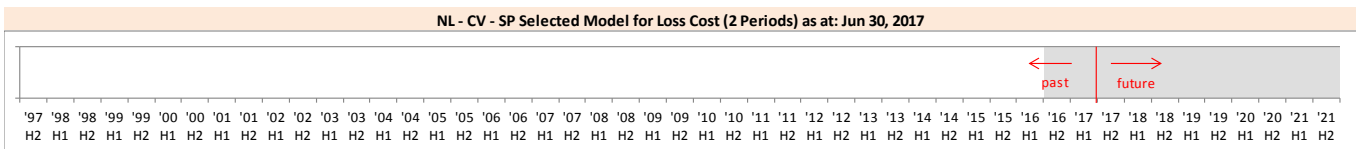


For SP severity, our model indicated that there was no relationship between severity and time (i.e. the best fit of severity is the average severity over the period, and the “trend” is 0.0%). As such,  $R^2$  values are not calculated). However, as the HST increase would impact the claim payments starting at 2016-H2, to bring the past claim experience to the same level of the future, a scalar adjustment of +1.2% at 2016-H2 was imposed to account for the estimated impact of the HST increase.



Severity seasonality was not included as the p-value indicated it was not significant. There were 8 data exclusions due to zero values.

The resulting trend periods for loss cost are shown in the chart below.



### All Perils (AP)

While the trend analysis was carried out for AP, the discussion has been omitted here as FA no longer offers this as a stand-alone coverage.

#### Section 2.b.4. Treatment of Large Losses

As large loss information is not available, there is no specific procedure for estimating and accounting for the impact of large losses (as per the previous recent filings submitted by FA). However, where deemed appropriate, we may sometimes adjust weights given to individual accident years to give less weight to an accident year that appears to be overly influenced by unusual claims activity (our default is uniform weight over the most recent 5 accident years).

#### Section 2.b.5. Catastrophe (or Excess Claim) Procedure

As catastrophe information is not available, there is no special procedure for estimating the impact of catastrophes on any other coverages or sub-coverages (as per the previous recent filings submitted by FA). However, where deemed appropriate, we may sometimes adjust weights given to individual accident years to

give less weight to an accident year that appears to be overly influenced by unusual claims activity (our default is uniform weight over the most recent 5 accident years).

#### Section 2.b.6. **Other Adjustments to Losses – HST Adjustment**

There were no other specific adjustments (product reform adjustments as applicable were included in the trend models selected).

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#### Section 2.c. **Allocated Loss Adjustment Expenses (“ALAE”)**

We do not consider there to be ALAE as applicable to FA, due to the nature of how Servicing Carriers are compensated for providing claims adjudication and management services. All such costs are considered “ULAE” as described in Section 2.d.

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#### Section 2.d. **Unallocated Loss Adjustment Expenses (“ULAE”)**

Facility Association has, in accordance with the Plan of Operation, a compensation arrangement with its Servicing Carriers in relation to their compensation for providing services related to managing, adjudicating, settling, and reporting claims on behalf of Facility Association, including managing any associated salvage, subrogation, and structured settlements. This arrangement consists of two components:

- a **claims service fee**, determined as a percentage of earned premium on a sliding scale basis driven off the indemnity loss ratio (see Section 2.d.1); and
- reimbursement for **certain specific allowed claims adjustment expenses** (see Section 2.d.2).

##### Section 2.d.1. **ULAE - Servicing Carrier’s Claims Expenses**

The total **claims expenses** by accident year paid to Servicing Carriers consists of an initial fee (paid monthly as a percentage of earned premium) for the initial 12 months for an accident year and three subsequent “retroactive” adjustments (first after 1 year, then after 3 years, and finally after 5 years) to account for estimated claim activity variances from the “base line” estimate relative to premium.

For Newfoundland & Labrador, the initial claim fee of 10.0% of earned premium (associated with an indemnity loss ratio of 67.5%) is paid to Servicing Carriers. The retroactive claims fee is calculated by subtracting from the initial fee an estimated “final” fee calculated as:

- a base rate of 3.25%, PLUS
- the estimated 72-month recorded indemnity loss ratio divided by 10, SUBJECT TO
  - a minimum ratio of 9.0% (associated with an indemnity loss ratio of 57.5% or lower); and

a maximum ratio of 16.0% (associated with an indemnity loss ratio of 127.5% or higher). As this fee is directly related to the indemnity loss ratio, any change in rates will affect its projected value. In determining the rate indication, the initial claims fee is set at 10.0% as per above, and a separate “retroactive claims fee adjustment” is determined iteratively to reflect the recorded indemnity loss ratio expected at 72 months based on indicated rate changes, where the appropriate premium in that ratio is based on the applicable projected rate level. A higher proposed rate level will result in higher premium which will result in a lower projected recorded indemnity loss ratio as at 72 months which will result in a lower claims fee as a ratio to premium; alternatively, a lower proposed rate level will result in lower premium which will result in a higher projected recorded indemnity loss ratio as at

72 months which will result in a higher claims fee as a ratio to premium. This iterative approach properly reflects the sliding scale nature of the claims fee arrangement as set out in the FA Plan of Operation. The recorded indemnity level at 72 months is estimated from an estimated ratio of IBNR to ultimate at age 72 months (all coverages combined). It is assumed that at the time the first retroactive fee adjustment occurs, the valuation estimate (including the IBNR at 72 months) is a “best estimate”, and no subsequent adjustments will be required. As the initial adjustment occurs after 1 year, the retroactive claims fee adjustment is discounted 1 year.

This expense is treated the same as the indemnity loss ratio in the estimation of the rate indication.

#### Section 2.d.2. **ULAE – Allowed Claims Adjustment Expenses (a.k.a. “excess legal fee”)**

The **allowed claims adjustment expenses** by accident year is akin to allocated loss adjustment expense (“ALAE”), except that under the current reporting and allocation methodology, the expense is summed at the jurisdiction and accident year level, and is allocated by business segment (private passenger and non-private passenger) by earned premium.

The Facility Association’s Claims Guide (available on Facility Association’s portal under the “Manuals” section) provides a list of directly reimbursable claims expenses, separated by “category”, with category I being for Tort expenses (first party legal and listed professional fees) and category II for Ontario Accident Benefits Expenses. As described in the Facility Association’s Claims Guide:

##### **Category I - Tort**

*The Facility Association will reimburse the Servicing Carrier in **all jurisdictions** for **first party legal fees** resulting from any one claim occurrence subject to the \$10,000 deductible. The Facility Association will reimburse the Servicing Carrier in **all jurisdictions** for **Professional consulting fees** resulting from any one claim occurrence; it is no longer subject to the \$10,000 deductible, effective July 1, 2004.*

##### **Category II – Ontario Accident Benefits Expenses invoiced after October 1, 1994**

*The Facility Association will reimburse Servicing Carriers for professional consulting fees in Category II as listed in the following schedule on Ontario claims occurring under OMPP, Bill 164, Bill 158 and (Bill 198 or any subsequent legislation) under the Accident Benefits section of the auto policy. Such expenses will not be subject to the \$10,000 deductible.*

The allowed claims adjustment expenses are estimated from the latest valuation as a percentage of ultimate indemnity. These expenses apply to Third Party Liability coverages only for Category I and Accident Benefits in Ontario only for Category II (hence, Category II are not applicable to Newfoundland & Labrador).

This expense is treated as a percentage loading applicable to the indemnity loss ratio in the estimation of the rate indication, as applicable by coverage. For Newfoundland & Labrador, this expense applies to TPL only.

Based on the 2017 Appointed Actuary Report Exhibit B.12.1, the 2017 selected excess legal and Professional Fees ratio as percentage of total earned premium was 1.22%. This expense is converted to a percentage loading applicable to the indemnity loss ratio in the estimation of the rate indication, as applicable by coverage (1.9% loading for TPL of non-ppv). The table below is an excerpt from the Indication Exhibit C-1 which shows how this ratio is converted to a percentage of ultimate claim amounts for non-private passenger.

TPL									
AA Report (FY2017)	Exh B.12.1			Exh B.8.6.1			Projected EP	Exh B.5.10.1	
	pg 1 selected - cat I			prov, year			Adjustment	pg 1, col [5]	
	excess ratio % total EP			AA R all coverage EP			AA R all coverage EP	AA R TPL expected indemnity	
1.9%	=	1.22%	x	7,327,181	x	1.000	/	4,791,000	

The Appendix D, page 2 of 11 provides the detailed excess legal information from FARM AA Report Final – 2017.

### Section 2.e. Premium

Premium information is used to calculate current average rate levels and as weights in the calculation of weighted average changes in average rate levels. The latter premium is the latest 12-month written premium available in the “AIX” data, adjusted for any applicable subsequent rate changes.

#### Section 2.e.1. On-Level Adjustments

Under the loss ratio approach for determining rate level indications, the earned premium for each accident period and applicable coverage are brought to the current rate level as summarized in Indication Exhibit D-3a (earned premium on-level factor) and Indication Exhibit D-3b (written premium on-level factor).

Facility Association maintains a history of rate changes by jurisdiction, major rating class, coverage, and effective date. This data is accumulated to estimate rate level indices to allow comparison of relative rate levels at different points in time. Relative “written” and “earned” rate level factors are determined by accident year from this data, which are then applied to written and earned premium from the Facility Association AIX data to obtain on-level written and earned premium. The detailed Facility Association Newfoundland & Labrador Taxi rate change history since 2006 is summarized in the table below:

Effective Dates		TPL				AccBen/UA		Other				TOTAL (MUST BE COMPLETED!)	Notes
New Bus.	Renewals	BI	PD	DCPD	TPL (Indivis)	AccBen (indivis)	UA	UM	CL	CM	SP		
Jun 1, 2010	Jun 1, 2010								(13.1%)	(29.8%)	(35.9%)	(1.8%)	CL, CM, SP follow PPV
Jan 1, 2012	Jan 1, 2012								-	-	-	-	CL, CM, SP follow PPV
Aug 1, 2013	Aug 1, 2013	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%					49.7%	approved April 2013
Jan 1, 2014	Jan 1, 2014								(10.0%)	(10.0%)	(10.0%)	(0.7%)	approved Sep 2013; reduced PPV phys dam multiplier from 250% to 225%
Jun 1, 2014	Jun 1, 2014								(13.1%)	11.1%	(24.5%)	(0.6%)	CL, CM, SP follow PPV
Jun 1, 2014	Jun 1, 2014								23.0%	-	-	0.8%	CL, CM, SP follow PPV
Jun 1, 2015	Jun 1, 2015								-	-	-	-	CL, CM, SP follow PPV
Sep 1, 2015	Sep 1, 2015	17.4%	17.4%	17.4%	17.4%	129.1%	136.5%		(9.4%)	1.3%	1.3%	19.3%	as per NL PUB order A.I. 11(2015); CL, CM, SP chg via update to physical damage multiplier
Nov 1, 2015	Nov 1, 2015								(0.1%)	(0.3%)	(5.1%)	(0.1%)	CL, CM, SP follow PPV (CLEAR filing)
Jun 1, 2016	Jun 1, 2016	27.4%	27.4%	27.4%	27.4%	81.6%	131.3%		(27.2%)	(18.4%)	19.2%	28.9%	as per NL PUB order A.I. 3(2016); CL, CM, SP chg via update to physical damage multiplier
Nov 1, 2016	Nov 1, 2016								3.1%	2.7%	4.3%	0.2%	CL, CM, SP follow PPV
Mar 1, 2017	Mar 1, 2017	24.6%	24.6%	24.6%	24.6%	42.2%	50.9%	-	(9.4%)	(2.0%)	(1.3%)	25.7%	as per NL PUB order A.I. 14(2016); CL, CM, SP chg via update to physical damage multiplier
Mar 1, 2018	Mar 1, 2018	19.0%	19.0%	19.0%	19.0%	15.0%	40.2%	-	(5.0%)	(11.4%)	(10.4%)	18.6%	as per NL PUB order A.I. 14(2016); CL, CM, SP chg via update to physical damage multiplier
Feb 1, 2018	Feb 1, 2018								3.7%	3.8%	0.9%	0.2%	CL, CM, SP follow PPV (CLEAR filing)
Oct 1, 2018	Oct 1, 2018								(0.9%)	0.7%	(5.1%)	-	CL, CM, SP follow PPV (CLEAR filing)

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**Section 2.e.2. Premium Trend**

Premium trend has been included for the changes over time (“drift”) in limit, deductible, and vehicle rate group. The combined calculation is determined in Indication Exhibit D-4a.

Limit drift is applied to TPL to account for shifting policy limits over time, as shown in Indication Exhibit D-4b.

Deductible drift is applied to CL, CM, and SP to account for shifting policy deductibles over time, as shown in Indication Exhibit D-4c.

Vehicle rate group drift is applied to CL, CM, and SP to account for shifting of vehicle rate groups over time, as shown in Indication Exhibit D-4d. As non-PPV vehicle including taxi rate group information is not available, but the optional physical damage coverage for taxi is fully dependent on the Private Passenger rates, and the rate group drifts for taxi are assumed to be similar to the Private Passenger rate group drifts, as result NL PPV’s vehicle rate group drifts for CL, CM and SP are applied to taxi’s vehicle rate group drifts. The detailed calculation of PPV vehicle rate group drifts is included in Appendix D pages 8 to 11 of 12.. (see Appendix D, pages 8 to 12).

**Section 2.e.3. Other Adjustments**

No other adjustments are made.

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**Section 2.f. Other Expenses**

Expense assumptions are outlined in Indication Exhibit G-1. The expense assumptions are provided in this section as a percentage of premiums, derived from the FA Plan of Operation and from results found in the December 2017 FA Participation Report for Newfoundland & Labrador. “Fixed” expenses are those that do not vary directly with premium or rate levels, but instead vary more closely with exposures (i.e. vehicle counts) – examples include the cost of motor vehicle reports and per-vehicle health levies or other bases (for example, time studies of work effort for central office expenses are used as the basis for allocating those expenses for reporting purposes). These expenses are converted to a percentage of “current rate level” premium and handled similar to loss ratios in the rate indication process. In contrast, “Variable” expenses have a direct relationship with premium – examples include commissions and premium taxes. By their nature, “Variable” expenses are expressed as a percentage of premium as a loading in the rate indication process. Expense assumptions derived from FA experience are based on private passenger business segment amounts.

Non-claims related expenses are generally assumed to be paid as premium is collected. Please see Appendix D, page 13 of 13 for the calculation of the delay assumption, and Indication Exhibit G-1 for impact of the delay assumption on premium / expenses.

**Section 2.f.1. Exposure Variable Expenses, excluding claims fess (Fixed)**

The following tables show the fixed expenses as percentages of premium at current rate levels for Taxi:

Fixed Expenses as % of Premium for NL PUB - TX		
Category	Fixed Expense - Current Rate Level	
	for TPL [1] Exh G-1, column [A]	for Other Coverages [2] Exh G-1, column [A]
Driver Record Abstracts	1.77%	
Misc. Income/Expenses	-	-
Central Office	1.80%	1.80%
Health & Other Levy	-	
<b>Total</b>	<b>3.57%</b>	<b>1.80%</b>

Detail supporting the fixed expense provisions is provided in Indication Exhibit G-1, with additional detail provided in Indication Exhibit G-2.

The Driver Record Abstracts expense assumption is estimated from actual expenses incurred (including applicable taxes) for obtaining the following “Driver Record Abstract” reports:

- “AutoPlus” reports to obtain new business applicant’s insurance policy and claims history (per vehicle basis), and
- Motor Vehicle Reports (MVRs) to obtain up-to-date information related to individual drivers (i.e. a “true” driver record abstract) requested on all policies – that is, both new business and renewals.

The current costs for obtaining these reports (including associated taxes) are provided in the table below:

Jurisdiction:	AutoPlus			MVR			
	Cost	Tax	Total	Cost	Fee	Tax	Total
NL	6.25	1.15	7.19	17.00			17.00

As “AutoPlus” applies only to new business (and is already on a “per vehicle” basis), the “average” per vehicle cost for AutoPlus is adjusted for the anticipated ratio of new business to renewal vehicles.

“MVR” costs above (which are on a “per driver” basis) are converted to a “per vehicle” basis based on the assumed number of drivers / reports required over a 12-month period (if a new driver is added to an in-force policy mid-term, that new driver’s MVR will be obtained). Please see Appendix D, page 7 of 13 for details on this conversion.

The sum of the two projected “per vehicle” costs then represents the total per-vehicle projected costs for Driver Record Abstract reports. For Taxis, this sum is estimated at \$110.96 per vehicle (Appendix D, page 7 of 11) and this fixed cost per vehicle is converted to a percentage of current on-level TPL premium in Indication Exhibit G-1 rows [24] to [26].

**Section 2.f.2. Premium Variable Expenses, excluding claims fees (Variable)**

The table at the top of the next page summaries expenses (expressed as a percentage of premium) that are treated as variable expenses for TX.

Variable Expenses as % of Premium for NL PUB - TX		
Category	Variable Expense	
	for TPL [1]	for Other Coverages [2]
	Exh G-1, column [A]	Exh G-1, column [A]
Commission	6.00%	6.00%
Premium tax	5.00%	5.00%
Servicing carrier operating cost	9.00%	9.00%
Servicing carrier fees	1.00%	1.00%
Premium finance admin expense	-	-
GISA Levy (% of ALL COVERAGES premium)	0.06%	0.06%
Rate Regulatory Levy (where it is % of ALL COVERAGES premium)	0.12%	0.12%
Health Levy (where it is % of ALL COVERAGES premium)	-	-
Total	21.18%	21.18%

Detail supporting the variable expense provisions is provided in Indication Exhibit G-1, with additional detail presented in Indication Exhibit G-2.

We include a provision for the GISA levy. We have confirmed with IBC that the GISA’s annual industry assessment is determined using DWP obtained from annual returns (P&C-1 and P&C-22 as applicable). As these amounts include FARM DWP allocated to members, FARM premium attracts the levy and therefore a provision for such is appropriate. The detailed calculation of the GISA levy is provided in the table below.

**FA – GISA Costs**

Year	Jurisdiction	Vehicle Type	Coverage	GISA Annual Directors Report by Year	Industry Auto Insurance Written Premium	GISA Ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7] = [5] / [6]
2013	All	All	All	11,082,903	17,570,905,107	0.06%
2014	All	All	All	10,463,846	17,722,429,775	0.06%
2015	All	All	All	9,804,937	18,023,268,631	0.05%
2016	All	All	All	10,544,977	18,470,695,218	0.06%

Similarly, we include a provision for the Rate Regulatory Levy based on NL PUB “**2015-2016 Automobile Insurance Annual Report**” that is the most recent available report when FA’s indications are completed. Again, our understanding is that the assessment is based on DWP obtained from annual returns (P&C-1 and P&C-22 as applicable). As these amounts include FARM DWP allocated to members, FARM premium attracts the levy and therefore a provision for such is appropriate.

**Premium Financing Fees and Associated Administrative Expenses**

FA’s Servicing Carriers provided the information related to finance fee. The table at the top of the next page summarizes finance fee information provided by FA’s Servicing Carriers.

**Newfoundland Payment Plan Eligibility and Charged Finance Fee**

Newfoundland			
Criteria	RSA Payment Plan Eligibility & Fee	Nordic/Novex Payment Plan Eligibility & Fee	Co-operators Payment Plan Eligibility & Fee
Private Passenger Vehicles	Yes	Yes	Yes
ATV's	Yes	No	Yes
Motorhomes/Campers	Yes	No	Yes
Personal Use Trailers	Yes	No	Yes
Motorcycles/Mopeds	Yes	No	Yes
Snow Vehicles	Yes	No	Yes
Individually Rated Commercial (Excluding US)	Yes	Yes	Yes
Interurban	Yes	Yes	Yes
Garage	No	No	Yes
Fleet	No	No	Yes
Vehicles with US Exposure	No	No	Yes
Taxi	No	Yes	Yes
Buses, Ambulance, Funeral	No	Yes	Yes
Antique Vehicles	No	No	Yes
<b>Premium Finance Fee</b>	<b>3%</b>	<b>3%</b>	<b>0%</b>

FA does not directly engage in providing premium financing to policyholders insured through the FARM. Any such arrangements are strictly between the policyholder and the FA Servicing Carrier.

Premium finance fees are charged to reflect returns to capital providers in relation to the risk presented. Returns, by definition, are cash flows after taking into consideration costs, where risks reflect the uncertainty of the cash flows, and the amount of capital to support the “service” reflects the acceptable level of default of the capital provider, due to losses incurred in providing the “service”.

In this particular case, the “service” is effectively the provision of a loan to a policyholder in the amount of the insurance policy premium, with loan repayment scheduled over the course of the policy term. The direct costs incurred by the loan provider include the direct costs of administering the program, and the uncertainty of the cash flows reflect the credit risk that is borne by the loan provider (i.e. that the loan is not repaid either on time, or completely).

Because Servicing Carriers are responsible for the financial arrangements with policyholders, FA does not receive any revenue nor incur any costs nor account for any capital associated with financing of insurance premiums. As result, no provision for revenue, costs, cash flows and capital associated with premium financing is included in the determination of rate level need, which is consistent with the current practice of these amounts being incurred /retained / funded by the Servicing Carriers.

If premium financing fee revenue were considered to be included as part of the determination of the overall indications for a particular insurer, the following would need to be addressed to ensure consistency in the revenue, return, and capital related to premium financing:

- i. supporting capital and the return on that capital needs to be included;
- ii. premium cash flow assumptions need to be altered to reflect “later” collection of cash (cash flows impact investment income – as later collection of premium reduces investment income, all else equal);
- iii. administrative costs associated with managing the premium financing function need to be included;
- iv. an estimate of the “bad debt” (i.e. credit loss) cost needs to be included (that is, an estimate of the long-term average credit loss – i.e. premium related to a policy period exposure that is ultimately not collected – so that coverage is provided during that period but no premium was paid).



We believe it is reasonable to assume that the current fees charged by Servicing Carriers would have no impact on the current FA indication, if the above 4 listed items were appropriately taken into account. That is, the finance fee revenue less administration costs and bad debt costs and adjusted to a net present value basis and reflecting income taxes would generate a return on the capital required to support this financial service commensurate with the risks associated with the provision of this service. As such, no adjustment is required relative to the FA indications.

More generally, we understand the general rationale for regulators requiring inclusion of premium financing fees as an expense offset in insurer rate applications, as those insurers are usually unable to separate out the administrative costs associated with offering premium financing. As such, to ignore such fees within those rate filings would imply that those insurers would recover premium financing administration expenses both directly from financing fees charged to policyholders, and indirectly through an expense provision embedded in their rates (i.e. the expense provision embedded in those rates include a loading for administration expenses associated with offering premium financing).

However, this rationale does not apply to FA. As FA does not directly offer policyholders premium financing, FA's administration expenses do not include any expenses related to offering premium financing. Any premium financing offered to FA's policyholders is offered by FA's Servicing Carriers directly, and any fee collected would offset any associated administration expense incurred by those applicable Servicing Carriers. To reflect premium financing fees as an offset to expenses that are not incurred by FA creates the "opposite" of the double-dipping concern a regulator might have in relation to other insurers, as described in the preceding paragraph. That is, FA would be required to recognize and "offset" the fee revenue it does not collect in relation to administrative expenses it does not incur. This effectively means that FA is not allowed to account for all of the administrative expenses it does expect to incur through the provision of automobile insurance. As well, FA's cash flows assume premium is paid in a lump sum (see Section 2.g.2) – should an alternative assumption in relation to premium financing be considered, this assumption would need to be updated as well. Finally, the capital requirement assumption used in this filing does not contemplate premium financing.

To get a sense for the level of capital required to support the service, one might consider OSFI's Minimum Capital Test (MCT). Currently, "instalment" premium is a receivable in the OSFI P&C financial return described as "Policy premiums that are payable over several periods (multiple payments and instalments) ..." and are to be recorded on line 22 of page 20.10 (Assets) of the OSFI return. Per the 2016 MCT Guideline Chapter 6 (Credit Risk), a risk margin of 5% is applicable to instalment premium receivables outstanding less than 60 days, and a 10% risk margin is applicable to instalment premium receivable outstanding 60 days or more. Assuming 12-month terms, the average margin would be 9.2%, applicable to the "loan" balance. This margin generates the "minimum" capital level – while the level of capital relative to the minimum is up to the individual insurer, 2 times the minimum level is common. This would imply a capital level of around 18% of the loan balance. Assuming a 12% post-tax ROE (17% pre-tax), this rough calculation suggests that the return to the capital provider should be approximately 3% of the policy premium (18% x 17%).

As result, as previously stated, we believe that consideration of revenue, costs, risks, and capital associated with premium financing would ultimately result in there being no impact on the FA indication.

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**Section 2.g. Profit Provision and Return on Investment****Section 2.g.1. Profit Provision**

The FA overall target indication reflects a target after-tax return on equity of 12% (as provided by the FA Board of Directors), capital required based on a ratio of premium-to-surplus ratio of 2:1, along with an income tax rate assumption (30.0%) and a before-tax return on investment (net of expenses) assumption of 1.79% as estimated based on estimated future cash flows and investment returns. The capital level assumption reflects risks contemplated in the rate review process. Specifically, it does not reflect capital required to support premium financing or investments in securities other than government of Canada bonds.

Management's proposal is based on an assumption of a 0% cost of capital profit provision and a 2.8% before-tax return on investment, as per management's understanding of regulatory constraint related to these returns.

**Section 2.g.2. Premium Delay**

Premium is assumed to be collected with a 1.6-month delay, in keeping with the Facility Association's Plan of Operation, where the delay reflects the allowed delay between broker collection of premium from the ultimate policyholder, to submission to the applicable Servicing Carrier, to ultimate deposit into the applicable Facility Association bank account. This estimated delay does NOT take into account any "delays" related to premium financing – that is, we assume that all premium proceeds are transferred to Facility Association as if they were single, full term payments.

Please see Appendix D, page 11 of 11 for the calculation of the delay assumption, and Indication Exhibit G-1 for impact of the delay assumption on premium / expenses.

**Section 2.g.3. Return on Investment / Discount Rate Considerations**

Losses are assumed to be paid in the middle of the year. Loss payment patterns are determined from the Facility Association quarterly development exhibit as of December 31, 2017 and are summarized in Indication Exhibit F-2.

The net discount rate of interest 1.79% as the Facility Association actuarial assumption<sup>15</sup> was selected giving consideration to several factors, including:

- Recent (April 30, 2017) Bank of Canada selected marketable bonds average yields for 1-3 year, 3-5 year, 5-10 year and over 10 year
- Recent (April 30, 2017) Bank of Canada selected treasury bill yields for 3 months
- Average investment duration based on the claim payment patterns
- Estimated investment expenses

Please see Indication Exhibit H-1 for additional detail.

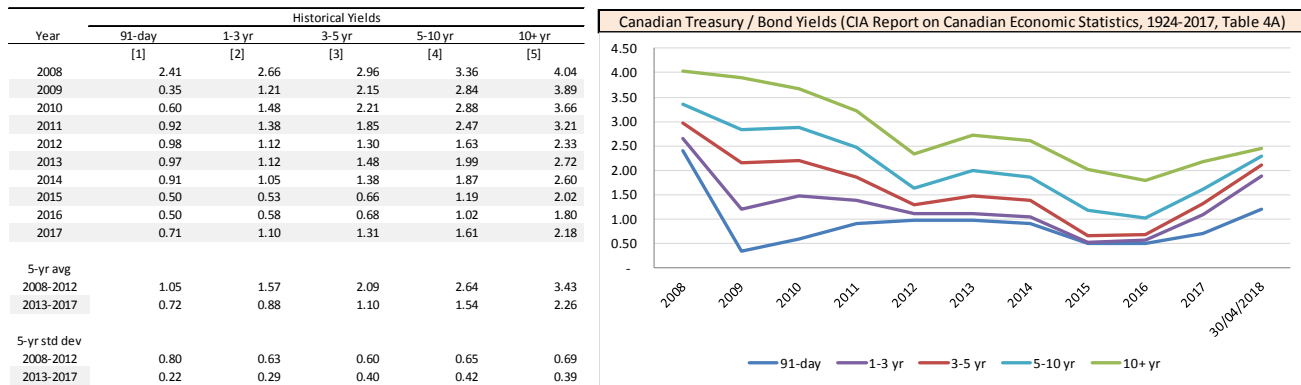
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<sup>15</sup> While this is the Facility Association actuarial assumption, the proposed rates reflect the regulatory floor imposed on the RoI assumption (that is, the ROI assumption must be no lower than 2.8%, which we understand is pre-tax and net of investment expenses).

In late June 2005, the Facility Association Board of Directors authorized the transfer going forward to member companies of funds not required to meet Facility Association’s short term cash flow needs, thus allowing member companies to invest these funds based upon their own investment plans and policies.

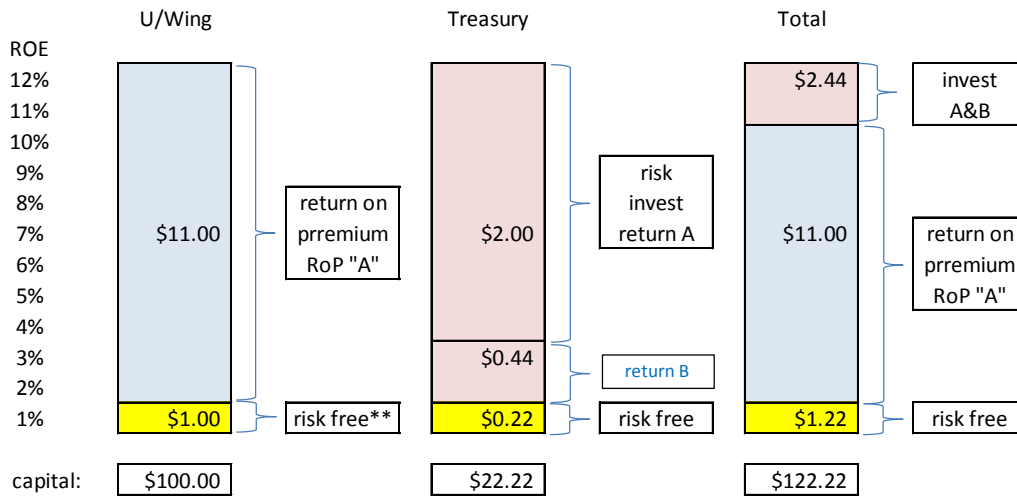
This change in FA’s cash management plan was implicitly considered in the selection of the discount rate. Member companies may hold invested assets other than the “risk-free” (i.e. free-of-default-risk) portfolio we considered, and may then generate a return that is different than the risk-free return we have assumed. To the extent that members hold “riskier” investments and are able to generate a higher return, those members would be required to hold more capital to reflect the risk embedded in the value of the asset. Our capital level is assumed to be consistent with a risk-free portfolio of assets. (Please see Indication Exhibit H-1 for additional details.) Any alternative assumption in relation to investment returns should be considered in conjunction with appropriate changes in supporting capital requirements.

The chart below highlights “free-of-default-risk” yields of varying maturities over time. The FA selected rate of 1.33% (pre-tax, pre-investment expense) is based on cash flows and the yield curves as at Jul. 31, 2017.



It is FA’s view that any investment return in excess of a “free-of-default-risk” return generated on funds supporting the insurance operations should ipso facto be to the benefit of the capital provider and not to insurance policyholders. The capital provided is a buffer to ensure that policyholders are more likely to be provided the protection (i.e. paid indemnification for insured events) where it turns out that the premium collected (and the investment returns on the associated cash flows) are insufficient to meet the full cash flow requirements. We call this the “performance obligation guarantee”.

The policyholder does not provide the capital, nor is the policyholder exposed to the downside risk of investment returns in securities other than “free-of-default-risk” return. As such, it is FA’s position that the policyholder should not benefit from returns on policyholder provided funds and/or capital in excess of “free-of-default-risk” return. We display this in the diagram at the top of the next page.



$$\$22.22 = \$2 / (12\% - 3\%)$$

\*return on premium reflects both underwriting profit and investment returns on policyholder funds at a free-of-default-risk

\*\*risk-free here refers to "free-of-default-risk"

risk investment return A is the additional 2% risk return on \$100 initial capital via over risk free (1%)

risk investment return B is the additional 2% risk return on \$22.22 "additional" capital via over risk free (1%)

\$22.22 "additional" capital set so that \$2 of additional risk return on \$100 initial capital generates a 9% return (9% being difference between target ROE of 12% and total investment return of 3% when risk return included)

In the diagram, capital is provided to underwriting to support issuance of policies, with the capital investment return provided to underwriting at the "free-of-default-risk" return rate (and it is assumed that policyholder funds will likewise be invested at "free-of-default-risk" returns). We have assumed here a target ROE (where "equity" is synonymous with "capital") of 12%, and a "free-of-default-risk" investment return of 1%. In order to get the 12% ROE, the total return on capital provided by policyholder funds (from both underwriting income and investment income) would need to be 11% (and is referred to in the diagram as "return on premium RoP "A"), with the remaining 1% target return on capital being provided by investment return on that capital (for ease, we've also included the associated dollar amounts, assuming \$100 of capital required to support the underwriting operations).

As a separate function, "treasury"<sup>16</sup>, is responsible for actual investment activity on all invested funds and would be likewise charged with a target return of 12% ROE, where the "capital" is required to support any investment in **other than** "free-of-default-risk" securities.

As an example, in choosing to assume a higher level of investment risk, invested capital supporting the underwriting operation could be invested at 3%<sup>17</sup> instead of 1%, but risking:

<sup>16</sup>In the specific case of FA, "underwriting" is at FA, while "treasury" or "investment" is at the member company level where the capital is actually maintained and invested.

<sup>17</sup>Provided as an example.

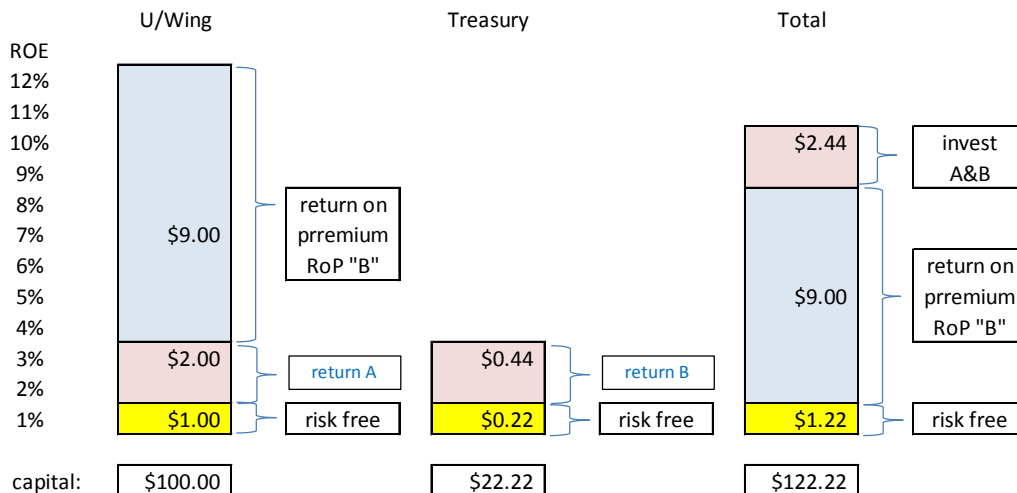
- liquidity (i.e. having to liquidate capital at an investment loss to meet unfunded cash obligations)
- reinvestment (i.e. as securities mature and need to be reinvested, they are reinvested at lower yields)
- default (or a “credit event” i.e. security issuers default in whole or in part on coupons and/or principal when they come due)
- other market/credit risks.

Assuming policyholder funds are invested “free-of-default-risk”<sup>18</sup>, but capital is invested in risk-assets that generate a 3% total return, the 3% return on the initial \$100 of capital would generate an additional \$2 of return over the \$1 return generated at “free-of-default-risk”. Treasury would consider then the amount of “additional” capital that would be required to support this additional return. Assuming the additional capital would also be invested at 3%, so long as the additional capital required is no more than  $\$2 / (12\% - 3\%)$  or \$22.22, it would make sense for treasury to make the investment (they would get \$2 of additional return on the initial \$100, plus  $3\% \times \$22.22$  or \$0.66 for a total return of \$2.66 on \$22.22 of capital, for a return of 12%).

On the other hand, if the capital required to support the investment at 3% is more than \$22.22, the company would be better off giving access to that \$22.22 capital to underwriting to write more insurance (generating at 12% ROE).

Note that under this scenario, underwriting has no vested interest in the investment activities, specifically whether or not investment risk activities are taken (so long as it is properly capitalized to reflect the inherent riskiness of the activity relative to the firms overall risk appetite, tolerance, and limits).

If, instead, the \$2 of additional risk-return on invested capital were to accrue to the benefit of the policyholder (in the form of lower premium), the diagram above would instead look like the one shown below:



Under this scenario, treasury is unable to capture the investment risk return on the initial capital of \$100 (while it is captured as part of “underwriting’s return”, it is in fact given to the policyholder in the form of lower

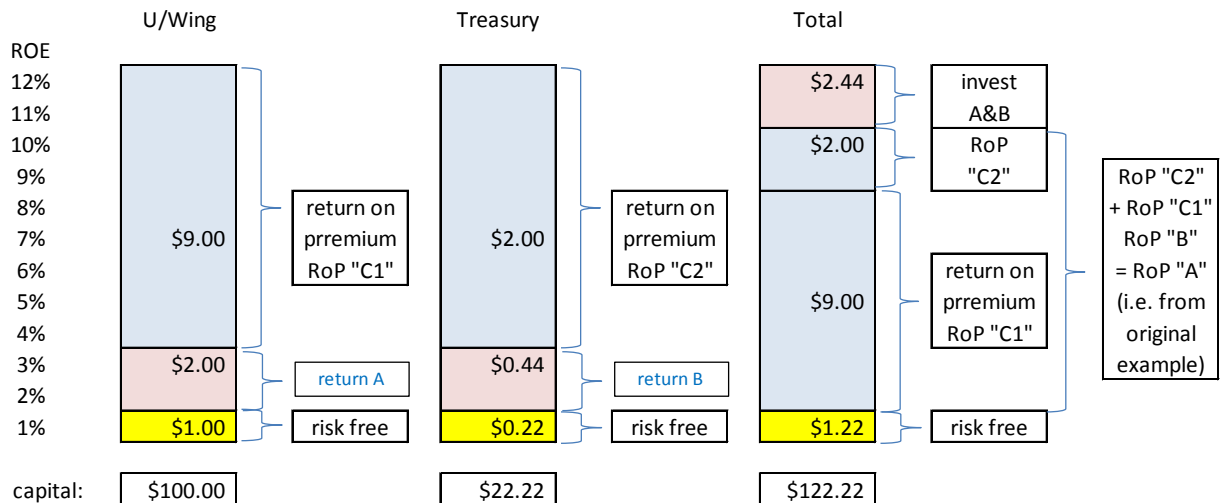
<sup>18</sup>We make this assumption to simplify the discussion – otherwise, we have to introduce how much of the original return on premium is generated from underwriting profit and how much from investment income on policyholder funds, and for the latter, we need to make an assumption regarding the average duration of the policyholder funds. This is all doable, but risks losing the message in the detail.

premium<sup>19</sup>). Note that here, the underwriters would have a vested interest in treasury’s investment activity, as more “risky” activity will allow underwriting to reduce premium’s charged – but all of the additional risk is borne by treasury (here, it would be underwriting putting pressure on treasury to increase yield that would potentially be problematic for an insurer – note that this is not an issue for FA as FA’s mission is to be as small as possible).

Also note, importantly, that under this scenario, the company in total does not meet its overall 12% ROE target (it gets to 10%). Again, this is because part of its overall return was “given” to the policyholder.

Under this scenario (and assuming management can keep underwriting from pressuring treasury), the optimum strategy is NOT to invest the capital supporting underwriting at 3%, but instead give the additional \$22.22 of capital to underwriting to write more business at the 12% ROE, ensuring that the total \$122.22 would generate the target 12% ROE (again, this doesn’t directly apply to FA as FA’s mission is to be as small as possible).

Alternatively (and again, this wouldn’t apply to FA), management could have treasury seek the additional “rent” from the policyholder as indicated below.



The above is a simple “re-package” of the original scenario, although it is, in our view, more convoluted and makes it more difficult to see clearly “who owns what”. In addition, this approach could not apply to FA, as treasury (i.e. members) would not be able to extract the “rent” from the FA policyholders.

The same argument applies if one were to expand the investment in non-free-of-default-risk investments to policyholder funds. This would require additional capital by treasury to support as discussed above where only capital was invested in non-free-of-default-risk investments.

<sup>19</sup>For ease of discussion, we ignore here that all else equal, offering lower premium to the policyholder for the same underwriting risk would require more capital to be provided to support underwriting. Capital to support underwriting is the amount required to guarantee performance of the insurance obligation to a set level of probability. In our initial case, the funding available to support the guarantee consisted of the initial \$100 of capital plus the \$12 expected return on that capital (i.e. \$112 in total). These funds would be associated with a specific probability of fulfilling the performance guarantee. If less premium is charged, the “return” will be less than \$12 so that the total funding available would be less than \$112. To maintain the performance guarantee probability, additional capital would be required to make up the funding shortfall to get it back to the \$112 target level.

In addition to the above discussion as relates to the use of a “free-of-default-risk” return as being appropriate, it is also important to emphasize that rate making is a forward looking (i.e. prospective) exercise. As such, investment yields achieved historically do not imply the levels that will be achieved going forward (notwithstanding the fact that the historic yields earned by the industry were not strictly based on “free-of-default-risk” securities). We believe the best estimate of prospective yields are “current yields” available.

***While we selected a net return on investment / discount rate of 1.79% based on current risk-free yields, management has based the proposed rate change on an indication based on an assumption of a 2.8% return on investment, being the lowest level within the PUB published benchmark range.***

## Section 2.h. **Credibility**

### Section 2.h.1. **Credibility Standard**

Credibility is assigned on the basis of estimated ultimate number of claim counts over the years that are given non-zero weight in our rate indication. This total is then applied to the traditional square root formula.

The current full credibility standards used in this analysis (and unchanged from recent rate filings) are shown in the table below.

**FA – Full Credibility Claim Counts**

Coverage	FA Actuarial Standard
TPL	3,246
AccBen	2,164
UA	2,164
UM	2,164
CL	1,082
CM	1,082
SP	1,082
AP	1,082

As stated in the most recent NL PUB decision A.I. 4 (2017) for FA’s taxi filing (see excerpt below), NL PUB accepted FA’s credibility standards. As result, our understanding is that there is now no alternative credibility standard that applies to FA’s indications.

The Board notes that Facility provided a thorough explanation of how it determined its proposed credibility standards and identified the specific reasons for the proposed change in the Application. While Oliver Wyman found that Facility’s explanations and graphs were not strong support for the proposed standards, the Board notes that Oliver Wyman did not provide any specific support and explanation for this finding to support a finding that Facility’s proposed credibility standards are unreasonable in the circumstances. The Board finds that sufficient justification has now been provided for Facility to deviate from the credibility standards supported by the Eckler Study.

**The Board accepts Facility’s proposed credibility standards.**

The credibility determined for each coverage is summarized in Indication Exhibit E-1.

### Section 2.h.2. **Credibility - Complement of Credibility**

To the extent that Facility Association’s experience by coverage used in the process described in the previous section is not deemed fully “credible” (due to a lack of claims, by count, estimated in the experience period used), a “complement” projected on-level loss ratio is required to augment the projected ratio. The “complement” used is either:

- the estimated credibility weighted target nominal indemnity loss ratio from prior analysis, adjusted by the rate change approved by the regulator and projected forward to the future policy period via premium and claims trends (projecting forward the loss ratio from prior filing); or
- an estimated loss ratio determined assuming that the current rates underlying the “expiring” policy term are adequate in relation to the allowed return for Facility Association (being a 0% cost of capital basis for Newfoundland & Labrador) and an assumption set applicable to the “expiring” term, and projected forward to the future policy period via premium and claims trends (projecting forward the loss ratio underlying current rates).

The former is used where Facility Association has submitted a rate filing within the last two-to-three calendar years for the rating class under consideration. Where it is has been more than two-to-three calendar years, the implicit assumption is that the “expiring” policy term rates were deemed “adequate” (relative to the allowed return) at the last rate review, eliminating the need to submit a rate filing.

For Newfoundland & Labrador Taxi, as a rate filing was last submitted in December of 2016, the former approach (projecting forward the loss ratio from prior analysis) was undertaken.

The balance of credibility approach promotes stability between successive rate reviews, while allowing for appropriate recognition of a changing environment.

The detailed calculation of complement of credibility is shown in Indication Exhibit C-2 and Indication Exhibit C-3.

### Section 2.i. **Other Adjustments**

There are no other adjustments.

### Section 2.j. **Summary Rate Level Indications**

The table below summarizes the rate indications and the proposed rate changes. The proposed rate changes are based on an indication assuming a 2.8% ROI and 0.0% cost of capital.

Summary of Rate Level Indications for NL PUB - TX all Rated			
Coverage	FA Indicated target rate change (12.0% ROE & 1.79% Rol)	FA Indicated target rate change (0.0% CoC & 2.8% Rol)	Rate change selected by FA
Third Party Liability	26.9%	10.5%	10.5%
Accident Benefits	21.9%	7.1%	7.1%
Uninsured Automobile	31.3%	15.2%	15.2%
Underinsured Motorist	n/a	n/a	n/a
Collision	18.5%	5.9%	5.9%
Comp	12.0%	(0.1%)	(0.1%)
Specified Perils	5.2%	(6.2%)	(6.2%)
All Perils	n/a	n/a	n/a
Total	26.3%	10.2%	10.2%



The derivation of the rate changes is summarized in Indication Exhibit C-1 and described in the sections below.

#### Section 2.j.1. **Projected Loss Ratio (indemnity only, nominal) Underlying Current Rates**

As described in Section 2.h.2, an estimated loss ratio is determined based on the results of our prior filed indication, (taking into account our indicated change and the actual approved change), projected forward to the future policy period via premium and claims trends (detailed calculation is provided in Indication Exhibit C-2).

#### Section 2.j.2. **Projected Loss Ratio (indemnity only, nominal) Based on FA Experience**

The projected loss ratio based on Facility Association experience is calculated as the ultimate trended losses divided by the FA earned premium at current rate level (the detailed calculation is provided in Indication Exhibit D-1).

As described in Section 2.e, earned premium and ultimate indemnity amounts for the most recent 5 accident years are adjusted by on-level factors and trended forward to the future policy period. Ultimate indemnity amount projection factors are determined from the selected loss trend models to reflect the loss trend, seasonality, impact of the product reforms, and other changes as indicated by the data. The detailed loss adjustment factors are described in Section 2.b.3.

#### Section 2.j.3. **Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)**

This is calculated as a credibility-weighted average of the projected loss ratio underlying current rates and the projected loss ratio based on Facility Association experience. Credibility weights are determined in Indication Exhibit E-1.

#### Section 2.j.4. **Discounted Projected Loss Ratios**

Coverage-level credibility weighted projected loss ratios (adjusted to include excess legal fee as appropriate) are adjusted to an estimated “discounted” basis via application of discount factors based on the selected yield curve and on the projected claim emergence pattern (the latter allowing for variation by coverage), resulting in discounted projected loss ratios (indemnity & excess legal) at the coverage level. Indication Exhibit F-1 shows a detailed calculation of the discount rate and Indication Exhibit F-2 shows a detailed calculation of the discount factor by coverage.

#### Section 2.j.5. **Expenses and Capital**

Expenses are classified as either fixed or variable as per Indication Exhibit G-1.

The amount of capital required to support policies written during the future rating period under consideration is derived based on an assumed 2:1 premium to surplus ratio, where premium is consistent with the FA Board of Directors target return. Capital assumptions are shown in Indication Exhibit H-1.

As stated in Section 2.g.1, the capital level assumption reflects risks contemplated in the rate review process. Specifically, it does not reflect capital required to support premium financing or investments in securities other than government of Canada bonds.

#### Section 2.j.6. **Rate Indication**

The overall indication by coverage is calculated by subtracting 1 from the ratio below:

---

discounted projected indemnity and excess legal + discounted fixed expenses

discounted premium - discounted variable expenses - discounted service carrier claims fees adjustment - cost of capital

Overall rate indication calculations are shown in Indication Exhibit C-1.

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Section 2.k. **Territory Indications**

Section 2.k.1. **Indicated Differentials**

Not applicable.

Section 2.k.2. **Off-balance**

No off-balance is required.

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Section 2.l. **Classification/Limit of Liability/Deductible or Other Rate Differential Indications**

Section 2.l.1. **Indicated Differentials**

Not applicable.

Section 2.l.2. **Off-balance**

No off-balance is required.

## Indication Exhibits – FA Assumptions

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh A-1

dcst rate: 1.79%
---------------------

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh A-1  
 Page 1 of 1

<b>Analysis Summary (NB eff 1-Jun-2019; RN eff 1-Jun-2019)</b>	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>Indication Summary</b>													
FA Average Written Premium, Rolling 12, \$\$ Exh C-1, row [3]	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895
<b>Indicated target rate change (12.0% ROE, leverage 2.0) Exh C-1, row [22]</b>	<b>26.9%</b>	<b>26.9%</b>	<b>26.9%</b>	<b>26.9%</b>	<b>26.9%</b>	<b>21.9%</b>	<b>31.3%</b>	<b>-</b>	<b>18.5%</b>	<b>12.0%</b>	<b>5.2%</b>	<b>5.1%</b>	<b>26.3%</b>
AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0) Exh C-1, row [24]	1,696	-	-	-	1,696	115	77	-	155	41	9	-	1,901
Indicated Average Written Premium	6,820	-	-	-	6,820	558	246	-	949	380	180	-	7,796
<b>Rate change selected by FA Exh C-1, row [35]</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>7.1%</b>	<b>15.2%</b>	<b>-</b>	<b>5.9%</b>	<b>(0.1%)</b>	<b>(6.2%)</b>	<b>-</b>	<b>10.2%</b>
<b>Alternative rate change basis (0.0% Cost of Capital, leverage 1.82), capped at +/-0.0% by coverage</b>													
AWP dollar change for Rate change selected by FA Exh C-1, row [37]	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
Selected Average Written Premium	5,786	-	-	-	5,786	480	207	-	843	339	160	-	6,632
<b>Alternative rate change basis (0.0% Cost of Capital, leverage 1.82) Exh C-1, row [30]</b>	<b>14.0%</b>	<b>14.0%</b>	<b>14.0%</b>	<b>14.0%</b>	<b>14.0%</b>	<b>9.5%</b>	<b>18.0%</b>	<b>-</b>	<b>6.5%</b>	<b>0.6%</b>	<b>(5.5%)</b>	<b>(5.6%)</b>	<b>13.5%</b>
AWP dollar change for Alternative rate change basis (0.0% Cost of Capital, leve Exh C-1, row [32]	883	-	-	-	883	50	44	-	54	2	(9)	-	976
Average Written Premium @ Alternative Return Assumption capped	6,007	-	-	-	6,007	493	213	-	848	341	162	-	6,871
<b>Prior Indication, filed changes, and approved changes</b>													
Indicated Rate Change (12% ROE)	58.3%	58.3%	58.3%	58.3%	58.3%	45.7%	82.2%	-	3.5%	0.9%	6.4%	-	56.6%
Filed Rate Change	30.7%	30.7%	30.7%	30.7%	30.7%	22.8%	53.7%	-	(9.3%)	(11.8%)	(7.0%)	-	29.7%
Approved		<b>19.0%</b>	<b>19.0%</b>	<b>19.0%</b>	<b>19.0%</b>	<b>15.0%</b>	<b>40.2%</b>	<b>-</b>	<b>(5.0%)</b>	<b>(11.4%)</b>	<b>(10.4%)</b>	<b>-</b>	<b>18.6%</b>

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh B-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh B-1  
 Page 1 of 1

**Rate Program Parameters**

**A. In relation to Current ("Expiring") Rates**

estimated average written date, prior analysis:	01-Apr-2018	[1]	estimated from prior analysis
estimated premium trend period (days) between analyses:	609	[2]	= [9]-[1]
estimated average accident date, prior analysis:	30-Sep-2018	[3]	estimated from prior analysis
estimated claims trend period (days) between analyses:	607	[4]	= [13]-[3]

**B. Proposed Rate Program Effective Dates and # Months in effect**

<b>Rate Level Date:</b>	<b>01-Jun-2019</b>	<b>[5]</b>	used to identify the current on-level factor for rates
<b>% split:</b>	<u>new business</u> 8.3%	<u>renewals</u> 91.7%	<u>average</u> n/a [6]
source: new and renewal:	..\..\..\..\00 base assumptions\2018 reviews\driver abstracts etc\03 Drivers Abstracts Cost Analysis - 2018 v01.x		
rate program effective dates:	01-Jun-2019	01-Jun-2019	<b>01-Jun-2019</b> [7] assumption, with average based on [6]
# mths future rates in effect:	12.0	<b>31-May-2020</b>	[8] => generates last effective date for rate program
average written date in effective period:	<b>01-Dec-2019</b>	[9]	= average of [7] & [8]

**C. Proposed Rate Program Policy Terms**

policy term mths:	<u>6</u>	<u>12</u>	<u>total</u>	[10]	FA download facility
% split:	2.0%	98.0%			
source: policy term	..\..\..\..\00 base assumptions\2018 reviews\policy term\Policy Term by Rating Class - 2018 v01.xlsx				
first possible accident date:	01-Jun-2019	01-Jun-2019		[11]	= [7]
last possible accident date:	01-Dec-2020	31-May-2021		[12]	= [8]+policy term in mths
average accident date:	02-Mar-2020	31-May-2020	<b>29-May-2020</b>	[13]	= total average based on [10]

**D. Rate Analysis Trend Basis**

**USER TO SELECT BASIS FOR PROJECTED LOSS RATIO FOR CREDIBILITY COMPLEMENT:**

Select A or B:     A     where:                    A FA Selected Trend Models (Exh D-5b)  
   B Regulatory Benchmark Trends (Exh D-5b (ALT))

Resulting Selection Information:

type: **FA Selected**  
 market: **INDUSTRY**  
 rating class: **CV**  
 as at: **30-Jun-17**

**E. Data Summary**

FA Experience: FA	AIX	[14]	<b>AU11</b>
as at:	<b>31-Dec-2017</b>	[15]	
Loss Development Factors (LDFs): FA non-PPV	val data	[16]	<b>as per FA valuation, FARM</b>
as at:	<b>31-Dec-2017</b>	[17]	<b>compared to recorded @ 31-Dec-2017</b>
Claims Development Factors (CDFs): FA NL	val data	[18]	<b>as per FA valuation, FARM</b>
as at:	<b>31-Dec-2017</b>	[19]	<b>compared to recorded @ 31-Dec-2017</b>
Trends: Industry	AIX	[20]	<b>AU70 as per FA analysis, Industry</b>
as at:	<b>30-Jun-2017</b>	[21]	
Exposure & Premium for Drift Calculations: FA	apps db, AIX	[22]	<b>rate group drift from download facility,</b>
as at:	<b>31-Dec-2017</b>	[23]	<b>limit and ded from AU11</b>
Rate Level Factors: FA	internal	[24]	<b>as per internal records</b>
as at:	<b>30-Apr-2018</b>	[25]	<u>..\..\..\..\00 Analysis Data\2018\proj 2018 Q2\01e</u>
Expenses: FA	internal	[26]	<b>as per Participation Reports at cal year-end</b>
as at:	<b>31-Dec-2017</b>	[27]	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-1

experience	2008	-	2013	20.0%
accident yr	2009	-	2014	20.0%
weights	2010	-	2015	20.0%
used in	2011	-	2016	20.0%
indications	2012	-	2017	20.0%

RN eff date:  
 Jun 1 2019  
 dcst rate:  
 1.79%

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Trend Basis  
 type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]
(\$1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (Indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>Facility Association Exposures &amp; Premium</b>	FA AIX as at: Dec 31 2017												
[1] FA Written Exposures, Rolling 12	560	-	-	-	560	439	557	-	95	118	159	-	560
[2] FA Written Premium, Rolling 12	2,867,154	-	-	-	2,867,154	194,368	94,324	-	75,780	40,053	27,207	-	3,298,886
[3] FA Average Written Premium, Rolling 12, \$s	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895
[4] FA Written Premium @ Current Rates, Projected to Future Period	3,528,029	-	-	-	3,528,029	231,446	137,819	-	79,754	40,573	27,103	-	4,044,724
[5] FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	6,305	-	-	-	6,305	527	247	-	836	343	171	-	7,228
[6] Premium distribution @ current rates	87.23%	-	-	-	87.23%	5.72%	3.41%	-	1.97%	1.00%	0.67%	-	100.00%
<b>Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates</b>													
[7] Updated projected loss ratio (indemnity only, nominal), prior analysis	80.6%	80.6%	80.6%	80.6%	80.6%	77.9%	80.4%	-	60.5%	65.4%	67.1%	65.9%	79.8%
<b>Projected Loss Ratio (indemnity only, nominal) based on FA experience</b>													
[8] FA projected ultimate loss ratio (indemnity only, nominal)	76.0%	76.0%	76.0%	76.0%	76.0%	75.0%	103.8%	-	108.6%	84.4%	33.5%	31.2%	77.3%
<b>Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)</b>													
[9] FA experience credibility		49.6%	49.6%	49.6%	49.6%	31.3%	11.6%	-	25.1%	17.2%	8.0%	5.3%	
[10] Credibility-weighted projected loss ratio (indemnity only, nominal)	78.3%	78.3%	78.3%	78.3%	78.3%	77.0%	83.1%	-	72.6%	68.7%	64.4%	64.1%	78.1%
<b>Projected Loss Ratio (indemnity &amp; excess legal, discounted @ 1.79%)</b>													
[11] Loss discount factor	0.9365	0.9365	0.9365	0.9365	0.9365	0.9530	0.9530	0.9308	0.9827	0.9802	0.9802	0.9827	0.9396
[12] Credibility-weighted projected loss ratio (indemnity only, discounted)	73.3%	73.3%	73.3%	73.3%	73.3%	73.4%	79.2%	-	71.3%	67.3%	63.1%	63.0%	73.3%
[13] excess legal as % indemnity	1.9%	1.9%	1.9%	1.9%	1.9%	-	-	-	-	-	-	-	1.7%
[14] Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	74.7%	74.7%	74.7%	74.7%	74.7%	73.4%	79.2%	-	71.3%	67.3%	63.1%	63.0%	74.6%
<b>Discounted Revenue, Expenses and Capital Costs</b>													
[15] Revenue discount factor	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976	0.9976
[16] Total discounted fixed expenses, as % of current on-level premium	3.57%	3.57%	3.57%	3.57%	3.57%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	3.34%
[17] Discounted effective commission ratio (based on Indicated rate level change)	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%
[18] Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%
[19] Discounted variable S.C. initial claims fee, as % of premium	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%
[20] Retroactive claims fee adjustment (discounted), as % of premium @ target rate	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)	(0.56%)
[21] Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%
<b>Rate Indications</b>													
[22] Indicated target rate change (12.0% ROE, leverage 2.0)	26.9%	26.9%	26.9%	26.9%	26.9%	21.9%	31.3%	-	18.5%	12.0%	5.2%	5.1%	26.3%
[23] Avg WP @ Indicated target rate change (12.0% ROE, leverage 2.0)	8,001	-	-	-	8,001	642	324	-	991	384	180	-	9,129
[24] AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	1,696	-	-	-	1,696	115	77	-	155	41	9	-	1,901
[25] nominal indemnity LR for Indicated target rate change (12.0% ROE, leverage 2.0)	61.7%	61.7%	61.7%	61.7%	61.7%	63.2%	63.3%	-	61.3%	61.3%	61.2%	61.0%	61.8%
[26] nominal excess legal LR for Indicated target rate change (12.0% ROE, leverage 2.0)	1.2%	1.2%	1.2%	1.2%	1.2%	-	-	-	-	-	-	-	1.1%
[27] discounted commission as % of premium, based on alternative target	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%
[28] Retroactive claims fee adjustment (discounted), based on alternative target	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
[29] Alternative basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	-	-	-	-	-	-	-	-	-	-	-	-	-
[30] Alternative rate change basis (0.0% Cost of Capital, leverage 1.82)	14.0%	14.0%	14.0%	14.0%	14.0%	9.5%	18.0%	-	6.5%	0.6%	(5.5%)	(5.6%)	13.5%
[31] Avg WP @ Alternative rate change basis (0.0% Cost of Capital, leverage 1.82)	7,188	-	-	-	7,188	577	291	-	890	345	162	-	8,204
[32] AWP dollar change for Alternative rate change basis (0.0% Cost of Capital, leverage 1.82)	883	-	-	-	883	50	44	-	54	2	(9)	-	976
[33] nominal indemnity LR for Alternative rate change basis (0.0% Cost of Capital, leverage 1.82)	68.7%	68.7%	68.7%	68.7%	68.7%	70.3%	70.4%	-	68.2%	68.3%	68.1%	67.9%	68.8%
[34] nominal excess legal LR for Alternative rate change basis (0.0% Cost of Capital, leverage 1.82)	1.3%	1.3%	1.3%	1.3%	1.3%	-	-	-	-	-	-	-	1.2%
[35] Rate change selected by FA	10.5%	10.5%	10.5%	10.5%	10.5%	7.1%	15.2%	-	5.9%	(0.1%)	(6.2%)	-	10.2%
[36] Avg WP @ Rate change selected by FA	6,967	-	-	-	6,967	564	285	-	885	343	160	-	7,965
[37] AWP dollar change for Rate change selected by FA	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
[38] Annualized Prem chg for Rate change selected by FA	370,443	-	-	-	370,443	16,433	20,948	-	4,705	(41)	(1,680)	-	410,808
[39] nominal indemnity LR for Rate change selected by FA	70.9%	70.9%	70.9%	70.9%	70.9%	71.9%	72.1%	-	68.6%	68.8%	68.7%	64.1%	70.9%
[40] nominal excess legal LR for Rate change selected by FA	1.3%	1.3%	1.3%	1.3%	1.3%	-	-	-	-	-	-	-	1.2%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-1

experience	2008	-	2013	20.0%
accident yr	2009	-	2014	20.0%
weights	2010	-	2015	20.0%
used in	2011	-	2016	20.0%
indications	2012	-	2017	20.0%

RN eff date:  
 Jun 1 2019  
 dcst rate:  
 1.79%

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Trend Basis  
 type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

Retroactive claims fee adjustment	72 month LR	reimbursement rate LR	claims expense fee % @ reimbursement rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]
[72-month IBNR as % ultimate] calculated from Exh D-1: 0.0%	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=([co [F], row[41]]+[72 mth LR]/10	=row[41]:col [H] s.t. max / min, cols [D] & [E]	=([H]-[C])	=1/(1+disc rate)	=([I]*[J])
[41] Retroactive claims fee adjustment at 12.0% ROE	61.8%	67.5%	10.0%	9.0%	16.0%	3.3%	9.43%	9.43%	(0.57%)	0.9824	(0.56%)
[42] Retroactive claims fee adjustment at Alternative Target	68.8%	67.5%	10.0%	9.0%	16.0%	3.3%	10.13%	10.13%	0.13%	0.9824	0.13%
[43] Retroactive claims fee adjustment on Selected Rate Change	70.9%	67.5%	10.0%	9.0%	16.0%	3.3%	10.34%	10.34%	0.34%	0.9824	0.33%

Goal seek to 0.0%, on col[B], row[20]	[L]
	-
	-

Notes:

- 1 [72mth LR] = Recorded Claims Ratio @ 72 months = Ultimate LR\*(1-[72-month IBNR as % ultimate])
- 2 (See also Bulletin "All-Canada SC2004-02" issued on Jan. 7, 2004)

3 excess legal as percent of TPL indemnity is AA Report = [ratio as % of total coverages EP] x [latest yr total coverages EP] / [latest yr TPL expected indemnity] where ratio to EP from excess legal exhibit, and latest yr EP and TPL expected indemnity from a priori exhibit

TPL				
AA Report (FY2017)	Exh B.12.1	Exh B.8.6.1	Projected EP	Exh B.5.10.1
	pg 1 selected - cat I	prov, year	Adjustment	pg 1, col [5]
	excess ratio % total EP	AA R all coverage EP	AA R all coverage EP	AA R TPL expected indemnity
	1.9%	=	1.22%	x
			7,327,181	x
			1.000	/
				4,791,000

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-2

rate level factor exhibit

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-2  
 Page 1 of 1

**Derivation of Loss Ratios Underlying Current (i.e. "Expiring") Rates**

Basis: last submitted rate filing	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
[1] Distribution Used	Exh C-3 (option 1), row [6]	87.55%	-	-	-	87.55%	6.58%	2.97%	-	1.20%	0.88%	0.79%	0.04%	100.01%
[2] Projected ultimate loss ratio (nominal), prior to rate adjustment	Exh C-3 (option 1), row [10]	93.4%	93.40%	93.40%	93.40%	93.40%	88.00%	110.70%	-	61.30%	59.70%	63.10%	60.80%	92.6%
[3] FA Written Rate Level Factor as at 2017-09-30	Exh C-2, row [4], last submitted rate filing		2.7954	2.7954	2.7954	2.7954	11.8323	16.5092	1.0000	0.1964	0.2712	0.4683	0.221	
[4] FA Written Rate Level Factor as at 2019-06-01	current rate level factor look-up		3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	0.212	
[5] Estimated impact of subsequent rate changes	=[4]/[3]-1	19.0%	19.0%	19.0%	19.0%	19.0%	15.0%	40.2%	-	(1.5%)	(8.0%)	(9.6%)	(4.1%)	18.6%
[6] HST Adjustment factors for changes not considered in prior analysis in its projection to average accident date	as needed		1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.018	
[7] loss ratio (nominal) at current rates	=[2]*[6]/([1]+ [5])	79.9%	79.9%	79.9%	79.9%	79.9%	77.9%	80.4%	-	63.3%	66.0%	71.0%	64.5%	79.4%
[8] Modeled loss cost projected to average accident date, prior analysis	Exh D-5a		-	-	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	133.23	
[9] Modeled loss cost projected to average accident date, current analysis	Exh D-5a		-	-	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	135.15	
[10] indemnity projection factor between average accident date underlying current rates and future average accident date	=[9]/[8]	1.0120	1.0120	1.0120	1.0120	1.0120	1.0000	1.0000	1.0000	1.0000	1.0490	1.0000	1.0144	1.0110
[11] annualized indemnity change	=[10]^(365/Exh B-1, row [4])-1	0.7%	0.7%	0.7%	0.7%	0.7%	-	-	-	-	2.9%	-	0.9%	0.7%
[12] annualized premium trend factor	1+Exh D-4a, Total Drift	1.0020	1.0020	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0279	1.0348	1.0348	0.9960	1.0030
[13] premium trend period in days (change in avg written date between rate programs)	Exh B-1, row [2]	609	609	609	609	609	609	609	609	609	609	609	609	609
[14] projected indemnity loss ratio (nominal) at current rates	=[7]*[10]/([12]^([13]/365))	80.6%	80.6%	80.6%	80.6%	80.6%	77.9%	80.4%	-	60.5%	65.4%	67.1%	65.9%	79.9%

**Most Current 12-Months Exposure and Premium**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>FA Written Exposures, Rolling 12</b>	FA AIX as at: Dec 31 2017													
[15]	20171	323	-	-	-	323	254	321	-	54	61	103	-	323
[16]	20172	236	-	-	-	236	186	236	-	41	58	56	-	236
[17]	TOTAL	560	-	-	-	560	439	557	-	95	118	159	-	560
<b>FA Written Premium, Rolling 12</b>	FA AIX as at: Dec 31 2017													
[18]	20171	1,637,960	-	-	-	1,637,960	110,038	52,324	-	44,526	21,348	17,713	-	1,883,909
[19]	20172	1,229,194	-	-	-	1,229,194	84,330	42,000	-	31,254	18,705	9,494	-	1,414,977
[20]	TOTAL	2,867,154	-	-	-	2,867,154	194,368	94,324	-	75,780	40,053	27,207	-	3,298,886
<b>FA Average Written Premium, Rolling 12, \$s</b>														
[21]	20171	5,065	-	-	-	5,065	434	163	-	822	353	172	-	5,825
[22]	20172	5,205	-	-	-	5,205	454	178	-	758	324	170	-	5,991
[23]	TOTAL	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895

**Most Current 12-Months Exposure and Premium Adjusted to Current Rate Level**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>FA Written Rate Level Factors</b>														
[24]	20171		2.6114	2.6114	2.6114	2.6649	11.1352	15.3429	1.0000	0.2013	0.2728	0.4702	0.2250	
[25]	20172		2.7954	2.7954	2.7954	2.7954	11.8323	16.5092	1.0000	0.1964	0.2712	0.4683	0.2210	
[26]	FA Written Rate Level Factor as at 2019-06-01	=[4]	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	0.2120	
<b>FA Written Premium @ Current Rates, Rolling 12</b>														
[27]	20171	=[18]*[26]/[24]	2,044,607	-	-	2,044,607	134,466	78,935	-	42,801	19,517	15,946	-	2,336,272
[28]	20172	=[19]*[26]/[25]	1,462,729	-	-	1,462,729	96,980	58,884	-	30,793	17,201	8,582	-	1,675,169
[29]	TOTAL		3,507,336	-	-	3,507,336	231,446	137,819	-	73,594	36,718	24,528	-	4,011,441
<b>FA Average Written Premium @ Current Rates, Rolling 12, \$s</b>														
[30]	20171		6,322	-	-	6,322	530	246	-	790	323	155	-	7,224
[31]	20172		6,194	-	-	6,194	523	249	-	746	298	153	-	7,093
[32]	TOTAL		6,268	-	-	6,268	527	247	-	771	311	154	-	7,169

**Most Current 12-Months Exposure and Premium @ Current Rate Level, Projected to Future Avg Written Premium**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
[33]	Premium Trend Factors to 01-Dec-2019	AY 2017	1.0059	1.0059	1.0000	1.0059	1.0000	1.0000	1.0000	1.0837	1.1050	1.1050	0.9884	
[34]	FA Written Premium @ Current Rates, Projected to Future Period	=[29]*[33]	3,528,029	-	-	3,528,029	231,446	137,819	-	79,754	40,573	27,103	-	4,044,724
[35]	FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	=[34]/[17]	6,305	-	-	6,305	527	247	-	836	343	171	-	7,228



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-3 (option 1)

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-3 (option 1)  
 Page 1 of 2

DIRECT < COPY-PASTE VALUE > FROM Exh C-1 of last submitted rate filing

Project ID: ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).>  
 ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).xls

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]	
(\$1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL	
<b>Facility Association Exposures &amp; Premium</b>	FA AIX as at: Dec 31 2015													
[1] FA Written Exposures, Rolling 12	782	-	-	-	782	673	784		70	121	217	2	784	
[2] FA Written Premium, Rolling 12	2,280,282	-	-	-	2,280,282	69,678	22,902		72,115	40,688	25,632	2,198	2,513,495	
[3] FA Average Written Premium, Rolling 12, \$s	2,917	-	-	-	2,917	104	29		1,030	336	118	1,388	3,204	
[4] FA Written Premium @ Current Rates, Projected to Future Period	4,073,013	-	-	-	4,073,013	306,114	138,002		55,687	40,784	36,739	1,848	4,652,187	
[5] FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	5,210	-	-	-	5,210	455	176		796	337	169	1,167	5,931	
[6] Premium distribution @ current rates	([4] by coverage)/([4] total)	-	-	-	87.55%	6.58%	2.97%		1.20%	0.88%	0.79%	0.04%	100.01%	
<b>Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates</b>														
[7] Updated projected loss ratio (indemnity only, nominal), prior analysis	Exh C-2, row [14]	89.9%	89.9%	89.9%	89.9%	89.9%	83.2%	95.1%	-	58.1%	62.5%	64.6%	61.2%	88.8%
<b>Projected Loss Ratio (indemnity only, nominal) based on FA experience</b>														
[8] FA projected ultimate loss ratio (indemnity only, nominal)	Exh D-1, col [17]	96.9%	96.9%	96.9%	96.9%	96.9%	98.2%	237.1%	-	74.3%	46.6%	48.3%	20.2%	100.0%
<b>Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)</b>														
[9] FA experience credibility	Exh E-1, col [8]		49.8%	49.8%	49.8%	49.8%	32.3%	11.0%	-	19.7%	17.7%	9.1%	5.3%	
[10] Credibility-weighted projected Loss Ratio (indemnity only, nominal)	=([8]*[9]+[7]*[1-9])	93.4%	93.4%	93.4%	93.4%	93.4%	88.0%	110.7%	-	61.3%	59.7%	63.1%	59.0%	92.6%
<b>Projected Loss Ratio (indemnity &amp; excess legal, discounted @ 0.47%)</b>														
[11] Loss discount factor	Exh F-2 (re-wghtd)	0.9825	0.9825	0.9825	0.9825	0.9872	0.9872	0.9810	0.9952	0.9948	0.9948	0.9952	0.9833	
[12] Credibility-weighted projected loss ratio (indemnity only, discounted)	=([10]*[11])	91.8%	91.8%	91.8%	91.8%	91.8%	86.9%	109.3%	61.0%	59.4%	62.8%	58.7%	91.1%	
[13] excess legal as % indemnity	see note 3 below	1.6%	1.6%	1.6%	1.6%	-	-	-	-	-	-	-	1.4%	
[14] Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	=([12]*[1+13])	93.3%	93.3%	93.3%	93.3%	86.9%	109.3%	-	61.0%	59.4%	62.8%	58.7%	92.4%	
<b>Discounted Revenue, Expenses and Capital Costs</b>														
[15] Revenue discount factor	Exh G-1, col[C], row[3]	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	
[16] Total discounted fixed expenses, as % of current on-level premium	Exh G-1, col[C], row[30] for TPL, otherwise row[21]	3.84%	3.84%	3.84%	3.84%	3.84%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.67%	
[17] Discounted effective commission ratio (based on Indicated rate level change)	Exh G-1, col[C], row[5]	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
[18] Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	Exh G-1, col[C], row[17] for TPL, otherwise row[15]	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	
[19] Discounted variable S.C. initial claims fee, as % of premium	Exh G-1, col[C], row[18]	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	
[20] Retroactive claims fee adjustment (discounted), as % of premium @ target rate	goal seek to 0 on col [L], row [41]	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	
[21] Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	Exh H-1, row[15]	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	
<b>Rate Indications</b>														
[22] Indicated target rate change (12.0% ROE, leverage 2.0)	=([14]+[16])/([15]-[17]-[18]-[19]-[20]-[21])-1	58.3%	58.3%	58.3%	58.3%	58.3%	45.7%	82.2%	-	3.5%	0.9%	6.4%	(0.3%)	56.6%
[23] Avg WP @ Indicated target rate change (12.0% ROE, leverage 2.0)	=([5]*(1+[22]))	8,247	-	-	-	8,247	663	321	-	824	340	180	1,164	9,288
[24] AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	=([23]-[5])	3,037	-	-	-	3,037	208	145	-	28	3	11	(4)	3,357
[25] nominal indemnity LR for Indicated target rate change (12.0% ROE, leverage 2.0)	=([10]/(1+[22]))	59.0%	59.0%	59.0%	59.0%	59.0%	60.4%	60.8%	-	59.2%	59.3%	59.2%	59.1%	
[26] nominal excess legal LR for Indicated target rate change (12.0% ROE, leverage 2.0)	=([13]*[25])	0.9%	0.9%	0.9%	0.9%	0.9%	-	-	-	-	-	-	0.8%	
[27] discounted commission as % of premium, based on alternate target	Exh G-1, col[C], row[6]	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
[28] Retroactive claims fee adjustment (discounted), based on alternate target	goal seek to 0 on col [L], row [42]	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	
[29] Alternate basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	Exh H-1, row[21]	-	-	-	-	-	-	-	-	-	-	-	-	
[30] Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=([14]+[16])/([15]-[27]-[18]-[19]-[28]-[29])-1	40.9%	40.9%	40.9%	40.9%	40.9%	29.6%	62.1%	-	(7.9%)	(10.2%)	(5.3%)	(11.3%)	39.4%
[31] Avg WP @ Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=([5]*(1+[30]))	7,341	-	-	-	7,341	590	285	-	733	303	160	1,035	8,268
[32] AWP dollar change for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=([31]-[5])	2,131	-	-	-	2,131	135	109	-	(63)	(34)	(9)	(132)	2,337
[33] nominal indemnity LR for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=([10]/(1+[30]))	66.3%	66.3%	66.3%	66.3%	66.3%	67.9%	68.3%	-	66.6%	66.5%	66.6%	66.5%	
[34] nominal excess legal LR for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=([13]*[33])	1.1%	1.1%	1.1%	1.1%	1.1%	-	-	-	-	-	-	0.9%	
[35] <b>Rate change selected by FA</b>	FA Assumptions except Rol; Alternate rate change basis (0.0% Cost of Capital, leverage 1.80), Rol at 2.8% (NL PUB minimum)													
[36] Avg WP @ Rate change selected by FA	=([5]*(1+[35]))	5,210	-	-	-	6,809	559	271	-	722	297	157	1,019	7,693
[37] AWP dollar change for Rate change selected by FA	=([36]-[5])	-	-	-	-	1,599	104	95	-	(74)	(40)	(12)	(148)	1,762
[38] Annualized Prem chg for Rate change selected by FA	=([4]*[35])	1,250,415	-	-	-	1,250,415	69,794	74,107	-	(5,179)	(4,813)	(2,572)	(235)	1,381,517
[39] nominal indemnity LR for Rate change selected by FA	=([10]/(1+[35]))	93.4%	71.5%	71.5%	71.5%	71.5%	71.7%	72.0%	-	67.6%	67.7%	67.8%	67.6%	
[40] nominal excess legal LR for Rate change selected by FA	=([13]*[39])	1.5%	1.1%	1.1%	1.1%	1.1%	-	-	-	-	-	-	1.0%	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-3 (option 1)

DIRECT < COPY-PASTE VALUE > FROM Exh C-1 of last submitted rate filing

Project ID: ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).>  
 ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).xls>

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-3 (option 1)  
 Page 2 of 2

Retroactive claims fee adjustment	72 month LR	reimbursement rate LR	claims expense fee % @ reimbursement rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]
[IBNR as % ultimate] as per Exh D-1: 0.7%	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=co [F], row[41]+[72 mth LR]/10	=row[41]:col [H] s.t. max / min, cols [D] & [E]	= [H]-[C]	=1/(1+disc rate)	= [I]*[J]
[41] Retroactive claims fee adjustment at 12.0% ROE	58.7%	67.5%	10.0%	9.0%	16.0%	3.3%	9.1%	9.1%	(0.9%)	0.9953	(0.90%)
[42] Retroactive claims fee adjustment at Alternate Target	65.9%	67.5%	10.0%	9.0%	16.0%	3.3%	9.8%	9.8%	(0.2%)	0.9953	(0.20%)
[43] Retroactive claims fee adjustment on Selected Rate Change	70.9%	67.5%	10.0%	9.0%	16.0%	3.3%	10.3%	10.3%	0.3%	0.9953	0.30%

Goal seek to 0.0%, on col[B], row[20]
[L]
-
(0.05%)

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	FA Selected Trend Models (Exh D-5b)	= [6]*[1+([12])]*(1+[13])*(1+[14])]*[15]	= [16]/[11]	input
<b>TOTAL</b>																			
	2008	725	1,412,456	1,948	2,388,733		2,388,733	169.1%	3,294.80			4,903,149					2,752,565	56.1%	
	2009	764	1,516,679	1,985	2,520,358		2,520,358	166.2%	3,298.90			5,233,777					2,856,511	54.6%	
	2010	780	1,565,401	2,007	3,192,247		3,192,247	203.9%	4,092.62			5,365,419					3,560,339	66.4%	
	2011	793	1,587,985	2,003	3,494,776		3,494,776	220.1%	4,407.03			5,486,921					3,838,326	70.0%	
	2012	816	1,676,159	2,054	4,878,001		4,878,001	291.0%	5,977.94			5,748,035					5,192,399	90.3%	
	2013	852	1,857,181	2,180	3,170,609		3,173,179	170.9%	3,724.39			5,983,538					3,358,745	56.1%	20.0%
	2014	820	2,394,633	2,920	3,386,936		3,406,810	142.3%	4,154.65			5,806,679					3,582,779	61.7%	20.0%
	2015	795	2,439,865	3,069	3,853,652		3,940,499	161.5%	4,956.60			5,581,567					4,119,594	73.8%	20.0%
	2016	732	2,727,409	3,726	3,567,958		4,057,001	148.7%	5,542.35			5,161,770					4,188,391	81.1%	20.0%
	2017	617	3,155,584	5,114	2,719,459		4,804,429	152.3%	7,786.76			4,352,507					4,894,108	112.4%	20.0%
	Total/Wtd Avg.	7,694	20,333,352	2,643	33,172,729		35,856,033	176.3%	4,660.26			53,623,362					38,343,757	77.0%	100.0%
<b>Third Party Liability</b>																			
sum of:	2008	725	1,301,390	1,795	2,230,303		2,230,303	171.4%	3,076.28			4,433,405					2,444,858	55.1%	-
BI,PD,DPCPD,	2009	764	1,391,046	1,821	2,283,000		2,283,000	164.1%	2,988.22			4,729,578					2,488,013	52.6%	-
TPL (indivis)	2010	780	1,430,390	1,834	3,054,392		3,054,392	213.5%	3,915.89			4,853,356					3,308,517	68.2%	-
	2011	793	1,462,352	1,844	3,065,744		3,065,744	209.6%	3,866.01			4,952,075					3,300,580	66.7%	-
(for exposure,	2012	816	1,532,990	1,879	4,249,417		4,249,417	277.2%	5,207.62			5,180,573					4,546,451	87.8%	-
max of	2013	852	1,686,983	1,980	2,861,495		2,861,495	169.6%	3,358.56			5,361,691					3,042,914	56.8%	20.0%
(BI,PD,DPCPD,	2014	820	2,185,608	2,665	2,951,148		2,947,312	134.9%	3,594.28			5,134,711					3,112,656	60.6%	20.0%
plus	2015	795	2,223,971	2,797	3,443,609		3,496,296	157.2%	4,397.86			4,933,089					3,668,663	74.4%	20.0%
TPL (indivis)	2016	732	2,430,050	3,320	3,129,159		3,492,141	143.7%	4,770.68			4,565,887					3,614,366	79.2%	20.0%
	2017	617	2,756,850	4,468	2,339,453		4,078,836	148.0%	6,610.76			3,812,479					4,163,676	109.2%	20.0%
	Total/Wtd Avg.	7,694	18,401,630	2,392	29,607,720		31,758,936	172.6%	4,127.75			47,956,844					33,690,694	76.0%	100.0%
<b>Bodily Injury</b>																			
BI	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0241	-	-	-	-	-	1.0116	-	-
	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0221	-	-	-	-	-	1.0117	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0200	-	-	-	-	-	1.0117	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0180	-	-	-	-	-	1.0117	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0159	-	-	-	-	-	1.0117	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0139	-	-	-	-	-	1.0118	-	20.0%
	2014	-	-	-	-	0.9985	-	-	-	2.3510	1.0119	-	-	-	-	-	1.0118	-	20.0%
	2015	-	-	-	-	1.0185	-	-	-	2.1964	1.0099	-	-	-	-	-	1.0119	-	20.0%
	2016	-	-	-	-	1.1328	-	-	-	1.8635	1.0079	-	-	-	-	-	1.0058	-	20.0%
	2017	-	-	-	-	1.9309	-	-	-	1.3899	1.0059	-	-	-	-	-	0.9999	-	20.0%
	Total/Wtd Avg.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Property Damage</b>																			
PD	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0241	-	-	-	-	-	1.3549	-	-
	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0221	-	-	-	-	-	1.3230	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0200	-	-	-	-	-	1.2916	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0180	-	-	-	-	-	1.2612	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0159	-	-	-	-	-	1.2316	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0139	-	-	-	-	-	1.2034	-	20.0%
	2014	-	-	-	-	1.0000	-	-	-	2.3510	1.0119	-	-	-	-	-	1.1732	-	20.0%
	2015	-	-	-	-	1.0000	-	-	-	2.1964	1.0099	-	-	-	-	-	1.1460	-	20.0%
	2016	-	-	-	-	1.0340	-	-	-	1.8635	1.0079	-	-	-	-	-	1.1085	-	20.0%
	2017	-	-	-	-	1.1306	-	-	-	1.3899	1.0059	-	-	-	-	-	1.0721	-	20.0%
	Total/Wtd Avg.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 2 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		Accident Year Weight
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	=[6]*(1+[12])*(1+[13])*(1+[14])*(1+[15])	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	FA Selected Trend Models (Exh D-5b)	=[16]/[11]	input	
DCPD	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.3549	-	-	-
DCPD	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.3230	-	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2916	-	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2612	-	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2316	-	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0000	-	-	-	-	1.2034	-	-	20.0%
	2014	-	-	-	-	0.9987	-	-	-	2.3510	1.0000	-	-	-	-	1.1732	-	-	20.0%
	2015	-	-	-	-	1.0153	-	-	-	2.1964	1.0000	-	-	-	-	1.1460	-	-	20.0%
	2016	-	-	-	-	1.1160	-	-	-	1.8635	1.0000	-	-	-	-	1.1085	-	-	20.0%
	2017	-	-	-	-	1.7435	-	-	-	1.3899	1.0000	-	-	-	-	1.0721	-	-	20.0%
	Total/Wtd Avg.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
TPL (indivisible)	2008	725	1,301,390	1,795	2,230,303	1.0000	2,230,303	171.4%	3,076.28	3.3265	1.0241	4,433,405	-	-	-	1.0962	2,444,858	55.1%	-
TPL (indivis)	2009	764	1,391,046	1,821	2,283,000	1.0000	2,283,000	164.1%	2,988.22	3.3265	1.0221	4,729,578	-	-	-	1.0898	2,488,013	52.6%	-
	2010	780	1,430,390	1,834	3,054,392	1.0000	3,054,392	213.5%	3,915.89	3.3265	1.0200	4,853,356	-	-	-	1.0832	3,308,517	68.2%	-
	2011	793	1,462,352	1,844	3,065,744	1.0000	3,065,744	209.6%	3,866.01	3.3265	1.0180	4,952,075	-	-	-	1.0766	3,300,580	66.7%	-
	2012	816	1,532,990	1,879	4,249,417	1.0000	4,249,417	277.2%	5,207.62	3.3265	1.0159	5,180,573	-	-	-	1.0699	4,546,451	87.8%	-
	2013	852	1,686,983	1,980	2,861,495	1.0000	2,861,495	169.6%	3,358.56	3.1347	1.0139	5,361,691	-	-	-	1.0634	3,042,914	56.8%	20.0%
	2014	820	2,185,608	2,665	2,951,148	0.9987	2,947,312	134.9%	3,594.28	2.3217	1.0119	5,134,711	-	-	-	1.0561	3,112,656	60.6%	20.0%
	2015	795	2,223,971	2,797	3,443,609	1.0153	3,496,296	157.2%	4,397.86	2.1964	1.0099	4,933,089	-	-	-	1.0493	3,668,663	74.4%	20.0%
	2016	732	2,430,050	3,320	3,129,159	1.1160	3,492,141	143.7%	4,770.68	1.8642	1.0079	4,565,887	-	-	-	1.0350	3,614,366	79.2%	20.0%
	2017	617	2,756,850	4,468	2,339,453	1.7435	4,078,836	148.0%	6,610.76	1.3748	1.0059	3,812,479	-	-	-	1.0208	4,163,676	109.2%	20.0%
	Total/Wtd Avg.	7,694	18,401,630	2,392	29,607,720		31,758,936	172.6%	4,127.75			47,956,844					33,690,694	76.0%	100.0%
Accident Benefits	sum of:	2008	519	22,140	43	120,873	120,873	545.9%	232.90			301,263					268,822	89.2%	-
	ME,DI,DB,	2009	553	23,279	42	100,912	100,912	433.5%	182.48			316,762					224,731	70.9%	-
	FE,SU,	2010	582	23,208	40	92,124	92,124	396.9%	158.29			315,796					205,160	65.0%	-
AccBen (indivis)	2011	611	24,277	40	240,888	240,888	992.2%	394.25				330,342					348,854	105.6%	-
	2012	639	25,385	40	519,517	519,517	2,046.6%	813.02				345,419					527,518	152.7%	-
	2013	693	30,167	44	132,466	135,036	447.6%	194.86				360,426					137,035	38.0%	20.0%
	2014	682	49,100	72	116,896	135,518	276.0%	198.71				356,329					137,442	38.6%	20.0%
	2015	675	55,530	82	258,274	281,002	506.0%	416.30				340,332					285,329	83.8%	20.0%
	2016	608	105,303	173	212,192	301,567	286.4%	496.00				298,618					303,980	101.8%	20.0%
	2017	481	171,827	357	99,425	280,806	163.4%	583.80				248,634					280,806	112.9%	20.0%
	Total/Wtd Avg.	6,043	530,216	88	1,893,567	2,208,243	416.5%	365.42				3,213,921					2,719,677	75.0%	100.0%
Medical Expenses	ME	2008	-	-	43	-	1.0000	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	Total/Wtd Avg.	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 3 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(\$1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)					(\$1s)		
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		FA AIX	FA AIX	=[2]/[1]	FA AIX	Exh D-2, Section C.	=[4]*[5]	=[6]/[7]	=[6]/[1]	Exh D-3a	Exh D-4a	=[2]*[9]*[10]	input	input	input	FA Selected Trend Models (Exh D-5b)	=[6]*(1+[12])* (1+[13])*(1+[14])*[15]	=[16]/[11]	input
<b>Disability Income</b>																			
DI	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Death Benefits</b>																			
DB	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Funeral Expenses</b>																			
FE	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Supp. AccBen</b>																			
SU	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 4 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		Trended Accident Year Weight	
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight	
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)	[9]	[10]	(\$1s)	[12]	[13]	[14]	[15]	(\$1s)	[17]	[18]	
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]											
		FA AIX	FA AIX	= [2]/[1]	FA AIX	Exh D-2, Section C.	= [4]*[5]	= [6]/[7]	= [6]/[1]	Exh D-3a	Exh D-4a	= [2]*[9]*[10]	input	input	input	FA Selected Trend Models (Exh D-5b)	= [6]*(1+[12])* (1+[13])* (1+[14])* [15]	= [16]/[11]	input	
AccBen (indivisible)																				
AccBen (indivis)	2008	519	22,140	43	120,873	1.0000	120,873	545.9%	232.90	13.6072	1.0000	301,263	-	-	-	2.2240	268,822	89.2%	-	
	2009	553	23,279	42	100,912	1.0000	100,912	433.5%	182.48	13.6072	1.0000	316,762	-	-	-	2.2270	224,731	70.9%	-	
	2010	582	23,208	40	92,124	1.0000	92,124	396.9%	158.29	13.6072	1.0000	315,796	-	-	-	2.2270	205,160	65.0%	-	
	2011	611	24,277	40	240,888	1.0000	240,888	992.2%	394.25	13.6072	1.0000	330,342	-	-	-	1.4482	348,854	105.6%	-	
	2012	639	25,385	40	519,517	1.0000	519,517	2,046.6%	813.02	13.6072	1.0000	345,419	-	-	-	1.0154	527,518	152.7%	-	
	2013	693	30,167	44	132,466	1.0194	135,036	447.6%	194.86	11.9477	1.0000	360,426	-	-	-	1.0148	137,035	38.0%	20.0%	
	2014	682	49,100	72	116,896	1.1593	135,518	276.0%	198.71	7.2572	1.0000	356,329	-	-	-	1.0142	137,442	38.6%	20.0%	
	2015	675	55,530	82	258,274	1.0880	281,002	506.0%	416.30	6.1288	1.0000	340,332	-	-	-	1.0154	285,329	83.8%	20.0%	
	2016	608	105,303	173	212,192	1.4212	301,567	286.4%	496.00	2.8358	1.0000	298,618	-	-	-	1.0080	303,980	101.8%	20.0%	
	2017	481	171,827	357	99,425	2.8243	280,806	163.4%	583.80	1.4470	1.0000	248,634	-	-	-	1.0000	280,806	112.9%	20.0%	
	<b>Total/Wtd Avg.</b>	<b>6,043</b>	<b>530,216</b>	<b>88</b>	<b>1,893,567</b>		<b>2,208,243</b>	<b>416.5%</b>	<b>365.42</b>			<b>3,213,921</b>					<b>2,719,677</b>	<b>75.0%</b>	<b>100.0%</b>	
Uninsured Automobile																				
UA	2008	719	4,667	6	15,326	1.0000	15,326	328.4%	21.32	23.1459	1.0000	108,022	-	-	-	1.0043	15,392	14.2%	-	
	2009	758	5,162	7	102,310	1.0000	102,310	1,982.0%	134.97	23.1459	1.0000	119,479	-	-	-	1.0021	102,525	85.8%	-	
	2010	776	5,266	7	36,284	1.0000	36,284	689.0%	46.76	23.1459	1.0000	121,886	-	-	-	1.0021	36,360	29.8%	-	
	2011	793	5,362	7	158,786	1.0000	158,786	2,961.3%	200.23	23.1459	1.0000	124,108	-	-	-	0.9979	158,453	127.7%	-	
	2012	816	5,532	7	37,865	1.0000	37,865	684.5%	46.40	23.1459	1.0000	128,043	-	-	-	0.9813	37,157	29.0%	-	
	2013	854	7,749	9	130,620	1.0000	130,620	1,685.6%	152.95	20.0571	1.0000	155,422	-	-	-	0.9937	129,797	83.5%	20.0%	
	2014	826	16,178	20	254,422	1.0200	259,510	1,604.1%	314.18	12.2608	1.0000	198,355	-	-	-	1.0086	261,742	132.0%	20.0%	
	2015	803	18,178	23	43,239	1.2644	54,671	300.8%	68.08	10.2871	1.0000	186,999	-	-	-	1.0043	54,906	29.4%	20.0%	
	2016	733	39,464	54	112,472	1.3321	149,824	379.6%	204.40	4.1656	1.0000	164,391	-	-	-	1.0021	150,139	91.3%	20.0%	
	2017	614	80,635	131	95,054	2.8305	269,050	333.7%	438.19	1.8244	1.0000	147,110	-	-	-	1.0000	269,050	182.9%	20.0%	
	<b>Total/Wtd Avg.</b>	<b>7,692</b>	<b>188,193</b>	<b>24</b>	<b>986,378</b>		<b>1,214,246</b>	<b>645.2%</b>	<b>157.86</b>			<b>1,453,815</b>					<b>1,215,521</b>	<b>103.8%</b>	<b>100.0%</b>	
Underinsured Motorist																				
UM	2008	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	-	
	2009	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	-	
	2010	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	-	
	2011	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	-	
	2012	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	-	
	2013	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	20.0%	
	2014	-	-	-	-	0.9985	-	-	-	1.0000	1.0000	-	-	-	-	1.0133	-	-	20.0%	
	2015	-	(1)	(1)	-	1.0185	-	-	-	1.0000	1.0000	(1)	-	-	-	1.0133	-	-	20.0%	
	2016	(1)	(24)	24	-	1.1328	-	-	-	1.0000	1.0000	(24)	-	-	-	1.0000	-	-	20.0%	
	2017	-	(3)	(3)	-	1.9309	-	-	-	1.0000	1.0000	(3)	-	-	-	1.0000	-	-	20.0%	
	<b>Total/Wtd Avg.</b>	<b>(1)</b>	<b>(28)</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(28)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100.0%</b>	
Collision																				
CL	2008	27	35,099	1,300	11,450	1.0000	11,450	32.6%	424.07	0.5065	1.3881	24,677	-	-	-	1.0180	11,656	47.2%	-	
	2009	21	32,294	1,538	1,870	1.0000	1,870	5.8%	89.05	0.5065	1.3505	22,090	-	-	-	1.0180	1,904	8.6%	-	
	2010	28	39,255	1,402	-	1.0000	-	-	-	0.5152	1.3138	26,571	-	-	-	1.0180	-	-	-	
	2011	36	43,999	1,222	11,380	1.0000	11,380	25.9%	316.11	0.5732	1.2781	32,234	-	-	-	1.0180	11,585	35.9%	-	
	2012	46	57,659	1,253	4,810	1.0000	4,810	8.3%	104.57	0.5828	1.2434	41,783	-	-	-	1.0180	4,897	11.7%	-	
	2013	49	60,424	1,233	16,908	1.0000	16,908	28.0%	345.06	0.5828	1.2097	42,600	-	-	-	1.0180	17,212	40.4%	20.0%	
	2014	51	65,370	1,282	29,723	1.0000	29,723	45.5%	582.80	0.6100	1.1768	46,926	-	-	-	1.0180	30,258	64.5%	20.0%	
	2015	64	69,158	1,081	93,771	1.0000	93,771	135.6%	1,465.17	0.6133	1.1449	48,560	-	-	-	1.0180	95,459	196.6%	20.0%	
	2016	81	81,974	1,012	63,425	0.9895	62,759	76.6%	774.80	0.6754	1.1138	61,666	-	-	-	1.0088	63,311	102.7%	20.0%	
	2017	93	78,599	845	120,168	0.8802	105,772	134.6%	1,137.33	0.8962	1.0837	76,336	-	-	-	1.0000	105,772	138.6%	20.0%	
	<b>Total/Wtd Avg.</b>	<b>496</b>	<b>563,831</b>	<b>1,137</b>	<b>353,505</b>		<b>338,443</b>	<b>60.0%</b>	<b>682.34</b>			<b>423,443</b>					<b>342,054</b>	<b>108.6%</b>	<b>100.0%</b>	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 5 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		Accident Year Weight
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	FA Selected Trend Models (Exh D-5b)	=([6]*(1+[12])*(1+[13])*(1+[14]))/[15]	=([16]/[11])	input
Comp																			
CM	2008	46	16,090	350	2,086	1.0000	2,086	13.0%	45.35	0.5358	1.5033	12,960	-	-	-	1.4308	2,985	23.0%	-
	2009	52	21,392	411	17,353	1.0000	17,353	81.1%	333.71	0.5358	1.4529	16,653	-	-	-	1.3921	24,157	145.1%	-
	2010	62	24,008	387	2,052	1.0000	2,052	8.5%	33.10	0.5547	1.4039	18,696	-	-	-	1.3520	2,774	14.8%	-
	2011	67	19,150	286	1,866	1.0000	1,866	9.7%	27.85	0.7242	1.3567	18,815	-	-	-	1.3141	2,452	13.0%	-
	2012	79	22,343	283	34,001	1.0000	34,001	152.2%	430.39	0.7632	1.3110	22,355	-	-	-	1.2765	43,402	194.1%	-
	2013	100	28,908	289	8,085	1.0000	8,085	28.0%	80.85	0.7632	1.2671	27,956	-	-	-	1.2396	10,022	35.8%	20.0%
	2014	115	33,299	290	25,924	1.0000	25,924	77.9%	225.43	0.7885	1.2243	32,146	-	-	-	1.2056	31,254	97.2%	20.0%
	2015	127	40,216	317	1,382	1.0000	1,382	3.4%	10.88	0.7707	1.1832	36,673	-	-	-	1.1718	1,619	4.4%	20.0%
	2016	124	43,938	354	45,691	1.0000	45,691	104.0%	368.48	0.7774	1.1434	39,056	-	-	-	1.1278	51,530	131.9%	20.0%
	2017	116	39,963	345	52,798	1.0498	55,427	138.7%	477.82	0.8942	1.1050	39,487	-	-	-	1.0873	60,266	152.6%	20.0%
	Total/Wtd Avg.	888	289,307	326	191,238		193,867	67.0%	218.32			264,797					230,461	84.4%	100.0%
Specified Perils																			
SP	2008	219	31,706	145	8,695	1.0000	8,695	27.4%	39.70	0.4647	1.5033	22,149	-	-	-	1.0180	8,852	40.0%	-
	2009	254	42,622	168	14,913	1.0000	14,913	35.0%	58.71	0.4647	1.4529	28,777	-	-	-	1.0180	15,181	52.8%	-
	2010	249	41,744	168	7,395	1.0000	7,395	17.7%	29.70	0.4835	1.4039	28,335	-	-	-	1.0180	7,528	26.6%	-
	2011	241	30,887	128	16,112	1.0000	16,112	52.2%	66.85	0.6722	1.3567	28,168	-	-	-	1.0180	16,402	58.2%	-
	2012	235	29,843	127	32,391	1.0000	32,391	108.5%	137.83	0.7250	1.3110	28,365	-	-	-	1.0180	32,974	116.2%	-
	2013	231	29,306	127	15,038	1.0000	15,038	51.3%	65.10	0.7250	1.2671	26,922	-	-	-	1.0180	15,309	56.9%	20.0%
	2014	220	27,075	123	-	1.0000	-	-	-	0.7978	1.2243	26,445	-	-	-	1.0180	-	-	20.0%
	2015	226	25,539	113	13,377	1.0000	13,377	52.4%	59.19	1.0312	1.1832	31,161	-	-	-	1.0180	13,618	43.7%	20.0%
	2016	206	26,263	127	5,019	1.0000	5,019	19.1%	24.36	1.0612	1.1434	31,867	-	-	-	1.0091	5,065	15.9%	20.0%
	2017	177	27,713	157	12,561	1.1574	14,538	52.5%	82.14	0.9295	1.1050	28,464	-	-	-	1.0000	14,538	51.1%	20.0%
	Total/Wtd Avg.	2,258	312,698	138	125,501		127,478	40.8%	56.46			280,653					129,467	33.5%	100.0%
All Perils																			
AP	2008	1	1,364	1,364	-	1.0000	-	-	-	0.5176	0.9534	673	-	-	-	1.1159	-	-	-
	2009	1	884	884	-	1.0000	-	-	-	0.5176	0.9572	438	-	-	-	1.1086	-	-	-
	2010	1	1,530	1,530	-	1.0000	-	-	-	0.5299	0.9610	779	-	-	-	1.1007	-	-	-
	2011	2	1,958	979	-	1.0000	-	-	-	0.6240	0.9649	1,179	-	-	-	1.0929	-	-	-
	2012	2	2,407	1,204	-	1.0000	-	-	-	0.6421	0.9688	1,497	-	-	-	1.0848	-	-	-
	2013	8	13,644	1,706	5,997	1.0000	5,997	44.0%	749.63	0.6421	0.9726	8,521	-	-	-	1.0765	6,456	75.8%	20.0%
	2014	12	18,003	1,500	8,823	1.0000	8,823	49.0%	735.25	0.6693	0.9766	11,767	-	-	-	1.0685	9,427	80.1%	20.0%
	2015	6	7,274	1,212	-	1.0000	-	-	-	0.6666	0.9805	4,754	-	-	-	1.0603	-	-	20.0%
	2016	-	441	441	-	1.0000	-	-	-	0.7120	0.9844	309	-	-	-	1.0423	-	-	20.0%
	2017	-	-	-	-	1.0000	-	-	-	0.8953	0.9884	-	-	-	-	1.0250	-	-	20.0%
	Total/Wtd Avg.	33	47,505	1,440	14,820		14,820	31.2%	449.09			29,917					15,883	31.2%	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-2

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-2  
 Page 1 of 1

**Loss Development Factors**

Val Market: FARM Val Jurisdiction: NL Val Business Segment: non-PPV

as at: 31-Dec-2017

**A. Selected Ultimate Indemnity by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
(\$1s)	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=sum([1]to[3])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation
2008	2,812,640	371,054	-	3,183,694						161,065	49,800	-	100,812	20,439	32,767	46,266
2009	2,531,941	464,019	-	2,995,960						163,932	102,310	-	65,577	96,295	29,002	18,724
2010	3,661,926	459,985	-	4,121,911						323,108	234,666	500,150	36,290	7,541	37,965	69,890
2011	3,685,228	735,945	-	4,421,173						313,280	242,343	-	52,393	289,554	149,787	35,728
2012	5,179,476	613,466	-	5,792,942						743,320	37,865	-	176,944	134,406	139,454	50,445
2013	3,097,152	512,552	-	3,609,704						210,718	130,620	-	176,134	70,920	61,131	37,462
2014	3,240,945	747,417	-	3,988,362						196,439	305,422	4,000	110,186	81,905	37,028	21,534
2015	4,524,817	931,641	-	5,456,458						531,551	90,862	10,000	213,734	117,304	87,170	494,385
2016	4,546,338	851,802	-	5,398,140						442,050	252,698	19,000	282,616	221,484	51,530	-
2017	4,109,004	735,857	-	4,844,861						421,095	269,054	27,000	286,612	210,866	95,585	-

diagonal: 31-Dec-2017

**B. Recorded Indemnity by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
(\$1s)	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=sum([17]to [19])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data
2008	2,812,640	371,054	-	3,183,694	127,209	32,856	-	1,000	-	161,065	49,800	-	100,812	20,439	32,767	46,266
2009	2,531,941	464,019	-	2,995,960	119,184	44,748	-	-	-	163,932	102,310	-	65,577	96,295	29,002	18,724
2010	3,661,926	459,985	-	4,121,911	135,990	173,118	13,000	1,000	-	323,108	234,666	500,150	36,290	7,541	37,965	69,890
2011	3,685,228	735,945	-	4,421,173	199,975	112,305	-	1,000	-	313,280	242,343	-	52,393	289,554	149,787	35,728
2012	5,179,476	613,466	-	5,792,942	207,130	536,190	-	-	-	743,320	37,865	-	176,944	134,406	139,454	50,445
2013	3,097,152	512,552	-	3,609,704	162,676	33,042	10,000	1,000	-	206,718	130,620	-	176,134	70,920	61,131	37,462
2014	3,245,945	747,417	-	3,993,362	149,222	18,217	-	2,000	-	169,439	299,422	-	110,186	81,905	37,028	21,534
2015	4,442,817	931,641	-	5,374,458	354,784	132,767	-	1,000	-	488,551	71,862	-	213,734	117,304	87,170	494,385
2016	4,013,338	823,802	-	4,837,140	271,343	39,707	-	-	-	311,050	189,698	-	285,616	221,484	51,530	-
2017	2,128,004	650,857	-	2,778,861	120,277	28,818	-	-	-	149,095	95,054	-	325,612	200,866	82,585	-

**C. Implied Loss Development Factor**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if(or([5]=0,[1 7]=0),[36],[1]/[ 8]=0),[36],[2]/[ 9]=0),[36],[3]/[ 17])	=if(or([5]=0,[1 8]=0),[36],[1]/[ 8]=0),[36],[2]/[ 9]=0),[36],[3]/[ 18])	=if(or([5]=0,[1 9]=0),[36],[1]/[ 8]=0),[36],[2]/[ 9]=0),[36],[3]/[ 19])	=if(or([5]=0,[1 7]=0),[36],[1]/[ 8]=0),[36],[2]/[ 9]=0),[36],[3]/[ 21])	=if(or([5]=0,[2 1]=0),[42],[5]/[ 2]=0),[42],[6]/[ 3]=0),[42],[7]/[ 4]=0),[42],[8]/[ 5]=0),[42],[9]/[ 21])	=if(or([5]=0,[2 2]=0),[42],[6]/[ 3]=0),[42],[7]/[ 4]=0),[42],[8]/[ 5]=0),[42],[9]/[ 22])	=if(or([5]=0,[2 3]=0),[42],[7]/[ 4]=0),[42],[8]/[ 5]=0),[42],[9]/[ 23])	=if(or([5]=0,[2 4]=0),[42],[8]/[ 5]=0),[42],[9]/[ 24])	=if(or([5]=0,[2 5]=0),[42],[9]/[ 25])	=if(or([5]=0,[2 1]=0),[42],[5]/[ 2]=0),[42],[6]/[ 3]=0),[42],[7]/[ 4]=0),[42],[8]/[ 5]=0),[42],[9]/[ 25])	=if([27]=0,[42],[11]/[27])	=if([28]=0,[33],[12]/[28])	=if([13]/[29])	=if([14]/[30])	=if([15]/[31])	=if([16]/[32])
2008	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013	1.0000	1.0000	1.0000	1.0000	1.0194	1.0194	1.0194	1.0194	1.0194	1.0194	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014	0.9985	1.0000	0.9987	0.9987	1.1593	1.1593	1.1593	1.1593	1.1593	1.1593	1.0200	0.9985	1.0000	1.0000	1.0000	1.0000
2015	1.0185	1.0000	1.0153	1.0153	1.0880	1.0880	1.0880	1.0880	1.0880	1.0880	1.2644	1.0185	1.0000	1.0000	1.0000	1.0000
2016	1.1328	1.0340	1.1160	1.1160	1.4212	1.4212	1.4212	1.4212	1.4212	1.4212	1.3321	1.1328	0.9895	1.0000	1.0000	1.0000
2017	1.9309	1.1306	1.7435	1.7435	2.8243	2.8243	2.8243	2.8243	2.8243	2.8243	2.8305	1.9309	0.8802	1.0498	1.1574	1.0000



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3a  
 Page 1 of 2

**Summary - Earned Premium On-level Factors**

Earned Premium as at: 31-Dec-2017  
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])	
2008	-	-	-	1,301,390	22,140	4,667	-	35,099	16,090	31,706	-	-	-	-	-	1,364	2,823,548	
2009	-	-	-	1,391,046	23,279	5,162	-	32,294	21,392	42,622	-	-	-	-	-	884	3,032,474	
2010	-	-	-	1,430,390	23,208	5,266	-	39,255	24,008	41,744	-	-	-	-	-	1,530	3,129,272	
2011	-	-	-	1,462,352	24,277	5,362	-	43,999	19,150	30,887	-	-	-	-	-	-	1,958	3,174,012
2012	-	-	-	1,532,990	25,385	5,532	-	57,659	22,343	29,843	-	-	-	-	-	-	2,407	3,349,911
2013	-	-	-	1,686,983	30,167	7,749	-	60,424	28,908	29,306	-	-	-	-	-	-	13,644	3,700,718
2014	-	-	-	2,185,608	49,100	16,178	-	65,370	33,299	27,075	-	-	-	-	-	-	18,003	4,771,263
2015	-	-	-	2,223,971	55,530	18,178	(1)	69,158	40,216	25,539	-	-	-	-	-	-	7,274	4,872,456
2016	-	-	-	2,430,050	105,303	39,464	(24)	81,974	43,938	26,263	-	-	-	-	-	-	441	5,454,377
2017	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	-	6,311,168
2018	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	-	6,311,168
2019	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	-	6,311,168
2020	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	-	6,311,168
2021	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	-	6,311,168

**Earned Rate Indices - 12 month policies**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[36] AY chg)	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[21]	=[21]	=[21]	=[21]	=[21]	=2/3*[24] +1/3*[25]	=average([17] to [32])
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4098	0.4885
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4098	0.4885
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3756	0.4496	0.8755	1.0000	1.0000	1.0000	1.0000	1.0000	0.4003	0.4882
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3376	0.3444	0.6297	1.0000	1.0000	1.0000	1.0000	1.0000	0.3399	0.4860
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3303	0.4856
2013	1.0434	1.0434	1.0434	1.0612	1.1389	1.1540	1.0000	0.3320	0.3268	0.5839	1.1389	1.1389	1.1389	1.1389	1.1389	0.3303	0.5181
2014	1.4149	1.4149	1.4149	1.4328	1.8750	1.8878	1.0000	0.3172	0.3163	0.5306	1.8750	1.8750	1.8750	1.8750	1.8750	0.3169	0.7093
2015	1.5145	1.5145	1.5145	1.5145	2.2202	2.2500	1.0000	0.3155	0.3236	0.4105	2.2202	2.2202	2.2202	2.2202	2.2202	0.3182	0.7585
2016	1.7851	1.7851	1.7851	1.7851	4.7983	5.5564	1.0000	0.2865	0.3208	0.3989	4.7983	4.7983	4.7983	4.7983	4.7983	0.2979	0.9884
2017	2.3933	2.3933	2.3933	2.4197	9.4036	12.6869	1.0000	0.2159	0.2789	0.4554	9.4036	9.4036	9.4036	9.4036	9.4036	0.2369	1.4815
2018	2.9721	2.9721	2.9721	3.0058	12.5293	19.1626	1.0000	0.1954	0.2624	0.4502	12.5293	12.5293	12.5293	12.5293	12.5293	0.2177	1.9050
2019	3.3191	3.3191	3.3191	3.3196	13.5885	23.0722	1.0000	0.1935	0.2498	0.4240	13.5885	13.5885	13.5885	13.5885	13.5885	0.2123	2.1207
2020	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2121	2.1251
2021	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2121	2.1251

as per file on Apr 30, 2018

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3a  
 Page 2 of 2

**Summary - Earned Premium On-level Factors**

**Estimated Earned Rate Change**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Earned Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([42] to [35])	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[37]	=[37]	=[37]	=[37]	=[37]	=average([40] to [41])	= col[33], % AY chg
2008				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.7%)	(3.4%)	(3.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.1%)
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(10.1%)	(23.4%)	(28.1%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.6%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.7%)	(5.1%)	(7.3%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.1%)
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	2.1%
2013	4.3%	4.3%	4.3%	4.3%	4.3%	15.4%	0.0%	0.0%	0.0%	0.0%	64.6%	64.6%	64.6%	64.6%	64.6%	64.6%	17.0%
2014	35.6%	35.6%	35.6%	35.6%	64.6%	63.6%	0.0%	(4.5%)	(3.2%)	(9.1%)	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	3.4%
2015	7.0%	7.0%	7.0%	7.0%	18.4%	19.2%	0.0%	(0.5%)	2.3%	(22.6%)	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	11.1%
2016	17.9%	17.9%	17.9%	17.9%	116.1%	147.0%	0.0%	(9.2%)	(0.9%)	(2.8%)	96.0%	96.0%	96.0%	96.0%	96.0%	96.0%	18.8%
2017	34.1%	34.1%	34.1%	34.1%	96.0%	128.3%	0.0%	(24.6%)	(13.1%)	14.2%	33.2%	33.2%	33.2%	33.2%	33.2%	33.2%	12.0%
2018	24.2%	24.2%	24.2%	24.2%	33.2%	51.0%	0.0%	(9.5%)	(5.9%)	(1.1%)	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	5.5%
2019	11.7%	11.7%	11.7%	11.7%	8.5%	20.4%	0.0%	(1.0%)	(4.8%)	(5.8%)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
2020	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.0%	0.0%	(0.2%)	(0.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Earned Premium Rate On-Level Factor to 2021**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2021]/AY	= [18], [AY 2021]/AY	= [19], [AY 2021]/AY	= [20], [AY 2021]/AY	= [21], [AY 2021]/AY	= [22], [AY 2021]/AY	= [23], [AY 2021]/AY	= [24], [AY 2021]/AY	= [25], [AY 2021]/AY	= [26], [AY 2021]/AY	= [27], [AY 2021]/AY	= [28], [AY 2021]/AY	= [29], [AY 2021]/AY	= [30], [AY 2021]/AY	= [31], [AY 2021]/AY	= [32], [AY 2021]/AY	= [33], [AY 2021]/AY
2008	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.3503
2009	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.3503
2010	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5152	0.5547	0.4835	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.3529
2011	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5732	0.7242	0.6722	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.3726
2012	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.3762
2013	3.1881	3.1881	3.1881	3.1347	11.9477	20.0571	1.0000	0.5828	0.7632	0.7250	11.9477	11.9477	11.9477	11.9477	11.9477	11.9477	4.1017
2014	2.3510	2.3510	2.3510	2.3217	7.2572	12.2608	1.0000	0.6100	0.7885	0.7978	7.2572	7.2572	7.2572	7.2572	7.2572	7.2572	2.9961
2015	2.1964	2.1964	2.1964	2.1964	6.1288	10.2871	1.0000	0.6133	0.7707	1.0312	6.1288	6.1288	6.1288	6.1288	6.1288	6.1288	2.8017
2016	1.8635	1.8635	1.8635	1.8642	2.8358	4.1656	1.0000	0.6754	0.7774	1.0612	2.8358	2.8358	2.8358	2.8358	2.8358	2.8358	2.1500
2017	1.3899	1.3899	1.3899	1.3748	1.4470	1.8244	1.0000	0.8962	0.8942	0.9295	1.4470	1.4470	1.4470	1.4470	1.4470	1.4470	1.4344
2018	1.1192	1.1192	1.1192	1.1067	1.0860	1.2079	1.0000	0.9903	0.9505	0.9402	1.0860	1.0860	1.0860	1.0860	1.0860	1.0860	1.1155
2019	1.0022	1.0022	1.0022	1.0021	1.0014	1.0032	1.0000	1.0000	0.9984	0.9983	1.0014	1.0014	1.0014	1.0014	1.0014	1.0014	1.0021
2020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	1.0000	1.0000	1.0000	1.0000	1.0000	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 Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3b  
 Page 1 of 2

**Summary - Written Premium On-level Factors**

Written Premium as at: 31-Dec-2017  
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])
2008	-	-	-	1,402,037	24,558	5,151	-	38,494	19,141	34,913	-	-	-	-	-	595	3,049,183
2009	-	-	-	1,442,506	22,588	5,298	-	31,645	23,907	47,379	-	-	-	-	-	971	3,147,617
2010	-	-	-	1,445,074	23,411	5,284	-	39,378	21,151	35,271	-	-	-	-	-	2,481	3,141,619
2011	-	-	-	1,490,987	25,098	5,460	-	50,086	19,359	30,383	-	-	-	-	-	822	3,243,568
2012	-	-	-	1,543,316	25,941	5,556	-	62,707	26,203	28,474	-	-	-	-	-	5,638	3,390,032
2013	-	-	-	1,955,306	40,183	12,330	-	62,264	32,541	29,667	-	-	-	-	-	20,118	4,284,700
2014	-	-	-	2,189,834	51,399	17,095	-	63,561	35,397	24,879	-	-	-	-	-	13,218	4,777,548
2015	-	-	-	2,277,925	69,395	22,802	(25)	74,897	41,362	25,544	-	-	-	-	-	2,198	5,025,998
2016	-	-	-	2,561,498	137,442	58,649	-	81,785	42,165	27,171	-	-	-	-	-	-	5,817,420
2017	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2018	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2019	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2020	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2021	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766

**Written Rate Indices - 12 month policies**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[36] AY chg)	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[21]	=[21]	=[21]	=[21]	=[21]	=2/3*[24] +1/3*[25]	=average([17] to [32])
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.4893
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.4893
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3556	0.4051	0.7804	1.0000	1.0000	1.0000	1.0000	1.0000	0.3720	0.4881
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.4865
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.4865
2013	1.2083	1.2083	1.2083	1.2569	1.5806	1.6214	1.0000	0.3320	0.3268	0.5839	1.5806	1.5806	1.5806	1.5806	1.5806	0.3300	0.6242
2014	1.5000	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.3083	0.3131	0.4632	2.0000	2.0000	2.0000	2.0000	2.0000	0.3100	0.7467
2015	1.5870	1.5870	1.5870	1.5793	3.2041	3.3076	1.0000	0.3105	0.3279	0.3971	3.2041	3.2041	3.2041	3.2041	3.2041	0.3160	0.8352
2016	2.0425	2.0425	2.0425	2.0306	6.9082	9.0940	1.0000	0.2555	0.3027	0.4147	6.9082	6.9082	6.9082	6.9082	6.9082	0.2710	1.2224
2017	2.7034	2.7034	2.7034	2.7206	11.4351	15.8589	1.0000	0.1993	0.2720	0.4695	11.4351	11.4351	11.4351	11.4351	11.4351	0.2240	1.7518
2018	3.2380	3.2380	3.2380	3.2545	13.4064	22.3708	1.0000	0.1939	0.2527	0.4324	13.4064	13.4064	13.4064	13.4064	13.4064	0.2140	2.1346
2019	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828
2020	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828
2021	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828

as per file on Apr 30, 2018

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3b  
 Page 2 of 2

**Summary - Written Premium On-level Factors**

**Estimated Written Rate Change**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Written Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([42] to [35])	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[37]	=[37]	=[37]	=[37]	=[37]	=average([40] to [41])	= col[33], % AY chg
2008				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(6.9%)	(13.0%)	(14.3%)	0.0%	0.0%	0.0%	0.0%	0.0%	(9.3%)	(0.2%)
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(6.6%)	(19.3%)	(25.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	(11.3%)	(0.3%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	20.8%	20.8%	20.8%	25.7%	58.1%	62.1%	0.0%	0.0%	0.0%	0.0%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	28.3%
2014	24.1%	24.1%	24.1%	19.3%	26.5%	23.4%	0.0%	(7.1%)	(4.2%)	(20.7%)	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%	19.6%
2015	5.8%	5.8%	5.8%	5.3%	60.2%	65.4%	0.0%	0.7%	4.7%	(14.3%)	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	11.9%
2016	28.7%	28.7%	28.7%	28.6%	115.6%	174.9%	0.0%	(17.7%)	(7.7%)	4.4%	115.6%	115.6%	115.6%	115.6%	115.6%	115.6%	46.4%
2017	32.4%	32.4%	32.4%	34.0%	65.5%	74.4%	0.0%	(22.0%)	(10.1%)	13.2%	65.5%	65.5%	65.5%	65.5%	65.5%	65.5%	43.3%
2018	19.8%	19.8%	19.8%	19.6%	17.2%	41.1%	0.0%	(2.7%)	(7.1%)	(7.9%)	17.2%	17.2%	17.2%	17.2%	17.2%	17.2%	21.9%
2019	2.7%	2.7%	2.7%	2.2%	1.5%	3.5%	0.0%	(0.2%)	(1.3%)	(2.1%)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	2.3%
2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Written Premium Rate On-Level Factor to 2021**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2021]/AY	= [18], [AY 2021]/AY	= [19], [AY 2021]/AY	= [20], [AY 2021]/AY	= [21], [AY 2021]/AY	= [22], [AY 2021]/AY	= [23], [AY 2021]/AY	= [24], [AY 2021]/AY	= [25], [AY 2021]/AY	= [26], [AY 2021]/AY	= [27], [AY 2021]/AY	= [28], [AY 2021]/AY	= [29], [AY 2021]/AY	= [30], [AY 2021]/AY	= [31], [AY 2021]/AY	= [32], [AY 2021]/AY	= [33], [AY 2021]/AY
2008	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4611
2009	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4611
2010	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5442	0.6157	0.5424	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4720
2011	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4867
2012	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4867
2013	2.7530	2.7530	2.7530	2.6466	8.6089	14.2753	1.0000	0.5828	0.7632	0.7250	8.6089	8.6089	8.6089	8.6089	8.6089	8.6089	3.4970
2014	2.2177	2.2177	2.2177	2.2177	6.8036	11.5730	1.0000	0.6276	0.7966	0.9139	6.8036	6.8036	6.8036	6.8036	6.8036	6.8036	2.9233
2015	2.0961	2.0961	2.0961	2.1063	4.2468	6.9978	1.0000	0.6232	0.7606	1.0660	4.2468	4.2468	4.2468	4.2468	4.2468	4.2468	2.6135
2016	1.6286	1.6286	1.6286	1.6286	1.9697	2.5452	1.0000	0.7573	0.8239	1.0207	1.9697	1.9697	1.9697	1.9697	1.9697	1.9697	1.7857
2017	1.2305	1.2305	1.2305	1.2227	1.1900	1.4595	1.0000	0.9709	0.9169	0.9016	1.1900	1.1900	1.1900	1.1900	1.1900	1.1900	1.2460
2018	1.0273	1.0273	1.0273	1.0221	1.0150	1.0346	1.0000	0.9979	0.9869	0.9790	1.0150	1.0150	1.0150	1.0150	1.0150	1.0150	1.0226
2019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	1.0000	1.0000	1.0000	1.0000	1.0000	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 Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Summary - Premium Trend Factors**

as at: 31-Dec-2017

Average written date in effective period **01-Dec-2019**

**Premium Trend Factors to 01-Dec-2019**

Year		Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
2008		1.0241	1.0241	1.0000	1.0241	1.0000	1.0000	1.0000	1.3881	1.5033	1.5033	1.0000	1.0000	1.0000	1.0000	1.0000	0.9534
2009		1.0221	1.0221	1.0000	1.0221	1.0000	1.0000	1.0000	1.3505	1.4529	1.4529	1.0000	1.0000	1.0000	1.0000	1.0000	0.9572
2010		1.0200	1.0200	1.0000	1.0200	1.0000	1.0000	1.0000	1.3138	1.4039	1.4039	1.0000	1.0000	1.0000	1.0000	1.0000	0.9610
2011		1.0180	1.0180	1.0000	1.0180	1.0000	1.0000	1.0000	1.2781	1.3567	1.3567	1.0000	1.0000	1.0000	1.0000	1.0000	0.9649
2012		1.0159	1.0159	1.0000	1.0159	1.0000	1.0000	1.0000	1.2434	1.3110	1.3110	1.0000	1.0000	1.0000	1.0000	1.0000	0.9688
2013		1.0139	1.0139	1.0000	1.0139	1.0000	1.0000	1.0000	1.2097	1.2671	1.2671	1.0000	1.0000	1.0000	1.0000	1.0000	0.9726
2014		1.0119	1.0119	1.0000	1.0119	1.0000	1.0000	1.0000	1.1768	1.2243	1.2243	1.0000	1.0000	1.0000	1.0000	1.0000	0.9766
2015		1.0099	1.0099	1.0000	1.0099	1.0000	1.0000	1.0000	1.1449	1.1832	1.1832	1.0000	1.0000	1.0000	1.0000	1.0000	0.9805
2016		1.0079	1.0079	1.0000	1.0079	1.0000	1.0000	1.0000	1.1138	1.1434	1.1434	1.0000	1.0000	1.0000	1.0000	1.0000	0.9844
2017		1.0059	1.0059	1.0000	1.0059	1.0000	1.0000	1.0000	1.0837	1.1050	1.1050	1.0000	1.0000	1.0000	1.0000	1.0000	0.9884
Annual Drift																	
Limit Drift	Exh D-4b	<b>0.20%</b>	<b>0.20%</b>		<b>0.20%</b>			-									
Ded Drift	Exh D-4c			-					<b>(0.40%)</b>	<b>(0.40%)</b>	<b>(0.40%)</b>						<b>(0.40%)</b>
RG Drift	Exh D-4d			-			-		<b>3.20%</b>	<b>3.90%</b>	<b>3.90%</b>						-
Total Drift	=(1+Limit Drift)*(1+Ded Drift)*(1+RG Drift)-1	<b>0.20%</b>	<b>0.20%</b>	-	<b>0.20%</b>	-	-	-	<b>2.79%</b>	<b>3.48%</b>	<b>3.48%</b>	-	-	-	-	-	<b>(0.40%)</b>

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4b  
 Page 1 of 1

**Limit Drift**

		Facility Association										
		Written Exposures					Distribution by Limit (in \$ms)					
Limit (in \$ms)	Current Differential	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	
<b>Bodily Injury</b>												
\$0.2	1.000	-	-	-	-	-	-	-	-	-	-	
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-	
\$0.5	1.138	-	-	-	-	-	-	-	-	-	-	
\$1.0	1.276	-	-	-	-	-	-	-	-	-	-	
\$2.0	1.513	-	-	-	-	-	-	-	-	-	-	
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-	
other	2.151	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		-	-	-	-	-	-	-	-	-	-	
Average Limit (in \$ms)		-	-	-	-	-	-	-	-	-	-	
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-	
Annual Change:		-	-	-	-	-	-	-	-	-	-	
		geometric average change, last 4 years					-					
		geometric average change, last 3 years					-					
		Selected annual Drift					<b>0.2%</b>	equal TPL				

**Property Damage**

\$0.2	1.000	-	-	-	-	-	-	-	-	-	-	
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-	
\$0.5	1.138	-	-	-	-	-	-	-	-	-	-	
\$1.0	1.276	-	-	-	-	-	-	-	-	-	-	
\$2.0	1.513	-	-	-	-	-	-	-	-	-	-	
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-	
other	2.151	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		-	-	-	-	-	-	-	-	-	-	
Average		-	-	-	-	-	-	-	-	-	-	
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-	
Annual Change:		-	-	-	-	-	-	-	-	-	-	
		geometric average change, last 4 years					-					
		geometric average change, last 3 years					-					
		Selected annual Drift					<b>0.2%</b>	equal TPL				

**Third Party Liability (TPL)**

\$0.2	1.000	33	25	18	11	12	3.8%	3.1%	2.4%	1.6%	2.2%	
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-	
\$0.5	1.138	28	33	33	21	13	3.2%	4.3%	4.2%	3.0%	2.4%	
\$1.0	1.276	794	709	717	638	517	92.0%	90.9%	91.9%	93.2%	92.5%	
\$2.0	1.513	8	14	12	15	17	1.0%	1.7%	1.5%	2.2%	2.9%	
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-	
other	2.151	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		<b>863</b>	<b>780</b>	<b>780</b>	<b>685</b>	<b>560</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Average		0.960	0.971	0.976	0.994	1.000						
Weighted Average Differential:		1.263	1.266	1.267	1.273	1.274						
Annual Change:			0.2%	0.1%	0.5%	0.1%						
		geometric average change, last 4 years					0.3%					
		geometric average change, last 3 years					0.2%					
		Selected annual Drift					<b>0.2%</b>	selected geometric average change, last 3 years				

**Underinsured Motorist**

\$0.2		-	-	-	-	-	-	-	-	-	-	
\$0.3		-	-	-	-	-	-	-	-	-	-	
\$0.5		-	-	-	-	(0)	-	-	-	-	50.0%	
\$1.0		-	-	(1)	-	(0)	-	100.0%	-	-	50.0%	
\$2.0		-	-	-	-	-	-	-	-	-	-	
over \$2.0 up to \$5.0		-	-	-	-	-	-	-	-	-	-	
other		-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		-	-	<b>(1)</b>	-	<b>(0)</b>	-	-	<b>100.0%</b>	-	<b>100.0%</b>	
Average Limit (in \$ms)		-	-	1.000	-	0.750						
Weighted Average Differential:		-	-	-	-	-						
Annual Change:		-	-	-	-	-						
		geometric average change, last 4 years					-					
		geometric average change, last 3 years					-					
		Selected annual Drift					-	selected geometric average change, last 3 years				

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4c

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4c  
 Page 1 of 1

**Deductible Drift**

Deductible	Current Differential	Facility Association									
		Written Exposures					Distribution by Deductible				
		2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
[1] rate manual	[2] FA AIX	[3] FA AIX	[4] FA AIX	[5] FA AIX	[6] FA AIX	[7] =[2] as % total for [2]	[8] =[3] as % total for [3]	[9] =[4] as % total for [4]	[10] =[5] as % total for [5]	[11] =[6] as % total for [6]	

**Direct Compensation Property Damage**

\$0	-	-	-	-	-	-	-	-	-	-
\$100	-	-	-	-	-	-	-	-	-	-
\$250	-	-	-	-	-	-	-	-	-	-
\$300	-	-	-	-	-	-	-	-	-	-
\$500	-	-	-	-	-	-	-	-	-	-
\$1,000	-	-	-	-	-	-	-	-	-	-
over \$1,000	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-
Average Deductible	-	-	-	-	-	-	-	-	-	-
Weighted Average Differential:	-	-	-	-	-	-	-	-	-	-
Annual Change:	-	-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years	-	-	-	-	-	-	-
			geometric average change, last 3 years	-	-	-	-	-	-	-
			Selected annual Drift	-	-	-	selected geometric average change, last 4 years	-	-	-

**Collision**

\$0	1.000	-	-	-	-	-	-	-	-	-
\$100	1.000	-	-	-	-	-	-	-	-	-
\$250	1.000	-	1	(1)	-	-	1.7%	(1.2%)	-	-
\$300	1.000	-	-	-	-	-	-	-	-	-
\$500	1.000	27	32	45	52	53	57.5%	58.9%	63.3%	60.3%
\$1,000	0.828	11	14	19	28	25	23.1%	26.0%	26.4%	32.5%
over \$1,000	0.747	9	7	8	6	17	19.5%	13.4%	11.5%	7.2%
Other	0.747	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	46	55	71	87	95	100.0%	100.0%	100.0%	100.0%
Average Deductible	-	810	760	750	735	808	-	-	-	-
Weighted Average Differential:	0.911	0.921	0.926	0.926	0.910	-	-	-	-	-
Annual Change:	-	1.1%	0.5%	-	(1.7%)	-	-	-	-	-
			geometric average change, last 4 years	-	-	-	-	-	-	-
			geometric average change, last 3 years	-	(0.4%)	-	-	-	-	-
			Selected annual Drift	-	(0.4%)	selected geometric average change, last 3 years	-	-	-	-

**Comprehensive**

\$0	1.000	-	-	-	-	-	-	-	-	-
\$100	1.000	14	9	4	-	-	13.0%	7.4%	3.1%	-
\$250	1.000	46	45	15	(0)	-	41.4%	37.4%	12.3%	(0.3%)
\$300	1.000	-	-	-	-	-	-	-	-	-
\$500	1.000	36	55	92	107	95	32.3%	45.7%	74.9%	89.5%
\$1,000	0.926	4	3	3	3	8	3.8%	2.7%	2.5%	2.9%
over \$1,000	0.889	11	8	9	9	16	9.5%	6.7%	7.2%	8.0%
Other	0.889	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	110	120	122	119	118	100.0%	100.0%	100.0%	100.0%
Average Deductible	-	459	457	541	595	665	-	-	-	-
Weighted Average Differential:	0.987	0.991	0.990	0.989	0.980	-	-	-	-	-
Annual Change:	-	0.4%	(0.1%)	(0.1%)	(0.9%)	-	-	-	-	-
			geometric average change, last 4 years	-	(0.2%)	-	-	-	-	-
			geometric average change, last 3 years	-	(0.4%)	-	-	-	-	-
			Selected annual Drift	-	(0.4%)	selected geometric average change, last 3 years	-	-	-	-

**Specified Perils**

\$0	1.000	-	-	-	-	-	-	-	-	-
\$100	1.000	8	10	3	-	-	3.7%	4.5%	1.3%	-
\$250	1.000	154	161	125	(6)	-	67.9%	72.5%	57.8%	(2.9%)
\$300	1.000	-	-	-	-	-	-	-	-	-
\$500	1.000	34	31	73	192	151	15.1%	14.1%	33.5%	97.1%
\$1,000	0.926	2	2	1	1	1	0.7%	0.8%	0.6%	0.5%
over \$1,000	0.889	28	18	15	11	7	12.5%	8.1%	6.8%	5.4%
Other	0.889	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	226	222	217	198	159	100.0%	100.0%	100.0%	100.0%
Average Deductible	-	444	386	421	564	550	-	-	-	-
Weighted Average Differential:	0.986	0.990	0.992	0.994	0.994	-	-	-	-	-
Annual Change:	-	0.4%	0.2%	0.2%	-	-	-	-	-	-
			geometric average change, last 4 years	-	0.3%	-	-	-	-	-
			geometric average change, last 3 years	-	0.1%	-	-	-	-	-
			Selected annual Drift	-	(0.4%)	equal comp	-	-	-	-

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 1 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1]	CLEAR differential [2]	2013 [4]	2014 [5]	2015 [6]	2016 [7]	2017 [8]	Distribution by Rate Group					
								2012 [9]	2013 [10]	2014 [11]	2015 [12]	2016 [13]	2017 [14]
	Current Differential	Current Differential	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]
<b>Direct Compensation Property Damage</b>													
1	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>total</b>													
	<b>Average Rate Group</b>												
	weighted average differential		-	-	-	-	-	-	-	-	-	-	-
	annual change		-	-	-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years				-	-	-	-	-	-	-
			geometric average change, last 3 years				-	-	-	-	-	-	-
			selected annual drift:				-	selected geometric average change, last 3 years					



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 2 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group											
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017	
			[4] Internal Data	[5] Internal Data	[6] Internal Data	[7] Internal Data	[8] Internal Data	[9] =[3] as % total for [3]	[10] =[4] as % total for [4]	[11] =[5] as % total for [5]	[12] =[6] as % total for [6]	[13] =[7] as % total for [7]	[14] =[8] as % total for [8]	
<b>Accident Benefits</b>														
1														
2														
3														
4														
5		-												
6		-												
7		-												
8		-												
9		-												
10		-												
11		-												
12		-												
13		-												
14		-												
15		-												
A		-												
<b>total</b>		-												
	<b>Average Rate Group</b>													
	weighted average differential													
	annual change													
				geometric average change, last 4 years										
				geometric average change, last 3 years										
				selected annual drift:										selected geometric average change, last 3 years

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group															
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017					
			[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]					
			Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	= [7] as % total for [7]	= [8] as % total for [8]					
<b>Collision</b>																		
1	0.300	0.300									-	-	-	-	-	-		
2	0.395	0.395									-	-	-	-	-	-		
3	0.495	0.495									-	-	-	-	-	-		
4	0.595	0.595									-	-	-	-	-	-		
5	0.695	0.695									-	-	-	-	-	-		
6	0.795	0.795									-	-	-	-	-	-		
7	0.895	0.895									-	-	-	-	-	-		
8	0.995	0.995									-	-	-	-	-	-		
9	1.095	1.095									-	-	-	-	-	-		
10	1.195	1.195									-	-	-	-	-	-		
11	1.295	1.295									-	-	-	-	-	-		
12	1.395	1.395									-	-	-	-	-	-		
13	1.495	1.495									-	-	-	-	-	-		
14	1.595	1.595									-	-	-	-	-	-		
15	1.695	1.695									-	-	-	-	-	-		
16	1.795	1.795									-	-	-	-	-	-		
17	1.895	1.895									-	-	-	-	-	-		
18	1.995	1.995									-	-	-	-	-	-		
19	2.095	2.095									-	-	-	-	-	-		
20	2.195	2.195									-	-	-	-	-	-		
21	2.295	2.295									-	-	-	-	-	-		
22	2.395	2.395									-	-	-	-	-	-		
23	2.495	2.495									-	-	-	-	-	-		
24	2.595	2.595									-	-	-	-	-	-		
25	2.695	2.695									-	-	-	-	-	-		
26	2.795	2.795									-	-	-	-	-	-		
27	2.895	2.895									-	-	-	-	-	-		
28	2.995	2.995									-	-	-	-	-	-		
29	3.145	3.145									-	-	-	-	-	-		
30	3.345	3.345									-	-	-	-	-	-		
31	3.545	3.545									-	-	-	-	-	-		
32	3.745	3.745									-	-	-	-	-	-		
33	3.945	3.945									-	-	-	-	-	-		
34	4.145	4.145									-	-	-	-	-	-		
35	4.345	4.345									-	-	-	-	-	-		
36	4.545	4.545									-	-	-	-	-	-		
37	4.745	4.745									-	-	-	-	-	-		
38	4.945	4.945									-	-	-	-	-	-		
39	5.145	5.145									-	-	-	-	-	-		
40	5.345	5.345									-	-	-	-	-	-		
41	5.545	5.545									-	-	-	-	-	-		
42	5.745	5.745									-	-	-	-	-	-		
43	5.945	5.945									-	-	-	-	-	-		
44	6.145	6.145									-	-	-	-	-	-		
45	6.345	6.345									-	-	-	-	-	-		
46	6.545	6.545									-	-	-	-	-	-		
47	6.745	6.745									-	-	-	-	-	-		
48	6.945	6.945									-	-	-	-	-	-		
49	7.145	7.145									-	-	-	-	-	-		
50	7.345	7.345									-	-	-	-	-	-		
51	7.545	7.545									-	-	-	-	-	-		
<b>total</b>			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Average Rate Group</b>																	
	weighted average differential		-	-	-	-	-	-										
	annual change		-	-	-	-	-	-										
			geometric average change, last 4 years					-										
			geometric average change, last 3 years					-										
			selected annual drift:					3.2%	PPV RG Drift									

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 4 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group										
			2013 [4] Internal Data	2014 [5] Internal Data	2015 [6] Internal Data	2016 [7] Internal Data	2017 [8] Internal Data	2012 [9] =[3] as % total for [3]	2013 [10] =[4] as % total for [4]	2014 [11] =[5] as % total for [5]	2015 [12] =[6] as % total for [6]	2016 [13] =[7] as % total for [7]	2017 [14] =[8] as % total for [8]
<b>Comprehensive</b>													
1	0.300	0.300						-	-	-	-	-	-
2	0.395	0.395					-	-	-	-	-	-	-
3	0.495	0.495					-	-	-	-	-	-	-
4	0.595	0.595					-	-	-	-	-	-	-
5	0.695	0.695					-	-	-	-	-	-	-
6	0.795	0.795					-	-	-	-	-	-	-
7	0.895	0.895					-	-	-	-	-	-	-
8	0.995	0.995					-	-	-	-	-	-	-
9	1.095	1.095					-	-	-	-	-	-	-
10	1.195	1.195					-	-	-	-	-	-	-
11	1.295	1.295					-	-	-	-	-	-	-
12	1.395	1.395					-	-	-	-	-	-	-
13	1.495	1.495					-	-	-	-	-	-	-
14	1.595	1.595					-	-	-	-	-	-	-
15	1.695	1.695					-	-	-	-	-	-	-
16	1.795	1.795					-	-	-	-	-	-	-
17	1.895	1.895					-	-	-	-	-	-	-
18	1.995	1.995					-	-	-	-	-	-	-
19	2.095	2.095					-	-	-	-	-	-	-
20	2.195	2.195					-	-	-	-	-	-	-
21	2.295	2.295					-	-	-	-	-	-	-
22	2.395	2.395					-	-	-	-	-	-	-
23	2.495	2.495					-	-	-	-	-	-	-
24	2.595	2.595					-	-	-	-	-	-	-
25	2.695	2.695					-	-	-	-	-	-	-
26	2.795	2.795					-	-	-	-	-	-	-
27	2.895	2.895					-	-	-	-	-	-	-
28	2.995	2.995					-	-	-	-	-	-	-
29	3.145	3.145					-	-	-	-	-	-	-
30	3.345	3.345					-	-	-	-	-	-	-
31	3.545	3.545					-	-	-	-	-	-	-
32	3.745	3.745					-	-	-	-	-	-	-
33	3.945	3.945					-	-	-	-	-	-	-
34	4.145	4.145					-	-	-	-	-	-	-
35	4.345	4.345					-	-	-	-	-	-	-
36	4.545	4.545					-	-	-	-	-	-	-
37	4.745	4.745					-	-	-	-	-	-	-
38	4.945	4.945					-	-	-	-	-	-	-
39	5.145	5.145					-	-	-	-	-	-	-
40	5.345	5.345					-	-	-	-	-	-	-
41	5.545	5.545					-	-	-	-	-	-	-
42	5.745	5.745					-	-	-	-	-	-	-
43	5.945	5.945					-	-	-	-	-	-	-
44	6.145	6.145					-	-	-	-	-	-	-
45	6.345	6.345					-	-	-	-	-	-	-
46	6.545	6.545					-	-	-	-	-	-	-
47	6.745	6.745					-	-	-	-	-	-	-
48	6.945	6.945					-	-	-	-	-	-	-
49	7.145	7.145					-	-	-	-	-	-	-
50	7.345	7.345					-	-	-	-	-	-	-
51	7.545	7.545					-	-	-	-	-	-	-
<b>total</b>			-	-	-	-	-	-	-	-	-	-	-
	<b>Average Rate Group</b>		-	-	-	-	-	-	-	-	-	-	-
	weighted average differential		-	-	-	-	-	-	-	-	-	-	-
	annual change		-	-	-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years				-	-	-	-	-	-	-
			geometric average change, last 3 years				-	-	-	-	-	-	-
			selected annual drift:				<b>3.9%</b>	PPV RG Drift	-	-	-	-	-

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 5 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group										
			2013 [4] Internal Data	2014 [5] Internal Data	2015 [6] Internal Data	2016 [7] Internal Data	2017 [8] Internal Data	2012 [9] =[3] as % total for [3]	2013 [10] =[4] as % total for [4]	2014 [11] =[5] as % total for [5]	2015 [12] =[6] as % total for [6]	2016 [13] =[7] as % total for [7]	2017 [14] =[8] as % total for [8]
<b>Specified Perils</b>													
1	0.300	0.300						-	-	-	-	-	-
2	0.395	0.395						-	-	-	-	-	-
3	0.495	0.495						-	-	-	-	-	-
4	0.595	0.595						-	-	-	-	-	-
5	0.695	0.695						-	-	-	-	-	-
6	0.795	0.795						-	-	-	-	-	-
7	0.895	0.895						-	-	-	-	-	-
8	0.995	0.995						-	-	-	-	-	-
9	1.095	1.095						-	-	-	-	-	-
10	1.195	1.195						-	-	-	-	-	-
11	1.295	1.295						-	-	-	-	-	-
12	1.395	1.395						-	-	-	-	-	-
13	1.495	1.495						-	-	-	-	-	-
14	1.595	1.595						-	-	-	-	-	-
15	1.695	1.695						-	-	-	-	-	-
16	1.795	1.795						-	-	-	-	-	-
17	1.895	1.895						-	-	-	-	-	-
18	1.995	1.995						-	-	-	-	-	-
19	2.095	2.095						-	-	-	-	-	-
20	2.195	2.195						-	-	-	-	-	-
21	2.295	2.295						-	-	-	-	-	-
22	2.395	2.395						-	-	-	-	-	-
23	2.495	2.495						-	-	-	-	-	-
24	2.595	2.595						-	-	-	-	-	-
25	2.695	2.695						-	-	-	-	-	-
26	2.795	2.795						-	-	-	-	-	-
27	2.895	2.895						-	-	-	-	-	-
28	2.995	2.995						-	-	-	-	-	-
29	3.145	3.145						-	-	-	-	-	-
30	3.345	3.345						-	-	-	-	-	-
31	3.545	3.545						-	-	-	-	-	-
32	3.745	3.745						-	-	-	-	-	-
33	3.945	3.945						-	-	-	-	-	-
34	4.145	4.145						-	-	-	-	-	-
35	4.345	4.345						-	-	-	-	-	-
36	4.545	4.545						-	-	-	-	-	-
37	4.745	4.745						-	-	-	-	-	-
38	4.945	4.945						-	-	-	-	-	-
39	5.145	5.145						-	-	-	-	-	-
40	5.345	5.345						-	-	-	-	-	-
41	5.545	5.545						-	-	-	-	-	-
42	5.745	5.745						-	-	-	-	-	-
43	5.945	5.945						-	-	-	-	-	-
44	6.145	6.145						-	-	-	-	-	-
45	6.345	6.345						-	-	-	-	-	-
46	6.545	6.545						-	-	-	-	-	-
47	6.745	6.745						-	-	-	-	-	-
48	6.945	6.945						-	-	-	-	-	-
49	7.145	7.145						-	-	-	-	-	-
50	7.345	7.345						-	-	-	-	-	-
51	7.545	7.545						-	-	-	-	-	-
<b>total</b>													
<b>Average Rate Group</b>													
weighted average differential			-	-	-	-	-						
annual change			-	-	-	-	-						
geometric average change, last 4 years													
geometric average change, last 3 years													
selected annual drift:													<b>3.9%</b> used comprehensive

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5a

type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-5a  
 Page 1 of 1

**Summary - Loss Cost Projection Factors**

**Loss Cost Projection Factors to 29-May-2020**

As per Exh D-5b

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	Exh D-5b, column [35]	Exh D-5b, column [36]	Exh D-5b, column [37]	Exh D-5b, column [38]	Exh D-5b, column [39]	Exh D-5b, column [40]	Exh D-5b, column [41]	Exh D-5b, column [42]	Exh D-5b, column [43]	Exh D-5b, column [44]	Exh D-5b, column [45]	Exh D-5b, column [46]	Exh D-5b, column [47]	Exh D-5b, column [48]	Exh D-5b, column [49]	Exh D-5b, column [50]	Exh D-5b, column [51]
2008	1.0116	1.3549	1.3549	1.0962	2.2240	1.0043	1.0133	1.0180	1.4308	1.0180	-	-	-	-	-	1.1159	1.1990
2009	1.0117	1.3230	1.3230	1.0898	2.2270	1.0021	1.0133	1.0180	1.3921	1.0180	-	-	-	-	-	1.1086	1.1915
2010	1.0117	1.2916	1.2916	1.0832	2.2270	1.0021	1.0133	1.0180	1.3520	1.0180	-	-	-	-	-	1.1007	1.1783
2011	1.0117	1.2612	1.2612	1.0766	1.4482	0.9979	1.0133	1.0180	1.3141	1.0180	-	-	-	-	-	1.0929	1.1567
2012	1.0117	1.2316	1.2316	1.0699	1.0154	0.9813	1.0133	1.0180	1.2765	1.0180	-	-	-	-	-	1.0848	1.1314
2013	1.0118	1.2034	1.2034	1.0634	1.0148	0.9937	1.0133	1.0180	1.2396	1.0180	-	-	-	-	-	1.0765	1.1161
2014	1.0118	1.1732	1.1732	1.0561	1.0142	1.0086	1.0133	1.0180	1.2056	1.0180	-	-	-	-	-	1.0685	1.0979
2015	1.0119	1.1460	1.1460	1.0493	1.0154	1.0043	1.0133	1.0180	1.1718	1.0180	-	-	-	-	-	1.0603	1.0785
2016	1.0058	1.1085	1.1085	1.0350	1.0080	1.0021	1.0000	1.0088	1.1278	1.0091	-	-	-	-	-	1.0423	1.0536
2017	0.9999	1.0721	1.0721	1.0208	1.0000	1.0000	1.0000	1.0000	1.0873	1.0000	-	-	-	-	-	1.0250	1.0217

**Modeled Loss Cost**

(1s) unless otherwise indicated

As per Exh D-5b

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]
	LC Model Output	LC Model Output	LC Model Output	=sum([18] to [20])	LC Model Output + sum([28] to [32])	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=2/3*[25] + 1/3*[26])	average using FARM exposures
2008	254.04	83.10	-	337.14	7.41	4.69	0.75	138.52	86.28	35.03	-	-	-	-	-	121.11	368.48
2009	254.03	85.10	-	339.13	7.40	4.70	0.75	138.52	88.68	35.03	-	-	-	-	-	121.91	370.80
2010	254.02	87.17	-	341.19	7.40	4.70	0.75	138.52	91.31	35.03	-	-	-	-	-	122.78	374.96
2011	254.02	89.27	-	343.29	11.38	4.72	0.75	138.52	93.94	35.03	-	-	-	-	-	123.66	381.96
2012	254.01	91.42	-	345.43	16.23	4.80	0.75	138.52	96.71	35.03	-	-	-	-	-	124.58	390.50
2013	254.00	93.56	-	347.56	16.24	4.74	0.75	138.52	99.59	35.03	-	-	-	-	-	125.54	395.85
2014	253.99	95.97	-	349.96	16.25	4.67	0.75	138.52	102.40	35.03	-	-	-	-	-	126.48	402.40
2015	253.98	98.25	-	352.23	16.23	4.69	0.75	138.52	105.35	35.03	-	-	-	-	-	127.46	409.65
2016	255.52	101.57	-	357.09	16.35	4.70	0.76	139.78	109.46	35.34	-	-	-	-	-	129.67	419.33
2017	257.02	105.02	-	362.04	16.48	4.71	0.76	141.01	113.54	35.66	-	-	-	-	-	131.85	432.41
2018	257.00	107.56	-	364.56	16.48	4.71	0.76	141.01	116.83	35.66	-	-	-	-	-	132.95	435.54
2019	256.99	110.17	-	367.16	16.48	4.71	0.76	141.01	120.26	35.66	-	-	-	-	-	134.09	438.79
2020	256.99	112.83	-	369.82	16.48	4.71	0.76	141.01	123.77	35.66	-	-	-	-	-	135.26	442.11
2021	256.97	115.57	-	372.54	16.48	4.71	0.76	141.01	127.37	35.66	-	-	-	-	-	136.46	445.51
2022	256.96	118.36	-	375.32	16.48	4.71	0.76	141.01	131.09	35.66	-	-	-	-	-	137.70	448.98

@ projected avg accident date:

As per Exh D-5b

prior analysis																	
30-Sep-2018	257.00	108.20	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	-	-	-	-	-	133.23	436.34
weights by AY:		2018	75.3%	2019		24.7%											
current analysis																	
29-May-2020	256.99	112.59	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	-	-	-	-	-	135.15	441.81
weights by AY:		2019	9.0%	2020		91.0%											

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-5b  
 Page 1 of 2

**Summary - Loss Cost Projection Factors (BASED ON FA SELECTED MODELS)**

**Exposed Exposure (excl trailers) FARM as at: 31-Dec-2017**

Trend Major Rating Class: CV Trend Minor Rating Class: CV

(1s) unless otherwise indicated																	
Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=max([1] to [3])+[4]
2008	-	-	-	725	519	719	-	27	46	219	-	-	-	-	-	1	725
2009	-	-	-	764	553	758	-	21	52	254	-	-	-	-	-	1	764
2010	-	-	-	780	582	776	-	28	62	249	-	-	-	-	-	1	780
2011	-	-	-	793	611	793	-	36	67	241	-	-	-	-	-	2	793
2012	-	-	-	816	639	816	-	46	79	235	-	-	-	-	-	2	816
2013	-	-	-	852	693	854	-	49	100	231	-	-	-	-	-	8	852
2014	-	-	-	820	682	826	-	51	115	220	-	-	-	-	-	12	820
2015	-	-	-	795	675	803	-	64	127	226	-	-	-	-	-	6	795
2016	-	-	-	732	608	733	(1)	81	124	206	-	-	-	-	-	-	732
2017	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2018	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2019	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2020	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2021	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2022	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617

**Modeled Loss Cost (weighted avg) INDUSTRY as at: 30-Jun-2017**

(1s) unless otherwise indicated																	
Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]
	LC Model Output	LC Model Output	LC Model Output	=sum([18] to [20])	LC Model Output + sum([28] to [32])	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=2/3*[25] + 1/3*[26])	average using FARM exposures
2008	254.04	83.10	-	337.14	7.41	4.69	0.75	138.52	86.28	35.03	-	-	-	-	-	121.11	368.48
2009	254.03	85.10	-	339.13	7.40	4.70	0.75	138.52	88.68	35.03	-	-	-	-	-	121.91	370.80
2010	254.02	87.17	-	341.19	7.40	4.70	0.75	138.52	91.31	35.03	-	-	-	-	-	122.78	374.96
2011	254.02	89.27	-	343.29	11.38	4.72	0.75	138.52	93.94	35.03	-	-	-	-	-	123.66	381.96
2012	254.01	91.42	-	345.43	16.23	4.80	0.75	138.52	96.71	35.03	-	-	-	-	-	124.58	390.50
2013	254.00	93.56	-	347.56	16.24	4.74	0.75	138.52	99.59	35.03	-	-	-	-	-	125.54	395.85
2014	253.99	95.97	-	349.96	16.25	4.67	0.75	138.52	102.40	35.03	-	-	-	-	-	126.48	402.40
2015	253.98	98.25	-	352.23	16.23	4.69	0.75	138.52	105.35	35.03	-	-	-	-	-	127.46	409.65
2016	255.52	101.57	-	357.09	16.35	4.70	0.76	139.78	109.46	35.34	-	-	-	-	-	129.67	419.33
2017	257.02	105.02	-	362.04	16.48	4.71	0.76	141.01	113.54	35.66	-	-	-	-	-	131.85	432.41
2018	257.00	107.56	-	364.56	16.48	4.71	0.76	141.01	116.83	35.66	-	-	-	-	-	132.95	435.54
2019	256.99	110.17	-	367.16	16.48	4.71	0.76	141.01	120.26	35.66	-	-	-	-	-	134.09	438.79
2020	256.99	112.83	-	369.82	16.48	4.71	0.76	141.01	123.77	35.66	-	-	-	-	-	135.26	442.11
2021	256.97	115.57	-	372.54	16.48	4.71	0.76	141.01	127.37	35.66	-	-	-	-	-	136.46	445.51
2022	256.96	118.36	-	375.32	16.48	4.71	0.76	141.01	131.09	35.66	-	-	-	-	-	137.70	448.98

@ projected avg accident date:

prior analysis																	
30-Sep-2018	257.00	108.20	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	-	-	-	-	-	133.23	436.34

weights by AY: 2018 75.3% 2019 24.7%

current analysis																	
29-May-2020	256.99	112.59	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	-	-	-	-	-	135.15	441.81

weights by AY: 2019 9.0% 2020 91.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Summary - Loss Cost Projection Factors (BASED ON FA SELECTED MODELS)**

**Loss Cost Projection Factors to 29-May-2020**

Accident Year	Bodily Injury [35]	Property Damage [36]	DCPD [37]	TPL (indivisible) [38]	AccBen (indivisible) [39]	Uninsured Automobile [40]	Underinsured Motorist [41]	Collision [42]	Comp [43]	Specified Perils [44]	Medical Expenses [45]	Disability Income [46]	Death Benefits [47]	Funeral Expenses [48]	Supp. AccBen [49]	All Perils [50]	Total [51]
	= [18], [ @ proj date]/AY	= [19], [ @ proj date]/AY	= [20], [ @ proj date]/AY	= [21], [ @ proj date]/AY	= [22], [ @ proj date]/AY	= [23], [ @ proj date]/AY	= [24], [ @ proj date]/AY	= [25], [ @ proj date]/AY	= [26], [ @ proj date]/AY	= [27], [ @ proj date]/AY	= [28], [ @ proj date]/AY	= [29], [ @ proj date]/AY	= [30], [ @ proj date]/AY	= [31], [ @ proj date]/AY	= [32], [ @ proj date]/AY	= [33], [ @ proj date]/AY	= [34], [ @ proj date]/AY
2008	1.0116	1.3549	1.3549	1.0962	2.2240	1.0043	1.0133	1.0180	1.4308	1.0180	-	-	-	-	-	1.1159	1.1990
2009	1.0117	1.3230	1.3230	1.0898	2.2270	1.0021	1.0133	1.0180	1.3921	1.0180	-	-	-	-	-	1.1086	1.1915
2010	1.0117	1.2916	1.2916	1.0832	2.2270	1.0021	1.0133	1.0180	1.3520	1.0180	-	-	-	-	-	1.1007	1.1783
2011	1.0117	1.2612	1.2612	1.0766	1.4482	0.9979	1.0133	1.0180	1.3141	1.0180	-	-	-	-	-	1.0929	1.1567
2012	1.0117	1.2316	1.2316	1.0699	1.0154	0.9813	1.0133	1.0180	1.2765	1.0180	-	-	-	-	-	1.0848	1.1314
2013	1.0118	1.2034	1.2034	1.0634	1.0148	0.9937	1.0133	1.0180	1.2396	1.0180	-	-	-	-	-	1.0765	1.1161
2014	1.0118	1.1732	1.1732	1.0561	1.0142	1.0086	1.0133	1.0180	1.2056	1.0180	-	-	-	-	-	1.0685	1.0979
2015	1.0119	1.1460	1.1460	1.0493	1.0154	1.0043	1.0133	1.0180	1.1718	1.0180	-	-	-	-	-	1.0603	1.0785
2016	1.0058	1.1085	1.1085	1.0350	1.0080	1.0021	1.0000	1.0088	1.1278	1.0091	-	-	-	-	-	1.0423	1.0536
2017	0.9999	1.0721	1.0721	1.0208	1.0000	1.0000	1.0000	1.0000	1.0873	1.0000	-	-	-	-	-	1.0250	1.0217

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 1 of 3

Exh E-1

**Calculation of Credibility Assigned to Facility Association Experience**

as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
<b>Third Party Liability</b>								
sum of:	2008	725	-	118	118	-		
BI,PD,DCPD,	2009	764	-	133	133	-		
TPL (indivis)	2010	780	-	128	128	-		
	2011	793	-	164	164	-		
(for exposure,	2012	816	-	153	153	-		
max of	2013	852	20.0%	137	137	137		
{BI,PD,DCPD},	2014	820	20.0%	175	175	175		
plus	2015	795	20.0%	182	181	181		
TPL (indivis))	2016	732	20.0%	155	155	155		
	2017	617	20.0%	145	150	150		
<b>Total/Wtd Avg.</b>		<b>7,694</b>	<b>100.00%</b>	<b>1,490</b>	<b>1,494</b>	<b>798</b>	<b>3,246</b>	<b>49.6%</b>
<b>Bodily Injury</b>								
BI	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	0.9931	-	-	
	2015	-	20.0%	-	0.9929	-	-	
	2016	-	20.0%	-	1.0069	-	-	
	2017	-	20.0%	-	1.0254	-	-	
<b>Total/Wtd Avg.</b>		<b>-</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,164</b>	<b>-</b>
<b>Property Damage</b>								
PD	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9964	-	-	
	2016	-	20.0%	-	0.9998	-	-	
	2017	-	20.0%	-	1.0360	-	-	
<b>Total/Wtd Avg.</b>		<b>-</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,082</b>	<b>-</b>
<b>DCPD</b>								
DCPD	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	0.9978	-	-	
	2015	-	20.0%	-	0.9953	-	-	
	2016	-	20.0%	-	1.0021	-	-	
	2017	-	20.0%	-	1.0325	-	-	



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh E-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 2 of 3

**Calculation of Credibility Assigned to Facility Association Experience**

as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
<b>Total/Wtd Avg.</b>	-	100.00%	-		-	-	1,082	-
<b>TPL (indivisible)</b>								
TPL (indivis)	2008	725	-	118	1.0000	118	-	
	2009	764	-	133	1.0000	133	-	
	2010	780	-	128	1.0000	128	-	
	2011	793	-	164	1.0000	164	-	
	2012	816	-	153	1.0000	153	-	
	2013	852	20.0%	137	1.0000	137	137	
	2014	820	20.0%	175	0.9978	175	175	
	2015	795	20.0%	182	0.9953	181	181	
	2016	732	20.0%	155	1.0021	155	155	
	2017	617	20.0%	145	1.0325	150	150	
<b>Total/Wtd Avg.</b>	7,694	100.00%	1,490		1,494	798	3,246	49.6%
<b>Accident Benefits</b>								
sum of:	2008	519	-	41		41	-	
ME,DI,DB,	2009	553	-	37		37	-	
FE,SU,	2010	582	-	26		26	-	
AccBen (indivis)	2011	611	-	48		48	-	
	2012	639	-	42		42	-	
	2013	693	20.0%	43		43	43	
	2014	682	20.0%	45		45	45	
	2015	675	20.0%	58		58	58	
	2016	608	20.0%	40		39	39	
	2017	481	20.0%	30		27	27	
<b>Total/Wtd Avg.</b>	6,043	100.00%	410		406	212	2,164	31.3%
<b>Medical Expenses</b>								
ME	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9980	-	-	
	2016	-	20.0%	-	0.9789	-	-	
	2017	-	20.0%	-	0.9166	-	-	
<b>Total/Wtd Avg.</b>	-	100.00%	-		-	-	2,164	-
<b>Disability Income</b>								
DI	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9980	-	-	
	2016	-	20.0%	-	0.9789	-	-	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 3 of 3

Exh E-1

**Calculation of Credibility Assigned to Facility Association Experience** as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
2017	-	20.0%	-	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-
<b>Death Benefits</b>								
DB	2008	-	-	1.0000	-	-		
	2009	-	-	1.0000	-	-		
	2010	-	-	1.0000	-	-		
	2011	-	-	1.0000	-	-		
	2012	-	-	1.0000	-	-		
	2013	-	20.0%	1.0000	-	-		
	2014	-	20.0%	1.0000	-	-		
	2015	-	20.0%	0.9980	-	-		
	2016	-	20.0%	0.9789	-	-		
	2017	-	20.0%	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-
<b>Funeral Expenses</b>								
FE	2008	-	-	1.0000	-	-		
	2009	-	-	1.0000	-	-		
	2010	-	-	1.0000	-	-		
	2011	-	-	1.0000	-	-		
	2012	-	-	1.0000	-	-		
	2013	-	20.0%	1.0000	-	-		
	2014	-	20.0%	1.0000	-	-		
	2015	-	20.0%	0.9980	-	-		
	2016	-	20.0%	0.9789	-	-		
	2017	-	20.0%	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh E-2

Jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-2  
 Page 1 of 1

**Claim Count Development Factors**

Val Market: FARM

Val Jurisdiction: NL

Val Business Segment: non-PPV

as at: 31-Dec-2017

**A. Selected Ultimate Claim Count by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=sum([1]to[3])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation + sum([5]to[9])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=2/3*[13] + 1/3*[14]
2008	63	109	-	172	-	-	-	-	-	56	7	-	17	10	9	4
2009	70	128	-	198	-	-	-	-	-	52	9	-	11	17	6	6
2010	66	124	-	190	-	-	-	-	-	44	6	1	15	9	6	5
2011	75	166	-	241	-	-	-	-	-	68	7	-	15	28	7	7
2012	88	149	-	237	-	-	-	-	-	59	3	-	20	21	12	6
2013	68	124	-	192	-	-	-	-	-	61	7	-	20	27	7	3
2014	73	161	-	234	-	-	-	-	-	58	9	-	16	20	4	6
2015	72	165	-	238	-	-	-	-	-	78	4	-	31	20	6	7
2016	70	150	-	220	-	-	-	-	-	56	9	-	32	15	6	-
2017	63	127	-	190	-	-	-	-	-	37	6	-	35	17	8	-

diagonal: 31-Dec-2017

**B. LTD Recorded Claim Count by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]
	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=sum([17]to [19])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data + sum([21]to[25])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=2/3*[29] + 1/3*[30]
2008	63	109	-	172	37	18	-	1	-	56	7	-	17	10	9	4
2009	70	128	-	198	39	13	-	-	-	52	9	-	11	17	6	6
2010	66	124	-	190	32	10	1	1	-	44	6	1	15	9	6	5
2011	75	166	-	241	52	15	-	1	-	68	7	-	15	28	7	7
2012	88	149	-	237	45	14	-	-	-	59	3	-	20	21	12	6
2013	68	124	-	192	50	9	1	1	-	61	7	-	20	27	7	3
2014	74	161	-	235	45	11	-	2	-	58	9	-	16	20	4	6
2015	73	166	-	239	61	16	-	1	-	78	4	-	31	20	6	7
2016	70	150	-	220	49	8	-	-	-	57	9	-	32	15	6	-
2017	61	123	-	184	32	8	-	-	-	40	5	-	37	15	8	-

**C. Implied Claim Count Development Factor (CCDF)**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if(or([5]=0,[17])=0,[36],[1]/[17])	=if(or([5]=0,[18])=0,[36],[2]/[18])	=if(or([5]=0,[19])=0,[36],[3]/[19])	=([4]/[20])	=if(or([5]=0,[21])=0,[42],[5]/[21])	=if(or([5]=0,[22])=0,[42],[6]/[22])	=if(or([5]=0,[23])=0,[42],[7]/[23])	=if(or([5]=0,[24])=0,[42],[8]/[24])	=if(or([5]=0,[25])=0,[42],[9]/[25])	=([10]/[26])	=if([27]=0,[43],[11]/[27])	=if([28]=0,[33],[12]/[28])	=([13]/[29])	=([14]/[30])	=([15]/[31])	=([16]/[32])
2008	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9947	0.9627	1.0000	1.0000	1.0000	1.0000
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9863	1.0000	1.0000	1.0000	1.0000	1.0000
2013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000
2014	0.9931	1.0000	0.9978	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9692	0.9931	1.0000	1.0000	1.0000	1.0000
2015	0.9929	0.9964	0.9953	0.9953	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9629	0.9929	1.0000	1.0000	1.0000	1.0000
2016	1.0069	0.9998	1.0021	1.0021	0.9789	0.9789	0.9789	0.9789	0.9789	0.9789	0.9623	1.0069	0.9966	1.0024	1.0000	1.0000
2017	1.0254	1.0360	1.0325	1.0325	0.9166	0.9166	0.9166	0.9166	0.9166	0.9166	1.1119	1.0254	0.9440	1.1158	1.0147	1.0000

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh F-1

**Interest Rate Selection for Discount and Cost of Capital Calculations  
 Based on Canadian Treasury and Canada Bonds Yields**

Year	Historical Yields				
	91-day [1]	1-3 yr [2]	3-5 yr [3]	5-10 yr [4]	10+ yr [5]
2008	2.41	2.66	2.96	3.36	4.04
2009	0.35	1.21	2.15	2.84	3.89
2010	0.60	1.48	2.21	2.88	3.66
2011	0.92	1.38	1.85	2.47	3.21
2012	0.98	1.12	1.30	1.63	2.33
2013	0.97	1.12	1.48	1.99	2.72
2014	0.91	1.05	1.38	1.87	2.60
2015	0.50	0.53	0.66	1.19	2.02
2016	0.50	0.58	0.68	1.02	1.80
2017	0.71	1.10	1.31	1.61	2.18
5-yr avg					
2008-2012	1.05	1.57	2.09	2.64	3.43
2013-2017	0.72	0.88	1.10	1.54	2.26
5-yr std dev					
2008-2012	0.80	0.63	0.60	0.65	0.69
2013-2017	0.22	0.29	0.40	0.42	0.39

Above from the Canadian Institute of Actuary  
 Report on Canadian Economic Statistics, 1924-2017, Table 4A

Current Risk Free Yields (basis points)	wgted avg					
30/04/2018	1.20	1.88	2.12	2.30	2.45	1.94
weights:	9.0%	51.0%	28.0%	10.0%	2.0%	
avg maturity:	3.2 years (weighted based on claims payment patterns)					
	578	3,197	1,769	654	64	6,262

BoC at 2018-04-30 <http://www.bankofcanada.ca/rates/interest-rates>

**Selected Gross Yield: 1.94%**  
**Investment Expenses (rounded): 0.15%**  
**Selected Net Yield: 1.79%**

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Present Value Factors - Claim Amounts - Facility Association**

Discount Rate 1.79%

**Accident Year Estimated Payment Pattern by Development Age** Val Market: FARM Val Jurisdiction: NL Val Business Segment: non-PPV as at: Dec 31 2017

Development Age	Bodily Injury [1]	Property Damage [2]	DCPD [3]	TPL (indivisible) [4]	AccBen (indivisible) [5]	Uninsured Automobile [6]	Underinsured Motorist [7]	Collision [8]	Comp [9]	Specified Perils [10]	All Perils [11]	Medical Expenses [12]	Disability Income [13]	Death Benefits [14]	Funeral Expenses [15]	Supp. AccBen [16]	Present Value Factor [17]
	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	=[5]	=[1]	Emergence Model Output	Emergence Model Output	=[9]	=[8]	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	= $(1 + \text{dsct rate})^{-1} * ((\text{dev}^1 \text{ age} - 6) / 12)$
12	2.0%	61.2%	100.0%	10.2%	19.8%	19.8%	2.0%	94.3%	87.0%	87.0%	94.3%	100.0%	100.0%	100.0%	100.0%	100.0%	0.9912
24	15.7%	34.3%	-	18.4%	37.7%	37.7%	15.7%	8.5%	13.0%	13.0%	8.5%	-	-	-	-	-	0.9737
36	28.4%	2.8%	-	24.7%	18.4%	18.4%	28.4%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9566
48	24.9%	0.4%	-	21.4%	9.9%	9.9%	24.9%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9398
60	13.9%	0.4%	-	12.0%	4.5%	4.5%	13.9%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9233
72	6.6%	0.4%	-	5.7%	7.3%	7.3%	6.6%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9070
84	4.6%	0.4%	-	4.0%	2.4%	2.4%	4.6%	-	-	-	-	-	-	-	-	-	0.8911
96	1.9%	0.1%	-	1.7%	-	-	1.9%	-	-	-	-	-	-	-	-	-	0.8754
108	0.4%	-	-	0.3%	-	-	0.4%	-	-	-	-	-	-	-	-	-	0.8600
120	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8449
132	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8300
144	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8154
156	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8011
168	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7870
180	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7732
192	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7596
204	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7462
216	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7331
228	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7202
240	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7075
252	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6951
264	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6829
276	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6709
288	0.2%	-	-	0.2%	-	-	0.2%	-	-	-	-	-	-	-	-	-	0.6591
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%	100.0%	100.0%	100.0%	100.0%	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Present Value Factors - Claim Amounts - Facility Association**

Discount Rate 1.79%

**Policy Year Estimated Payment Pattern by Development Age**

Development Age	Bodily Injury [18]	Property Damage [19]	DCPD [20]	TPL (indivisible) [21]	AccBen (indivisible) [22]	Uninsured Automobile [23]	Underinsured Motorist [24]	Collision [25]	Comp [26]	Specified Perils [27]	All Perils [28]	Medical Expenses [29]	Disability Income [30]	Death Benefits [31]	Funeral Expenses [32]	Supp. AccBen [33]	Present Value Factor [34]
	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	$=\frac{1}{(1 + \text{dsct rate})^{\text{age} - 6}}$
12	0.6%	30.4%	50.0%	4.8%	9.7%	9.7%	0.6%	47.2%	43.5%	43.5%	47.2%	50.0%	50.0%	50.0%	50.0%	50.0%	0.9912
24	8.9%	47.8%	50.0%	14.3%	28.8%	28.8%	8.9%	51.4%	50.0%	50.0%	51.4%	50.0%	50.0%	50.0%	50.0%	50.0%	0.9737
36	22.1%	18.6%	-	21.6%	28.1%	28.1%	22.1%	3.9%	6.5%	6.5%	3.9%	-	-	-	-	-	0.9566
48	26.7%	1.6%	-	23.1%	14.2%	14.2%	26.7%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9398
60	19.4%	0.4%	-	16.7%	7.2%	7.2%	19.4%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9233
72	10.3%	0.4%	-	8.9%	5.9%	5.9%	10.3%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9070
84	5.6%	0.4%	-	4.9%	4.9%	4.9%	5.6%	(0.4%)	-	-	(0.4%)	-	-	-	-	-	0.8911
96	3.3%	0.3%	-	2.9%	1.2%	1.2%	3.3%	-	-	-	-	-	-	-	-	-	0.8754
108	1.2%	0.1%	-	1.0%	-	-	1.2%	-	-	-	-	-	-	-	-	-	0.8600
120	0.3%	-	-	0.2%	-	-	0.3%	-	-	-	-	-	-	-	-	-	0.8449
132	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8300
144	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8154
156	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.8011
168	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7870
180	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7732
192	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7596
204	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7462
216	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7331
228	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7202
240	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7075
252	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6951
264	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6829
276	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6709
288	0.2%	-	-	0.2%	-	-	0.2%	-	-	-	-	-	-	-	-	-	0.6591
300	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6475
TOTAL	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
PV factor	0.9308	0.9741	0.9825	0.9365	0.9530	0.9530	0.9308	0.9827	0.9802	0.9802	0.9827	0.9825	0.9825	0.9825	0.9825	0.9825	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh G-1  
 Page 1 of 1

Exh G-1

**Development of Present Value Factors - Premium and Expense**  
**Assuming 1.79% Annual Rate of Return**

		Percentage of Premium			
		Nominal	Discount Factor	Discounted	
		[A]	[B]	[C]	
				= [A]*[B]	
<b>Revenue</b>					
[1]	Premium	100.00	0.9976	99.76	assumed collection delay, in mths: 1.60 based on the premium lag analysis
[2]	Finance Fee	-	0.9976	-	n/a
[3]	<b>Total Revenue</b>	<b>100.00</b>		<b>99.76</b>	= [1]+[2]
<b>Effective Commission Ratios</b>					
[4]	estimated @ current rates	6.00	0.9976	5.99	Exh G-2 row [3]
[5]	at indicated target rate change	6.00	0.9976	5.99	- okay verifies commission ratio correct with Exh G-2 row [3]
[6]	at indicated rate change & alternative target	6.00	0.9976	5.99	- okay verifies commission ratio correct with Exh G-2 row [3]
[7]	at proposed rates	6.00	0.9976	5.99	- okay verifies commission ratio correct with Exh G-2 row [3]
<b>Premium Variable Expenses, premium tax and S.C. non-claims fees</b>					
[8]	Premium tax	5.00	0.9976	4.99	PwC Insurance Industry Key tax rates and updates (2017-09)
[9]	Servicing carrier operating cost	9.00	0.9976	8.98	Plan of Operation, Article IX, 2(a)
[10]	Servicing carrier fees	1.00	0.9976	1.00	Plan of Operation, Article IX, 2(a)
[11]	Premium finance admin expenses	-	0.9976	-	n/a
[12]	GISA Levy (% of ALL COVERAGES premium)	0.06	0.9976	0.06	= [33]
[13]	Rate Regulatory Levy (where it is % of ALL COVERAGES premium)	0.12	0.9976	0.12	= [36]
[14]	Health Levy (where it is % of ALL COVERAGES premium)		0.9976	-	as applicable
[15]	<b>Total Premium Variable Expenses, premium tax and S.C. non-claims fees, other than TPL</b>	<b>15.18</b>		<b>15.15</b>	= sum of rows [8] thru [14]
[16]	Health Levy (where it is % of TPL ONLY)		0.9976	-	as applicable
[17]	<b>Total Premium Variable Expenses, premium tax and S.C. non-claims fees, TPL ONLY</b>	<b>15.18</b>		<b>15.15</b>	= [15]+[16]
<b>Premium Variable Expenses, Servicing Carrier Initial Claims Fee</b>					
[18]	Servicing carrier claims fee reimbursement ratio	10.00	0.9823	9.82	Plan of Operation; discount rate based on earned premium flows: avg earned mth: 12
<b>Fixed Expense</b>					
[19]	Misc. Income/Expenses	-	0.9976	-	per FA finance
[20]	Central Office	1.80	0.9976	1.80	Exh G-2 row [7] NLTX2017
[21]	<b>Total Fixed Expense (used directly for other than TPL)</b>	<b>1.80</b>		<b>1.80</b>	= [19]+[20]
[22]	TPL Written Exposures	560			Exh C-2 row [17]
[23]	On-level TPL Written Premium (\$1s)	3,507,336			Exh C-2 row [29]
[24]	Driver Record Abstracts	110.96			Driver Record Abstracts Analysis
[25]	Driver Record Abstracts Cost (total in \$s)	62,091			= [22]*[24]
[26]	Driver Record Abstracts as % of premium	1.77	0.9976	1.77	= 100*[25]/[23]
[27]	Health Levy per earned vehicle	-			Health Care Levy Analysis, for NS need plus \$0.5 fire Dept. levy
[28]	Health Levy Cost (total in \$s)	-			= [22]*[27]
[29]	Health Levy (where it is per vehicle), as % of premium	-	0.9976	-	= 100*[28]/[23]
[30]	<b>Total Fixed Expense (used directly for TPL ONLY)</b>	<b>3.57</b>		<b>3.57</b>	= [21]+[26]+[29]
<b>Support for GISA and Rate Regulator Levies</b>					
[31]	GISA Cost	10,544,977			Total Expense from the GISA 2015 Annual Directors Report
[32]	Industry Annual Written Premium (\$1,000s)	18,470,695			2016 Industry AU11 AIX (all vehs combined)
[33]	GISA Levy as % of premium	0.06	0.9976	0.06	= 100*[31]/[32]
[34]	Rate Regulator Annual Industry Levy Cost (total in \$s)	525,623			NLPUB 2016 Annual Report
[35]	Industry Annual Written Premium (\$1,000s)	429,044			2016 Industry AU11 AIX (all vehs combined)
[36]	Rate Regulator Levy as % of premium	0.12	0.9976	0.12	= 100*[34]/[35]

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh G-2

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh G-2  
 Page 1 of 1

**Expense Assumptions - Selections**

jurisdiction: Newfoundland & Labrador      business segment: N

			2017	2016	2015	2014	2013	Total	Last 3 complete Years	Last 2 complete Years	Selected	
[1]	Written Premium	Participation Rpt	7,731,403	7,117,142	6,687,052	6,452,305	6,376,202	34,364,104	21,535,597	14,848,545		
[2]	Agents Commissions	Participation Rpt	565,676	512,317	491,707	479,481	483,180	2,532,361	1,569,700	1,077,993		
[3]	Agents Commissions as a % of Premium	= [2]/[1]	7.32%	7.20%	7.35%	7.43%	7.58%	7.37%	7.29%	7.26%	<b>6.00%</b>	plan of operation wgt'd
[4]	On-level to current rates	Exh D-3b, col [49]	1.2460	1.7857	2.6135	2.9233	3.4970					
[5]	On-level Written Premium	= [1]*[4]	9,633,328	12,709,080	17,476,610	18,862,023	22,297,578	80,978,619	39,819,018	22,342,408		
[6]	Administration Expense	Participation Rpt	210,306	199,626	185,332	147,014	131,303	873,581	595,264	409,932		
[7]	Administration Expense as a % of On-level W Premium	= [6]/[5]	2.18%	1.57%	1.06%	0.78%	0.59%	1.08%	1.49%	1.83%	<b>1.80%</b>	Last 2 complete Years, rounded

**Non-PPV AY Written Premium by Minor Rating Class**

AU11 Data		Market: FA				
as at:		2017	2016	2015	2014	2013
31/12/2017	CV	1,305,318	1,120,359	1,112,623	1,144,838	1,154,637
	IU	503,642	585,600	508,761	453,164	563,521
	PuBus	345,809	303,381	333,190	335,504	332,452
	PrBus-STR-MPA	74,503	83,600	88,182	132,473	173,447
	SBus	356,056	287,504	329,415	242,613	265,995
	HCCBus	32,861	29,281	13,291	11,319	14,315
	TX	3,298,883	2,908,710	2,514,098	2,395,383	2,152,409
	FU	3,044	-	-	-	-
	AM	28,061	25,911	15,853	12,486	34,740
	MC	1,031,086	1,111,005	1,097,299	1,092,232	1,097,747
	ATV	240,385	235,011	215,665	196,304	166,018
	SV	90,842	94,873	93,721	95,124	89,577
	HV	-	-	2,961	2,111	1,677
	MH	14,444	9,352	21,227	15,254	19,616
	TH	1,073	813	1,095	1,197	1,026
	GA	351,764	280,378	308,978	244,074	253,814
	NO	2,126	664	631	1,713	1,458
	DP	-	786	1,606	-	1,388
	<b>Total</b>	<b>7,679,897</b>	<b>7,077,228</b>	<b>6,658,596</b>	<b>6,375,789</b>	<b>6,323,837</b>

2017		commission ratio			
Individual	Fleet	Individual	Fleet	weighted	
1,122,318	183,000	10.0%	7.5%		9.6%
401,464	102,178	6.0%	6.0%		6.0%
182,547	163,262	6.0%	6.0%		6.0%
68,854	5,649	10.0%	7.5%		9.8%
122,420	233,636	10.0%	7.5%		8.4%
32,861	-	10.0%	7.5%		10.0%
2,977,931	320,952	6.0%	6.0%		6.0%
3,044	-	10.0%	7.5%		10.0%
28,061	-	10.0%	7.5%		10.0%
1,031,086	-	7.5%	7.5%		7.5%
240,385	-	7.5%	7.5%		7.5%
90,620	222	7.5%	7.5%		7.5%
-	-	11.0%	7.5%		11.0%
14,444	-	11.0%	7.5%		11.0%
1,073	-	11.0%	7.5%		11.0%
351,764	-	10.0%	7.5%		10.0%
2,126	-	10.0%	7.5%		10.0%
-	-	10.0%	7.5%		10.0%
<b>6,670,998</b>	<b>1,008,899</b>				



Facility Association Residual Market (FARM)

Jurisdiction: Newfoundland &amp; Labrador

Vehicle Type: Taxi

Project ID: NL-2018Q2-TX

Exh H-1

jurisdiction (short form): NL

major rating class: PUB

minor rating class: TX

rating type: all

Exh H-1

Page 1 of 1

**Target Return & Alternative Return Assumptions**

<b>Assumptions</b>		Selected	Source / Formula
<b>Target Return &amp; Capital Level</b>			
[1]	Target after-tax ROE	12.0%	as directed by FA Board of Directors
[2]	Target Leverage Ratio (i.e. premium to equity)	<b>2.00</b>	actuarial assumption
<b>Income Tax</b>			
[3]	corporate income tax rate	30.0%	PwC Insurance Industry Key tax rates and updates
[4]	net-of-income tax factor	70.0%	=100%-[3]
<b>Investment Return</b>			
[5]	pre-tax investment return	<b>1.79%</b>	Exh F-1
[6]	after-tax investment return	1.25%	=[4]*[5]
<b>Variable expense ratio</b>			
[7]	variable expense ratio (discounted) - TPL	<b>15.15%</b>	Exh G-1, row [17] column [C]
[8]	Target weight - TPL	<b>4,477,069</b>	Exh C-1, for TPL - row [4] *(1+row[[22])
[9]	variable expense ratio (discounted) - other than TPL	<b>15.15%</b>	Exh G-1, row [15] column [C]
[10]	Target weight - other than TPL	<b>631,552</b>	Exh C-1, other than TPL - row [4] *(1+row[[22])
[11]	variable expense ratio (discounted) - all coverage weighted basis	15.15%	=[(7)*[8]+[9]*[10]]/([8]+[10])
[12]	net-of-variable expense factor	84.85%	=100%-[11]
<b>Calculations</b>			
[13]	Target pre-tax ROE	17.14%	=[1]/[4]
[14]	return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet Target pre-tax ROE	15.35%	=[13]-[5]
[15]	<b>Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)</b>	<b>7.68%</b>	<b>=[14]/[2]</b>
<b>Indication Alternative to be based on:</b>			
[16]	<b>Cost of Capital</b>	0.00%	as selected (or through default); after-tax other than Return on Premium (which is pre-tax)
[17]	implied Alternative basis Leverage Ratio (i.e. premium to equity)	<b>1.82</b>	=[2]-([1]-([16]+[6]))/([12]*[4])
[18]	Alternative basis after-tax ROE	1.25%	=[16]+[6]
[19]	Alternative basis pre-tax ROE	1.79%	=[18]/[4]
[20]	return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet Alternative basis pre-tax ROE	0.00%	=[19]-[5]
[21]	<b>Alternative basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)</b>	0.00%	=[20]/[17]

## **Indication Exhibits – Alternative Assumptions**

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh A-1

dcst rate: 2.80%
---------------------

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh A-1  
 Page 1 of 1

<b>Analysis Summary (NB eff 1-Jun-2019; RN eff 1-Jun-2019)</b>		Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>Indication Summary</b>														
FA Average Written Premium, Rolling 12, \$\$	Exh C-1, row [3]	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895
<b>Indicated target rate change (12.0% ROE, leverage 2.0)</b>	<b>Exh C-1, row [22]</b>	<b>22.1%</b>	<b>22.1%</b>	<b>22.1%</b>	<b>22.1%</b>	<b>22.1%</b>	<b>18.3%</b>	<b>27.4%</b>	<b>-</b>	<b>17.0%</b>	<b>10.4%</b>	<b>3.6%</b>	<b>3.6%</b>	<b>21.7%</b>
AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	Exh C-1, row [24]	1,393	-	-	-	1,393	96	68	-	142	36	6	-	1,568
Indicated Average Written Premium		6,517	-	-	-	6,517	539	237	-	936	375	177	-	7,463
<b>Rate change selected by FA</b>	<b>Exh C-1, row [35]</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>7.1%</b>	<b>15.2%</b>	<b>-</b>	<b>5.9%</b>	<b>(0.1%)</b>	<b>(6.2%)</b>	<b>-</b>	<b>10.2%</b>
<b>Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)</b>														
AWP dollar change for Rate change selected by FA	Exh C-1, row [37]	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
Selected Average Written Premium		5,786	-	-	-	5,786	480	207	-	843	339	160	-	6,632
<b>Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)</b>	<b>Exh C-1, row [30]</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.5%</b>	<b>7.1%</b>	<b>15.2%</b>	<b>-</b>	<b>5.9%</b>	<b>(0.1%)</b>	<b>(6.2%)</b>	<b>(6.2%)</b>	<b>10.2%</b>
AWP dollar change for Alternative rate change basis (0.0% Cost of Capital, leve	Exh C-1, row [32]	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
Average Written Premium @ Alternative Return Assumption capped		5,786	-	-	-	5,786	480	207	-	843	339	160	-	6,632
<b>Prior Indication, filed changes, and approved changes</b>														
Indicated Rate Change (12% ROE)		58.3%	58.3%	58.3%	58.3%	58.3%	45.7%	82.2%	-	3.5%	0.9%	6.4%		56.6%
Filed Rate Change		19.0%	30.7%	30.7%	30.7%	30.7%	22.8%	53.7%	-	(9.3%)	(11.8%)	(7.0%)		29.7%
Approved			<b>19.0%</b>	<b>19.0%</b>	<b>19.0%</b>	<b>19.0%</b>	<b>15.0%</b>	<b>40.2%</b>	<b>-</b>	<b>(5.0%)</b>	<b>(11.4%)</b>	<b>(10.4%)</b>	<b>-</b>	<b>18.6%</b>

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh B-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh B-1  
 Page 1 of 1

**Rate Program Parameters**

**A. In relation to Current ("Expiring") Rates**

estimated average written date, prior analysis: 01-Apr-2018 [1] estimated from prior analysis  
 estimated premium trend period (days) between analyses: 609 [2] = [9]-[1]  
 estimated average accident date, prior analysis: 30-Sep-2018 [3] estimated from prior analysis  
 estimated claims trend period (days) between analyses: 607 [4] = [13]-[3]

**B. Proposed Rate Program Effective Dates and # Months in effect**

Rate Level Date: 01-Jun-2019 [5] used to identify the current on-level factor for rates  
 % split: 

new business	renewals	average
8.3%	91.7%	n/a

 [6] FA download facility (weighted avg 2011-2013 pol yrs)  
 source: new and renewal: ..\..\..\..\00 base assumptions\2018 reviews\driver abstracts etc\03 Drivers Abstracts Cost Analysis - 2018 v01.x  
 rate program effective dates: 01-Jun-2019 01-Jun-2019 01-Jun-2019 [7] assumption, with average based on [6]  
 # mths future rates in effect: 12.0 31-May-2020 [8] => generates last effective date for rate program  
 average written date in effective period: 01-Dec-2019 [9] = average of [7] & [8]

**C. Proposed Rate Program Policy Terms**

policy term mths: 

6	12	total
2.0%	98.0%	[10]

 [10] FA download facility  
 source: policy term ..\..\..\..\00 base assumptions\2018 reviews\policy term\Policy Term by Rating Class - 2018 v01.xlsx  
 first possible accident date: 01-Jun-2019 01-Jun-2019 [11] =[7]  
 last possible accident date: 01-Dec-2020 31-May-2021 [12] =[8]+policy term in mths  
 average accident date: 02-Mar-2020 31-May-2020 29-May-2020 [13] = total average based on [10]

**D. Rate Analysis Trend Basis**

**USER TO SELECT BASIS FOR PROJECTED LOSS RATIO FOR CREDIBILITY COMPLEMENT:**

Select A or B: A where: A FA Selected Trend Models (Exh D-5b)  
 B Regulatory Benchmark Trends (Exh D-5b (ALT))

Resulting Selection Information:

type: **FA Selected**  
 market: **INDUSTRY**  
 rating class: **CV**  
 as at: **30-Jun-17**

**E. Data Summary**

FA Experience: FA AIX [14] AU11  
 as at: 31-Dec-2017 [15]  
 Loss Development Factors (LDFs): FA non-PPV val data [16] as per FA valuation, FARM  
 as at: 31-Dec-2017 [17] compared to recorded @ 31-Dec-2017  
 Claims Development Factors (CDFs): FA NL val data [18] as per FA valuation, FARM  
 as at: 31-Dec-2017 [19] compared to recorded @ 31-Dec-2017  
 Trends: Industry AIX [20] AU70 as per FA analysis, Industry  
 as at: 30-Jun-2017 [21]  
 Exposure & Premium for Drift Calculations: FA apps db, AIX [22] rate group drift from download facility,  
 as at: 31-Dec-2017 [23] limit and ded from AU11  
 Rate Level Factors: FA internal [24] as per internal records  
 as at: 30-Apr-2018 [25] ..\..\..\..\00 Analysis Data\2018\proj 2018 Q2\01e  
 Expenses: FA internal [26] as per Participation Reports at cal year-end  
 as at: 31-Dec-2017 [27]

Alternative Indications - Page 4 of 39

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-1

experience	2008	-	2013	20.0%
accident yr	2009	-	2014	20.0%
weights	2010	-	2015	20.0%
used in	2011	-	2016	20.0%
indications	2012	-	2017	20.0%

RN eff date:  
 Jun 1 2019  
 dcst rate:  
 2.80%

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Trend Basis  
 type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

Exh C-1  
 Page 1 of 2

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]
(\$1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPPL (Indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>Facility Association Exposures &amp; Premium</b>	FA AIX as at: Dec 31 2017												
[1] FA Written Exposures, Rolling 12	560	-	-	-	560	439	557	-	95	118	159	-	560
[2] FA Written Premium, Rolling 12	2,867,154	-	-	-	2,867,154	194,368	94,324	-	75,780	40,053	27,207	-	3,298,886
[3] FA Average Written Premium, Rolling 12, \$s	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895
[4] FA Written Premium @ Current Rates, Projected to Future Period	3,528,029	-	-	-	3,528,029	231,446	137,819	-	79,754	40,573	27,103	-	4,044,724
[5] FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	6,305	-	-	-	6,305	527	247	-	836	343	171	-	7,228
[6] Premium distribution @ current rates	87.23%	-	-	-	87.23%	5.72%	3.41%	-	1.97%	1.00%	0.67%	-	100.00%
<b>Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates</b>													
[7] Updated projected loss ratio (indemnity only, nominal), prior analysis	80.6%	80.6%	80.6%	80.6%	80.6%	77.9%	80.4%	-	60.5%	65.4%	67.1%	65.9%	79.8%
<b>Projected Loss Ratio (indemnity only, nominal) based on FA experience</b>													
[8] FA projected ultimate loss ratio (indemnity only, nominal)	76.0%	76.0%	76.0%	76.0%	76.0%	75.0%	103.8%	-	108.6%	84.4%	33.5%	31.2%	77.3%
<b>Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)</b>													
[9] FA experience credibility		49.6%	49.6%	49.6%	49.6%	31.3%	11.6%	-	25.1%	17.2%	8.0%	5.3%	
[10] Credibility-weighted projected loss ratio (indemnity only, nominal)	78.3%	78.3%	78.3%	78.3%	78.3%	77.0%	83.1%	-	72.6%	68.7%	64.4%	64.1%	78.1%
<b>Projected Loss Ratio (indemnity &amp; excess legal, discounted @ 2.80%)</b>													
[11] Loss discount factor	0.9036	0.9036	0.9036	0.9036	0.9036	0.9281	0.9281	0.8950	0.9732	0.9694	0.9694	0.9732	0.9083
[12] Credibility-weighted projected loss ratio (indemnity only, discounted)	70.8%	70.8%	70.8%	70.8%	70.8%	71.5%	77.1%	-	70.7%	66.6%	62.4%	62.4%	71.0%
[13] excess legal as % indemnity	1.9%	1.9%	1.9%	1.9%	1.9%	-	-	-	-	-	-	-	1.7%
[14] Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	72.1%	72.1%	72.1%	72.1%	72.1%	71.5%	77.1%	-	70.7%	66.6%	62.4%	62.4%	72.1%
<b>Discounted Revenue, Expenses and Capital Costs</b>													
[15] Revenue discount factor	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963
[16] Total discounted fixed expenses, as % of current on-level premium	3.55%	3.55%	3.55%	3.55%	3.55%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%	3.33%
[17] Discounted effective commission ratio (based on Indicated rate level change)	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%
[18] Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%	15.13%
[19] Discounted variable S.C. initial claims fee, as % of premium	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%
[20] Retroactive claims fee adjustment (discounted), as % of premium @ target rate	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)	(0.32%)
[21] Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%
<b>Rate Indications</b>													
[22] Indicated target rate change (12.0% ROE, leverage 2.0)	22.1%	22.1%	22.1%	22.1%	22.1%	18.3%	27.4%	-	17.0%	10.4%	3.6%	3.6%	21.7%
[23] Avg WP @ Indicated target rate change (12.0% ROE, leverage 2.0)	7,698	-	-	-	7,698	623	315	-	978	379	177	-	8,796
[24] AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	1,393	-	-	-	1,393	96	68	-	142	36	6	-	1,568
[25] nominal indemnity LR for Indicated target rate change (12.0% ROE, leverage 2.0)	64.1%	64.1%	64.1%	64.1%	64.1%	65.1%	65.2%	-	62.1%	62.2%	62.2%	61.9%	64.2%
[26] nominal excess legal LR for Indicated target rate change (12.0% ROE, leverage 2.0)	1.2%	1.2%	1.2%	1.2%	1.2%	-	-	-	-	-	-	-	1.1%
[27] discounted commission as % of premium, based on alternative target	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%
[28] Retroactive claims fee adjustment (discounted), based on alternative target	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
[29] Alternative basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	-	-	-	-	-	-	-	-	-	-	-	-	-
[30] Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)	10.5%	10.5%	10.5%	10.5%	10.5%	7.1%	15.2%	-	5.9%	(0.1%)	(6.2%)	(6.2%)	10.2%
[31] Avg WP @ Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)	6,967	-	-	-	6,967	564	285	-	885	343	160	-	7,965
[32] AWP dollar change for Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
[33] nominal indemnity LR for Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)	70.9%	70.9%	70.9%	70.9%	70.9%	71.9%	72.1%	-	68.6%	68.8%	68.7%	68.3%	70.9%
[34] nominal excess legal LR for Alternative rate change basis (0.0% Cost of Capital, leverage 1.83)	1.3%	1.3%	1.3%	1.3%	1.3%	-	-	-	-	-	-	-	1.2%
[35] Rate change selected by FA	10.5%	10.5%	10.5%	10.5%	10.5%	7.1%	15.2%	-	5.9%	(0.1%)	(6.2%)	(6.2%)	10.2%
[36] Avg WP @ Rate change selected by FA	6,967	-	-	-	6,967	564	285	-	885	343	160	-	7,965
[37] AWP dollar change for Rate change selected by FA	662	-	-	-	662	37	38	-	49	(0)	(11)	-	737
[38] Annualized Prem chg for Rate change selected by FA	370,443	-	-	-	370,443	16,433	20,948	-	4,705	(41)	(1,680)	-	410,808
[39] nominal indemnity LR for Rate change selected by FA	70.9%	70.9%	70.9%	70.9%	70.9%	71.9%	72.1%	-	68.6%	68.8%	68.7%	64.1%	70.9%
[40] nominal excess legal LR for Rate change selected by FA	1.3%	1.3%	1.3%	1.3%	1.3%	-	-	-	-	-	-	-	1.2%

Alternative Indications - Page 5 of 39

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-1

experience	2008	-	2013	20.0%
accident yr	2009	-	2014	20.0%
weights	2010	-	2015	20.0%
used in	2011	-	2016	20.0%
indications	2012	-	2017	20.0%

RN eff date:  
 Jun 1 2019

dcst rate:  
 2.80%

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Trend Basis  
 type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

Exh C-1  
 Page 2 of 2

Retroactive claims fee adjustment	72 month LR	reimbursement rate LR	claims expense fee % @ reimbursement rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]
	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=([G] - [F]) / [G]	=row[41]:col [H] s.t. max / min, cols [D] & [E]	=([I] - [C])	=1/(1+disc rate)	=([K] * [J])
[72-month IBNR as % ultimate] calculated from Exh D-1: 0.0%											
[41] Retroactive claims fee adjustment at 12.0% ROE	64.2%	67.5%	10.0%	9.0%	16.0%	3.3%	9.67%	9.67%	(0.33%)	0.9728	(0.32%)
[42] Retroactive claims fee adjustment at Alternative Target	70.9%	67.5%	10.0%	9.0%	16.0%	3.3%	10.34%	10.34%	0.34%	0.9728	0.33%
[43] Retroactive claims fee adjustment on Selected Rate Change	70.9%	67.5%	10.0%	9.0%	16.0%	3.3%	10.34%	10.34%	0.34%	0.9728	0.33%

Goal seek to 0.0%, on col[B], row[20]	[L]
	-
	-

Notes:

- 1 [72mth LR] = Recorded Claims Ratio @ 72 months = Ultimate LR\*(1-[72-month IBNR as % ultimate])
- 2 (See also Bulletin "All-Canada SC2004-02" issued on Jan. 7, 2004)

3 excess legal as percent of TPL indemnity is AA Report = [ratio as % of total coverages EP] x [latest yr total coverages EP] / [latest yr TPL expected indemnity] where ratio to EP from excess legal exhibit, and latest yr EP and TPL expected indemnity from a priori exhibit

TPL				
AA Report (FY2017)	Exh B.12.1	Exh B.8.6.1	Projected EP	Exh B.5.10.1
	pg 1 selected - cat I	prov, year	Adjustment	pg 1, col [5]
	excess ratio % total EP	AA R all coverage EP	AA R all coverage EP	AA R TPL expected indemnity
1.9%	=	1.22% x	7,327,181 x	1.000 /
				4,791,000

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-2

rate level factor exhibit

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-2  
 Page 1 of 1

**Derivation of Loss Ratios Underlying Current (i.e. "Expiring") Rates**

Basis: last submitted rate filing	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
[1] Distribution Used	Exh C-3 (option 1), row [6]	87.55%	-	-	-	87.55%	6.58%	2.97%	-	1.20%	0.88%	0.79%	0.04%	100.01%
[2] Projected ultimate loss ratio (nominal), prior to rate adjustment	Exh C-3 (option 1), row [10]	93.4%	93.40%	93.40%	93.40%	93.40%	88.00%	110.70%	-	61.30%	59.70%	63.10%	60.80%	92.6%
[3] FA Written Rate Level Factor as at 2017-09-30	Exh C-2, row [4], last submitted rate filing		2.7954	2.7954	2.7954	2.7954	11.8323	16.5092	1.0000	0.1964	0.2712	0.4683	0.221	
[4] FA Written Rate Level Factor as at 2019-06-01	current rate level factor look-up		3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	0.212	
[5] Estimated impact of subsequent rate changes	=[4]/[3]-1	19.0%	19.0%	19.0%	19.0%	19.0%	15.0%	40.2%	-	(1.5%)	(8.0%)	(9.6%)	(4.1%)	18.6%
[6] HST Adjustment factors for changes not considered in prior analysis in its projection to average accident date	as needed		1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.018	
[7] loss ratio (nominal) at current rates	=[2]*[6]/([1]+ [5])	79.9%	79.9%	79.9%	79.9%	79.9%	77.9%	80.4%	-	63.3%	66.0%	71.0%	64.5%	79.4%
[8] Modeled loss cost projected to average accident date, prior analysis	Exh D-5a		-	-	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	133.23	
[9] Modeled loss cost projected to average accident date, current analysis	Exh D-5a		-	-	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	135.15	
[10] indemnity projection factor between average accident date underlying current rates and future average accident date	=[9]/[8]	1.0120	1.0120	1.0120	1.0120	1.0120	1.0000	1.0000	1.0000	1.0000	1.0490	1.0000	1.0144	1.0110
[11] annualized indemnity change	=[10]^(365/Exh B-1, row [4])-1	0.7%	0.7%	0.7%	0.7%	0.7%	-	-	-	-	2.9%	-	0.9%	0.7%
[12] annualized premium trend factor	1+Exh D-4a, Total Drift	1.0020	1.0020	1.0020	1.0020	1.0020	1.0000	1.0000	1.0000	1.0279	1.0348	1.0348	0.9960	1.0030
[13] premium trend period in days (change in avg written date between rate programs)	Exh B-1, row [2]	609	609	609	609	609	609	609	609	609	609	609	609	609
[14] projected indemnity loss ratio (nominal) at current rates	=[7]*[10]/([12]^([13]/365))	80.6%	80.6%	80.6%	80.6%	80.6%	77.9%	80.4%	-	60.5%	65.4%	67.1%	65.9%	79.9%

**Most Current 12-Months Exposure and Premium**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>FA Written Exposures, Rolling 12</b>	FA AIX as at: Dec 31 2017													
[15]	20171	323	-	-	-	323	254	321	-	54	61	103	-	323
[16]	20172	236	-	-	-	236	186	236	-	41	58	56	-	236
[17]	TOTAL	560	-	-	-	560	439	557	-	95	118	159	-	560
<b>FA Written Premium, Rolling 12</b>	FA AIX as at: Dec 31 2017													
[18]	20171	1,637,960	-	-	-	1,637,960	110,038	52,324	-	44,526	21,348	17,713	-	1,883,909
[19]	20172	1,229,194	-	-	-	1,229,194	84,330	42,000	-	31,254	18,705	9,494	-	1,414,977
[20]	TOTAL	2,867,154	-	-	-	2,867,154	194,368	94,324	-	75,780	40,053	27,207	-	3,298,886
<b>FA Average Written Premium, Rolling 12, \$s</b>														
[21]	20171	5,065	-	-	-	5,065	434	163	-	822	353	172	-	5,825
[22]	20172	5,205	-	-	-	5,205	454	178	-	758	324	170	-	5,991
[23]	TOTAL	5,124	-	-	-	5,124	443	169	-	794	339	171	-	5,895

**Most Current 12-Months Exposure and Premium Adjusted to Current Rate Level**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
<b>FA Written Rate Level Factors</b>														
[24]	20171		2.6114	2.6114	2.6114	2.6649	11.1352	15.3429	1.0000	0.2013	0.2728	0.4702	0.2250	
[25]	20172		2.7954	2.7954	2.7954	2.7954	11.8323	16.5092	1.0000	0.1964	0.2712	0.4683	0.2210	
[26]	FA Written Rate Level Factor as at 2019-06-01	=[4]	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	0.2120	
<b>FA Written Premium @ Current Rates, Rolling 12</b>														
[27]	20171	=[18]*[26]/[24]	2,044,607	-	-	2,044,607	134,466	78,935	-	42,801	19,517	15,946	-	2,336,272
[28]	20172	=[19]*[26]/[25]	1,462,729	-	-	1,462,729	96,980	58,884	-	30,793	17,201	8,582	-	1,675,169
[29]	TOTAL		3,507,336	-	-	3,507,336	231,446	137,819	-	73,594	36,718	24,528	-	4,011,441
<b>FA Average Written Premium @ Current Rates, Rolling 12, \$s</b>														
[30]	20171		6,322	-	-	6,322	530	246	-	790	323	155	-	7,224
[31]	20172		6,194	-	-	6,194	523	249	-	746	298	153	-	7,093
[32]	TOTAL		6,268	-	-	6,268	527	247	-	771	311	154	-	7,169

**Most Current 12-Months Exposure and Premium @ Current Rate Level, Projected to Future Avg Written Premium**

(\$1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
[33]	Premium Trend Factors to 01-Dec-2019	AY 2017	1.0059	1.0059	1.0000	1.0059	1.0000	1.0000	1.0000	1.0837	1.1050	1.1050	0.9884	
[34]	FA Written Premium @ Current Rates, Projected to Future Period	=[29]*[33]	3,528,029	-	-	3,528,029	231,446	137,819	-	79,754	40,573	27,103	-	4,044,724
[35]	FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	=[34]/[17]	6,305	-	-	6,305	527	247	-	836	343	171	-	7,228

Alternative Indications - Page 7 of 39

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-3 (option 1)

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-3 (option 1)  
 Page 1 of 2

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Project ID: ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).>  
 ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).xls

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]	
(\$1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL	
<b>Facility Association Exposures &amp; Premium</b>	FA AIX as at: Dec 31 2015													
[1] FA Written Exposures, Rolling 12	Exh C-2, row [17]	782	-	-	-	782	673	784	70	121	217	2	784	
[2] FA Written Premium, Rolling 12	Exh C-2, row [20]	2,280,282	-	-	-	2,280,282	69,678	22,902	72,115	40,688	25,632	2,198	2,513,495	
[3] FA Average Written Premium, Rolling 12, \$s	Exh C-2, row [23]	2,917	-	-	-	2,917	104	29	1,030	336	118	1,388	3,204	
[4] FA Written Premium @ Current Rates, Projected to Future Period	Exh C-2, row [34]	4,073,013	-	-	-	4,073,013	306,114	138,002	55,687	40,784	36,739	1,848	4,652,187	
[5] FA Avg Written Premium @ Current Rates, Projected to Future Period, \$s	Exh C-2, row [35]	5,210	-	-	-	5,210	455	176	796	337	169	1,167	5,931	
[6] Premium distribution @ current rates	[(4) by coverage]/[(4) total]	87.55%	-	-	-	87.55%	6.58%	2.97%	1.20%	0.88%	0.79%	0.04%	100.01%	
<b>Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates</b>	Updated projected loss ratio (indemnity only, nominal), prior analysis													
[7]	Exh C-2, row [14]	89.9%	89.9%	89.9%	89.9%	89.9%	83.2%	95.1%	-	58.1%	62.5%	64.6%	61.2%	88.8%
<b>Projected Loss Ratio (indemnity only, nominal) based on FA experience</b>	FA projected ultimate loss ratio (indemnity only, nominal)													
[8]	Exh D-1, col [17]	96.9%	96.9%	96.9%	96.9%	96.9%	98.2%	237.1%	-	74.3%	46.6%	48.3%	20.2%	100.0%
<b>Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)</b>	FA experience credibility													
[9]	Exh E-1, col [8]		49.8%	49.8%	49.8%	49.8%	32.3%	11.0%	-	19.7%	17.7%	9.1%	5.3%	
[10] Credibility-weighted projected Loss Ratio (indemnity only, nominal)	=[8]*[9]/[1-9]	93.4%	93.4%	93.4%	93.4%	93.4%	88.0%	110.7%	-	61.3%	59.7%	63.1%	59.0%	92.6%
<b>Projected Loss Ratio (indemnity &amp; excess legal, discounted @ 0.47%)</b>	Loss discount factor													
[11]	Exh F-2 (re-wghted)	0.9825	0.9825	0.9825	0.9825	0.9825	0.9872	0.9872	0.9810	0.9952	0.9948	0.9948	0.9952	0.9833
[12] Credibility-weighted projected loss ratio (indemnity only, discounted)	=[10]*[11]	91.8%	91.8%	91.8%	91.8%	91.8%	86.9%	109.3%	-	61.0%	59.4%	62.8%	58.7%	91.1%
[13] excess legal as % indemnity	see note 3 below	1.6%	1.6%	1.6%	1.6%	1.6%	-	-	-	-	-	-	1.4%	
[14] Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	=[12]*[1+13]	93.3%	93.3%	93.3%	93.3%	93.3%	86.9%	109.3%	-	61.0%	59.4%	62.8%	58.7%	92.4%
<b>Discounted Revenue, Expenses and Capital Costs</b>	Revenue discount factor													
[15]	Exh G-1, col[C], row[3]	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	
[16] Total discounted fixed expenses, as % of current on-level premium	Exh G-1, col[C], row[30] for TPL, otherwise row[21]	3.84%	3.84%	3.84%	3.84%	3.84%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.67%	
[17] Discounted effective commission ratio (based on Indicated rate level change)	Exh G-1, col[C], row[5]	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
[18] Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	Exh G-1, col[C], row[17] for TPL, otherwise row[15]	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	15.18%	
[19] Discounted variable S.C. initial claims fee, as % of premium	Exh G-1, col[C], row[18]	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	
[20] Retroactive claims fee adjustment (discounted), as % of premium @ target rate	goal seek to 0 on col [L], row [41]	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	(0.90%)	
[21] Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	Exh H-1, row[15]	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	8.34%	
<b>Rate Indications</b>	Indicated target rate change (12.0% ROE, leverage 2.0)													
[22]	=[(14)+[16]]/([15]-[17]-[18]-[19]-[20]-[21])-1	58.3%	58.3%	58.3%	58.3%	58.3%	45.7%	82.2%	-	3.5%	0.9%	6.4%	(0.3%)	56.6%
[23] Avg WP @ Indicated target rate change (12.0% ROE, leverage 2.0)	=[5]*(1+[22])	8,247	-	-	-	8,247	663	321	-	824	340	180	1,164	9,288
[24] AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	=[23]*[5]	3,037	-	-	-	3,037	208	145	-	28	3	11	(4)	3,357
[25] nominal indemnity LR for Indicated target rate change (12.0% ROE, leverage 2.0)	=[10]/(1+[22])	59.0%	59.0%	59.0%	59.0%	59.0%	60.4%	60.8%	-	59.2%	59.3%	59.2%	59.1%	
[26] nominal excess legal LR for Indicated target rate change (12.0% ROE, leverage 2.0)	=[13]*[25]	0.9%	0.9%	0.9%	0.9%	0.9%	-	-	-	-	-	-	0.8%	
[27] discounted commission as % of premium, based on alternate target	Exh G-1, col[C], row[6]	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
[28] Retroactive claims fee adjustment (discounted), based on alternate target	goal seek to 0 on col [L], row [42]	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	(0.15%)	
[29] Alternate basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)	Exh H-1, row[21]	-	-	-	-	-	-	-	-	-	-	-	-	
[30] Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=[(14)+[16]]/([15]-[27]-[18]-[19]-[28]-[29])-1	40.9%	40.9%	40.9%	40.9%	40.9%	29.6%	62.1%	-	(7.9%)	(10.2%)	(5.3%)	(11.3%)	39.4%
[31] Avg WP @ Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=[5]*(1+[30])	7,341	-	-	-	7,341	590	285	-	733	303	160	1,035	8,268
[32] AWP dollar change for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=[31]*[5]	2,131	-	-	-	2,131	135	109	-	(63)	(34)	(9)	(132)	2,337
[33] nominal indemnity LR for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=[10]/(1+[30])	66.3%	66.3%	66.3%	66.3%	66.3%	67.9%	68.3%	-	66.6%	66.5%	66.6%	66.5%	
[34] nominal excess legal LR for Alternate rate change basis (0.0% Cost of Capital, leverage 1.80)	=[13]*[33]	1.1%	1.1%	1.1%	1.1%	1.1%	-	-	-	-	-	-	0.9%	
[35] <b>Rate change selected by FA</b>	FA Assumptions except Rol; Alternate rate change basis (0.0% Cost of Capital, leverage 1.80), Rol at 2.8% (NL PUB minimum)													
[36] Avg WP @ Rate change selected by FA	=[5]*(1+[35])	6,200	-	-	-	6,200	523	247	-	(5.0%)	(11.4%)	(10.4%)	1,167	18.6%
[37] AWP dollar change for Rate change selected by FA	=[36]*[5]	990	-	-	-	990	68	71	-	(40)	(38)	(18)	-	1,103
[38] Annualized Prem chg for Rate change selected by FA	=[4]*[35]	773,872	-	-	-	773,872	45,917	55,477	-	(2,784)	(4,649)	(3,821)	-	864,012
[39] nominal indemnity LR for Rate change selected by FA	=[10]/(1+[35])	78.5%	78.5%	78.5%	78.5%	78.5%	76.5%	79.0%	-	64.5%	67.4%	70.4%	59.0%	78.1%
[40] nominal excess legal LR for Rate change selected by FA	=[13]*[39]	1.3%	1.3%	1.3%	1.3%	1.3%	-	-	-	-	-	-	1.1%	



Alternative Indications - Page 8 of 39

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh C-3 (option 1)

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Project ID: ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).>  
 ..\..\2016\proj 2016 Q4\01a indications - FA\01e NL 2016 Q4 TX indications - coverage v01 (filing).xls>

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh C-3 (option 1)  
 Page 2 of 2

Retroactive claims fee adjustment	72 month LR	reimbursement rate LR	claims expense fee % @ reimbursement rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]
[IBNR as % ultimate] as per Exh D-1: 0.7%	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=co [F], row[41]+[72 mth LR]/10	=row[41]:col [H] s.t. max / min, cols [D] & [E]	= [H]-[C]	=1/(1+disc rate)	= [I]*[J]
[41] Retroactive claims fee adjustment at 12.0% ROE	58.7%	67.5%	10.0%	9.0%	16.0%	3.3%	9.1%	9.1%	(0.9%)	0.9953	(0.90%)
[42] Retroactive claims fee adjustment at Alternate Target	65.9%	67.5%	10.0%	9.0%	16.0%	3.3%	9.8%	9.8%	(0.2%)	0.9953	(0.20%)
[43] Retroactive claims fee adjustment on Selected Rate Change	77.6%	67.5%	10.0%	9.0%	16.0%	3.3%	11.0%	11.0%	1.0%	0.9953	1.00%

Goal seek to 0.0%, on col[B], row[20]
[L]
-
(0.05%)

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 1 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(\$1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	=[6]*(1+[12])*(1+[13])*(1+[14])*(15)	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	FA Selected Trend Models (Exh D-5b)	=[6]/[11]	input	
<b>TOTAL</b>																			
	2008	725	1,412,456	1,948	2,388,733		2,388,733	169.1%	3,294.80			4,903,149					2,752,565	56.1%	-
	2009	764	1,516,679	1,985	2,520,358		2,520,358	166.2%	3,298.90			5,233,777					2,856,511	54.6%	-
	2010	780	1,565,401	2,007	3,192,247		3,192,247	203.9%	4,092.62			5,365,419					3,560,339	66.4%	-
	2011	793	1,587,985	2,003	3,494,776		3,494,776	220.1%	4,407.03			5,486,921					3,838,326	70.0%	-
	2012	816	1,676,159	2,054	4,878,001		4,878,001	291.0%	5,977.94			5,748,035					5,192,399	90.3%	-
	2013	852	1,857,181	2,180	3,170,609		3,173,179	170.9%	3,724.39			5,983,538					3,358,745	56.1%	20.0%
	2014	820	2,394,633	2,920	3,386,936		3,406,810	142.3%	4,154.65			5,806,679					3,582,779	61.7%	20.0%
	2015	795	2,439,865	3,069	3,853,652		3,940,499	161.5%	4,956.60			5,581,567					4,119,594	73.8%	20.0%
	2016	732	2,727,409	3,726	3,567,958		4,057,001	148.7%	5,542.35			5,161,770					4,188,391	81.1%	20.0%
	2017	617	3,155,584	5,114	2,719,459		4,804,429	152.3%	7,786.76			4,352,507					4,894,108	112.4%	20.0%
	<b>Total/Wtd Avg.</b>	7,694	20,333,352	2,643	33,172,729		35,856,033	176.3%	4,660.26			53,623,362					38,343,757	77.0%	100.0%
<b>Third Party Liability</b>																			
sum of:	2008	725	1,301,390	1,795	2,230,303		2,230,303	171.4%	3,076.28			4,433,405					2,444,858	55.1%	-
BI,PD,DPCPD,	2009	764	1,391,046	1,821	2,283,000		2,283,000	164.1%	2,988.22			4,729,578					2,488,013	52.6%	-
TPL (indivis)	2010	780	1,430,390	1,834	3,054,392		3,054,392	213.5%	3,915.89			4,853,356					3,308,517	68.2%	-
	2011	793	1,462,352	1,844	3,065,744		3,065,744	209.6%	3,866.01			4,952,075					3,300,580	66.7%	-
(for exposure,	2012	816	1,532,990	1,879	4,249,417		4,249,417	277.2%	5,207.62			5,180,573					4,546,451	87.8%	-
max of	2013	852	1,686,983	1,980	2,861,495		2,861,495	169.6%	3,358.56			5,361,691					3,042,914	56.8%	20.0%
(BI,PD,DPCPD,	2014	820	2,185,608	2,665	2,951,148		2,947,312	134.9%	3,594.28			5,134,711					3,112,656	60.6%	20.0%
plus	2015	795	2,223,971	2,797	3,443,609		3,496,296	157.2%	4,397.86			4,933,089					3,668,663	74.4%	20.0%
TPL (indivis)	2016	732	2,430,050	3,320	3,129,159		3,492,141	143.7%	4,770.68			4,565,887					3,614,366	79.2%	20.0%
	2017	617	2,756,850	4,468	2,339,453		4,078,836	148.0%	6,610.76			3,812,479					4,163,676	109.2%	20.0%
	<b>Total/Wtd Avg.</b>	7,694	18,401,630	2,392	29,607,720		31,758,936	172.6%	4,127.75			47,956,844					33,690,694	76.0%	100.0%
<b>Bodily Injury</b>																			
BI	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0241	-	-	-	-	1.0116	-	-	-
	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0221	-	-	-	-	1.0117	-	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0200	-	-	-	-	1.0117	-	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0180	-	-	-	-	1.0117	-	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0159	-	-	-	-	1.0117	-	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0139	-	-	-	-	1.0118	-	-	20.0%
	2014	-	-	-	-	0.9985	-	-	-	2.3510	1.0119	-	-	-	-	1.0118	-	-	20.0%
	2015	-	-	-	-	1.0185	-	-	-	2.1964	1.0099	-	-	-	-	1.0119	-	-	20.0%
	2016	-	-	-	-	1.1328	-	-	-	1.8635	1.0079	-	-	-	-	1.0058	-	-	20.0%
	2017	-	-	-	-	1.9309	-	-	-	1.3899	1.0059	-	-	-	-	0.9999	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Property Damage</b>																			
PD	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0241	-	-	-	-	1.3549	-	-	-
	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0221	-	-	-	-	1.3230	-	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0200	-	-	-	-	1.2916	-	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0180	-	-	-	-	1.2612	-	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0159	-	-	-	-	1.2316	-	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0139	-	-	-	-	1.2034	-	-	20.0%
	2014	-	-	-	-	1.0000	-	-	-	2.3510	1.0119	-	-	-	-	1.1732	-	-	20.0%
	2015	-	-	-	-	1.0000	-	-	-	2.1964	1.0099	-	-	-	-	1.1460	-	-	20.0%
	2016	-	-	-	-	1.0340	-	-	-	1.8635	1.0079	-	-	-	-	1.1085	-	-	20.0%
	2017	-	-	-	-	1.1306	-	-	-	1.3899	1.0059	-	-	-	-	1.0721	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 2 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		Accident Year Weight
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(\$1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	=[6]*(1+[12])*(1+[13])*(1+[14])*(15)	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	FA Selected Trend Models (Exh D-5b)	=[16]/[11]	input	
DCPD	2008	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.3549	-	-	-
DCPD	2009	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.3230	-	-	-
	2010	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2916	-	-	-
	2011	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2612	-	-	-
	2012	-	-	-	-	1.0000	-	-	-	3.3265	1.0000	-	-	-	-	1.2316	-	-	-
	2013	-	-	-	-	1.0000	-	-	-	3.1881	1.0000	-	-	-	-	1.2034	-	-	20.0%
	2014	-	-	-	-	0.9987	-	-	-	2.3510	1.0000	-	-	-	-	1.1732	-	-	20.0%
	2015	-	-	-	-	1.0153	-	-	-	2.1964	1.0000	-	-	-	-	1.1460	-	-	20.0%
	2016	-	-	-	-	1.1160	-	-	-	1.8635	1.0000	-	-	-	-	1.1085	-	-	20.0%
	2017	-	-	-	-	1.7435	-	-	-	1.3899	1.0000	-	-	-	-	1.0721	-	-	20.0%
	Total/Wtd Avg.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
TPL (indivisible)	2008	725	1,301,390	1,795	2,230,303	1.0000	2,230,303	171.4%	3,076.28	3.3265	1.0241	4,433,405	-	-	-	1.0962	2,444,858	55.1%	-
TPL (indivis)	2009	764	1,391,046	1,821	2,283,000	1.0000	2,283,000	164.1%	2,988.22	3.3265	1.0221	4,729,578	-	-	-	1.0898	2,488,013	52.6%	-
	2010	780	1,430,390	1,834	3,054,392	1.0000	3,054,392	213.5%	3,915.89	3.3265	1.0200	4,853,356	-	-	-	1.0832	3,308,517	68.2%	-
	2011	793	1,462,352	1,844	3,065,744	1.0000	3,065,744	209.6%	3,866.01	3.3265	1.0180	4,952,075	-	-	-	1.0766	3,300,580	66.7%	-
	2012	816	1,532,990	1,879	4,249,417	1.0000	4,249,417	277.2%	5,207.62	3.3265	1.0159	5,180,573	-	-	-	1.0699	4,546,451	87.8%	-
	2013	852	1,686,983	1,980	2,861,495	1.0000	2,861,495	169.6%	3,358.56	3.1347	1.0139	5,361,691	-	-	-	1.0634	3,042,914	56.8%	20.0%
	2014	820	2,185,608	2,665	2,951,148	0.9987	2,947,312	134.9%	3,594.28	2.3217	1.0119	5,134,711	-	-	-	1.0561	3,112,656	60.6%	20.0%
	2015	795	2,223,971	2,797	3,443,609	1.0153	3,496,296	157.2%	4,397.86	2.1964	1.0099	4,933,089	-	-	-	1.0493	3,668,663	74.4%	20.0%
	2016	732	2,430,050	3,320	3,129,159	1.1160	3,492,141	143.7%	4,770.68	1.8642	1.0079	4,565,887	-	-	-	1.0350	3,614,366	79.2%	20.0%
	2017	617	2,756,850	4,468	2,339,453	1.7435	4,078,836	148.0%	6,610.76	1.3748	1.0059	3,812,479	-	-	-	1.0208	4,163,676	109.2%	20.0%
	Total/Wtd Avg.	7,694	18,401,630	2,392	29,607,720		31,758,936	172.6%	4,127.75			47,956,844					33,690,694	76.0%	100.0%
Accident Benefits	sum of:	2008	519	22,140	43	120,873	120,873	545.9%	232.90			301,263					268,822	89.2%	-
	ME,DI,DB,	2009	553	23,279	42	100,912	100,912	433.5%	182.48			316,762					224,731	70.9%	-
	FE,SU,	2010	582	23,208	40	92,124	92,124	396.9%	158.29			315,796					205,160	65.0%	-
AccBen (indivis)	2011	611	24,277	40	240,888	240,888	992.2%	394.25				330,342					348,854	105.6%	-
	2012	639	25,385	40	519,517	519,517	2,046.6%	813.02				345,419					527,518	152.7%	-
	2013	693	30,167	44	132,466	135,036	447.6%	194.86				360,426					137,035	38.0%	20.0%
	2014	682	49,100	72	116,896	135,518	276.0%	198.71				356,329					137,442	38.6%	20.0%
	2015	675	55,530	82	258,274	281,002	506.0%	416.30				340,332					285,329	83.8%	20.0%
	2016	608	105,303	173	212,192	301,567	286.4%	496.00				298,618					303,980	101.8%	20.0%
	2017	481	171,827	357	99,425	280,806	163.4%	583.80				248,634					280,806	112.9%	20.0%
	Total/Wtd Avg.	6,043	530,216	88	1,893,567		2,208,243	416.5%	365.42			3,213,921					2,719,677	75.0%	100.0%
Medical Expenses	ME	2008	-	-	43	-	1.0000	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	Total/Wtd Avg.	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 3 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(\$1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)					(\$1s)		
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		FA AIX	FA AIX	= [2]/[1]	FA AIX	Exh D-2, Section C.	= [4]*[5]	= [6]/[7]	= [6]/[1]	Exh D-3a	Exh D-4a	= [2]*[9]*[10]	input	input	input	FA Selected Trend Models (Exh D-5b)	= [6]*(1+[12])* (1+[13])*(1+[14])*[15]	= [16]/[11]	input
<b>Disability Income</b>																			
DI	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Death Benefits</b>																			
DB	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Funeral Expenses</b>																			
FE	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%
<b>Supp. AccBen</b>																			
SU	2008	-	-	43	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2009	-	-	42	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2010	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2011	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2012	-	-	40	-	1.0000	-	-	-	13.6072	1.0000	-	-	-	-	-	-	-	-
	2013	-	-	44	-	1.0194	-	-	-	11.9477	1.0000	-	-	-	-	-	-	-	20.0%
	2014	-	-	72	-	1.1593	-	-	-	7.2572	1.0000	-	-	-	-	-	-	-	20.0%
	2015	-	-	82	-	1.0880	-	-	-	6.1288	1.0000	-	-	-	-	-	-	-	20.0%
	2016	-	-	173	-	1.4212	-	-	-	2.8358	1.0000	-	-	-	-	-	-	-	20.0%
	2017	-	-	357	-	2.8243	-	-	-	1.4470	1.0000	-	-	-	-	-	-	-	20.0%
	<b>Total/Wtd Avg.</b>	-	-	933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-1  
 Page 5 of 5

**FA Experience Projected Provincial Loss Ratio (Indemnity Only)**

as at: 31-Dec-2017		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio		Accident Year Weight
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]							
		FA AIX	FA AIX	=[2]/[1]	FA AIX	Exh D-2, Section C.	=[4]*[5]	=[6]/[7]	=[6]/[1]	Exh D-3a	Exh D-4a	=[2]*[9]*[10]	input	input	input	FA Selected Trend Models (Exh D-5b)	=([6]*(1+[12])+(1+[13])*(1+[14]))*[15]	=([16]/[11])	input
Comp																			
CM	2008	46	16,090	350	2,086	1.0000	2,086	13.0%	45.35	0.5358	1.5033	12,960	-	-	-	1.4308	2,985	23.0%	-
	2009	52	21,392	411	17,353	1.0000	17,353	81.1%	333.71	0.5358	1.4529	16,653	-	-	-	1.3921	24,157	145.1%	-
	2010	62	24,008	387	2,052	1.0000	2,052	8.5%	33.10	0.5547	1.4039	18,696	-	-	-	1.3520	2,774	14.8%	-
	2011	67	19,150	286	1,866	1.0000	1,866	9.7%	27.85	0.7242	1.3567	18,815	-	-	-	1.3141	2,452	13.0%	-
	2012	79	22,343	283	34,001	1.0000	34,001	152.2%	430.39	0.7632	1.3110	22,355	-	-	-	1.2765	43,402	194.1%	-
	2013	100	28,908	289	8,085	1.0000	8,085	28.0%	80.85	0.7632	1.2671	27,956	-	-	-	1.2396	10,022	35.8%	20.0%
	2014	115	33,299	290	25,924	1.0000	25,924	77.9%	225.43	0.7885	1.2243	32,146	-	-	-	1.2056	31,254	97.2%	20.0%
	2015	127	40,216	317	1,382	1.0000	1,382	3.4%	10.88	0.7707	1.1832	36,673	-	-	-	1.1718	1,619	4.4%	20.0%
	2016	124	43,938	354	45,691	1.0000	45,691	104.0%	368.48	0.7774	1.1434	39,056	-	-	-	1.1278	51,530	131.9%	20.0%
	2017	116	39,963	345	52,798	1.0498	55,427	138.7%	477.82	0.8942	1.1050	39,487	-	-	-	1.0873	60,266	152.6%	20.0%
	Total/Wtd Avg.	888	289,307	326	191,238		193,867	67.0%	218.32			264,797					230,461	84.4%	100.0%
Specified Perils																			
SP	2008	219	31,706	145	8,695	1.0000	8,695	27.4%	39.70	0.4647	1.5033	22,149	-	-	-	1.0180	8,852	40.0%	-
	2009	254	42,622	168	14,913	1.0000	14,913	35.0%	58.71	0.4647	1.4529	28,777	-	-	-	1.0180	15,181	52.8%	-
	2010	249	41,744	168	7,395	1.0000	7,395	17.7%	29.70	0.4835	1.4039	28,335	-	-	-	1.0180	7,528	26.6%	-
	2011	241	30,887	128	16,112	1.0000	16,112	52.2%	66.85	0.6722	1.3567	28,168	-	-	-	1.0180	16,402	58.2%	-
	2012	235	29,843	127	32,391	1.0000	32,391	108.5%	137.83	0.7250	1.3110	28,365	-	-	-	1.0180	32,974	116.2%	-
	2013	231	29,306	127	15,038	1.0000	15,038	51.3%	65.10	0.7250	1.2671	26,922	-	-	-	1.0180	15,309	56.9%	20.0%
	2014	220	27,075	123	-	1.0000	-	-	-	0.7978	1.2243	26,445	-	-	-	1.0180	-	-	20.0%
	2015	226	25,539	113	13,377	1.0000	13,377	52.4%	59.19	1.0312	1.1832	31,161	-	-	-	1.0180	13,618	43.7%	20.0%
	2016	206	26,263	127	5,019	1.0000	5,019	19.1%	24.36	1.0612	1.1434	31,867	-	-	-	1.0091	5,065	15.9%	20.0%
	2017	177	27,713	157	12,561	1.1574	14,538	52.5%	82.14	0.9295	1.1050	28,464	-	-	-	1.0000	14,538	51.1%	20.0%
	Total/Wtd Avg.	2,258	312,698	138	125,501		127,478	40.8%	56.46			280,653					129,467	33.5%	100.0%
All Perils																			
AP	2008	1	1,364	1,364	-	1.0000	-	-	-	0.5176	0.9534	673	-	-	-	1.1159	-	-	-
	2009	1	884	884	-	1.0000	-	-	-	0.5176	0.9572	438	-	-	-	1.1086	-	-	-
	2010	1	1,530	1,530	-	1.0000	-	-	-	0.5299	0.9610	779	-	-	-	1.1007	-	-	-
	2011	2	1,958	979	-	1.0000	-	-	-	0.6240	0.9649	1,179	-	-	-	1.0929	-	-	-
	2012	2	2,407	1,204	-	1.0000	-	-	-	0.6421	0.9688	1,497	-	-	-	1.0848	-	-	-
	2013	8	13,644	1,706	5,997	1.0000	5,997	44.0%	749.63	0.6421	0.9726	8,521	-	-	-	1.0765	6,456	75.8%	20.0%
	2014	12	18,003	1,500	8,823	1.0000	8,823	49.0%	735.25	0.6693	0.9766	11,767	-	-	-	1.0685	9,427	80.1%	20.0%
	2015	6	7,274	1,212	-	1.0000	-	-	-	0.6666	0.9805	4,754	-	-	-	1.0603	-	-	20.0%
	2016	-	441	441	-	1.0000	-	-	-	0.7120	0.9844	309	-	-	-	1.0423	-	-	20.0%
	2017	-	-	-	-	1.0000	-	-	-	0.8953	0.9884	-	-	-	-	1.0250	-	-	20.0%
	Total/Wtd Avg.	33	47,505	1,440	14,820		14,820	31.2%	449.09			29,917					15,883	31.2%	100.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-2

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-2  
 Page 1 of 1

**Loss Development Factors**

Val Market: FARM Val Jurisdiction: NL Val Business Segment: non-PPV

as at: 31-Dec-2017

**A. Selected Ultimate Indemnity by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
(\$1s)	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=sum([1]to[3])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation
2008	2,812,640	371,054	-	3,183,694						161,065	49,800	-	100,812	20,439	32,767	46,266
2009	2,531,941	464,019	-	2,995,960						163,932	102,310	-	65,577	96,295	29,002	18,724
2010	3,661,926	459,985	-	4,121,911						323,108	234,666	500,150	36,290	7,541	37,965	69,890
2011	3,685,228	735,945	-	4,421,173						313,280	242,343	-	52,393	289,554	149,787	35,728
2012	5,179,476	613,466	-	5,792,942						743,320	37,865	-	176,944	134,406	139,454	50,445
2013	3,097,152	512,552	-	3,609,704						210,718	130,620	-	176,134	70,920	61,131	37,462
2014	3,240,945	747,417	-	3,988,362						196,439	305,422	4,000	110,186	81,905	37,028	21,534
2015	4,524,817	931,641	-	5,456,458						531,551	90,862	10,000	213,734	117,304	87,170	494,385
2016	4,546,338	851,802	-	5,398,140						442,050	252,698	19,000	282,616	221,484	51,530	-
2017	4,109,004	735,857	-	4,844,861						421,095	269,054	27,000	286,612	210,866	95,585	-

diagonal: 31-Dec-2017

**B. Recorded Indemnity by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]
(\$1s)	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=sum([17]to [19])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data
2008	2,812,640	371,054	-	3,183,694	127,209	32,856	-	1,000	-	161,065	49,800	-	100,812	20,439	32,767	46,266
2009	2,531,941	464,019	-	2,995,960	119,184	44,748	-	-	-	163,932	102,310	-	65,577	96,295	29,002	18,724
2010	3,661,926	459,985	-	4,121,911	135,990	173,118	13,000	1,000	-	323,108	234,666	500,150	36,290	7,541	37,965	69,890
2011	3,685,228	735,945	-	4,421,173	199,975	112,305	-	1,000	-	313,280	242,343	-	52,393	289,554	149,787	35,728
2012	5,179,476	613,466	-	5,792,942	207,130	536,190	-	-	-	743,320	37,865	-	176,944	134,406	139,454	50,445
2013	3,097,152	512,552	-	3,609,704	162,676	33,042	10,000	1,000	-	206,718	130,620	-	176,134	70,920	61,131	37,462
2014	3,245,945	747,417	-	3,993,362	149,222	18,217	-	2,000	-	169,439	299,422	-	110,186	81,905	37,028	21,534
2015	4,442,817	931,641	-	5,374,458	354,784	132,767	-	1,000	-	488,551	71,862	-	213,734	117,304	87,170	494,385
2016	4,013,338	823,802	-	4,837,140	271,343	39,707	-	-	-	311,050	189,698	-	285,616	221,484	51,530	-
2017	2,128,004	650,857	-	2,778,861	120,277	28,818	-	-	-	149,095	95,054	-	325,612	200,866	82,585	-

**C. Implied Loss Development Factor**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if(or([5]=0,[1 7]=0),[36],[1]/[ 8]=0),[36],[2]/[ 9]=0),[36],[3]/[ 17])	=if(or([5]=0,[1 8]=0),[36],[2]/[ 8]=0),[36],[3]/[ 18])	=if(or([5]=0,[1 9]=0),[36],[3]/[ 19])	=if(or([5]=0,[1 7]=0),[36],[1]/[ 8]=0,[2 21])	=if(or([5]=0,[2 21])	=if(or([5]=0,[2 22])	=if(or([5]=0,[2 23])	=if(or([5]=0,[2 24])	=if(or([5]=0,[2 25])	=if(or([5]=0,[2 25])	=if([27]=0,[42],[11]/[27])	=if([28]=0,[33],[12]/[28])	=if([13]/[29])	=if([14]/[30])	=if([15]/[31])	=if([16]/[32])
2008	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013	1.0000	1.0000	1.0000	1.0000	1.0194	1.0194	1.0194	1.0194	1.0194	1.0194	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014	0.9985	1.0000	0.9987	0.9987	1.1593	1.1593	1.1593	1.1593	1.1593	1.1593	1.0200	0.9985	1.0000	1.0000	1.0000	1.0000
2015	1.0185	1.0000	1.0153	1.0153	1.0880	1.0880	1.0880	1.0880	1.0880	1.0880	1.2644	1.0185	1.0000	1.0000	1.0000	1.0000
2016	1.1328	1.0340	1.1160	1.1160	1.4212	1.4212	1.4212	1.4212	1.4212	1.4212	1.3321	1.1328	0.9895	1.0000	1.0000	1.0000
2017	1.9309	1.1306	1.7435	1.7435	2.8243	2.8243	2.8243	2.8243	2.8243	2.8243	2.8305	1.9309	0.8802	1.0498	1.1574	1.0000

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3a  
 Page 1 of 2

**Summary - Earned Premium On-level Factors**

Earned Premium as at: 31-Dec-2017  
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])
2008	-	-	-	1,301,390	22,140	4,667	-	35,099	16,090	31,706	-	-	-	-	-	1,364	2,823,548
2009	-	-	-	1,391,046	23,279	5,162	-	32,294	21,392	42,622	-	-	-	-	-	884	3,032,474
2010	-	-	-	1,430,390	23,208	5,266	-	39,255	24,008	41,744	-	-	-	-	-	1,530	3,129,272
2011	-	-	-	1,462,352	24,277	5,362	-	43,999	19,150	30,887	-	-	-	-	-	1,958	3,174,012
2012	-	-	-	1,532,990	25,385	5,532	-	57,659	22,343	29,843	-	-	-	-	-	2,407	3,349,911
2013	-	-	-	1,686,983	30,167	7,749	-	60,424	28,908	29,306	-	-	-	-	-	13,644	3,700,718
2014	-	-	-	2,185,608	49,100	16,178	-	65,370	33,299	27,075	-	-	-	-	-	18,003	4,771,263
2015	-	-	-	2,223,971	55,530	18,178	(1)	69,158	40,216	25,539	-	-	-	-	-	7,274	4,872,456
2016	-	-	-	2,430,050	105,303	39,464	(24)	81,974	43,938	26,263	-	-	-	-	-	441	5,454,377
2017	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	6,311,168
2018	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	6,311,168
2019	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	6,311,168
2020	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	6,311,168
2021	-	-	-	2,756,850	171,827	80,635	(3)	78,599	39,963	27,713	-	-	-	-	-	-	6,311,168

**Earned Rate Indices - 12 month policies**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[36] AY chg)	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[21]	=[21]	=[21]	=[21]	=[21]	=2/3*[24] +1/3*[25]	=average([17] to [32])
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4098	0.4885
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4098	0.4885
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3756	0.4496	0.8755	1.0000	1.0000	1.0000	1.0000	1.0000	0.4003	0.4882
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3376	0.3444	0.6297	1.0000	1.0000	1.0000	1.0000	1.0000	0.3399	0.4860
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3303	0.4856
2013	1.0434	1.0434	1.0434	1.0612	1.1389	1.1540	1.0000	0.3320	0.3268	0.5839	1.1389	1.1389	1.1389	1.1389	1.1389	0.3303	0.5181
2014	1.4149	1.4149	1.4149	1.4328	1.8750	1.8878	1.0000	0.3172	0.3163	0.5306	1.8750	1.8750	1.8750	1.8750	1.8750	0.3169	0.7093
2015	1.5145	1.5145	1.5145	1.5145	2.2202	2.2500	1.0000	0.3155	0.3236	0.4105	2.2202	2.2202	2.2202	2.2202	2.2202	0.3182	0.7585
2016	1.7851	1.7851	1.7851	1.7844	4.7983	5.5564	1.0000	0.2865	0.3208	0.3989	4.7983	4.7983	4.7983	4.7983	4.7983	0.2979	0.9884
2017	2.3933	2.3933	2.3933	2.4197	9.4036	12.6869	1.0000	0.2159	0.2789	0.4554	9.4036	9.4036	9.4036	9.4036	9.4036	0.2369	1.4815
2018	2.9721	2.9721	2.9721	3.0058	12.5293	19.1626	1.0000	0.1954	0.2624	0.4502	12.5293	12.5293	12.5293	12.5293	12.5293	0.2177	1.9050
2019	3.3191	3.3191	3.3191	3.3196	13.5885	23.0722	1.0000	0.1935	0.2498	0.4240	13.5885	13.5885	13.5885	13.5885	13.5885	0.2123	2.1207
2020	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2121	2.1251
2021	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2121	2.1251

as per file on Apr 30, 2018



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3a  
 Page 2 of 2

**Summary - Earned Premium On-level Factors**

**Estimated Earned Rate Change**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Earned Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([42] to [35])	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[37]	=[37]	=[37]	=[37]	=[37]	=average([40] to [41])	= col[33], % AY chg
2008				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.7%)	(3.4%)	(3.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	(2.6%)	(0.1%)
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(10.1%)	(23.4%)	(28.1%)	0.0%	0.0%	0.0%	0.0%	0.0%	(16.8%)	(0.6%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.7%)	(5.1%)	(7.3%)	0.0%	0.0%	0.0%	0.0%	0.0%	(3.4%)	(0.1%)
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.9%	13.9%	13.9%	13.9%	13.9%	0.0%	2.1%
2013	4.3%	4.3%	4.3%	4.3%	13.9%	15.4%	0.0%	0.0%	0.0%	0.0%	64.6%	64.6%	64.6%	64.6%	64.6%	(3.9%)	17.0%
2014	35.6%	35.6%	35.6%	35.6%	64.6%	63.6%	0.0%	(4.5%)	(3.2%)	(9.1%)	18.4%	18.4%	18.4%	18.4%	18.4%	0.9%	3.4%
2015	7.0%	7.0%	7.0%	7.0%	18.4%	19.2%	0.0%	(0.5%)	2.3%	(22.6%)	116.1%	116.1%	116.1%	116.1%	116.1%	(5.1%)	11.1%
2016	17.9%	17.9%	17.9%	17.9%	116.1%	147.0%	0.0%	(9.2%)	(0.9%)	(2.8%)	96.0%	96.0%	96.0%	96.0%	96.0%	(18.9%)	18.8%
2017	34.1%	34.1%	34.1%	34.1%	96.0%	128.3%	0.0%	(24.6%)	(13.1%)	14.2%	33.2%	33.2%	33.2%	33.2%	33.2%	(7.7%)	12.0%
2018	24.2%	24.2%	24.2%	24.2%	33.2%	51.0%	0.0%	(9.5%)	(5.9%)	(1.1%)	8.5%	8.5%	8.5%	8.5%	8.5%	(2.9%)	5.5%
2019	11.7%	11.7%	11.7%	11.7%	8.5%	20.4%	0.0%	(1.0%)	(4.8%)	(5.8%)	0.1%	0.1%	0.1%	0.1%	0.1%	(0.1%)	0.1%
2020	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.0%	0.0%	(0.2%)	(0.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Earned Premium Rate On-Level Factor to 2021**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2021]/AY	= [18], [AY 2021]/AY	= [19], [AY 2021]/AY	= [20], [AY 2021]/AY	= [21], [AY 2021]/AY	= [22], [AY 2021]/AY	= [23], [AY 2021]/AY	= [24], [AY 2021]/AY	= [25], [AY 2021]/AY	= [26], [AY 2021]/AY	= [27], [AY 2021]/AY	= [28], [AY 2021]/AY	= [29], [AY 2021]/AY	= [30], [AY 2021]/AY	= [31], [AY 2021]/AY	= [32], [AY 2021]/AY	= [33], [AY 2021]/AY
2008	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	0.5176	4.3503
2009	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	0.5176	4.3503
2010	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5152	0.5547	0.4835	13.6072	13.6072	13.6072	13.6072	13.6072	0.5299	4.3529
2011	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5732	0.7242	0.6722	13.6072	13.6072	13.6072	13.6072	13.6072	0.6240	4.3726
2012	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	0.6421	4.3762
2013	3.1881	3.1881	3.1881	3.1347	11.9477	20.0571	1.0000	0.5828	0.7632	0.7250	11.9477	11.9477	11.9477	11.9477	11.9477	0.6421	4.1017
2014	2.3510	2.3510	2.3510	2.3217	7.2572	12.2608	1.0000	0.6100	0.7885	0.7978	7.2572	7.2572	7.2572	7.2572	7.2572	0.6693	2.9961
2015	2.1964	2.1964	2.1964	2.1964	6.1288	10.2871	1.0000	0.6133	0.7707	1.0312	6.1288	6.1288	6.1288	6.1288	6.1288	0.6666	2.8017
2016	1.8635	1.8635	1.8635	1.8642	2.8358	4.1656	1.0000	0.6754	0.7774	1.0612	2.8358	2.8358	2.8358	2.8358	2.8358	0.7120	2.1500
2017	1.3899	1.3899	1.3899	1.3748	1.4470	1.8244	1.0000	0.8962	0.8942	0.9295	1.4470	1.4470	1.4470	1.4470	1.4470	0.8953	1.4344
2018	1.1192	1.1192	1.1192	1.1067	1.0860	1.2079	1.0000	0.9903	0.9505	0.9402	1.0860	1.0860	1.0860	1.0860	1.0860	0.9743	1.1155
2019	1.0022	1.0022	1.0022	1.0021	1.0014	1.0032	1.0000	1.0000	0.9984	0.9983	1.0014	1.0014	1.0014	1.0014	1.0014	0.9991	1.0021
2020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	1.0000	1.0000	1.0000	1.0000	1.0000	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 Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3b  
 Page 1 of 2

**Summary - Written Premium On-level Factors**

Written Premium as at: 31-Dec-2017  
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])
2008	-	-	-	1,402,037	24,558	5,151	-	38,494	19,141	34,913	-	-	-	-	-	595	3,049,183
2009	-	-	-	1,442,506	22,588	5,298	-	31,645	23,907	47,379	-	-	-	-	-	971	3,147,617
2010	-	-	-	1,445,074	23,411	5,284	-	39,378	21,151	35,271	-	-	-	-	-	2,481	3,141,619
2011	-	-	-	1,490,987	25,098	5,460	-	50,086	19,359	30,383	-	-	-	-	-	822	3,243,568
2012	-	-	-	1,543,316	25,941	5,556	-	62,707	26,203	28,474	-	-	-	-	-	5,638	3,390,032
2013	-	-	-	1,955,306	40,183	12,330	-	62,264	32,541	29,667	-	-	-	-	-	20,118	4,284,700
2014	-	-	-	2,189,834	51,399	17,095	-	63,561	35,397	24,879	-	-	-	-	-	13,218	4,777,548
2015	-	-	-	2,277,925	69,395	22,802	(25)	74,897	41,362	25,544	-	-	-	-	-	2,198	5,025,998
2016	-	-	-	2,561,498	137,442	58,649	-	81,785	42,165	27,171	-	-	-	-	-	-	5,817,420
2017	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2018	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2019	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2020	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766
2021	-	-	-	2,867,154	194,368	94,324	(3)	75,780	40,053	27,207	-	-	-	-	-	-	6,597,766

**Written Rate Indices - 12 month policies**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[36] AY chg)	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=21	=21	=21	=21	=21	=2/3*[24] +1/3*[25]	=average([17] to [32])
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.4893
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.4893
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3556	0.4051	0.7804	1.0000	1.0000	1.0000	1.0000	1.0000	0.3720	0.4881
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.4865
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.4865
2013	1.2083	1.2083	1.2083	1.2569	1.5806	1.6214	1.0000	0.3320	0.3268	0.5839	1.5806	1.5806	1.5806	1.5806	1.5806	0.3300	0.6242
2014	1.5000	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.3083	0.3131	0.4632	2.0000	2.0000	2.0000	2.0000	2.0000	0.3100	0.7467
2015	1.5870	1.5870	1.5870	1.5793	3.2041	3.3076	1.0000	0.3105	0.3279	0.3971	3.2041	3.2041	3.2041	3.2041	3.2041	0.3160	0.8352
2016	2.0425	2.0425	2.0425	2.0306	6.9082	9.0940	1.0000	0.2555	0.3027	0.4147	6.9082	6.9082	6.9082	6.9082	6.9082	0.2710	1.2224
2017	2.7034	2.7034	2.7034	2.7206	11.4351	15.8589	1.0000	0.1993	0.2720	0.4695	11.4351	11.4351	11.4351	11.4351	11.4351	0.2240	1.7518
2018	3.2380	3.2380	3.2380	3.2545	13.4064	22.3708	1.0000	0.1939	0.2527	0.4324	13.4064	13.4064	13.4064	13.4064	13.4064	0.2140	2.1346
2019	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828
2020	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828
2021	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.1935	0.2494	0.4233	13.6072	13.6072	13.6072	13.6072	13.6072	0.2120	2.1828

as per file on Apr 30, 2018

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-3b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-3b  
 Page 2 of 2

**Summary - Written Premium On-level Factors**

**Estimated Written Rate Change**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Written Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([42] to [35])	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=[37]	=[37]	=[37]	=[37]	=[37]	=average([40] to [41])	= col[33], % AY chg
2008				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(6.9%)	(13.0%)	(14.3%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.2%)
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(6.6%)	(19.3%)	(25.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(11.3%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.3%)
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	20.8%	20.8%	20.8%	25.7%	58.1%	62.1%	0.0%	0.0%	0.0%	0.0%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	28.3%
2014	24.1%	24.1%	24.1%	19.3%	26.5%	23.4%	0.0%	(7.1%)	(4.2%)	(20.7%)	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%	(6.1%)
2015	5.8%	5.8%	5.8%	5.3%	60.2%	65.4%	0.0%	0.7%	4.7%	(14.3%)	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	11.9%
2016	28.7%	28.7%	28.7%	28.6%	115.6%	174.9%	0.0%	(17.7%)	(7.7%)	4.4%	115.6%	115.6%	115.6%	115.6%	115.6%	115.6%	(14.2%)
2017	32.4%	32.4%	32.4%	34.0%	65.5%	74.4%	0.0%	(22.0%)	(10.1%)	13.2%	65.5%	65.5%	65.5%	65.5%	65.5%	65.5%	(17.3%)
2018	19.8%	19.8%	19.8%	19.6%	17.2%	41.1%	0.0%	(2.7%)	(7.1%)	(7.9%)	17.2%	17.2%	17.2%	17.2%	17.2%	17.2%	(4.5%)
2019	2.7%	2.7%	2.7%	2.2%	1.5%	3.5%	0.0%	(0.2%)	(1.3%)	(2.1%)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	(0.9%)
2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Written Premium Rate On-Level Factor to 2021**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2021]/AY	= [18], [AY 2021]/AY	= [19], [AY 2021]/AY	= [20], [AY 2021]/AY	= [21], [AY 2021]/AY	= [22], [AY 2021]/AY	= [23], [AY 2021]/AY	= [24], [AY 2021]/AY	= [25], [AY 2021]/AY	= [26], [AY 2021]/AY	= [27], [AY 2021]/AY	= [28], [AY 2021]/AY	= [29], [AY 2021]/AY	= [30], [AY 2021]/AY	= [31], [AY 2021]/AY	= [32], [AY 2021]/AY	= [33], [AY 2021]/AY
2008	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4611
2009	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5065	0.5358	0.4647	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4611
2010	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5442	0.6157	0.5424	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4720
2011	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4867
2012	3.3265	3.3265	3.3265	3.3265	13.6072	23.1459	1.0000	0.5828	0.7632	0.7250	13.6072	13.6072	13.6072	13.6072	13.6072	13.6072	4.4867
2013	2.7530	2.7530	2.7530	2.6466	8.6089	14.2753	1.0000	0.5828	0.7632	0.7250	8.6089	8.6089	8.6089	8.6089	8.6089	8.6089	3.4970
2014	2.2177	2.2177	2.2177	2.2177	6.8036	11.5730	1.0000	0.6276	0.7966	0.9139	6.8036	6.8036	6.8036	6.8036	6.8036	6.8036	2.9233
2015	2.0961	2.0961	2.0961	2.1063	4.2468	6.9978	1.0000	0.6232	0.7606	1.0660	4.2468	4.2468	4.2468	4.2468	4.2468	4.2468	2.6135
2016	1.6286	1.6286	1.6286	1.6286	1.9697	2.5452	1.0000	0.7573	0.8239	1.0207	1.9697	1.9697	1.9697	1.9697	1.9697	1.9697	1.7857
2017	1.2305	1.2305	1.2305	1.2227	1.1900	1.4595	1.0000	0.9709	0.9169	0.9016	1.1900	1.1900	1.1900	1.1900	1.1900	1.1900	1.2460
2018	1.0273	1.0273	1.0273	1.0221	1.0150	1.0346	1.0000	0.9979	0.9869	0.9790	1.0150	1.0150	1.0150	1.0150	1.0150	1.0150	1.0226
2019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2021	1.0000	1.0000	1.0000	1.0000	1.0000	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 Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4a

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Summary - Premium Trend Factors**

as at: 31-Dec-2017

Average written date in effective period **01-Dec-2019**

**Premium Trend Factors to 01-Dec-2019**

Year		Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
2008		1.0241	1.0241	1.0000	1.0241	1.0000	1.0000	1.0000	1.3881	1.5033	1.5033	1.0000	1.0000	1.0000	1.0000	1.0000	0.9534
2009		1.0221	1.0221	1.0000	1.0221	1.0000	1.0000	1.0000	1.3505	1.4529	1.4529	1.0000	1.0000	1.0000	1.0000	1.0000	0.9572
2010		1.0200	1.0200	1.0000	1.0200	1.0000	1.0000	1.0000	1.3138	1.4039	1.4039	1.0000	1.0000	1.0000	1.0000	1.0000	0.9610
2011		1.0180	1.0180	1.0000	1.0180	1.0000	1.0000	1.0000	1.2781	1.3567	1.3567	1.0000	1.0000	1.0000	1.0000	1.0000	0.9649
2012		1.0159	1.0159	1.0000	1.0159	1.0000	1.0000	1.0000	1.2434	1.3110	1.3110	1.0000	1.0000	1.0000	1.0000	1.0000	0.9688
2013		1.0139	1.0139	1.0000	1.0139	1.0000	1.0000	1.0000	1.2097	1.2671	1.2671	1.0000	1.0000	1.0000	1.0000	1.0000	0.9726
2014		1.0119	1.0119	1.0000	1.0119	1.0000	1.0000	1.0000	1.1768	1.2243	1.2243	1.0000	1.0000	1.0000	1.0000	1.0000	0.9766
2015		1.0099	1.0099	1.0000	1.0099	1.0000	1.0000	1.0000	1.1449	1.1832	1.1832	1.0000	1.0000	1.0000	1.0000	1.0000	0.9805
2016		1.0079	1.0079	1.0000	1.0079	1.0000	1.0000	1.0000	1.1138	1.1434	1.1434	1.0000	1.0000	1.0000	1.0000	1.0000	0.9844
2017		1.0059	1.0059	1.0000	1.0059	1.0000	1.0000	1.0000	1.0837	1.1050	1.1050	1.0000	1.0000	1.0000	1.0000	1.0000	0.9884
Annual Drift																	
Limit Drift	Exh D-4b	<b>0.20%</b>	<b>0.20%</b>		<b>0.20%</b>			-									
Ded Drift	Exh D-4c			-					<b>(0.40%)</b>	<b>(0.40%)</b>	<b>(0.40%)</b>						<b>(0.40%)</b>
RG Drift	Exh D-4d			-			-		<b>3.20%</b>	<b>3.90%</b>	<b>3.90%</b>						-
Total Drift	=(1+Limit Drift)*(1+Ded Drift)*(1+RG Drift)-1	<b>0.20%</b>	<b>0.20%</b>	-	<b>0.20%</b>	-	-	-	<b>2.79%</b>	<b>3.48%</b>	<b>3.48%</b>	-	-	-	-	-	<b>(0.40%)</b>

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4b  
 Page 1 of 1

**Limit Drift**

		Facility Association									
		Written Exposures					Distribution by Limit (in \$ms)				
Limit (in \$ms)	Current Differential	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]
<b>Bodily Injury</b>											
\$0.2	1.000	-	-	-	-	-	-	-	-	-	-
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-
\$0.5	1.138	-	-	-	-	-	-	-	-	-	-
\$1.0	1.276	-	-	-	-	-	-	-	-	-	-
\$2.0	1.513	-	-	-	-	-	-	-	-	-	-
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-
other	2.151	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-	-	-	-	-
Average Limit (in \$ms)		-	-	-	-	-	-	-	-	-	-
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-
Annual Change:		-	-	-	-	-	-	-	-	-	-
		geometric average change, last 4 years				-					
		geometric average change, last 3 years				-					
		Selected annual Drift				<b>0.2%</b>	equal TPL				

**Property Damage**

\$0.2	1.000	-	-	-	-	-	-	-	-	-	-
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-
\$0.5	1.138	-	-	-	-	-	-	-	-	-	-
\$1.0	1.276	-	-	-	-	-	-	-	-	-	-
\$2.0	1.513	-	-	-	-	-	-	-	-	-	-
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-
other	2.151	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-	-	-	-	-
Average		-	-	-	-	-	-	-	-	-	-
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-
Annual Change:		-	-	-	-	-	-	-	-	-	-
		geometric average change, last 4 years				-					
		geometric average change, last 3 years				-					
		Selected annual Drift				<b>0.2%</b>	equal TPL				

**Third Party Liability (TPL)**

\$0.2	1.000	33	25	18	11	12	3.8%	3.1%	2.4%	1.6%	2.2%
\$0.3	1.057	-	-	-	-	-	-	-	-	-	-
\$0.5	1.138	28	33	33	21	13	3.2%	4.3%	4.2%	3.0%	2.4%
\$1.0	1.276	794	709	717	638	517	92.0%	90.9%	91.9%	93.2%	92.5%
\$2.0	1.513	8	14	12	15	17	1.0%	1.7%	1.5%	2.2%	2.9%
over \$2.0 up to \$5.0	1.703	-	-	-	-	-	-	-	-	-	-
other	2.151	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>863</b>	<b>780</b>	<b>780</b>	<b>685</b>	<b>560</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Average		0.960	0.971	0.976	0.994	1.000					
Weighted Average Differential:		1.263	1.266	1.267	1.273	1.274					
Annual Change:			0.2%	0.1%	0.5%	0.1%					
		geometric average change, last 4 years				0.3%					
		geometric average change, last 3 years				0.2%					
		Selected annual Drift				<b>0.2%</b>	selected geometric average change, last 3 years				

**Underinsured Motorist**

\$0.2		-	-	-	-	-	-	-	-	-	-
\$0.3		-	-	-	-	-	-	-	-	-	-
\$0.5		-	-	-	-	(0)	-	-	-	-	50.0%
\$1.0		-	-	(1)	-	(0)	-	100.0%	-	-	50.0%
\$2.0		-	-	-	-	-	-	-	-	-	-
over \$2.0 up to \$5.0		-	-	-	-	-	-	-	-	-	-
other		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	<b>(1)</b>	-	<b>(0)</b>	-	-	<b>100.0%</b>	-	<b>100.0%</b>
Average Limit (in \$ms)		-	-	1.000	-	0.750					
Weighted Average Differential:		-	-	-	-	-					
Annual Change:		-	-	-	-	-					
		geometric average change, last 4 years				-					
		geometric average change, last 3 years				-					
		Selected annual Drift				-	selected geometric average change, last 3 years				

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4c

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4c  
 Page 1 of 1

**Deductible Drift**

Deductible	Current Differential	Facility Association									
		Written Exposures					Distribution by Deductible				
		2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]

**Direct Compensation Property Damage**

\$0	-	-	-	-	-	-	-	-	-	-	-
\$100	-	-	-	-	-	-	-	-	-	-	-
\$250	-	-	-	-	-	-	-	-	-	-	-
\$300	-	-	-	-	-	-	-	-	-	-	-
\$500	-	-	-	-	-	-	-	-	-	-	-
\$1,000	-	-	-	-	-	-	-	-	-	-	-
over \$1,000	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>											
Average Deductible											
Weighted Average Differential:	-	-	-	-	-	-	-	-	-	-	-
Annual Change:											
			geometric average change, last 4 years								
			geometric average change, last 3 years								
			Selected annual Drift				selected geometric average change, last 4 years				

**Collision**

\$0	1.000	-	-	-	-	-	-	-	-	-	-
\$100	1.000	-	-	-	-	-	-	-	-	-	-
\$250	1.000	-	1	(1)	-	-	-	1.7%	(1.2%)	-	-
\$300	1.000	-	-	-	-	-	-	-	-	-	-
\$500	1.000	27	32	45	52	53	57.5%	58.9%	63.3%	60.3%	55.9%
\$1,000	0.828	11	14	19	28	25	23.1%	26.0%	26.4%	32.5%	26.6%
over \$1,000	0.747	9	7	8	6	17	19.5%	13.4%	11.5%	7.2%	17.6%
Other	0.747	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		46	55	71	87	95	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		810	760	750	735	808					
Weighted Average Differential:	0.911	0.921	0.926	0.926	0.910						
Annual Change:			1.1%	0.5%	-	(1.7%)					
			geometric average change, last 4 years								
			geometric average change, last 3 years			(0.4%)					
			Selected annual Drift			(0.4%)	selected geometric average change, last 3 years				

**Comprehensive**

\$0	1.000	-	-	-	-	-	-	-	-	-	-
\$100	1.000	14	9	4	-	-	13.0%	7.4%	3.1%	-	-
\$250	1.000	46	45	15	(0)	-	41.4%	37.4%	12.3%	(0.3%)	-
\$300	1.000	-	-	-	-	-	-	-	-	-	-
\$500	1.000	36	55	92	107	95	32.3%	45.7%	74.9%	89.5%	80.2%
\$1,000	0.926	4	3	3	3	8	3.8%	2.7%	2.5%	2.9%	6.6%
over \$1,000	0.889	11	8	9	9	16	9.5%	6.7%	7.2%	8.0%	13.3%
Other	0.889	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		110	120	122	119	118	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		459	457	541	595	665					
Weighted Average Differential:	0.987	0.991	0.990	0.989	0.980						
Annual Change:			0.4%	(0.1%)	(0.1%)	(0.9%)					
			geometric average change, last 4 years			(0.2%)					
			geometric average change, last 3 years			(0.4%)					
			Selected annual Drift			(0.4%)	selected geometric average change, last 3 years				

**Specified Perils**

\$0	1.000	-	-	-	-	-	-	-	-	-	-
\$100	1.000	8	10	3	-	-	3.7%	4.5%	1.3%	-	-
\$250	1.000	154	161	125	(6)	-	67.9%	72.5%	57.8%	(2.9%)	-
\$300	1.000	-	-	-	-	-	-	-	-	-	-
\$500	1.000	34	31	73	192	151	15.1%	14.1%	33.5%	97.1%	94.7%
\$1,000	0.926	2	2	1	1	1	0.7%	0.8%	0.6%	0.5%	0.6%
over \$1,000	0.889	28	18	15	11	7	12.5%	8.1%	6.8%	5.4%	4.7%
Other	0.889	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		226	222	217	198	159	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		444	386	421	564	550					
Weighted Average Differential:	0.986	0.990	0.992	0.994	0.994						
Annual Change:			0.4%	0.2%	0.2%	-					
			geometric average change, last 4 years			0.3%					
			geometric average change, last 3 years			0.1%					
			Selected annual Drift			(0.4%)	equal comp				

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 1 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1]	CLEAR differential [2]	2013 [4]	2014 [5]	2015 [6]	2016 [7]	2017 [8]	Distribution by Rate Group					
								2012 [9]	2013 [10]	2014 [11]	2015 [12]	2016 [13]	2017 [14]
	Current Differential	Current Differential	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]
<b>Direct Compensation Property Damage</b>													
1	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>total</b>													
	<b>Average Rate Group</b>												
	weighted average differential		-	-	-	-	-	-	-	-	-	-	-
	annual change		-	-	-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years				-	-	-	-	-	-	-
			geometric average change, last 3 years				-	-	-	-	-	-	-
			selected annual drift:				-	selected geometric average change, last 3 years					

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 2 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group											
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017	
			[4] Internal Data	[5] Internal Data	[6] Internal Data	[7] Internal Data	[8] Internal Data	[9] =[3] as % total for [3]	[10] =[4] as % total for [4]	[11] =[5] as % total for [5]	[12] =[6] as % total for [6]	[13] =[7] as % total for [7]	[14] =[8] as % total for [8]	
<b>Accident Benefits</b>														
1														
2														
3														
4														
5		-												
6		-												
7		-												
8		-												
9		-												
10		-												
11		-												
12		-												
13		-												
14		-												
15		-												
A		-												
total			-	-	-	-	-	-	-	-	-	-	-	-
	Average Rate Group		-	-	-	-	-	-	-	-	-	-	-	-
	weighted average differential		-	-	-	-	-	-	-	-	-	-	-	-
	annual change		-	-	-	-	-	-	-	-	-	-	-	-
				geometric average change, last 4 years										
				geometric average change, last 3 years										
				selected annual drift:									selected geometric average change, last 3 years	



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 3 of 5

Derivation of Average Rate Group Differentials

Rate Group	MSRP		2013					Distribution by Rate Group					
	differential [1]	CLEAR differential [2]	[4]	[5]	[6]	[7]	[8]	2012	2013	2014	2015	2016	2017
	Current Differential	Current Differential	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	= [7] as % total for [7]	= [8] as % total for [8]
<b>Collision</b>													
1	0.300	0.300											
2	0.395	0.395											
3	0.495	0.495											
4	0.595	0.595											
5	0.695	0.695											
6	0.795	0.795											
7	0.895	0.895											
8	0.995	0.995											
9	1.095	1.095											
10	1.195	1.195											
11	1.295	1.295											
12	1.395	1.395											
13	1.495	1.495											
14	1.595	1.595											
15	1.695	1.695											
16	1.795	1.795											
17	1.895	1.895											
18	1.995	1.995											
19	2.095	2.095											
20	2.195	2.195											
21	2.295	2.295											
22	2.395	2.395											
23	2.495	2.495											
24	2.595	2.595											
25	2.695	2.695											
26	2.795	2.795											
27	2.895	2.895											
28	2.995	2.995											
29	3.145	3.145											
30	3.345	3.345											
31	3.545	3.545											
32	3.745	3.745											
33	3.945	3.945											
34	4.145	4.145											
35	4.345	4.345											
36	4.545	4.545											
37	4.745	4.745											
38	4.945	4.945											
39	5.145	5.145											
40	5.345	5.345											
41	5.545	5.545											
42	5.745	5.745											
43	5.945	5.945											
44	6.145	6.145											
45	6.345	6.345											
46	6.545	6.545											
47	6.745	6.745											
48	6.945	6.945											
49	7.145	7.145											
50	7.345	7.345											
51	7.545	7.545											
<b>total</b>													
	Average Rate Group												
	weighted average differential		-	-	-	-	-						
	annual change		-	-	-	-	-						
								geometric average change, last 4 years					
								geometric average change, last 3 years					
								selected annual drift:	<b>3.2%</b>	PPV RG Drift			

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 4 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group												
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017		
			[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]		
			Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]		
<b>Comprehensive</b>															
1	0.300	0.300													
2	0.395	0.395													
3	0.495	0.495													
4	0.595	0.595													
5	0.695	0.695													
6	0.795	0.795													
7	0.895	0.895													
8	0.995	0.995													
9	1.095	1.095													
10	1.195	1.195													
11	1.295	1.295													
12	1.395	1.395													
13	1.495	1.495													
14	1.595	1.595													
15	1.695	1.695													
16	1.795	1.795													
17	1.895	1.895													
18	1.995	1.995													
19	2.095	2.095													
20	2.195	2.195													
21	2.295	2.295													
22	2.395	2.395													
23	2.495	2.495													
24	2.595	2.595													
25	2.695	2.695													
26	2.795	2.795													
27	2.895	2.895													
28	2.995	2.995													
29	3.145	3.145													
30	3.345	3.345													
31	3.545	3.545													
32	3.745	3.745													
33	3.945	3.945													
34	4.145	4.145													
35	4.345	4.345													
36	4.545	4.545													
37	4.745	4.745													
38	4.945	4.945													
39	5.145	5.145													
40	5.345	5.345													
41	5.545	5.545													
42	5.745	5.745													
43	5.945	5.945													
44	6.145	6.145													
45	6.345	6.345													
46	6.545	6.545													
47	6.745	6.745													
48	6.945	6.945													
49	7.145	7.145													
50	7.345	7.345													
51	7.545	7.545													
<b>total</b>			-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Average Rate Group</b>			-	-	-	-	-	-	-	-	-	-	-	-	-
weighted average differential			-	-	-	-	-	-	-	-	-	-	-	-	-
annual change			-	-	-	-	-	-	-	-	-	-	-	-	-
geometric average change, last 4 years															
geometric average change, last 3 years															
selected annual drift:															<b>3.9%</b> PPV RG Drift



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5a

type: FA Selected  
 market: INDUSTRY  
 rating class: CV  
 as at: 30-Jun-17

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-5a  
 Page 1 of 1

**Summary - Loss Cost Projection Factors**

**Loss Cost Projection Factors to 29-May-2020**

As per Exh D-5b

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	Exh D-5b, column [35]	Exh D-5b, column [36]	Exh D-5b, column [37]	Exh D-5b, column [38]	Exh D-5b, column [39]	Exh D-5b, column [40]	Exh D-5b, column [41]	Exh D-5b, column [42]	Exh D-5b, column [43]	Exh D-5b, column [44]	Exh D-5b, column [45]	Exh D-5b, column [46]	Exh D-5b, column [47]	Exh D-5b, column [48]	Exh D-5b, column [49]	Exh D-5b, column [50]	Exh D-5b, column [51]
2008	1.0116	1.3549	1.3549	1.0962	2.2240	1.0043	1.0133	1.0180	1.4308	1.0180	-	-	-	-	-	1.1159	1.1990
2009	1.0117	1.3230	1.3230	1.0898	2.2270	1.0021	1.0133	1.0180	1.3921	1.0180	-	-	-	-	-	1.1086	1.1915
2010	1.0117	1.2916	1.2916	1.0832	2.2270	1.0021	1.0133	1.0180	1.3520	1.0180	-	-	-	-	-	1.1007	1.1783
2011	1.0117	1.2612	1.2612	1.0766	1.4482	0.9979	1.0133	1.0180	1.3141	1.0180	-	-	-	-	-	1.0929	1.1567
2012	1.0117	1.2316	1.2316	1.0699	1.0154	0.9813	1.0133	1.0180	1.2765	1.0180	-	-	-	-	-	1.0848	1.1314
2013	1.0118	1.2034	1.2034	1.0634	1.0148	0.9937	1.0133	1.0180	1.2396	1.0180	-	-	-	-	-	1.0765	1.1161
2014	1.0118	1.1732	1.1732	1.0561	1.0142	1.0086	1.0133	1.0180	1.2056	1.0180	-	-	-	-	-	1.0685	1.0979
2015	1.0119	1.1460	1.1460	1.0493	1.0154	1.0043	1.0133	1.0180	1.1718	1.0180	-	-	-	-	-	1.0603	1.0785
2016	1.0058	1.1085	1.1085	1.0350	1.0080	1.0021	1.0000	1.0088	1.1278	1.0091	-	-	-	-	-	1.0423	1.0536
2017	0.9999	1.0721	1.0721	1.0208	1.0000	1.0000	1.0000	1.0000	1.0873	1.0000	-	-	-	-	-	1.0250	1.0217

**Modeled Loss Cost**

(1s) unless otherwise indicated

As per Exh D-5b

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]
	LC Model Output	LC Model Output	LC Model Output	=sum([18] to [20])	LC Model Output + sum([28] to [32])	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=2/3*[25] + 1/3*[26])	average using FARM exposures
2008	254.04	83.10	-	337.14	7.41	4.69	0.75	138.52	86.28	35.03	-	-	-	-	-	121.11	368.48
2009	254.03	85.10	-	339.13	7.40	4.70	0.75	138.52	88.68	35.03	-	-	-	-	-	121.91	370.80
2010	254.02	87.17	-	341.19	7.40	4.70	0.75	138.52	91.31	35.03	-	-	-	-	-	122.78	374.96
2011	254.02	89.27	-	343.29	11.38	4.72	0.75	138.52	93.94	35.03	-	-	-	-	-	123.66	381.96
2012	254.01	91.42	-	345.43	16.23	4.80	0.75	138.52	96.71	35.03	-	-	-	-	-	124.58	390.50
2013	254.00	93.56	-	347.56	16.24	4.74	0.75	138.52	99.59	35.03	-	-	-	-	-	125.54	395.85
2014	253.99	95.97	-	349.96	16.25	4.67	0.75	138.52	102.40	35.03	-	-	-	-	-	126.48	402.40
2015	253.98	98.25	-	352.23	16.23	4.69	0.75	138.52	105.35	35.03	-	-	-	-	-	127.46	409.65
2016	255.52	101.57	-	357.09	16.35	4.70	0.76	139.78	109.46	35.34	-	-	-	-	-	129.67	419.33
2017	257.02	105.02	-	362.04	16.48	4.71	0.76	141.01	113.54	35.66	-	-	-	-	-	131.85	432.41
2018	257.00	107.56	-	364.56	16.48	4.71	0.76	141.01	116.83	35.66	-	-	-	-	-	132.95	435.54
2019	256.99	110.17	-	367.16	16.48	4.71	0.76	141.01	120.26	35.66	-	-	-	-	-	134.09	438.79
2020	256.99	112.83	-	369.82	16.48	4.71	0.76	141.01	123.77	35.66	-	-	-	-	-	135.26	442.11
2021	256.97	115.57	-	372.54	16.48	4.71	0.76	141.01	127.37	35.66	-	-	-	-	-	136.46	445.51
2022	256.96	118.36	-	375.32	16.48	4.71	0.76	141.01	131.09	35.66	-	-	-	-	-	137.70	448.98

@ projected avg accident date:

As per Exh D-5b

prior analysis																	
30-Sep-2018	257.00	108.20	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	-	-	-	-	-	133.23	436.34
weights by AY:	2018	75.3%		2019	24.7%												
current analysis																	
29-May-2020	256.99	112.59	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	-	-	-	-	-	135.15	441.81
weights by AY:	2019	9.0%		2020	91.0%												

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-5b  
 Page 1 of 2

**Summary - Loss Cost Projection Factors (BASED ON FA SELECTED MODELS)**

**Earned Exposure (excl trailers) FARM as at: 31-Dec-2017**

Trend Major Rating Class: CV Trend Minor Rating Class: CV

(1s) unless otherwise indicated																	
Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=max([1] to [3])+[4]
2008	-	-	-	725	519	719	-	27	46	219	-	-	-	-	-	1	725
2009	-	-	-	764	553	758	-	21	52	254	-	-	-	-	-	1	764
2010	-	-	-	780	582	776	-	28	62	249	-	-	-	-	-	1	780
2011	-	-	-	793	611	793	-	36	67	241	-	-	-	-	-	2	793
2012	-	-	-	816	639	816	-	46	79	235	-	-	-	-	-	2	816
2013	-	-	-	852	693	854	-	49	100	231	-	-	-	-	-	8	852
2014	-	-	-	820	682	826	-	51	115	220	-	-	-	-	-	12	820
2015	-	-	-	795	675	803	-	64	127	226	-	-	-	-	-	6	795
2016	-	-	-	732	608	733	(1)	81	124	206	-	-	-	-	-	-	732
2017	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2018	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2019	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2020	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2021	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617
2022	-	-	-	617	481	614	-	93	116	177	-	-	-	-	-	-	617

**Modeled Loss Cost (weighted avg) INDUSTRY as at: 30-Jun-2017**

(1s) unless otherwise indicated																	
Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]
	LC Model Output	LC Model Output	LC Model Output	=sum([18] to [20])	LC Model Output + sum([28] to [32])	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=2/3*[25] + 1/3*[26])	average using FARM exposures
2008	254.04	83.10	-	337.14	7.41	4.69	0.75	138.52	86.28	35.03	-	-	-	-	-	121.11	368.48
2009	254.03	85.10	-	339.13	7.40	4.70	0.75	138.52	88.68	35.03	-	-	-	-	-	121.91	370.80
2010	254.02	87.17	-	341.19	7.40	4.70	0.75	138.52	91.31	35.03	-	-	-	-	-	122.78	374.96
2011	254.02	89.27	-	343.29	11.38	4.72	0.75	138.52	93.94	35.03	-	-	-	-	-	123.66	381.96
2012	254.01	91.42	-	345.43	16.23	4.80	0.75	138.52	96.71	35.03	-	-	-	-	-	124.58	390.50
2013	254.00	93.56	-	347.56	16.24	4.74	0.75	138.52	99.59	35.03	-	-	-	-	-	125.54	395.85
2014	253.99	95.97	-	349.96	16.25	4.67	0.75	138.52	102.40	35.03	-	-	-	-	-	126.48	402.40
2015	253.98	98.25	-	352.23	16.23	4.69	0.75	138.52	105.35	35.03	-	-	-	-	-	127.46	409.65
2016	255.52	101.57	-	357.09	16.35	4.70	0.76	139.78	109.46	35.34	-	-	-	-	-	129.67	419.33
2017	257.02	105.02	-	362.04	16.48	4.71	0.76	141.01	113.54	35.66	-	-	-	-	-	131.85	432.41
2018	257.00	107.56	-	364.56	16.48	4.71	0.76	141.01	116.83	35.66	-	-	-	-	-	132.95	435.54
2019	256.99	110.17	-	367.16	16.48	4.71	0.76	141.01	120.26	35.66	-	-	-	-	-	134.09	438.79
2020	256.99	112.83	-	369.82	16.48	4.71	0.76	141.01	123.77	35.66	-	-	-	-	-	135.26	442.11
2021	256.97	115.57	-	372.54	16.48	4.71	0.76	141.01	127.37	35.66	-	-	-	-	-	136.46	445.51
2022	256.96	118.36	-	375.32	16.48	4.71	0.76	141.01	131.09	35.66	-	-	-	-	-	137.70	448.98

@ projected avg accident date:

prior analysis																	
30-Sep-2018	257.00	108.20	-	365.20	16.48	4.71	0.76	141.01	117.68	35.66	-	-	-	-	-	133.23	436.34

weights by AY: 2018 75.3% 2019 24.7%

current analysis																	
29-May-2020	256.99	112.59	-	369.58	16.48	4.71	0.76	141.01	123.45	35.66	-	-	-	-	-	135.15	441.81

weights by AY: 2019 9.0% 2020 91.0%

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-5b

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Summary - Loss Cost Projection Factors (BASED ON FA SELECTED MODELS)**

**Loss Cost Projection Factors to 29-May-2020**

Accident Year	Bodily Injury [35]	Property Damage [36]	DCPD [37]	TPL (indivisible) [38]	AccBen (indivisible) [39]	Uninsured Automobile [40]	Underinsured Motorist [41]	Collision [42]	Comp [43]	Specified Perils [44]	Medical Expenses [45]	Disability Income [46]	Death Benefits [47]	Funeral Expenses [48]	Supp. AccBen [49]	All Perils [50]	Total [51]
	= [18], [ @ proj date]/AY	= [19], [ @ proj date]/AY	= [20], [ @ proj date]/AY	= [21], [ @ proj date]/AY	= [22], [ @ proj date]/AY	= [23], [ @ proj date]/AY	= [24], [ @ proj date]/AY	= [25], [ @ proj date]/AY	= [26], [ @ proj date]/AY	= [27], [ @ proj date]/AY	= [28], [ @ proj date]/AY	= [29], [ @ proj date]/AY	= [30], [ @ proj date]/AY	= [31], [ @ proj date]/AY	= [32], [ @ proj date]/AY	= [33], [ @ proj date]/AY	= [34], [ @ proj date]/AY
2008	1.0116	1.3549	1.3549	1.0962	2.2240	1.0043	1.0133	1.0180	1.4308	1.0180	-	-	-	-	-	1.1159	1.1990
2009	1.0117	1.3230	1.3230	1.0898	2.2270	1.0021	1.0133	1.0180	1.3921	1.0180	-	-	-	-	-	1.1086	1.1915
2010	1.0117	1.2916	1.2916	1.0832	2.2270	1.0021	1.0133	1.0180	1.3520	1.0180	-	-	-	-	-	1.1007	1.1783
2011	1.0117	1.2612	1.2612	1.0766	1.4482	0.9979	1.0133	1.0180	1.3141	1.0180	-	-	-	-	-	1.0929	1.1567
2012	1.0117	1.2316	1.2316	1.0699	1.0154	0.9813	1.0133	1.0180	1.2765	1.0180	-	-	-	-	-	1.0848	1.1314
2013	1.0118	1.2034	1.2034	1.0634	1.0148	0.9937	1.0133	1.0180	1.2396	1.0180	-	-	-	-	-	1.0765	1.1161
2014	1.0118	1.1732	1.1732	1.0561	1.0142	1.0086	1.0133	1.0180	1.2056	1.0180	-	-	-	-	-	1.0685	1.0979
2015	1.0119	1.1460	1.1460	1.0493	1.0154	1.0043	1.0133	1.0180	1.1718	1.0180	-	-	-	-	-	1.0603	1.0785
2016	1.0058	1.1085	1.1085	1.0350	1.0080	1.0021	1.0000	1.0088	1.1278	1.0091	-	-	-	-	-	1.0423	1.0536
2017	0.9999	1.0721	1.0721	1.0208	1.0000	1.0000	1.0000	1.0000	1.0873	1.0000	-	-	-	-	-	1.0250	1.0217

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 1 of 3

Exh E-1

**Calculation of Credibility Assigned to Facility Association Experience**

as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
<b>Third Party Liability</b>								
sum of:	2008	725	-	118	118	-		
BI,PD,DCPD,	2009	764	-	133	133	-		
TPL (indivis)	2010	780	-	128	128	-		
	2011	793	-	164	164	-		
(for exposure,	2012	816	-	153	153	-		
max of	2013	852	20.0%	137	137	137		
{BI,PD,DCPD},	2014	820	20.0%	175	175	175		
plus	2015	795	20.0%	182	181	181		
TPL (indivis))	2016	732	20.0%	155	155	155		
	2017	617	20.0%	145	150	150		
<b>Total/Wtd Avg.</b>		<b>7,694</b>	<b>100.00%</b>	<b>1,490</b>	<b>1,494</b>	<b>798</b>	<b>3,246</b>	<b>49.6%</b>
<b>Bodily Injury</b>								
BI	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	0.9931	-	-	
	2015	-	20.0%	-	0.9929	-	-	
	2016	-	20.0%	-	1.0069	-	-	
	2017	-	20.0%	-	1.0254	-	-	
<b>Total/Wtd Avg.</b>		<b>-</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,164</b>	<b>-</b>
<b>Property Damage</b>								
PD	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9964	-	-	
	2016	-	20.0%	-	0.9998	-	-	
	2017	-	20.0%	-	1.0360	-	-	
<b>Total/Wtd Avg.</b>		<b>-</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,082</b>	<b>-</b>
<b>DCPD</b>								
DCPD	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	0.9978	-	-	
	2015	-	20.0%	-	0.9953	-	-	
	2016	-	20.0%	-	1.0021	-	-	
	2017	-	20.0%	-	1.0325	-	-	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh E-1

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 2 of 3

**Calculation of Credibility Assigned to Facility Association Experience**

as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
<b>Total/Wtd Avg.</b>	-	100.00%	-		-	-	1,082	-
<b>TPL (indivisible)</b>								
TPL (indivis)	2008	725	-	118	1.0000	118	-	
	2009	764	-	133	1.0000	133	-	
	2010	780	-	128	1.0000	128	-	
	2011	793	-	164	1.0000	164	-	
	2012	816	-	153	1.0000	153	-	
	2013	852	20.0%	137	1.0000	137	137	
	2014	820	20.0%	175	0.9978	175	175	
	2015	795	20.0%	182	0.9953	181	181	
	2016	732	20.0%	155	1.0021	155	155	
	2017	617	20.0%	145	1.0325	150	150	
<b>Total/Wtd Avg.</b>	7,694	100.00%	1,490		1,494	798	3,246	49.6%
<b>Accident Benefits</b>								
sum of:	2008	519	-	41		41	-	
ME,DI,DB,	2009	553	-	37		37	-	
FE,SU,	2010	582	-	26		26	-	
AccBen (indivis)	2011	611	-	48		48	-	
	2012	639	-	42		42	-	
	2013	693	20.0%	43		43	43	
	2014	682	20.0%	45		45	45	
	2015	675	20.0%	58		58	58	
	2016	608	20.0%	40		39	39	
	2017	481	20.0%	30		27	27	
<b>Total/Wtd Avg.</b>	6,043	100.00%	410		406	212	2,164	31.3%
<b>Medical Expenses</b>								
ME	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9980	-	-	
	2016	-	20.0%	-	0.9789	-	-	
	2017	-	20.0%	-	0.9166	-	-	
<b>Total/Wtd Avg.</b>	-	100.00%	-		-	-	2,164	-
<b>Disability Income</b>								
DI	2008	-	-	-	1.0000	-	-	
	2009	-	-	-	1.0000	-	-	
	2010	-	-	-	1.0000	-	-	
	2011	-	-	-	1.0000	-	-	
	2012	-	-	-	1.0000	-	-	
	2013	-	20.0%	-	1.0000	-	-	
	2014	-	20.0%	-	1.0000	-	-	
	2015	-	20.0%	-	0.9980	-	-	
	2016	-	20.0%	-	0.9789	-	-	



Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-1  
 Page 3 of 3

Exh E-1

**Calculation of Credibility Assigned to Facility Association Experience**

as at: 31-Dec-2017

Accident Year	Earned Exposure (excl trailers) [1]	Accident Year Weight [2]	Recorded Claim Count [3]	FA Claim Dev. Factor [4]	Ultimate Claim Count [5]	Adjusted Claim Count [6]	Full Credibility Standard [7]	Credibility [8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
2017	-	20.0%	-	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-
<b>Death Benefits</b>								
DB	2008	-	-	1.0000	-	-		
	2009	-	-	1.0000	-	-		
	2010	-	-	1.0000	-	-		
	2011	-	-	1.0000	-	-		
	2012	-	-	1.0000	-	-		
	2013	-	20.0%	1.0000	-	-		
	2014	-	20.0%	1.0000	-	-		
	2015	-	20.0%	0.9980	-	-		
	2016	-	20.0%	0.9789	-	-		
	2017	-	20.0%	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-
<b>Funeral Expenses</b>								
FE	2008	-	-	1.0000	-	-		
	2009	-	-	1.0000	-	-		
	2010	-	-	1.0000	-	-		
	2011	-	-	1.0000	-	-		
	2012	-	-	1.0000	-	-		
	2013	-	20.0%	1.0000	-	-		
	2014	-	20.0%	1.0000	-	-		
	2015	-	20.0%	0.9980	-	-		
	2016	-	20.0%	0.9789	-	-		
	2017	-	20.0%	0.9166	-	-		
<b>Total/Wtd Avg.</b>	-	<b>100.00%</b>	-		-	-	<b>2,164</b>	-

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh E-2

Jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh E-2  
 Page 1 of 1

**Claim Count Development Factors**

Val Market: FARM

Val Jurisdiction: NL

Val Business Segment: non-PPV

as at: 31-Dec-2017

**A. Selected Ultimate Claim Count by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=sum([1]to[3])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation + sum([5]to[9])	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	2017 Q4 FARM valuation	=2/3*[13] + 1/3*[14]
2008	63	109	-	172	-	-	-	-	-	56	7	-	17	10	9	4
2009	70	128	-	198	-	-	-	-	-	52	9	-	11	17	6	6
2010	66	124	-	190	-	-	-	-	-	44	6	1	15	9	6	5
2011	75	166	-	241	-	-	-	-	-	68	7	-	15	28	7	7
2012	88	149	-	237	-	-	-	-	-	59	3	-	20	21	12	6
2013	68	124	-	192	-	-	-	-	-	61	7	-	20	27	7	3
2014	73	161	-	234	-	-	-	-	-	58	9	-	16	20	4	6
2015	72	165	-	238	-	-	-	-	-	78	4	-	31	20	6	7
2016	70	150	-	220	-	-	-	-	-	56	9	-	32	15	6	-
2017	63	127	-	190	-	-	-	-	-	37	6	-	35	17	8	-

diagonal: 31-Dec-2017

**B. LTD Recorded Claim Count by Minor Coverage Type**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]
	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=sum([17]to [19])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data + sum([21]to[25])	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	2017 Q4 FARM Data	=2/3*[29] + 1/3*[30]
2008	63	109	-	172	37	18	-	1	-	56	7	-	17	10	9	4
2009	70	128	-	198	39	13	-	-	-	52	9	-	11	17	6	6
2010	66	124	-	190	32	10	1	1	-	44	6	1	15	9	6	5
2011	75	166	-	241	52	15	-	1	-	68	7	-	15	28	7	7
2012	88	149	-	237	45	14	-	-	-	59	3	-	20	21	12	6
2013	68	124	-	192	50	9	1	1	-	61	7	-	20	27	7	3
2014	74	161	-	235	45	11	-	2	-	58	9	-	16	20	4	6
2015	73	166	-	239	61	16	-	1	-	78	4	-	31	20	6	7
2016	70	150	-	220	49	8	-	-	-	57	9	-	32	15	6	-
2017	61	123	-	184	32	8	-	-	-	40	5	-	37	15	8	-

**C. Implied Claim Count Development Factor (CCDF)**

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if(or([5]=0,[17])=0,[36],[11]/[17])	=if(or([5]=0,[18])=0,[36],[21]/[18])	=if(or([5]=0,[19])=0,[36],[31]/[19])	=if(or([5]=0,[20])=0,[36],[41]/[20])	=if(or([5]=0,[21])=0,[42],[5]/[21])	=if(or([5]=0,[22])=0,[42],[6]/[22])	=if(or([5]=0,[23])=0,[42],[7]/[23])	=if(or([5]=0,[24])=0,[42],[8]/[24])	=if(or([5]=0,[25])=0,[42],[9]/[25])	=if(or([5]=0,[26])=0,[42],[10]/[26])	=if([27]=0,[42],[11]/[27])	=if([28]=0,[33],[12]/[28])	=if([29]=0,[42],[13]/[29])	=if([30]=0,[42],[14]/[30])	=if([31]=0,[42],[15]/[31])	=if([32]=0,[42],[16]/[32])
2008	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9947	0.9627	1.0000	1.0000	1.0000	1.0000
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9863	1.0000	1.0000	1.0000	1.0000	1.0000
2013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000
2014	0.9931	1.0000	0.9978	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9692	0.9931	1.0000	1.0000	1.0000	1.0000
2015	0.9929	0.9964	0.9953	0.9953	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9629	0.9929	1.0000	1.0000	1.0000	1.0000
2016	1.0069	0.9998	1.0021	1.0021	0.9789	0.9789	0.9789	0.9789	0.9789	0.9789	0.9623	1.0069	0.9966	1.0024	1.0000	1.0000
2017	1.0254	1.0360	1.0325	1.0325	0.9166	0.9166	0.9166	0.9166	0.9166	0.9166	1.1119	1.0254	0.9440	1.1158	1.0147	1.0000

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh F-1  
 Page 1 of 1

Exh F-1

### Interest Rate Selection for Discount and Cost of Capital Calculations Based on Canadian Treasury and Canada Bonds Yields

Year	Historical Yields				
	91-day [1]	1-3 yr [2]	3-5 yr [3]	5-10 yr [4]	10+ yr [5]
2008	2.41	2.66	2.96	3.36	4.04
2009	0.35	1.21	2.15	2.84	3.89
2010	0.60	1.48	2.21	2.88	3.66
2011	0.92	1.38	1.85	2.47	3.21
2012	0.98	1.12	1.30	1.63	2.33
2013	0.97	1.12	1.48	1.99	2.72
2014	0.91	1.05	1.38	1.87	2.60
2015	0.50	0.53	0.66	1.19	2.02
2016	0.50	0.58	0.68	1.02	1.80
2017	0.71	1.10	1.31	1.61	2.18
5-yr avg					
2008-2012	1.05	1.57	2.09	2.64	3.43
2013-2017	0.72	0.88	1.10	1.54	2.26
5-yr std dev					
2008-2012	0.80	0.63	0.60	0.65	0.69
2013-2017	0.22	0.29	0.40	0.42	0.39

Above from the Canadian Institute of Actuary  
 Report on Canadian Economic Statistics, 1924-2017, Table 4A

Current Risk Free Yields (basis points)						wgtd avg
30/04/2018	1.20	1.88	2.12	2.30	2.45	1.94
weights:	9.0%	51.0%	28.0%	10.0%	2.0%	
avg maturity:	3.2 years	(weighted based on claims payment patterns)				
	578	3,197	1,769	654	64	6,262

BoC at 2018-04-30 <http://www.bankofcanada.ca/rates/interest-rates>

**Selected Gross Yield: 2.95%**  
**Investment Expenses (rounded): 0.15%**  
**Selected Net Yield: 2.80%**

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Present Value Factors - Claim Amounts - Facility Association**

Discount Rate 2.80%

**Accident Year Estimated Payment Pattern by Development Age** Val Market: FARM Val Jurisdiction: NL Val Business Segment: non-PPV as at: Dec 31 2017

Development Age	Bodily Injury [1]	Property Damage [2]	DCPD [3]	TPL (indivisible) [4]	AccBen (indivisible) [5]	Uninsured Automobile [6]	Underinsured Motorist [7]	Collision [8]	Comp [9]	Specified Perils [10]	All Perils [11]	Medical Expenses [12]	Disability Income [13]	Death Benefits [14]	Funeral Expenses [15]	Supp. AccBen [16]	Present Value Factor [17]
	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	=[5]	=[1]	Emergence Model Output	Emergence Model Output	=[9]	=[8]	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output	= $(1 + \text{dsct rate})^{-1} * ((\text{dev}^1 \text{ age} - 6) / 12)$
12	2.0%	61.2%	100.0%	10.2%	19.8%	19.8%	2.0%	94.3%	87.0%	87.0%	94.3%	100.0%	100.0%	100.0%	100.0%	100.0%	0.9863
24	15.7%	34.3%	-	18.4%	37.7%	37.7%	15.7%	8.5%	13.0%	13.0%	8.5%	-	-	-	-	-	0.9594
36	28.4%	2.8%	-	24.7%	18.4%	18.4%	28.4%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9333
48	24.9%	0.4%	-	21.4%	9.9%	9.9%	24.9%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9079
60	13.9%	0.4%	-	12.0%	4.5%	4.5%	13.9%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.8831
72	6.6%	0.4%	-	5.7%	7.3%	7.3%	6.6%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.8591
84	4.6%	0.4%	-	4.0%	2.4%	2.4%	4.6%	-	-	-	-	-	-	-	-	-	0.8357
96	1.9%	0.1%	-	1.7%	-	-	1.9%	-	-	-	-	-	-	-	-	-	0.8129
108	0.4%	-	-	0.3%	-	-	0.4%	-	-	-	-	-	-	-	-	-	0.7908
120	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7692
132	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7483
144	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7279
156	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7081
168	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6888
180	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6700
192	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6518
204	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6340
216	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6168
228	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6000
240	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5836
252	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5677
264	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5523
276	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5372
288	0.2%	-	-	0.2%	-	-	0.2%	-	-	-	-	-	-	-	-	-	0.5226
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%	100.0%	100.0%	100.0%	100.0%	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

**Present Value Factors - Claim Amounts - Facility Association**

Discount Rate 2.80%

**Policy Year Estimated Payment Pattern by Development Age**

Development Age	Bodily Injury [18]	Property Damage [19]	DCPD [20]	TPL (indivisible) [21]	AccBen (indivisible) [22]	Uninsured Automobile [23]	Underinsured Motorist [24]	Collision [25]	Comp [26]	Specified Perils [27]	All Perils [28]	Medical Expenses [29]	Disability Income [30]	Death Benefits [31]	Funeral Expenses [32]	Supp. AccBen [33]	Present Value Factor [34]
	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	$=\frac{1+(dsct\ rate)}{1+((dev\ age)-6)/12}$
12	0.6%	30.4%	50.0%	4.8%	9.7%	9.7%	0.6%	47.2%	43.5%	43.5%	47.2%	50.0%	50.0%	50.0%	50.0%	50.0%	0.9863
24	8.9%	47.8%	50.0%	14.3%	28.8%	28.8%	8.9%	51.4%	50.0%	50.0%	51.4%	50.0%	50.0%	50.0%	50.0%	50.0%	0.9594
36	22.1%	18.6%	-	21.6%	28.1%	28.1%	22.1%	3.9%	6.5%	6.5%	3.9%	-	-	-	-	-	0.9333
48	26.7%	1.6%	-	23.1%	14.2%	14.2%	26.7%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.9079
60	19.4%	0.4%	-	16.7%	7.2%	7.2%	19.4%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.8831
72	10.3%	0.4%	-	8.9%	5.9%	5.9%	10.3%	(0.7%)	-	-	(0.7%)	-	-	-	-	-	0.8591
84	5.6%	0.4%	-	4.9%	4.9%	4.9%	5.6%	(0.4%)	-	-	(0.4%)	-	-	-	-	-	0.8357
96	3.3%	0.3%	-	2.9%	1.2%	1.2%	3.3%	-	-	-	-	-	-	-	-	-	0.8129
108	1.2%	0.1%	-	1.0%	-	-	1.2%	-	-	-	-	-	-	-	-	-	0.7908
120	0.3%	-	-	0.2%	-	-	0.3%	-	-	-	-	-	-	-	-	-	0.7692
132	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7483
144	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7279
156	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.7081
168	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6888
180	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6700
192	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6518
204	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6340
216	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6168
228	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.6000
240	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5836
252	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5677
264	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5523
276	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5372
288	0.2%	-	-	0.2%	-	-	0.2%	-	-	-	-	-	-	-	-	-	0.5226
300	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	-	-	-	-	-	0.5084
TOTAL	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
PV factor	0.8950	0.9601	0.9729	0.9036	0.9281	0.9281	0.8950	0.9732	0.9694	0.9694	0.9732	0.9729	0.9729	0.9729	0.9729	0.9729	

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh G-1  
 Page 1 of 1

Exh G-1

**Development of Present Value Factors - Premium and Expense**  
**Assuming 2.80% Annual Rate of Return**

		Percentage of Premium			
		Nominal	Discount Factor	Discounted	
		[A]	[B]	[C]	
				= [A]*[B]	
<b>Revenue</b>					
[1]	Premium	100.00	0.9963	99.63	assumed collection delay, in mths: 1.60 based on the premium lag analysis
[2]	Finance Fee	-	0.9963	-	n/a
[3]	<b>Total Revenue</b>	<b>100.00</b>		<b>99.63</b>	= [1]+[2]
<b>Effective Commission Ratios</b>					
[4]	estimated @ current rates	6.00	0.9963	5.98	Exh G-2 row [3]
[5]	at indicated target rate change	6.00	0.9963	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
[6]	at indicated rate change & alternative target	6.00	0.9963	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
[7]	at proposed rates	6.00	0.9963	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
<b>Premium Variable Expenses, premium tax and S.C. non-claims fees</b>					
[8]	Premium tax	5.00	0.9963	4.98	PwC Insurance Industry Key tax rates and updates (2017-09)
[9]	Servicing carrier operating cost	9.00	0.9963	8.97	Plan of Operation, Article IX, 2(a)
[10]	Servicing carrier fees	1.00	0.9963	1.00	Plan of Operation, Article IX, 2(a)
[11]	Premium finance admin expenses	-	0.9963	-	n/a
[12]	GISA Levy (% of ALL COVERAGES premium)	0.06	0.9963	0.06	= [33]
[13]	Rate Regulatory Levy (where it is % of ALL COVERAGES premium)	0.12	0.9963	0.12	= [36]
[14]	Health Levy (where it is % of ALL COVERAGES premium)		0.9963	-	as applicable
[15]	<b>Total Premium Variable Expenses, premium tax and S.C. non-claims fees, other than TPL</b>	<b>15.18</b>		<b>15.13</b>	= sum of rows [8] thru [14]
[16]	Health Levy (where it is % of TPL ONLY)		0.9963	-	as applicable
[17]	<b>Total Premium Variable Expenses, premium tax and S.C. non-claims fees, TPL ONLY</b>	<b>15.18</b>		<b>15.13</b>	= [15]+[16]
<b>Premium Variable Expenses, Servicing Carrier Initial Claims Fee</b>					
[18]	Servicing carrier claims fee reimbursement ratio	10.00	0.9725	9.73	Plan of Operation; discount rate based on earned premium flows: avg earned mth: 12
<b>Fixed Expense</b>					
[19]	Misc. Income/Expenses	-	0.9963	-	per FA finance
[20]	Central Office	1.80	0.9963	1.79	Exh G-2 row [7] NLTX2017
[21]	<b>Total Fixed Expense (used directly for other than TPL)</b>	<b>1.80</b>		<b>1.79</b>	= [19]+[20]
[22]	TPL Written Exposures	560			Exh C-2 row [17]
[23]	On-level TPL Written Premium (\$1s)	3,507,336			Exh C-2 row [29]
[24]	Driver Record Abstracts	110.96			Driver Record Abstracts Analysis
[25]	Driver Record Abstracts Cost (total in \$s)	62,091			= [22]*[24]
[26]	Driver Record Abstracts as % of premium	1.77	0.9963	1.76	= 100*[25]/[23]
[27]	Health Levy per earned vehicle	-			Health Care Levy Analysis, for NS need plus \$0.5 fire Dept. levy
[28]	Health Levy Cost (total in \$s)	-			= [22]*[27]
[29]	Health Levy (where it is per vehicle), as % of premium	-	0.9963	-	= 100*[28]/[23]
[30]	<b>Total Fixed Expense (used directly for TPL ONLY)</b>	<b>3.57</b>		<b>3.55</b>	= [21]+[26]+[29]
<b>Support for GISA and Rate Regulator Levies</b>					
[31]	GISA Cost	10,544,977			Total Expense from the GISA 2015 Annual Directors Report
[32]	Industry Annual Written Premium (\$1,000s)	18,470,695			2016 Industry AU11 AIX (all vehs combined)
[33]	GISA Levy as % of premium	0.06	0.9963	0.06	= 100*[31]/[32]
[34]	Rate Regulator Annual Industry Levy Cost (total in \$s)	525,623			NLPUB 2016 Annual Report
[35]	Industry Annual Written Premium (\$1,000s)	429,044			2016 Industry AU11 AIX (all vehs combined)
[36]	Rate Regulator Levy as % of premium	0.12	0.9963	0.12	= 100*[34]/[35]

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh G-2

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh G-2  
 Page 1 of 1

**Expense Assumptions - Selections**

jurisdiction: Newfoundland & Labrador      business segment: N

			2017	2016	2015	2014	2013	Total	Last 3 complete Years	Last 2 complete Years	Selected	
[1]	Written Premium	Participation Rpt	7,731,403	7,117,142	6,687,052	6,452,305	6,376,202	34,364,104	21,535,597	14,848,545		
[2]	Agents Commissions	Participation Rpt	565,676	512,317	491,707	479,481	483,180	2,532,361	1,569,700	1,077,993		
[3]	Agents Commissions as a % of Premium	= [2]/[1]	7.32%	7.20%	7.35%	7.43%	7.58%	7.37%	7.29%	7.26%	<b>6.00%</b>	plan of operation wgt'd
[4]	On-level to current rates	Exh D-3b, col [49]	1.2460	1.7857	2.6135	2.9233	3.4970					
[5]	On-level Written Premium	= [1]*[4]	9,633,328	12,709,080	17,476,610	18,862,023	22,297,578	80,978,619	39,819,018	22,342,408		
[6]	Administration Expense	Participation Rpt	210,306	199,626	185,332	147,014	131,303	873,581	595,264	409,932		
[7]	Administration Expense as a % of On-level W Premium	= [6]/[5]	2.18%	1.57%	1.06%	0.78%	0.59%	1.08%	1.49%	1.83%	<b>1.80%</b>	Last 2 complete Years, rounded

**Non-PPV AY Written Premium by Minor Rating Class**

AU11 Data		Market: FA				
as at:		2017	2016	2015	2014	2013
31/12/2017	CV	1,305,318	1,120,359	1,112,623	1,144,838	1,154,637
	IU	503,642	585,600	508,761	453,164	563,521
	PuBus	345,809	303,381	333,190	335,504	332,452
	PrBus-STR-MPA	74,503	83,600	88,182	132,473	173,447
	SBus	356,056	287,504	329,415	242,613	265,995
	HCCBus	32,861	29,281	13,291	11,319	14,315
	TX	3,298,883	2,908,710	2,514,098	2,395,383	2,152,409
	FU	3,044	-	-	-	-
	AM	28,061	25,911	15,853	12,486	34,740
	MC	1,031,086	1,111,005	1,097,299	1,092,232	1,097,747
	ATV	240,385	235,011	215,665	196,304	166,018
	SV	90,842	94,873	93,721	95,124	89,577
	HV	-	-	2,961	2,111	1,677
	MH	14,444	9,352	21,227	15,254	19,616
	TH	1,073	813	1,095	1,197	1,026
	GA	351,764	280,378	308,978	244,074	253,814
	NO	2,126	664	631	1,713	1,458
	DP	-	786	1,606	-	1,388
	<b>Total</b>	<b>7,679,897</b>	<b>7,077,228</b>	<b>6,658,596</b>	<b>6,375,789</b>	<b>6,323,837</b>

2017		commission ratio			
Individual	Fleet	Individual	Fleet	weighted	
1,122,318	183,000	10.0%	7.5%		9.6%
401,464	102,178	6.0%	6.0%		6.0%
182,547	163,262	6.0%	6.0%		6.0%
68,854	5,649	10.0%	7.5%		9.8%
122,420	233,636	10.0%	7.5%		8.4%
32,861	-	10.0%	7.5%		10.0%
2,977,931	320,952	6.0%	6.0%		6.0%
3,044	-	10.0%	7.5%		10.0%
28,061	-	10.0%	7.5%		10.0%
1,031,086	-	7.5%	7.5%		7.5%
240,385	-	7.5%	7.5%		7.5%
90,620	222	7.5%	7.5%		7.5%
-	-	11.0%	7.5%		11.0%
14,444	-	11.0%	7.5%		11.0%
1,073	-	11.0%	7.5%		11.0%
351,764	-	10.0%	7.5%		10.0%
2,126	-	10.0%	7.5%		10.0%
-	-	10.0%	7.5%		10.0%
<b>6,670,998</b>	<b>1,008,899</b>				

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh H-1  
 Page 1 of 1

Exh H-1

### Target Return & Alternative Return Assumptions

Assumptions		Selected	Source / Formula
<b>Target Return &amp; Capital Level</b>			
[1]	Target after-tax ROE	12.0%	as directed by FA Board of Directors
[2]	Target Leverage Ratio (i.e. premium to equity)	<b>2.00</b>	actuarial assumption
<b>Income Tax</b>			
[3]	corporate income tax rate	30.0%	PwC Insurance Industry Key tax rates and updates
[4]	net-of-income tax factor	70.0%	=100%-[3]
<b>Investment Return</b>			
[5]	pre-tax investment return	<b>2.80%</b>	Exh F-1
[6]	after-tax investment return	1.96%	=[4]*[5]
<b>Variable expense ratio</b>			
[7]	variable expense ratio (discounted) - TPL	<b>15.13%</b>	Exh G-1, row [17] column [C]
[8]	Target weight - TPL	<b>4,307,723</b>	Exh C-1, for TPL - row [4] *(1+row[[22])
[9]	variable expense ratio (discounted) - other than TPL	<b>15.13%</b>	Exh G-1, row [15] column [C]
[10]	Target weight - other than TPL	<b>615,566</b>	Exh C-1, other than TPL - row [4] *(1+row[[22])
[11]	variable expense ratio (discounted) - all coverage weighted basis	15.13%	=[(7)*[8]+[9]*[10]]/([8]+[10])
[12]	net-of-variable expense factor	84.87%	=100%-[11]
<b>Calculations</b>			
[13]	Target pre-tax ROE	17.14%	=[1]/[4]
[14]	return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet Target pre-tax ROE	14.34%	=[13]-[5]
[15]	<b>Target Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)</b>	<b>7.17%</b>	<b>=[14]/[2]</b>
<b>Indication Alternative to be based on:</b>			
[16]	<b>Cost of Capital</b>	0.00%	as selected (or through default); after-tax other than Return on Premium (which is pre-tax)
[17]	implied Alternative basis Leverage Ratio (i.e. premium to equity)	<b>1.83</b>	=[2]-([1]-([16]+[6]))/([12]*[4])
[18]	Alternative basis after-tax ROE	1.96%	=[16]+[6]
[19]	Alternative basis pre-tax ROE	2.80%	=[18]/[4]
[20]	return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet Alternative basis pre-tax ROE	0.00%	=[19]-[5]
[21]	<b>Alternative basis Return on Premium (i.e. pre-tax return from underwriting, including associated investment income, as % of premium)</b>	0.00%	=[20]/[17]



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





FARM Valuation  
as at December 31, 2017

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 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2
6 - 12	WAvg 10 AHYS	WAvg 10 AHYS	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	WAvg 10 AHYS xHL	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	No Development	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 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2
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 December 31, 2017

Coverage: Bodily Injury

FARM: Newfoundland & Labrador

Segment: Non-PPV

Amounts in: \$1,000s

Table with columns for Actual Experience (Earned Premium, Paid Claims to Date, Case Reserves, Reported to Date) and Ultimate Loss Estimates (ELR Method, Link Ratio Method, Implied BF Method, etc.). Rows include accident years from Prior to 1996 to 2017/2 and a Total row.

\*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 ([1] to [15]) are based on projected full AHY Earned Premium estimates

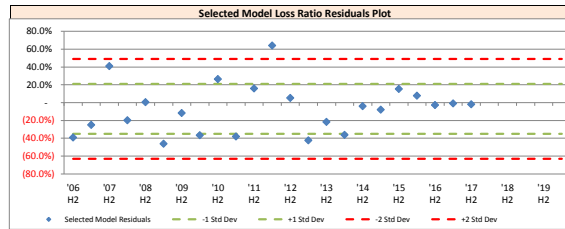
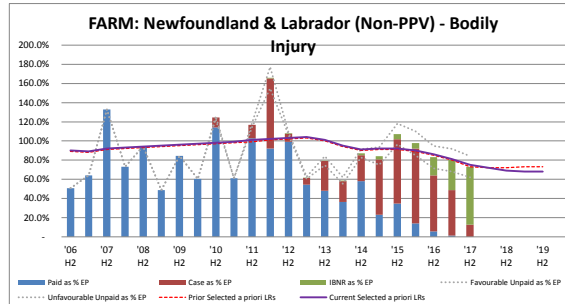
Facility Association  
Comparison of Estimated IBNR by Method  
as at December 31, 2017  
Coverage: Bodily Injury  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation												
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. 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]					
																			=(19)-(16)			=(20)-(17)			=(21)-(18)		
Prior to 1996										9,756							9,756										
1996 / 1								Incurred (Zero IBNR)		810							810										
1996 / 2								Incurred (Zero IBNR)		760							760										
1997 / 1								Incurred (Zero IBNR)		497							497										
1997 / 2								Incurred (Zero IBNR)		461							461										
1998 / 1								Incurred (Zero IBNR)		333							333										
1998 / 2								Incurred (Zero IBNR)		580							580										
1999 / 1								Incurred (Zero IBNR)		964							964										
1999 / 2								Incurred (Zero IBNR)		1,197							1,197										
2000 / 1								Incurred (Zero IBNR)		621							621										
2000 / 2								Incurred (Zero IBNR)		864							864										
2001 / 1								Incurred (Zero IBNR)		847							847										
2001 / 2								Incurred (Zero IBNR)		809							809										
2002 / 1								Incurred (Zero IBNR)		604							604										
2002 / 2								Incurred (Zero IBNR)		901							901										
2003 / 1								Incurred (Zero IBNR)		1,049							1,049										
2003 / 2								Incurred (Zero IBNR)		1,029	55.4%	(1,029)					1,029	55.4%									
2004 / 1								Incurred (Zero IBNR)		1,286	65.5%	(1,286)					1,286	65.5%									
2004 / 2								Incurred (Zero IBNR)		534	23.6%	(534)					534	23.6%									
2005 / 1								Incurred (Zero IBNR)		721	35.3%	(721)					721	35.3%									
2005 / 2								Incurred (Zero IBNR)		665	32.1%	(665)					665	32.1%									
2006 / 1								Incurred (Zero IBNR)		623	35.4%	892					623	35.4%									
2006 / 2	676							Incurred (Zero IBNR)		876	50.8%	659					876	50.8%									
2007 / 1	390							Incurred (Zero IBNR)		996	64.0%	375					996	64.0%									
2007 / 2	(681)							Incurred (Zero IBNR)		2,214	132.9%	(698)					2,214	132.9%									
2008 / 1	312							Incurred (Zero IBNR)		1,152	73.2%	297					1,152	73.2%									
2008 / 2	(6)							Incurred (Zero IBNR)		1,661	94.4%	(24)					1,661	94.4%									
2009 / 1	809							Incurred (Zero IBNR)		856	48.8%	792					856	48.8%									
2009 / 2	233							Incurred (Zero IBNR)		1,676	84.3%	213					1,676	84.3%									
2010 / 1	691							Incurred (Zero IBNR)		1,138	60.3%	672					1,138	60.3%									
2010 / 2	(523)							Link Ratio Method		2,524	123.6%	(560)					2,540	124.4%	(17)		(17)	(0.8%)					
2011 / 1	751							Link Ratio Method		1,201	60.9%	731					1,201	60.9%									
2011 / 2	(341)							Link Ratio Method		2,484	117.1%	(381)					2,481	116.9%	3		3	0.2%					
2012 / 1	(766)							Link Ratio Method		2,844	139.6%	(1,308)	18	11			3,384	166.1%	(522)	(18)	(540)	(26.5%)					
2012 / 2	(100)							Link Ratio Method		2,336	107.6%	(121)	12	12			2,348	108.1%	-	(12)	(12)	(0.5%)					
2013 / 1	966	(1)	(2)	(1)				Link Ratio Method	(1)	1,215	57.9%	876	6	10			1,290	61.5%	(69)	(7)	(76)	(3.6%)					
2013 / 2	458	1	1	1				Link Ratio Method	1	1,883	81.3%	488	8	10			1,837	79.3%	53	(7)	46	2.0%					
2014 / 1	966	(12)	(21)	110				Link Ratio Method	(12)	1,241	53.1%	842	12	19			1,373	58.8%	(101)	(31)	(132)	(5.7%)					
2014 / 2	289	6	7	77				BF Method	7	2,000	79.8%	125	45	47			2,179	86.9%	(139)	(40)	(179)	(7.1%)					
2015 / 1	294	8	9	115				BF Method	9	1,900	80.0%	246	76	82			1,997	84.1%	(24)	(73)	(97)	(4.1%)					
2015 / 2	(217)	82	73	(67)				BF Method	73	2,625	103.4%	(275)	162	136			2,721	107.2%	(33)	(63)	(96)	(3.8%)					
2016 / 1	(66)	98	91	(5)				BF Method	91	2,400	96.3%	(74)	157	142			2,434	97.7%	17	(51)	(34)	(1.4%)					
2016 / 2	562	81	103	442				ELR & LR Wtd Method	442	2,147	81.4%	547	168	202			2,194	83.2%	10	(58)	(48)	(1.8%)					
2017 / 1	783	159	228	705				ELR & LR Wtd Method	705	1,981	77.9%	797	451	544			2,035	80.0%	38	(92)	(54)	(2.1%)					
2017 / 2										1,276	2,128	75.0%															
Total	5,481	422	489	1,378	-	-	-			2,591	67,387		877	1,115	1,215		1,767	66,493	(784)	(452)	(1,236)						
2016 / 2 & Prior	4,699	263	261	673	-	-	-			610	63,278		80	664	671		970	64,459	(822)	(360)	(1,182)						

\*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: **Dec 31, 2017**  
FARM: **Newfoundland & Labrador**  
Vehicle Type: **Non-Private Passenger Vehicles**  
Amounts in: \$1,000s  
Coverage: **Bodily Injury**

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	90.0%	89.0%	1.0%
2007 / 1	89.0%	88.0%	1.0%
2007 / 2	92.0%	91.0%	1.0%
2008 / 1	93.0%	92.0%	1.0%
2008 / 2	94.0%	93.0%	1.0%
2009 / 1	95.0%	94.0%	1.0%
2009 / 2	96.0%	95.0%	1.0%
2010 / 1	97.0%	96.0%	1.0%
2010 / 2	98.0%	97.0%	1.0%
2011 / 1	99.0%	98.0%	1.0%
2011 / 2	101.0%	99.0%	2.0%
2012 / 1	102.0%	101.0%	1.0%
2012 / 2	103.0%	102.0%	1.0%
2013 / 1	104.0%	103.0%	1.0%
2013 / 2	101.0%	100.0%	1.0%
2014 / 1	95.0%	94.0%	1.0%
2014 / 2	91.0%	90.0%	1.0%
2015 / 1	92.0%	91.0%	1.0%
2015 / 2	92.0%	91.0%	1.0%
2016 / 1	90.0%	89.0%	1.0%
2016 / 2	86.0%	85.0%	1.0%
2017 / 1	81.0%	80.0%	1.0%
2017 / 2	75.0%	73.0%	2.0%
2018 / 1	72.0%	72.0%	-
2018 / 2	69.0%	72.0%	(3.0%)
2019 / 1	68.0%	73.0%	(5.0%)
2019 / 2	68.0%	73.0%	(5.0%)



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	1,724	876	-	876	50.8%
2007 / 1	1,558	996	-	996	63.9%
2007 / 2	1,666	2,214	-	2,214	132.9%
2008 / 1	1,574	1,152	-	1,152	73.2%
2008 / 2	1,760	1,661	-	1,661	94.4%
2009 / 1	1,753	856	-	856	48.8%
2009 / 2	1,989	1,676	-	1,676	84.3%
2010 / 1	1,886	1,128	-	1,128	60.3%
2010 / 2	2,042	2,329	211	2,540	124.4%
2011 / 1	1,971	1,201	-	1,201	60.9%
2011 / 2	2,122	2,180	301	2,481	116.9%
2012 / 1	2,037	1,878	1,488	3,384	166.1%
2012 / 2	2,171	2,154	182	2,348	108.2%
2013 / 1	2,097	1,140	144	1,290	61.5%
2013 / 2	2,316	1,114	715	1,837	79.3%
2014 / 1	2,336	850	504	1,373	58.8%
2014 / 2	2,507	1,456	676	2,179	86.9%
2015 / 1	2,375	545	1,370	1,997	84.1%
2015 / 2	2,539	880	1,705	2,721	107.2%
2016 / 1	2,492	346	1,946	2,434	97.7%
2016 / 2	2,637	145	1,549	2,194	83.2%
2017 / 1	2,544	30	1,208	2,035	80.0%
<b>Total</b>	<b>46,096</b>	<b>26,817</b>	<b>11,999</b>	<b>40,583</b>	<b>88.0%</b>

\*indemnity only  
from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAF	assumption	assumption	=[1]*[6]*[7]*[8]
1.5539	1.0000	1.0000	2,679
1.5266	1.0000	1.0000	2,378
1.5539	1.0000	1.0000	2,589
1.5539	1.0000	1.0000	2,446
1.5539	1.0000	1.0000	2,735
1.5539	1.0000	1.0000	2,724
1.5539	1.0000	1.0000	3,091
1.5539	1.0000	1.0000	2,931
1.5539	1.0000	1.0000	3,173
1.5539	1.0000	1.0000	3,063
1.5539	1.0000	1.0000	3,297
1.5539	1.0000	1.0000	3,165
1.5539	1.0000	1.0000	3,374
1.5539	1.0000	1.0000	3,259
1.4961	1.0000	1.0000	3,465
1.3829	1.0000	1.0000	3,230
1.3075	1.0000	1.0000	3,278
1.3125	1.0000	1.0000	3,117
1.2954	1.0000	1.0000	3,289
1.2603	1.0000	1.0000	3,141
1.1745	1.0000	1.0000	3,097
1.0951	1.0000	1.0000	2,786
<b>1.4384</b>	<b>1.0000</b>	<b>1.0000</b>	<b>66,307</b>

Adjust Ultimate Claims Amount to 2017 / 2 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2017 / 2 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.2969	1.0000	1.0000	1,136
1.2824	1.0000	1.0000	1,277
1.2681	1.0000	1.0000	2,808
1.2538	1.0000	1.0000	1,444
1.2398	1.0000	1.0000	2,059
1.2259	1.0000	1.0000	1,049
1.2121	1.0000	1.0000	2,031
1.1985	1.0000	1.0000	1,264
1.1851	1.0000	1.0000	3,010
1.1718	1.0000	1.0000	1,407
1.1587	1.0000	1.0000	2,875
1.1457	1.0000	1.0000	3,877
1.1328	1.0000	1.0000	2,660
1.1201	1.0000	1.0000	1,445
1.1076	1.0000	1.0000	2,035
1.0952	1.0000	1.0000	1,504
1.0829	1.0000	1.0000	2,360
1.0708	1.0000	1.0000	2,138
1.0587	1.0000	1.0000	2,881
1.0469	1.0000	1.0000	2,548
1.0228	1.0000	1.0000	2,244
1.0113	1.0000	1.0000	2,058
<b>1.1387</b>	<b>1.0000</b>	<b>1.0000</b>	<b>46,210</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
42.4%	-
53.7%	-
108.5%	-
59.0%	-
75.3%	-
38.5%	-
65.7%	-
46.5%	-
94.9%	-
45.9%	-
87.2%	8.3%
122.5%	8.3%
78.8%	8.3%
44.3%	8.3%
58.7%	8.3%
46.6%	8.3%
72.0%	8.3%
68.6%	8.3%
87.6%	8.3%
81.1%	8.3%
72.5%	8.3%
73.9%	8.3%
<b>69.7%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
 weighted average: **74.5%**  
 selected: **75.0%** (current) / **73.0%** (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

Appendix A (Part 1) - Page 8 of 67

Facility Association
as at December 31, 2017
Semi-Annual Triangle
Amounts in \$
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Table with columns for Acc. Yr and values for years 6 through 120. The table shows cumulative recorded claims amounts for various years from 1996 to 2017.



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Third Party Liability - Bodily Injury  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
Acc_Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
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	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	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	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	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	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	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	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	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	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	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	604,269	604,269	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	900,948	900,948	900,948	900,948	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	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	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	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208	1,029,208	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	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	1,285,970	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	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	533,503	
2005 / 1	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	720,556	
2005 / 2	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	664,605	
2006 / 1	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	623,198	623,198	623,198	623,198	623,198	623,198	623,198	
2006 / 2	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	875,857	
2007 / 1	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	996,487	
2007 / 2	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	2,213,874	
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																					
2016 / 1																					
2016 / 2																					
2017 / 1																					
2017 / 2																					







Facility Association

Comparison of Estimated IBNR by Method  
as at December 31, 2017

Coverage: Property Damage

FARM: Newfoundland & Labrador

Segment: Non-PPV

Amounts in: \$1,000s

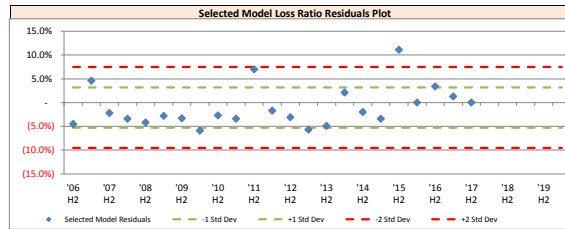
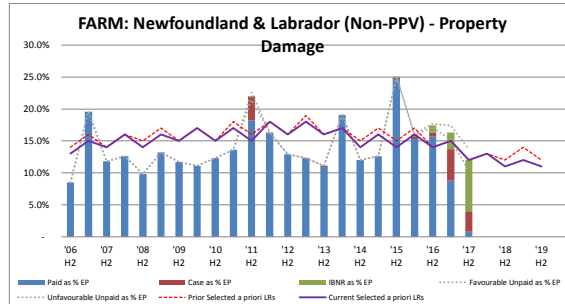
Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation								
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. IBNR	Data Correction IBNR	Selected IBNR 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]	
Prior to 1996										2,124													
1996 / 1								Link Ratio Method		168													
1996 / 2								Link Ratio Method		71													
1997 / 1								Link Ratio Method		107													
1997 / 2								Link Ratio Method		140													
1998 / 1								Link Ratio Method		88													
1998 / 2								Link Ratio Method		163													
1999 / 1								Link Ratio Method		155													
1999 / 2								Link Ratio Method		162													
2000 / 1								Link Ratio Method		148													
2000 / 2								Link Ratio Method		137													
2001 / 1								Link Ratio Method		151													
2001 / 2								Link Ratio Method		121													
2002 / 1								Link Ratio Method		134													
2002 / 2								Link Ratio Method		120													
2003 / 1								Link Ratio Method		190													
2003 / 2								Link Ratio Method		191	10.3%		(191)										
2004 / 1								Link Ratio Method		136	6.9%		(136)										
2004 / 2								Link Ratio Method		148	6.5%		(148)										
2005 / 1								Link Ratio Method		151	7.4%		(151)										
2005 / 2								Link Ratio Method		160	7.7%		(160)										
2006 / 1								Link Ratio Method		244	13.9%		20										
2006 / 2		77						Link Ratio Method		147	8.5%		94										
2007 / 1		(71)						Link Ratio Method		305	19.6%		(55)										
2007 / 2		37						Link Ratio Method		197	11.8%		37										
2008 / 1		54						Link Ratio Method		198	12.6%		54										
2008 / 2		73						Link Ratio Method		173	9.8%		91										
2009 / 1		48						Link Ratio Method		232	13.3%		65										
2009 / 2		67						Link Ratio Method		232	11.6%		67										
2010 / 1		111						Link Ratio Method		209	11.1%		111										
2010 / 2		56						Link Ratio Method		251	12.3%		56										
2011 / 1		66						Link Ratio Method		269	13.6%		86										
2011 / 2		(149)						Link Ratio Method		467	22.0%		(128)										
2012 / 1		33						Link Ratio Method		334	16.4%		33										
2012 / 2		68						Link Ratio Method		280	12.9%		68										
2013 / 1		121						Link Ratio Method		257	12.2%		142										
2013 / 2		115						Incurred (Zero IBNR)		256	11.0%		115	(0)	(0)								
2014 / 1		(50)			(6)			Incurred (Zero IBNR)		447	19.1%		(50)	(0)	(0)								
2014 / 2		51	(0)	(0)	13			Incurred (Zero IBNR)		300	12.0%		76	(0)	(0)								
2015 / 1		81	(0)	(1)	30			Incurred (Zero IBNR)		299	12.6%		105	(0)	(0)								
2015 / 2		(277)	3	2	(137)			Incurred (Zero IBNR)		633	24.9%		(252)	6	4	BF Method	4	637	25.1%		(4)	(4)	(0.2%)
2016 / 1		9	13	13	11			BF Method	13	402	16.1%		34	8	9	BF Method	9	398	16.0%		4	4	0.1%
2016 / 2		(65)	18	15	(45)			BF Method	15	450	17.1%		(62)	35	28	BF Method	28	459	17.4%	3	(13)	(10)	(0.3%)
2017 / 1		16	31	30	18			BF Method	30	396	15.6%		34	72	65	BF Method	65	413	16.2%	18	(35)	(17)	(0.6%)
2017 / 2									55	340	12.0%												
Total	470	64	58	(117)	-				113	12,280		(44)	121	105		106	11,967		21	(48)	(27)		
2016 / 2 & Prior	454	33	28	(135)	-				28	11,544		(78)	49	39		41	11,554		3	(13)	(10)		

\*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: Dec 31, 2017  
FARM: Newfoundland & Labrador  
Vehicle Type: Non-Private Passenger Vehicles  
Amounts in: \$1,000s  
Coverage: Property Damage

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	13.0%	14.0%	(1.0%)
2007 / 1	15.0%	16.0%	(1.0%)
2007 / 2	14.0%	14.0%	-
2008 / 1	16.0%	16.0%	-
2008 / 2	14.0%	15.0%	(1.0%)
2009 / 1	16.0%	17.0%	(1.0%)
2009 / 2	15.0%	15.0%	-
2010 / 1	17.0%	17.0%	-
2010 / 2	15.0%	15.0%	-
2011 / 1	17.0%	18.0%	(1.0%)
2011 / 2	15.0%	16.0%	(1.0%)
2012 / 1	18.0%	18.0%	-
2012 / 2	16.0%	16.0%	-
2013 / 1	18.0%	19.0%	(1.0%)
2013 / 2	16.0%	16.0%	-
2014 / 1	17.0%	17.0%	-
2014 / 2	14.0%	15.0%	(1.0%)
2015 / 1	16.0%	17.0%	(1.0%)
2015 / 2	14.0%	15.0%	(1.0%)
2016 / 1	16.0%	17.0%	(1.0%)
2016 / 2	14.0%	14.0%	-
2017 / 1	15.0%	15.0%	-
2017 / 2	12.0%	12.0%	-
2018 / 1	13.0%	13.0%	-
2018 / 2	11.0%	12.0%	(1.0%)
2019 / 1	12.0%	14.0%	(2.0%)
2019 / 2	11.0%	12.0%	(1.0%)



Selection AHY: 2017 / 2

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	1,724	147	-	147	8.5%
2007 / 1	1,558	305	-	305	19.6%
2007 / 2	1,666	197	-	197	11.8%
2008 / 1	1,574	198	-	198	12.6%
2008 / 2	1,760	173	-	173	9.8%
2009 / 1	1,753	232	-	232	13.2%
2009 / 2	1,989	232	-	232	11.7%
2010 / 1	1,886	209	-	209	11.1%
2010 / 2	2,042	251	-	251	12.3%
2011 / 1	1,971	269	-	269	13.6%
2011 / 2	2,122	387	80	467	22.0%
2012 / 1	2,037	331	3	334	16.4%
2012 / 2	2,171	280	-	280	12.9%
2013 / 1	2,097	257	-	257	12.3%
2013 / 2	2,316	252	4	256	11.1%
2014 / 1	2,336	447	-	447	19.1%
2014 / 2	2,507	300	-	300	12.0%
2015 / 1	2,375	299	-	299	12.6%
2015 / 2	2,539	628	5	637	25.1%
2016 / 1	2,492	382	7	398	16.0%
2016 / 2	2,637	414	17	459	17.4%
2017 / 1	2,544	224	124	413	16.2%
<b>Total</b>	<b>46,096</b>	<b>6,414</b>	<b>240</b>	<b>6,760</b>	<b>14.7%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
1.5539	1.0000	1.0000	2,679
1.5266	1.0000	1.0000	2,378
1.5539	1.0000	1.0000	2,589
1.5539	1.0000	1.0000	2,446
1.5539	1.0000	1.0000	2,735
1.5539	1.0000	1.0000	2,724
1.5539	1.0000	1.0000	3,091
1.5539	1.0000	1.0000	2,931
1.5539	1.0000	1.0000	3,173
1.5539	1.0000	1.0000	3,063
1.5539	1.0000	1.0000	3,297
1.5539	1.0000	1.0000	3,165
1.5539	1.0000	1.0000	3,374
1.5539	1.0000	1.0000	3,259
1.4961	1.0000	1.0000	3,465
1.3829	1.0000	1.0000	3,230
1.3075	1.0000	1.0000	3,278
1.3125	1.0000	1.0000	3,117
1.2954	1.0000	1.0000	3,289
1.2603	1.0000	1.0000	3,141
1.1745	1.0000	1.0000	3,097
1.0951	1.0000	1.0000	2,786
<b>1.4384</b>	<b>1.0000</b>	<b>1.0000</b>	<b>66,307</b>

Adjust Ultimate Claims Amount to 2017 / 2 cims level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2017 / 2 cims level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.3867	1.0000	1.0000	204
1.2055	1.0000	1.0000	368
1.3483	1.0000	1.0000	266
1.1720	1.0000	1.0000	232
1.3110	1.0000	1.0000	227
1.1395	1.0000	1.0000	264
1.2746	1.0000	1.0000	296
1.1081	1.0000	1.0000	232
1.2392	1.0000	1.0000	311
1.0774	1.0000	1.0000	290
1.2049	1.0000	1.0000	563
1.0475	1.0000	1.0000	350
1.1715	1.0000	1.0000	328
1.0184	1.0000	1.0000	262
1.1392	1.0000	1.0000	292
0.9902	1.0000	1.0000	443
1.1076	1.0000	1.0000	332
0.9628	1.0000	1.0000	288
1.0768	1.0000	1.0000	686
0.9361	1.0000	1.0000	373
1.0283	1.0000	1.0000	472
0.8939	1.0000	1.0000	369
<b>1.1013</b>	<b>1.0000</b>	<b>1.0000</b>	<b>7,448</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: 12.4%  
selected: 12.0%  
current prior

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
selected	selected
7.6%	-
15.5%	-
10.3%	-
9.5%	-
8.3%	-
9.7%	-
9.6%	-
7.9%	-
9.8%	-
9.5%	-
17.1%	8.3%
11.1%	8.3%
9.7%	8.3%
8.0%	8.3%
8.4%	8.3%
13.7%	8.3%
10.1%	8.3%
9.2%	8.3%
20.9%	8.3%
11.9%	8.3%
15.2%	8.3%
13.2%	8.3%
<b>11.2%</b>	<b>100.0%</b>

[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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Third Party Liability - Property Damage  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
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	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	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	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	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	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	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	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	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	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	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	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	121,153	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	133,505	133,505	133,505	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	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	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	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	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	190,757	190,757	190,757	190,757
2004 / 1	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605	135,605
2004 / 2	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	147,887	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	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	151,020	151,020	151,020	151,020	151,020
2005 / 2	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518	159,518
2006 / 1	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	244,086	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	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	146,952	146,952	146,952	146,952	146,952	146,952	146,952	146,952
2007 / 1	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	304,671	304,671	304,671	304,671	304,671	304,671
2007 / 2	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590	196,590
2008 / 1																					
2008 / 2																					
2009 / 1																					
2009 / 2																					
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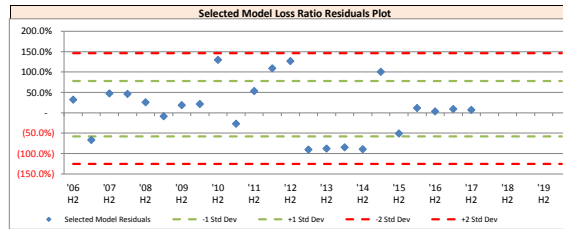
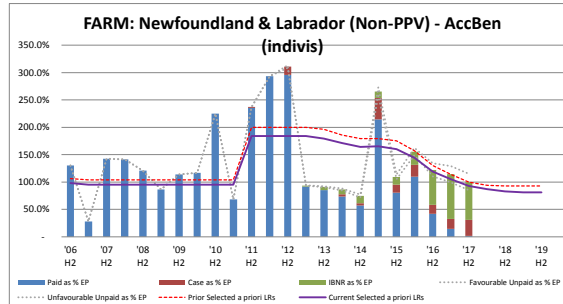
Facility Association  
Comparison of Estimated IBNR by Method  
as at December 31, 2017  
Coverage: AccBen (indivis)  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation								
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	Large Loss Adj. 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]	
Prior to 1996										74							74						
1996 / 1								Incurred (Zero IBNR)		30							30						
1996 / 2								Incurred (Zero IBNR)		32							32						
1997 / 1								Incurred (Zero IBNR)		26							26						
1997 / 2								Incurred (Zero IBNR)		21							21						
1998 / 1								Incurred (Zero IBNR)		17							17						
1998 / 2								Incurred (Zero IBNR)		46							46						
1999 / 1								Incurred (Zero IBNR)		42							42						
1999 / 2								Incurred (Zero IBNR)		53							53						
2000 / 1								Incurred (Zero IBNR)		26							26						
2000 / 2								Incurred (Zero IBNR)		118							118						
2001 / 1								Incurred (Zero IBNR)		63							63						
2001 / 2								Incurred (Zero IBNR)		72							72						
2002 / 1								Incurred (Zero IBNR)		26							26						
2002 / 2								Incurred (Zero IBNR)		72							72						
2003 / 1								Incurred (Zero IBNR)		91							91						
2003 / 2								Incurred (Zero IBNR)		160	221.9%		(160)				160	221.9%					
2004 / 1								Incurred (Zero IBNR)		91	123.5%		(91)				91	123.5%					
2004 / 2								Incurred (Zero IBNR)		121	158.2%		(121)				121	158.2%					
2005 / 1								Incurred (Zero IBNR)		319	439.8%		(319)				319	439.8%					
2005 / 2								Incurred (Zero IBNR)		54	76.3%		(54)				54	76.3%					
2006 / 1								Incurred (Zero IBNR)		57	89.8%		9				57	89.8%					
2006 / 2	(19)							Incurred (Zero IBNR)		78	130.4%		(15)				78	130.4%					
2007 / 1	38							Incurred (Zero IBNR)		16	28.8%		43				16	28.8%					
2007 / 2	(28)							Incurred (Zero IBNR)		84	142.9%		(23)				84	142.9%					
2008 / 1	(26)							Incurred (Zero IBNR)		79	141.5%		(21)				79	141.5%					
2008 / 2	(17)							Incurred (Zero IBNR)		82	120.9%		(11)				82	120.9%					
2009 / 1	6							Incurred (Zero IBNR)		63	86.9%		12				63	86.9%					
2009 / 2	(16)							Incurred (Zero IBNR)		101	113.0%		(8)				101	113.0%					
2010 / 1	(19)							Incurred (Zero IBNR)		106	115.7%		(11)				106	115.7%					
2010 / 2	(125)							Incurred (Zero IBNR)		218	223.8%		(116)				218	223.8%					
2011 / 1	25							Incurred (Zero IBNR)		64	68.2%		34				64	68.2%					
2011 / 2	(56)							Incurred (Zero IBNR)		249	237.9%		(40)				249	237.9%					
2012 / 1	(111)							Incurred (Zero IBNR)		299	292.0%		(94)				299	292.0%					
2012 / 2	(240)							Incurred (Zero IBNR)		444	399.3%		(122)				444	399.3%					
2013 / 1	101	1	1	1				Incurred (Zero IBNR)		101	92.0%		119	1	2		103	93.8%		(2)	(2)	(1.8%)	
2013 / 2	115	2	4	2				BF Method		4	109	88.6%	136	3	7		7	112	91.1%		(3)	(3)	(2.5%)
2014 / 1	120	2	4	17				BF Method		4	95	77.0%	134	5	11		11	106	85.9%	(4)	(7)	(11)	(8.9%)
2014 / 2	140	9	23	42				BF Method		23	101	76.1%	158	7	18		18	99	74.2%	(2)	5	3	1.9%
2015 / 1	(140)	26	15	(36)				BF Method		15	370	284.1%	(97)	23	15		15	345	265.0%	25	-	25	19.1%
2015 / 2	93	19	28	56				BF Method		28	162	114.3%	113	12	20		20	155	109.2%	(1)	8	7	5.1%
2016 / 1	23	35	33	27				BF Method		33	234	150.6%	40	29	30		37	241	155.1%	(3)	(4)	(7)	(4.5%)
2016 / 2	125	16	30	98				ELR & LR Wtd Method		98	208	105.5%	142	21	39		127	242	122.6%	(5)	(29)	(34)	(17.1%)
2017 / 1	136	21	46	122				ELR & LR Wtd Method		122	201	98.1%	167	23	59		167	234	114.2%	12	(45)	(33)	(16.1%)
2017 / 2										150	220	93.1%											
Total	124	132	185	328	-					477	5,296		(196)	123	202		404	5,032		121	(77)	44	
2016 / 2 & Prior	(12)	111	139	206	-					205	4,875		(363)	101	143		237	4,798		109	(32)	77	

\*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: Dec 31, 2017  
FARM: Newfoundland & Labrador  
Vehicle Type: Non-Private Passenger Vehicles  
Amounts in: \$1,000s  
Coverage: AccBen (indivis)

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	98.0%	106.0%	(8.0%)
2007 / 1	95.0%	104.0%	(9.0%)
2007 / 2	95.0%	104.0%	(9.0%)
2008 / 1	95.0%	104.0%	(9.0%)
2008 / 2	95.0%	104.0%	(9.0%)
2009 / 1	95.0%	104.0%	(9.0%)
2009 / 2	95.0%	104.0%	(9.0%)
2010 / 1	95.0%	104.0%	(9.0%)
2010 / 2	95.0%	104.0%	(9.0%)
2011 / 1	95.0%	104.0%	(9.0%)
2011 / 2	184.0%	200.0%	(16.0%)
2012 / 1	184.0%	200.0%	(16.0%)
2012 / 2	184.0%	200.0%	(16.0%)
2013 / 1	184.0%	200.0%	(16.0%)
2013 / 2	179.0%	196.0%	(17.0%)
2014 / 1	171.0%	186.0%	(15.0%)
2014 / 2	164.0%	179.0%	(15.0%)
2015 / 1	165.0%	179.0%	(14.0%)
2015 / 2	160.0%	175.0%	(15.0%)
2016 / 1	144.0%	157.0%	(13.0%)
2016 / 2	119.0%	130.0%	(11.0%)
2017 / 1	105.0%	114.0%	(9.0%)
2017 / 2	93.0%	100.0%	(7.0%)
2018 / 1	87.0%	94.0%	(7.0%)
2018 / 2	83.0%	93.0%	(10.0%)
2019 / 1	81.0%	93.0%	(12.0%)
2019 / 2	81.0%	93.0%	(12.0%)



Selection AHY: 2017 / 2

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	60	78	-	78	130.0%
2007 / 1	57	16	-	16	28.1%
2007 / 2	59	84	-	84	142.4%
2008 / 1	56	79	-	79	141.1%
2008 / 2	68	82	-	82	120.6%
2009 / 1	73	63	-	63	86.3%
2009 / 2	89	101	-	101	113.5%
2010 / 1	91	106	-	106	116.5%
2010 / 2	97	218	-	218	224.7%
2011 / 1	94	64	-	64	68.1%
2011 / 2	105	247	2	249	237.1%
2012 / 1	102	299	-	299	293.1%
2012 / 2	111	328	17	345	310.8%
2013 / 1	110	101	-	103	93.6%
2013 / 2	123	105	-	112	91.1%
2014 / 1	123	90	5	106	86.2%
2014 / 2	133	76	5	99	74.4%
2015 / 1	130	279	51	345	265.4%
2015 / 2	142	114	21	155	109.2%
2016 / 1	155	170	34	241	155.5%
2016 / 2	198	83	32	242	122.2%
2017 / 1	205	30	37	234	114.1%
<b>Total</b>	<b>2,381</b>	<b>2,813</b>	<b>204</b>	<b>3,421</b>	<b>143.7%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
2.0538	1.0000	1.0000	123
2.0004	1.0000	1.0000	114
2.0004	1.0000	1.0000	118
2.0004	1.0000	1.0000	112
2.0004	1.0000	1.0000	136
2.0004	1.0000	1.0000	146
2.0004	1.0000	1.0000	178
2.0004	1.0000	1.0000	182
2.0004	1.0000	1.0000	194
2.0004	1.0000	1.0000	188
2.0004	1.0000	1.0000	210
2.0004	1.0000	1.0000	204
2.0004	1.0000	1.0000	222
2.0004	1.0000	1.0000	220
1.9537	1.0000	1.0000	240
1.8606	1.0000	1.0000	229
1.7895	1.0000	1.0000	238
1.7911	1.0000	1.0000	233
1.7458	1.0000	1.0000	248
1.5648	1.0000	1.0000	243
1.2847	1.0000	1.0000	254
1.1310	1.0000	1.0000	232
<b>1.7910</b>	<b>1.0000</b>	<b>1.0000</b>	<b>4,264</b>

Adjust Ultimate Claims Amount to 2017 / 2 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2017 / 2 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.9580	1.0000	1.0000	153
1.9580	1.0000	1.0000	31
1.9580	1.0000	1.0000	164
1.9580	1.0000	1.0000	155
1.9580	1.0000	1.0000	161
1.9580	1.0000	1.0000	123
1.9580	1.0000	1.0000	198
1.9580	1.0000	1.0000	208
1.9580	1.0000	1.0000	427
1.9580	1.0000	1.0000	125
1.0121	1.0000	1.0000	252
1.0121	1.0000	1.0000	303
1.0121	1.0000	1.0000	349
1.0121	1.0000	1.0000	104
1.0121	1.0000	1.0000	113
1.0121	1.0000	1.0000	107
1.0121	1.0000	1.0000	100
1.0121	1.0000	1.0000	349
1.0121	1.0000	1.0000	157
1.0121	1.0000	1.0000	244
1.0000	1.0000	1.0000	242
1.0000	1.0000	1.0000	234
<b>1.2568</b>	<b>1.0000</b>	<b>1.0000</b>	<b>4,299</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
124.4%	-
27.2%	-
139.0%	-
138.4%	-
118.4%	-
84.2%	-
111.2%	-
114.3%	-
220.1%	-
66.5%	-
120.0%	8.3%
148.5%	8.3%
157.2%	8.3%
47.3%	8.3%
47.1%	8.3%
46.7%	8.3%
42.0%	8.3%
149.8%	8.3%
63.3%	8.3%
100.4%	8.3%
95.3%	8.3%
100.9%	8.3%
<b>100.8%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: 93.2%  
selected: 93.0%  
current 100.0%  
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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Accident Benefits - AccBen (indivis)  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
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	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	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	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	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	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	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	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	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	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	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	26,489	26,489	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	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	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	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	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	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	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	90,821	90,821	90,821	90,821	90,821	90,821
2004 / 2	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643
2005 / 1	225,555	319,318	318,721	318,721	318,721	318,684	318,684													
2005 / 2	54,187	54,187	54,187	54,187	54,187	54,187	54,187													
2006 / 1	57,379	57,379	57,379	57,379																
2006 / 2	78,114	78,114	78,114																	
2007 / 1	16,342	16,342																		
2007 / 2	83,962																			
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																				
2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				







Facility Association

Estimated and Selected Ultimate Losses by Method
as at December 31, 2017

Coverage: Uninsured Automobile
FARM: Newfoundland & Labrador
Segment: Non-PPV

Amounts in: \$1,000s

Table with columns for Actual Experience and Ultimate Loss Estimates. Includes rows for years from Prior to 1996 to 2017/2, and a Total row. Columns include Earned Premium, Paid Claims to Date, Case Reserves, Reported to Date, and various loss ratio and weight metrics.

\*Expected Loss Ratios calculated for AHY 2003/2 & subsequent
\*\*For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) include projections at a coverage level

Facility Association

Comparison of Estimated IBNR by Method  
as at December 31, 2017

Coverage: Uninsured Automobile

FARM: Newfoundland & Labrador

Segment: Non-PPV

Amounts in: \$1,000s

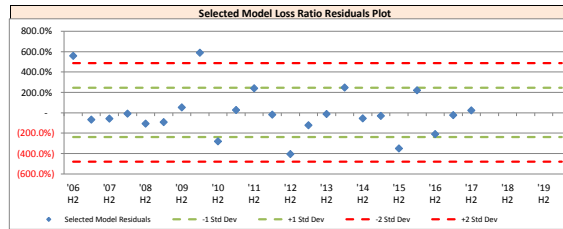
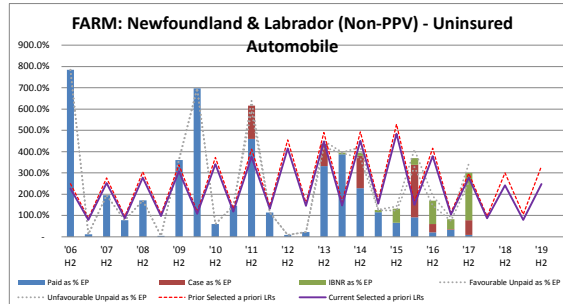
Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation												
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. IBNR	Data Correction IBNR	Selected 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]					
																			=(19)-(16)			=(20)-(17)			=(21)-(18)		
Prior to 1996										12								12									
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								Link Ratio Method		26					Link Ratio Method		26										
2003 / 2								Link Ratio Method		234	844.5%		(234)		Incurred (Zero IBNR)		234	844.5%									
2004 / 1								Link Ratio Method		13	38.4%		(13)		Incurred (Zero IBNR)		13	38.4%									
2004 / 2								Link Ratio Method		96	260.2%		(96)		Incurred (Zero IBNR)		96	260.2%									
2005 / 1								Link Ratio Method		104	338.8%		(104)		Incurred (Zero IBNR)		104	338.8%									
2005 / 2								Link Ratio Method		-	-		-		Incurred (Zero IBNR)		-	-									
2006 / 1								Link Ratio Method		3	13.5%		15		Incurred (Zero IBNR)		3	13.5%									
2006 / 2	(112)							Link Ratio Method		157	789.9%		(108)		Incurred (Zero IBNR)		157	789.9%									
2007 / 1	13							Link Ratio Method		2	10.3%		14		Incurred (Zero IBNR)		2	10.3%									
2007 / 2	11							Link Ratio Method		37	195.8%		15		Incurred (Zero IBNR)		37	195.8%									
2008 / 1	1							Link Ratio Method		14	79.0%		3		Incurred (Zero IBNR)		14	79.0%									
2008 / 2	22							Link Ratio Method		36	170.5%		28		Incurred (Zero IBNR)		36	170.5%									
2009 / 1	20							Link Ratio Method		1	6.8%		21		Incurred (Zero IBNR)		1	6.8%									
2009 / 2	(15)							Link Ratio Method		101	360.1%		(6)		Incurred (Zero IBNR)		101	360.1%									
2010 / 1	(184)							Link Ratio Method		216	706.4%		(181)		Incurred (Zero IBNR)		216	706.4%									
2010 / 2	92							Link Ratio Method		18	56.5%		102		Incurred (Zero IBNR)		19	57.8%				(1.3%)					
2011 / 1	(9)							Link Ratio Method		45	147.1%		(5)		Incurred (Zero IBNR)		45	147.1%									
2011 / 2	(77)							Link Ratio Method		197	616.2%		(65)		Incurred (Zero IBNR)		197	616.2%									
2012 / 1	5							Link Ratio Method		35	113.5%		9		Incurred (Zero IBNR)		35	113.5%									
2012 / 2	134							Link Ratio Method		3	9.1%		147		Link Ratio Method		3	9.1%									
2013 / 1	40							Link Ratio Method		7	22.2%		44		Link Ratio Method		7	22.2%									
2013 / 2	40							Link Ratio Method		123	336.9%		19		Link Ratio Method		161	438.4%	(37)		(37)	(101.5%)					
2014 / 1	(92)			(11)				Link Ratio Method		147	390.9%		(87)	3	1	Link Ratio Method	3	150	398.9%		(3)	(3)	(8.0%)				
2014 / 2	28	6	6	11				Link Ratio Method	6	158	394.5%		46	6	8	Link Ratio Method	6	158	394.5%								
2015 / 1	15	2	3	7				Link Ratio Method	2	47	122.5%		21	3	4	BF Method	4	49	127.6%		(2)	(2)	(5.1%)				
2015 / 2	173	2	17	88				BF Method	17	44	105.7%		192	4	27	BF Method	27	54	130.0%		(10)	(10)	(24.3%)				
2016 / 1	(85)	29	11	(42)				BF Method	11	163	363.1%		(79)	37	14	BF Method	14	166	369.8%		(3)	(3)	(6.7%)				
2016 / 2	185	11	52	141				BF Method	52	90	152.8%		209	13	65	BF Method	65	100	170.4%	3	(13)	(10)	(17.6%)				
2017 / 1	47	11	22	42				BF Method	22	46	68.3%		53	17	31	BF Method	31	55	81.7%		(9)	(9)	(13.4%)				
2017 / 2									152	223	277.5%																
<b>Total</b>	<b>251</b>	<b>62</b>	<b>111</b>	<b>235</b>	<b>-</b>				<b>262</b>	<b>2,843</b>		<b>(41)</b>	<b>82</b>	<b>151</b>		<b>150</b>	<b>2,694</b>		<b>(34)</b>	<b>(40)</b>	<b>(74)</b>						
<b>2016 / 2 &amp; Prior</b>	<b>205</b>	<b>51</b>	<b>89</b>	<b>193</b>	<b>-</b>				<b>88</b>	<b>2,574</b>		<b>(93)</b>	<b>65</b>	<b>120</b>		<b>119</b>	<b>2,640</b>		<b>(34)</b>	<b>(31)</b>	<b>(65)</b>						

\*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: **Dec 31, 2017**  
FARM: **Newfoundland & Labrador**  
Vehicle Type: **Non-Private Passenger Vehicles**  
Amounts in: \$1,000s  
Coverage: **Uninsured Automobile**

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	227.0%	249.0%	(22.0%)
2007 / 1	79.0%	86.0%	(7.0%)
2007 / 2	252.0%	276.0%	(24.0%)
2008 / 1	87.0%	95.0%	(8.0%)
2008 / 2	278.0%	305.0%	(27.0%)
2009 / 1	97.0%	106.0%	(9.0%)
2009 / 2	308.0%	338.0%	(30.0%)
2010 / 1	107.0%	117.0%	(10.0%)
2010 / 2	340.0%	373.0%	(33.0%)
2011 / 1	118.0%	130.0%	(12.0%)
2011 / 2	376.0%	412.0%	(36.0%)
2012 / 1	131.0%	143.0%	(12.0%)
2012 / 2	415.0%	455.0%	(40.0%)
2013 / 1	145.0%	158.0%	(13.0%)
2013 / 2	447.0%	490.0%	(43.0%)
2014 / 1	147.0%	161.0%	(14.0%)
2014 / 2	450.0%	493.0%	(43.0%)
2015 / 1	156.0%	171.0%	(15.0%)
2015 / 2	483.0%	529.0%	(46.0%)
2016 / 1	149.0%	163.0%	(14.0%)
2016 / 2	379.0%	416.0%	(37.0%)
2017 / 1	105.0%	114.0%	(9.0%)
2017 / 2	277.0%	297.0%	(20.0%)
2018 / 1	86.0%	95.0%	(9.0%)
2018 / 2	242.0%	300.0%	(58.0%)
2019 / 1	79.0%	104.0%	(25.0%)
2019 / 2	247.0%	332.0%	(85.0%)



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	20	157	-	157	785.0%
2007 / 1	18	2	-	2	11.1%
2007 / 2	19	37	-	37	194.7%
2008 / 1	18	14	-	14	77.8%
2008 / 2	21	36	-	36	171.4%
2009 / 1	22	1	-	1	4.5%
2009 / 2	28	101	-	101	360.7%
2010 / 1	31	216	-	216	696.8%
2010 / 2	32	19	-	19	59.4%
2011 / 1	31	45	-	45	145.2%
2011 / 2	32	147	50	197	615.6%
2012 / 1	31	35	-	35	112.9%
2012 / 2	33	3	-	3	9.1%
2013 / 1	32	7	-	7	21.9%
2013 / 2	37	123	38	161	435.1%
2014 / 1	38	147	-	150	394.7%
2014 / 2	40	91	61	158	395.0%
2015 / 1	39	45	-	49	125.6%
2015 / 2	41	27	-	54	131.7%
2016 / 1	45	41	111	166	368.9%
2016 / 2	59	12	23	100	169.5%
2017 / 1	67	22	2	55	82.1%
<b>Total</b>	<b>734</b>	<b>1,328</b>	<b>285</b>	<b>1,763</b>	<b>240.2%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
2.5044	1.0000	1.0000	50
2.5044	1.0000	1.0000	45
2.5044	1.0000	1.0000	48
2.5044	1.0000	1.0000	45
2.5044	1.0000	1.0000	53
2.5044	1.0000	1.0000	55
2.5044	1.0000	1.0000	70
2.5044	1.0000	1.0000	78
2.5044	1.0000	1.0000	80
2.5044	1.0000	1.0000	78
2.5044	1.0000	1.0000	80
2.5044	1.0000	1.0000	78
2.5044	1.0000	1.0000	83
2.5044	1.0000	1.0000	80
2.4405	1.0000	1.0000	90
2.3084	1.0000	1.0000	88
2.2203	1.0000	1.0000	89
2.2239	1.0000	1.0000	87
2.1556	1.0000	1.0000	88
1.9170	1.0000	1.0000	86
1.5112	1.0000	1.0000	89
1.2117	1.0000	1.0000	81
<b>2.2073</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,621</b>

Adjust Ultimate Claims Amount to 2017 / 2 cims level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2017 / 2 cims level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
3.0505	1.0000	1.0000	479
8.8021	1.0000	1.0000	18
2.7524	1.0000	1.0000	102
7.9717	1.0000	1.0000	112
2.4926	1.0000	1.0000	90
7.1610	1.0000	1.0000	7
2.2533	1.0000	1.0000	228
6.5000	1.0000	1.0000	1,404
2.0411	1.0000	1.0000	39
5.8681	1.0000	1.0000	264
1.8450	1.0000	1.0000	363
5.3145	1.0000	1.0000	186
1.6700	1.0000	1.0000	5
4.8011	1.0000	1.0000	34
1.5116	1.0000	1.0000	243
4.3557	1.0000	1.0000	653
1.3673	1.0000	1.0000	216
3.9486	1.0000	1.0000	193
1.2372	1.0000	1.0000	67
3.5654	1.0000	1.0000	592
1.1046	1.0000	1.0000	110
3.1887	1.0000	1.0000	175
<b>3.1651</b>	<b>1.0000</b>	<b>1.0000</b>	<b>5,580</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
958.0%	-
40.0%	-
212.5%	-
248.9%	-
169.8%	-
12.7%	-
325.7%	-
1,800.0%	-
48.8%	-
338.5%	-
453.8%	8.3%
238.5%	8.3%
6.0%	8.3%
42.5%	8.3%
270.0%	8.3%
742.0%	8.3%
242.7%	8.3%
221.8%	8.3%
76.1%	8.3%
688.4%	8.3%
123.6%	8.3%
216.0%	8.3%
<b>344.2%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: **276.8%**  
selected: **277.0%** current, **297.0%** 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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Accident Benefits - Uninsured Automobile  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
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	1,914
1997 / 2	772	772	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	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	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	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	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	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	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	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	30,231	30,231	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	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	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	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	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657
2004 / 1	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	12,695	12,695	12,695
2004 / 2	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801
2005 / 1	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	104,434	104,434	104,434	104,434
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	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	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077
2007 / 1	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	1,893	1,893	1,893	1,893
2007 / 2	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126	37,126
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-







Facility Association

Estimated and Selected Ultimate Losses by Method  
as at December 31, 2017

Coverage: Underinsured Motorist

FARM: Newfoundland & Labrador

Segment: Non-PPV

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	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)	Large Loss Adj.	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]
Prior to 1996	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	=(5)/(1)	=(6)/(1)	=(9)/(1)	=(12)/(1)	=(13)/(1)	=(14)/(1)	=(15)/(1)	-	-
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	-	-	-	-	-	n/a	n/a	-	-	100.0%	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	12	-	-	-	-	-	n/a	n/a	-	-	100.0%	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	11	-	-	-	-	-	n/a	n/a	-	-	100.0%	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	10	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-	-	20.0%	-	-	-	-	-	-	-	-	-
2007 / 1	9	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-	-	20.0%	-	-	-	-	-	-	-	-	-
2007 / 2	10	-	-	-	2	-	-	100.0%	-	-	100.0%	-	-	-	20.0%	-	-	-	-	-	-	-	-	-
2008 / 1	10	-	-	-	2	-	(1.7%)	101.7%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.3%)	-	-	-	-	-	-
2008 / 2	14	-	-	-	3	-	(0.8%)	100.8%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.2%)	-	-	-	-	-	-
2009 / 1	15	-	-	-	3	-	(1.5%)	101.5%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.3%)	-	-	-	-	-	-
2009 / 2	23	-	-	-	5	-	(3.5%)	103.5%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.7%)	-	-	-	-	-	-
2010 / 1	24	-	-	-	5	-	(3.2%)	103.2%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.6%)	-	-	-	-	-	-
2010 / 2	28	500	-	500	6	477	(4.9%)	104.9%	500	-	100.0%	477	500	-	20.0%	1,695.5%	1,778.4%	1,695.5%	1,779.4%	-	-	-	500	1779.4%
2011 / 1	27	-	-	-	5	-	(1.7%)	101.7%	(0)	-	100.0%	-	-	-	20.0%	-	-	(0.3%)	-	-	-	-	-	-
2011 / 2	34	-	-	-	7	-	(5.7%)	105.7%	(0)	-	100.0%	-	-	-	20.0%	-	-	(1.1%)	-	-	-	-	-	-
2012 / 1	34	-	-	-	7	-	(9.3%)	109.3%	(1)	-	100.0%	-	-	-	20.0%	-	-	(1.9%)	-	-	-	-	-	-
2012 / 2	39	-	-	-	8	-	(14.3%)	114.3%	(1)	-	100.0%	-	-	-	20.0%	-	-	(2.9%)	-	-	-	-	-	-
2013 / 1	39	-	-	-	8	-	(7.8%)	107.8%	(1)	-	100.0%	-	-	-	20.0%	-	-	(1.6%)	-	-	-	-	-	-
2013 / 2	46	-	-	-	9	-	(7.6%)	107.6%	(1)	-	100.0%	-	-	-	20.0%	-	-	(1.5%)	-	-	-	-	-	-
2014 / 1	44	-	-	-	9	-	(4.1%)	104.1%	(0)	12.5%	87.5%	1	-	-	20.0%	-	-	(0.8%)	2.5%	-	-	1	2.3%	
2014 / 2	51	-	-	-	10	-	(0.7%)	100.7%	(0)	25.0%	75.0%	3	-	-	20.0%	-	-	(0.1%)	5.0%	-	-	3	5.9%	
2015 / 1	52	-	-	-	10	-	1.9%	98.1%	0	37.5%	62.5%	4	-	-	20.0%	-	-	0.4%	7.5%	-	-	4	7.7%	
2015 / 2	64	-	-	-	13	-	12.4%	87.6%	2	50.0%	50.0%	6	-	-	20.0%	-	-	2.5%	10.0%	-	-	6	9.3%	
2016 / 1	64	-	-	-	13	-	24.8%	75.2%	3	62.5%	37.5%	8	-	-	20.0%	-	-	5.0%	12.5%	-	-	8	12.5%	
2016 / 2	74	-	-	-	15	-	36.1%	63.9%	5	75.0%	25.0%	11	-	-	20.0%	-	-	7.2%	15.0%	-	-	11	14.8%	
2017 / 1	69	-	-	-	14	-	51.8%	48.2%	7	87.5%	12.5%	12	-	-	20.0%	-	-	10.4%	17.5%	-	-	12	17.4%	
2017 / 2	76	-	-	-	15	-	-	100.0%	-	-	-	-	-	-	20.0%	-	-	-	-	-	-	-	15	19.8%
<b>Total</b>	<b>1,011</b>	<b>613</b>	<b>-</b>	<b>613</b>	<b>171</b>	<b>589</b>	<b>-</b>	<b>625</b>	<b>625</b>	<b>634</b>	<b>613</b>	<b>613</b>	<b>613</b>	<b>-</b>									<b>673</b>	

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

\*\*For "off-half" valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) include projections at a coverage level

Facility Association

Comparison of Estimated IBNR by Method  
as at December 31, 2017

Coverage: Underinsured Motorist

FARM: Newfoundland & Labrador

Segment: Non-PPV

Amounts in: \$1,000s

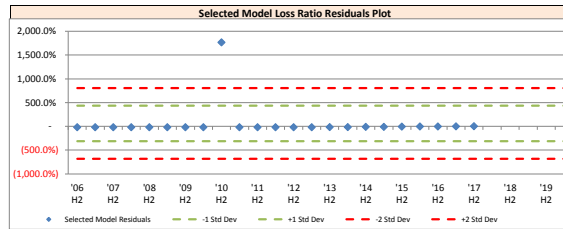
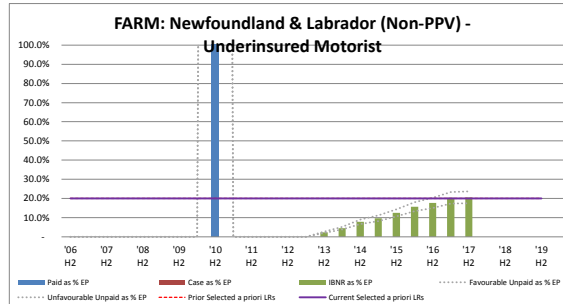
Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)				Change from Prior Valuation															
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. IBNR	Data Correction IBNR	Selected 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]					
																			=(19)-(16)			=(20)-(17)			=(21)-(18)		
Prior to 1996																											
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)							Incurred (Zero IBNR)												
2005 / 1								Incurred (Zero IBNR)							Incurred (Zero IBNR)												
2005 / 2								Incurred (Zero IBNR)							Incurred (Zero IBNR)												
2006 / 1								Incurred (Zero IBNR)				2			Incurred (Zero IBNR)												
2006 / 2	2							Incurred (Zero IBNR)				2			Incurred (Zero IBNR)												
2007 / 1	2							Incurred (Zero IBNR)				2			Incurred (Zero IBNR)												
2007 / 2	2							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)	(24)	(0)	(24)				Incurred (Zero IBNR)		500	1779.4%	(495)	(16)	(0)	Incurred (Zero IBNR)		500	1779.4%									
2011 / 1	5		(0)					Incurred (Zero IBNR)				5		(0)	Incurred (Zero IBNR)												
2011 / 2	7		(0)					Incurred (Zero IBNR)				7		(0)	Incurred (Zero IBNR)												
2012 / 1	7		(1)					Incurred (Zero IBNR)				7		(1)	Incurred (Zero IBNR)												
2012 / 2	8		(1)					Incurred (Zero IBNR)				8		(1)	Incurred (Zero IBNR)												
2013 / 1	8		(1)					Incurred (Zero IBNR)				8		(0)	ELR & LR Wtd Method												
2013 / 2	9		(1)					ELR & LR Wtd Method				9		(0)	ELR & LR Wtd Method	1	1	2.2%		(1)	(1)	(2.2%)					
2014 / 1	9		(0)	1				ELR & LR Wtd Method	1	1	2.3%	9		0	ELR & LR Wtd Method	2	2	4.5%		(1)	(1)	(2.2%)					
2014 / 2	10		(0)	3				ELR & LR Wtd Method	3	3	5.9%	10		0	ELR & LR Wtd Method	4	4	7.9%		(1)	(1)	(2.0%)					
2015 / 1	10		0	4				ELR & LR Wtd Method	4	4	7.7%	10		1	ELR & LR Wtd Method	5	5	9.6%		(1)	(1)	(1.9%)					
2015 / 2	13		2	6				ELR & LR Wtd Method	6	6	9.3%	13		3	ELR & LR Wtd Method	8	8	12.4%		(2)	(2)	(3.1%)					
2016 / 1	13		3	8				ELR & LR Wtd Method	8	8	12.5%	13		4	ELR & LR Wtd Method	10	10	15.7%		(2)	(2)	(3.2%)					
2016 / 2	15		5	11				ELR & LR Wtd Method	11	11	14.8%	15		7	ELR & LR Wtd Method	13	13	17.5%		(2)	(2)	(2.7%)					
2017 / 1	14		7	12				ELR & LR Wtd Method	12	12	17.4%	14		9	ELR & LR Wtd Method	14	14	20.3%		(2)	(2)	(2.9%)					
2017 / 2									15	15	19.8%																
<b>Total</b>	<b>(344)</b>	<b>(24)</b>	<b>13</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	<b>673</b>	<b>-</b>	<b>(454)</b>	<b>(16)</b>	<b>21</b>	<b>-</b>	<b>57</b>	<b>670</b>	<b>-</b>	<b>-</b>	<b>(12)</b>	<b>(12)</b>	<b>-</b>					
<b>2016 / 2 &amp; Prior</b>	<b>(358)</b>	<b>(24)</b>	<b>6</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33</b>	<b>646</b>	<b>-</b>	<b>(468)</b>	<b>(16)</b>	<b>12</b>	<b>-</b>	<b>43</b>	<b>656</b>	<b>-</b>	<b>-</b>	<b>(10)</b>	<b>(10)</b>	<b>-</b>					

\*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: **Dec 31, 2017**  
FARM: Newfoundland & Labrador  
Vehicle Type: Non-Private Passenger Vehicles  
Amounts in: \$1,000s  
Coverage: Underinsured Motorist

Accident Period	Current Selected	Prior Selected	Change
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%	-
2018 / 2	20.0%	20.0%	-
2019 / 1	20.0%	20.0%	-
2019 / 2	20.0%	20.0%	-



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result					Adjust EP to 2017 / 2 rate level				Adjust Ultimate Claims Amount to 2017 / 2 clms level				On-Level to 2017 / 2 Loss Ratios	Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2017 / 2 clms level		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]		
	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
2006 / 2	10	-	-	-	-	1.0403	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	-
2007 / 1	9	-	-	-	-	1.0403	1.0000	1.0000	9	1.0000	1.0000	1.0000	-	-	-
2007 / 2	10	-	-	-	-	1.0403	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	5.0%
2008 / 1	10	-	-	-	-	1.0403	1.0000	1.0000	10	1.0000	1.0000	1.0000	-	-	5.0%
2008 / 2	14	-	-	-	-	1.0403	1.0000	1.0000	15	1.0000	1.0000	1.0000	-	-	5.0%
2009 / 1	15	-	-	-	-	1.0403	1.0000	1.0000	16	1.0000	1.0000	1.0000	-	-	5.0%
2009 / 2	23	-	-	-	-	1.0403	1.0000	1.0000	24	1.0000	1.0000	1.0000	-	-	5.0%
2010 / 1	24	-	-	-	-	1.0403	1.0000	1.0000	25	1.0000	1.0000	1.0000	-	-	5.0%
2010 / 2	28	500	-	500	1,785.7%	1.0403	1.0000	1.0000	29	1.0000	1.0000	1.0000	500	1,724.1%	5.0%
2011 / 1	27	-	-	-	-	1.0403	1.0000	1.0000	28	1.0000	1.0000	1.0000	-	-	5.0%
2011 / 2	34	-	-	-	-	1.0403	1.0000	1.0000	35	1.0000	1.0000	1.0000	-	-	5.0%
2012 / 1	34	-	-	-	-	1.0403	1.0000	1.0000	35	1.0000	1.0000	1.0000	-	-	5.0%
2012 / 2	39	-	-	-	-	1.0403	1.0000	1.0000	41	1.0000	1.0000	1.0000	-	-	5.0%
2013 / 1	39	-	-	-	-	1.0403	1.0000	1.0000	41	1.0000	1.0000	1.0000	-	-	5.0%
2013 / 2	46	-	-	1	2.2%	1.0403	1.0000	1.0000	48	1.0000	1.0000	1.0000	1	2.1%	5.0%
2014 / 1	44	-	-	2	4.5%	1.0403	1.0000	1.0000	46	1.0000	1.0000	1.0000	2	4.3%	5.0%
2014 / 2	51	-	-	4	7.8%	1.0409	1.0000	1.0000	53	1.0000	1.0000	1.0000	4	7.5%	5.0%
2015 / 1	52	-	-	5	9.6%	1.0409	1.0000	1.0000	54	1.0000	1.0000	1.0000	5	9.3%	5.0%
2015 / 2	64	-	-	8	12.5%	1.0411	1.0000	1.0000	67	1.0000	1.0000	1.0000	8	11.9%	5.0%
2016 / 1	64	-	-	10	15.6%	1.0343	1.0000	1.0000	66	1.0000	1.0000	1.0000	10	15.2%	5.0%
2016 / 2	74	-	-	13	17.6%	1.0027	1.0000	1.0000	74	1.0000	1.0000	1.0000	13	17.6%	5.0%
2017 / 1	69	-	-	14	20.3%	0.9994	1.0000	1.0000	69	1.0000	1.0000	1.0000	14	20.3%	5.0%
<b>Total</b>	<b>780</b>	<b>500</b>	-	<b>557</b>	<b>71.4%</b>	<b>1.0328</b>	<b>1.0000</b>	<b>1.0000</b>	<b>805</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>557</b>	<b>69.2%</b>	<b>100.0%</b>

\*indemnity only from FA Valuation Summary

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: 90.6%  
selected: 20.0% current, 20.0% 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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Accident Benefits - Underinsured Motorist  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000	50,000	112,500	112,500	112,500	112,500	112,500
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-









Facility Association  
Comparison of Estimated IBNR by Method  
as at December 31, 2017  
Coverage: Collision  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Amounts in: \$1,000s

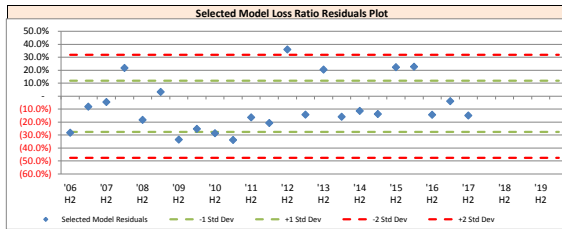
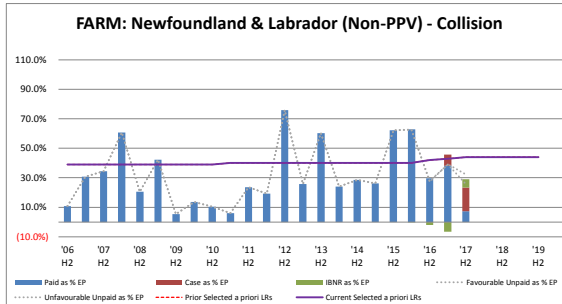
Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation							
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. IBNR	Data Correction IBNR	Selected IBNR 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]
Prior to 1996										1,334							1,334					
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%	(57)			Link Ratio Method		57	28.3%				
2005 / 1								Link Ratio Method		33	17.5%	(33)			Link Ratio Method		33	17.5%				
2005 / 2								Link Ratio Method		102	54.0%	(102)			Link Ratio Method		102	54.0%				
2006 / 1								Link Ratio Method		35	20.8%	31			Link Ratio Method		35	20.8%				
2006 / 2		45						Link Ratio Method		17	10.9%	45			Link Ratio Method		17	10.9%				
2007 / 1		11						Link Ratio Method		41	30.8%	11			Link Ratio Method		41	30.8%				
2007 / 2		6						Link Ratio Method		45	34.4%	6			Link Ratio Method		45	34.4%				
2008 / 1		(26)						Link Ratio Method		71	61.0%	(26)			Link Ratio Method		71	61.0%				
2008 / 2		25						Link Ratio Method		29	20.9%	25			Link Ratio Method		29	20.9%				
2009 / 1		(4)						Link Ratio Method		57	42.3%	(4)			Link Ratio Method		57	42.3%				
2009 / 2		49						Link Ratio Method		8	5.6%	49			Link Ratio Method		8	5.6%				
2010 / 1		37						Link Ratio Method		20	13.5%	37			Link Ratio Method		20	13.5%				
2010 / 2		48						Link Ratio Method		17	10.0%	48			Link Ratio Method		17	10.0%				
2011 / 1		55						Link Ratio Method		10	6.2%	55			Link Ratio Method		10	6.2%				
2011 / 2		29						Link Ratio Method		42	23.8%	29			Link Ratio Method		42	23.8%				
2012 / 1		38						Link Ratio Method		35	19.1%	38			Link Ratio Method		35	19.1%				
2012 / 2		(67)						Link Ratio Method		142	76.1%	(67)			Link Ratio Method		142	76.1%				
2013 / 1		27						Link Ratio Method		48	25.8%	27			Link Ratio Method		48	25.8%				
2013 / 2		(43)						Link Ratio Method		128	60.3%	(43)			Link Ratio Method		128	60.3%				
2014 / 1		32			4			Link Ratio Method		48	23.8%	32			Link Ratio Method		48	23.8%				
2014 / 2		25			6			Link Ratio Method		63	28.5%	25			Link Ratio Method		63	28.5%				
2015 / 1		29			11			Link Ratio Method		54	26.0%	29			Link Ratio Method		54	26.0%				
2015 / 2		(57)			(29)			Link Ratio Method		160	62.3%	(57)	(0)	(0)	Link Ratio Method		160	62.3%				
2016 / 1		(68)	(0)	(0)	(42)			Link Ratio Method		184	63.2%	(68)	(2)	(1)	BF Method	(1)	183	62.8%		1	1	0.4%
2016 / 2		41	(2)	(3)	31			BF Method	(3)	98	28.9%	41	(5)	(7)	BF Method	(7)	94	27.8%		4	4	1.1%
2017 / 1		11	(8)	(9)	9			BF Method	(9)	117	36.7%	(9)	(19)	(21)	BF Method	(21)	125	39.1%	(20)	12	(8)	(2.4%)
2017 / 2									(30)	170	51.8%											
<b>Total</b>	<b>244</b>	<b>(10)</b>	<b>(12)</b>	<b>(11)</b>	<b>-</b>				<b>(42)</b>	<b>3,798</b>		<b>(79)</b>	<b>(26)</b>	<b>(29)</b>		<b>(29)</b>	<b>3,631</b>		<b>(20)</b>	<b>17</b>	<b>(3)</b>	
<b>2016 / 2 &amp; Prior</b>	<b>233</b>	<b>(2)</b>	<b>(3)</b>	<b>(19)</b>	<b>-</b>				<b>(3)</b>	<b>3,511</b>		<b>(71)</b>	<b>(7)</b>	<b>(8)</b>		<b>(8)</b>	<b>3,506</b>		<b>-</b>	<b>5</b>	<b>5</b>	

\*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: **Dec 31, 2017**  
FARM: **Newfoundland & Labrador**  
Vehicle Type: **Non-Private Passenger Vehicles**  
Amounts in: \$1,000s  
Coverage: **Collision**

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	39.0%	39.0%	-
2007 / 1	39.0%	39.0%	-
2007 / 2	39.0%	39.0%	-
2008 / 1	39.0%	39.0%	-
2008 / 2	39.0%	39.0%	-
2009 / 1	39.0%	39.0%	-
2009 / 2	39.0%	39.0%	-
2010 / 1	39.0%	39.0%	-
2010 / 2	39.0%	39.0%	-
2011 / 1	40.0%	40.0%	-
2011 / 2	40.0%	40.0%	-
2012 / 1	40.0%	40.0%	-
2012 / 2	40.0%	40.0%	-
2013 / 1	40.0%	40.0%	-
2013 / 2	40.0%	40.0%	-
2014 / 1	40.0%	40.0%	-
2014 / 2	40.0%	40.0%	-
2015 / 1	40.0%	40.0%	-
2015 / 2	40.0%	40.0%	-
2016 / 1	40.0%	40.0%	-
2016 / 2	42.0%	42.0%	-
2017 / 1	43.0%	43.0%	-
2017 / 2	44.0%	44.0%	-
2018 / 1	44.0%	44.0%	-
2018 / 2	44.0%	44.0%	-
2019 / 1	44.0%	44.0%	-
2019 / 2	44.0%	44.0%	-



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	159	17	-	17	10.7%
2007 / 1	133	41	-	41	30.8%
2007 / 2	131	45	-	45	34.4%
2008 / 1	117	71	-	71	60.7%
2008 / 2	141	29	-	29	20.6%
2009 / 1	135	57	-	57	42.2%
2009 / 2	148	8	-	8	5.4%
2010 / 1	146	20	-	20	13.7%
2010 / 2	165	17	-	17	10.3%
2011 / 1	164	10	-	10	6.1%
2011 / 2	178	42	-	42	23.6%
2012 / 1	182	35	-	35	19.2%
2012 / 2	187	142	-	142	75.9%
2013 / 1	187	48	-	48	25.7%
2013 / 2	212	128	-	128	60.4%
2014 / 1	200	48	-	48	24.0%
2014 / 2	220	63	-	63	28.6%
2015 / 1	206	54	-	54	26.2%
2015 / 2	257	160	-	160	62.3%
2016 / 1	292	184	-	183	62.7%
2016 / 2	340	101	-	94	27.6%
2017 / 1	319	122	24	125	39.2%
<b>Total</b>	<b>4,219</b>	<b>1,442</b>	<b>24</b>	<b>1,437</b>	<b>34.1%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
0.9052	1.0000	1.0000	144
0.8986	1.0000	1.0000	120
0.9053	1.0000	1.0000	119
0.9053	1.0000	1.0000	106
0.9053	1.0000	1.0000	128
0.9053	1.0000	1.0000	122
0.9053	1.0000	1.0000	134
0.9054	1.0000	1.0000	132
0.9110	1.0000	1.0000	150
0.9193	1.0000	1.0000	151
0.9234	1.0000	1.0000	164
0.9229	1.0000	1.0000	168
0.9229	1.0000	1.0000	173
0.9229	1.0000	1.0000	173
0.9229	1.0000	1.0000	196
0.9271	1.0000	1.0000	185
0.9316	1.0000	1.0000	205
0.9298	1.0000	1.0000	192
0.9289	1.0000	1.0000	239
0.9359	1.0000	1.0000	273
0.9574	1.0000	1.0000	326
0.9834	1.0000	1.0000	314
<b>0.9271</b>	<b>1.0000</b>	<b>1.0000</b>	<b>3,914</b>

Adjust Ultimate Claims Amount to 2017 / 2 cims level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2017 / 2 cims level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.0182	1.0000	1.0000	17
1.0182	1.0000	1.0000	42
1.0182	1.0000	1.0000	46
1.0182	1.0000	1.0000	72
1.0182	1.0000	1.0000	30
1.0182	1.0000	1.0000	58
1.0182	1.0000	1.0000	8
1.0182	1.0000	1.0000	20
1.0182	1.0000	1.0000	17
1.0182	1.0000	1.0000	10
1.0182	1.0000	1.0000	43
1.0182	1.0000	1.0000	36
1.0182	1.0000	1.0000	145
1.0182	1.0000	1.0000	49
1.0182	1.0000	1.0000	130
1.0182	1.0000	1.0000	49
1.0182	1.0000	1.0000	64
1.0182	1.0000	1.0000	55
1.0182	1.0000	1.0000	163
1.0182	1.0000	1.0000	186
1.0000	1.0000	1.0000	94
1.0000	1.0000	1.0000	125
<b>1.0154</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,459</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
11.8%	-
35.0%	-
38.7%	-
67.9%	-
23.4%	-
47.5%	-
6.0%	-
15.2%	-
11.3%	-
6.6%	-
26.2%	-
21.4%	-
83.8%	-
28.3%	-
66.3%	-
26.5%	-
31.2%	16.7%
28.6%	16.7%
68.2%	16.7%
68.1%	16.7%
28.8%	16.7%
39.8%	16.7%
<b>37.3%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
 weighted average: **44.1%**  
 selected: **44.0%**  
 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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Other Coverages - Collision  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
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	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	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	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	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	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	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	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	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	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	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	80,418	80,418	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	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	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	32,951	32,951	32,951	
2003 / 2	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	130,163	130,163	130,163	
2004 / 1	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	13,266	
2004 / 2	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	56,699	
2005 / 1	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	32,837	32,837	
2005 / 2	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	101,666	
2006 / 1	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	35,079	35,079	
2006 / 2	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	
2007 / 1	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	40,898	40,898	
2007 / 2	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	45,102	45,102	45,102	45,102	45,102	45,102	
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																					
2016 / 1																					
2016 / 2																					
2017 / 1																					
2017 / 2																					







Facility Association

Comparison of Estimated IBNR by Method  
as at December 31, 2017

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

Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)							Change from Prior Valuation												
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. 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]					
																			=(19)-(16)			=(20)-(17)			=(21)-(18)		
Prior to 1996										88								88									
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%	(12)			Link Ratio Method		12	14.0%									
2005 / 1								Link Ratio Method		1	0.8%	(1)			Link Ratio Method		1	0.8%									
2005 / 2								Link Ratio Method		4	5.3%	(4)			Link Ratio Method		4	5.3%									
2006 / 1								Link Ratio Method		48	71.2%	(22)			Link Ratio Method		48	71.2%									
2006 / 2	(52)							Link Ratio Method		78	125.5%	(50)			Link Ratio Method		78	125.5%									
2007 / 1	(27)							Link Ratio Method		49	86.6%	(26)			Link Ratio Method		49	86.6%									
2007 / 2	(10)							Link Ratio Method		35	58.6%	(9)			Link Ratio Method		35	58.6%									
2008 / 1	16							Link Ratio Method		4	7.6%				Link Ratio Method		4	7.6%									
2008 / 2	11							Link Ratio Method		16	24.8%	13			Link Ratio Method		16	24.8%									
2009 / 1	(42)							Link Ratio Method		66	101.5%	(40)			Link Ratio Method		66	101.5%									
2009 / 2	0							Link Ratio Method		31	40.6%	3			Link Ratio Method		31	40.6%									
2010 / 1	29							Link Ratio Method		2	2.3%	31			Link Ratio Method		2	2.3%									
2010 / 2	33							Link Ratio Method		6	6.0%	35			Link Ratio Method		6	6.0%									
2011 / 1	(9)							Link Ratio Method		44	47.8%	(7)			Link Ratio Method		44	47.8%									
2011 / 2	(204)							Link Ratio Method		246	249.5%	(202)			Link Ratio Method		246	249.5%									
2012 / 1	6							Link Ratio Method		34	32.4%	9			Link Ratio Method		34	32.4%									
2012 / 2	(51)							Link Ratio Method		100	88.3%	(49)			Link Ratio Method		100	88.3%									
2013 / 1	(1)							Link Ratio Method		44	38.6%	3			Link Ratio Method		44	38.6%									
2013 / 2	27							Link Ratio Method		27	21.4%	30			Link Ratio Method		27	21.4%									
2014 / 1	14				2			Link Ratio Method		33	27.6%	16			Link Ratio Method		33	27.6%									
2014 / 2	8				2			Link Ratio Method		49	37.2%	11			Link Ratio Method		49	37.2%									
2015 / 1	(17)				(6)			Link Ratio Method		68	52.1%	(24)			Link Ratio Method		78	59.7%	(10)		(10)	(7.6%)					
2015 / 2	20				10			Link Ratio Method		49	30.4%	24			Link Ratio Method		49	30.4%									
2016 / 1	(16)				(10)			Link Ratio Method		84	47.2%	(13)	(0)	(0)	BF Method		84	47.2%									
2016 / 2	(54)	(0)	(0)		(40)			BF Method		137	72.3%	(48)	0	0	BF Method		137	72.3%									
2017 / 1	18	(0)	(0)		16			BF Method		57	30.3%	22	3	4	BF Method		4	60	32.2%		(4)	(4)	(1.9%)				
2017 / 2										10	154	82.4%															
<b>Total</b>	<b>(301)</b>	<b>(0)</b>	<b>(0)</b>	<b>(27)</b>	-					<b>10</b>	<b>1,812</b>	<b>(349)</b>	<b>3</b>	<b>4</b>		<b>4</b>	<b>1,671</b>	<b>(10)</b>	<b>(4)</b>	<b>(14)</b>							
<b>2016 / 2 &amp; Prior</b>	<b>(319)</b>	<b>(0)</b>	<b>(0)</b>	<b>(43)</b>	-					<b>-</b>	<b>1,601</b>	<b>(372)</b>	<b>0</b>	<b>0</b>		<b>-</b>	<b>1,611</b>	<b>(10)</b>	<b>-</b>	<b>(10)</b>							

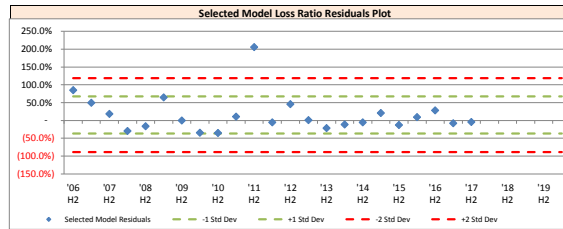
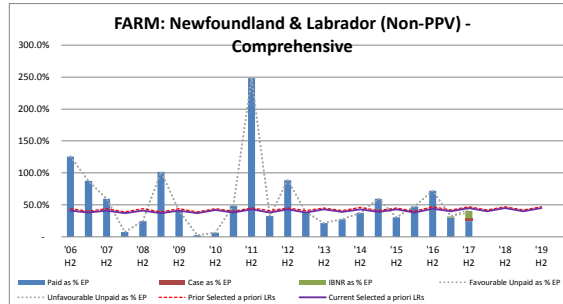
\*Expected Loss Ratios calculated for AHY 2003/2 & subsequent

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



Facility Association  
a priori LR model  
for valuation: **Dec 31, 2017**  
FARM: **Newfoundland & Labrador**  
Vehicle Type: **Non-Private Passenger Vehicles**  
Amounts in: \$1,000s  
Coverage: **Comprehensive**

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	41.0%	44.0%	(3.0%)
2007 / 1	38.0%	40.0%	(2.0%)
2007 / 2	41.0%	44.0%	(3.0%)
2008 / 1	37.0%	39.0%	(2.0%)
2008 / 2	41.0%	44.0%	(3.0%)
2009 / 1	37.0%	39.0%	(2.0%)
2009 / 2	41.0%	44.0%	(3.0%)
2010 / 1	37.0%	39.0%	(2.0%)
2010 / 2	42.0%	44.0%	(2.0%)
2011 / 1	38.0%	40.0%	(2.0%)
2011 / 2	43.0%	45.0%	(2.0%)
2012 / 1	38.0%	41.0%	(3.0%)
2012 / 2	43.0%	45.0%	(2.0%)
2013 / 1	38.0%	41.0%	(3.0%)
2013 / 2	43.0%	45.0%	(2.0%)
2014 / 1	39.0%	41.0%	(2.0%)
2014 / 2	43.0%	46.0%	(3.0%)
2015 / 1	39.0%	41.0%	(2.0%)
2015 / 2	43.0%	45.0%	(2.0%)
2016 / 1	38.0%	40.0%	(2.0%)
2016 / 2	44.0%	47.0%	(3.0%)
2017 / 1	40.0%	42.0%	(2.0%)
2017 / 2	45.0%	47.0%	(2.0%)
2018 / 1	40.0%	42.0%	(2.0%)
2018 / 2	45.0%	47.0%	(2.0%)
2019 / 1	40.0%	42.0%	(2.0%)
2019 / 2	45.0%	47.0%	(2.0%)



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	62	78	-	78	125.8%
2007 / 1	56	49	-	49	87.5%
2007 / 2	59	35	-	35	59.3%
2008 / 1	55	4	-	4	7.3%
2008 / 2	65	16	-	16	24.6%
2009 / 1	65	66	-	66	101.5%
2009 / 2	76	31	-	31	40.8%
2010 / 1	83	2	-	2	2.4%
2010 / 2	93	6	-	6	6.5%
2011 / 1	91	44	-	44	48.4%
2011 / 2	99	246	-	246	248.5%
2012 / 1	105	34	-	34	32.4%
2012 / 2	113	100	-	100	88.5%
2013 / 1	114	44	-	44	38.6%
2013 / 2	126	27	-	27	21.4%
2014 / 1	120	33	-	33	27.5%
2014 / 2	131	49	-	49	37.4%
2015 / 1	131	78	-	78	59.5%
2015 / 2	162	49	-	49	30.2%
2016 / 1	178	84	-	84	47.2%
2016 / 2	190	137	-	137	72.1%
2017 / 1	187	56	-	60	32.1%
<b>Total</b>	<b>2,361</b>	<b>1,268</b>	-	<b>1,272</b>	<b>53.9%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
0.9350	1.0000	1.0000	58
0.9513	1.0000	1.0000	53
0.9351	1.0000	1.0000	55
0.9351	1.0000	1.0000	51
0.9351	1.0000	1.0000	61
0.9351	1.0000	1.0000	61
0.9351	1.0000	1.0000	71
0.9353	1.0000	1.0000	78
0.9477	1.0000	1.0000	88
0.9672	1.0000	1.0000	88
0.9767	1.0000	1.0000	97
0.9761	1.0000	1.0000	102
0.9761	1.0000	1.0000	110
0.9761	1.0000	1.0000	111
0.9761	1.0000	1.0000	123
0.9793	1.0000	1.0000	118
0.9819	1.0000	1.0000	129
0.9775	1.0000	1.0000	128
0.9751	1.0000	1.0000	158
0.9744	1.0000	1.0000	173
0.9832	1.0000	1.0000	187
0.9945	1.0000	1.0000	186
<b>0.9684</b>	<b>1.0000</b>	<b>1.0000</b>	<b>2,286</b>

Adjust Ultimate Claims Amount to 2017 / 2 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2017 / 2 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.0181	1.0000	1.0000	79
1.1416	1.0000	1.0000	56
1.0181	1.0000	1.0000	36
1.1416	1.0000	1.0000	5
1.0181	1.0000	1.0000	16
1.1416	1.0000	1.0000	75
1.0181	1.0000	1.0000	32
1.1416	1.0000	1.0000	2
1.0181	1.0000	1.0000	6
1.1416	1.0000	1.0000	50
1.0181	1.0000	1.0000	250
1.1416	1.0000	1.0000	39
1.0181	1.0000	1.0000	102
1.1416	1.0000	1.0000	50
1.0181	1.0000	1.0000	27
1.1416	1.0000	1.0000	38
1.0181	1.0000	1.0000	50
1.1416	1.0000	1.0000	89
1.0181	1.0000	1.0000	50
1.1416	1.0000	1.0000	96
1.0000	1.0000	1.0000	137
1.1215	1.0000	1.0000	67
<b>1.0636</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,352</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
136.2%	-
105.7%	-
65.5%	-
9.8%	-
26.2%	-
123.0%	-
45.1%	-
2.6%	-
6.8%	-
56.8%	-
257.7%	-
38.2%	-
92.7%	-
45.0%	-
22.0%	12.5%
32.2%	12.5%
38.8%	12.5%
69.5%	12.5%
31.6%	12.5%
55.5%	12.5%
73.3%	12.5%
36.0%	12.5%
<b>59.1%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: 44.9%  
selected: 45.0%  
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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Other Coverages - Comprehensive  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
Acc_Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
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	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	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	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	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	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	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	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	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	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	37,182	37,182	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	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	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	18,624	18,624	
2003 / 2	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	10,899	
2004 / 1	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	45,202	
2004 / 2	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	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	592	
2005 / 2	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	3,615	3,615	
2006 / 1	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	48,329	
2006 / 2	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	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	48,509	
2007 / 2	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	34,605	34,605	34,605	
2008 / 1																					
2008 / 2																					
2009 / 1																					
2009 / 2																					
2010 / 1																					
2010 / 2																					
2011 / 1																					
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2013 / 2																					
2014 / 1																					
2014 / 2																					
2015 / 1																					
2015 / 2																					
2016 / 1																					
2016 / 2																					
2017 / 1																					
2017 / 2																					





Facility Association  
**Estimated and Selected Ultimate Losses by Method**  
as at December 31, 2017  
Coverage: Specified Perils  
**FARM: Newfoundland & Labrador**  
Segment: Non-PPV  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	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)	Large Loss Adj.	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	Large Loss Adj. 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]	
Prior to 1996	558	181	-	181		181						181				=(5)/(1)	=(6)/(1)	=(9)/(1)	=(12)/(1)	=(13)/(1)	=(14)/(1)	=(15)/(1)		181	
1996 / 1	60	8	-	8		8						8												8	
1996 / 2	63	5	-	5		5						5												5	
1997 / 1	54	1	-	1		1						1												1	
1997 / 2	47	5	-	5		5						5												5	
1998 / 1	39	13	-	13		13						13												13	
1998 / 2	35	4	-	4		4						4												4	
1999 / 1	36	13	-	13		13						13												13	
1999 / 2	36	3	-	3		3						3												3	
2000 / 1	34	25	-	25		25						25												25	
2000 / 2	36	-	-	-		-						-												-	
2001 / 1	39	9	-	9		9						9												9	
2001 / 2	45	21	-	21		21						21												21	
2002 / 1	55	2	-	2		2						2												2	
2002 / 2	66	26	-	26		26						26												26	
2003 / 1	74	16	-	16		16						16												16	
2003 / 2	89	33	-	33		33	100.0%		33	100.0%		33					36.9%	36.9%	36.9%	36.9%				33	36.9%
2004 / 1	91	26	-	26		26	100.0%		26	100.0%		26					28.6%	28.6%	28.6%	28.6%				26	28.6%
2004 / 2	94	13	-	13		13	100.0%		13	100.0%		13					14.2%	14.2%	14.2%	14.2%				13	14.2%
2005 / 1	94	70	-	70		70	100.0%		70	100.0%		70					74.4%	74.4%	74.4%	74.4%				70	74.4%
2005 / 2	97	51	-	51		51	100.0%		51	100.0%		51					52.3%	52.3%	52.3%	52.3%				51	52.3%
2006 / 1	97	40	-	40		40	100.0%		40	100.0%		40					41.2%	41.2%	41.2%	41.2%				40	41.2%
2006 / 2	92	67	-	67	30	67	100.0%		67	100.0%		67					32.0%	72.9%	72.9%	72.9%	72.9%			67	72.9%
2007 / 1	92	14	-	14	30	14	100.0%		14	100.0%		14					33.0%	15.2%	15.2%	15.2%	15.2%			14	15.2%
2007 / 2	91	67	-	67	29	67	100.0%		67	100.0%		67					32.0%	73.5%	73.5%	73.5%	73.5%			67	73.5%
2008 / 1	93	10	-	10	30	10	100.0%		10	100.0%		10					32.0%	11.2%	11.2%	11.2%	11.2%			10	11.2%
2008 / 2	105	22	-	22	34	22	100.0%		22	100.0%		22					32.0%	21.2%	21.2%	21.2%	21.2%			22	21.2%
2009 / 1	116	13	-	13	37	13	100.0%		13	100.0%		13					32.0%	11.5%	11.5%	11.5%	11.5%			13	11.5%
2009 / 2	147	16	-	16	47	16	100.0%		16	100.0%		16					32.0%	10.6%	10.6%	10.6%	10.6%			16	10.6%
2010 / 1	160	20	-	20	51	20	100.0%		20	100.0%		20					32.0%	12.8%	12.8%	12.8%	12.8%			20	12.8%
2010 / 2	152	17	-	17	49	17	100.0%		17	100.0%		17					32.0%	11.5%	11.5%	11.5%	11.5%			17	11.5%
2011 / 1	142	54	-	54	47	54	100.0%		54	100.0%		54					33.0%	37.9%	37.9%	37.9%	37.9%			54	37.9%
2011 / 2	136	96	-	96	45	96	100.0%		96	100.0%		96					33.0%	70.3%	70.3%	70.3%	70.3%			96	70.3%
2012 / 1	131	51	-	51	43	51	100.0%		51	100.0%		51					33.0%	39.0%	39.0%	39.0%	39.0%			51	39.0%
2012 / 2	133	88	-	88	44	88	100.0%		88	100.0%		88					33.0%	66.7%	66.7%	66.7%	66.7%			88	66.7%
2013 / 1	132	38	-	38	44	38	100.0%		38	100.0%		38					33.0%	28.9%	28.9%	28.9%	28.9%			38	28.9%
2013 / 2	136	23	-	23	45	23	100.0%		23	100.0%		23					33.0%	16.9%	16.9%	16.9%	16.9%			23	16.9%
2014 / 1	131	27	-	27	45	27	100.0%		27	12.5%	87.5%	30					34.0%	20.9%	20.9%	22.5%	20.9%			27	20.9%
2014 / 2	125	10	-	10	43	10	100.0%		10	25.0%	75.0%	18					34.0%	7.7%	7.7%	14.3%	7.7%			10	7.7%
2015 / 1	123	21	-	21	43	21	100.0%		21	37.5%	62.5%	29					35.0%	16.8%	16.8%	23.6%	16.8%			21	16.8%
2015 / 2	126	67	-	67	44	67	100.0%		67	50.0%	50.0%	55					35.0%	52.8%	52.8%	43.9%	52.8%			67	52.8%
2016 / 1	131	22	-	22	46	22	100.0%		22	62.5%	37.5%	37					35.0%	16.5%	16.5%	28.1%	16.5%			22	16.5%
2016 / 2	127	30	-	30	46	30	100.0%		30	75.0%	25.0%	42					36.0%	23.5%	23.5%	32.9%	23.5%			30	23.5%
2017 / 1	119	55	-	55	42	55	100.0%		55	87.5%	12.5%	43					35.0%	46.6%	46.6%	36.4%	46.6%			55	46.6%
2017 / 2	116	-	27	27	40	28	1.5%	98.5%	28	100.0%	-	-					35.0%	24.0%	24.2%	-	-			40	34.9%
<b>Total</b>	<b>4,696</b>	<b>1,394</b>	<b>27</b>	<b>1,421</b>	<b>952</b>	<b>1,421</b>			<b>1,090</b>			<b>1,416</b>												<b>1,434</b>	

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

\*\*For "off-half" valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) include projections at a coverage level

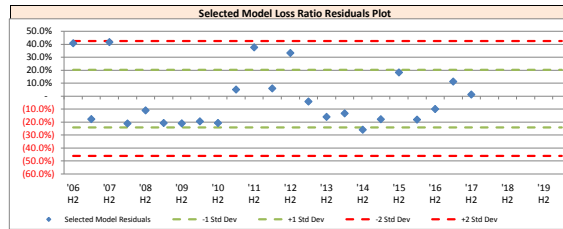
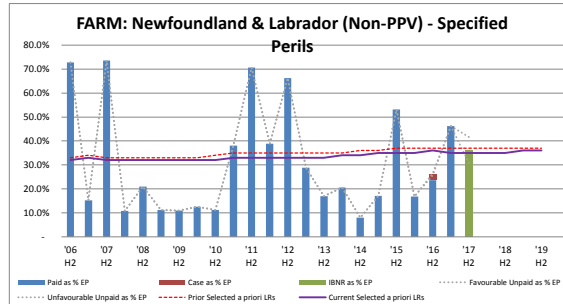
Facility Association  
Comparison of Estimated IBNR by Method  
as at December 31, 2017  
Coverage: Specified Perils  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)				Change from Prior Valuation										
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. 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]
Prior to 1996										181							181					
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%	(13)			Link Ratio Method		13	14.2%				
2005 / 1								Link Ratio Method		70	74.4%	(70)			Link Ratio Method		70	74.4%				
2005 / 2								Link Ratio Method		51	52.3%	(51)			Link Ratio Method		51	52.3%				
2006 / 1								Link Ratio Method		40	41.2%	(7)			Link Ratio Method		40	41.2%				
2006 / 2	(38)							Link Ratio Method		67	72.9%	(37)			Link Ratio Method		67	72.9%				
2007 / 1	16							Link Ratio Method		14	15.2%	17			Link Ratio Method		14	15.2%				
2007 / 2	(38)							Link Ratio Method		67	73.5%	(37)			Link Ratio Method		67	73.5%				
2008 / 1	19							Link Ratio Method		10	11.2%	20			Link Ratio Method		10	11.2%				
2008 / 2	11							Link Ratio Method		22	21.2%	12			Link Ratio Method		22	21.2%				
2009 / 1	24							Link Ratio Method		13	11.5%	25			Link Ratio Method		13	11.5%				
2009 / 2	31							Link Ratio Method		16	10.6%	33			Link Ratio Method		16	10.6%				
2010 / 1	31							Link Ratio Method		20	12.8%	32			Link Ratio Method		20	12.8%				
2010 / 2	31							Link Ratio Method		17	11.5%	34			Link Ratio Method		17	11.5%				
2011 / 1	(7)							Link Ratio Method		54	37.9%	(4)			Link Ratio Method		54	37.9%				
2011 / 2	(51)							Link Ratio Method		96	70.3%	(48)			Link Ratio Method		96	70.3%				
2012 / 1	(8)							Link Ratio Method		51	39.0%	(5)			Link Ratio Method		51	39.0%				
2012 / 2	(45)							Link Ratio Method		88	66.7%	(42)			Link Ratio Method		88	66.7%				
2013 / 1	5							Link Ratio Method		38	28.9%	8			Link Ratio Method		38	28.9%				
2013 / 2	22							Link Ratio Method		23	16.9%	25			Link Ratio Method		23	16.9%				
2014 / 1	17							Link Ratio Method		27	20.9%	19			Link Ratio Method		27	20.9%				
2014 / 2	33			8				Link Ratio Method		10	7.7%	35			Link Ratio Method		10	7.7%				
2015 / 1	22			8				Link Ratio Method		21	16.8%	23			Link Ratio Method		21	16.8%				
2015 / 2	(22)			(11)				Link Ratio Method		67	52.8%	(20)			BF Method		67	52.8%				
2016 / 1	24			15				BF Method		22	16.5%	27			BF Method		22	16.5%				
2016 / 2	16			12				BF Method		30	23.5%	14	0	0	BF Method		33	26.1%	(3)		(3)	(2.6%)
2017 / 1	(14)	0	0	(12)				BF Method		55	46.6%	(11)	1	0	BF Method		55	46.6%				
2017 / 2										13	40	34.9%										
Total	82	0	0	22	-					13	1,434	(79)	1	1			1,397		(3)		(3)	
2016 / 2 & Prior	95	-	-	34	-					-	1,338	(68)	0	0			1,342		(3)		(3)	

\*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: Dec 31, 2017  
FARM: Newfoundland & Labrador  
Vehicle Type: Non-Private Passenger Vehicles  
Amounts in: \$1,000s  
Coverage: Specified Perils

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	32.0%	33.0%	(1.0%)
2007 / 1	33.0%	34.0%	(1.0%)
2007 / 2	32.0%	33.0%	(1.0%)
2008 / 1	32.0%	33.0%	(1.0%)
2008 / 2	32.0%	33.0%	(1.0%)
2009 / 1	32.0%	33.0%	(1.0%)
2009 / 2	32.0%	33.0%	(1.0%)
2010 / 1	32.0%	33.0%	(1.0%)
2010 / 2	32.0%	34.0%	(2.0%)
2011 / 1	33.0%	35.0%	(2.0%)
2011 / 2	33.0%	35.0%	(2.0%)
2012 / 1	33.0%	35.0%	(2.0%)
2012 / 2	33.0%	35.0%	(2.0%)
2013 / 1	33.0%	35.0%	(2.0%)
2013 / 2	33.0%	35.0%	(2.0%)
2014 / 1	34.0%	35.0%	(1.0%)
2014 / 2	34.0%	36.0%	(2.0%)
2015 / 1	35.0%	36.0%	(1.0%)
2015 / 2	35.0%	37.0%	(2.0%)
2016 / 1	35.0%	37.0%	(2.0%)
2016 / 2	36.0%	37.0%	(1.0%)
2017 / 1	35.0%	37.0%	(2.0%)
2017 / 2	35.0%	37.0%	(2.0%)
2018 / 1	35.0%	37.0%	(2.0%)
2018 / 2	35.0%	37.0%	(2.0%)
2019 / 1	36.0%	37.0%	(1.0%)
2019 / 2	36.0%	37.0%	(1.0%)



Selection AHY: 2017 / 2

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2006 / 2	92	67	-	67	72.8%
2007 / 1	92	14	-	14	15.2%
2007 / 2	91	67	-	67	73.6%
2008 / 1	93	10	-	10	10.8%
2008 / 2	105	22	-	22	21.0%
2009 / 1	116	13	-	13	11.2%
2009 / 2	147	16	-	16	10.9%
2010 / 1	160	20	-	20	12.5%
2010 / 2	152	17	-	17	11.2%
2011 / 1	142	54	-	54	38.0%
2011 / 2	136	96	-	96	70.6%
2012 / 1	131	51	-	51	38.9%
2012 / 2	133	88	-	88	66.2%
2013 / 1	132	38	-	38	28.8%
2013 / 2	136	23	-	23	16.9%
2014 / 1	131	27	-	27	20.6%
2014 / 2	125	10	-	10	8.0%
2015 / 1	123	21	-	21	17.1%
2015 / 2	126	67	-	67	53.2%
2016 / 1	131	22	-	22	16.8%
2016 / 2	127	30	3	33	26.0%
2017 / 1	119	55	-	55	46.2%
<b>Total</b>	<b>2,740</b>	<b>828</b>	<b>3</b>	<b>831</b>	<b>30.3%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
0.9198	1.0000	1.0000	85
0.9539	1.0000	1.0000	88
0.9198	1.0000	1.0000	84
0.9198	1.0000	1.0000	86
0.9198	1.0000	1.0000	97
0.9198	1.0000	1.0000	107
0.9198	1.0000	1.0000	135
0.9200	1.0000	1.0000	147
0.9329	1.0000	1.0000	142
0.9593	1.0000	1.0000	136
0.9726	1.0000	1.0000	132
0.9721	1.0000	1.0000	127
0.9721	1.0000	1.0000	129
0.9721	1.0000	1.0000	128
0.9721	1.0000	1.0000	132
0.9755	1.0000	1.0000	128
0.9916	1.0000	1.0000	124
1.0097	1.0000	1.0000	124
1.0169	1.0000	1.0000	128
1.0177	1.0000	1.0000	133
1.0161	1.0000	1.0000	129
1.0058	1.0000	1.0000	120
<b>0.9638</b>	<b>1.0000</b>	<b>1.0000</b>	<b>2,641</b>

Adjust Ultimate Claims Amount to 2017 / 2 cims level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2017 / 2 cims level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.0183	1.0000	1.0000	68
1.0183	1.0000	1.0000	14
1.0183	1.0000	1.0000	68
1.0183	1.0000	1.0000	10
1.0183	1.0000	1.0000	22
1.0183	1.0000	1.0000	13
1.0183	1.0000	1.0000	16
1.0183	1.0000	1.0000	20
1.0183	1.0000	1.0000	17
1.0183	1.0000	1.0000	55
1.0183	1.0000	1.0000	98
1.0183	1.0000	1.0000	52
1.0183	1.0000	1.0000	90
1.0183	1.0000	1.0000	39
1.0183	1.0000	1.0000	23
1.0183	1.0000	1.0000	27
1.0183	1.0000	1.0000	10
1.0183	1.0000	1.0000	21
1.0183	1.0000	1.0000	68
1.0183	1.0000	1.0000	22
1.0000	1.0000	1.0000	33
1.0000	1.0000	1.0000	55
<b>1.0164</b>	<b>1.0000</b>	<b>1.0000</b>	<b>841</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
80.0%	-
15.9%	-
81.0%	-
11.6%	-
22.7%	-
12.1%	-
11.9%	-
13.6%	-
12.0%	-
40.4%	-
74.2%	8.3%
40.9%	8.3%
69.8%	8.3%
30.5%	8.3%
17.4%	8.3%
21.1%	8.3%
8.1%	8.3%
16.9%	8.3%
53.1%	8.3%
16.5%	8.3%
25.6%	8.3%
45.8%	8.3%
<b>31.8%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data derived from 2017 / 2 on-levels  
weighted average: 35.0%  
selected: 37.0%  
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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Other Coverages - Specified Perils  
Servicing Carrier: Total  
Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
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	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	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	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	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	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	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	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	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	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	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	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	32,876	
2004 / 1	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	25,874	
2004 / 2	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	13,404	
2005 / 1	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	69,798	69,798	
2005 / 2	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	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	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	67,281	
2007 / 1	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	14,003	14,003	
2007 / 2	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	66,993	66,993	66,993	
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																					
2016 / 1																					
2016 / 2																					
2017 / 1																					
2017 / 2																					





Facility Association

**Estimated and Selected Ultimate Losses by Method**  
as at December 31, 2017

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

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	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)	Large Loss Adj.	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	Large Loss Adj. 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]	
Prior to 1996	1,919	251	-	251		251						251	251			=(5)/(1)	=(6)/(1)	=(9)/(1)	=(12)/(1)	=(13)/(1)	=(14)/(1)	=(15)/(1)		251	
1996 / 1	122	-	-	-		-						-	-											-	
1996 / 2	118	7	-	7		7						7	7											7	
1997 / 1	89	10	-	10		10						10	10											10	
1997 / 2	67	11	-	11		11						11	11											11	
1998 / 1	47	-	-	-		-						-	-											-	
1998 / 2	29	15	-	15		15						15	15											15	
1999 / 1	19	4	-	4		4						4	4											4	
1999 / 2	17	-	-	-		-						-	-											-	
2000 / 1	16	-	-	-		-						-	-											-	
2000 / 2	22	3	-	3		3						3	3											3	
2001 / 1	32	-	-	-		-						-	-											-	
2001 / 2	37	3	-	3		3						3	3											3	
2002 / 1	35	37	-	37		37						37	37											37	
2002 / 2	61	0	-	0		0						0	0											0	
2003 / 1	79	-	-	-		-						-	-											-	
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		25		100.0%	25		100.0%	25	25				17.2%	17.2%	17.2%	17.2%				25	17.2%
2005 / 2	134	65	-	65		65		100.0%	65		100.0%	65	65				48.1%	48.1%	48.1%	48.1%				65	48.1%
2006 / 1	131	38	-	38		38		100.0%	38		100.0%	38	38				29.1%	29.1%	29.1%	29.1%				38	29.1%
2006 / 2	129	48	-	48		48		100.0%	48		100.0%	48	48			42.0%	37.6%	37.6%	37.6%	37.6%				48	37.6%
2007 / 1	112	15	-	15		15		100.0%	15		100.0%	15	15			43.0%	13.7%	13.7%	13.7%	13.7%				15	13.7%
2007 / 2	138	75	-	75		75		100.0%	75		100.0%	75	75			43.0%	54.1%	54.1%	54.1%	54.1%				75	54.1%
2008 / 1	134	25	-	25		25		100.0%	25		100.0%	25	25			43.0%	19.0%	19.0%	19.0%	19.0%				25	19.0%
2008 / 2	121	21	-	21		21		100.0%	21		100.0%	21	21			43.0%	17.2%	17.2%	17.2%	17.2%				21	17.2%
2009 / 1	121	9	-	9		9		100.0%	9		100.0%	9	9			43.0%	7.8%	7.8%	7.8%	7.8%				9	7.8%
2009 / 2	115	9	-	9		9		100.0%	9		100.0%	9	9			43.0%	8.1%	8.1%	8.1%	8.1%				9	8.1%
2010 / 1	106	2	-	2		2		100.0%	2		100.0%	2	2			43.0%	2.3%	2.3%	2.3%	2.3%				2	2.3%
2010 / 2	101	67	-	67		67		100.0%	67		100.0%	67	67			43.0%	66.5%	66.5%	66.5%	66.5%				67	66.5%
2011 / 1	97	35	-	35		35		100.0%	35		100.0%	35	35			43.0%	36.5%	36.5%	36.5%	36.5%				35	36.5%
2011 / 2	103	0	-	0		0		100.0%	0		100.0%	0	0			43.0%	0.4%	0.4%	0.4%	0.4%				0	0.4%
2012 / 1	97	17	-	17		17		100.0%	17		100.0%	17	17			43.0%	17.4%	17.4%	17.4%	17.4%				17	17.4%
2012 / 2	104	34	-	34		34		100.0%	34		100.0%	34	34			43.0%	32.2%	32.2%	32.2%	32.2%				34	32.2%
2013 / 1	113	37	-	37		37		100.0%	37		100.0%	37	37			43.0%	33.3%	33.3%	33.3%	33.3%				37	33.3%
2013 / 2	134	-	-	-		58		100.0%	-		100.0%	-	-			43.0%								-	
2014 / 1	143	9	-	9		9		100.0%	9		12.5%	87.5%	15	9		43.0%	6.2%	6.2%	10.8%	6.2%				9	6.2%
2014 / 2	127	13	-	13		13		100.0%	13		25.0%	75.0%	23	13		44.0%	9.9%	9.9%	18.4%	9.9%				13	9.9%
2015 / 1	121	358	-	358		358		100.0%	358		37.5%	62.5%	244	358		44.0%	296.9%	296.9%	202.1%	296.9%				358	296.9%
2015 / 2	53	137	-	137		137		100.0%	137		50.0%	50.0%	80	137		44.0%	257.8%	257.8%	150.9%	257.8%				137	257.8%
2016 / 1	8	-	-	-		3		100.0%	(0)		62.5%	37.5%	2	-		43.0%			26.9%					-	
2016 / 2	-	-	-	-		-		n/a	n/a		75.0%	25.0%	-	-										-	
2017 / 1	-	-	-	-		-		n/a	n/a		87.5%	12.5%	-	-										-	
2017 / 2	-	-	-	-		-		n/a	n/a		100.0%	-	-	-										-	
<b>Total</b>	<b>5,890</b>	<b>1,441</b>	-	<b>1,441</b>	<b>937</b>	<b>1,441</b>			<b>1,101</b>			<b>1,290</b>	<b>1,441</b>											<b>1,441</b>	

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

\*\*For "off-half" valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) include projections at a coverage level

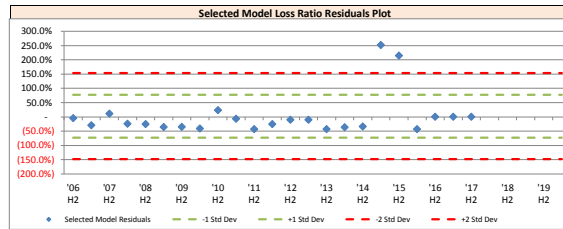
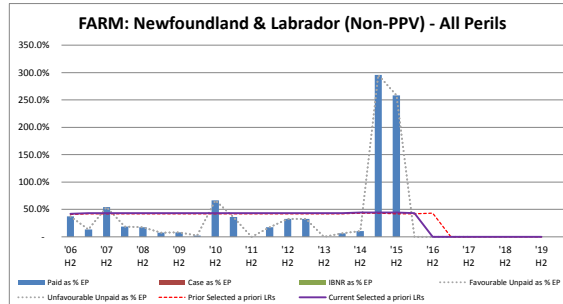
Facility Association  
Comparison of Estimated IBNR by Method  
as at December 31, 2017  
Coverage: All Perils  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Dec 2017)							Prior Valuation Results (as at Sep 2017)				Change from Prior Valuation										
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR)	Large Loss Adj. 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]
Prior to 1996										251							251					
1996 / 1								Link Ratio Method														
1996 / 2								Link Ratio Method		7							7					
1997 / 1								Link Ratio Method		10							10					
1997 / 2								Link Ratio Method		11							11					
1998 / 1								Link Ratio Method														
1998 / 2								Link Ratio Method		15							15					
1999 / 1								Link Ratio Method		4							4					
1999 / 2								Link Ratio Method														
2000 / 1								Link Ratio Method														
2000 / 2								Link Ratio Method		3							3					
2001 / 1								Link Ratio Method														
2001 / 2								Link Ratio Method		3							3					
2002 / 1								Link Ratio Method		37							37					
2002 / 2								Link Ratio Method		0							0					
2003 / 1								Link Ratio Method														
2003 / 2								Link Ratio Method		23	13.6%	(23)					23	13.6%				
2004 / 1								Link Ratio Method		16	7.3%	(16)					16	7.3%				
2004 / 2								Link Ratio Method		21	10.3%	(21)					21	10.3%				
2005 / 1								Link Ratio Method		25	17.2%	(25)					25	17.2%				
2005 / 2								Link Ratio Method		65	48.1%	(65)					65	48.1%				
2006 / 1								Link Ratio Method		38	29.1%	17					38	29.1%				
2006 / 2	6							Link Ratio Method		48	37.6%	4					48	37.6%				
2007 / 1	33							Link Ratio Method		15	13.7%	32					15	13.7%				
2007 / 2	(15)							Link Ratio Method		75	54.1%	(17)					75	54.1%				
2008 / 1	32							Link Ratio Method		25	19.0%	31					25	19.0%				
2008 / 2	31							Link Ratio Method		21	17.2%	30					21	17.2%				
2009 / 1	43							Link Ratio Method		9	7.8%	41					9	7.8%				
2009 / 2	40							Link Ratio Method		9	8.1%	39					9	8.1%				
2010 / 1	43							Link Ratio Method		2	2.3%	42					2	2.3%				
2010 / 2	(24)							Link Ratio Method		67	66.5%	(25)					67	66.5%				
2011 / 1	6							Link Ratio Method		35	36.5%	5					35	36.5%				
2011 / 2	44							Link Ratio Method		0	0.4%	43					0	0.4%				
2012 / 1	25							Link Ratio Method		17	17.4%	24					17	17.4%				
2012 / 2	11							Link Ratio Method		34	32.2%	10					34	32.2%				
2013 / 1	11							Incurred (Zero IBNR)		37	33.3%	10					37	33.3%				
2013 / 2	58							Incurred (Zero IBNR)				56										
2014 / 1	53				7			Incurred (Zero IBNR)		9	6.2%	51					9	6.2%				
2014 / 2	43			11				Incurred (Zero IBNR)		13	9.9%	42					13	9.9%				
2015 / 1	(305)			(114)				Incurred (Zero IBNR)		358	296.9%	(306)					358	296.9%				
2015 / 2	(113)			(57)				Incurred (Zero IBNR)		137	257.8%	(114)	(0)	(0)			137	257.8%				
2016 / 1	3		(0)	2				Incurred (Zero IBNR)				3		(0)								
2016 / 2								Incurred (Zero IBNR)														
2017 / 1								Incurred (Zero IBNR)														
2017 / 2								Incurred (Zero IBNR)														
Total	25		(0)	(151)						1,441		(133)	(0)	(0)			1,441					
2016 / 2 & Prior	25		(0)	(151)						1,441		(133)	(0)	(0)			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: **Dec 31, 2017**  
FARM: **Newfoundland & Labrador**  
Vehicle Type: **Non-Private Passenger Vehicles**  
Amounts in: \$1,000s  
Coverage: **All Perils**

Accident Period	Current Selected	Prior Selected	Change
2006 / 2	42.0%	41.0%	1.0%
2007 / 1	43.0%	42.0%	1.0%
2007 / 2	43.0%	42.0%	1.0%
2008 / 1	43.0%	42.0%	1.0%
2008 / 2	43.0%	42.0%	1.0%
2009 / 1	43.0%	42.0%	1.0%
2009 / 2	43.0%	42.0%	1.0%
2010 / 1	43.0%	42.0%	1.0%
2010 / 2	43.0%	42.0%	1.0%
2011 / 1	43.0%	42.0%	1.0%
2011 / 2	43.0%	42.0%	1.0%
2012 / 1	43.0%	42.0%	1.0%
2012 / 2	43.0%	42.0%	1.0%
2013 / 1	43.0%	42.0%	1.0%
2013 / 2	43.0%	42.0%	1.0%
2014 / 1	43.0%	42.0%	1.0%
2014 / 2	44.0%	43.0%	1.0%
2015 / 1	44.0%	43.0%	1.0%
2015 / 2	44.0%	42.0%	2.0%
2016 / 1	43.0%	42.0%	1.0%
2016 / 2	-	43.0%	(43.0%)
2017 / 1	-	-	-
2017 / 2	-	-	-
2018 / 1	-	-	-
2018 / 2	-	-	-
2019 / 1	-	-	-
2019 / 2	-	-	-



Selection AHY: **2017 / 2**

Accident Period	Sep 30, 2017 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
2006 / 2	129	48	-	48	37.2%
2007 / 1	112	15	-	15	13.4%
2007 / 2	138	75	-	75	54.3%
2008 / 1	134	25	-	25	18.7%
2008 / 2	121	21	-	21	17.4%
2009 / 1	121	9	-	9	7.4%
2009 / 2	115	9	-	9	7.8%
2010 / 1	106	2	-	2	1.9%
2010 / 2	101	67	-	67	66.3%
2011 / 1	97	35	-	35	36.1%
2011 / 2	103	-	-	-	-
2012 / 1	97	17	-	17	17.5%
2012 / 2	104	34	-	34	32.7%
2013 / 1	113	37	-	37	32.7%
2013 / 2	134	-	-	-	-
2014 / 1	143	9	-	9	6.3%
2014 / 2	127	13	-	13	10.2%
2015 / 1	121	358	-	358	295.9%
2015 / 2	53	137	-	137	258.5%
2016 / 1	8	-	-	-	-
2016 / 2	-	-	-	-	-
2017 / 1	-	-	-	-	-
<b>Total</b>	<b>2,177</b>	<b>911</b>	-	<b>911</b>	<b>41.8%</b>

\*indemnity only from FA Valuation Summary

Adjust EP to 2017 / 2 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2017 / 2 rate level
[6]	[7]	[8]	[9]
FA earned RLAIF	assumption	assumption	=[1]*[6]*[7]*[8]
0.9783	1.0000	1.0000	126
0.9868	1.0000	1.0000	111
0.9868	1.0000	1.0000	136
0.9868	1.0000	1.0000	132
0.9868	1.0000	1.0000	119
0.9868	1.0000	1.0000	119
0.9868	1.0000	1.0000	113
0.9866	1.0000	1.0000	105
0.9941	1.0000	1.0000	100
1.0039	1.0000	1.0000	97
1.0029	1.0000	1.0000	103
1.0042	1.0000	1.0000	97
1.0042	1.0000	1.0000	104
1.0042	1.0000	1.0000	113
1.0042	1.0000	1.0000	135
1.0060	1.0000	1.0000	144
1.0079	1.0000	1.0000	128
1.0075	1.0000	1.0000	122
1.0069	1.0000	1.0000	53
1.0000	1.0000	1.0000	8
1.0000	1.0000	1.0000	-
1.0000	1.0000	1.0000	-
<b>0.9959</b>	<b>1.0000</b>	<b>1.0000</b>	<b>2,165</b>

Adjust Ultimate Claims Amount to 2017 / 2 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2017 / 2 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.0182	1.0000	1.0000	49
1.0182	1.0000	1.0000	15
1.0182	1.0000	1.0000	76
1.0182	1.0000	1.0000	25
1.0182	1.0000	1.0000	21
1.0182	1.0000	1.0000	9
1.0182	1.0000	1.0000	9
1.0182	1.0000	1.0000	2
1.0182	1.0000	1.0000	68
1.0182	1.0000	1.0000	36
1.0182	1.0000	1.0000	-
1.0182	1.0000	1.0000	17
1.0182	1.0000	1.0000	35
1.0182	1.0000	1.0000	38
1.0182	1.0000	1.0000	-
1.0182	1.0000	1.0000	9
1.0182	1.0000	1.0000	13
1.0182	1.0000	1.0000	365
1.0182	1.0000	1.0000	139
1.0182	1.0000	1.0000	-
1.0000	1.0000	1.0000	-
1.0000	1.0000	1.0000	-
<b>1.0182</b>	<b>1.0000</b>	<b>1.0000</b>	<b>926</b>

On-Level to 2017 / 2 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
38.9%	-
13.5%	-
55.9%	-
18.9%	-
17.6%	-
7.6%	-
8.0%	-
1.9%	-
68.0%	-
37.1%	-
-	8.3%
17.5%	8.3%
33.7%	8.3%
33.6%	8.3%
-	8.3%
6.3%	8.3%
10.2%	8.3%
299.2%	8.3%
262.3%	8.3%
-	8.3%
-	8.3%
<b>42.8%</b>	<b>100.0%</b>

on industry 2016-Q4 AIX data  
derived from 2017 / 2 on-levels  
weighted average: **55.2%**  
selected: **44.0%**  
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 December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	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	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	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	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	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	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	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	35,301	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	427	427	427	427	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	16,945	16,945	16,945	16,945	16,945	16,945	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	33,500	33,500	33,500	33,500	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	37,462	37,462	37,462	37,462	37,462	37,462	37,462	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	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912	8,912
2014 / 2	8,823	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622	12,622
2015 / 1	429,040	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839	357,839
2015 / 2	173,300	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546	136,546
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	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	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	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	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	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	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	65
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	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	22,890
2004 / 1	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	16,086
2004 / 2	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	20,902
2005 / 1	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	25,311
2005 / 2	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	64,676	64,676
2006 / 1	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	38,089	38,089
2006 / 2	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	48,400
2007 / 1	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	15,258	15,258
2007 / 2	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	74,556	74,556	74,556	74,556
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-





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

FARM Valuation  
as at December 31, 2017

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 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2
6 - 12	WAvg 10 AHYS	WAvg 10 AHYS	WAvg 10 AHYS	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 December 31, 2017

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 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2	FA 2017-Q4	FA 2017-Q2
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 December 31, 2017

FARM Newfoundland & Labrador - non-PPV

Accident Half Year	Valuation as at December 31, 2017													Total sum([13] + [17]) = [121]
	Third Party Liability			Accident Benefits				Other Coverages					Total	
	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])		
[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	44	78	122	27	2	-	29	6	8	6	4	24	175	
2012 / 2	44	71	115	32	1	-	33	14	13	6	2	35	183	
2013 / 1	31	58	89	32	1	-	33	8	18	4	3	33	155	
2013 / 2	37	66	103	29	6	-	35	12	9	3	-	24	162	
2014 / 1	34	91	125	24	4	-	28	8	8	2	4	22	175	
2014 / 2	40	70	110	34	5	-	39	8	12	2	2	24	173	
2015 / 1	25	76	101	35	3	-	38	12	9	3	3	27	166	
2015 / 2	48	89	137	43	1	-	44	19	11	3	4	37	218	
2016 / 1	37	71	108	35	5	-	40	16	6	3	-	25	173	
2016 / 2	33	79	112	21	4	-	25	16	9	3	-	28	165	
2017 / 1	34	73	107	21	2	-	23	17	9	6	-	32	161	
2017 / 2	28	55	83	16	4	-	20	18	8	2	-	28	131	
Total	1,557	3,523	5,080	1,036	161	2	1,200	403	406	214	102	1,125	7,404	

2016 / 2 & prior	1,494	3,395	4,890	1,000	156	2	1,158	368	389	206	102	1,065	7,112
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Accident Half Year	Valuation as at September 30, 2017													Total sum([16] + [20] + [25]) = [26]
	Third Party Liability			Accident Benefits				Other Coverages					Total	
	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])		
[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	-	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	44	78	122	27	2	-	29	6	8	6	4	24	175	
2012 / 2	44	71	115	32	1	-	33	14	13	6	2	35	183	
2013 / 1	32	58	90	32	1	-	33	8	18	1	3	33	156	
2013 / 2	37	66	103	29	7	-	36	12	9	3	-	24	163	
2014 / 1	34	91	125	24	4	-	28	8	8	2	4	22	175	
2014 / 2	40	70	110	34	5	-	39	8	12	2	2	24	173	
2015 / 1	25	76	100	35	3	-	38	12	9	3	3	27	165	
2015 / 2	46	91	137	42	1	-	43	19	11	3	4	37	218	
2016 / 1	37	71	109	34	5	-	39	16	6	3	-	25	172	
2016 / 2	36	78	114	20	5	-	25	16	9	4	-	29	168	
2017 / 1	32	81	113	24	2	-	27	14	11	5	-	30	169	
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	1,529	3,477	5,006	1,022	161	2	1,184	381	400	212	102	1,096	7,286	

2016 / 2 & prior	1,497	3,396	4,893	997	158	2	1,158	368	389	207	102	1,066	7,117
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Accident Half Year	Change													Total sum([29] + [33] + [38]) = [39]
	Third Party Liability			Accident Benefits				Other Coverages					Total	
	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])		
[27]	[28]	[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	[38]	[39]		
Prior to 2008	-	-	-	-	-	-	-	-	-	-	-	-	-	
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 1	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2009 / 2	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2010 / 1	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2010 / 2	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2011 / 1	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2011 / 2	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2012 / 1	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2012 / 2	-	-	-	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2013 / 1	(1)	-	(1)	-	(0)	(0)	(0)	-	-	-	-	-	(1)	
2013 / 2	-	-	-	-	(1)	(1)	(1)	-	-	-	-	-	(1)	
2014 / 1	(0)	-	(0)	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2014 / 2	(0)	-	(0)	-	(0)	(0)	(0)	-	-	-	-	-	(0)	
2015 / 1	0	1	(1)	0	(0)	(0)	(0)	-	-	-	-	-	1	
2015 / 2	1	(2)	(1)	0	(0)	(0)	(0)	-	-	-	-	-	(0)	
2016 / 1	(0)	(1)	(1)	1	(0)	(0)	(0)	0	0	-	-	0	1	
2016 / 2	(2)	1	(1)	0	(1)	(0)	(1)	0	(0)	(1)	-	(1)	(3)	
2017 / 1	2	(8)	(6)	(4)	(0)	(0)	(4)	3	(2)	1	-	2	(8)	
2017 / 2	28	55	83	16	4	-	20	18	8	2	-	28	131	
Total	28	46	74	15	1	(0)	15	22	6	2	-	29	118	

2016 / 2 & prior	(3)	(3)	(6)	2	(2)	(0)	(0)	0	(0)	(3)	-	(3)	(6)
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Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	21	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	26	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	19	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	36
2007 / 2	36	45	40	41	41	39	39	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	33	33	33
2008 / 2	29	29	28	30	30	30	30	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	34	34	34	34	34
2009 / 2	34	37	35	35	36	37	36	36	36	36	36	36	36	36	36	36	36	36	36	36
2010 / 1	22	26	26	25	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2010 / 2	32	37	39	39	40	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
2011 / 1	32	31	30	30	30	30	30	30	29	29	29	29	29	29	29	29	29	29	29	29
2011 / 2	38	44	45	46	44	44	45	46	46	46	46	46	46	46	46	46	46	46	46	46
2012 / 1	41	46	44	44	44	45	44	44	44	43	44	44	44	44	44	44	44	44	44	44
2012 / 2	35	43	47	45	46	46	45	45	45	44	44	44	44	44	44	44	44	44	44	44
2013 / 1	33	34	33	33	33	33	33	33	33	32	33	33	33	33	33	33	33	33	33	33
2013 / 2	28	35	35	35	38	38	38	37	37	31	31	31	31	31	31	31	31	31	31	31
2014 / 1	36	36	34	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
2014 / 2	39	42	39	39	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
2015 / 1	24	25	25	24	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2015 / 2	41	47	45	46	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
2016 / 1	37	39	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
2016 / 2	32	36	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
2017 / 1	29	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2017 / 2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	19
1997 / 2	29	29	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	11	11	11
1998 / 2	18	18	18	18	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	21	21	21	21	21
1999 / 2	30	30	30	30	30	30	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	20	20	20	20	20	20	20
2000 / 2	29	29	29	29	29	29	29	29	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	31	31	31	31	31	31	31	31	31
2001 / 2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2002 / 1	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
2002 / 2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2003 / 1	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
2003 / 2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2004 / 1	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2004 / 2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2005 / 1	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2005 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2006 / 1	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2006 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2007 / 1	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
2007 / 2	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
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2015 / 2																				
2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Third Party Liability - Property Damage  
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
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	53	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	49	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	51	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	52	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	68
2007 / 2	62	62	61	60	60	60	60	61	61	61	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	55	55	55
2008 / 2	46	55	55	55	55	55	55	55	55	55	54	54	54	54	54	54	54	54	54	54
2009 / 1	56	64	64	65	65	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2009 / 2	57	60	61	61	62	62	61	61	62	62	62	62	62	62	62	62	62	62	62	62
2010 / 1	62	64	63	64	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
2010 / 2	52	59	60	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
2011 / 1	70	73	75	77	77	75	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2011 / 2	87	91	94	94	93	91	91	91	90	90	90	90	90	90	90	90	90	90	90	90
2012 / 1	68	77	77	78	78	77	77	77	77	77	78	78	78	78	78	78	78	78	78	78
2012 / 2	65	72	72	70	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
2013 / 1	55	61	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
2013 / 2	60	68	67	65	68	67	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2014 / 1	95	88	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2014 / 2	59	65	69	69	69	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
2015 / 1	70	74	73	74	74	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2015 / 2	77	87	89	91	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
2016 / 1	72	69	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
2016 / 2	63	77	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
2017 / 1	73	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
2017 / 2	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51

Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Third Party Liability - Property Damage  
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
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	44
1997 / 2	53	53	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	30	30	30
1998 / 2	44	44	44	44	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	39	39	39	39	39
1999 / 2	49	49	49	49	49	49	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	39	39	39	39	39	39	39
2000 / 2	45	45	45	45	45	45	45	45	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	53	53	53	53	53	53	53	53	53
2001 / 2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2002 / 1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2002 / 2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2003 / 1	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
2004 / 1	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
2004 / 2	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
2005 / 1	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2005 / 2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2006 / 1	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2006 / 2	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
2007 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2007 / 2	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
2008 / 1																				
2008 / 2																				
2009 / 1																				
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2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	16
2007 / 2	32	28	24	24	24	24	24	24	25	24	24	24	24	25	24	24	24	24	24	24
2008 / 1	26	33	34	31	33	33	32	32	32	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	24	24	24	24
2009 / 1	21	21	19	20	19	19	18	18	18	18	18	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	34	34	34	34	34	34
2010 / 1	26	26	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2010 / 2	31	31	28	27	24	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2011 / 1	28	32	28	28	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2011 / 2	44	43	43	40	41	41	42	41	41	41	41	41	41	41	41	41	41	41	41	41
2012 / 1	28	33	33	29	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2012 / 2	34	35	32	30	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
2013 / 1	38	31	31	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
2013 / 2	36	32	33	30	30	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
2014 / 1	33	25	25	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
2014 / 2	33	39	36	33	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
2015 / 1	37	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2015 / 2	34	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2016 / 1	37	35	36	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2016 / 2	28	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2017 / 1	27	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2017 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	5
1997 / 2	13	13	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	12	12	12
1998 / 2	12	12	12	12	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	10	10	10	10	10
1999 / 2	14	14	14	14	14	14	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	11	11	11	11	11	11	11
2000 / 2	26	26	26	26	26	26	26	26	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	21	21	21	21	21	21	21	21	21
2001 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2002 / 1	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2002 / 2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2003 / 1	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2003 / 2	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
2004 / 1	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2004 / 2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2005 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2005 / 2	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2006 / 1	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2006 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2007 / 1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2007 / 2	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
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																				
2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	6	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	2
2007 / 2	3	5	4	4	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	2	2	2
2008 / 2	4	4	4	5	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5
2009 / 1			2	1	1	1	1	1	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	8	8	8	8	8	8
2010 / 1	4	6	4	4	4	4	4	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	2	2	2	2	2	2	2	2
2011 / 1	1	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2011 / 2	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2012 / 1	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2012 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2013 / 1	1	1	1	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2013 / 2	5	8	8	8	7	7	7	7	6											
2014 / 1	5	5	4	4	4	4	4	4	4											
2014 / 2	2	4	5	5	5	5	5													
2015 / 1	3	4	4	4	3	3														
2015 / 2	3	1	1	1	1															
2016 / 1	7	6	5	5																
2016 / 2	6	5	4																	
2017 / 1	2	2																		
2017 / 2	3																			

Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	3	3	3	3	3	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	4	4	4	4	4	4
2000 / 1	5	5	5	5	5	5	5	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	4	4	4	4	4	4	4	4
2001 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2001 / 2	6	6	6	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	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 2	10	10	10	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	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2005 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2006 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2007 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Accident Benefits - Underinsured Motorist  
Servicing Carrier: Total  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	1	1	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	7
2007 / 2	7	8	8	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	10	10	10
2008 / 2	7	7	7	7	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	7	7	7	7	7
2009 / 2	5	3	4	4	4	4	4	4	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	8	8	8	8	8	8	8
2010 / 2	9	9	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2011 / 1	9	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2011 / 2	11	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2012 / 1	9	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2012 / 2	13	12	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2013 / 1	13	11	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2013 / 2	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
2014 / 1	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2014 / 2	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2015 / 1	12	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
2015 / 2	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2016 / 1	18	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2016 / 2	22	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2017 / 1	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
2017 / 2	20	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17

Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	7	7	7	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	3	3	3	3	3	3	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	3	3	3	3	3	3	3
2000 / 2	6	6	6	6	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	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2002 / 1	9	9	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	9	9	9	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	7	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	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2005 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2006 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2006 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2007 / 1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2007 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
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																				
2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
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
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	10
2007 / 2	3	5	5	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	4	4	4
2008 / 2	7	7	6	6	6	6	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	9	9	9	9	9
2009 / 2	8	8	8	8	8	8	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	3	3	3	3	3	3	3
2010 / 2	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2011 / 1	11	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2011 / 2	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2012 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2012 / 2	15	14	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
2013 / 1	13	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2013 / 2	11	12	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2014 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2014 / 2	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
2015 / 1	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2015 / 2	11	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2016 / 1	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2016 / 2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2017 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2017 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
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
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	5
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	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	2	2	2	2	2	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	6	6	6	6	6	6	6
2000 / 2	5	5	5	5	5	5	5	5	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	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	6	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	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2003 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2004 / 1	10	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	1
2005 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2006 / 1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2006 / 2	10	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	10
2007 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
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2014 / 2																				
2015 / 1																				
2015 / 2																				
2016 / 1																				
2016 / 2																				
2017 / 1																				
2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	2
2007 / 2	5	4	4	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	4	4	4
2008 / 2	4	5	5	5	5	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	2	2	2	2	2
2009 / 2	4	4	4	4	4	4	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	4	4	4	4	4	4	4
2010 / 2	2	2	2	2	2	2	2	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	3	3	3	3	3	3	3	3	3
2011 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2012 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2012 / 2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2013 / 1	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2013 / 2	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2014 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2014 / 2	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2015 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2015 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 2	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2017 / 1	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2017 / 2	2																			

Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
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
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	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	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	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	4	4	4	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	6	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	2
2007 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2008 / 1																				
2008 / 2																				
2009 / 1																				
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2017 / 2																				





Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Other Coverages - All Perils  
Servicing Carrier: Total  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
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	4
2007 / 2	5	4	4	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	2	2	2
2008 / 2	2	2	2	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	1	1	1	1	1
2009 / 2	6	5	5	5	5	5	5	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	1	1	1	1	1	1	1
2010 / 2	4	4	4	4	4	4	4	4	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	4	4	4	4	4	4	4	4	4
2011 / 2	5	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2012 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2012 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2013 / 1	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2014 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2015 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2015 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Facility Association  
as at December 31, 2017  
Semi-Annual Triangle  
Amounts in \$  
Newfoundland & Labrador - non-PPV  
Other Coverages - All Perils  
Servicing Carrier: Total  
Cumulative Claims Counts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	3	3	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	1	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	4
2007 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

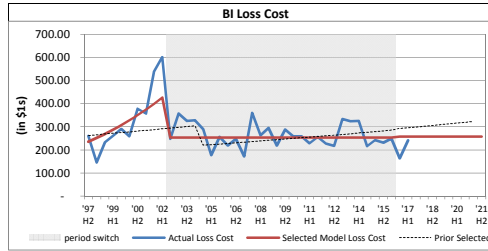
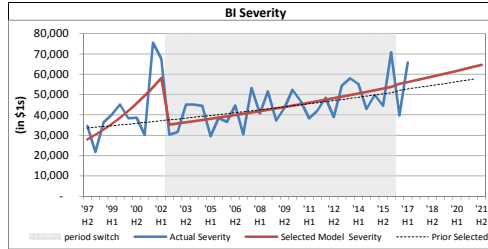
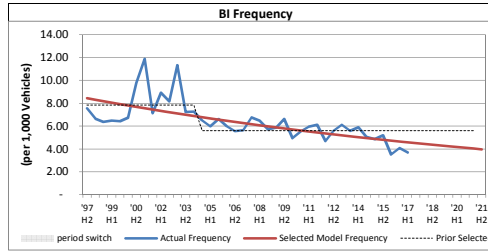




## **Actuarial Support: Appendix B (Part 1) – Industry Commercial Vehicle Loss Trend Analysis**

Facility Association  
Trend Analysis - Industry  
NL - CV  
BI  
As at Jun 30, 2017

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)
'97H2	7.55	8.44	34,561	27,945	261.00	235.75
'98H1	6.65	8.31	21,840	30,322	145.21	251.82
'98H2	6.38	8.18	36,528	32,900	232.92	268.98
'99H1	6.48	8.05	40,294	35,697	260.93	287.31
'99H2	6.44	7.92	45,098	38,732	290.24	306.89
'00H1	6.73	7.80	38,415	42,026	258.57	327.80
'00H2	9.80	7.68	38,671	45,599	378.86	350.14
'01H1	11.88	7.56	30,090	49,476	357.51	373.99
'01H2	7.12	7.44	75,500	53,683	537.68	399.48
'02H1	8.91	7.33	67,580	58,247	602.08	426.70
'02H2	8.16	7.21	30,293	35,234	247.22	254.10
'03H1	11.33	7.10	31,505	35,790	357.06	254.09
'03H2	7.23	6.99	45,057	36,355	325.84	254.09
'04H1	7.26	6.88	45,132	36,929	327.76	254.08
'04H2	6.51	6.77	44,484	37,512	289.62	254.08
'05H1	5.99	6.67	29,500	38,105	176.72	254.08
'05H2	6.63	6.56	38,576	38,706	255.63	254.07
'06H1	5.99	6.46	36,552	39,317	218.94	254.06
'06H2	5.57	6.36	44,614	39,938	248.43	254.06
'07H1	5.65	6.26	30,404	40,569	171.81	254.06
'07H2	6.77	6.16	53,261	41,209	360.32	254.05
'08H1	6.48	6.07	40,635	41,860	263.18	254.05
'08H2	5.72	5.97	51,576	42,521	294.99	254.04
'09H1	5.86	5.88	37,305	43,192	218.58	254.03
'09H2	6.62	5.79	43,535	43,874	288.22	254.03
'10H1	4.95	5.70	52,404	44,567	259.14	254.03
'10H2	5.54	5.61	46,710	45,271	258.89	254.02
'11H1	5.96	5.52	38,394	45,986	228.70	254.02
'11H2	6.11	5.44	41,958	46,712	256.47	254.02
'12H1	4.69	5.35	48,455	47,449	227.10	254.01
'12H2	5.59	5.27	38,929	48,199	217.64	254.01
'13H1	6.12	5.19	54,447	48,960	333.48	254.00
'13H2	5.59	5.11	58,071	49,733	324.65	254.00
'14H1	5.90	5.03	55,247	50,518	326.03	253.99
'14H2	5.05	4.95	42,869	51,316	216.39	253.99
'15H1	4.86	4.87	49,865	52,126	242.11	253.99
'15H2	5.20	4.80	44,412	52,949	230.93	253.98
'16H1	3.52	4.72	70,719	53,785	248.74	253.98
'16H2	4.08	4.65	39,831	55,290	162.61	257.02
'17H1	3.67	4.58	65,672	56,163	240.85	257.02
'17H2		4.51		57,050		257.02
'18H1		4.44		57,950		257.01
'18H2		4.37		58,865		257.00
'19H1		4.30		59,795		257.00
'19H2		4.23		60,739		256.99
'20H1		4.17		61,698		256.99
'20H2		4.10		62,672		256.99
'21H1		4.04		63,662		256.98
'21H2		3.97		64,667		256.97
'22H1		3.91		65,688		256.97
'22H2		3.85		66,725		256.96



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	0.99996
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01197
	calculated event factor:		1.01201
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.03182
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.04421
	calculated event factor:		1.01201
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	0.96911
	<b>2016 HST increase</b>	'16H2 / '15H2:	0.96912
	calculated event factor:		1.00002
	n/a estimated event impact:		0.0%

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f8a	FA s4a	
Past (Annual)	(3.1%)	3.2%	0.0%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	2.3%	2.3%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	(3.1%)	3.2%	0.0%
Previous Selected	0.0%	2.3%	2.3%

Frequency: FA f8a - 1 period (based on FA LCOa); seasonality not significant; no selected data exclusions  
Severity: FA s4a - 3 periods (based on FA LCSa); seasonality not significant; no selected data exclusions

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
BI  
As at Jun 30, 2017

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

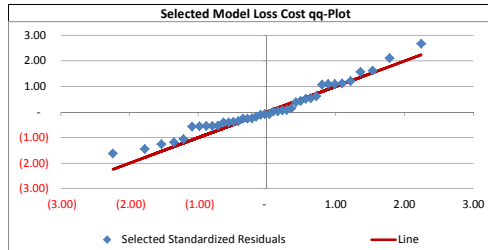
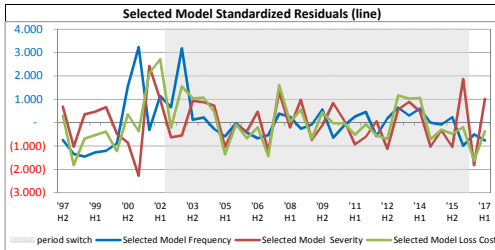
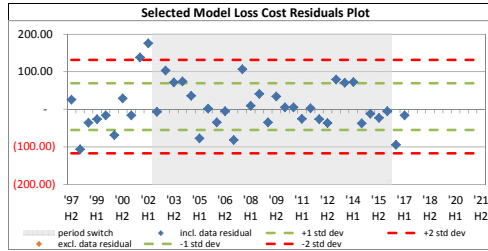
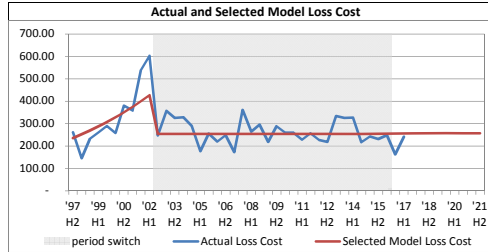
SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance F
Regression	4	1.1862	0.2965	5.5616	0.1%
Residual	35	1.8662	0.0533		
Total	39	3.0524			

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6234	0.3886	0.3187	0.2309	40	-	5

Runs-Test Result: 0.8077 RESIDUALS RUNS RANDOM  
# periods: 3

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



Facility Association - Trend Analysis - Industry

NL - CV

BI

as at: Jun 30, 2017

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 f8a - 1 period (based on FA LC0a); seasonality not significant; no selected data exclusions

Frequency per: 1,000 Earned Car Years

Level Selected: 1  
Trend Type: log-link

At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)											Frequency Values					
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual		
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4							
		0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not
																		=> select initial accident half for period
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	-	7.5518	8.4363	(0.8845)	8.4363	(0.8845)	
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	-	6.6487	8.3050	(1.6563)	8.3050	(1.6563)	
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	-	6.3764	8.1758	(1.7994)	8.1758	(1.7994)	
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	-	6.4756	8.0485	(1.5729)	8.0485	(1.5729)	
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	-	6.4357	7.9233	(1.4876)	7.9233	(1.4876)	
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	-	6.7309	7.8000	(1.0691)	7.8000	(1.0691)	
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	-	9.7971	7.6786	2.1185	7.6786	2.1185	
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	-	11.8814	7.5591	4.3223	7.5591	4.3223	
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	-	7.1216	7.4415	(0.3199)	7.4415	(0.3199)	
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	-	8.9091	7.3257	1.5834	7.3257	1.5834	
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	-	8.1611	7.2117	0.9494	7.2117	0.9494	
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	-	11.3335	7.0995	4.2340	7.0995	4.2340	
'03H2	1	2003.75	-	-	-	-	-	-	-	-	-	-	7.2318	6.9890	0.2428	6.9890	0.2428	
'04H1	0	2004.25	-	-	-	-	-	-	-	-	-	-	7.2623	6.8802	0.3821	6.8802	0.3821	
'04H2	1	2004.75	-	-	-	-	-	-	-	-	-	-	6.5107	6.7732	(0.2625)	6.7732	(0.2625)	
'05H1	0	2005.25	-	-	-	-	-	-	-	-	-	-	5.9904	6.6678	(0.6774)	6.6678	(0.6774)	
'05H2	1	2005.75	-	-	-	-	-	-	-	-	-	-	6.6266	6.5640	0.0626	6.5640	0.0626	
'06H1	0	2006.25	-	-	-	-	-	-	-	-	-	-	5.9897	6.4619	(0.4722)	6.4619	(0.4722)	
'06H2	1	2006.75	-	-	-	-	-	-	-	-	-	-	5.5685	6.3613	(0.7928)	6.3613	(0.7928)	
'07H1	0	2007.25	-	-	-	-	-	-	-	-	-	-	5.6510	6.2623	(0.6113)	6.2623	(0.6113)	
'07H2	1	2007.75	-	-	-	-	-	-	-	-	-	-	6.7651	6.1649	0.6002	6.1649	0.6002	
'08H1	0	2008.25	-	-	-	-	-	-	-	-	-	-	6.4766	6.0690	0.4076	6.0690	0.4076	
'08H2	1	2008.75	-	-	-	-	-	-	-	-	-	-	5.7195	5.9745	(0.2550)	5.9745	(0.2550)	
'09H1	0	2009.25	-	-	-	-	-	-	-	-	-	-	5.8593	5.8815	(0.0222)	5.8815	(0.0222)	
'09H2	1	2009.75	-	-	-	-	-	-	-	-	-	-	6.6205	5.7900	0.8305	5.7900	0.8305	
'10H1	0	2010.25	-	-	-	-	-	-	-	-	-	-	4.9451	5.6999	(0.7548)	5.6999	(0.7548)	
'10H2	1	2010.75	-	-	-	-	-	-	-	-	-	-	5.5424	5.6112	(0.0688)	5.6112	(0.0688)	
'11H1	0	2011.25	-	-	-	-	-	-	-	-	-	-	5.9567	5.5239	0.4328	5.5239	0.4328	
'11H2	1	2011.75	-	-	-	-	-	-	-	-	-	-	6.1125	5.4380	0.6745	5.4380	0.6745	
'12H1	0	2012.25	-	-	-	-	-	-	-	-	-	-	4.6869	5.3533	(0.6664)	5.3533	(0.6664)	
'12H2	1	2012.75	-	-	-	-	-	-	-	-	-	-	5.5907	5.2700	0.3207	5.2700	0.3207	
'13H1	0	2013.25	-	-	-	-	-	-	-	-	-	-	6.1249	5.1880	0.9369	5.1880	0.9369	
'13H2	1	2013.75	-	-	-	-	-	-	-	-	-	-	5.5905	5.1073	0.4832	5.1073	0.4832	
'14H1	0	2014.25	-	-	-	-	-	-	-	-	-	-	5.9013	5.0278	0.8735	5.0278	0.8735	
'14H2	1	2014.75	-	-	-	-	-	-	-	-	-	-	5.0477	4.9496	0.0981	4.9496	0.0981	
'15H1	0	2015.25	-	-	-	-	-	-	-	-	-	-	4.8553	4.8726	(0.0173)	4.8726	(0.0173)	
'15H2	1	2015.75	-	-	-	-	-	-	-	-	-	-	5.1998	4.7967	0.4031	4.7967	0.4031	
'16H1	0	2016.25	-	-	-	-	-	-	-	-	-	-	3.5173	4.7221	(1.2048)	4.7221	(1.2048)	
'16H2	1	2016.75	-	-	-	-	-	-	-	-	-	-	4.0826	4.6486	(0.5660)	4.6486	(0.5660)	
'17H1	0	2017.25	-	-	-	-	-	-	-	-	-	-	3.6675	4.5763	(0.9088)	4.5763	(0.9088)	
'17H2	1	2017.75	-	-	-	-	-	-	-	-	-	-	4.5051			4.5051		
'18H1	0	2018.25	-	-	-	-	-	-	-	-	-	-	4.4350			4.4350		
'18H2	1	2018.75	-	-	-	-	-	-	-	-	-	-	4.3659			4.3659		
'19H1	0	2019.25	-	-	-	-	-	-	-	-	-	-	4.2980			4.2980		
'19H2	1	2019.75	-	-	-	-	-	-	-	-	-	-	4.2311			4.2311		
'20H1	0	2020.25	-	-	-	-	-	-	-	-	-	-	4.1653			4.1653		
'20H2	1	2020.75	-	-	-	-	-	-	-	-	-	-	4.1005			4.1005		
'21H1	0	2021.25	-	-	-	-	-	-	-	-	-	-	4.0367			4.0367		
'21H2	1	2021.75	-	-	-	-	-	-	-	-	-	-	3.9738			3.9738		
'22H1	0	2022.25	-	-	-	-	-	-	-	-	-	-	3.9120			3.9120		
'22H2	1	2022.75	-	-	-	-	-	-	-	-	-	-	3.8511			3.8511		

Facility Association - Trend Analysis - Industry

NL - CV  
BI

as at: Jun 30, 2017

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 18a - 1 period (based on FA LC0a); seasonality not significant; no selected data exclusions

FITTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	F		
Regression	1	1.3110	1.3110	43.7114	0.0%		
Residual	38	1.1397	0.0300				
Total	39	2.4507					

FITTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.7314	0.5349	0.5227	0.1732	40	-	2	
s.e.(est.) as % of modelled mean: 9.5%							
Runs-Test Result: 1.1373 RESIDUALS RUNS RANDOM ; residuals normal							
# 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	64.796	9.524	6.803	0.0%	45.515	84.077	64.796
Season	-	-	-	n/a	-	-	-
All Years	(0.031)	0.005	(6.611)	0.0%	(0.041)	(0.022)	(0.031)
Scalar 1	-	-	-	n/a	-	-	-
Scalar 2	-	-	-	n/a	-	-	-
Scalar 3	-	-	-	n/a	-	-	-
Scalar 4	-	-	-	n/a	-	-	-
Trend 1	-	-	-	n/a	-	-	-
Trend 2	-	-	-	n/a	-	-	-
Trend 3	-	-	-	n/a	-	-	-
Trend 4	-	-	-	n/a	-	-	-

Trends are Annual

SELECTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	F		
Regression	1	1.3110	1.3110	43.7114	0.0%		
Residual	38	1.1397	0.0300				
Total	39	2.4507					

SELECTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.7314	0.5349	0.5227	0.1732	40	-	2	
s.e.(est.) as % of modelled mean: 9.5%							
Runs-Test Result: 1.1373 RESIDUALS RUNS RANDOM ; residuals normal							
Fitted Annual	Previous Selected	Selected Annual	selected - fitted				
past	(3.1%)	0.0%	(3.1%)				'17H1 => last period in "past"
future	(3.1%)	0.0%	(3.1%)				

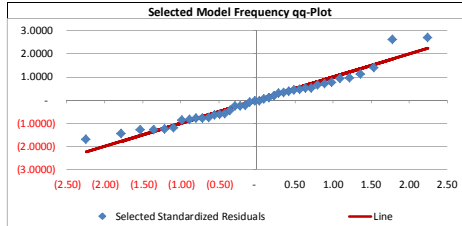
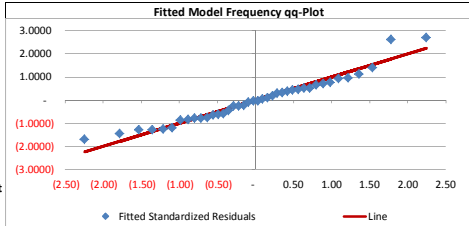
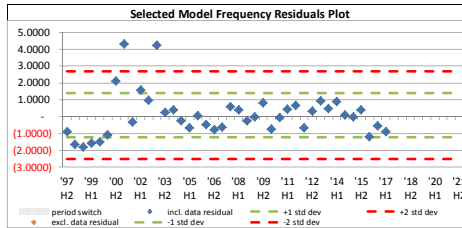
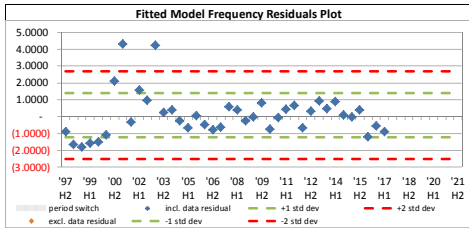
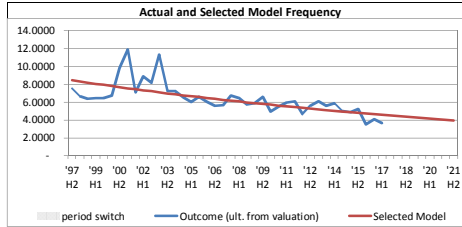
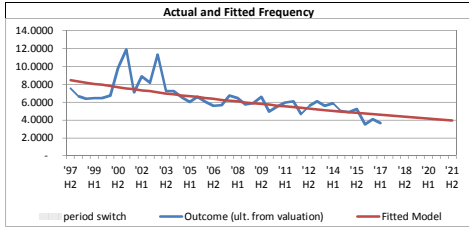
  

**WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:**

**Option 1: set so that averages for selected model = actuals over the period**  
 avg **NOT USED**

(ult. from valuation) - '97H2 to '17H1 6.4129 actual values  
 Selected Model - '97H2 to '17H1 6.3157 selected model values  
 diff: **0.0972** if used, adjust scalar to make diff zero

**Option 2: set to minimize mean square error (MSE)**  
 MSE: 0.0300 **NOT USED**



critical  
correl  
coeff  
97.2%

test  
value  
97.6%

therefore  
can't reject  
residual  
normality

critical  
correl  
coeff  
97.2%

test  
value  
97.6%

therefore  
can't reject  
residual  
normality





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as at: Jun 30, 2017

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 s4a - 3 periods (based on FA LC5a); seasonality not significant; no selected data exclusions

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	4	1.1029	0.2757	6.4904	0.1%
Residual	35	1.4868	0.0425		
Total	39	2.5897			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	4	1.0882	0.2720	6.3411	0.1%
Residual	35	1.5015	0.0429		
Total	39	2.5897			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6526	0.4259	0.3603	0.2061	40	-	5

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6482	0.4202	0.3539	0.2071	40	-	5

Runs-Test Result: 0.8220 RESIDUALS RUNS RANDOM ; residuals normal  
# parameters with p-value >5% (intercept specifically not included)

Runs-Test Result: 0.8220 RESIDUALS RUNS RANDOM ; residuals normal  
Fitted Annual Previous Selected selected does NOT equal fitted

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(315.815)	90.768	(3.479)	0.1%	(500.083)	(131.547)	(315.815)	5
Season	-	-	-	n/a	-	-	-	0
All Years	0.163	0.045	3.596	0.1%	0.071	0.255	0.163	4
Scalar 1	(0.551)	0.152	(3.620)	0.1%	(0.861)	(0.242)	(0.551)	3
Trend 1	(0.132)	0.046	(2.842)	0.7%	(0.226)	(0.038)	(0.132)	2
Scalar 2	(0.074)	0.167	(0.441)	66.2%	(0.413)	0.266	0.012	1
Trend 2	-	-	-	n/a	-	-	-	0
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	3.2%	2.3%	3.2%	'16H1 => last period in "past"
future	3.2%	2.3%	3.2%	

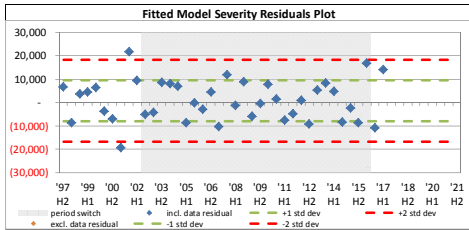
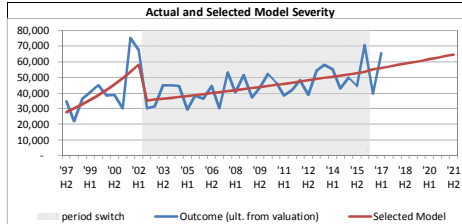
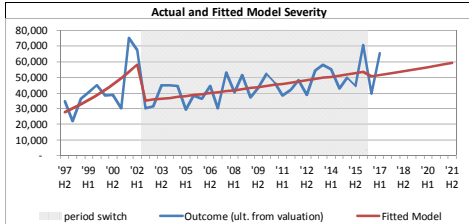
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

**Option 1:** set so that averages for selected model = actuals over the period  
avg NOT USED  
(ult. from valuation) - '97H2 to '17H1 44,475 actual values  
Selected Model - '97H2 to '17H1 43,869 selected model values  
diff: 606 if used, adjust scalar to make diff zero

**Option 2:** set to minimize mean square error (MSE)  
MSE: 0.0429 NOT USED

Trends are Annual

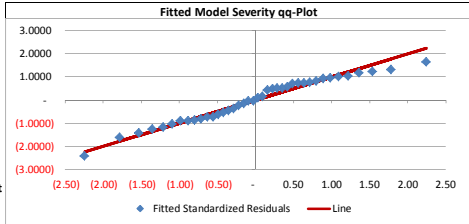
Scalar 2 to get HST adjust



critical  
correl  
coeff  
97.2%

test  
value  
98.4%

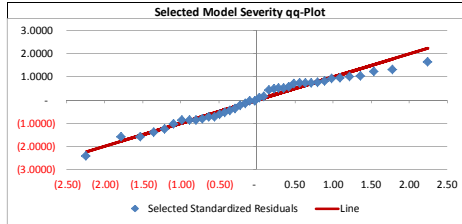
therefore  
can't reject  
residual  
normality



critical  
correl  
coeff  
97.2%

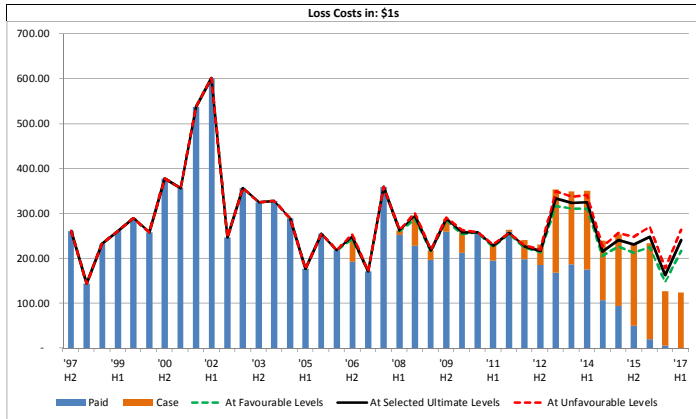
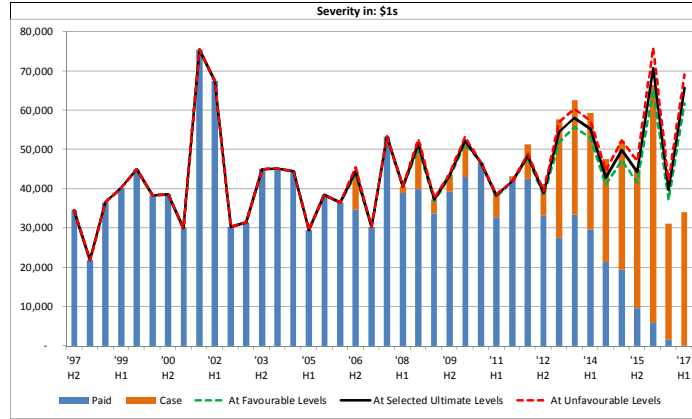
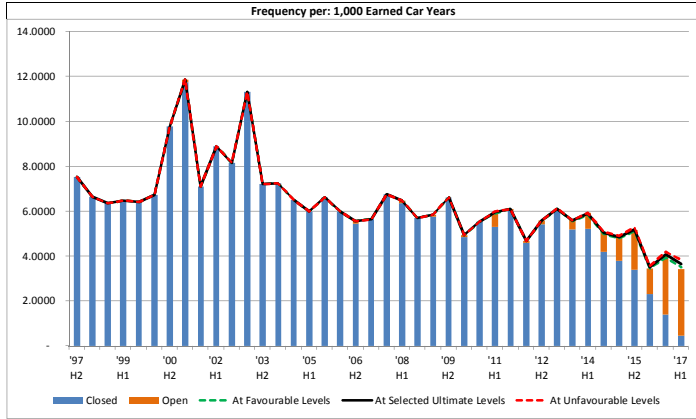
test  
value  
98.3%

therefore  
can't reject  
residual  
normality



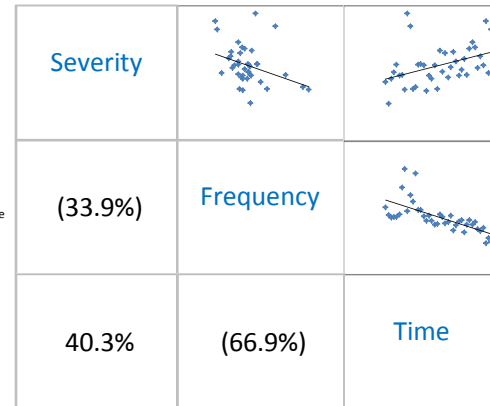


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NL - CV  
BI  
as at: Jun 30, 2017



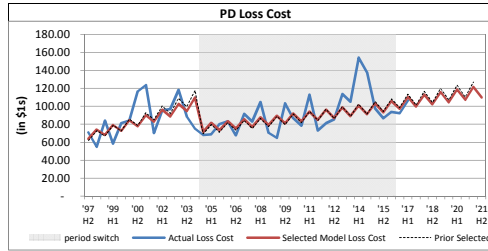
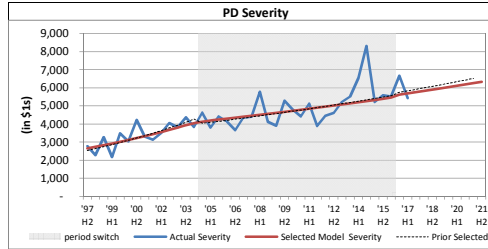
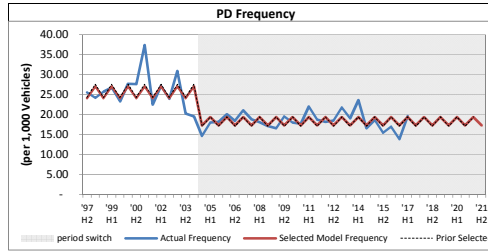
SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none



Facility Association  
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PD  
As at Jun 30, 2017

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)
'97H2	25.57	24.15	2,772	2,643	70.88	63.84
'98H1	24.20	27.08	2,269	2,731	54.91	73.96
'98H2	25.75	24.15	3,271	2,822	84.22	68.16
'99H1	26.79	27.08	2,180	2,917	58.40	79.00
'99H2	23.35	24.15	3,481	3,014	81.26	72.80
'00H1	27.69	27.08	3,032	3,115	83.94	84.36
'00H2	27.60	24.15	4,229	3,219	116.72	77.75
'01H1	37.43	27.08	3,305	3,327	123.69	90.11
'01H2	22.52	24.15	3,121	3,438	70.28	83.04
'02H1	27.28	27.08	3,500	3,553	95.47	96.23
'02H2	23.94	24.15	4,045	3,672	96.83	88.70
'03H1	30.92	27.08	3,826	3,795	118.30	102.78
'03H2	20.25	24.15	4,367	3,922	88.43	94.73
'04H1	19.54	27.08	3,842	4,053	75.09	109.77
'04H2	14.65	17.31	4,639	4,145	67.96	71.76
'05H1	18.07	19.41	3,800	4,195	68.68	81.43
'05H2	18.17	17.31	4,420	4,245	80.32	73.49
'06H1	20.14	19.41	4,144	4,296	83.45	83.39
'06H2	18.46	17.31	3,661	4,348	67.60	75.28
'07H1	21.12	19.41	4,343	4,400	91.71	85.41
'07H2	18.82	17.31	4,411	4,453	83.04	77.09
'08H1	18.09	19.41	5,790	4,507	104.76	87.49
'08H2	17.16	17.31	4,113	4,561	70.57	78.96
'09H1	16.58	19.41	3,904	4,616	64.75	89.60
'09H2	19.58	17.31	5,286	4,671	103.51	80.87
'10H1	18.07	19.41	4,805	4,728	86.82	91.78
'10H2	17.70	17.31	4,419	4,785	78.22	82.84
'11H1	22.02	19.41	5,131	4,842	112.99	93.99
'11H2	18.76	17.31	3,896	4,900	73.10	84.83
'12H1	18.24	19.41	4,453	4,959	81.21	96.26
'12H2	18.53	17.31	4,608	5,019	85.38	86.89
'13H1	21.76	19.41	5,219	5,079	113.56	98.59
'13H2	19.10	17.31	5,513	5,140	105.28	88.99
'14H1	23.61	19.41	6,545	5,202	154.53	100.98
'14H2	16.61	17.31	8,309	5,265	138.03	91.15
'15H1	18.71	19.41	5,210	5,328	97.50	103.43
'15H2	15.47	17.31	5,595	5,392	86.55	93.35
'16H1	16.96	19.41	5,519	5,457	93.62	105.93
'16H2	13.86	17.31	6,673	5,622	92.46	97.33
'17H1	19.65	19.41	5,421	5,690	106.52	110.45
'17H2		17.31		5,758		99.69
'18H1		19.41		5,828		113.13
'18H2		17.31		5,898		102.11
'19H1		19.41		5,969		115.87
'19H2		17.31		6,041		104.59
'20H1		19.41		6,113		118.66
'20H2		17.31		6,187		107.11
'21H1		19.41		6,261		121.54
'21H2		17.31		6,337		109.71
'22H1		19.41		6,413		124.49
'22H2		17.31		6,490		112.36



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.02414
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.04264
	calculated event factor:		1.01806
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.02412
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.04266
	calculated event factor:		1.01810
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0b	
Past (Annual)	0.0%	2.4%	2.4%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	2.8%	2.8%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	2.4%	2.4%
Previous Selected	0.0%	2.8%	2.8%

Frequency: FA f0a - 2 periods (design matrix per prior selected, adjusted on stats); seasonality significant; no selected data exclusions per prior selected  
Severity: FA s0b - 3 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; 1 selected data exclusion per prior selected

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	2.5%
Future Loss Cost Trend (Annual)	2.5%

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As at Jun 30, 2017

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

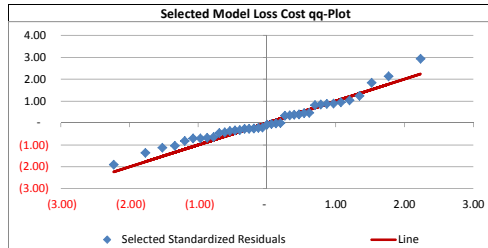
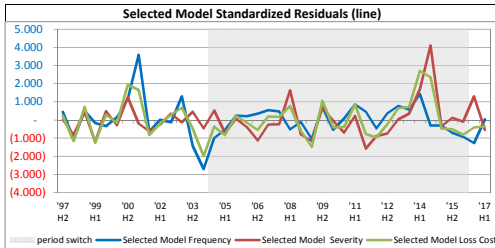
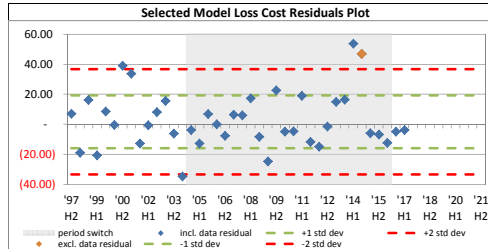
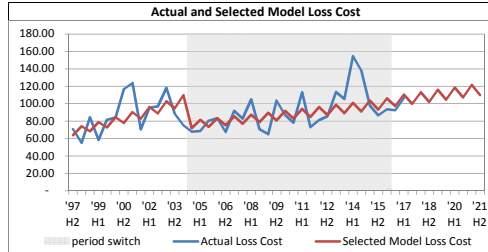
SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance F
Regression	3	0.4764	0.1588	4.1469	1.3%
Residual	35	1.3403	0.0383		
Total	38	1.8167			

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5121	0.2622	0.1990	0.1957	39	1	4

Runs-Test Result: 0.4479 RESIDUALS RUNS RANDOM  
# periods: 3

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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as at: Jun 30, 2017

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 - 2 periods (design matrix per prior selected, adjusted on stats); seasonality significant; no selected data exclusions per prior selected

FITTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	2	1.1402	0.5701	36.0350	0.0%	
Residual	37	0.5854	0.0158			
Total	39	1.7256				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8129	0.6608	0.6424	0.1258	40	-	3

s.e.(est.) as % of modelled mean: 4.2%

Runs-Test Result: 0.4780 RESIDUALS RUNS RANDOM ; residuals normal

# parameters with p-value >5% 0 (intercept specifically not included)							
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
Intercept	3.299	0.039	84.460	0.0%	3.220	3.378	3.299 3
Season	(0.114)	0.040	(2.877)	0.7%	(0.195)	(0.034)	(0.114) 2
All Years	-	-	-	n/a	-	-	- 0
Scalar 1	(0.333)	0.042	(7.987)	0.0%	(0.418)	(0.249)	(0.333) 1
Scalar 2	-	-	-	n/a	-	-	- 0
Trend 1	-	-	-	n/a	-	-	- 0
Scalar 3	-	-	-	n/a	-	-	- 0
Trend 2	-	-	-	n/a	-	-	- 0
Scalar 4	-	-	-	n/a	-	-	- 0
Trend 3	-	-	-	n/a	-	-	- 0
Scalar 5	-	-	-	n/a	-	-	- 0
Trend 4	-	-	-	n/a	-	-	- 0

Trends are Annual

SELECTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	2	1.1402	0.5701	36.0350	0.0%	
Residual	37	0.5854	0.0158			
Total	39	1.7256				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8129	0.6608	0.6424	0.1258	40	-	3

s.e.(est.) as % of modelled mean: 4.2%

Runs-Test Result: 0.4780 RESIDUALS RUNS RANDOM ; residuals normal

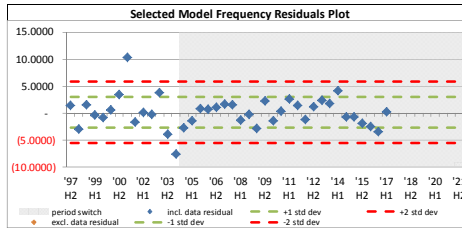
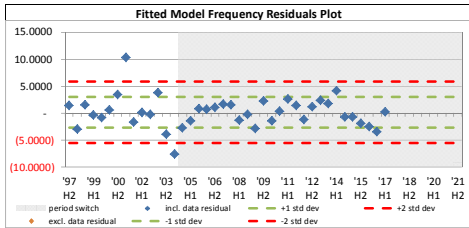
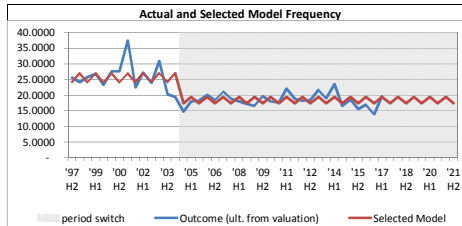
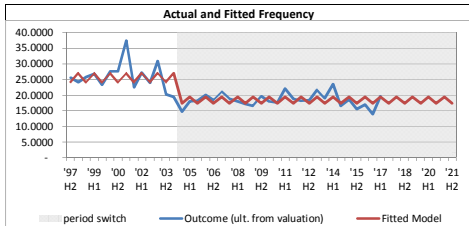
Fitted Annual	Previous Selected Annual	Selected Annual	selected - fitted
past 0.0%	0.0%	0.0%	'17H1 => last period in "past"
future 0.0%	0.0%	0.0%	

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

(ult. from valuation) - '97H2 to '17H1 21.0680 actual values  
Selected Model - '97H2 to '17H1 20.9021 selected model values  
diff: 0.1659 if used, adjust scalar to make diff zero

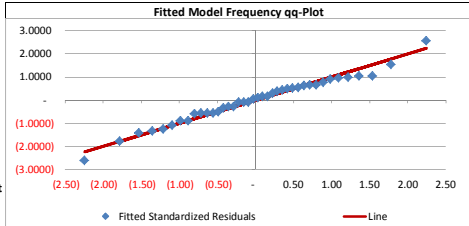
Option 2: set to minimize mean square error (MSE)  
MSE: 0.0158 NOT USED



critical  
correl  
coeff  
97.2%

test  
value  
98.8%

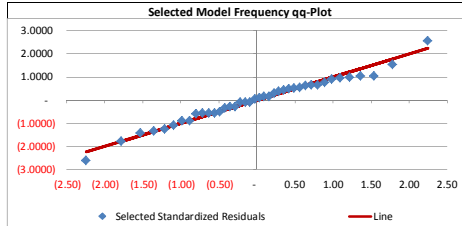
therefore  
can't reject  
residual  
normality



critical  
correl  
coeff  
97.2%

test  
value  
98.8%

therefore  
can't reject  
residual  
normality





Facility Association - Trend Analysis - Industry

NL - CV  
PD

as at: Jun 30, 2017

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

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

MODEL DESCRIPTION FA s0b - 3 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; 1 selected data exclusion per prior

Severity in: \$Severity in: \$1s

Level Selected: 1

At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (X)										Severity Values				
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	1	0	1	1	0	0	0	0	0					
				'04H2				'16H2								
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	2,772	2,643	129	2,643	129
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	2,269	2,731	(462)	2,731	(462)
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	3,271	2,822	449	2,822	449
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	2,180	2,917	(737)	2,917	(737)
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	3,481	3,014	467	3,014	467
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	3,032	3,115	(83)	3,115	(83)
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	4,229	3,219	1,010	3,219	1,010
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	3,305	3,327	(22)	3,327	(22)
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	3,121	3,438	(317)	3,438	(317)
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	3,500	3,553	(53)	3,553	(53)
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	4,045	3,672	373	3,672	373
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	3,826	3,795	31	3,795	31
'03H2	1	2003.75	-	-	-	-	-	-	-	-	-	4,367	3,922	445	3,922	445
'04H1	0	2004.25	-	-	-	-	-	-	-	-	-	3,842	4,053	(211)	4,053	(211)
'04H2	1	2004.75	1	0.25	-	-	-	-	-	-	-	4,639	4,145	494	4,145	494
'05H1	0	2005.25	1	0.75	-	-	-	-	-	-	-	3,800	4,195	(395)	4,195	(395)
'05H2	1	2005.75	1	1.25	-	-	-	-	-	-	-	4,420	4,245	175	4,245	175
'06H1	0	2006.25	1	1.75	-	-	-	-	-	-	-	4,144	4,296	(152)	4,296	(152)
'06H2	1	2006.75	1	2.25	-	-	-	-	-	-	-	3,661	4,348	(687)	4,348	(687)
'07H1	0	2007.25	1	2.75	-	-	-	-	-	-	-	4,343	4,400	(57)	4,400	(57)
'07H2	1	2007.75	1	3.25	-	-	-	-	-	-	-	4,411	4,453	(42)	4,453	(42)
'08H1	0	2008.25	1	3.75	-	-	-	-	-	-	-	5,790	4,507	1,283	4,507	1,283
'08H2	1	2008.75	1	4.25	-	-	-	-	-	-	-	4,113	4,561	(448)	4,561	(448)
'09H1	0	2009.25	1	4.75	-	-	-	-	-	-	-	3,904	4,616	(712)	4,616	(712)
'09H2	1	2009.75	1	5.25	-	-	-	-	-	-	-	5,286	4,671	615	4,671	615
'10H1	0	2010.25	1	5.75	-	-	-	-	-	-	-	4,805	4,728	77	4,728	77
'10H2	1	2010.75	1	6.25	-	-	-	-	-	-	-	4,419	4,785	(366)	4,785	(366)
'11H1	0	2011.25	1	6.75	-	-	-	-	-	-	-	5,131	4,842	289	4,842	289
'11H2	1	2011.75	1	7.25	-	-	-	-	-	-	-	3,896	4,900	(1,004)	4,900	(1,004)
'12H1	0	2012.25	1	7.75	-	-	-	-	-	-	-	4,453	4,959	(506)	4,959	(506)
'12H2	1	2012.75	1	8.25	-	-	-	-	-	-	-	4,608	5,019	(411)	5,019	(411)
'13H1	0	2013.25	1	8.75	-	-	-	-	-	-	-	5,219	5,079	140	5,079	140
'13H2	1	2013.75	1	9.25	-	-	-	-	-	-	-	5,513	5,140	373	5,140	373
'14H1	0	2014.25	1	9.75	-	-	-	-	-	-	-	6,545	5,202	1,343	5,202	1,343
'14H2	y	2014.75	1	10.25	-	-	-	-	-	-	-	8,309	5,265	3,044	5,265	3,044
'15H1	0	2015.25	1	10.75	-	-	-	-	-	-	-	5,210	5,328	(118)	5,328	(118)
'15H2	1	2015.75	1	11.25	-	-	-	-	-	-	-	5,595	5,392	203	5,392	203
'16H1	0	2016.25	1	11.75	-	-	-	-	-	-	-	5,519	5,457	62	5,457	62
'16H2	1	2016.75	1	12.25	1	0.25	-	-	-	-	-	6,673	5,979	694	5,622	1,051
'17H1	0	2017.25	1	12.75	1	0.75	-	-	-	-	-	5,421	6,051	(630)	6,051	(630)
'17H2	1	2017.75	1	13.25	1	1.25	-	-	-	-	-	6,123			5,758	
'18H1	0	2018.25	1	13.75	1	1.75	-	-	-	-	-	6,197			5,828	
'18H2	1	2018.75	1	14.25	1	2.25	-	-	-	-	-	6,272			5,898	
'19H1	0	2019.25	1	14.75	1	2.75	-	-	-	-	-	6,347			5,969	
'19H2	1	2019.75	1	15.25	1	3.25	-	-	-	-	-	6,423			6,041	
'20H1	0	2020.25	1	15.75	1	3.75	-	-	-	-	-	6,501			6,113	
'20H2	1	2020.75	1	16.25	1	4.25	-	-	-	-	-	6,579			6,187	
'21H1	0	2021.25	1	16.75	1	4.75	-	-	-	-	-	6,658			6,261	
'21H2	1	2021.75	1	17.25	1	5.25	-	-	-	-	-	6,738			6,337	
'22H1	0	2022.25	1	17.75	1	5.75	-	-	-	-	-	6,819			6,413	
'22H2	1	2022.75	1	18.25	1	6.25	-	-	-	-	-	6,901			6,490	

Facility Association - Trend Analysis - Industry

NL - CV  
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as at: Jun 30, 2017

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 - 3 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; 1 selected data exclusion per prior

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	3	1.8597	0.6199	35.5420	0.0%
Residual	35	0.6105	0.0174		
Total	38	2.4702			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	3	1.8522	0.6174	34.9650	0.0%
Residual	35	0.6180	0.0177		
Total	38	2.4702			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8677	0.7529	0.7317	0.1321	39	1	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8659	0.7498	0.7284	0.1329	39	1	4

Runs-Test Result: 1.4796 RESIDUALS RUNS RANDOM ; residuals normal

Runs-Test Result: 1.4796 RESIDUALS RUNS RANDOM ; residuals normal

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

selected does NOT equal fitted

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.	
				Lower	Upper		
1	2						
Intercept	(123.557)	25.470	(4.851)	0.0%	(175.264)	(71.850)	(123.557)
Season	-	-	n/a	-	-	-	-
All Years	0.066	0.013	5.171	0.0%	0.040	0.092	0.066
Scalar 1	-	-	n/a	-	-	-	-
Trend 1	(0.042)	0.018	(2.376)	2.3%	(0.078)	(0.006)	(0.042)
Scalar 2	0.079	0.109	0.724	47.4%	(0.143)	0.302	0.018
Trend 2	-	-	n/a	-	-	-	-
Scalar 3	-	-	n/a	-	-	-	-
Trend 3	-	-	n/a	-	-	-	-
Scalar 4	-	-	n/a	-	-	-	-
Trend 4	-	-	n/a	-	-	-	-

Fitted Annual	Previous Selected Annual	Selected Annual	selected does NOT equal fitted
past 2.4%	2.4%	2.8%	2.4%
future 2.4%	2.4%	2.8%	2.4%

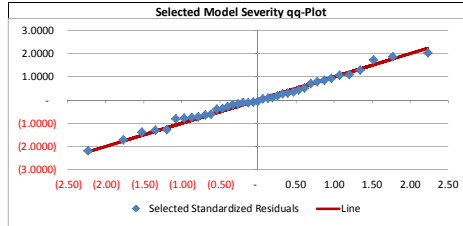
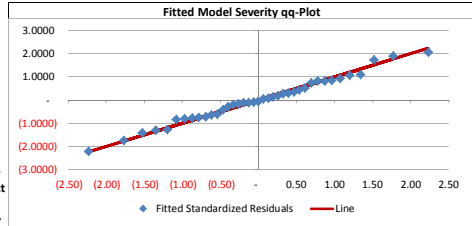
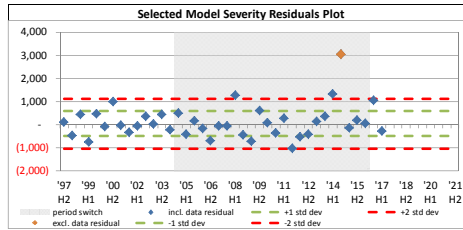
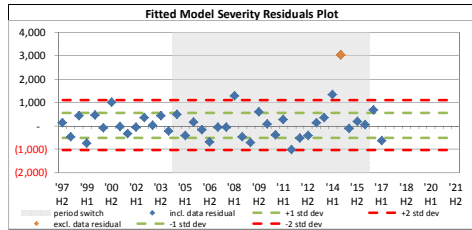
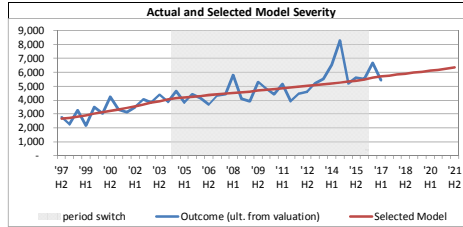
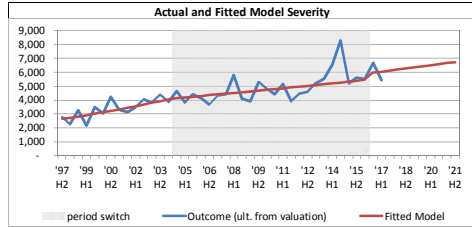
WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

Option 1: set so that averages for selected model = actuals over the period  
 NOT USED  
 avg. actual values 4,427  
 Selected Model - '97H2 to '17H1 4,302 selected model values  
 diff: 125 if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
 MSE: 0.0177 NOT USED

Trends are Annual

Scalar 2 to get HST adjust



critical correl coeff 97.1%

test value 99.5%

therefore can't reject residual normality

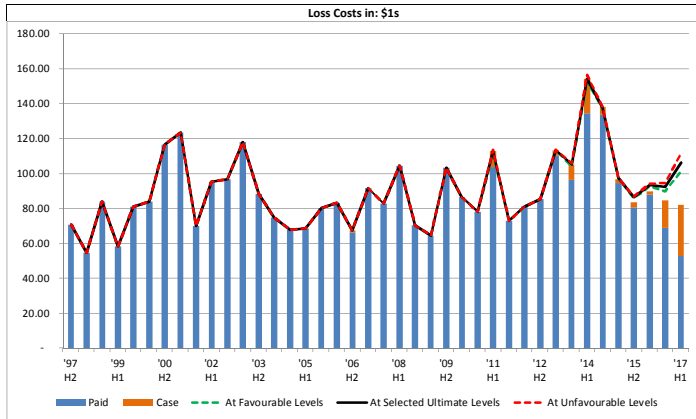
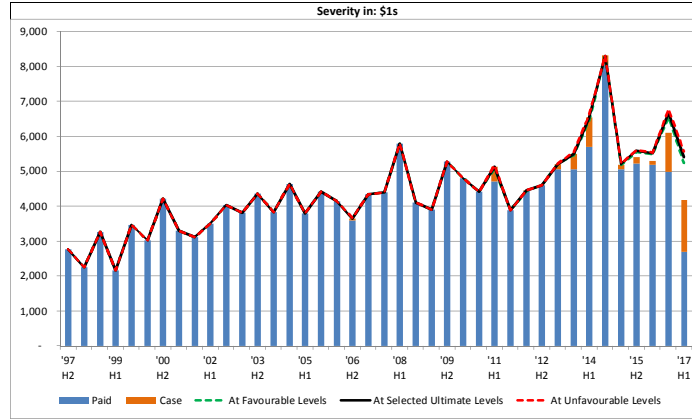
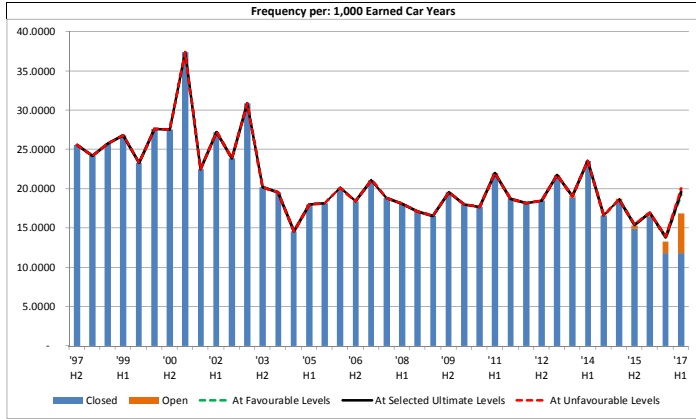
critical correl coeff 97.1%

test value 99.6%

therefore can't reject residual normality

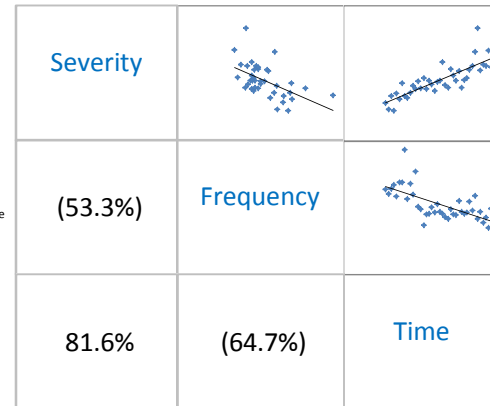


Facility Association - Trend Analysis - Industry  
NL - CV  
PD  
as at: Jun 30, 2017



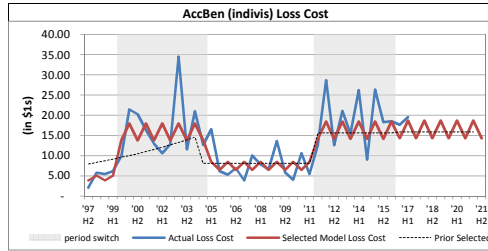
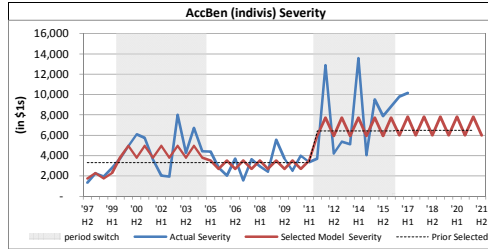
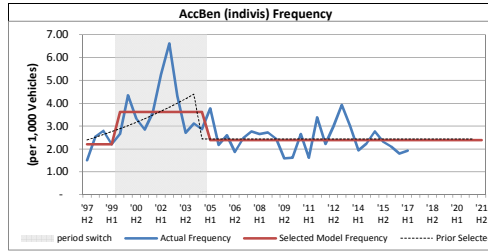
SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none



Facility Association  
Trend Analysis - Industry  
NL - CV  
AccBen (indivis)  
As at Jun 30, 2017

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)
'97H2	1.51	2.20	1,333	1,761	2.01	3.88
'98H1	2.54	2.20	2,267	2,298	5.76	5.06
'98H2	2.79	2.20	1,944	1,761	5.42	3.88
'99H1	2.20	2.20	2,786	2,298	6.14	5.06
'99H2	2.66	3.62	3,706	3,808	9.84	13.80
'00H1	4.35	3.62	4,929	4,970	21.44	18.01
'00H2	3.33	3.62	6,087	3,808	20.25	13.80
'01H1	2.85	3.62	5,750	4,970	16.36	18.01
'01H2	3.58	3.62	3,621	3,808	12.97	13.80
'02H1	5.25	3.62	2,024	4,970	10.63	18.01
'02H2	6.61	3.62	1,940	3,808	12.82	13.80
'03H1	4.31	3.62	8,000	4,970	34.52	18.01
'03H2	2.70	3.62	4,273	3,808	11.55	13.80
'04H1	3.12	3.62	6,731	4,970	20.99	18.01
'04H2	2.86	3.62	4,417	3,808	12.64	13.80
'05H1	3.77	2.39	4,400	3,528	16.58	8.42
'05H2	2.18	2.39	2,833	2,703	6.17	6.45
'06H1	2.60	2.39	2,048	3,528	5.32	8.42
'06H2	1.87	2.39	3,688	2,703	6.88	6.45
'07H1	2.47	2.39	1,571	3,528	3.88	8.42
'07H2	2.77	2.39	3,640	2,703	10.07	6.45
'08H1	2.65	2.39	2,958	3,528	7.85	8.42
'08H2	2.72	2.39	2,423	2,703	6.58	6.45
'09H1	2.44	2.39	5,565	3,528	13.58	8.42
'09H2	1.59	2.39	3,688	2,703	5.85	6.45
'10H1	1.61	2.39	2,500	3,528	4.03	8.42
'10H2	2.65	2.39	4,000	2,703	10.60	6.45
'11H1	1.62	2.39	3,353	3,528	5.43	8.42
'11H2	3.38	2.39	3,711	5,922	12.55	14.14
'12H1	2.22	2.39	12,880	7,730	28.65	18.46
'12H2	2.99	2.39	4,194	5,922	12.56	14.14
'13H1	3.92	2.39	5,362	7,730	21.04	18.46
'13H2	3.00	2.39	5,131	5,922	15.41	14.14
'14H1	1.93	2.39	13,576	7,730	26.24	18.46
'14H2	2.23	2.39	4,044	5,922	9.03	14.14
'15H1	2.77	2.39	9,534	7,730	26.40	18.46
'15H2	2.32	2.39	7,886	5,922	18.31	14.14
'16H1	2.10	2.39	8,828	7,730	18.54	18.46
'16H2	1.80	2.39	9,820	5,993	17.66	14.31
'17H1	1.93	2.39	10,140	7,822	19.54	18.68
'17H2		2.39		5,993		14.31
'18H1		2.39		7,822		18.68
'18H2		2.39		5,993		14.31
'19H1		2.39		7,822		18.68
'19H2		2.39		5,993		14.31
'20H1		2.39		7,822		18.68
'20H2		2.39		5,993		14.31
'21H1		2.39		7,822		18.68
'21H2		2.39		5,993		14.31
'22H1		2.39		7,822		18.68
'22H2		2.39		5,993		14.31



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01202
	calculated event factor:		1.01202
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01199
	calculated event factor:		1.01199
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	EY f1a	EY s (EY s1a) 2c	
Past (Annual)	0.0%	0.0%	0.0%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	0.0%	0.0%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	0.0%	0.0%
Previous Selected	0.0%	0.0%	0.0%

Frequency: FA f0a - 2 periods (design matrix per prior selected, adjusted on stats); seasonality not included per prior selected; no selected data exclusions per prior selected  
Severity: EY s (EY s1a) 2c - 5 periods (based on EY s1a; 2016-H2 scalar forced, 2016-H2 onward excluded to remove influence); seasonality not significant; 2 selected data exclusions to remove 2016-H

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	10.0%
Future Loss Cost Trend (Annual)	10.0%

Facility Association  
Trend Analysis - Industry  
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AccBen (indivis)  
As at Jun 30, 2017

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

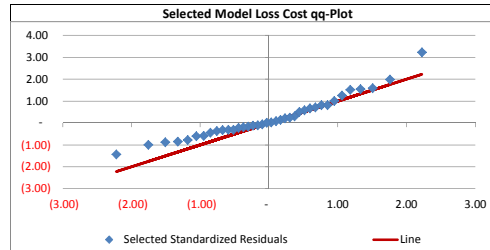
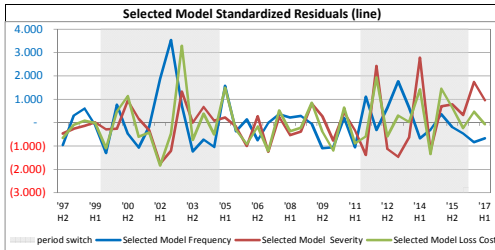
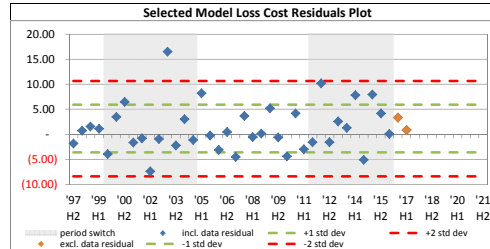
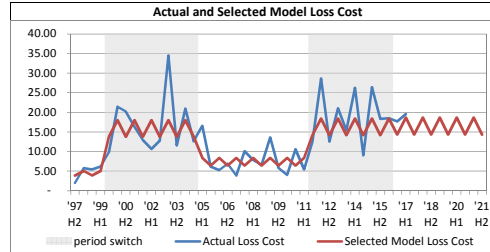
SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance F
Regression	5	10.0411	2.0082	12.5054	0.0%
Residual	32	5.1388	0.1606		
Total	37	15.1799			

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8133	0.6615	0.6086	0.4007	38	2	6

Runs-Test Result: 1.5436 RESIDUALS RUNS RANDOM  
# periods: 5

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





Facility Association - Trend Analysis - Industry  
NL - CV  
AccBen (Indivis)  
as at: Jun 30, 2017

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 - 2 periods (design matrix per prior selected, adjusted on stats); seasonality not included per prior selected; no selected data exclusions per prior selected

FITTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	F	F	F
Regression	2	1.4862	0.7431	10.4929	0.0%		
Residual	37	2.6203	0.0708				
Total	39	4.1065					

FITTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.6016	0.3619	0.3274	0.2661	40	-	3	
s.e.(est.) as % of modelled mean: 27.2%							
Runs-Test Result: 0.1644 RESIDUALS RUNS RANDOM ; residuals normal							
# parameters with p-value >5% 0 (intercept specifically not included)							
Coefficients	S.E.	t-Stat	p-value	C.I.		95% Selected	Coeff.
				Lower	Upper		
Intercept	0.789	0.133	5.930	0.0%	0.519	1.059	0.789 3
Season	-	-	-	n/a	-	-	- 0
All Years	-	-	-	n/a	-	-	- 0
Scalar 1	0.498	0.155	3.208	0.3%	0.184	0.813	0.498 2
Trend 1	-	-	-	n/a	-	-	- 0
Scalar 2	(0.417)	0.096	(4.333)	0.0%	(0.612)	(0.222)	(0.417) 1
Trend 2	-	-	-	n/a	-	-	- 0
Scalar 3	-	-	-	n/a	-	-	- 0
Trend 3	-	-	-	n/a	-	-	- 0
Scalar 4	-	-	-	n/a	-	-	- 0
Trend 4	-	-	-	n/a	-	-	- 0

Trends are Annual

SELECTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	F	F	F
Regression	2	1.4862	0.7431	10.4929	0.0%		
Residual	37	2.6203	0.0708				
Total	39	4.1065					

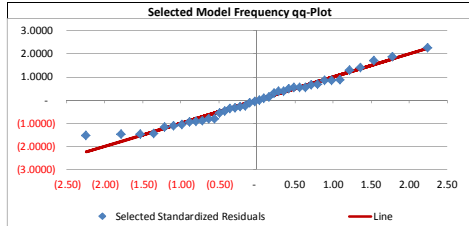
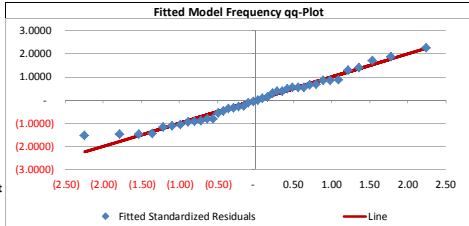
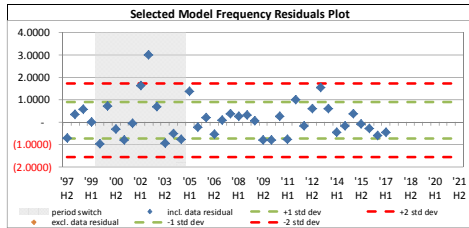
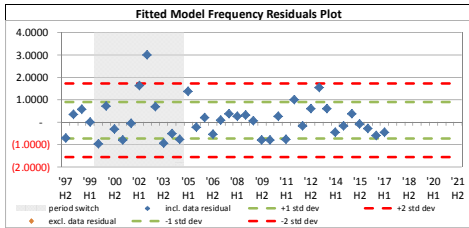
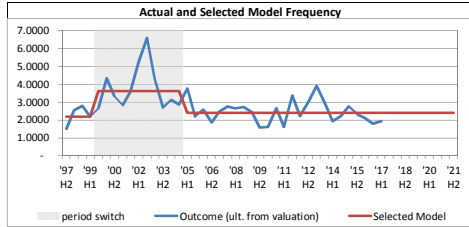
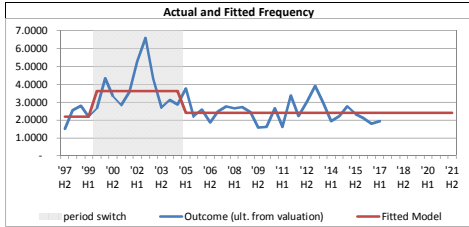
SELECTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.6016	0.3619	0.3274	0.2661	40	-	3	
s.e.(est.) as % of modelled mean: 27.2%							
Runs-Test Result: 0.1644 RESIDUALS RUNS RANDOM ; residuals normal							
Fitted Annual	Previous Selected	Selected Annual	selected = fitted				
past 0.0%	0.0%	0.0%	0.0%	'17H1 => last period in "past"			
future 0.0%	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

(ult. from valuation) - '97H2 to '17H1 2.8047 actual values  
Selected Model - '97H2 to '17H1 2.7089 selected model values  
diff: 0.0958 if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.0708 NOT USED



critical  
correl  
coeff  
97.2%

test  
value  
98.8%

therefore  
can't reject  
residual  
normality

critical  
correl  
coeff  
97.2%

test  
value  
98.8%

therefore  
can't reject  
residual  
normality





Facility Association - Trend Analysis - Industry  
NL - CV  
AccBen (Indivis)  
as at: Jun 30, 2017

actual observations:	40
excluded observations:	2
# observations used:	38

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 s (EY s1a) 2c - 5 periods (based on EY s1a; 2016-H2 scalar forced, 2016-H2 onward excluded to remove influence); seasonality not significant; 2 selected data exclusions to

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	5	6.1831	1.2366	7.6803	0.0%
Residual	32	5.1524	0.1610		
Total	37	11.3354			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	5	6.1831	1.2366	7.6803	0.0%
Residual	32	5.1524	0.1610		
Total	37	11.3354			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7386	0.5455	0.4744	0.4013	38	2	6

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7386	0.5455	0.4744	0.4013	38	2	6

Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM ; residuals normal  
# parameters with p-value >5% (intercept specifically not included)

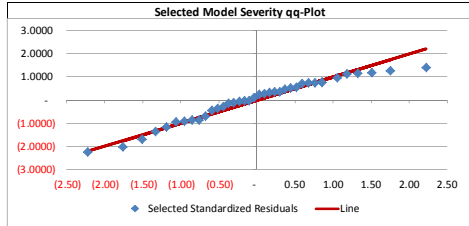
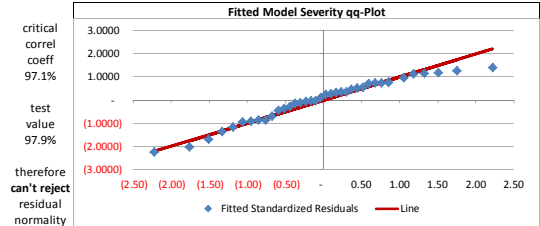
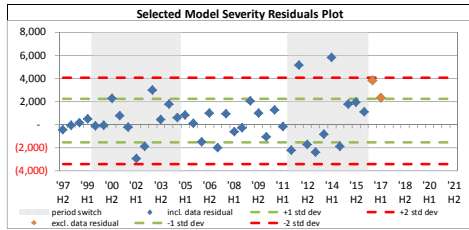
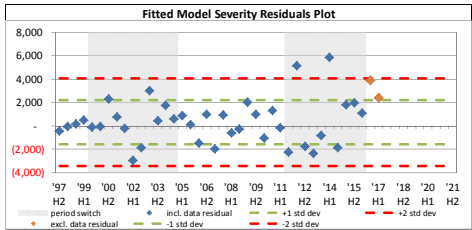
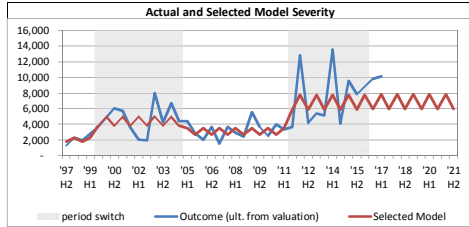
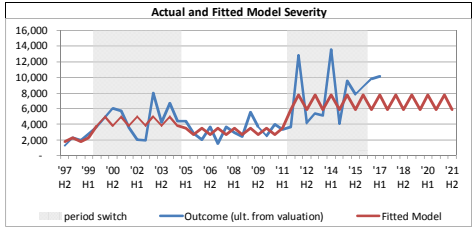
Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM ; residuals normal  
Fitted Annual Selected Annual selected does NOT equal fitted

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.	
				Lower	Upper		
1	2						
Intercept	7.740	0.211	36.687	0.0%	7.310	8.170	7.740
Season	(0.266)	0.130	(2.042)	4.9%	(0.532)	(0.001)	(0.266)
All Years	-	-	-	n/a	-	-	-
Scalar 1	0.771	0.234	3.291	0.2%	0.294	1.249	0.771
Trend 1	-	-	-	n/a	-	-	-
Scalar 2	(0.343)	0.165	(2.079)	4.6%	(0.678)	(0.007)	(0.343)
Trend 2	-	-	-	n/a	-	-	-
Scalar 3	0.784	0.169	4.645	0.0%	0.440	1.128	0.784
Trend 3	-	-	-	n/a	-	-	-
Scalar 4	-	-	-	100.0%	-	-	0.012
Trend 4	-	-	-	n/a	-	-	-

Fitted Annual	Previous Selected Annual	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%
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  
(ult. from valuation) - '97H2 to '17H1 4,940 actual values  
Selected Model - '97H2 to '17H1 4,470 selected model values  
diff: 469 if used, adjust scalar to make diff zero  
Option 2: set to minimize mean square error (MSE)  
MSE: 0.1610 NOT USED

Trends are Annual Scalar 2 to get HST adjust

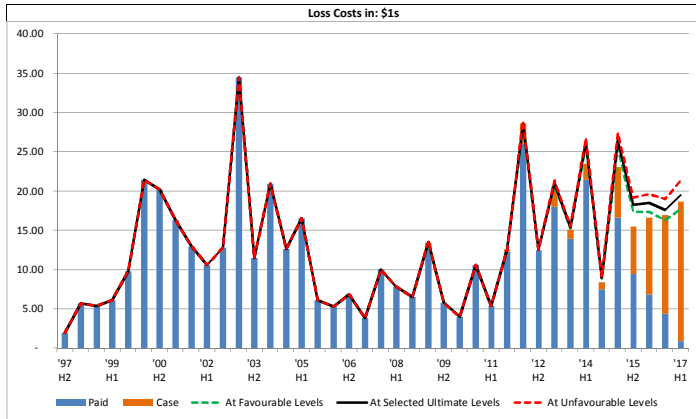
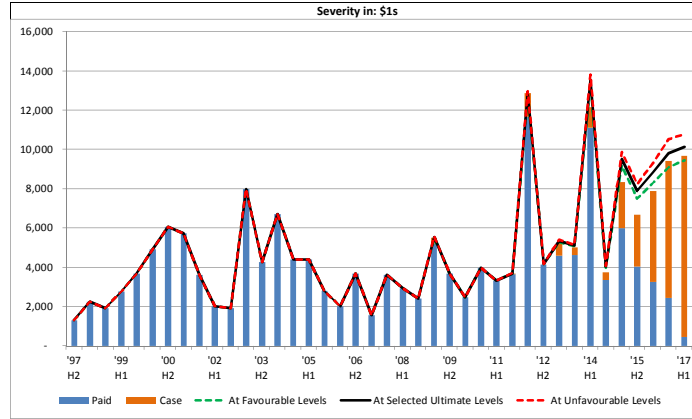
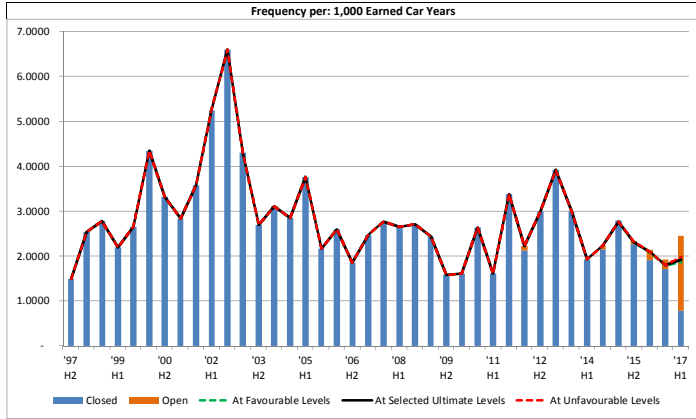


critical correl coeff 97.1%  
test value 97.9%  
therefore can't reject residual normality

critical correl coeff 97.1%  
test value 97.9%  
therefore can't reject residual normality

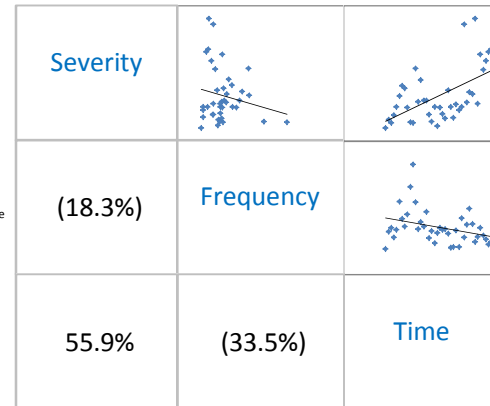


Facility Association - Trend Analysis - Industry  
 NL - CV  
 AccBen (Indivis)  
 as at: Jun 30, 2017



SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
 51% to 80% - strong  
 21% to 50% - moderate  
 <20% - weak to none



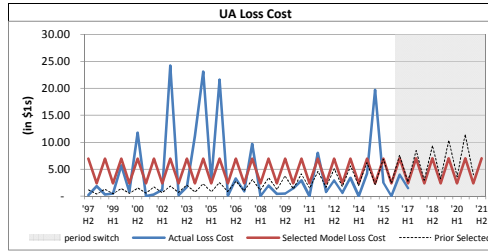
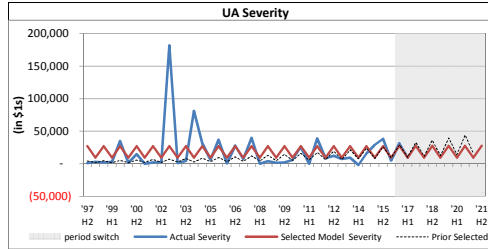
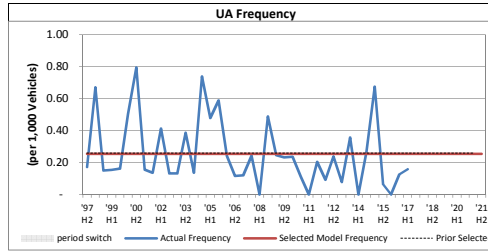
Facility Association  
Trend Analysis - Industry  
NL - CV  
UA  
As at Jun 30, 2017

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)
'97H2	0.17	0.26	1,000	27,123	0.17	6.93
'98H1	0.67	0.26	2,750	9,121	1.84	2.33
'98H2	0.15	0.26	2,000	27,123	0.30	6.93
'99H1	0.16	0.26	3,000	9,121	0.47	2.33
'99H2	0.16	0.26	35,000	27,123	5.67	6.93
'00H1	0.51	0.26	1,667	9,121	0.84	2.33
'00H2	0.80	0.26	14,800	27,123	11.77	6.93
'01H1	0.16	0.26	-	9,121	-	2.33
'01H2	0.14	0.26	2,000	27,123	0.27	6.93
'02H1	0.41	0.26	2,667	9,121	1.10	2.33
'02H2	0.13	0.26	182,000	27,123	24.26	6.93
'03H1	0.13	0.26	1,000	9,121	0.13	2.33
'03H2	0.39	0.26	4,333	27,123	1.68	6.93
'04H1	0.14	0.26	81,000	9,121	11.16	2.33
'04H2	0.74	0.26	31,333	27,123	23.13	6.93
'05H1	0.48	0.26	5,750	9,121	2.75	2.33
'05H2	0.59	0.26	36,800	27,123	21.65	6.93
'06H1	0.24	0.26	500	9,121	0.12	2.33
'06H2	0.12	0.26	28,000	27,123	3.27	6.93
'07H1	0.12	0.26	7,000	9,121	0.85	2.33
'07H2	0.24	0.26	40,000	27,123	9.69	6.93
'08H1	-	0.26	-	9,121	-	2.33
'08H2	0.49	0.26	4,002	27,123	1.95	6.93
'09H1	0.25	0.26	1,503	9,121	0.37	2.33
'09H2	0.23	0.26	2,008	27,123	0.47	6.93
'10H1	0.24	0.26	6,047	9,121	1.43	2.33
'10H2	0.11	0.26	26,258	27,123	2.92	6.93
'11H1	-	0.26	-	9,121	-	2.33
'11H2	0.21	0.26	39,008	27,123	8.00	6.93
'12H1	0.09	0.26	8,122	9,121	0.75	2.33
'12H2	0.24	0.26	12,219	27,123	2.91	6.93
'13H1	0.08	0.26	7,156	9,121	0.57	2.33
'13H2	0.36	0.26	9,474	27,123	3.39	6.93
'14H1	-	0.26	(2,000)	9,121	-	2.33
'14H2	0.27	0.26	15,829	27,123	4.23	6.93
'15H1	0.67	0.26	29,234	9,121	19.73	2.33
'15H2	0.06	0.26	38,404	27,123	2.46	6.93
'16H1	-	0.26	5,000	9,121	-	2.33
'16H2	0.13	0.26	31,322	27,449	3.98	7.01
'17H1	0.16	0.26	9,135	9,230	1.46	2.36
'17H2	-	0.26	-	27,449	-	7.01
'18H1	-	0.26	-	9,230	-	2.36
'18H2	-	0.26	-	27,449	-	7.01
'19H1	-	0.26	-	9,230	-	2.36
'19H2	-	0.26	-	27,449	-	7.01
'20H1	-	0.26	-	9,230	-	2.36
'20H2	-	0.26	-	27,449	-	7.01
'21H1	-	0.26	-	9,230	-	2.36
'21H2	-	0.26	-	27,449	-	7.01
'22H1	-	0.26	-	9,230	-	2.36
'22H2	-	0.26	-	27,449	-	7.01

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s1a	
Past (Annual)	0.0%	0.0%	0.0%
Previous Selected	'17H1	'16H1	=>last period in past (curr)
	0.0%	10.5%	10.5%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	0.0%	0.0%
Previous Selected	0.0%	10.5%	10.5%

Frequency: FA f0a - 1 period (design matrix per prior selected, adjusted on stats; intercept set to match avg over period); seasonality not included per prior selected; no selected data exclusions per p  
Severity: FA s1a - 2 periods (prior selected periods; parameters re-set and re-tested; 2016-H2 scalar forced, intercept set to match avg over period); seasonality significant; no selected data exclusions

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	10.0%
Future Loss Cost Trend (Annual)	10.0%



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01154
	calculated event factor:		1.01154
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01202
	calculated event factor:		1.01202
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
UA  
As at Jun 30, 2017

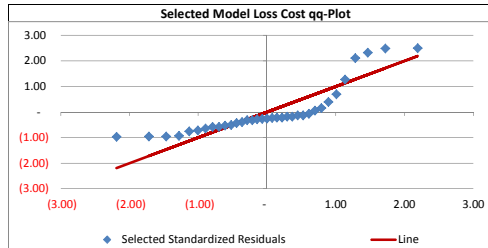
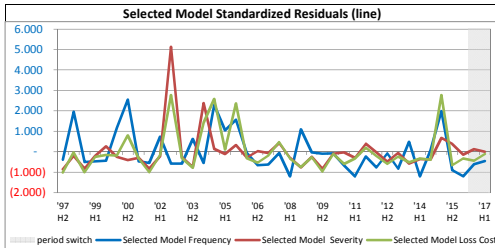
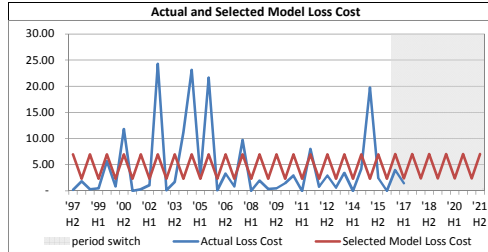
SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA				
	df	SS	Mean SS	Significance
Regression	2	(13.0973)	(6.5487)	(2.3152) #NUM!
Residual	32	90.5151	2.8286	
Total	34	77.4178		

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.1692)	(0.2423)	1.6818	35	5	3
Runs-Test Result: 0.0607 RESIDUALS RUNS RANDOM						
# periods: 2						

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



Appendix B (Part 1) - Page 28 of 73

Facility Association - Trend Analysis - Industry  
NL - CV  
UA  
as at: Jun 30, 2017

actual observations:	40
excluded observations:	5
# observations used:	35

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 per prior selected, adjusted on stats; intercept set to match avg over period); seasonality not included per prior selected; no selected data ex

Frequency per: 1,000 Earned Car Years

Level Selected: 1  
Trend Type: log-link

At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)										Frequency Values				
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. 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 => select initial accident half for period														
'97H2		1	1997.75	-	-	-	-	-	-	-	-	0.1730	0.2285	(0.0555)	0.2555	(0.0825)
'98H1		0	1998.25	-	-	-	-	-	-	-	-	0.6700	0.2285	0.4415	0.2555	0.4145
'98H2		1	1998.75	-	-	-	-	-	-	-	-	0.1505	0.2285	(0.0780)	0.2555	(0.1050)
'99H1		0	1999.25	-	-	-	-	-	-	-	-	0.1559	0.2285	(0.0726)	0.2555	(0.0996)
'99H2		1	1999.75	-	-	-	-	-	-	-	-	0.1621	0.2285	(0.0664)	0.2555	(0.0934)
'00H1		0	2000.25	-	-	-	-	-	-	-	-	0.5050	0.2285	0.2765	0.2555	0.2495
'00H2		1	2000.75	-	-	-	-	-	-	-	-	0.7956	0.2285	<b>0.5671</b>	0.2555	0.5401
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	0.1563	0.2285	(0.0722)	0.2555	(0.0992)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	0.1374	0.2285	(0.0911)	0.2555	(0.1181)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	0.4120	0.2285	0.1835	0.2555	0.1565
'02H2		1	2002.75	-	-	-	-	-	-	-	-	0.1333	0.2285	(0.0952)	0.2555	(0.1222)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	0.1326	0.2285	(0.0959)	0.2555	(0.1229)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	0.3879	0.2285	0.1594	0.2555	0.1324
'04H1		0	2004.25	-	-	-	-	-	-	-	-	0.1378	0.2285	(0.0907)	0.2555	(0.1177)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	0.7383	0.2285	<b>0.5098</b>	0.2555	0.4828
'05H1		0	2005.25	-	-	-	-	-	-	-	-	0.4789	0.2285	0.2504	0.2555	0.2234
'05H2		1	2005.75	-	-	-	-	-	-	-	-	0.5884	0.2285	0.3599	0.2555	0.3329
'06H1		0	2006.25	-	-	-	-	-	-	-	-	0.2403	0.2285	0.0118	0.2555	(0.0152)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	0.1169	0.2285	(0.1116)	0.2555	(0.1386)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	0.1209	0.2285	(0.1076)	0.2555	(0.1346)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	0.2422	0.2285	0.0137	0.2555	(0.0133)
'08H1	y	0	2008.25	-	-	-	-	-	-	-	-	-	0.2285	(0.2285)	0.2555	(0.2555)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	0.4885	0.2285	0.2600	0.2555	0.2330
'09H1		0	2009.25	-	-	-	-	-	-	-	-	0.2479	0.2285	0.0194	0.2555	(0.0076)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	0.2336	0.2285	0.0051	0.2555	(0.0219)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	0.2370	0.2285	0.0085	0.2555	(0.0185)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	0.1113	0.2285	(0.1172)	0.2555	(0.1442)
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	0.2285	(0.2285)	0.2555	(0.2555)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	0.2050	0.2285	(0.0235)	0.2555	(0.0505)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	0.0924	0.2285	(0.1361)	0.2555	(0.1631)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	0.2381	0.2285	0.0096	0.2555	(0.0174)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	0.0795	0.2285	(0.1490)	0.2555	(0.1760)
'13H2		1	2013.75	-	-	-	-	-	-	-	-	0.3575	0.2285	0.1290	0.2555	0.1020
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	-	0.2285	(0.2285)	0.2555	(0.2555)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	0.2672	0.2285	0.0387	0.2555	0.0117
'15H1		0	2015.25	-	-	-	-	-	-	-	-	0.6748	0.2285	0.4463	0.2555	0.4193
'15H2		1	2015.75	-	-	-	-	-	-	-	-	0.0640	0.2285	(0.1645)	0.2555	(0.1915)
'16H1	y	0	2016.25	-	-	-	-	-	-	-	-	-	0.2285	(0.2285)	0.2555	(0.2555)
'16H2		1	2016.75	-	-	-	-	-	-	-	-	0.1270	0.2285	(0.1015)	0.2555	(0.1285)
'17H1		0	2017.25	-	-	-	-	-	-	-	-	0.1599	0.2285	(0.0686)	0.2555	(0.0956)
'17H2		1	2017.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'18H1		0	2018.25	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'18H2		1	2018.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'19H1		0	2019.25	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'19H2		1	2019.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'20H1		0	2020.25	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'20H2		1	2020.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'21H1		0	2021.25	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'21H2		1	2021.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'22H1		0	2022.25	-	-	-	-	-	-	-	-	-	0.2285		0.2555	
'22H2		1	2022.75	-	-	-	-	-	-	-	-	-	0.2285		0.2555	

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NL - CV  
UA

as at: Jun 30, 2017

actual observations:	40
excluded observations:	5
# observations used:	35

	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 per prior selected, adjusted on stats; intercept set to match avg over period); seasonality not included per prior selected; no selected data ex

FITTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	Significance		
				F	#DIV/0!	F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!	
Residual	34	15.8056	0.4649			
Total	34	15.8056				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.6818	35	5	1

s.e.(est.) as % of modelled mean: (46.2%)

Runs-Test Result: 0.7643 RESIDUALS RUNS RANDOM ; residuals normal

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

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.	
				Lower	Upper		
1	2						
Intercept	(1.476)	0.112	(13.148)	0.0%	(1.704)	(1.248)	(1.365) 2
Season	-	-	-	n/a	-	-	0
All Years	-	-	-	n/a	-	-	0
Scalar 1	-	-	-	n/a	-	-	0
Trend 1	-	-	-	n/a	-	-	0
Scalar 2	-	-	-	n/a	-	-	0
Trend 2	-	-	-	n/a	-	-	0
Scalar 3	-	-	-	n/a	-	-	0
Trend 3	-	-	-	n/a	-	-	0
Scalar 4	-	-	-	n/a	-	-	0
Trend 4	-	-	-	n/a	-	-	0

Trends are Annual intercept set to match avg over period

SELECTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	Significance		
				F	#DIV/0!	F
Regression	-	(0.4372)	#DIV/0!	#DIV/0!	#DIV/0!	
Residual	34	16.2428	0.4777			
Total	34	15.8056				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0277)	(0.0277)	0.6912	35	5	1

s.e.(est.) as % of modelled mean: (44.3%)

Runs-Test Result: 0.5141 RESIDUALS RUNS RANDOM ; residuals normal

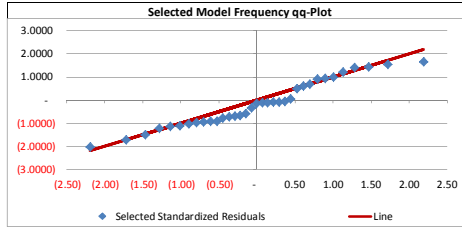
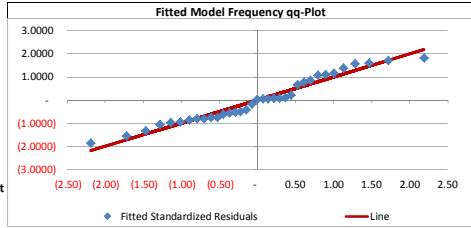
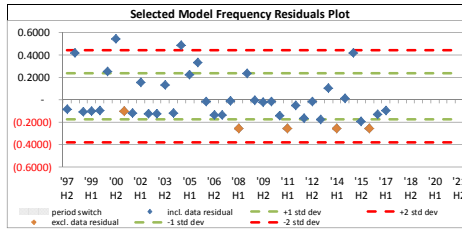
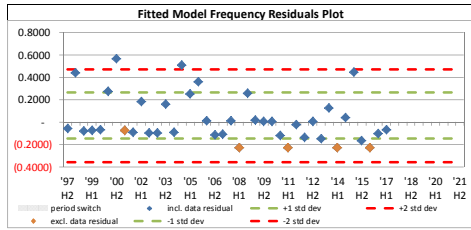
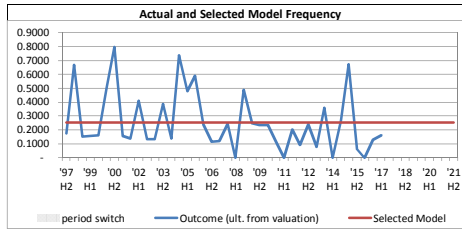
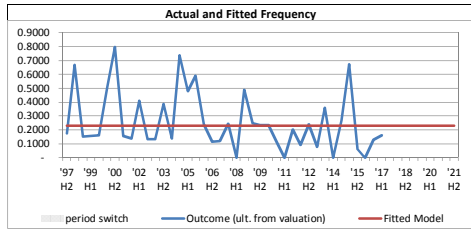
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%	'17H1 => last period in "past"
future	0.0%	0.0%	0.0%	

**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

(ult. from valuation) - '97H2 to '17H1 0.2555 actual values  
Selected Model - '97H2 to '17H1 0.2555 selected model values  
diff: - if used, adjust scalar to make diff zero

**Option 2:** set to minimize mean square error (MSE)  
MSE: 0.4777 NOT USED



critical correl coeff 96.9%  
test value 98.1%  
therefore can't reject residual normality

critical correl coeff 96.9%  
test value 98.1%  
therefore can't reject residual normality





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as at: Jun 30, 2017

actual observations:	40
excluded observations:	5
# observations used:	35

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

MODEL DESCRIPTION FA s1a - 2 periods (prior selected periods; parameters re-set and re-tested; 2016-H2 scalar forced, intercept set to match avg over period); seasonality significant; no selected significant statistical difference from FA s0c

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	2	11.1760	5.5880	3.1329	5.7%
Residual	32	57.0773	1.7837		
Total	34	68.2533			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	2	(6.9570)	(3.4785)	(1.4800)	#NUM!
Residual	32	75.2103	2.3503		
Total	34	68.2533			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4047	0.1637	0.1115	1.3355	35	5	3
s.e.(est.) as % of modelled mean: 14.8%						
Runs-Test Result: 0.8220 RESIDUALS RUNS RANDOM ; residuals normal						

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.1019)	(0.1708)	1.5331	35	5	3
s.e.(est.) as % of modelled mean: 13.9%						
Runs-Test Result: 0.6478 RESIDUALS RUNS RANDOM ; residuals normal						

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

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.
				Lower	Upper	
Intercept	8.377	0.351	23.875	0.0%	7.662	9.092
Season	1.090	0.456	2.388	2.3%	0.160	2.020
All Years	-	-	n/a	-	-	-
Scalar 1	0.814	0.973	0.836	40.9%	(1.168)	2.796
Scalar 2	-	-	n/a	-	-	-
Trend 1	-	-	n/a	-	-	-
Trend 2	-	-	n/a	-	-	-
Scalar 3	-	-	n/a	-	-	-
Trend 3	-	-	n/a	-	-	-
Scalar 4	-	-	n/a	-	-	-
Trend 4	-	-	n/a	-	-	-

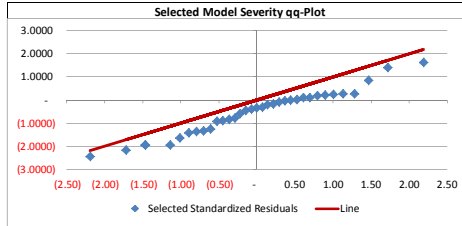
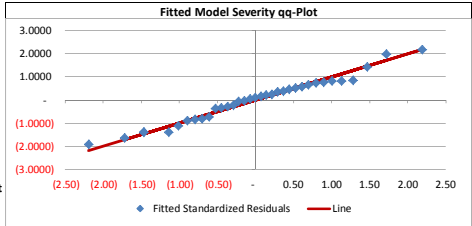
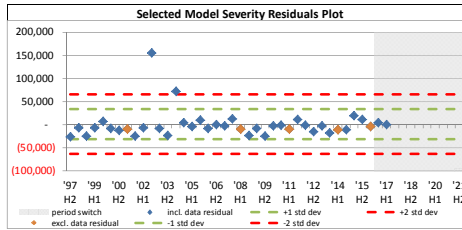
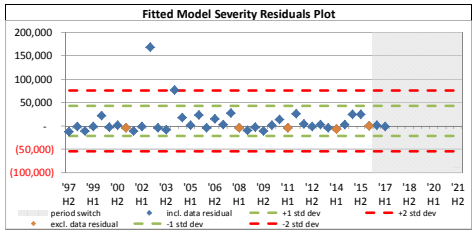
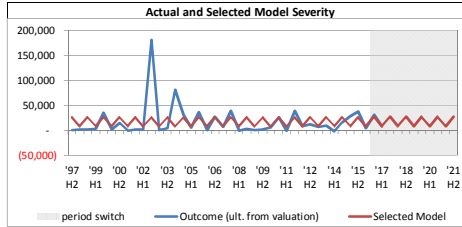
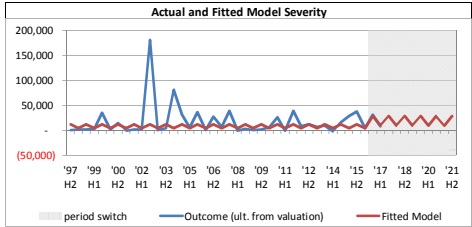
Fitted Annual	Previous Selected Annual	Selected Annual	selected does NOT equal fitted
past 0.0%	10.5%	0.0%	'16H1 => last period in "past"
future 0.0%	10.5%	0.0%	

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  
(ult. from valuation) - '97H2 to '17H1 18,133 actual values  
Selected Model - '97H2 to '17H1 18,133 selected model values  
diff: - if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 2.3503 NOT USED

Trends are Annual Scalar 1 to get HST adjust; intercept to match avg over period

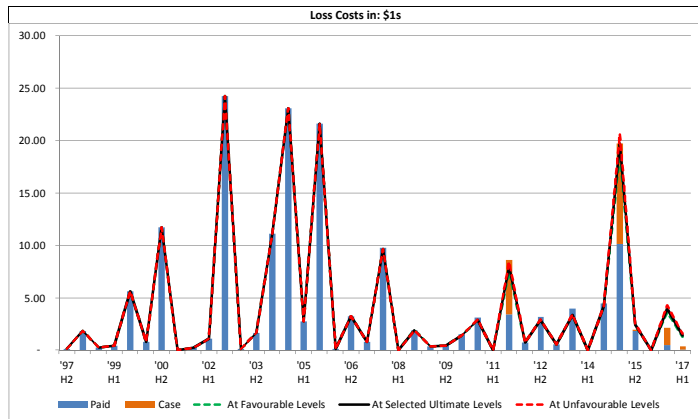
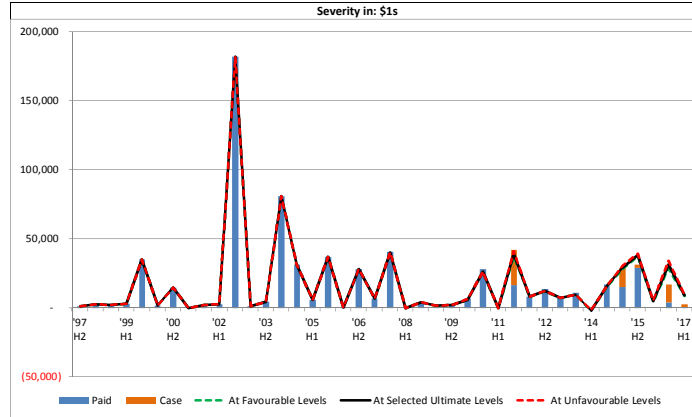
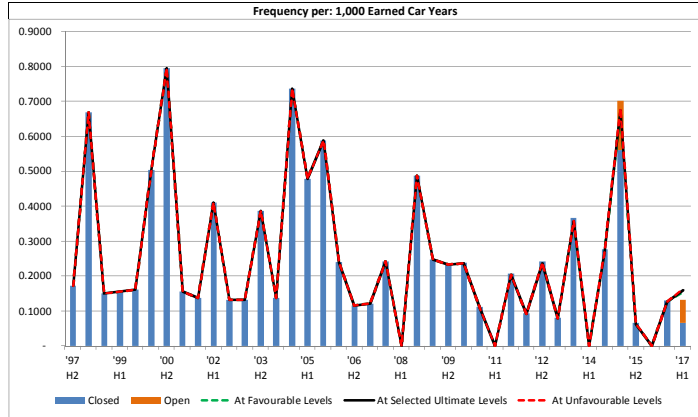


critical correl coeff 96.9%  
test value 99.0%  
therefore can't reject residual normality

critical correl coeff 96.9%  
test value 98.6%  
therefore can't reject residual normality

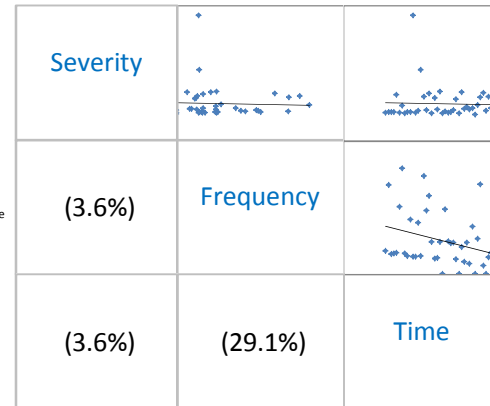


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UA  
as at: Jun 30, 2017



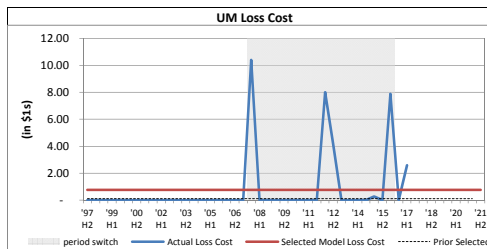
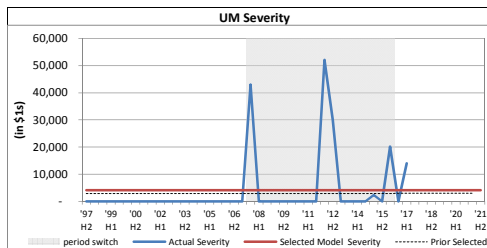
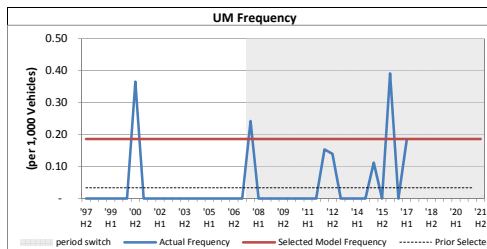
SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none



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 NL - CV  
 UM  
 As at Jun 30, 2017

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)
'97H2	-	0.19	-	4,038	-	0.75
'98H1	-	0.19	-	4,038	-	0.75
'98H2	-	0.19	-	4,038	-	0.75
'99H1	-	0.19	-	4,038	-	0.75
'99H2	-	0.19	-	4,038	-	0.75
'00H1	-	0.19	-	4,038	-	0.75
'00H2	0.37	0.19	-	4,038	-	0.75
'01H1	-	0.19	-	4,038	-	0.75
'01H2	-	0.19	-	4,038	-	0.75
'02H1	-	0.19	-	4,038	-	0.75
'02H2	-	0.19	-	4,038	-	0.75
'03H1	-	0.19	-	4,038	-	0.75
'03H2	-	0.19	-	4,038	-	0.75
'04H1	-	0.19	-	4,038	-	0.75
'04H2	-	0.19	-	4,038	-	0.75
'05H1	-	0.19	-	4,038	-	0.75
'05H2	-	0.19	-	4,038	-	0.75
'06H1	-	0.19	-	4,038	-	0.75
'06H2	-	0.19	-	4,038	-	0.75
'07H1	-	0.19	-	4,038	-	0.75
'07H2	0.24	0.19	43,000	4,038	10.42	0.75
'08H1	-	0.19	-	4,038	-	0.75
'08H2	-	0.19	-	4,038	-	0.75
'09H1	-	0.19	-	4,038	-	0.75
'09H2	-	0.19	-	4,038	-	0.75
'10H1	-	0.19	-	4,038	-	0.75
'10H2	-	0.19	-	4,038	-	0.75
'11H1	-	0.19	-	4,038	-	0.75
'11H2	-	0.19	-	4,038	-	0.75
'12H1	0.15	0.19	52,123	4,038	8.02	0.75
'12H2	0.14	0.19	29,994	4,038	4.18	0.75
'13H1	-	0.19	-	4,038	-	0.75
'13H2	-	0.19	-	4,038	-	0.75
'14H1	-	0.19	-	4,038	-	0.75
'14H2	-	0.19	-	4,038	-	0.75
'15H1	0.11	0.19	2,321	4,038	0.26	0.75
'15H2	-	0.19	-	4,038	-	0.75
'16H1	0.39	0.19	20,125	4,038	7.88	0.75
'16H2	-	0.19	-	4,087	-	0.76
'17H1	0.18	0.19	14,062	4,087	2.59	0.76
'17H2	-	0.19	-	4,087	-	0.76
'18H1	-	0.19	-	4,087	-	0.76
'18H2	-	0.19	-	4,087	-	0.76
'19H1	-	0.19	-	4,087	-	0.76
'19H2	-	0.19	-	4,087	-	0.76
'20H1	-	0.19	-	4,087	-	0.76
'20H2	-	0.19	-	4,087	-	0.76
'21H1	-	0.19	-	4,087	-	0.76
'21H2	-	0.19	-	4,087	-	0.76
'22H1	-	0.19	-	4,087	-	0.76
'22H2	-	0.19	-	4,087	-	0.76



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f3a	FA s0a	
Past (Annual)	0.0%	0.0%	0.0%
Previous Selected	'17H1	'16H1	=>last period in past (curr)
	0.0%	0.0%	0.0%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	0.0%	0.0%
Previous Selected	0.0%	0.0%	0.0%

Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01333
		calculated event factor:	1.01333
		n/a estimated event impact:	0.0%
	Regulator impact estimate:		0.0%
<b>SEVERITY</b>		'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01213
		calculated event factor:	1.01213
		n/a estimated event impact:	0.0%
<b>FREQUENCY</b>		'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
		calculated event factor:	1.00000
		n/a estimated event impact:	0.0%

Frequency: FA f3a - 2 periods (based on std1 & std2 residuals); seasonality not significant; no selected data exclusions  
 Severity: FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced, intercept to match avg over period); seasonality not included per prior selected; no selected data

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>			
Past Loss Cost Trend (Annual)			0.0%
Future Loss Cost Trend (Annual)			0.0%

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As at Jun 30, 2017

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

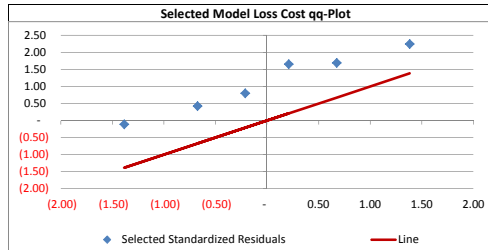
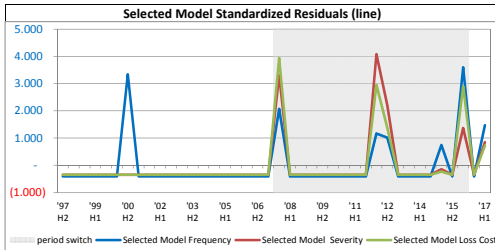
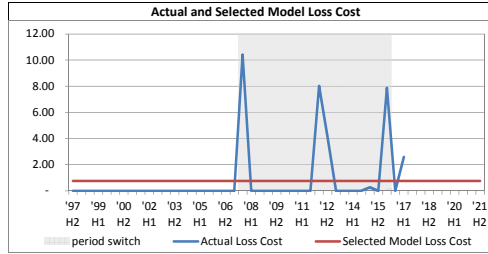
SELECTED TREND STRUCTURE ANOVA				
	df	SS	Mean SS	Significance
Regression	1	(14.2308)	(14.2308)	(2.4071) #NUM!
Residual	4	23.6485	5.9121	
Total	5	9.4177		

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(1.5111)	(2.1388)	2.4315	6	34	2

Runs-Test Result: 4.2257 RESIDUALS RUNS NOT RANDOM  
# periods: 3

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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as at: Jun 30, 2017

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

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 f3a - 2 periods (based on std1 & std2 residuals); seasonality not significant; no selected data exclusions

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	Significance	
				F	F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	5	0.9966	0.1993		
Total	5	0.9966			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	Significance	
				F	F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	5	0.9966	0.1993		
Total	5	0.9966			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.4465	6	34	1

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
-	-	-	0.4465	6	34	1

s.e.(est.) as % of modelled mean: (26.6%)  
Runs-Test Result: 1.4499 RESIDUALS RUNS RANDOM ; residuals normal  
# parameters with p-value >5% 0 (intercept specifically not included)

s.e.(est.) as % of modelled mean: (4.0%)  
Runs-Test Result: 1.4499 RESIDUALS RUNS RANDOM ; residuals normal

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(1.679)	0.196	(8.554)	0.0%	(2.184)	(1.174)	(1.679)	2
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	-	-	-	n/a	-	-	-	0
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

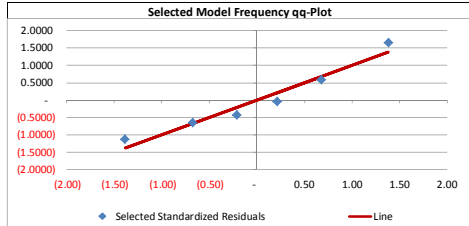
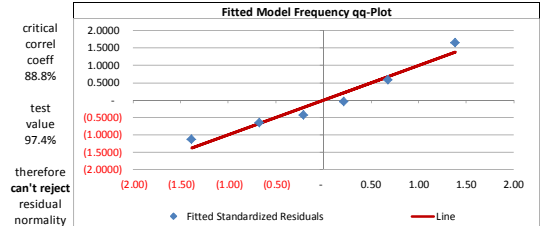
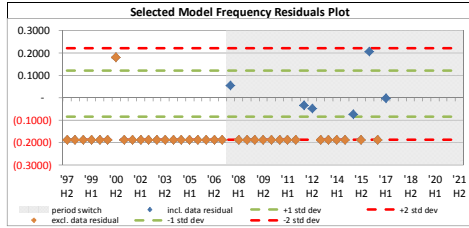
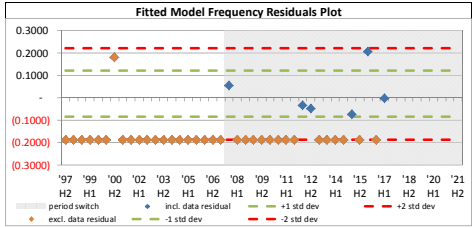
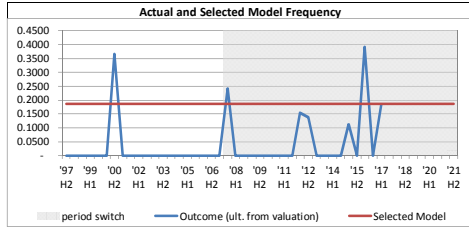
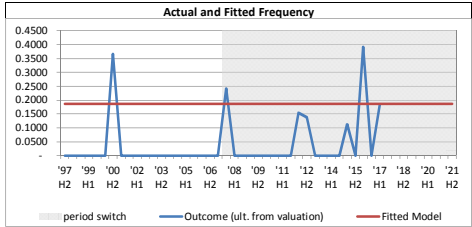
	Fitted Annual	Previous Selected	Selected Annual	selected - fitted
past	0.0%	0.0%	0.0%	'17H1 => last period in "past"
future	0.0%	0.0%	0.0%	

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  
(ult. from valuation) - '97H2 to '17H1 0.0397 actual values  
Selected Model - '97H2 to '17H1 0.1866 selected model values  
diff: (0.1469) if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.1993 NOT USED

Trends are Annual intercept adjusted to match avg over period



critical correl coeff 88.8%  
test value 97.4%  
therefore can't reject residual normality

critical correl coeff 88.8%  
test value 97.4%  
therefore can't reject residual normality



Facility Association - Trend Analysis - Industry

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UM  
as at: Jun 30, 2017

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

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

MODEL DESCRIPTION FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced, intercept to match avg over period); seasonality not included per prior selected;

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

Chart Periods	Exclude Data Point (y)?	Season	All Years	Explanatory Variables (Xi)								Severity Values					
				Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual	
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4						
		0	0	1	0	0	0	0	0	0	0						
				'16H2													
'97H2	Y	1	1997.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'98H1	Y	0	1998.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'98H2	Y	1	1998.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'99H1	Y	0	1999.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'99H2	Y	1	1999.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'00H1	Y	0	2000.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'00H2	Y	1	2000.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'01H1	Y	0	2001.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'01H2	Y	1	2001.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'02H1	Y	0	2002.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'02H2	Y	1	2002.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'03H1	Y	0	2003.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'03H2	Y	1	2003.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'04H1	Y	0	2004.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'04H2	Y	1	2004.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'05H1	Y	0	2005.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'05H2	Y	1	2005.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'06H1	Y	0	2006.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'06H2	Y	1	2006.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'07H1	Y	0	2007.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'07H2	Y	1	2007.75	-	-	-	-	-	-	-	-	43,000	19,925	23,075	4,038	38,962	
'08H1	Y	0	2008.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'08H2	Y	1	2008.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'09H1	Y	0	2009.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'09H2	Y	1	2009.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'10H1	Y	0	2010.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'10H2	Y	1	2010.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'11H1	Y	0	2011.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'11H2	Y	1	2011.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'12H1	Y	0	2012.25	-	-	-	-	-	-	-	-	52,123	19,925	32,198	4,038	48,085	
'12H2	Y	1	2012.75	-	-	-	-	-	-	-	-	29,994	19,925	10,069	4,038	25,956	
'13H1	Y	0	2013.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'13H2	Y	1	2013.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'14H1	Y	0	2014.25	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'14H2	Y	1	2014.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'15H1	Y	0	2015.25	-	-	-	-	-	-	-	-	2,321	19,925	(17,604)	4,038	(1,717)	
'15H2	Y	1	2015.75	-	-	-	-	-	-	-	-	-	19,925	(19,925)	4,038	(4,038)	
'16H1	Y	0	2016.25	-	-	-	-	-	-	-	-	20,125	19,925	200	4,038	16,087	
'16H2	Y	1	2016.75	1	0.25	-	-	-	-	-	-	-	14,062	(14,062)	4,087	(4,087)	
'17H1	Y	0	2017.25	1	0.75	-	-	-	-	-	-	14,062	14,062	-	4,087	9,975	
'17H2	Y	1	2017.75	1	1.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'18H1	Y	0	2018.25	1	1.75	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'18H2	Y	1	2018.75	1	2.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'19H1	Y	0	2019.25	1	2.75	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'19H2	Y	1	2019.75	1	3.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'20H1	Y	0	2020.25	1	3.75	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'20H2	Y	1	2020.75	1	4.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'21H1	Y	0	2021.25	1	4.75	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'21H2	Y	1	2021.75	1	5.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'22H1	Y	0	2022.25	1	5.75	-	-	-	-	-	-	-	14,062	-	4,087	4,087	
'22H2	Y	1	2022.75	1	6.25	-	-	-	-	-	-	-	14,062	-	4,087	4,087	

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as at: Jun 30, 2017

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

	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 - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced, intercept to match avg over period); seasonality not included per prior selected;

FITTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	1	0.1012	0.1012	0.0642	81.2%	
Residual	4	6.3062	1.5766			
Total	5	6.4074				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.1257	0.0158	(0.2303)	1.2556	6	34	2

s.e.(est.) as % of modelled mean: 12.8%

Runs-Test Result: 5.0468 RESIDUALS RUNS NOT RANDOM/residuals normal

# parameters with p-value >5% (intercept specifically not included)						
	Coefficients	S.E.	t-Stat	p-value	95% C.I. Lower	95% C.I. Upper
Intercept	9.900	0.562	17.630	0.0%	8.341	11.459
Season	-	-	-	n/a	-	-
All Years	-	-	-	n/a	-	-
Scalar 1	(0.348)	1.375	(0.253)	81.2%	(4.167)	3.470
Trend 1	-	-	-	n/a	-	-
Scalar 2	-	-	-	n/a	-	-
Trend 2	-	-	-	n/a	-	-
Scalar 3	-	-	-	n/a	-	-
Trend 3	-	-	-	n/a	-	-
Scalar 4	-	-	-	n/a	-	-
Trend 4	-	-	-	n/a	-	-

Trends are Annual Scalar 1 to get HST adjust; intercept to match avg over period

SELECTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	1	(14.1644)	(14.1644)	(2.7541)	#NUM!	
Residual	4	20.5718	5.1430			
Total	5	6.4074				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(2.2106)	(3.0133)	2.2678	6	34	2

s.e.(est.) as % of modelled mean: 4.1%

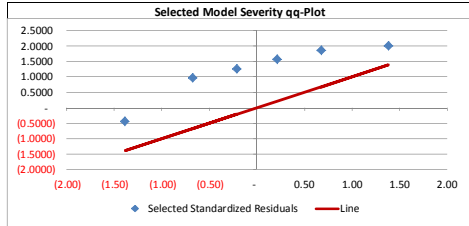
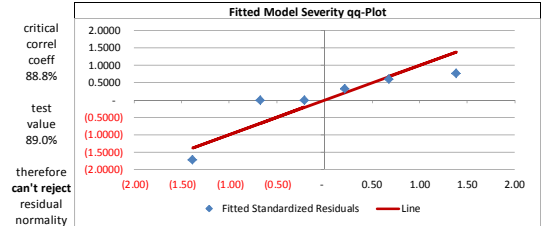
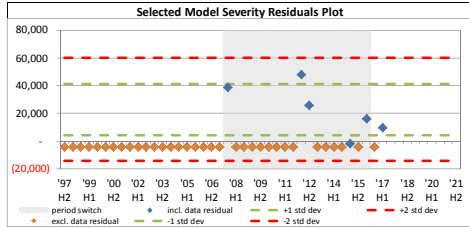
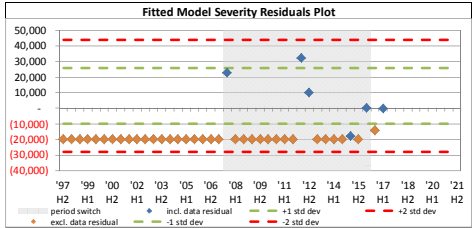
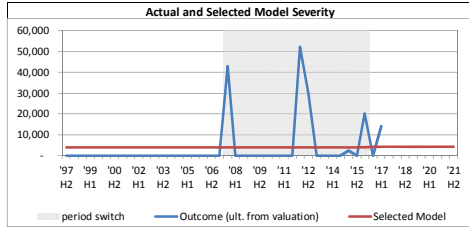
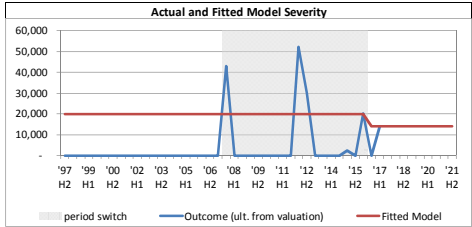
Runs-Test Result: 5.0468 RESIDUALS RUNS NOT RANDOM/residuals normal

	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%	'16H1 => 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  
NOT USED  
avg  
(ult. from valuation) - '97H2 to '17H1 4,041 actual values  
Selected Model - '97H2 to '17H1 4,041 selected model values  
diff: - if used, adjust scalar to make diff zero

**Option 2:** set to minimize mean square error (MSE)  
MSE: 5.1430 NOT USED



critical  
correl  
coeff  
88.8%

test  
value  
89.0%

therefore  
can't reject  
residual  
normality

critical  
correl  
coeff  
88.8%

test  
value  
92.6%

therefore  
can't reject  
residual  
normality

Appendix B (Part 1) - Page 40 of 73

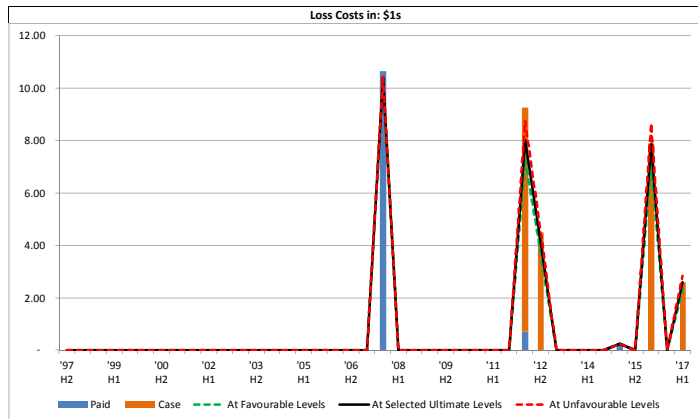
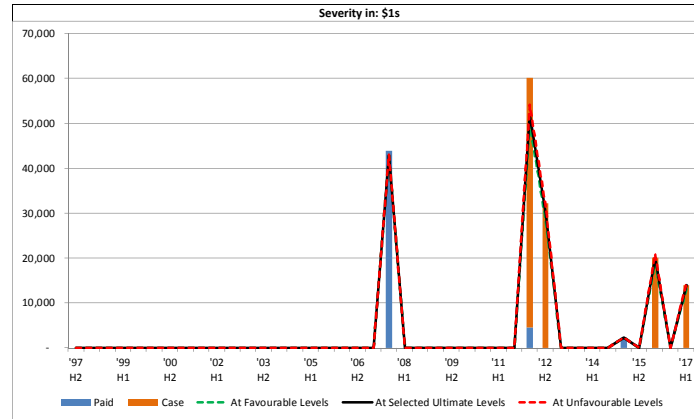
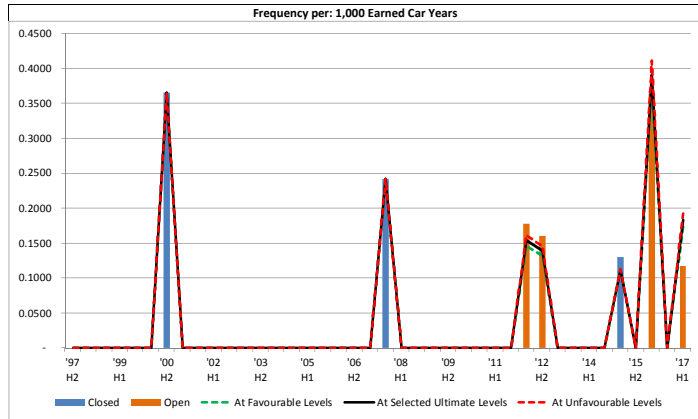
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Frequency per: 1,000 Earned Car Years  
Severity in: \$1s  
Loss Costs in: \$1s

as at: Jun 30, 2017

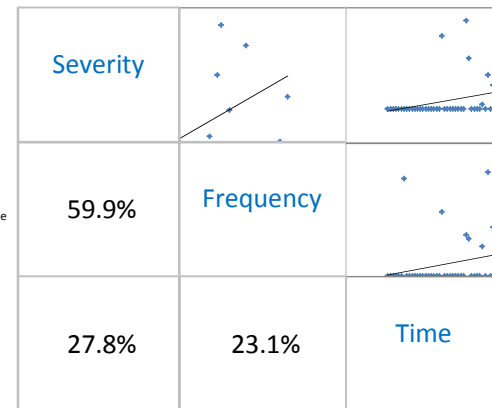
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		[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]-[7]))	=([9]+10.0% * abs([9]-[7]))	=([4])/[1]	=([9])/[4]	=([12])*[13]	=([5])/[1]	=([10])/[5]	=([12])*[13]	=([6])/[1]	=([11])/[6]	=([12])*[13]
1997-H2	1997.75	2,404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998-H1	1998.25	2,424	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998-H2	1998.75	2,778	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999-H1	1999.25	2,845	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999-H2	1999.75	2,836	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000-H1	2000.25	2,708	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000-H2	2000.75	2,733	1	-	1	1	1	-	-	-	-	-	0.3659	-	-	0.3659	-	0.3659	-	-	-
2001-H1	2001.25	2,983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001-H2	2001.75	2,870	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002-H1	2002.25	2,655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002-H2	2002.75	2,975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003-H1	2003.25	3,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003-H2	2003.75	3,089	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004-H1	2004.25	2,978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004-H2	2004.75	3,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005-H1	2005.25	3,851	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005-H2	2005.75	4,064	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006-H1	2006.25	4,157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006-H2	2006.75	4,336	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007-H1	2007.25	4,319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007-H2	2007.75	4,125	1	-	1	1	1	44	-	43	43	43	0.2424	43,000	10.42	0.2424	42,900	10.40	0.2424	43,100	10.45
2008-H1	2008.25	3,829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008-H2	2008.75	4,147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009-H1	2009.25	4,061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009-H2	2009.75	4,419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010-H1	2010.25	4,496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010-H2	2010.75	5,021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011-H1	2011.25	5,107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011-H2	2011.75	5,335	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012-H1	2012.25	5,610	-	1	1	1	1	4	48	45	41	49	0.1539	52,123	8.02	0.1462	49,868	7.29	0.1616	54,164	8.75
2012-H2	2012.75	6,221	-	1	1	1	1	-	28	26	23	29	0.1393	29,994	4.18	0.1324	28,415	3.76	0.1463	31,422	4.60
2013-H1	2013.25	6,530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013-H2	2013.75	7,235	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014-H1	2014.25	7,236	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014-H2	2014.75	7,673	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015-H1	2015.25	7,651	1	-	1	1	1	2	-	2	2	2	0.1126	2,321	0.26	0.1117	2,340	0.26	0.1135	2,303	0.26
2015-H2	2015.75	8,285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016-H1	2016.25	8,243	-	3	3	3	3	-	65	65	59	72	0.3918	20,125	7.88	0.3722	19,066	7.10	0.4114	21,083	8.67
2016-H2	2016.75	8,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017-H1	2017.25	8,508	-	1	2	1	2	-	22	22	20	24	0.1839	14,062	2.59	0.1747	13,322	2.33	0.1931	14,731	2.84

Facility Association - Trend Analysis - Industry  
NL - CV  
UM  
as at: Jun 30, 2017



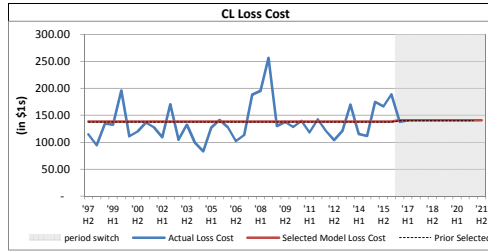
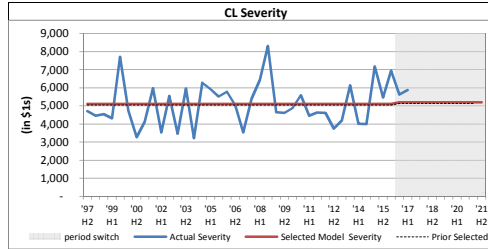
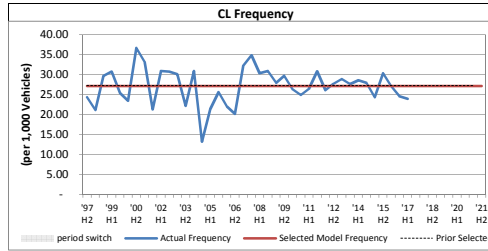
SCATTER PLOTS & CORRELATION MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none



Facility Association  
Trend Analysis - Industry  
NL - CV  
CL  
As at Jun 30, 2017

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)
'97H2	24.35	27.13	4,702	5,106	114.51	138.52
'98H1	21.15	27.13	4,463	5,106	94.39	138.52
'98H2	29.63	27.13	4,541	5,106	134.56	138.52
'99H1	30.76	27.13	4,313	5,106	132.68	138.52
'99H2	25.36	27.13	7,719	5,106	195.75	138.52
'00H1	23.48	27.13	4,736	5,106	111.20	138.52
'00H2	36.67	27.13	3,273	5,106	120.02	138.52
'01H1	33.14	27.13	4,115	5,106	136.36	138.52
'01H2	21.31	27.13	5,982	5,106	127.48	138.52
'02H1	30.92	27.13	3,526	5,106	109.03	138.52
'02H2	30.72	27.13	5,553	5,106	170.58	138.52
'03H1	30.11	27.13	3,461	5,106	104.22	138.52
'03H2	22.21	27.13	5,964	5,106	132.47	138.52
'04H1	30.91	27.13	3,215	5,106	99.38	138.52
'04H2	13.25	27.13	6,286	5,106	83.28	138.52
'05H1	21.43	27.13	5,930	5,106	127.07	138.52
'05H2	25.63	27.13	5,509	5,106	141.18	138.52
'06H1	22.08	27.13	5,783	5,106	127.67	138.52
'06H2	20.18	27.13	5,047	5,106	101.82	138.52
'07H1	32.19	27.13	3,530	5,106	113.62	138.52
'07H2	34.85	27.13	5,400	5,106	188.19	138.52
'08H1	30.36	27.13	6,441	5,106	195.52	138.52
'08H2	30.89	27.13	8,307	5,106	256.56	138.52
'09H1	27.98	27.13	4,652	5,106	130.18	138.52
'09H2	29.75	27.13	4,622	5,106	137.49	138.52
'10H1	26.33	27.13	4,877	5,106	128.41	138.52
'10H2	24.92	27.13	5,591	5,106	139.31	138.52
'11H1	26.48	27.13	4,451	5,106	117.85	138.52
'11H2	30.87	27.13	4,625	5,106	142.77	138.52
'12H1	26.09	27.13	4,618	5,106	120.51	138.52
'12H2	27.74	27.13	3,744	5,106	103.85	138.52
'13H1	28.88	27.13	4,185	5,106	120.86	138.52
'13H2	27.66	27.13	6,137	5,106	169.76	138.52
'14H1	28.61	27.13	4,020	5,106	114.99	138.52
'14H2	27.92	27.13	4,000	5,106	111.69	138.52
'15H1	24.32	27.13	7,182	5,106	174.66	138.52
'15H2	30.35	27.13	5,470	5,106	166.03	138.52
'16H1	27.13	27.13	6,952	5,106	188.62	138.52
'16H2	24.56	27.13	5,617	5,198	137.97	141.01
'17H1	23.97	27.13	5,876	5,198	140.83	141.01
'17H2		27.13		5,198		141.01
'18H1		27.13		5,198		141.01
'18H2		27.13		5,198		141.01
'19H1		27.13		5,198		141.01
'19H2		27.13		5,198		141.01
'20H1		27.13		5,198		141.01
'20H2		27.13		5,198		141.01
'21H1		27.13		5,198		141.01
'21H2		27.13		5,198		141.01
'22H1		27.13		5,198		141.01
'22H2		27.13		5,198		141.01



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01798
	calculated event factor:		1.01798
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01802
	calculated event factor:		1.01802
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	0.0%	0.0%	0.0%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	0.0%	0.0%
	'16H2	'16H2	=>last period in past (prev)
Future (Annual)	0.0%	0.0%	0.0%
Previous Selected	0.0%	0.0%	0.0%

Frequency: FA f0a - 1 period (design matrix per prior selected, adjusted on stats, intercept forced to match avg over period); seasonality not included per prior selected; no selected data exclusions per prior selected; FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior selected; no selected data exclusions per prior selected

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
CL  
As at Jun 30, 2017

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

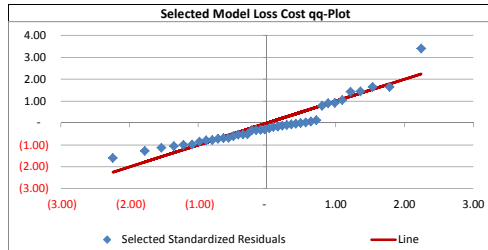
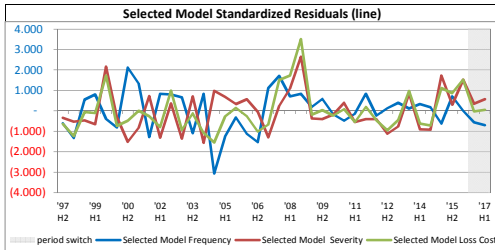
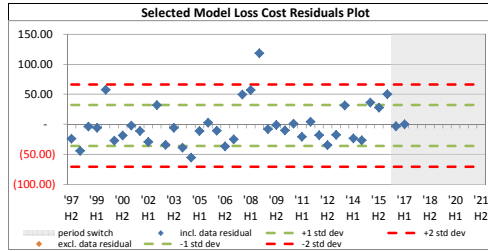
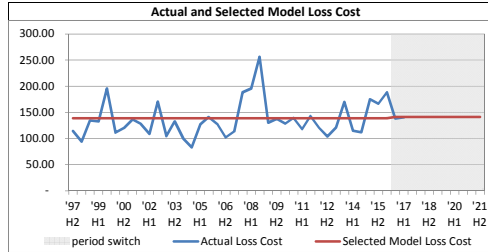
SELECTED TREND STRUCTURE ANOVA				
	df	SS	Mean SS	Significance F
Regression	1	(0.0682)	(0.0682)	(1.2120) #NUM!
Residual	38	2.1378	0.0563	
Total	39	2.0696		

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0329)	(0.0601)	0.2372	40	-	2

Runs-Test Result: 0.1186 RESIDUALS RUNS RANDOM  
# periods: 2

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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NL - CV  
CL  
as at: Jun 30, 2017

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 per prior selected, adjusted on stats, intercept forced to match avg over period); seasonality not included per prior selected; no selected data

Frequency per: 1,000 Earned Car Years

Level Selected: 1  
Trend Type: log-link  
At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)										Frequency Values					
		Trend Periods based on average accident date where scalar present										Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual	
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4						
		0	0	0	0	0	0	0	0	0	0						=> use "1" to include variable, "0" if not => select initial accident half for period
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	24.3534	26.7162	(2.3628)	27.1280	(2.7746)	
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	21.1499	26.7162	(5.5663)	27.1280	(5.9781)	
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	29.6314	26.7162	2.9152	27.1280	2.5034	
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	30.7633	26.7162	4.0471	27.1280	3.6353	
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	25.3596	26.7162	(1.3566)	27.1280	(1.7684)	
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	23.4795	26.7162	(3.2367)	27.1280	(3.6485)	
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	36.6698	26.7162	9.9536	27.1280	9.5418	
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	33.1377	26.7162	6.4215	27.1280	6.0097	
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	21.3113	26.7162	(5.4049)	27.1280	(5.8167)	
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	30.9218	26.7162	4.2056	27.1280	3.7938	
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	30.7178	26.7162	4.0016	27.1280	3.5898	
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	30.1129	26.7162	3.3967	27.1280	2.9849	
'03H2	1	2003.75	-	-	-	-	-	-	-	-	-	22.2118	26.7162	(4.5044)	27.1280	(4.9162)	
'04H1	0	2004.25	-	-	-	-	-	-	-	-	-	30.9118	26.7162	4.1956	27.1280	3.7838	
'04H2	1	2004.75	-	-	-	-	-	-	-	-	-	13.2477	26.7162	(13.4685)	27.1280	(13.8803)	
'05H1	0	2005.25	-	-	-	-	-	-	-	-	-	21.4286	26.7162	(5.2876)	27.1280	(5.6994)	
'05H2	1	2005.75	-	-	-	-	-	-	-	-	-	25.6276	26.7162	(1.0886)	27.1280	(1.5004)	
'06H1	0	2006.25	-	-	-	-	-	-	-	-	-	22.0768	26.7162	(4.6394)	27.1280	(5.0512)	
'06H2	1	2006.75	-	-	-	-	-	-	-	-	-	20.1753	26.7162	(6.5409)	27.1280	(6.9527)	
'07H1	0	2007.25	-	-	-	-	-	-	-	-	-	32.1876	26.7162	5.4714	27.1280	5.0596	
'07H2	1	2007.75	-	-	-	-	-	-	-	-	-	34.8491	26.7162	8.1329	27.1280	7.7211	
'08H1	0	2008.25	-	-	-	-	-	-	-	-	-	30.3557	26.7162	3.6395	27.1280	3.2277	
'08H2	1	2008.75	-	-	-	-	-	-	-	-	-	30.8851	26.7162	4.1689	27.1280	3.7571	
'09H1	0	2009.25	-	-	-	-	-	-	-	-	-	27.9828	26.7162	1.2666	27.1280	0.8548	
'09H2	1	2009.75	-	-	-	-	-	-	-	-	-	29.7469	26.7162	3.0307	27.1280	2.6189	
'10H1	0	2010.25	-	-	-	-	-	-	-	-	-	26.3293	26.7162	(0.3869)	27.1280	(0.7987)	
'10H2	1	2010.75	-	-	-	-	-	-	-	-	-	24.9173	26.7162	(1.7989)	27.1280	(2.2107)	
'11H1	0	2011.25	-	-	-	-	-	-	-	-	-	26.4761	26.7162	(0.2401)	27.1280	(0.6519)	
'11H2	1	2011.75	-	-	-	-	-	-	-	-	-	30.8694	26.7162	4.1532	27.1280	3.7414	
'12H1	0	2012.25	-	-	-	-	-	-	-	-	-	26.0947	26.7162	(0.6215)	27.1280	(1.0333)	
'12H2	1	2012.75	-	-	-	-	-	-	-	-	-	27.7369	26.7162	1.0207	27.1280	0.6089	
'13H1	0	2013.25	-	-	-	-	-	-	-	-	-	28.8804	26.7162	2.1642	27.1280	1.7524	
'13H2	1	2013.75	-	-	-	-	-	-	-	-	-	27.6618	26.7162	0.9456	27.1280	0.5338	
'14H1	0	2014.25	-	-	-	-	-	-	-	-	-	28.6051	26.7162	1.8889	27.1280	1.4771	
'14H2	1	2014.75	-	-	-	-	-	-	-	-	-	27.9214	26.7162	1.2052	27.1280	0.7934	
'15H1	0	2015.25	-	-	-	-	-	-	-	-	-	24.3198	26.7162	(2.3964)	27.1280	(2.8082)	
'15H2	1	2015.75	-	-	-	-	-	-	-	-	-	30.3526	26.7162	3.6364	27.1280	3.2246	
'16H1	0	2016.25	-	-	-	-	-	-	-	-	-	27.1318	26.7162	0.4156	27.1280	0.0038	
'16H2	1	2016.75	-	-	-	-	-	-	-	-	-	24.5627	26.7162	(2.1535)	27.1280	(2.5653)	
'17H1	0	2017.25	-	-	-	-	-	-	-	-	-	23.9666	26.7162	(2.7496)	27.1280	(3.1614)	
'17H2	1	2017.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'18H1	0	2018.25	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'18H2	1	2018.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'19H1	0	2019.25	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'19H2	1	2019.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'20H1	0	2020.25	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'20H2	1	2020.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'21H1	0	2021.25	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'21H2	1	2021.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'22H1	0	2022.25	-	-	-	-	-	-	-	-	-		26.7162		27.1280		
'22H2	1	2022.75	-	-	-	-	-	-	-	-	-		26.7162		27.1280		

Facility Association - Trend Analysis - Industry

NL - CV  
CL

as at: Jun 30, 2017

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 per prior selected, adjusted on stats, intercept forced to match avg over period); seasonality not included per prior selected; no selected data

FITTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	#DIV/0!	F	#DIV/0!
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!		
Residual	39	1.3216	0.0339				
Total	39	1.3216					

FITTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
			0.1841	40	-	1	

s.e.(est.) as % of modelled mean: 5.6%

Runs-Test Result: 1.0966 RESIDUALS RUNS RANDOM ; residuals NOT normal

# parameters with p-value >5% 0 (intercept specifically not included)							
	Coefficients	S.E.	t-Stat	p-value	Lower	Upper	Selected
Intercept	1	3.285	0.029	113.532	0.0%	3.227	3.344
Season	2	-	-	-	-	-	3.301
All Years	-	-	-	-	n/a	-	2
Scalar 1	-	-	-	-	n/a	-	0
Trend 1	-	-	-	-	n/a	-	0
Scalar 2	-	-	-	-	n/a	-	0
Trend 2	-	-	-	-	n/a	-	0
Scalar 3	-	-	-	-	n/a	-	0
Trend 3	-	-	-	-	n/a	-	0
Scalar 4	-	-	-	-	n/a	-	0
Trend 4	-	-	-	-	n/a	-	0

Trends are Annual intercept adjusted to match avg over period

SELECTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	#DIV/0!	F	#DIV/0!
Regression	-	(0.0094)	#DIV/0!	#DIV/0!	#DIV/0!		
Residual	39	1.3310	0.0341				
Total	39	1.3216					

SELECTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
			0.1847	40	-	1	

#NUM! (0.0071) (0.0071) s.e.(est.) as % of modelled mean: 5.6%

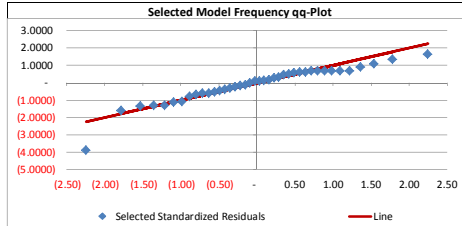
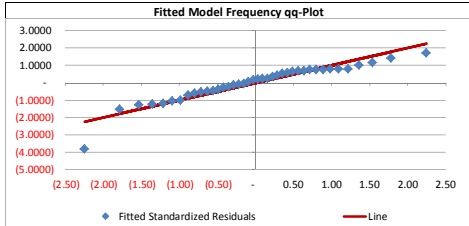
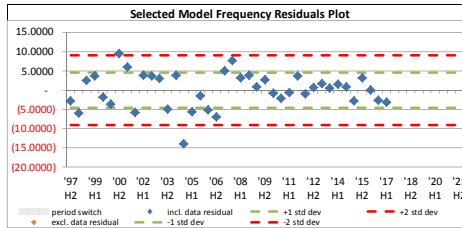
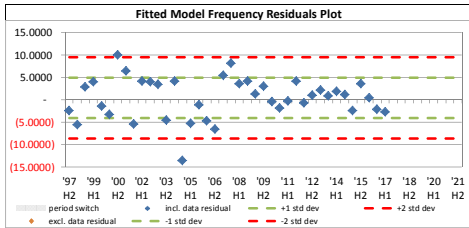
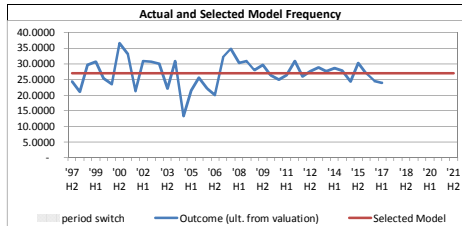
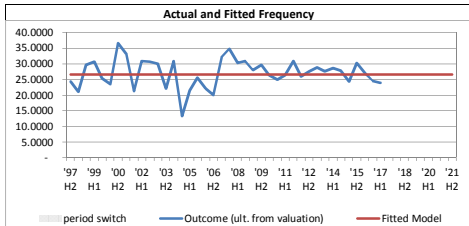
Runs-Test Result: 1.0966 RESIDUALS RUNS RANDOM ; residuals NOT normal

Fitted Previous Selected selected does NOT equal fitted							
	Fitted Annual	Previous Selected	Selected Annual				
past	0.0%	0.0%	0.0%				'17H1 => 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  
(ult. from valuation) - '97H2 to '17H1 27.1280 actual values  
Selected Model - '97H2 to '17H1 27.1280 selected model values  
diff: - if used, adjust scalar to make diff zero

**Option 2:** set to minimize mean square error (MSE)  
MSE: 0.0341 NOT USED



critical correl coeff 97.2%  
test value 94.7%  
therefore reject residual normality

critical correl coeff 97.2%  
test value 94.7%  
therefore reject residual normality



Facility Association - Trend Analysis - Industry

NL - CV  
CL

as at: Jun 30, 2017

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 s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior se same period structure as selected PPV CL FA s0a

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

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (X)										Severity Values					
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual	
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4						
		0	0	1	0	0	0	0	0	0	0						
				'16H2													
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	4,702	4,938	(236)	5,106	(404)	
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	4,463	4,938	(475)	5,106	(643)	
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	4,541	4,938	(397)	5,106	(565)	
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	4,313	4,938	(625)	5,106	(793)	
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	7,719	4,938	2,781	5,106	2,613	
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	4,736	4,938	(202)	5,106	(370)	
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	3,273	4,938	(1,665)	5,106	(1,833)	
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	4,115	4,938	(823)	5,106	(991)	
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	5,982	4,938	1,044	5,106	876	
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	3,526	4,938	(1,412)	5,106	(1,580)	
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	5,553	4,938	615	5,106	447	
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	3,461	4,938	(1,477)	5,106	(1,645)	
'03H2	1	2003.75	-	-	-	-	-	-	-	-	-	5,964	4,938	1,026	5,106	858	
'04H1	0	2004.25	-	-	-	-	-	-	-	-	-	3,215	4,938	(1,723)	5,106	(1,891)	
'04H2	1	2004.75	-	-	-	-	-	-	-	-	-	6,286	4,938	1,348	5,106	1,180	
'05H1	0	2005.25	-	-	-	-	-	-	-	-	-	5,930	4,938	992	5,106	824	
'05H2	1	2005.75	-	-	-	-	-	-	-	-	-	5,509	4,938	571	5,106	403	
'06H1	0	2006.25	-	-	-	-	-	-	-	-	-	5,783	4,938	845	5,106	677	
'06H2	1	2006.75	-	-	-	-	-	-	-	-	-	5,047	4,938	109	5,106	(59)	
'07H1	0	2007.25	-	-	-	-	-	-	-	-	-	3,530	4,938	(1,408)	5,106	(1,576)	
'07H2	1	2007.75	-	-	-	-	-	-	-	-	-	5,400	4,938	462	5,106	294	
'08H1	0	2008.25	-	-	-	-	-	-	-	-	-	6,441	4,938	1,503	5,106	1,335	
'08H2	1	2008.75	-	-	-	-	-	-	-	-	-	8,307	4,938	3,369	5,106	3,201	
'09H1	0	2009.25	-	-	-	-	-	-	-	-	-	4,652	4,938	(286)	5,106	(454)	
'09H2	1	2009.75	-	-	-	-	-	-	-	-	-	4,622	4,938	(316)	5,106	(484)	
'10H1	0	2010.25	-	-	-	-	-	-	-	-	-	4,877	4,938	(61)	5,106	(229)	
'10H2	1	2010.75	-	-	-	-	-	-	-	-	-	5,591	4,938	653	5,106	485	
'11H1	0	2011.25	-	-	-	-	-	-	-	-	-	4,451	4,938	(487)	5,106	(655)	
'11H2	1	2011.75	-	-	-	-	-	-	-	-	-	4,625	4,938	(313)	5,106	(481)	
'12H1	0	2012.25	-	-	-	-	-	-	-	-	-	4,618	4,938	(320)	5,106	(488)	
'12H2	1	2012.75	-	-	-	-	-	-	-	-	-	3,744	4,938	(1,194)	5,106	(1,362)	
'13H1	0	2013.25	-	-	-	-	-	-	-	-	-	4,185	4,938	(753)	5,106	(921)	
'13H2	1	2013.75	-	-	-	-	-	-	-	-	-	6,137	4,938	1,199	5,106	1,031	
'14H1	0	2014.25	-	-	-	-	-	-	-	-	-	4,020	4,938	(918)	5,106	(1,086)	
'14H2	1	2014.75	-	-	-	-	-	-	-	-	-	4,000	4,938	(938)	5,106	(1,106)	
'15H1	0	2015.25	-	-	-	-	-	-	-	-	-	7,182	4,938	2,244	5,106	2,076	
'15H2	1	2015.75	-	-	-	-	-	-	-	-	-	5,470	4,938	532	5,106	364	
'16H1	0	2016.25	-	-	-	-	-	-	-	-	-	6,952	4,938	2,014	5,106	1,846	
'16H2	1	2016.75	1	0.25	-	-	-	-	-	-	-	5,617	5,745	(128)	5,198	419	
'17H1	0	2017.25	1	0.75	-	-	-	-	-	-	-	5,876	5,745	131	5,198	678	
'17H2	1	2017.75	1	1.25	-	-	-	-	-	-	-		5,745		5,198		
'18H1	0	2018.25	1	1.75	-	-	-	-	-	-	-		5,745		5,198		
'18H2	1	2018.75	1	2.25	-	-	-	-	-	-	-		5,745		5,198		
'19H1	0	2019.25	1	2.75	-	-	-	-	-	-	-		5,745		5,198		
'19H2	1	2019.75	1	3.25	-	-	-	-	-	-	-		5,745		5,198		
'20H1	0	2020.25	1	3.75	-	-	-	-	-	-	-		5,745		5,198		
'20H2	1	2020.75	1	4.25	-	-	-	-	-	-	-		5,745		5,198		
'21H1	0	2021.25	1	4.75	-	-	-	-	-	-	-		5,745		5,198		
'21H2	1	2021.75	1	5.25	-	-	-	-	-	-	-		5,745		5,198		
'22H1	0	2022.25	1	5.75	-	-	-	-	-	-	-		5,745		5,198		
'22H2	1	2022.75	1	6.25	-	-	-	-	-	-	-		5,745		5,198		

Facility Association - Trend Analysis - Industry

NL - CV  
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as at: Jun 30, 2017

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 s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior se same period structure as selected PPV CL FA s0a

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	Significance	
Regression	1	0.0435	0.0435	0.7908	37.9%
Residual	38	2.0926	0.0551		
Total	39	2.1361			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	Significance	
Regression	1	(0.0190)	(0.0190)	(0.3344)	#NUM!
Residual	38	2.1551	0.0567		
Total	39	2.1361			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.1428	0.0204	(0.0054)	0.2347	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0089)	(0.0354)	0.2381	40	-	2

Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM ; residuals normal

Runs-Test Result: 0.7643 RESIDUALS RUNS RANDOM ; residuals normal

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

Fitted Annual Previous Selected selected does NOT equal fitted

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.	
				Lower	Upper		
1	2						
Intercept	8.505	0.038	223.410	0.0%	8.428	8.582	8.538
Season	-	-	-	n/a	-	-	-
All Years	-	-	-	n/a	-	-	-
Scalar 1	0.151	0.170	0.889	37.9%	(0.193)	0.496	0.018
Scalar 2	-	-	-	n/a	-	-	-
Scalar 3	-	-	-	n/a	-	-	-
Scalar 4	-	-	-	n/a	-	-	-
Trend 1	-	-	-	n/a	-	-	-
Trend 2	-	-	-	n/a	-	-	-
Trend 3	-	-	-	n/a	-	-	-
Trend 4	-	-	-	n/a	-	-	-

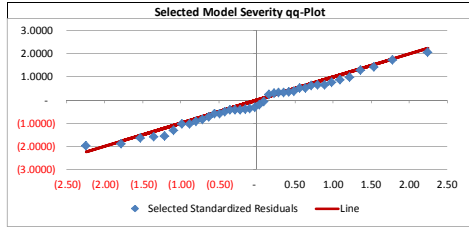
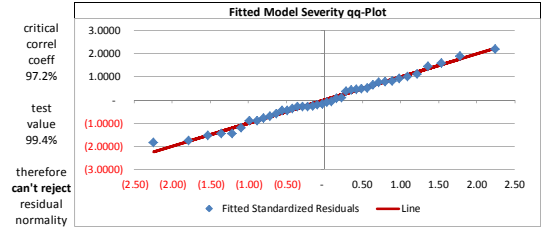
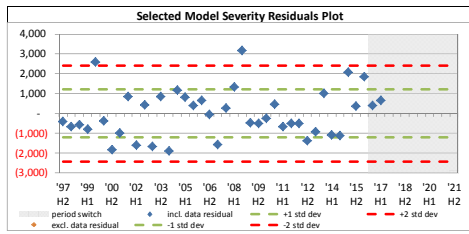
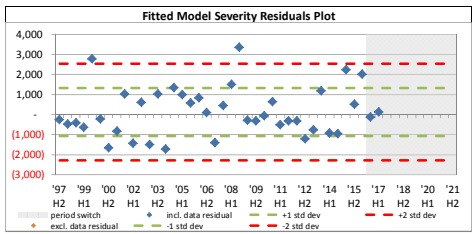
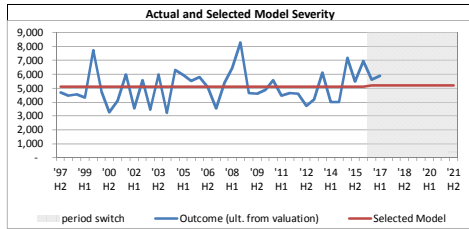
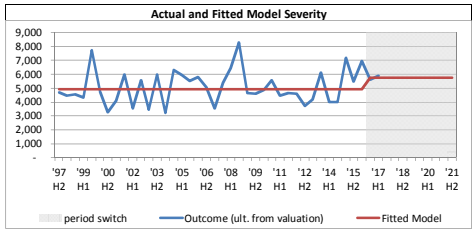
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%	'16H1 => last period in "past"
future	0.0%	0.0%	0.0%	

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  
(ult. from valuation) - '97H2 to '17H1 5,110 actual values  
Selected Model - '97H2 to '17H1 5,110 selected model values  
diff: (0) if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.0567 NOT USED

Trends are Annual Scalar 1 to get HST adjust; intercept to match avg over period



critical correl coeff 97.2%  
test value 99.4%  
therefore can't reject residual normality

critical correl coeff 97.2%  
test value 99.3%  
therefore can't reject residual normality

Facility Association - Trend Analysis - Industry  
NL - CV  
CL

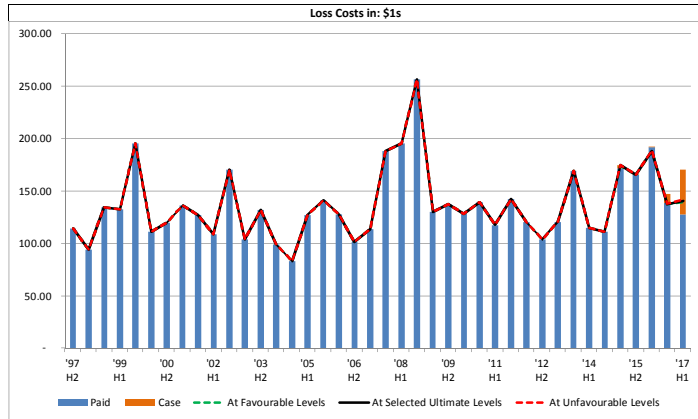
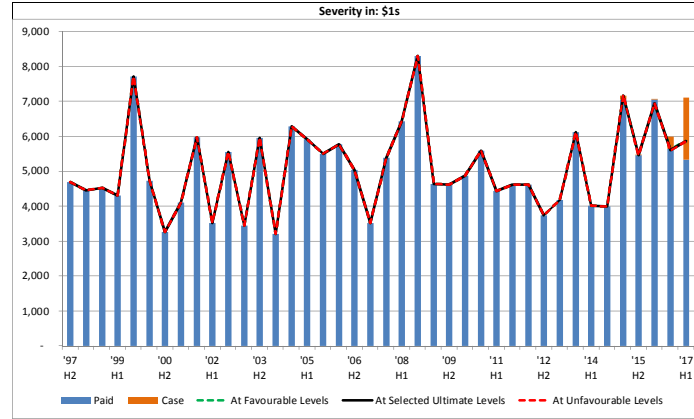
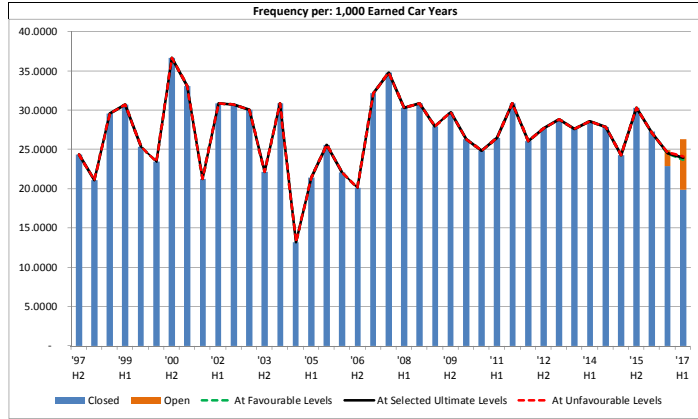
Frequency per: 1,000 Earned Car Years  
Severity in: \$1s  
Loss Costs in: \$1s

as at: Jun 30, 2017

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
						=([4]-5.0% * abs([4]-[2]))	=[4]+5.0% * abs([4]-[2])	[7] data	[8] data	valuation	=([9]-10.0% * abs([9]-[7]))	=[9]+10.0% * abs([9]-[7])	=([4])/[1]	=[9]/[4]	=[12]*[13]	=[5]/[1]	=[10]/[5]	=[12]*[13]	=[6]/[1]	=[11]/[6]	=[12]*[13]
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	2,649	66	-	66	66	66	369	-	369	369	369	24.9173	5,591	139.31	24.9173	5,591	139.31	24.9173	5,591	139.31
2011-H1	2011.25	2,682	71	-	71	71	71	316	-	316	316	316	26.4761	4,451	117.85	26.4761	4,451	117.85	26.4761	4,451	117.85
2011-H2	2011.75	2,851	88	-	88	88	88	407	-	407	407	407	30.8694	4,625	142.77	30.8694	4,625	142.77	30.8694	4,625	142.77
2012-H1	2012.25	2,912	76	-	76	76	76	351	-	351	351	351	26.0947	4,618	120.51	26.0947	4,618	120.51	26.0947	4,618	120.51
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	92	-	92	92	92	385	-	385	385	385	28.8804	4,185	120.86	28.8804	4,185	120.86	28.8804	4,185	120.86
2013-H2	2013.75	3,434	95	-	95	95	95	583	-	583	583	583	27.6618	6,137	169.76	27.6618	6,137	169.76	27.6618	6,137	169.76
2014-H1	2014.25	3,426	98	-	98	98	98	394	-	394	394	394	28.6051	4,020	114.99	28.6051	4,020	114.99	28.6051	4,020	114.99
2014-H2	2014.75	3,617	101	-	101	101	101	404	-	404	404	404	27.9214	4,000	111.69	27.9214	4,000	111.69	27.9214	4,000	111.69
2015-H1	2015.25	3,618	88	-	88	88	88	622	10	632	631	633	24.3198	7,182	174.66	24.3198	7,170	174.37	24.3198	7,193	174.93
2015-H2	2015.75	3,789	115	-	115	115	115	629	1	629	629	629	30.3526	5,470	166.03	30.3526	5,470	166.03	30.3526	5,470	166.03
2016-H1	2016.25	3,807	104	-	103	103	103	730	1	718	717	719	27.1318	6,952	188.62	27.1223	6,943	188.31	27.1412	6,961	188.93
2016-H2	2016.75	3,921	90	8	96	96	97	544	34	541	541	541	24.5627	5,617	137.97	24.4822	5,633	137.91	24.6432	5,602	138.05
2017-H1	2017.25	3,763	75	24	90	89	91	481	161	530	525	535	23.9666	5,876	140.83	23.7647	5,871	139.52	24.1685	5,881	142.13

Facility Association - Trend Analysis - Industry  
NL - CV  
CL

as at: Jun 30, 2017



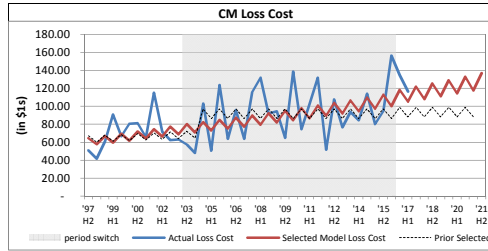
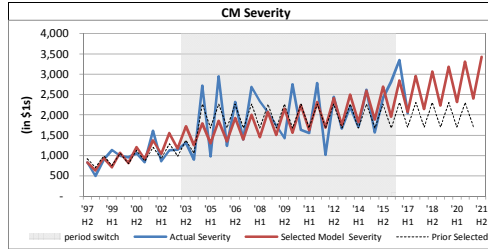
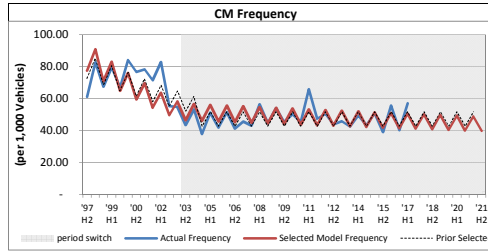
SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none

Severity		
(38.5%)	Frequency	
18.4%	2.0%	Time

Facility Association  
Trend Analysis - Industry  
NL - CV  
CM  
As at Jun 30, 2017

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)
'97H2	61.04	77.58	832	833	50.79	64.62
'98H1	82.68	90.86	503	633	41.59	57.52
'98H2	67.57	70.99	901	944	60.88	67.01
'99H1	79.78	83.14	1,141	717	91.03	59.61
'99H2	66.96	64.95	994	1,069	66.56	69.44
'00H1	84.16	76.08	955	812	80.37	61.77
'00H2	76.79	59.44	1,057	1,211	81.17	71.98
'01H1	78.26	69.61	836	920	65.42	64.04
'01H2	71.55	54.39	1,607	1,372	114.98	74.62
'02H1	82.88	63.70	863	1,042	71.52	66.37
'02H2	55.24	49.76	1,129	1,555	62.37	77.38
'03H1	54.98	58.29	1,146	1,181	63.01	68.84
'03H2	43.42	46.46	1,319	1,723	57.27	80.05
'04H1	53.23	56.64	902	1,253	48.01	70.97
'04H2	37.91	46.06	2,716	1,789	102.97	82.41
'05H1	51.32	56.16	983	1,300	50.44	73.01
'05H2	41.92	45.67	2,948	1,857	123.59	84.81
'06H1	51.50	55.68	1,237	1,350	63.70	75.17
'06H2	41.38	45.28	2,320	1,927	96.01	87.26
'07H1	45.63	55.21	1,400	1,401	63.88	77.35
'07H2	43.16	44.90	2,686	2,001	115.91	89.84
'08H1	56.58	54.74	2,331	1,454	131.88	79.59
'08H2	44.51	44.52	2,066	2,077	91.96	92.46
'09H1	54.08	54.28	1,745	1,509	94.37	81.90
'09H2	45.41	44.14	1,430	2,155	64.94	95.12
'10H1	50.29	53.81	2,755	1,567	138.54	84.33
'10H2	45.48	43.76	1,635	2,237	74.36	97.90
'11H1	65.86	53.36	1,552	1,626	102.22	86.76
'11H2	47.42	43.39	2,779	2,322	131.78	100.76
'12H1	50.56	52.90	1,024	1,688	51.77	89.30
'12H2	43.90	43.02	2,448	2,411	107.47	103.73
'13H1	45.83	52.45	1,669	1,752	76.48	91.90
'13H2	42.57	42.66	2,199	2,502	93.60	106.73
'14H1	49.46	52.01	1,706	1,819	84.39	94.60
'14H2	43.56	42.29	2,620	2,597	114.14	109.84
'15H1	50.87	51.56	1,573	1,888	80.02	97.35
'15H2	39.10	41.93	2,424	2,696	94.78	113.06
'16H1	55.73	51.13	2,811	1,960	156.66	100.21
'16H2	40.27	41.58	3,347	2,849	134.79	118.46
'17H1	57.12	50.69	2,043	2,071	116.70	104.98
'17H2	41.22	41.22	2,957	2,957	121.90	121.90
'18H1	50.26	50.26	2,149	2,149	108.01	108.01
'18H2	40.87	40.87	3,069	3,069	125.44	125.44
'19H1	49.83	49.83	2,231	2,231	111.18	111.18
'19H2	40.53	40.53	3,186	3,186	129.12	129.12
'20H1	49.41	49.41	2,316	2,316	114.43	114.43
'20H2	40.18	40.18	3,307	3,307	132.88	132.88
'21H1	48.99	48.99	2,404	2,404	117.77	117.77
'21H2	39.84	39.84	3,432	3,432	136.73	136.73
'22H1	48.57	48.57	2,495	2,495	121.19	121.19
'22H2	39.50	39.50	3,563	3,563	140.74	140.74



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.02932
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.04776
	calculated event factor:		1.01792
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.03812
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.05675
	calculated event factor:		1.01795
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	0.99150
	<b>2016 HST increase</b>	'16H2 / '15H2:	0.99150
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	EY f1a	EY s1a	
Past (Annual)	(0.9%)	3.8%	2.9%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	0.0%	0.0%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	(0.9%)	3.8%	2.9%
Previous Selected	0.0%	0.0%	0.0%

Frequency: FA f (PPV FA f0a) 5a - 2 periods (based on selected PPV CM FA f0a); seasonality significant; no selected data exclusions  
Severity: FA f (PPV FA f0a) 5a - 2 periods (based on selected PPV CM FA f0a); seasonality significant; no selected data exclusions

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	4.0%
Future Loss Cost Trend (Annual)	4.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
CM  
As at Jun 30, 2017

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

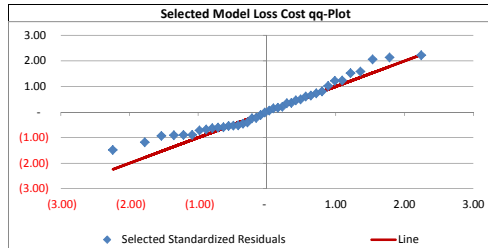
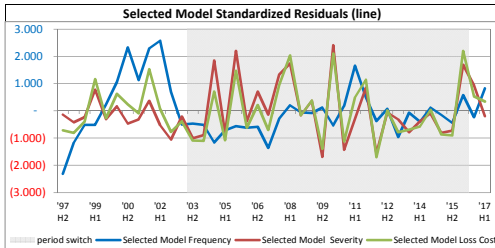
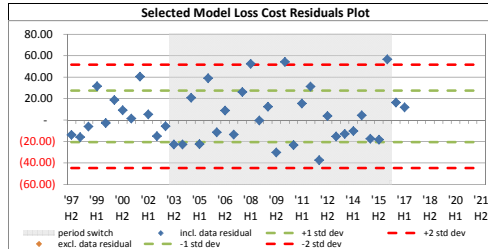
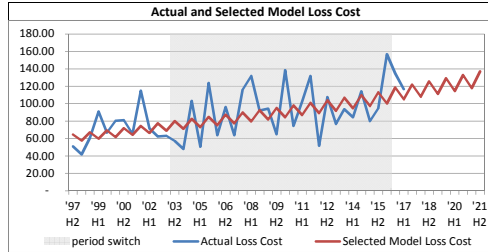
SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance F
Regression	4	1.4788	0.3697	4.4336	0.5%
Residual	35	2.9184	0.0834		
Total	39	4.3971			

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5799	0.3363	0.2604	0.2888	40	-	5

Runs-Test Result: 1.1508 RESIDUALS RUNS RANDOM  
# periods: 3

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





Facility Association - Trend Analysis - Industry

NL - CV  
CM

as at: Jun 30, 2017

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 f (PPV FA f0a) Sa - 2 periods (based on selected PPV CM FA f0a); seasonality significant; no selected data exclusions

FITTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	3	1.5526	0.5175	34.1333	0.0%	
Residual	36	0.5458	0.0152			
Total	39	2.0984				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8602	0.7399	0.7182	0.1231	40	-	4

s.e.(est.) as % of modelled mean: 3.1%

Runs-Test Result: 1.2701 RESIDUALS RUNS RANDOM ; residuals normal

# parameters with p-value >5% (intercept specifically not included)						
	Coefficients	S.E.	t-Stat	p-value	95% C.I. Lower	95% C.I. Upper
Intercept	181.941	28.374	6.412	0.0%	124.395	239.487
Season	(0.202)	0.039	(5.194)	0.0%	(0.282)	(0.123)
All Years	(0.089)	0.014	(6.264)	0.0%	(0.118)	(0.060)
Scalar 1	-	-	n/a	-	-	-
Trend 1	0.080	0.018	4.571	0.0%	0.045	0.116
Scalar 2	-	-	n/a	-	-	-
Trend 2	-	-	n/a	-	-	-
Scalar 3	-	-	n/a	-	-	-
Trend 3	-	-	n/a	-	-	-
Scalar 4	-	-	n/a	-	-	-
Trend 4	-	-	n/a	-	-	-

Trends are Annual

SELECTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	F	Significance	
Regression	3	1.5526	0.5175	34.1333	0.0%	
Residual	36	0.5458	0.0152			
Total	39	2.0984				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8602	0.7399	0.7182	0.1231	40	-	4

s.e.(est.) as % of modelled mean: 3.1%

Runs-Test Result: 1.2701 RESIDUALS RUNS RANDOM ; residuals normal

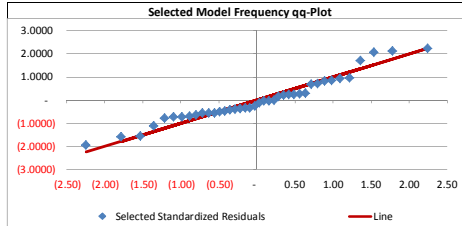
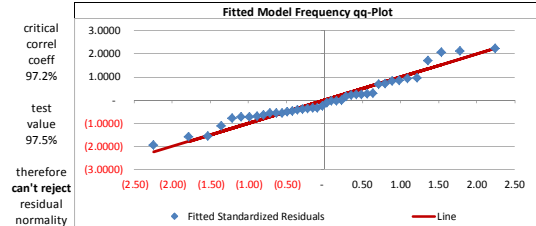
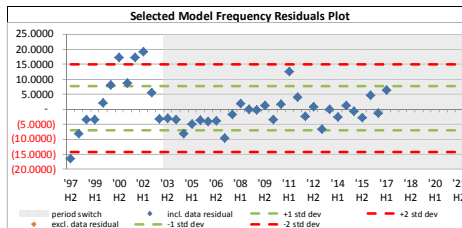
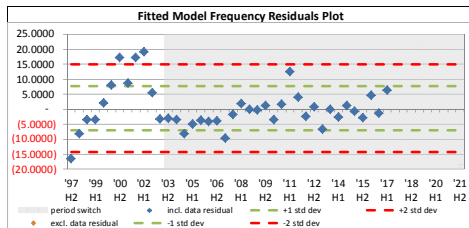
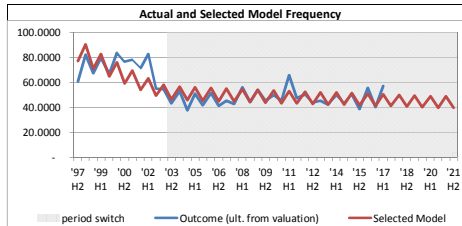
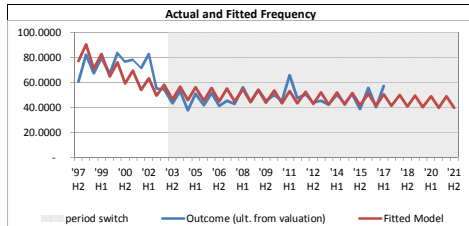
	Fitted Annual	Previous Selected	Selected Annual	selected - fitted
past	(0.9%)	0.0%	(0.9%)	'17H1 => last period in "past"
future	(0.9%)	0.0%	(0.9%)	

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

(ult. from valuation) - '97H2 to '17H1 54.9996 actual values  
Selected Model - '97H2 to '17H1 54.6273 selected model values  
diff: 0.3723 if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.0152 NOT USED



critical  
correl  
coeff  
97.2%

test  
value  
97.5%

therefore  
can't reject  
residual  
normality

critical  
correl  
coeff  
97.2%

test  
value  
97.5%

therefore  
can't reject  
residual  
normality



Facility Association - Trend Analysis - Industry  
NL - CV  
CM  
as at: Jun 30, 2017

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 f (PPV FA f0a) 5a - 2 periods (based on selected PPV CM FA f0a); seasonality significant; no selected data exclusions

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

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)										Severity Values				
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		1	1	0	1	1	0	0	0	0	0					
				'03H2			'16H2									
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	832	833	(1)	833	(1)
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	503	633	(130)	633	(130)
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	901	944	(43)	944	(43)
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	1,141	717	424	717	424
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	994	1,069	(75)	1,069	(75)
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	955	812	143	812	143
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	1,057	1,211	(154)	1,211	(154)
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	836	920	(84)	920	(84)
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	1,607	1,372	235	1,372	235
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	863	1,042	(179)	1,042	(179)
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	1,129	1,555	(426)	1,555	(426)
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	1,146	1,181	(35)	1,181	(35)
'03H2	1	2003.75	1	0.25	-	-	-	-	-	-	-	1,319	1,723	(404)	1,723	(404)
'04H1	0	2004.25	1	0.75	-	-	-	-	-	-	-	902	1,253	(351)	1,253	(351)
'04H2	1	2004.75	1	1.25	-	-	-	-	-	-	-	2,716	1,789	927	1,789	927
'05H1	0	2005.25	1	1.75	-	-	-	-	-	-	-	983	1,300	(317)	1,300	(317)
'05H2	1	2005.75	1	2.25	-	-	-	-	-	-	-	2,948	1,857	1,091	1,857	1,091
'06H1	0	2006.25	1	2.75	-	-	-	-	-	-	-	1,237	1,350	(113)	1,350	(113)
'06H2	1	2006.75	1	3.25	-	-	-	-	-	-	-	2,320	1,927	393	1,927	393
'07H1	0	2007.25	1	3.75	-	-	-	-	-	-	-	1,400	1,401	(1)	1,401	(1)
'07H2	1	2007.75	1	4.25	-	-	-	-	-	-	-	2,686	2,001	685	2,001	685
'08H1	0	2008.25	1	4.75	-	-	-	-	-	-	-	2,331	1,454	877	1,454	877
'08H2	1	2008.75	1	5.25	-	-	-	-	-	-	-	2,066	2,077	(11)	2,077	(11)
'09H1	0	2009.25	1	5.75	-	-	-	-	-	-	-	1,745	1,509	236	1,509	236
'09H2	1	2009.75	1	6.25	-	-	-	-	-	-	-	1,430	2,155	(725)	2,155	(725)
'10H1	0	2010.25	1	6.75	-	-	-	-	-	-	-	2,755	1,567	1,188	1,567	1,188
'10H2	1	2010.75	1	7.25	-	-	-	-	-	-	-	1,635	2,237	(602)	2,237	(602)
'11H1	0	2011.25	1	7.75	-	-	-	-	-	-	-	1,552	1,626	(74)	1,626	(74)
'11H2	1	2011.75	1	8.25	-	-	-	-	-	-	-	2,779	2,322	457	2,322	457
'12H1	0	2012.25	1	8.75	-	-	-	-	-	-	-	1,024	1,688	(664)	1,688	(664)
'12H2	1	2012.75	1	9.25	-	-	-	-	-	-	-	2,448	2,411	37	2,411	37
'13H1	0	2013.25	1	9.75	-	-	-	-	-	-	-	1,669	1,752	(83)	1,752	(83)
'13H2	1	2013.75	1	10.25	-	-	-	-	-	-	-	2,199	2,502	(303)	2,502	(303)
'14H1	0	2014.25	1	10.75	-	-	-	-	-	-	-	1,706	1,819	(113)	1,819	(113)
'14H2	1	2014.75	1	11.25	-	-	-	-	-	-	-	2,620	2,597	23	2,597	23
'15H1	0	2015.25	1	11.75	-	-	-	-	-	-	-	1,573	1,888	(315)	1,888	(315)
'15H2	1	2015.75	1	12.25	-	-	-	-	-	-	-	2,424	2,696	(272)	2,696	(272)
'16H1	0	2016.25	1	12.75	-	-	-	-	-	-	-	2,811	1,960	851	1,960	851
'16H2	1	2016.75	1	13.25	1	0.25	-	-	-	-	-	3,347	3,067	280	2,849	498
'17H1	0	2017.25	1	13.75	1	0.75	-	-	-	-	-	2,043	2,229	(186)	2,071	(28)
'17H2	1	2017.75	1	14.25	1	1.25	-	-	-	-	-		3,184		2,957	
'18H1	0	2018.25	1	14.75	1	1.75	-	-	-	-	-		2,314		2,149	
'18H2	1	2018.75	1	15.25	1	2.25	-	-	-	-	-		3,304		3,069	
'19H1	0	2019.25	1	15.75	1	2.75	-	-	-	-	-		2,402		2,231	
'19H2	1	2019.75	1	16.25	1	3.25	-	-	-	-	-		3,430		3,186	
'20H1	0	2020.25	1	16.75	1	3.75	-	-	-	-	-		2,493		2,316	
'20H2	1	2020.75	1	17.25	1	4.25	-	-	-	-	-		3,560		3,307	
'21H1	0	2021.25	1	17.75	1	4.75	-	-	-	-	-		2,588		2,404	
'21H2	1	2021.75	1	18.25	1	5.25	-	-	-	-	-		3,696		3,432	
'22H1	0	2022.25	1	18.75	1	5.75	-	-	-	-	-		2,686		2,495	
'22H2	1	2022.75	1	19.25	1	6.25	-	-	-	-	-		3,836		3,563	

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as at: Jun 30, 2017

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 f (PPV FA f0a) Sa - 2 periods (based on selected PPV CM FA f0a); seasonality significant; no selected data exclusions

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	4	5.6830	1.4208	19.1597	0.0%
Residual	35	2.5954	0.0742		
Total	39	8.2784			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	4	5.6721	1.4180	19.0427	0.0%
Residual	35	2.6063	0.0745		
Total	39	8.2784			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8285	0.6865	0.6507	0.2723	40	-	5

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8277	0.6852	0.6492	0.2729	40	-	5

Runs-Test Result: 2.7278 RESIDUALS RUNS NOT RANDOM (residuals normal) (intercept specifically not included)

Runs-Test Result: 2.7278 RESIDUALS RUNS NOT RANDOM (residuals normal)

Coefficients	S.E.	t-Stat	p-value	95% C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(242.925)	63.523	(3.824)	0.1%	(371.884)	(113.966)	(242.925)	5
Season	0.338	0.086	3.916	0.0%	0.163	0.513	0.338	4
All Years	0.125	0.032	3.932	0.0%	0.060	0.189	0.125	3
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	(0.088)	0.040	(2.178)	3.6%	(0.169)	(0.006)	(0.088)	2
Scalar 2	0.092	0.221	0.415	68.0%	(0.357)	0.540	0.018	1
Trend 2	-	-	-	n/a	-	-	-	0
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

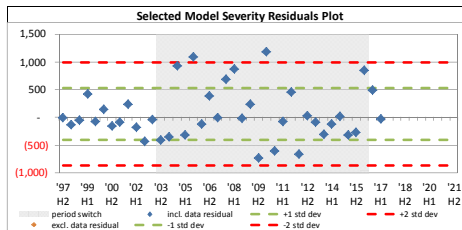
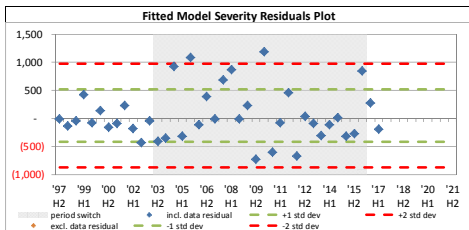
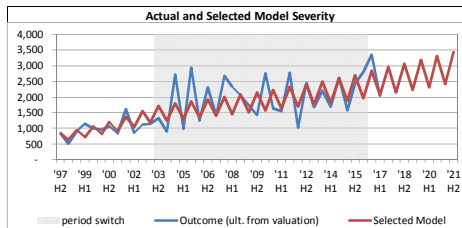
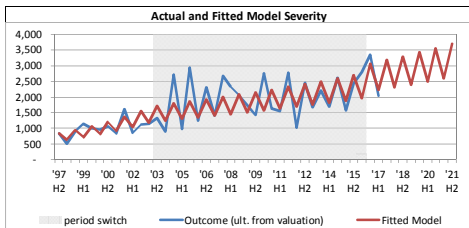
Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past 3.8%	3.8%	0.0%	3.8%
future 3.8%	3.8%	0.0%	3.8%

WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:

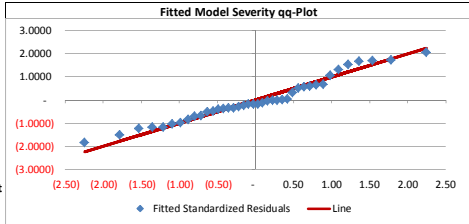
Option 1: set so that averages for selected model = actuals over the period NOT USED  
 avg. 1,716 actual values  
 Selected Model - '97H2 to '17H1 1,652 selected model values  
 diff: 64 if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE) NOT USED  
 MSE: 0.0745

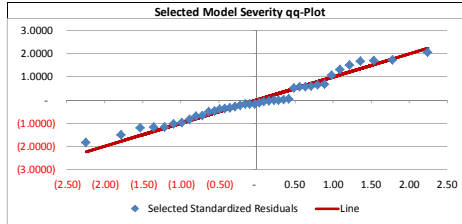
Trends are Annual



critical correl coeff 97.2%  
test value 98.2%  
therefore can't reject residual normality



critical correl coeff 97.2%  
test value 98.3%  
therefore can't reject residual normality



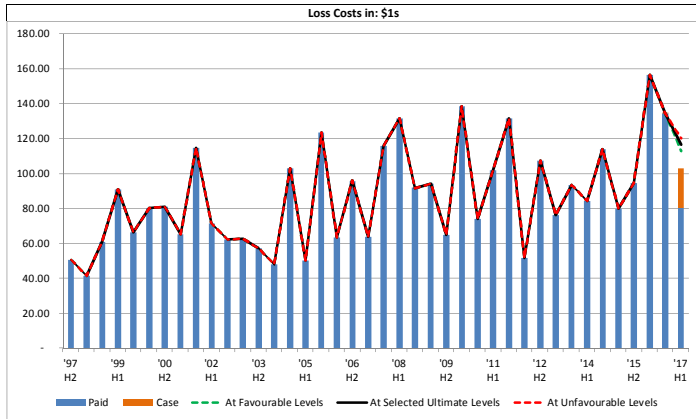
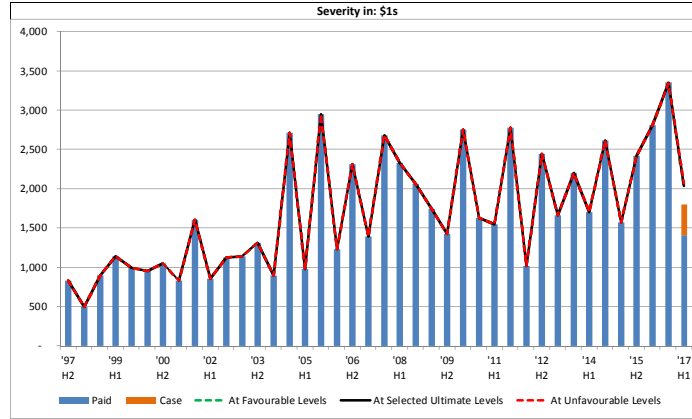
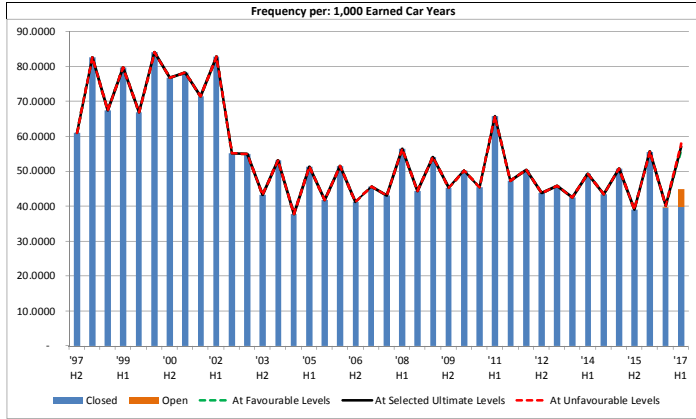
Facility Association - Trend Analysis - Industry  
NL - CV  
CM

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

as at: Jun 30, 2017

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/-: 5.0%		amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
						= [4]-5.0% * abs([4]-[2])	= [4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	= [9]-10.0% * abs([9]-[7])	= [9]+10.0% * abs([9]-[7])	= [4]/[1]	= [9]/[4]	= [12]*[13]	= [5]/[1]	= [10]/[5]	= [12]*[13]	= [6]/[1]	= [11]/[6]	= [12]*[13]
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	47.4194	2,779	131.78	47.4194	2,779	131.78	47.4194	2,779	131.78
2012-H1	2012.25	3,323	168	-	168	168	168	172	-	172	172	172	50.5610	1,024	51.77	50.5610	1,024	51.77	50.5610	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	194	-	194	194	194	331	-	331	331	331	49.4644	1,706	84.39	49.4644	1,706	84.39	49.4644	1,706	84.39
2014-H2	2014.75	4,109	179	-	179	179	179	469	-	469	469	469	43.5648	2,620	114.14	43.5648	2,620	114.14	43.5648	2,620	114.14
2015-H1	2015.25	4,148	211	-	211	211	211	332	-	332	332	332	50.8728	1,573	80.02	50.8728	1,573	80.02	50.8728	1,573	80.02
2015-H2	2015.75	4,305	168	-	168	168	168	408	-	408	408	408	39.1008	2,424	94.78	39.0972	2,424	94.77	39.1045	2,424	94.79
2016-H1	2016.25	4,372	243	-	244	244	244	685	-	685	685	685	55.7307	2,811	156.69	55.7231	2,812	156.69	55.7384	2,811	156.68
2016-H2	2016.75	4,496	178	1	181	181	181	606	1	606	606	606	40.2712	3,347	134.79	40.2371	3,350	134.79	40.3052	3,344	134.78
2017-H1	2017.25	4,387	175	22	251	247	254	353	99	512	496	528	57.1223	2,043	116.70	56.2609	2,010	113.08	57.9837	2,075	120.32

Facility Association - Trend Analysis - Industry  
NL - CV  
CM  
as at: Jun 30, 2017



SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none

Severity		
(66.1%)	Frequency	
66.6%	(64.6%)	Time

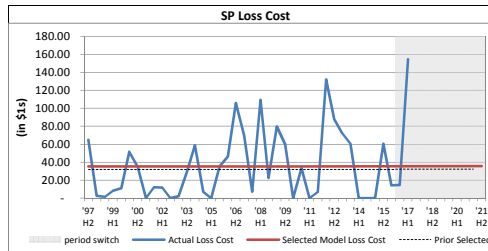
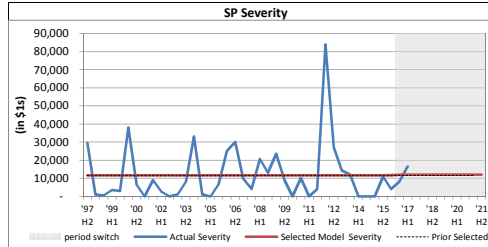
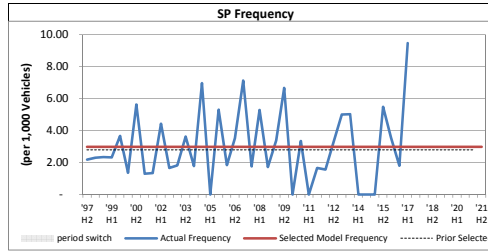
Facility Association  
Trend Analysis - Industry  
NL - CV  
SP  
As at Jun 30, 2017

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)
'97H2	2.20	2.99	29,500	11,707	64.87	35.03
'98H1	2.30	2.99	1,000	11,707	2.30	35.03
'98H2	2.35	2.99	500	11,707	1.18	35.03
'99H1	2.33	2.99	3,500	11,707	8.14	35.03
'99H2	3.66	2.99	3,000	11,707	10.98	35.03
'00H1	1.36	2.99	38,000	11,707	51.75	35.03
'00H2	5.63	2.99	6,250	11,707	35.18	35.03
'01H1	1.32	2.99	-	11,707	-	35.03
'01H2	1.34	2.99	9,000	11,707	12.06	35.03
'02H1	4.43	2.99	2,667	11,707	11.82	35.03
'02H2	1.67	2.99	-	11,707	-	35.03
'03H1	1.84	2.99	1,000	11,707	1.84	35.03
'03H2	3.62	2.99	8,000	11,707	28.98	35.03
'04H1	1.78	2.99	33,000	11,707	58.84	35.03
'04H2	6.96	2.99	1,000	11,707	6.96	35.03
'05H1	-	2.99	-	11,707	-	35.03
'05H2	5.30	2.99	6,667	11,707	35.35	35.03
'06H1	1.86	2.99	25,000	11,707	46.41	35.03
'06H2	3.53	2.99	30,000	11,707	105.80	35.03
'07H1	7.13	2.99	9,750	11,707	69.55	35.03
'07H2	1.78	2.99	4,000	11,707	7.10	35.03
'08H1	5.29	2.99	20,667	11,707	109.25	35.03
'08H2	1.73	2.99	13,000	11,707	22.43	35.03
'09H1	3.39	2.99	23,500	11,707	79.75	35.03
'09H2	6.67	2.99	9,000	11,707	60.00	35.03
'10H1	-	2.99	-	11,707	-	35.03
'10H2	3.35	2.99	10,000	11,707	33.50	35.03
'11H1	-	2.99	-	11,707	-	35.03
'11H2	1.67	2.99	4,000	11,707	6.68	35.03
'12H1	1.57	2.99	84,000	11,707	132.29	35.03
'12H2	3.27	2.99	27,000	11,707	88.27	35.03
'13H1	5.01	2.99	14,333	11,707	71.78	35.03
'13H2	5.04	2.99	12,000	11,707	60.42	35.03
'14H1	-	2.99	-	11,707	-	35.03
'14H2	-	2.99	-	11,707	-	35.03
'15H1	-	2.99	-	11,707	-	35.03
'15H2	5.49	2.99	11,000	11,707	60.37	35.03
'16H1	3.56	2.99	4,000	11,707	14.23	35.03
'16H2	1.81	2.99	8,017	11,917	14.49	35.66
'17H1	9.47	2.99	16,334	11,917	154.71	35.66
'17H2	-	2.99	-	11,917	-	35.66
'18H1	-	2.99	-	11,917	-	35.66
'18H2	-	2.99	-	11,917	-	35.66
'19H1	-	2.99	-	11,917	-	35.66
'19H2	-	2.99	-	11,917	-	35.66
'20H1	-	2.99	-	11,917	-	35.66
'20H2	-	2.99	-	11,917	-	35.66
'21H1	-	2.99	-	11,917	-	35.66
'21H2	-	2.99	-	11,917	-	35.66
'22H1	-	2.99	-	11,917	-	35.66
'22H2	-	2.99	-	11,917	-	35.66

Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	0.0%	0.0%	0.0%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	0.0%	0.0%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	0.0%	0.0%
Previous Selected	0.0%	0.0%	0.0%

Frequency: FA f0a - 1 period (design matrix per prior selected, adjusted on stats; intercept forced to match avg over period); seasonality not included per prior model; no selected data exclusions per  
Severity: FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior model; no selects

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	4.0%
Future Loss Cost Trend (Annual)	4.0%



Estimated Specific Event Impact (as applicable)	<b>LOSS COST</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01798
	calculated event factor:		1.01798
	n/a estimated event impact:		0.0%
	Regulator impact estimate:		0.0%
	<b>SEVERITY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.01794
	calculated event factor:		1.01794
	n/a estimated event impact:		0.0%
	<b>FREQUENCY</b>	'15H2 / '14H2:	1.00000
	<b>2016 HST increase</b>	'16H2 / '15H2:	1.00000
	calculated event factor:		1.00000
	n/a estimated event impact:		0.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
SP  
As at Jun 30, 2017

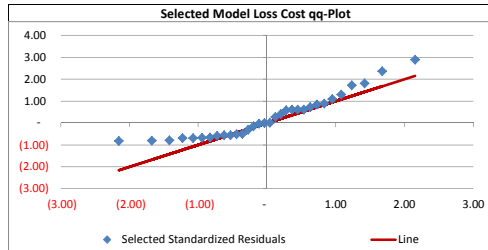
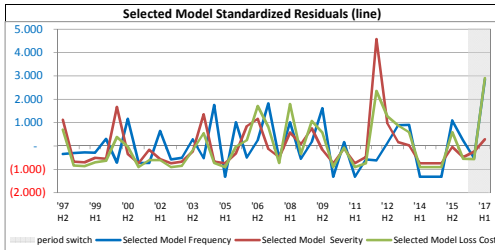
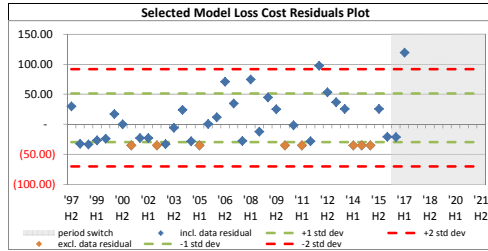
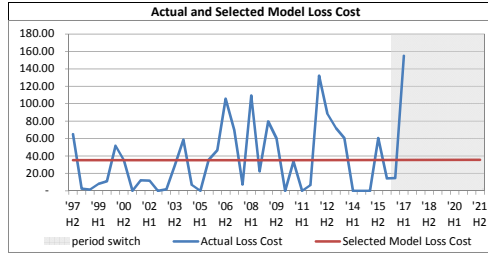
SUMMARY FOR SELECTED LOSS COST MODEL (as selected frequency model times selected severity model)

SELECTED TREND STRUCTURE ANOVA				
	df	SS	Mean SS	Significance
Regression	1	(2.8062)	(2.8062)	(1.5629) #NUM!
Residual	30	53.8660	1.7955	
Total	31	51.0598		

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0550)	(0.0901)	1.3400	32	8	2
Runs-Test Result: 0.5361 RESIDUALS RUNS RANDOM						
# periods: 2						

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





Facility Association - Trend Analysis - Industry

NL - CV  
SP

as at: Jun 30, 2017

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 per prior selected, adjusted on stats; intercept forced to match avg over period); seasonality not included per prior model; no selected data e

FITTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	Significance		
				F	#DIV/0!	F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!	
Residual	31	9.5018	0.3065			
Total	31	9.5018				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
			0.5536	32	8	1

s.e.(est.) as % of modelled mean: 48.3%

Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM ; residuals normal

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

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.
				Lower	Upper	
Intercept	1.146	0.099	11.559	0.0%	0.944 1.348	1.096 2
Season	-	-	-	n/a	-	-
All Years	-	-	-	n/a	-	-
Scalar 1	-	-	-	n/a	-	-
Trend 1	-	-	-	n/a	-	-
Scalar 2	-	-	-	n/a	-	-
Trend 2	-	-	-	n/a	-	-
Scalar 3	-	-	-	n/a	-	-
Trend 3	-	-	-	n/a	-	-
Scalar 4	-	-	-	n/a	-	-
Trend 4	-	-	-	n/a	-	-

Trends are Annual intercept adjusted to match avg over period

SELECTED TREND STRUCTURE ANOVA						
	df	SS	Mean SS	Significance		
				F	#DIV/0!	F
Regression	-	(0.0793)	#DIV/0!	#DIV/0!	#DIV/0!	
Residual	31	9.5811	0.3091			
Total	31	9.5018				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
			0.5559	32	8	1

#NUM! (0.0084) (0.0084)

s.e.(est.) as % of modelled mean: 40.6%

Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM ; residuals normal

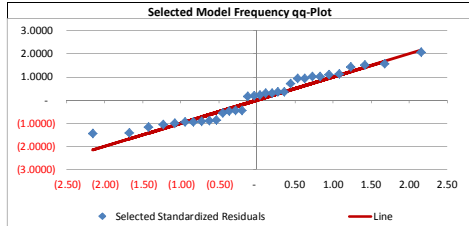
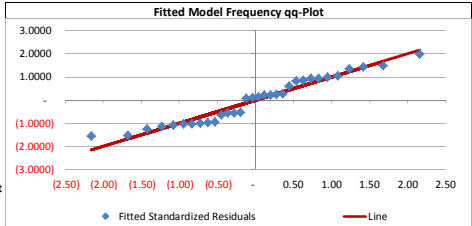
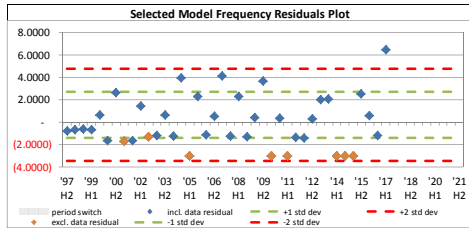
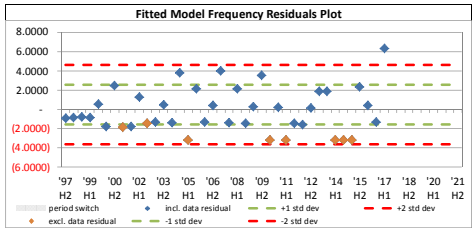
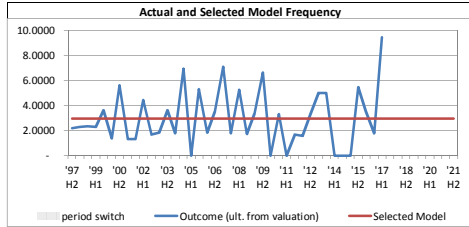
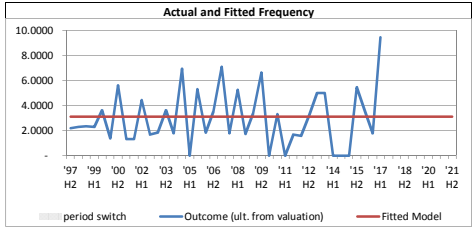
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%	'17H1 => last period in "past"
future	0.0%	0.0%	0.0%	

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

(ult. from valuation) - '97H2 to '17H1 2.9925 actual values  
Selected Model - '97H2 to '17H1 2.9925 selected model values  
diff: - if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.3091 NOT USED



critical correl coeff 96.6%  
test value 97.5%  
therefore can't reject residual normality

critical correl coeff 96.6%  
test value 97.5%  
therefore can't reject residual normality



Facility Association - Trend Analysis - Industry  
NL - CV  
SP  
as at: Jun 30, 2017

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

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

MODEL DESCRIPTION FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior m

Severity in: \$1s

Level Selected: 1

At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)										Severity Values					
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual	
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4						
		0	0	1	0	0	0	0	0	0	0						
				'16H2													
'97H2		1	1997.75	-	-	-	-	-	-	-	-	29,500	8,096	21,404	11,707	17,793	
'98H1		0	1998.25	-	-	-	-	-	-	-	-	1,000	8,096	(7,096)	11,707	(10,707)	
'98H2		1	1998.75	-	-	-	-	-	-	-	-	500	8,096	(7,596)	11,707	(11,207)	
'99H1		0	1999.25	-	-	-	-	-	-	-	-	3,500	8,096	(4,596)	11,707	(8,207)	
'99H2		1	1999.75	-	-	-	-	-	-	-	-	3,000	8,096	(5,096)	11,707	(8,707)	
'00H1		0	2000.25	-	-	-	-	-	-	-	-	38,000	8,096	29,904	11,707	26,293	
'00H2		1	2000.75	-	-	-	-	-	-	-	-	6,250	8,096	(1,846)	11,707	(5,457)	
'01H1	y	0	2001.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'01H2		1	2001.75	-	-	-	-	-	-	-	-	9,000	8,096	904	11,707	(2,707)	
'02H1		0	2002.25	-	-	-	-	-	-	-	-	2,667	8,096	(5,429)	11,707	(9,040)	
'02H2	y	1	2002.75	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'03H1		0	2003.25	-	-	-	-	-	-	-	-	1,000	8,096	(7,096)	11,707	(10,707)	
'03H2		1	2003.75	-	-	-	-	-	-	-	-	8,000	8,096	(96)	11,707	(3,707)	
'04H1		0	2004.25	-	-	-	-	-	-	-	-	33,000	8,096	24,904	11,707	21,293	
'04H2		1	2004.75	-	-	-	-	-	-	-	-	1,000	8,096	(7,096)	11,707	(10,707)	
'05H1	y	0	2005.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'05H2		1	2005.75	-	-	-	-	-	-	-	-	6,667	8,096	(1,429)	11,707	(5,040)	
'06H1		0	2006.25	-	-	-	-	-	-	-	-	25,000	8,096	16,904	11,707	13,293	
'06H2		1	2006.75	-	-	-	-	-	-	-	-	30,000	8,096	21,904	11,707	18,293	
'07H1		0	2007.25	-	-	-	-	-	-	-	-	9,750	8,096	1,654	11,707	(1,957)	
'07H2		1	2007.75	-	-	-	-	-	-	-	-	4,000	8,096	(4,096)	11,707	(7,707)	
'08H1		0	2008.25	-	-	-	-	-	-	-	-	20,667	8,096	12,571	11,707	8,960	
'08H2		1	2008.75	-	-	-	-	-	-	-	-	13,000	8,096	4,904	11,707	1,293	
'09H1		0	2009.25	-	-	-	-	-	-	-	-	23,500	8,096	15,404	11,707	11,793	
'09H2		1	2009.75	-	-	-	-	-	-	-	-	9,000	8,096	904	11,707	(2,707)	
'10H1	y	0	2010.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'10H2		1	2010.75	-	-	-	-	-	-	-	-	10,000	8,096	1,904	11,707	(1,707)	
'11H1	y	0	2011.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'11H2		1	2011.75	-	-	-	-	-	-	-	-	4,000	8,096	(4,096)	11,707	(7,707)	
'12H1		0	2012.25	-	-	-	-	-	-	-	-	84,000	8,096	75,904	11,707	72,293	
'12H2		1	2012.75	-	-	-	-	-	-	-	-	27,000	8,096	18,904	11,707	15,293	
'13H1		0	2013.25	-	-	-	-	-	-	-	-	14,333	8,096	6,237	11,707	2,626	
'13H2		1	2013.75	-	-	-	-	-	-	-	-	12,000	8,096	3,904	11,707	293	
'14H1	y	0	2014.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'14H2	y	1	2014.75	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'15H1	y	0	2015.25	-	-	-	-	-	-	-	-	-	8,096	(8,096)	11,707	(11,707)	
'15H2		1	2015.75	-	-	-	-	-	-	-	-	11,000	8,096	2,904	11,707	(707)	
'16H1		0	2016.25	-	-	-	-	-	-	-	-	4,000	8,096	(4,096)	11,707	(7,707)	
'16H2		1	2016.75	1	0.25	-	-	-	-	-	-	8,017	11,443	(3,426)	11,917	(3,900)	
'17H1		0	2017.25	1	0.75	-	-	-	-	-	-	16,334	11,443	4,891	11,917	4,417	
'17H2		1	2017.75	1	1.25	-	-	-	-	-	-	-	11,443		11,917		
'18H1		0	2018.25	1	1.75	-	-	-	-	-	-	-	11,443		11,917		
'18H2		1	2018.75	1	2.25	-	-	-	-	-	-	-	11,443		11,917		
'19H1		0	2019.25	1	2.75	-	-	-	-	-	-	-	11,443		11,917		
'19H2		1	2019.75	1	3.25	-	-	-	-	-	-	-	11,443		11,917		
'20H1		0	2020.25	1	3.75	-	-	-	-	-	-	-	11,443		11,917		
'20H2		1	2020.75	1	4.25	-	-	-	-	-	-	-	11,443		11,917		
'21H1		0	2021.25	1	4.75	-	-	-	-	-	-	-	11,443		11,917		
'21H2		1	2021.75	1	5.25	-	-	-	-	-	-	-	11,443		11,917		
'22H1		0	2022.25	1	5.75	-	-	-	-	-	-	-	11,443		11,917		
'22H2		1	2022.75	1	6.25	-	-	-	-	-	-	-	11,443		11,917		

Facility Association - Trend Analysis - Industry

NL - CV  
SP

as at: Jun 30, 2017

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 - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced; intercept forced to match avg over period); seasonality not included per prior m

FITTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	1	0.2244	0.2244	0.1513	70.0%
Residual	30	44.5089	1.4836		
Total	31	44.7334			

SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance
Regression	1	(3.8577)	(3.8577)	(2.3817)	#NUM!
Residual	30	48.5911	1.6197		
Total	31	44.7334			

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.0708	0.0050	(0.0281)	1.2180	32	8	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
#NUM!	(0.0862)	(0.1224)	1.2727	32	8	2

Runs-Test Result: 1.7611 RESIDUALS RUNS RANDOM ; residuals normal  
# parameters with p-value >5% (intercept specifically not included)

Runs-Test Result: 1.9065 RESIDUALS RUNS RANDOM ; residuals normal  
Fitted Annual Previous Selected selected does NOT equal fitted

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	8.999	0.222	40.467	0.0%	8.545	9.453	9.368	2
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	0.346	0.890	0.389	70.0%	(1.471)	2.163	0.018	1
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 2	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 5	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

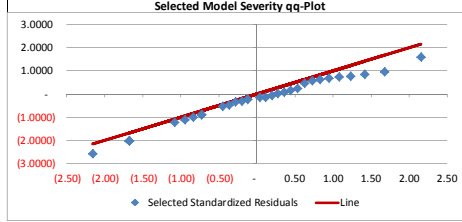
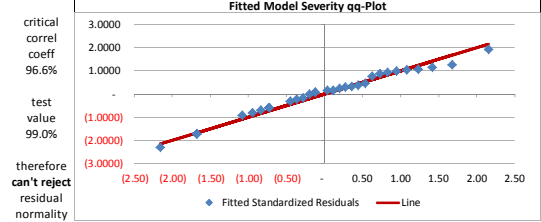
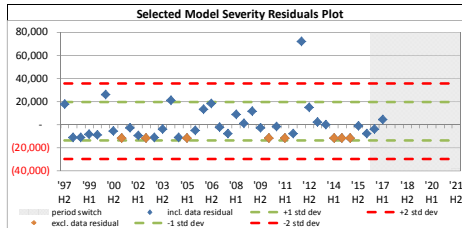
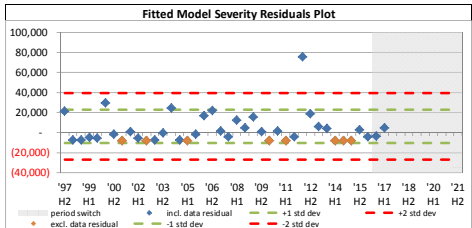
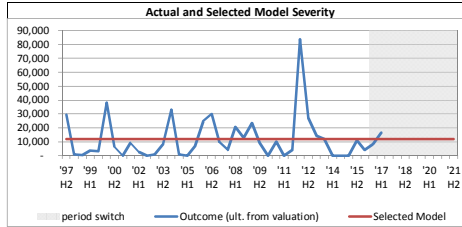
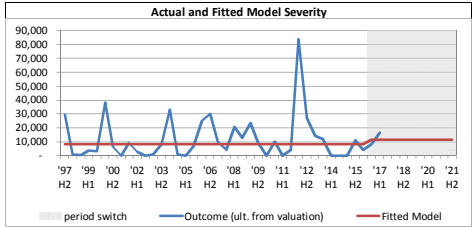
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted
past	0.0%	0.0%	0.0%	'16H1 => last period in "past"
future	0.0%	0.0%	0.0%	

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  
(ult. from valuation) - '97H2 to '17H1 11,717 actual values  
Selected Model - '97H2 to '17H1 11,717 selected model values  
diff: - if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 1.6197 NOT USED

Trends are Annual Scalar 1 to get HST adjust; intercept adjusted to match avg over period



critical correl coeff 96.6%  
test value 99.0%  
therefore can't reject residual normality

critical correl coeff 96.6%  
test value 98.9%  
therefore can't reject residual normality

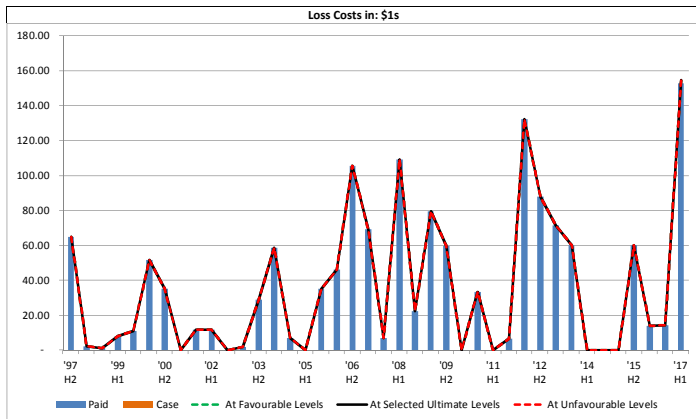
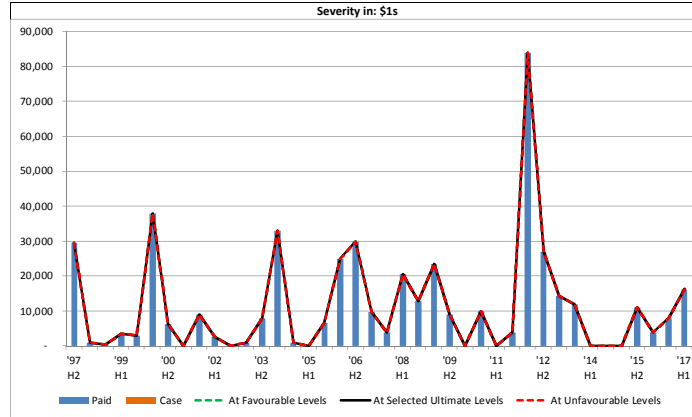
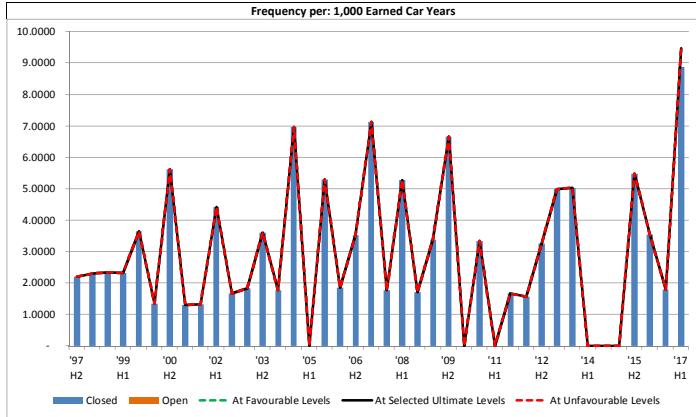
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Frequency per: 1,000 Earned Car Years  
Severity in: \$1s  
Loss Costs in: \$1s

Accident Half-Year	Avg Accident Date	Earned Car Years	+/-: 5.0%						amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
			LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	
			[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	
			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]-[7]))	=([9]+10.0% * abs([9]-[7]))	=([4])/[1]	=([9])/[4]	=([12])*[13]	=([5])/[1]	=([10])/[5]	=([12])*[13]	=([6])/[1]	=([11])/[6]	=([12])*[13]	
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	-	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	549	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2015-H2	2015.75	547	3	-	3	3	3	33	-	33	33	33	5.4885	11,000	60.37	5.4885	11,000	60.37	5.4885	11,000	60.37	
2016-H1	2016.25	562	2	-	2	2	2	8	-	8	8	8	3.5565	4,000	14.23	3.5565	4,000	14.23	3.5565	4,000	14.23	
2016-H2	2016.75	552	1	-	1	1	1	8	-	8	8	8	1.8074	8,017	14.49	1.8072	8,018	14.49	1.8076	8,016	14.49	
2017-H1	2017.25	562	5	-	5	5	5	86	-	87	87	87	9.4716	16,334	154.71	9.4426	16,365	154.53	9.5007	16,303	154.89	

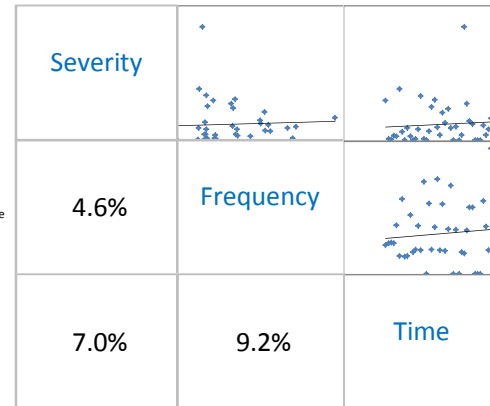
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as at: Jun 30, 2017



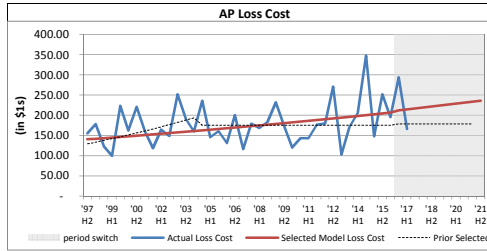
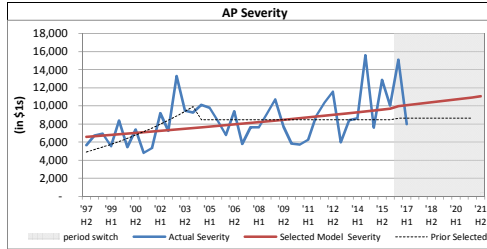
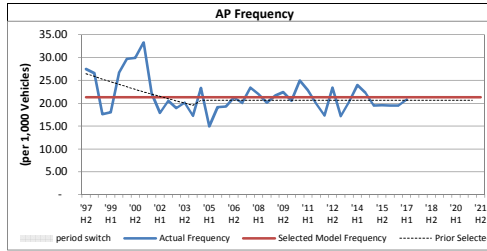
SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none



Facility Association  
Trend Analysis - Industry  
NL - CV  
AP  
As at Jun 30, 2017

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)
'97H2	27.44	21.32	5,667	6,591	155.50	140.55
'98H1	26.56	21.32	6,703	6,660	178.03	142.02
'98H2	17.61	21.32	6,941	6,730	122.26	143.52
'99H1	18.03	21.32	5,545	6,800	99.95	145.01
'99H2	26.61	21.32	8,390	6,871	223.22	146.52
'00H1	29.69	21.32	5,458	6,943	162.07	148.06
'00H2	29.93	21.32	7,377	7,016	220.80	149.61
'01H1	33.30	21.32	4,796	7,089	159.72	151.17
'01H2	22.15	21.32	5,341	7,164	118.28	152.77
'02H1	17.88	21.32	9,200	7,238	164.51	154.35
'02H2	20.55	21.32	7,250	7,314	148.98	155.97
'03H1	18.93	21.32	13,314	7,391	252.09	157.61
'03H2	20.14	21.32	9,476	7,468	190.86	159.25
'04H1	17.28	21.32	9,275	7,546	160.23	160.92
'04H2	23.33	21.32	10,119	7,625	236.12	162.60
'05H1	14.91	21.32	9,789	7,705	145.99	164.31
'05H2	19.13	21.32	8,388	7,785	160.50	166.01
'06H1	19.29	21.32	6,792	7,867	131.04	167.76
'06H2	21.27	21.32	9,404	7,949	200.04	169.51
'07H1	20.02	21.32	5,807	8,032	116.25	171.28
'07H2	23.43	21.32	7,630	8,116	178.74	173.07
'08H1	22.02	21.32	7,647	8,201	168.40	174.88
'08H2	20.14	21.32	9,119	8,287	183.69	176.72
'09H1	21.64	21.32	10,718	8,374	231.91	178.57
'09H2	22.43	21.32	7,720	8,461	173.16	180.43
'10H1	20.56	21.32	5,841	8,550	120.07	182.33
'10H2	24.93	21.32	5,736	8,639	143.00	184.22
'11H1	22.87	21.32	6,262	8,730	143.21	186.16
'11H2	19.91	21.32	8,859	8,821	176.39	188.11
'12H1	17.30	21.32	10,377	8,913	179.51	190.07
'12H2	23.41	21.32	11,569	9,007	270.84	192.07
'13H1	17.21	21.32	5,973	9,101	102.79	194.08
'13H2	20.32	21.32	8,432	9,196	171.33	196.10
'14H1	23.94	21.32	8,611	9,292	206.14	198.15
'14H2	22.29	21.32	15,617	9,389	348.07	200.22
'15H1	19.51	21.32	7,596	9,488	148.19	202.33
'15H2	19.57	21.32	12,878	9,587	252.07	204.44
'16H1	19.46	21.32	10,031	9,687	195.19	206.57
'16H2	19.47	21.32	15,115	9,965	294.28	212.50
'17H1	20.80	21.32	7,981	10,069	166.01	214.72
'17H2		21.32		10,174		216.96
'18H1		21.32		10,281		219.24
'18H2		21.32		10,388		221.52
'19H1		21.32		10,497		223.85
'19H2		21.32		10,607		226.19
'20H1		21.32		10,718		228.56
'20H2		21.32		10,830		230.95
'21H1		21.32		10,943		233.36
'21H2		21.32		11,057		235.79
'22H1		21.32		11,173		238.26
'22H2		21.32		11,290		240.76



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	0.0%	2.1%	2.1%
	'17H1	'16H1	=>last period in past (curr)
Previous Selected	0.0%	0.0%	0.0%
	'16H2	'16H1	=>last period in past (prev)
Future (Annual)	0.0%	2.1%	2.1%
Previous Selected	0.0%	0.0%	0.0%

Estimated Specific Event Impact (as applicable)	LOSS COST	'15H2 / '14H2:	1.02108
2016 HST increase	'16H2 / '15H2:	1.03942	
	calculated event factor:	1.01797	
	n/a estimated event impact:	0.0%	
	Regulator impact estimate:	0.0%	
	SEVERITY	'15H2 / '14H2:	1.02109
2016 HST increase	'16H2 / '15H2:	1.03943	
	calculated event factor:	1.01796	
	n/a estimated event impact:	0.0%	
	FREQUENCY	'15H2 / '14H2:	1.00000
2016 HST increase	'16H2 / '15H2:	1.00000	
	calculated event factor:	1.00000	
	n/a estimated event impact:	0.0%	

Frequency: FA f0a - 1 period (design matrix per prior selected, adjusted on stats); seasonality not included per prior selected; no selected data exclusions per prior selected  
Severity: FA s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; no selected data exclusions per prior selected

<b>std reg: per OW final Report on AIX 2017-H1 (NL PUB draft via email 2018 03 23)</b>	
Past Loss Cost Trend (Annual)	4.0%
Future Loss Cost Trend (Annual)	4.0%

Facility Association  
Trend Analysis - Industry  
NL - CV  
AP  
As at Jun 30, 2017

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

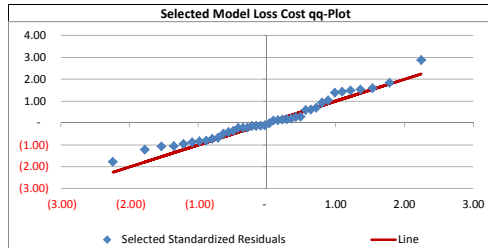
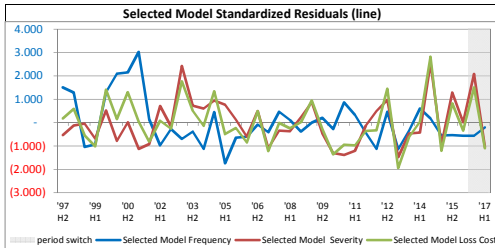
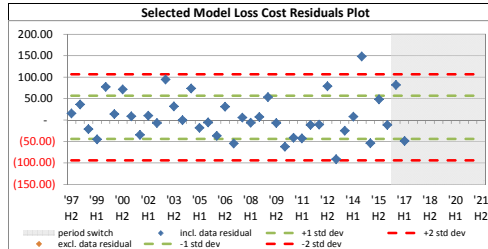
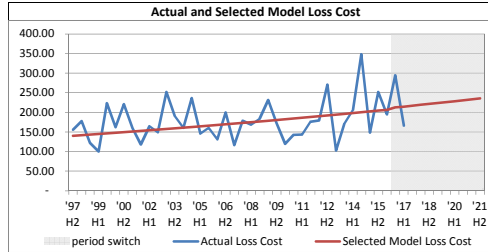
SELECTED TREND STRUCTURE ANOVA					
	df	SS	Mean SS	F	Significance F
Regression	2	0.2009	0.1005	1.3106	28.2%
Residual	37	2.8361	0.0767		
Total	39	3.0370			

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.2572	0.0662	0.0157	0.2769	40	-	3

Runs-Test Result: 1.1703 RESIDUALS RUNS RANDOM  
# periods: 2

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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NL - CV  
AP  
as at: Jun 30, 2017

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 per prior selected, adjusted on stats); seasonality not included per prior selected; no selected data exclusions per prior selected

Frequency per: 1,000 Earned Car Years

Level Selected: 1  
Trend Type: log-link  
At Selected Ultimate Levels

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (Xi)										Frequency Values										
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual						
				Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4											
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		=> use "1" to include variable, "0" if not => select initial accident half for period																				
'97H2	1	1997.75	-	-	-	-	-	-	-	-	-	-	27.4390	21.3247	6.1143	21.3247	6.1143					
'98H1	0	1998.25	-	-	-	-	-	-	-	-	-	-	26.5598	21.3247	5.2351	21.3247	5.2351					
'98H2	1	1998.75	-	-	-	-	-	-	-	-	-	-	17.6135	21.3247	(3.7112)	21.3247	(3.7112)					
'99H1	0	1999.25	-	-	-	-	-	-	-	-	-	-	18.0258	21.3247	(3.2989)	21.3247	(3.2989)					
'99H2	1	1999.75	-	-	-	-	-	-	-	-	-	-	26.6054	21.3247	5.2807	21.3247	5.2807					
'00H1	0	2000.25	-	-	-	-	-	-	-	-	-	-	29.6945	21.3247	8.3698	21.3247	8.3698					
'00H2	1	2000.75	-	-	-	-	-	-	-	-	-	-	29.9308	21.3247	8.6061	21.3247	8.6061					
'01H1	0	2001.25	-	-	-	-	-	-	-	-	-	-	33.3026	21.3247	11.9779	21.3247	11.9779					
'01H2	1	2001.75	-	-	-	-	-	-	-	-	-	-	22.1466	21.3247	0.8219	21.3247	0.8219					
'02H1	0	2002.25	-	-	-	-	-	-	-	-	-	-	17.8813	21.3247	(3.4434)	21.3247	(3.4434)					
'02H2	1	2002.75	-	-	-	-	-	-	-	-	-	-	20.5491	21.3247	(0.7756)	21.3247	(0.7756)					
'03H1	0	2003.25	-	-	-	-	-	-	-	-	-	-	18.9340	21.3247	(2.3907)	21.3247	(2.3907)					
'03H2	1	2003.75	-	-	-	-	-	-	-	-	-	-	20.1410	21.3247	(1.1837)	21.3247	(1.1837)					
'04H1	0	2004.25	-	-	-	-	-	-	-	-	-	-	17.2750	21.3247	(4.0497)	21.3247	(4.0497)					
'04H2	1	2004.75	-	-	-	-	-	-	-	-	-	-	23.3345	21.3247	2.0098	21.3247	2.0098					
'05H1	0	2005.25	-	-	-	-	-	-	-	-	-	-	14.9134	21.3247	(6.4113)	21.3247	(6.4113)					
'05H2	1	2005.75	-	-	-	-	-	-	-	-	-	-	19.1340	21.3247	(2.1907)	21.3247	(2.1907)					
'06H1	0	2006.25	-	-	-	-	-	-	-	-	-	-	19.2928	21.3247	(2.0319)	21.3247	(2.0319)					
'06H2	1	2006.75	-	-	-	-	-	-	-	-	-	-	21.2720	21.3247	(0.0527)	21.3247	(0.0527)					
'07H1	0	2007.25	-	-	-	-	-	-	-	-	-	-	20.0193	21.3247	(1.3054)	21.3247	(1.3054)					
'07H2	1	2007.75	-	-	-	-	-	-	-	-	-	-	23.4266	21.3247	2.1019	21.3247	2.1019					
'08H1	0	2008.25	-	-	-	-	-	-	-	-	-	-	22.0216	21.3247	0.6969	21.3247	0.6969					
'08H2	1	2008.75	-	-	-	-	-	-	-	-	-	-	20.1439	21.3247	(1.1808)	21.3247	(1.1808)					
'09H1	0	2009.25	-	-	-	-	-	-	-	-	-	-	21.6378	21.3247	0.3131	21.3247	0.3131					
'09H2	1	2009.75	-	-	-	-	-	-	-	-	-	-	22.4297	21.3247	1.1050	21.3247	1.1050					
'10H1	0	2010.25	-	-	-	-	-	-	-	-	-	-	20.5560	21.3247	(0.7687)	21.3247	(0.7687)					
'10H2	1	2010.75	-	-	-	-	-	-	-	-	-	-	24.9311	21.3247	3.6064	21.3247	3.6064					
'11H1	0	2011.25	-	-	-	-	-	-	-	-	-	-	22.8695	21.3247	1.5448	21.3247	1.5448					
'11H2	1	2011.75	-	-	-	-	-	-	-	-	-	-	19.9113	21.3247	(1.4134)	21.3247	(1.4134)					
'12H1	0	2012.25	-	-	-	-	-	-	-	-	-	-	17.2987	21.3247	(4.0260)	21.3247	(4.0260)					
'12H2	1	2012.75	-	-	-	-	-	-	-	-	-	-	23.4105	21.3247	2.0858	21.3247	2.0858					
'13H1	0	2013.25	-	-	-	-	-	-	-	-	-	-	17.2087	21.3247	(4.1160)	21.3247	(4.1160)					
'13H2	1	2013.75	-	-	-	-	-	-	-	-	-	-	20.3194	21.3247	(1.0053)	21.3247	(1.0053)					
'14H1	0	2014.25	-	-	-	-	-	-	-	-	-	-	23.9395	21.3247	2.6148	21.3247	2.6148					
'14H2	1	2014.75	-	-	-	-	-	-	-	-	-	-	22.2876	21.3247	0.9629	21.3247	0.9629					
'15H1	0	2015.25	-	-	-	-	-	-	-	-	-	-	19.5089	21.3247	(1.8158)	21.3247	(1.8158)					
'15H2	1	2015.75	-	-	-	-	-	-	-	-	-	-	19.5740	21.3247	(1.7507)	21.3247	(1.7507)					
'16H1	0	2016.25	-	-	-	-	-	-	-	-	-	-	19.4587	21.3247	(1.8660)	21.3247	(1.8660)					
'16H2	1	2016.75	-	-	-	-	-	-	-	-	-	-	19.4694	21.3247	(1.8553)	21.3247	(1.8553)					
'17H1	0	2017.25	-	-	-	-	-	-	-	-	-	-	20.8009	21.3247	(0.5238)	21.3247	(0.5238)					
'17H2	1	2017.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'18H1	0	2018.25	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'18H2	1	2018.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'19H1	0	2019.25	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'19H2	1	2019.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'20H1	0	2020.25	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'20H2	1	2020.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'21H1	0	2021.25	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'21H2	1	2021.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'22H1	0	2022.25	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						
'22H2	1	2022.75	-	-	-	-	-	-	-	-	-	-		21.3247		21.3247						

Facility Association - Trend Analysis - Industry

NL - CV  
AP

as at: Jun 30, 2017

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 per prior selected, adjusted on stats); seasonality not included per prior selected; no selected data exclusions per prior selected

FITTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	#DIV/0!	F	#DIV/0!
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!		
Residual	39	1.1060	0.0284				
Total	39	1.1060					

FITTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
-	-	-	0.1684	40	-	1	

s.e.(est.) as % of modelled mean: 5.5%

Runs-Test Result: 1.3640 RESIDUALS RUNS RANDOM ; residuals normal

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

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.	
				Lower	Upper		
1	2						
Intercept	3.060	0.027	115.232	0.0%	3.006	3.114	3.060
Season	-	-	-	n/a	-	-	0
All Years	-	-	-	n/a	-	-	0
Scalar 1	-	-	-	n/a	-	-	0
Trend 1	-	-	-	n/a	-	-	0
Scalar 2	-	-	-	n/a	-	-	0
Trend 2	-	-	-	n/a	-	-	0
Scalar 3	-	-	-	n/a	-	-	0
Trend 3	-	-	-	n/a	-	-	0
Scalar 4	-	-	-	n/a	-	-	0
Trend 4	-	-	-	n/a	-	-	0

Trends are Annual

SELECTED TREND STRUCTURE ANOVA							
Significance							
	df	SS	Mean SS	F	#DIV/0!	F	#DIV/0!
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!		
Residual	39	1.1060	0.0284				
Total	39	1.1060					

SELECTED TREND STRUCTURE REGRESSION STATISTICS							
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
-	-	-	0.1684	40	-	1	

s.e.(est.) as % of modelled mean: 5.5%

Runs-Test Result: 1.3640 RESIDUALS RUNS RANDOM ; residuals normal

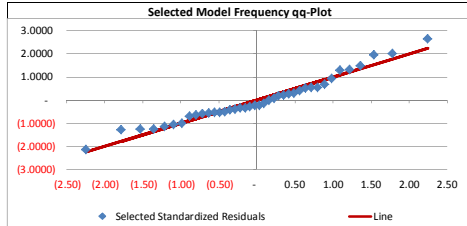
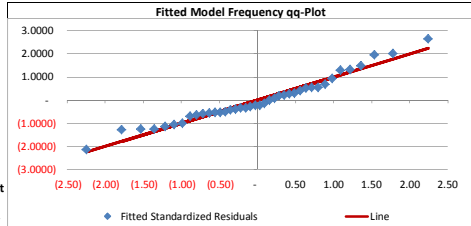
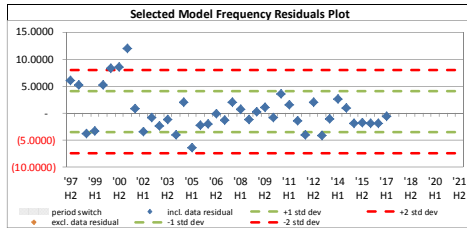
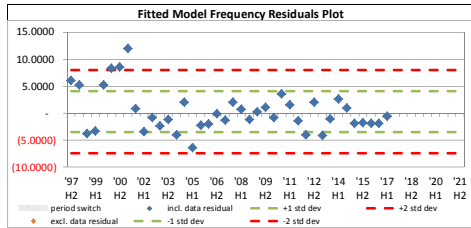
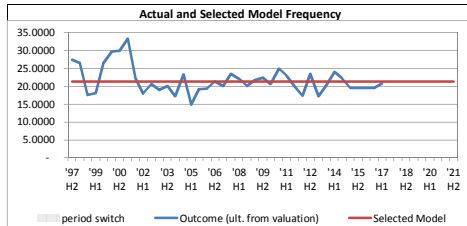
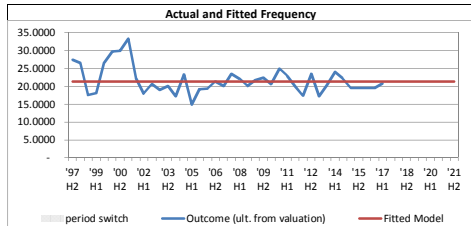
Fitted Annual	Previous Selected Annual	Selected Annual	selected - fitted
past 0.0%	0.0%	0.0%	'17H1 => last period in "past"
future 0.0%	0.0%	0.0%	

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

(ult. from valuation) - '97H2 to '17H1 21.6317 actual values  
Selected Model - '97H2 to '17H1 21.3247 selected model values  
diff: 0.3070 if used, adjust scalar to make diff zero

Option 2: set to minimize mean square error (MSE)  
MSE: 0.0284 NOT USED



critical correl coeff 97.2%  
test value 98.1%  
therefore can't reject residual normality

critical correl coeff 97.2%  
test value 98.1%  
therefore can't reject residual normality



Facility Association - Trend Analysis - Industry  
NL - CV  
AP  
as at: Jun 30, 2017

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 s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; no selected data exclusions per prior selected; significant statistical difference from prior selected model

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

Chart Periods	Exclude Data Point (y)?	Explanatory Variables (X)										Severity Values					
		Season	All Years	Trend Periods based on average accident date where scalar present								Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual	
				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						
					'97H2		'16H2										
'97H2	1	1997.75	1	0.25	-	-	-	-	-	-	-	5,667	6,591	(924)	6,591	(924)	
'98H1	0	1998.25	1	0.75	-	-	-	-	-	-	-	6,703	6,660	43	6,660	43	
'98H2	1	1998.75	1	1.25	-	-	-	-	-	-	-	6,941	6,730	211	6,730	211	
'99H1	0	1999.25	1	1.75	-	-	-	-	-	-	-	5,545	6,800	(1,255)	6,800	(1,255)	
'99H2	1	1999.75	1	2.25	-	-	-	-	-	-	-	8,390	6,871	1,519	6,871	1,519	
'00H1	0	2000.25	1	2.75	-	-	-	-	-	-	-	5,458	6,943	(1,485)	6,943	(1,485)	
'00H2	1	2000.75	1	3.25	-	-	-	-	-	-	-	7,377	7,016	361	7,016	361	
'01H1	0	2001.25	1	3.75	-	-	-	-	-	-	-	4,796	7,089	(2,293)	7,089	(2,293)	
'01H2	1	2001.75	1	4.25	-	-	-	-	-	-	-	5,341	7,164	(1,823)	7,164	(1,823)	
'02H1	0	2002.25	1	4.75	-	-	-	-	-	-	-	9,200	7,238	1,962	7,238	1,962	
'02H2	1	2002.75	1	5.25	-	-	-	-	-	-	-	7,250	7,314	(64)	7,314	(64)	
'03H1	0	2003.25	1	5.75	-	-	-	-	-	-	-	13,314	7,391	5,923	7,391	5,923	
'03H2	1	2003.75	1	6.25	-	-	-	-	-	-	-	9,476	7,468	2,008	7,468	2,008	
'04H1	0	2004.25	1	6.75	-	-	-	-	-	-	-	9,275	7,546	1,729	7,546	1,729	
'04H2	1	2004.75	1	7.25	-	-	-	-	-	-	-	10,119	7,625	2,494	7,625	2,494	
'05H1	0	2005.25	1	7.75	-	-	-	-	-	-	-	9,789	7,705	2,084	7,705	2,084	
'05H2	1	2005.75	1	8.25	-	-	-	-	-	-	-	8,388	7,785	603	7,785	603	
'06H1	0	2006.25	1	8.75	-	-	-	-	-	-	-	6,792	7,867	(1,075)	7,867	(1,075)	
'06H2	1	2006.75	1	9.25	-	-	-	-	-	-	-	9,404	7,949	1,455	7,949	1,455	
'07H1	0	2007.25	1	9.75	-	-	-	-	-	-	-	5,807	8,032	(2,225)	8,032	(2,225)	
'07H2	1	2007.75	1	10.25	-	-	-	-	-	-	-	7,630	8,116	(486)	8,116	(486)	
'08H1	0	2008.25	1	10.75	-	-	-	-	-	-	-	7,647	8,201	(554)	8,201	(554)	
'08H2	1	2008.75	1	11.25	-	-	-	-	-	-	-	9,119	8,287	832	8,287	832	
'09H1	0	2009.25	1	11.75	-	-	-	-	-	-	-	10,718	8,374	2,344	8,374	2,344	
'09H2	1	2009.75	1	12.25	-	-	-	-	-	-	-	7,720	8,461	(741)	8,461	(741)	
'10H1	0	2010.25	1	12.75	-	-	-	-	-	-	-	5,841	8,550	(2,709)	8,550	(2,709)	
'10H2	1	2010.75	1	13.25	-	-	-	-	-	-	-	5,736	8,639	(2,903)	8,639	(2,903)	
'11H1	0	2011.25	1	13.75	-	-	-	-	-	-	-	6,262	8,730	(2,468)	8,730	(2,468)	
'11H2	1	2011.75	1	14.25	-	-	-	-	-	-	-	8,859	8,821	38	8,821	38	
'12H1	0	2012.25	1	14.75	-	-	-	-	-	-	-	10,377	8,913	1,464	8,913	1,464	
'12H2	1	2012.75	1	15.25	-	-	-	-	-	-	-	11,569	9,007	2,562	9,007	2,562	
'13H1	0	2013.25	1	15.75	-	-	-	-	-	-	-	5,973	9,101	(3,128)	9,101	(3,128)	
'13H2	1	2013.75	1	16.25	-	-	-	-	-	-	-	8,432	9,196	(764)	9,196	(764)	
'14H1	0	2014.25	1	16.75	-	-	-	-	-	-	-	8,611	9,292	(681)	9,292	(681)	
'14H2	1	2014.75	1	17.25	-	-	-	-	-	-	-	15,617	9,389	6,228	9,389	6,228	
'15H1	0	2015.25	1	17.75	-	-	-	-	-	-	-	7,596	9,488	(1,892)	9,488	(1,892)	
'15H2	1	2015.75	1	18.25	-	-	-	-	-	-	-	12,878	9,587	3,291	9,587	3,291	
'16H1	0	2016.25	1	18.75	-	-	-	-	-	-	-	10,031	9,687	344	9,687	344	
'16H2	1	2016.75	1	19.25	1	0.25	-	-	-	-	-	15,115	10,926	4,189	9,965	5,150	
'17H1	0	2017.25	1	19.75	1	0.75	-	-	-	-	-	7,981	11,041	(3,060)	10,069	(2,088)	
'17H2	1	2017.75	1	20.25	1	1.25	-	-	-	-	-		11,156			10,174	
'18H1	0	2018.25	1	20.75	1	1.75	-	-	-	-	-		11,273			10,281	
'18H2	1	2018.75	1	21.25	1	2.25	-	-	-	-	-		11,391			10,388	
'19H1	0	2019.25	1	21.75	1	2.75	-	-	-	-	-		11,510			10,497	
'19H2	1	2019.75	1	22.25	1	3.25	-	-	-	-	-		11,630			10,607	
'20H1	0	2020.25	1	22.75	1	3.75	-	-	-	-	-		11,752			10,718	
'20H2	1	2020.75	1	23.25	1	4.25	-	-	-	-	-		11,875			10,830	
'21H1	0	2021.25	1	23.75	1	4.75	-	-	-	-	-		11,999			10,943	
'21H2	1	2021.75	1	24.25	1	5.25	-	-	-	-	-		12,125			11,057	
'22H1	0	2022.25	1	24.75	1	5.75	-	-	-	-	-		12,251			11,173	
'22H2	1	2022.75	1	25.25	1	6.25	-	-	-	-	-		12,380			11,290	

Facility Association - Trend Analysis - Industry

NL - CV  
AP

as at: Jun 30, 2017

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 s0a - 2 periods (design matrix per prior selected, adjusted on stats; 2016-H2 scalar forced); seasonality not included per prior selected; no selected data exclusions per prior selected  
significant statistical difference from prior selected model

FITTED TREND STRUCTURE ANOVA						
Significance						
	df	SS	Mean SS	F	F	
Regression	2	0.6872	0.3436	4.8891	1.3%	
Residual	37	2.6002	0.0703			
Total	39	3.2874				

FITTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4572	0.2090	0.1663	0.2651	40	-	3
s.e.(est.) as % of modelled mean: 2.9%						
Runs-Test Result: 0.1813 RESIDUALS RUNS RANDOM ; residuals normal						

# parameters with p-value >5% (intercept specifically not included)								
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.		
Intercept	8.788	0.086	102.157	0.0%	8.614	8.963	8.788	3
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	0.021	0.008	2.654	1.2%	0.005	0.037	0.021	2
Scalar 2	0.110	0.208	0.529	60.0%	(0.311)	0.531	0.118	1
Trend 2	-	-	-	n/a	-	-	-	0
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

Trends are Annual

Scalar 2 to get HST adjust

SELECTED TREND STRUCTURE ANOVA						
Significance						
	df	SS	Mean SS	F	F	
Regression	2	0.6702	0.3351	4.7374	1.5%	
Residual	37	2.6172	0.0707			
Total	39	3.2874				

SELECTED TREND STRUCTURE REGRESSION STATISTICS						
Multiple R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.4515	0.2039	0.1608	0.2660	40	-	3
s.e.(est.) as % of modelled mean: 3.0%						
Runs-Test Result: 0.1813 RESIDUALS RUNS RANDOM ; residuals normal						

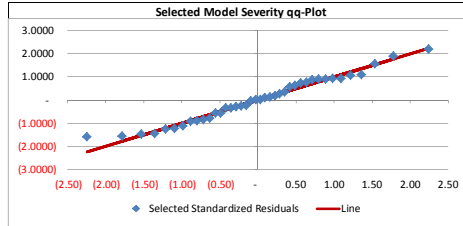
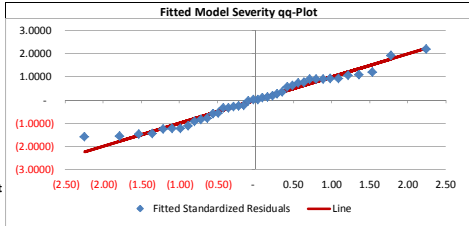
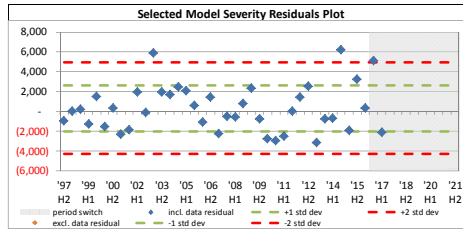
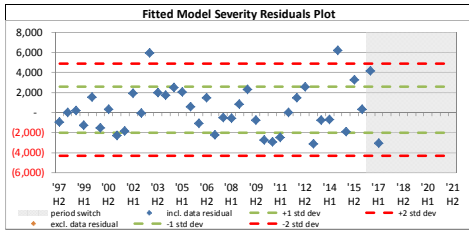
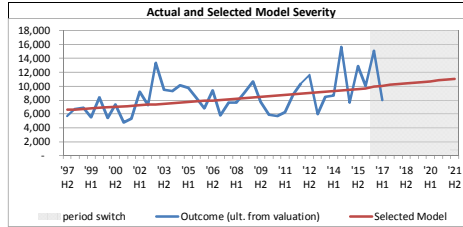
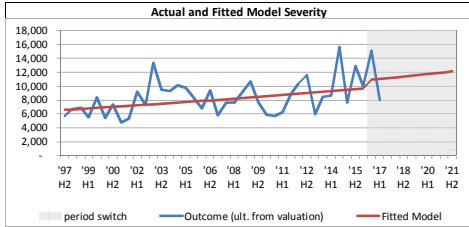
Fitted Previous Selected selected does NOT equal fitted						
	Fitted Annual	Previous Selected Annual	Selected Annual			
past	2.1%	0.0%	2.1%			'16H1 => last period in "past"
future	2.1%	0.0%	2.1%			

**WHERE SELECTED MODEL COEFFICIENTS ARE TO BE FITTED MANUALLY:**

**Option 1: set so that averages for selected model = actuals over the period NOT USED**  
 avg actual values (ult. from valuation) - '97H2 to '17H1: 8,469  
 Selected Model - '97H2 to '17H1: 8,141 selected model values  
 diff: 327 if used, adjust scalar to make diff zero

**Option 2: set to minimize mean square error (MSE) NOT USED**  
 MSE: 0.0707



critical correl coeff 97.2%

test value 98.6%

therefore can't reject residual normality

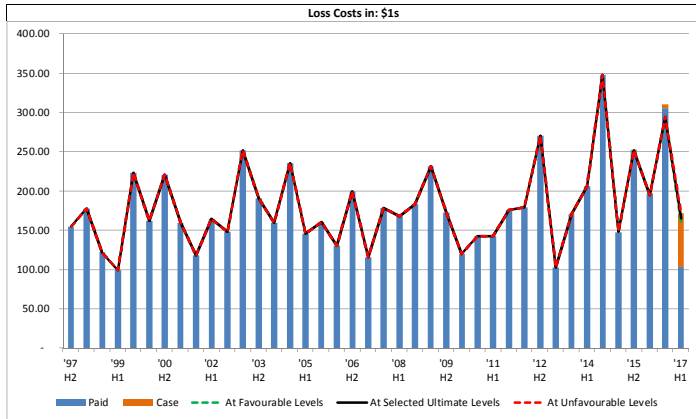
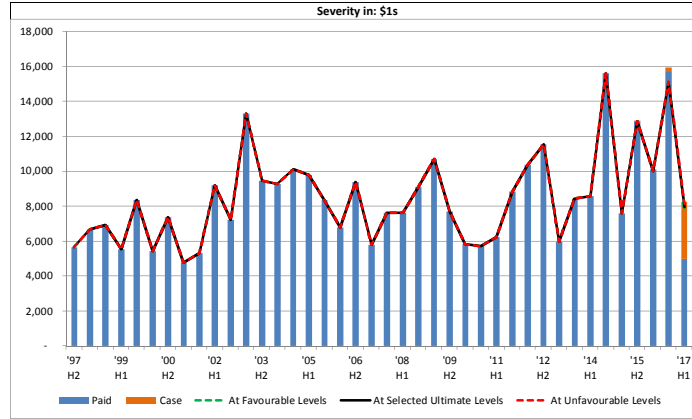
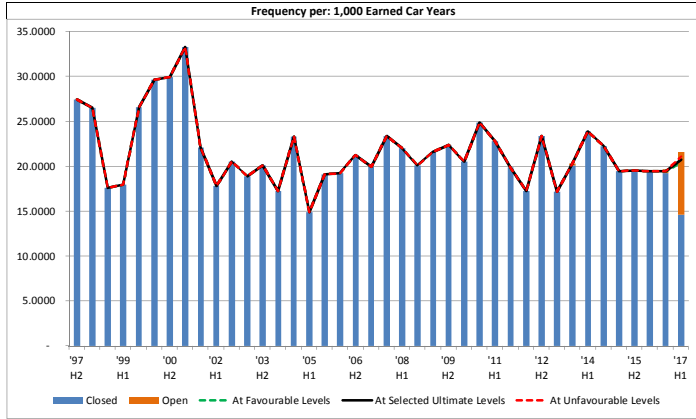
critical correl coeff 97.2%

test value 98.9%

therefore can't reject residual normality



Facility Association - Trend Analysis - Industry  
NL - CV  
AP  
as at: Jun 30, 2017



SCATTER PLOTS  
&  
CORRELATION  
MATRIX

>80% - very strong  
51% to 80% - strong  
21% to 50% - moderate  
<20% - weak to none

Severity		
(32.9%)	Frequency	
44.8%	(33.1%)	Time

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









Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Bodily Injury  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates							Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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					
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
				= [2] + [3]									= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	4,283	1,970	-	1,970	1,970	1,970	1,985	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	2,000	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	2,235	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	2,142	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	2,180	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	2,190	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	2,355	3,171	3,171	3,171	3,171	Incurred Link Ratio Method	3,171	-	-	71.8%
2001 / 1	4,463	3,005	4	3,009	3,009	3,005	2,395	3,009	3,005	3,009	3,009	Incurred Link Ratio Method	3,009	-	4	67.4%
2001 / 2	5,257	5,134	-	5,134	5,134	5,134	2,748	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	2,646	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	2,705	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	2,705	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	2,914	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	2,851	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	2,847	2,166	2,847	2,847	2,847	2,847	Incurred Link Ratio Method	2,847	-	-	35.0%
2005 / 1	7,815	1,711	-	1,711	1,711	1,711	2,158	1,711	1,711	1,711	1,711	Incurred Link Ratio Method	1,711	-	-	21.9%
2005 / 2	8,265	2,546	-	2,546	2,546	2,546	2,245	2,546	2,546	2,546	2,546	Incurred Link Ratio Method	2,546	-	-	30.8%
2006 / 1	7,689	2,120	-	2,120	2,120	2,172	2,207	2,120	2,173	2,120	2,120	Incurred Link Ratio Method	2,120	-	-	27.6%
2006 / 2	8,053	1,978	565	2,543	2,543	2,027	2,360	2,543	2,035	2,543	2,543	Incurred Link Ratio Method	2,543	-	565	31.6%
2007 / 1	7,698	1,733	-	1,733	1,733	1,776	2,352	1,733	1,790	1,733	1,733	Incurred Link Ratio Method	1,733	-	-	22.5%
2007 / 2	7,884	3,675	-	3,675	3,675	3,765	2,405	3,675	3,733	3,675	3,675	Incurred Link Ratio Method	3,675	-	-	46.6%
2008 / 1	7,286	2,457	103	2,560	2,560	2,682	2,320	2,560	2,652	2,560	2,560	Incurred Link Ratio Method	2,560	-	103	35.1%
2008 / 2	7,719	2,359	685	3,043	3,043	2,575	2,488	3,043	2,568	3,043	3,043	Incurred Link Ratio Method	3,043	-	685	39.4%
2009 / 1	7,492	1,993	208	2,201	2,201	2,176	2,456	2,201	2,200	2,201	2,201	Incurred Link Ratio Method	2,201	-	208	29.4%
2009 / 2	8,201	2,791	299	3,091	3,091	3,123	2,645	3,091	3,072	3,091	3,091	Incurred Link Ratio Method	3,091	-	299	37.7%
2010 / 1	8,060	2,237	488	2,725	2,725	2,542	2,623	2,725	2,552	2,725	2,725	Incurred Link Ratio Method	2,725	-	488	33.8%
2010 / 2	8,759	2,896	-	2,896	2,896	3,328	2,822	2,896	3,262	2,896	2,896	Incurred Link Ratio Method	2,896	-	-	33.1%
2011 / 1	8,602	2,168	395	2,562	2,534	2,523	2,827	2,531	2,566	2,525	2,539	Incurred Link Ratio Method	2,534	(28)	367	29.5%
2011 / 2	9,162	3,071	45	3,116	3,021	3,754	3,040	3,021	3,624	3,003	2,998	Incurred Link Ratio Method	3,021	(95)	(50)	33.0%
2012 / 1	8,895	2,340	489	2,829	2,665	2,931	3,063	2,641	2,958	2,615	2,778	Incurred Link Ratio Method	2,665	(164)	325	30.0%
2012 / 2	9,360	2,328	567	2,895	2,725	3,189	3,305	2,689	3,220	2,666	2,808	Incurred Link Ratio Method	2,725	(170)	397	29.1%
2013 / 1	8,995	2,097	2,293	4,390	4,138	3,029	3,312	4,188	3,117	4,175	4,298	Incurred Link Ratio Method	4,138	(252)	2,041	46.0%
2013 / 2	9,609	2,562	2,223	4,785	4,373	4,066	3,690	4,437	3,927	4,430	4,612	Incurred BF Method	4,437	(348)	1,875	46.2%
2014 / 1	9,359	2,454	2,446	4,900	4,496	4,285	3,816	4,557	4,084	4,571	4,754	Incurred BF Method	4,557	(343)	2,103	48.7%
2014 / 2	9,825	1,574	1,926	3,500	3,218	3,545	4,017	3,148	3,808	3,163	3,419	Incurred BF Method	3,148	(351)	1,574	32.0%
2015 / 1	9,723	1,367	2,288	3,655	3,510	4,026	4,024	3,489	4,025	3,498	3,697	Incurred BF Method	3,489	(165)	2,123	35.9%
2015 / 2	10,445	762	2,809	3,571	3,531	3,209	4,307	3,522	4,046	3,525	3,746	Incurred BF Method	3,522	(48)	2,760	33.7%
2016 / 1	10,272	315	3,214	3,529	3,719	2,718	4,305	3,749	4,121	3,735	4,102	Incurred BF Method	3,749	220	3,434	36.5%
2016 / 2	10,847	106	1,871	1,977	2,247	2,763	4,534	2,522	4,466	2,488	2,527	Incurred BF Method	2,522	545	2,416	23.2%
2017 / 1	10,437	14	1,884	1,898	3,123	1,575	4,494	3,661	4,468	3,503		Incurred BF Method	3,661	1,763	3,647	35.1%
<b>Total</b>	<b>299,700</b>	<b>92,414</b>	<b>24,803</b>	<b>117,217</b>	<b>116,911</b>	<b>114,798</b>	<b>114,031</b>	<b>117,765</b>	<b>121,483</b>	<b>117,505</b>	<b>115,887</b>		<b>117,779</b>	<b>562</b>	<b>25,364</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Third Party Liability - Bodily Injury  
Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr																
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	2,200,619
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	2,924,639	3,110,590
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	2,807,629	2,760,300	2,725,357
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	2,905,608	2,895,608	2,895,608	
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	2,497,714	2,563,815	2,562,394		
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	3,998,859	3,916,017	3,116,451			
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	2,596,925	2,618,879	2,829,279				
2012 / 2		2,114,174	2,893,638	2,845,117	2,866,449	3,002,853	3,150,858	3,066,173	2,937,690	2,882,537	2,895,412					
2013 / 1		2,464,090	3,032,220	3,466,948	3,730,015	4,001,682	4,347,213	4,500,115	4,496,478	4,390,044						
2013 / 2		2,249,431	3,534,778	4,007,811	4,273,338	4,631,212	4,651,471	4,763,345	4,784,760							
2014 / 1		2,382,858	3,230,440	3,883,469	4,016,399	4,341,134	4,711,044	4,900,255								
2014 / 2		1,775,670	2,792,416	2,947,745	3,228,160	3,215,049	3,499,658									
2015 / 1		2,209,553	3,063,997	3,114,564	3,473,510	3,654,589										
2015 / 2		1,938,585	3,040,376	3,202,950	3,570,902											
2016 / 1		4,724,838	3,444,995	3,529,446												
2016 / 2		1,057,236	1,976,958													
2017 / 1		1,898,256														

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Third Party Liability - Bodily Injury  
Cumulative Recorded Claims Amounts

Data																
Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	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	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	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	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	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	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	3,171,257	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	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	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	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	2,271,649	2,271,785	2,271,785	2,271,785	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	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	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	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	2,847,247	2,847,247	2,847,247	2,847,247	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	1,711,094	1,711,094	1,711,094	1,711,094	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	2,642,514	2,642,514	2,642,514	2,545,541	2,545,541	2,545,541	2,545,541	2,545,541	2,545,541	2,545,541
2006 / 1	2,271,389	2,271,389	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921	2,119,921
2006 / 2	2,458,860	2,521,835	2,520,886	2,520,886	2,520,372	2,640,665	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000	2,543,000
2007 / 1	2,233,430	2,233,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430	1,733,430
2007 / 2	3,632,397	3,660,096	3,659,995	3,659,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995	3,674,995
2008 / 1	2,553,773	2,557,864	2,567,491	2,567,491	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248	2,560,248
2008 / 2	2,972,852	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247	3,043,247
2009 / 1	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619	2,200,619
2009 / 2	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590	3,090,590
2010 / 1																
2010 / 2																
2011 / 1																
2011 / 2																
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2014 / 1																
2014 / 2																
2015 / 1																
2015 / 2																
2016 / 1																
2016 / 2																
2017 / 1																





Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Property Damage  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	4,283	535	-	535	535	535	466	535	535	535	535	Incurred Link Ratio Method	535	-	-	12.5%	
1998 / 1	3,895	413	-	413	413	413	549	413	413	413	413	Incurred Link Ratio Method	413	-	-	10.6%	
1998 / 2	4,508	700	-	700	700	700	556	700	700	700	700	Incurred Link Ratio Method	700	-	-	15.5%	
1999 / 1	3,913	460	-	460	460	460	622	460	460	460	460	Incurred Link Ratio Method	460	-	-	11.8%	
1999 / 2	4,172	644	-	644	644	644	574	644	644	644	644	Incurred Link Ratio Method	644	-	-	15.4%	
2000 / 1	4,031	661	-	661	661	661	674	661	661	661	661	Incurred Link Ratio Method	661	-	-	16.4%	
2000 / 2	4,416	977	-	977	977	977	657	977	977	977	977	Incurred Link Ratio Method	977	-	-	22.1%	
2001 / 1	4,463	1,041	-	1,041	1,041	1,041	780	1,041	1,041	1,041	1,041	Incurred Link Ratio Method	1,041	-	-	23.3%	
2001 / 2	5,257	671	-	671	671	671	812	671	671	671	671	Incurred Link Ratio Method	671	-	-	12.8%	
2002 / 1	5,180	868	-	868	868	868	913	868	868	868	868	Incurred Link Ratio Method	868	-	-	16.8%	
2002 / 2	6,065	890	-	890	890	890	846	890	890	890	890	Incurred Link Ratio Method	890	-	-	14.7%	
2003 / 1	6,191	1,075	-	1,075	1,075	1,075	988	1,075	1,075	1,075	1,075	Incurred Link Ratio Method	1,075	-	-	17.4%	
2003 / 2	7,330	856	-	856	856	856	965	856	856	856	856	Incurred Link Ratio Method	856	-	-	11.7%	
2004 / 1	7,414	703	-	703	703	703	1,103	703	703	703	703	Incurred Link Ratio Method	703	-	-	9.5%	
2004 / 2	8,130	668	-	668	668	668	679	668	668	668	668	Incurred Link Ratio Method	668	-	-	8.2%	
2005 / 1	7,815	665	-	665	665	665	770	665	665	665	665	Incurred Link Ratio Method	665	-	-	8.5%	
2005 / 2	8,265	800	-	800	800	800	708	800	800	800	800	Incurred Link Ratio Method	800	-	-	9.7%	
2006 / 1	7,689	808	-	808	808	808	792	808	808	808	808	Incurred Link Ratio Method	808	-	-	10.5%	
2006 / 2	8,053	680	12	692	692	680	748	692	680	692	692	Incurred Link Ratio Method	692	-	12	8.6%	
2007 / 1	7,698	925	-	925	925	925	848	925	925	925	925	Incurred Link Ratio Method	925	-	-	12.0%	
2007 / 2	7,884	847	-	847	847	847	767	847	847	847	847	Incurred Link Ratio Method	847	-	-	10.7%	
2008 / 1	7,286	1,019	-	1,019	1,019	1,019	841	1,019	1,019	1,019	1,019	Incurred Link Ratio Method	1,019	-	-	14.0%	
2008 / 2	7,719	728	-	728	728	728	798	728	728	728	728	Incurred Link Ratio Method	728	-	-	9.4%	
2009 / 1	7,492	652	-	652	652	652	896	652	652	652	652	Incurred Link Ratio Method	652	-	-	8.7%	
2009 / 2	8,201	1,110	-	1,110	1,110	1,110	853	1,110	1,110	1,110	1,110	Incurred Link Ratio Method	1,110	-	-	13.5%	
2010 / 1	8,060	913	-	913	913	913	962	913	913	913	913	Incurred Link Ratio Method	913	-	-	11.3%	
2010 / 2	8,759	875	-	875	875	875	915	875	875	875	875	Incurred Link Ratio Method	875	-	-	10.0%	
2011 / 1	8,602	1,152	100	1,252	1,252	1,152	1,043	1,252	1,152	1,252	1,252	Incurred Link Ratio Method	1,252	-	100	14.6%	
2011 / 2	9,162	861	-	861	861	861	991	861	861	861	861	Incurred Link Ratio Method	861	-	-	9.4%	
2012 / 1	8,895	951	2	953	953	951	1,136	953	951	953	953	Incurred Link Ratio Method	953	-	2	10.7%	
2012 / 2	9,360	1,069	-	1,069	1,069	1,069	1,084	1,069	1,069	1,069	1,069	Incurred Link Ratio Method	1,069	-	-	11.4%	
2013 / 1	8,995	1,369	40	1,409	1,409	1,369	1,235	1,409	1,369	1,409	1,409	Incurred Link Ratio Method	1,409	-	40	15.7%	
2013 / 2	9,609	1,320	119	1,439	1,439	1,320	1,216	1,439	1,320	1,439	1,439	Incurred Link Ratio Method	1,439	(1)	118	15.0%	
2014 / 1	9,359	1,881	280	2,161	2,160	1,881	1,431	2,160	1,881	2,160	2,162	Incurred Link Ratio Method	2,160	(1)	279	23.1%	
2014 / 2	9,825	1,950	61	2,011	2,008	1,952	1,332	2,009	1,951	2,009	2,008	Incurred Link Ratio Method	2,008	(3)	58	20.4%	
2015 / 1	9,723	1,365	34	1,399	1,405	1,373	1,517	1,405	1,374	1,404	1,400	Incurred Link Ratio Method	1,405	6	40	14.4%	
2015 / 2	10,445	1,233	45	1,278	1,320	1,271	1,436	1,323	1,276	1,321	1,302	Incurred Link Ratio Method	1,320	42	87	12.6%	
2016 / 1	10,272	1,326	29	1,355	1,411	1,405	1,632	1,420	1,418	1,409	1,387	Incurred Link Ratio Method	1,411	56	85	13.7%	
2016 / 2	10,847	1,071	243	1,315	1,434	1,259	1,529	1,442	1,300	1,433	1,419	Incurred Link Ratio Method	1,434	119	362	13.2%	
2017 / 1	10,437	806	444	1,250	1,619	1,707	1,724	1,643	1,716	1,563		Incurred Link Ratio Method	1,619	369	813	15.5%	
<b>Total</b>	<b>299,700</b>	<b>37,541</b>	<b>1,409</b>	<b>38,951</b>	<b>39,537</b>	<b>38,758</b>	<b>38,388</b>	<b>39,584</b>	<b>38,826</b>	<b>39,482</b>	<b>37,860</b>		<b>39,537</b>	<b>586</b>	<b>1,996</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Third Party Liability - Property Damage  
Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr																
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	440,198	439,429	439,429	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	977,721	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	930,369	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	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	1,110,127	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	913,168	913,168	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	874,799	874,799	874,799	874,799
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	1,192,213	1,252,213	1,252,213	1,252,213	1,252,213
2011 / 2		749,167	876,556	1,092,204	1,057,746	1,062,542	866,309	861,159	861,159	861,159	861,159	861,159	861,159	861,159	861,159	861,159
2012 / 1		836,822	927,702	956,807	944,247	934,497	953,081	953,081	953,081	953,081	953,081	953,081	953,081	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	1,121,239	1,092,597	1,068,597					
2013 / 1		1,017,263	1,307,035	1,380,318	1,393,691	1,373,917	1,373,917	1,369,434	1,409,434	1,409,434						
2013 / 2		1,234,184	1,356,849	1,452,085	1,377,727	1,444,193	1,441,925	1,439,335	1,439,335							
2014 / 1		1,585,681	1,779,015	1,885,591	1,941,093	2,176,505	2,159,505	2,160,868								
2014 / 2		1,695,919	1,995,111	1,986,592	1,967,320	2,000,239	2,011,219									
2015 / 1		1,068,793	1,222,637	1,277,791	1,357,163	1,398,703										
2015 / 2		904,800	1,190,656	1,272,704	1,277,898											
2016 / 1		1,094,025	1,334,639	1,355,221												
2016 / 2		1,092,414	1,314,618													
2017 / 1		1,249,855														

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Third Party Liability - Property Damage  
Cumulative Recorded Claims Amounts

Data																
Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	
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	977,553	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	670,793	
2002 / 1	880,252	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	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	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	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	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	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	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	665,462	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	851,010	799,760	799,760	799,760	799,760	799,760	799,760	799,760	799,760	799,760	
2006 / 1	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	808,384	
2006 / 2	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	692,306	
2007 / 1	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	925,369	
2007 / 2	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	847,389	
2008 / 1	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	1,019,304	
2008 / 2	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	727,711	
2009 / 1	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	652,298	
2009 / 2	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	1,110,127	
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2016 / 2																
2017 / 1																







Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Medical Expense  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	128	9	-	9	9	9	47	9	9	9	9	Incurred Link Ratio Method	9	-	-	7.4%	
1998 / 1	123	31	-	31	31	31	49	31	31	31	31	Incurred Link Ratio Method	31	-	-	25.5%	
1998 / 2	129	27	-	27	27	27	56	27	27	27	27	Incurred Link Ratio Method	27	-	-	21.0%	
1999 / 1	144	26	-	26	26	26	58	26	26	26	26	Incurred Link Ratio Method	26	-	-	18.0%	
1999 / 2	148	33	-	33	33	33	61	33	33	33	33	Incurred Link Ratio Method	33	-	-	22.0%	
2000 / 1	142	97	-	97	97	97	65	97	97	97	97	Incurred Link Ratio Method	97	-	-	68.1%	
2000 / 2	156	40	-	40	40	40	73	40	40	40	40	Incurred Link Ratio Method	40	-	-	25.5%	
2001 / 1	166	63	-	63	63	63	77	63	63	63	63	Incurred Link Ratio Method	63	-	-	38.1%	
2001 / 2	205	52	-	52	52	52	93	52	52	52	52	Incurred Link Ratio Method	52	-	-	25.2%	
2002 / 1	235	81	-	81	81	81	94	81	81	81	81	Incurred Link Ratio Method	81	-	-	34.4%	
2002 / 2	261	46	-	46	46	46	96	46	46	46	46	Incurred Link Ratio Method	46	-	-	17.8%	
2003 / 1	256	104	-	104	104	104	95	104	104	104	104	Incurred Link Ratio Method	104	-	-	40.6%	
2003 / 2	333	17	-	17	17	17	113	17	17	17	17	Incurred Link Ratio Method	17	-	-	5.2%	
2004 / 1	372	149	-	149	149	149	121	149	149	149	149	Incurred Link Ratio Method	149	-	-	39.9%	
2004 / 2	369	52	-	52	52	52	68	52	52	52	52	Incurred Link Ratio Method	52	-	-	14.2%	
2005 / 1	338	110	-	110	110	110	64	110	110	110	110	Incurred Link Ratio Method	110	-	-	32.6%	
2005 / 2	363	46	-	46	46	46	67	46	46	46	46	Incurred Link Ratio Method	46	-	-	12.7%	
2006 / 1	355	40	-	40	40	40	65	40	40	40	40	Incurred Link Ratio Method	40	-	-	11.4%	
2006 / 2	369	38	-	38	38	38	69	38	38	38	38	Incurred Link Ratio Method	38	-	-	10.3%	
2007 / 1	371	32	-	32	32	32	69	32	32	32	32	Incurred Link Ratio Method	32	-	-	8.5%	
2007 / 2	413	70	-	70	70	70	73	70	70	70	70	Incurred Link Ratio Method	70	-	-	16.9%	
2008 / 1	402	47	-	47	47	47	73	47	47	47	47	Incurred Link Ratio Method	47	-	-	11.7%	
2008 / 2	410	41	-	41	41	41	77	41	41	41	41	Incurred Link Ratio Method	41	-	-	10.0%	
2009 / 1	402	64	7	71	71	64	76	71	64	71	71	Incurred Link Ratio Method	71	-	7	17.7%	
2009 / 2	434	48	-	48	48	48	82	48	48	48	48	Incurred Link Ratio Method	48	-	-	11.0%	
2010 / 1	437	33	-	33	33	33	80	33	33	33	33	Incurred Link Ratio Method	33	-	-	7.5%	
2010 / 2	464	95	-	95	95	95	85	95	95	95	95	Incurred Link Ratio Method	95	-	-	20.6%	
2011 / 1	457	49	-	49	49	49	85	49	49	49	49	Incurred Link Ratio Method	49	-	-	10.7%	
2011 / 2	487	99	2	101	101	99	176	101	99	101	101	Incurred Link Ratio Method	101	-	2	20.7%	
2012 / 1	476	146	4	150	150	146	176	150	146	150	150	Incurred Link Ratio Method	150	-	4	31.5%	
2012 / 2	503	95	-	95	95	96	188	95	98	95	95	Incurred Link Ratio Method	95	-	-	18.8%	
2013 / 1	505	124	7	131	131	127	187	131	129	131	131	Incurred Link Ratio Method	131	-	7	26.0%	
2013 / 2	534	135	14	148	147	144	198	146	147	147	147	Incurred Link Ratio Method	147	(2)	12	27.5%	
2014 / 1	528	131	20	151	161	149	194	163	155	158	153	Incurred Link Ratio Method	161	10	30	30.4%	
2014 / 2	558	82	11	94	101	99	203	109	117	104	94	Incurred Link Ratio Method	101	8	19	18.1%	
2015 / 1	585	165	60	225	249	219	201	245	215	238	231	Incurred Link Ratio Method	249	24	84	42.6%	
2015 / 2	625	106	81	187	207	160	214	208	179	201	192	Incurred Link Ratio Method	207	20	101	33.1%	
2016 / 1	625	86	129	215	232	160	212	231	184	226	215	Incurred Link Ratio Method	232	17	146	37.1%	
2016 / 2	663	52	172	224	221	143	222	221	193	222	206	Incurred Link Ratio Method	221	(3)	169	33.3%	
2017 / 1	640	10	229	238	201	92	219	198	206	211		Incurred Link Ratio Method	201	(37)	192	31.5%	
<b>Total</b>	<b>15,111</b>	<b>2,769</b>	<b>736</b>	<b>3,505</b>	<b>3,543</b>	<b>3,174</b>	<b>4,525</b>	<b>3,543</b>	<b>3,406</b>	<b>3,530</b>	<b>3,262</b>		<b>3,543</b>	<b>37</b>	<b>773</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	20,427	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	40,400	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	64,148
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	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	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	95,436	95,436	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	49,015	49,015	49,015	49,015	49,015
2011 / 2	259,123	194,367	154,701	137,193	113,197	107,184	107,014	100,004	102,062	100,710	100,710	100,710	100,710	100,710	100,710
2012 / 1	136,970	147,598	197,822	175,957	191,436	182,139	175,247	180,979	162,021	154,047	149,804	149,804	149,804	149,804	149,804
2012 / 2	208,035	208,553	158,540	155,982	101,280	101,445	95,843	97,019	94,706	94,706	94,706	94,706	94,706	94,706	94,706
2013 / 1	158,223	178,855	176,439	190,000	174,729	135,308	131,896	131,051	131,185	131,185	131,185	131,185	131,185	131,185	131,185
2013 / 2	205,053	276,668	180,554	149,732	154,148	156,284	161,641	148,277	148,277	148,277	148,277	148,277	148,277	148,277	148,277
2014 / 1	154,615	101,882	118,407	156,918	140,302	137,176	150,519	150,519	150,519	150,519	150,519	150,519	150,519	150,519	150,519
2014 / 2	93,356	93,670	84,290	72,297	88,060	93,500	93,500	93,500	93,500	93,500	93,500	93,500	93,500	93,500	93,500
2015 / 1	248,299	244,326	233,602	228,647	225,125	225,125	225,125	225,125	225,125	225,125	225,125	225,125	225,125	225,125	225,125
2015 / 2	143,171	153,544	173,739	186,928	186,928	186,928	186,928	186,928	186,928	186,928	186,928	186,928	186,928	186,928	186,928
2016 / 1	216,240	190,677	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128	215,128
2016 / 2	248,422	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633	223,633
2017 / 1	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322	238,322

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Medical Expense  
Cumulative Recorded Claims Amounts

Data															
Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	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	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	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	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	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	109,918	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	46,198	46,198	46,198	46,198	46,198	46,198	46,198	46,198	46,198
2006 / 1	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400	40,400
2006 / 2	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970	37,970
2007 / 1	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648	31,648
2007 / 2	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559	69,559
2008 / 1	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878	46,878
2008 / 2	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033	41,033
2009 / 1	64,148	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970	70,970
2009 / 2	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715	47,715
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Accident Benefits - Medical Expense  
Cumulative Recorded Claims Amounts

Link Ratios															
Acc. Yr	<u>96~102</u>	<u>102~108</u>	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	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	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	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
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	1.1063	1.0000	1.0000	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															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
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	1.0044	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	1.0177	1.0000	1.0000	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	1.0052	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	1.0234	1.0000	1.0000	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
<b>Selected Link Ratios 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
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
<b>Selected Link Ratios 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Disability Income  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]									= [13] - [14]	= [3] + [14]	= [13] / [15]		
1997 / 2	128	3	-	3	3	3	47	3	3	3	3	Incurred Link Ratio Method	3	-	-	2.0%	
1998 / 1	123	3	-	3	3	3	49	3	3	3	3	Incurred Link Ratio Method	3	-	-	2.3%	
1998 / 2	129	8	-	8	8	8	56	8	8	8	8	Incurred Link Ratio Method	8	-	-	6.5%	
1999 / 1	144	14	-	14	14	14	58	14	14	14	14	Incurred Link Ratio Method	14	-	-	9.4%	
1999 / 2	148	18	-	18	18	18	61	18	18	18	18	Incurred Link Ratio Method	18	-	-	12.4%	
2000 / 1	142	39	-	39	39	39	65	39	39	39	39	Incurred Link Ratio Method	39	-	-	27.6%	
2000 / 2	156	63	-	63	63	63	73	63	63	63	63	Incurred Link Ratio Method	63	-	-	40.2%	
2001 / 1	166	52	-	52	52	52	77	52	52	52	52	Incurred Link Ratio Method	52	-	-	31.1%	
2001 / 2	205	36	-	36	36	36	93	36	36	36	36	Incurred Link Ratio Method	36	-	-	17.7%	
2002 / 1	235	2	-	2	2	2	94	2	2	2	2	Incurred Link Ratio Method	2	-	-	1.0%	
2002 / 2	261	36	-	36	36	36	96	36	36	36	36	Incurred Link Ratio Method	36	-	-	13.8%	
2003 / 1	256	133	-	133	133	133	95	133	133	133	133	Incurred Link Ratio Method	133	-	-	51.9%	
2003 / 2	333	14	-	14	14	14	113	14	14	14	14	Incurred Link Ratio Method	14	-	-	4.2%	
2004 / 1	372	27	-	27	27	27	121	27	27	27	27	Incurred Link Ratio Method	27	-	-	7.1%	
2004 / 2	369	53	-	53	53	53	68	53	53	53	53	Incurred Link Ratio Method	53	-	-	14.4%	
2005 / 1	338	22	-	22	22	22	64	22	22	22	22	Incurred Link Ratio Method	22	-	-	6.5%	
2005 / 2	363	5	-	5	5	5	67	5	5	5	5	Incurred Link Ratio Method	5	-	-	1.5%	
2006 / 1	355	3	-	3	3	3	65	3	3	3	3	Incurred Link Ratio Method	3	-	-	0.8%	
2006 / 2	369	21	-	21	21	21	69	21	21	21	21	Incurred Link Ratio Method	21	-	-	5.8%	
2007 / 1	371	2	-	2	2	2	69	2	2	2	2	Incurred Link Ratio Method	2	-	-	0.4%	
2007 / 2	413	18	-	18	18	18	73	18	18	18	18	Incurred Link Ratio Method	18	-	-	4.3%	
2008 / 1	402	25	-	25	25	25	73	25	25	25	25	Incurred Link Ratio Method	25	-	-	6.1%	
2008 / 2	410	10	-	10	10	10	77	10	10	10	10	Incurred Link Ratio Method	10	-	-	2.5%	
2009 / 1	402	46	-	46	46	46	76	46	46	46	46	Incurred Link Ratio Method	46	-	-	11.3%	
2009 / 2	434	11	-	11	11	11	82	11	11	11	11	Incurred Link Ratio Method	11	-	-	2.6%	
2010 / 1	437	8	-	8	8	8	80	8	8	8	8	Incurred Link Ratio Method	8	-	-	1.8%	
2010 / 2	464	6	-	6	6	6	85	6	6	6	6	Incurred Link Ratio Method	6	-	-	1.3%	
2011 / 1	457	8	-	8	8	8	85	8	8	8	8	Incurred Link Ratio Method	8	-	-	1.7%	
2011 / 2	487	40	-	40	40	40	176	40	40	40	40	Incurred Link Ratio Method	40	-	-	8.3%	
2012 / 1	476	146	26	172	172	146	176	172	146	172	172	Incurred Link Ratio Method	172	-	26	36.2%	
2012 / 2	503	52	-	52	53	57	188	56	67	53	53	Incurred Link Ratio Method	53	1	1	10.6%	
2013 / 1	505	79	24	103	108	88	187	111	98	105	108	Incurred Link Ratio Method	108	4	29	21.3%	
2013 / 2	534	43	-	43	48	49	198	65	68	49	49	Incurred Link Ratio Method	48	5	5	9.0%	
2014 / 1	528	136	5	141	166	185	194	170	188	149	166	Incurred Link Ratio Method	166	25	30	31.4%	
2014 / 2	558	2	-	2	2	3	203	38	78	12	2	Incurred Link Ratio Method	2	0	0	0.4%	
2015 / 1	585	38	23	61	79	69	201	108	129	75	82	Incurred Link Ratio Method	79	18	41	13.6%	
2015 / 2	625	23	2	25	43	52	214	112	141	51	43	Incurred Link Ratio Method	43	17	19	6.8%	
2016 / 1	625	7	3	10	19	21	212	109	145	40	28	Incurred Link Ratio Method	19	9	12	3.1%	
2016 / 2	663	10	3	13	26	42	222	123	180	47	40	Incurred Link Ratio Method	26	13	16	3.9%	
2017 / 1	640	4	16	20	69	56	219	175	208	66		Incurred Link Ratio Method	69	49	65	10.7%	
<b>Total</b>	<b>15,111</b>	<b>1,266</b>	<b>103</b>	<b>1,368</b>	<b>1,511</b>	<b>1,493</b>	<b>4,525</b>	<b>1,965</b>	<b>2,172</b>	<b>1,546</b>	<b>1,470</b>		<b>1,511</b>	<b>143</b>	<b>245</b>		



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Disability Income  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	13,138	13,138	13,138	10,184	10,184	2,904	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	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	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	7,782	7,782	7,782
2010 / 2	10,280	20,088	19,776	13,272	5,932	5,992	5,992	5,992	5,992	5,992	5,992	5,992	5,992	5,992	5,992
2011 / 1	7,280	18,060	8,540	8,540	8,540	16,900	15,020	15,020	15,020	15,020	7,880	7,880	7,880	7,880	7,880
2011 / 2	11,360	45,420	59,800	65,360	41,936	40,256	40,256	40,256	40,256	40,256	40,256	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	52,334	52,334	172,494				
2012 / 2	36,550	49,948	60,727	47,996	47,996	47,996	50,031	52,151	52,151	52,151					
2013 / 1	25,648	23,174	46,417	62,356	64,276	88,736	103,076	103,076	103,076						
2013 / 2	9,660	42,468	57,855	41,165	45,785	50,785	45,025	42,645							
2014 / 1	19,860	34,418	19,858	44,338	62,579	140,249	140,880								
2014 / 2	3,340	1,750	1,750	1,750	1,750	1,750									
2015 / 1	15,230	49,970	40,290	63,830	60,970										
2015 / 2	7,100	13,580	24,740	25,280											
2016 / 1	6,080	20,060	10,420												
2016 / 2	16,900	12,896													
2017 / 1	20,120														

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Disability Income  
Cumulative Recorded Claims Amounts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	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	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	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	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	154,153	53,253	53,253	53,253	53,253	53,253	53,253	53,253
2005 / 1	21,999	21,999	21,999	21,999	21,999	21,999	21,999	21,999	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	5,301	5,301	5,301	5,301	5,301	5,301	5,301	5,301	5,301
2006 / 1	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904	2,904
2006 / 2	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467	21,467
2007 / 1	1,544	1,544	1,544	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	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945	17,945
2008 / 1	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554	24,554
2008 / 2	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326	10,326
2009 / 1	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588	45,588
2009 / 2	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089	11,089
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Accident Benefits - Disability Income  
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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3455	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	1.0000	1.0000	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	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
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														
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															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	1.0000	1.0000	1.0000	1.0000	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	0.9636	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	1.0000	1.0000	1.0000	0.8404	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	0.5516	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Death Benefits  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates											
	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurrd Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurrd 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] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	128	-	-	-	-	-	47	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
1998 / 1	123	-	-	-	-	-	49	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
1998 / 2	129	-	-	-	-	-	56	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
1999 / 1	144	-	-	-	-	-	58	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
1999 / 2	148	11	-	11	11	11	61	11	11	11	11	Incurrd Link Ratio Method	11	-	-	7.4%
2000 / 1	142	-	-	-	-	-	65	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2000 / 2	156	34	-	34	34	34	73	34	34	34	34	Incurrd Link Ratio Method	34	-	-	21.7%
2001 / 1	166	-	-	-	-	-	77	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2001 / 2	205	11	-	11	11	11	93	11	11	11	11	Incurrd Link Ratio Method	11	-	-	5.4%
2002 / 1	235	-	-	-	-	-	94	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2002 / 2	261	12	-	12	12	12	96	12	12	12	12	Incurrd Link Ratio Method	12	-	-	4.6%
2003 / 1	256	10	-	10	10	10	95	10	10	10	10	Incurrd Link Ratio Method	10	-	-	3.9%
2003 / 2	333	60	-	60	60	60	113	60	60	60	60	Incurrd Link Ratio Method	60	-	-	18.0%
2004 / 1	372	-	-	-	-	-	121	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2004 / 2	369	-	-	-	-	-	68	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2005 / 1	338	-	-	-	-	-	64	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2005 / 2	363	-	-	-	-	-	67	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2006 / 1	355	-	-	-	-	-	65	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2006 / 2	369	-	-	-	-	-	69	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2007 / 1	371	-	-	-	-	-	69	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2007 / 2	413	2	-	2	2	2	73	2	2	2	2	Incurrd Link Ratio Method	2	-	-	0.5%
2008 / 1	402	-	-	-	-	-	73	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2008 / 2	410	11	-	11	11	11	77	11	11	11	11	Incurrd Link Ratio Method	11	-	-	2.7%
2009 / 1	402	11	-	11	11	11	76	11	11	11	11	Incurrd Link Ratio Method	11	-	-	2.7%
2009 / 2	434	-	-	-	-	-	82	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2010 / 1	437	-	-	-	-	-	80	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2010 / 2	464	10	-	10	10	10	85	10	10	10	10	Incurrd Link Ratio Method	10	-	-	2.2%
2011 / 1	457	-	-	-	-	-	85	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2011 / 2	487	-	-	-	-	-	176	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2012 / 1	476	-	-	-	-	-	176	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-
2012 / 2	503	2	-	2	2	2	188	3	2	2	2	Incurrd Link Ratio Method	2	0	0	0.4%
2013 / 1	505	12	-	12	12	12	187	12	12	12	12	Incurrd Link Ratio Method	12	0	0	2.4%
2013 / 2	534	-	-	-	-	-	198	(1)	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-
2014 / 1	528	-	-	-	-	-	194	(1)	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-
2014 / 2	558	12	-	12	12	12	203	11	12	12	12	Incurrd Link Ratio Method	12	(0)	(0)	2.1%
2015 / 1	585	10	-	10	10	10	201	9	10	10	10	Incurrd Link Ratio Method	10	(0)	(0)	1.7%
2015 / 2	625	-	-	-	-	-	214	(1)	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-
2016 / 1	625	-	-	-	-	-	212	(3)	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-
2016 / 2	663	-	-	-	-	-	222	(11)	23	(0)	-	Incurrd Link Ratio Method	-	-	-	-
2017 / 1	640	-	-	-	-	-	219	4	72	0	-	Incurrd Link Ratio Method	-	-	-	-
<b>Total</b>	<b>15,111</b>	<b>208</b>	<b>-</b>	<b>208</b>	<b>208</b>	<b>208</b>	<b>4,525</b>	<b>193</b>	<b>304</b>	<b>207</b>	<b>208</b>		<b>208</b>	<b>(0)</b>	<b>(0)</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	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	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	11,000	11,000	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	2,500	2,000	2,000	2,000	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	12,000	12,000	12,000	12,000	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	13,000	12,000	12,000	12,000	12,000	12,000	-	-	-	-	-	-	-	-	-
2015 / 1	-	10,000	10,000	10,000	10,000	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Recorded Claims Amounts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	60,000	60,000	60,000	60,000	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	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	11,000	11,000	11,000	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	11,000	11,000	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
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	-	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	-	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.1000	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
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	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	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	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	1.0000	1.0000	1.0000	1.0000					
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2013 / 2															
2014 / 1															
2014 / 2	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2015 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2015 / 2															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0670</b>	<b>0.9677</b>	<b>0.9917</b>	<b>1.0003</b>	<b>1.0003</b>	<b>1.0007</b>	<b>0.9975</b>	<b>0.9949</b>	<b>0.9973</b>	<b>1.0034</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0182	0.9543	0.9861	0.9944	0.9941	0.9938	0.9931	0.9956	1.0007	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9358	1.3215	1.1827	0.8959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9167	0.9091	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9231	1.0000	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
Arithmetic Average All Per xcl Hi/Lo	0.9624	1.0311	1.0000	0.9487	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	1.3404	1.7540	0.5249	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9439	0.9297	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6563	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9662	1.0838	1.0000	0.5249	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
<b>Selected Link Ratios 2017-1</b>	<b>1.0670</b>	<b>0.9677</b>	<b>0.9917</b>	<b>1.0003</b>	<b>1.0003</b>	<b>1.0007</b>	<b>0.9975</b>	<b>0.9949</b>	<b>0.9973</b>	<b>1.0034</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0182	0.9543	0.9861	0.9944	0.9941	0.9938	0.9931	0.9956	1.0007	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2016-2</b>	<b>1.0850</b>	<b>0.9663</b>	<b>0.9902</b>	<b>0.9976</b>	<b>1.0017</b>	<b>1.0017</b>	<b>0.9975</b>	<b>0.9935</b>	<b>0.9976</b>	<b>1.0027</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0302	0.9495	0.9826	0.9923	0.9948	0.9931	0.9914	0.9939	1.0004	1.0027	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0058</b>	<b>1.0003</b>	<b>0.9939</b>	<b>1.0000</b>	<b>0.9993</b>	<b>0.9973</b>	<b>1.0034</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	1.0042	0.9939	1.0000	1.0000	1.0007	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0077</b>	<b>0.9976</b>	<b>0.9948</b>	<b>1.0000</b>	<b>1.0062</b>	<b>0.9935</b>	<b>1.0004</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	0.9923	0.9948	1.0000	1.0000	0.9939	1.0004	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
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	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	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		
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			
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000											
2008 / 1															
2008 / 2	1.0000	1.0000													
2009 / 1	1.0000														
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															
2016 / 1															
2016 / 2															
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											
Selected Link Ratios 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Funeral Expense  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incur Link Ratio Method	Paid Link Ratio Method	ELR Method	Incur BF Method	Paid BF Method	Cape Cod Method	Emergence Method						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	128	-	-	-	-	-	47	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
1998 / 1	123	-	-	-	-	-	49	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
1998 / 2	129	-	-	-	-	-	56	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
1999 / 1	144	-	-	-	-	-	58	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
1999 / 2	148	1	-	1	1	1	61	1	1	1	1	Incur Link Ratio Method	1	-	-	0.8%	
2000 / 1	142	2	-	2	2	2	65	2	2	2	2	Incur Link Ratio Method	2	-	-	1.1%	
2000 / 2	156	3	-	3	3	3	73	3	3	3	3	Incur Link Ratio Method	3	-	-	1.9%	
2001 / 1	166	0	-	0	0	0	77	0	0	0	0	Incur Link Ratio Method	0	-	-	0.1%	
2001 / 2	205	5	-	5	5	5	93	5	5	5	5	Incur Link Ratio Method	5	-	-	2.6%	
2002 / 1	235	-	-	-	-	-	94	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2002 / 2	261	2	-	2	2	2	96	2	2	2	2	Incur Link Ratio Method	2	-	-	0.8%	
2003 / 1	256	1	-	1	1	1	95	1	1	1	1	Incur Link Ratio Method	1	-	-	0.4%	
2003 / 2	333	3	-	3	3	3	113	3	3	3	3	Incur Link Ratio Method	3	-	-	0.8%	
2004 / 1	372	-	-	-	-	-	121	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2004 / 2	369	-	-	-	-	-	68	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2005 / 1	338	-	-	-	-	-	64	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2005 / 2	363	-	-	-	-	-	67	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2006 / 1	355	-	-	-	-	-	65	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2006 / 2	369	-	-	-	-	-	69	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2007 / 1	371	-	-	-	-	-	69	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2007 / 2	413	1	-	1	1	1	73	1	1	1	1	Incur Link Ratio Method	1	-	-	0.2%	
2008 / 1	402	-	-	-	-	-	73	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2008 / 2	410	1	-	1	1	1	77	1	1	1	1	Incur Link Ratio Method	1	-	-	0.2%	
2009 / 1	402	-	-	-	-	-	76	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2009 / 2	434	-	-	-	-	-	82	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2010 / 1	437	-	-	-	-	-	80	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2010 / 2	464	1	-	1	1	1	85	1	1	1	1	Incur Link Ratio Method	1	-	-	0.2%	
2011 / 1	457	-	-	-	-	-	85	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2011 / 2	487	-	-	-	-	-	176	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2012 / 1	476	-	-	-	-	-	176	-	-	-	-	Incur Link Ratio Method	-	-	-	-	
2012 / 2	503	1	-	1	1	1	188	1	1	1	1	Incur Link Ratio Method	1	0	0	0.2%	
2013 / 1	505	1	-	1	1	1	187	1	1	1	1	Incur Link Ratio Method	1	(0)	(0)	0.2%	
2013 / 2	534	-	-	-	-	-	198	(2)	-	(0)	-	Incur Link Ratio Method	-	-	-	-	
2014 / 1	528	-	-	-	-	-	194	(3)	-	(0)	-	Incur Link Ratio Method	-	-	-	-	
2014 / 2	558	2	-	2	2	2	203	(4)	2	2	2	Incur Link Ratio Method	2	(0)	(0)	0.3%	
2015 / 1	585	1	-	1	1	1	201	(7)	1	1	1	Incur Link Ratio Method	1	(0)	(0)	0.2%	
2015 / 2	625	-	-	-	-	-	214	(5)	-	(0)	-	Incur Link Ratio Method	-	-	-	-	
2016 / 1	625	-	-	-	-	-	212	(10)	9	(0)	-	Incur Link Ratio Method	-	-	-	-	
2016 / 2	663	-	-	-	-	-	222	(17)	22	(0)	-	Incur Link Ratio Method	-	-	-	-	
2017 / 1	640	-	-	-	-	-	219	(10)	84	(0)	-	Incur Link Ratio Method	-	-	-	-	
<b>Total</b>	<b>15,111</b>	<b>25</b>	<b>-</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>4,525</b>	<b>(37)</b>	<b>140</b>	<b>24</b>	<b>25</b>		<b>25</b>	<b>(0)</b>	<b>(0)</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	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	1,000	1,000	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1,000	1,000	1,000	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	1,000	1,000	1,000	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	2,100	2,000	2,000	2,000	2,000	2,000	-	-	-	-	-	-	-	-	-
2015 / 1	-	1,000	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	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	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	2,500	2,500	2,500	2,500	2,500	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	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
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	-	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	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	1.0000	1.0000		
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	0.5000	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	1.0000	1.0000	1.0000						
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2013 / 2															
2014 / 1															
2014 / 2	0.9524	1.0000	1.0000	1.0000	1.0000										
2015 / 1		1.0000	1.0000	1.0000											
2015 / 2															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0304</b>	<b>0.9734</b>	<b>0.9771</b>	<b>1.0176</b>	<b>0.9893</b>	<b>0.9880</b>	<b>0.9924</b>	<b>0.9922</b>	<b>0.9974</b>	<b>1.0003</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9576	0.9293	0.9547	0.9771	0.9602	0.9706	0.9824	0.9899	0.9977	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9530	1.7674	0.9428	1.0105	0.9688	1.0000	0.9810	1.0000	1.0000	1.0000	0.9231	0.9167	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9524	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
Arithmetic Average All Per xcl Hi/Lo	0.9987	1.1164	0.9780	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	0.9524	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
Weighted Average All Per	0.7503	1.1280	0.8672	1.0293	0.9640	1.0000	0.9596	1.0000	1.0000	1.0000	0.9541	0.9519	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9524	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
Weighted Average All Per xcl Hi/Lo	0.9996	1.0183	0.9473	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	0.9524	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
<b>Selected Link Ratios 2017-1</b>	<b>1.0304</b>	<b>0.9734</b>	<b>0.9771</b>	<b>1.0176</b>	<b>0.9893</b>	<b>0.9880</b>	<b>0.9924</b>	<b>0.9922</b>	<b>0.9974</b>	<b>1.0003</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9576	0.9293	0.9547	0.9771	0.9602	0.9706	0.9824	0.9899	0.9977	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2016-2</b>	<b>1.0401</b>	<b>0.9746</b>	<b>0.9769</b>	<b>1.0159</b>	<b>0.9901</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9961	0.9577	0.9827	1.0059	0.9901	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0415</b>	<b>0.9893</b>	<b>0.9706</b>	<b>1.0000</b>	<b>1.0023</b>	<b>0.9974</b>	<b>1.0003</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	0.9602	0.9706	1.0000	1.0000	0.9977	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>0.9942</b>	<b>1.0159</b>	<b>0.9901</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0059	0.9901	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
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	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															
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	
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		
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			
2004 / 1															
2004 / 2															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000											
2008 / 1															
2008 / 2	1.0000	1.0000													
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															
2016 / 1															
2016 / 2															
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: AccBen (indivis)  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates											
	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] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	128	12	-	12	12	12	47	12	12	12	12	#N/A	12	-	-	9.4%
1998 / 1	123	34	-	34	34	34	49	34	34	34	34	#N/A	34	-	-	27.9%
1998 / 2	129	35	-	35	35	35	56	35	35	35	35	#N/A	35	-	-	27.5%
1999 / 1	144	39	-	39	39	39	58	39	39	39	39	#N/A	39	-	-	27.5%
1999 / 2	148	63	-	63	63	63	61	63	63	63	63	#N/A	63	-	-	42.5%
2000 / 1	142	138	-	138	138	138	65	138	138	138	138	#N/A	138	-	-	96.8%
2000 / 2	156	140	-	140	140	140	73	140	140	140	140	#N/A	140	-	-	89.4%
2001 / 1	166	115	-	115	115	115	77	115	115	115	115	#N/A	115	-	-	69.2%
2001 / 2	205	105	-	105	105	105	93	105	105	105	105	#N/A	105	-	-	50.9%
2002 / 1	235	83	-	83	83	83	94	83	83	83	83	#N/A	83	-	-	35.4%
2002 / 2	261	97	-	97	97	97	96	97	97	97	97	#N/A	97	-	-	37.0%
2003 / 1	256	248	-	248	248	248	95	248	248	248	248	#N/A	248	-	-	96.8%
2003 / 2	333	94	-	94	94	94	113	94	94	94	94	#N/A	94	-	-	28.2%
2004 / 1	372	175	-	175	175	175	121	175	175	175	175	#N/A	175	-	-	47.0%
2004 / 2	369	106	-	106	106	106	68	106	106	106	106	#N/A	106	-	-	28.6%
2005 / 1	338	132	-	132	132	132	64	132	132	132	132	#N/A	132	-	-	39.1%
2005 / 2	363	51	-	51	51	51	67	51	51	51	51	#N/A	51	-	-	14.2%
2006 / 1	355	43	-	43	43	43	65	43	43	43	43	#N/A	43	-	-	12.2%
2006 / 2	369	59	-	59	59	59	69	59	59	59	59	#N/A	59	-	-	16.1%
2007 / 1	371	33	-	33	33	33	69	33	33	33	33	#N/A	33	-	-	9.0%
2007 / 2	413	91	-	91	91	91	73	91	91	91	91	#N/A	91	-	-	21.9%
2008 / 1	402	71	-	71	71	71	73	71	71	71	71	#N/A	71	-	-	17.8%
2008 / 2	410	63	-	63	63	63	77	63	63	63	63	#N/A	63	-	-	15.4%
2009 / 1	402	120	7	128	128	120	76	128	120	128	128	#N/A	128	-	7	31.8%
2009 / 2	434	59	-	59	59	59	82	59	59	59	59	#N/A	59	-	-	13.5%
2010 / 1	437	40	-	40	40	40	80	40	40	40	40	#N/A	40	-	-	9.3%
2010 / 2	464	112	-	112	112	112	85	112	112	112	112	#N/A	112	-	-	24.3%
2011 / 1	457	57	-	57	57	57	85	57	57	57	57	#N/A	57	-	-	12.5%
2011 / 2	487	139	2	141	141	139	176	141	139	141	141	#N/A	141	-	2	28.9%
2012 / 1	476	292	30	322	322	292	176	322	292	322	322	#N/A	322	-	30	67.7%
2012 / 2	503	150	-	150	151	156	188	151	157	151	151	#N/A	151	1	1	30.0%
2013 / 1	505	216	31	247	252	228	187	251	226	250	251	#N/A	252	4	36	49.8%
2013 / 2	534	177	14	191	195	192	198	195	193	194	201	#N/A	195	4	17	36.5%
2014 / 1	528	267	25	291	326	335	194	312	306	311	306	#N/A	326	35	60	61.8%
2014 / 2	558	98	11	109	117	116	203	123	129	123	120	#N/A	117	8	19	21.0%
2015 / 1	585	214	83	297	339	299	201	322	272	322	306	#N/A	339	42	125	58.0%
2015 / 2	625	129	83	212	250	212	214	244	213	245	242	#N/A	250	37	120	40.0%
2016 / 1	625	93	132	226	251	181	212	247	196	248	245	#N/A	251	26	158	40.3%
2016 / 2	663	62	175	237	247	185	222	246	209	246	240	#N/A	247	10	185	37.2%
2017 / 1	640	13	245	258	270	148	219	268	213	268		#N/A	270	12	257	42.2%
<b>Total</b>	<b>15,111</b>	<b>4,268</b>	<b>838</b>	<b>5,106</b>	<b>5,286</b>	<b>4,900</b>	<b>4,525</b>	<b>5,247</b>	<b>4,962</b>	<b>5,246</b>	<b>4,950</b>		<b>5,286</b>	<b>180</b>	<b>1,018</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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		
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	53,694	39,480	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	93,835	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	120,736		
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	58,804	58,804		
2010 / 1	130,083	136,390	94,687	77,278	68,118	58,810	58,750	49,550	40,450	40,450	40,450	40,450	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	112,428	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	56,895	56,895	56,895	56,895			
2011 / 2	283,483	252,787	227,501	215,553	168,133	159,440	159,270	152,260	154,318	152,966	152,966	140,966					
2012 / 1	165,310	194,396	219,636	205,051	237,330	228,033	221,141	239,499	214,355	206,381	322,298						
2012 / 2	248,085	261,501	222,267	206,978	152,276	152,441	148,874	152,170	149,857	149,857							
2013 / 1	196,871	215,029	235,856	265,356	252,005	237,044	247,972	247,127	247,261								
2013 / 2	214,713	319,136	238,409	190,897	199,933	207,069	206,666	190,922									
2014 / 1	174,475	136,300	138,265	201,256	202,881	277,425	291,399										
2014 / 2	111,796	109,420	100,040	88,047	103,810	109,250											
2015 / 1	263,529	305,296	284,892	303,477	297,095												
2015 / 2	150,271	167,124	198,479	212,208													
2016 / 1	222,320	210,737	225,548														
2016 / 2	265,322	236,529															
2017 / 1	258,442																



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - AccBen (indivis)  
Cumulative Recorded Claims Amounts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	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	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	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	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	206,476	206,476	206,476	206,476	206,476	206,476	206,476	206,476
2005 / 1	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917	131,917
2005 / 2	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499	51,499
2006 / 1	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304	43,304
2006 / 2	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437	59,437
2007 / 1	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192	33,192
2007 / 2	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504	90,504
2008 / 1	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432	71,432
2008 / 2	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359	63,359
2009 / 1	120,736	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558	127,558
2009 / 2	58,804														
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															





Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Uninsured Automobile  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]									= [13] - [14]	= [3] + [14]	= [13] / [15]		
1997 / 2	48	1	-	1	1	1	7	1	1	1	1	Incurred Link Ratio Method	1	-	-	2.9%	
1998 / 1	46	11	-	11	11	11	2	11	11	11	11	Incurred Link Ratio Method	11	-	-	24.5%	
1998 / 2	50	2	-	2	2	2	8	2	2	2	2	Incurred Link Ratio Method	2	-	-	3.1%	
1999 / 1	50	3	-	3	3	3	3	3	3	3	3	Incurred Link Ratio Method	3	-	-	5.7%	
1999 / 2	50	35	-	35	35	35	8	35	35	35	35	Incurred Link Ratio Method	35	-	-	71.0%	
2000 / 1	47	5	-	5	5	5	3	5	5	5	5	Incurred Link Ratio Method	5	-	-	10.3%	
2000 / 2	48	74	-	74	74	74	10	74	74	74	74	Incurred Link Ratio Method	74	-	-	152.1%	
2001 / 1	50	0	-	0	0	0	3	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.6%	
2001 / 2	60	2	-	2	2	2	12	2	2	2	2	Incurred Link Ratio Method	2	-	-	2.7%	
2002 / 1	67	8	-	8	8	8	4	8	8	8	8	Incurred Link Ratio Method	8	-	-	11.8%	
2002 / 2	77	182	-	182	182	182	14	182	182	182	182	Incurred Link Ratio Method	182	-	-	237.8%	
2003 / 1	79	1	-	1	1	1	5	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.9%	
2003 / 2	86	13	-	13	13	13	16	13	13	13	13	Incurred Link Ratio Method	13	-	-	14.5%	
2004 / 1	88	81	-	81	81	81	5	81	81	81	81	Incurred Link Ratio Method	81	-	-	92.1%	
2004 / 2	102	188	-	188	188	188	18	188	188	188	188	Incurred Link Ratio Method	188	-	-	183.4%	
2005 / 1	103	23	-	23	23	23	7	23	23	23	23	Incurred Link Ratio Method	23	-	-	22.4%	
2005 / 2	107	184	-	184	184	184	21	184	184	184	184	Incurred Link Ratio Method	184	-	-	171.2%	
2006 / 1	106	1	-	1	1	1	7	1	1	1	1	Incurred Link Ratio Method	1	-	-	0.9%	
2006 / 2	104	28	-	28	28	28	24	28	28	28	28	Incurred Link Ratio Method	28	-	-	26.8%	
2007 / 1	98	7	-	7	7	7	8	7	7	7	7	Incurred Link Ratio Method	7	-	-	7.4%	
2007 / 2	100	81	-	81	80	81	25	81	81	81	80	Incurred Link Ratio Method	80	(0)	(0)	80.6%	
2008 / 1	92	-	-	-	-	-	8	(0)	-	(0)	-	Incurred Link Ratio Method	-	-	-	-	
2008 / 2	95	16	-	16	16	16	28	15	16	15	16	Incurred Link Ratio Method	16	(0)	(0)	16.3%	
2009 / 1	92	3	-	3	3	3	9	3	3	2	3	Incurred Link Ratio Method	3	(0)	(0)	3.1%	
2009 / 2	100	4	-	4	4	4	32	3	4	3	4	Incurred Link Ratio Method	4	(0)	(0)	4.0%	
2010 / 1	101	13	-	13	12	13	11	13	13	11	12	Incurred Link Ratio Method	12	(1)	(1)	12.4%	
2010 / 2	108	28	-	28	26	28	37	25	28	25	26	Incurred Link Ratio Method	26	(1)	(1)	24.1%	
2011 / 1	108	-	-	-	-	-	13	(1)	-	(2)	-	Incurred Link Ratio Method	-	-	-	-	
2011 / 2	121	33	50	82	77	33	44	79	33	79	82	Incurred Link Ratio Method	77	(6)	44	63.5%	
2012 / 1	141	8	-	8	8	8	17	7	8	4	8	Incurred Link Ratio Method	8	(1)	(1)	5.4%	
2012 / 2	172	40	-	40	36	40	63	34	40	34	36	Incurred Link Ratio Method	36	(3)	(3)	21.2%	
2013 / 1	170	7	-	7	7	7	22	5	7	1	7	Incurred Link Ratio Method	7	(1)	(1)	3.9%	
2013 / 2	187	54	-	54	49	54	76	46	54	47	54	Incurred BF Method	46	(8)	(8)	24.9%	
2014 / 1	191	-	-	-	-	-	27	(2)	(0)	(4)	-	Incurred BF Method	(2)	(2)	(2)	(0.9%)	
2014 / 2	199	65	-	65	62	66	89	61	67	62	65	Incurred BF Method	61	(5)	(5)	30.5%	
2015 / 1	203	145	136	281	278	147	31	281	145	280	281	Incurred BF Method	281	(0)	136	138.6%	
2015 / 2	217	28	2	30	32	28	103	37	30	35	30	Incurred BF Method	37	8	10	17.1%	
2016 / 1	215	-	-	-	-	-	35	5	6	12	-	Incurred BF Method	5	5	5	2.5%	
2016 / 2	237	8	25	33	43	9	117	61	27	53	33	Incurred BF Method	61	28	53	25.7%	
2017 / 1	235	1	5	6	9	2	40	22	19	39	-	Incurred BF Method	22	16	20	9.2%	
<b>Total</b>	<b>4,552</b>	<b>1,381</b>	<b>218</b>	<b>1,598</b>	<b>1,591</b>	<b>1,387</b>	<b>1,012</b>	<b>1,623</b>	<b>1,429</b>	<b>1,626</b>	<b>1,585</b>		<b>1,628</b>	<b>30</b>	<b>247</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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	
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	13,786	8,039	8,039	7,339	6,879	6,879	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	16,006	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	2,933	2,933	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	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	13,021	13,021	13,021	
2010 / 2	-	35,200	-	-	27,500	27,500	27,500	27,500	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	82,310	82,310	82,310	-	-	-	
2012 / 1	8,250	8,250	8,250	8,250	8,250	8,250	8,250	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	39,573	39,573	39,573	39,573	39,573	39,573	39,573	39,573	39,573	39,573	39,573	
2013 / 1	-	7,310	7,313	7,313	8,214	8,214	8,214	7,214	7,214	-	-	-	-	-	-	
2013 / 2	19,558	30,132	78,038	18,632	18,610	78,038	54,423	54,401	-	-	-	-	-	-	-	
2014 / 1	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2014 / 2	78,466	34,250	34,250	65,150	65,150	65,150	-	-	-	-	-	-	-	-	-	
2015 / 1	86,346	298,009	366,336	320,365	281,022	-	-	-	-	-	-	-	-	-	-	
2015 / 2	-	-	-	29,500	-	-	-	-	-	-	-	-	-	-	-	
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2016 / 2	32,840	32,840	-	-	-	-	-	-	-	-	-	-	-	-	-	
2017 / 1	5,719	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Accident Benefits - Uninsured Automobile  
Cumulative Recorded Claims Amounts

Data															
Acc. Yr	<u>96</u>	<u>102</u>	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>
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	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	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	182,043	182,043	182,043
2003 / 1	683	683	683	683	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	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	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	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	23,095	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	184,009	184,009	184,009	184,009	184,009	184,009	184,009	184,009	184,009
2006 / 1	974	974	974	974	974	974	974	974	974	974	974	974	974	974	974
2006 / 2	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825
2007 / 1	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276
2007 / 2	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	15,708	15,708	15,708	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	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933
2009 / 2	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															







Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Underinsured Motorist  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	Earned Premium	Paid Claims to Date	Case Reserves	Reported Claims to Date	Incurrd Link Ratio Method	Paid Link Ratio Method	ELR Method	Incurrd BF Method	Paid BF Method	Cape Cod Method	Emergence Method						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	38	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
1998 / 1	39	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
1998 / 2	45	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
1999 / 1	49	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
1999 / 2	53	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2000 / 1	51	0	-	0	0	0	-	0	0	0	0	Incurrd Link Ratio Method	0	-	-	0.4%	
2000 / 2	49	0	-	0	0	0	-	0	0	0	0	Incurrd Link Ratio Method	0	-	-	0.6%	
2001 / 1	52	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2001 / 2	55	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2002 / 1	53	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2002 / 2	60	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2003 / 1	57	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2003 / 2	61	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2004 / 1	59	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2004 / 2	78	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2005 / 1	93	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2005 / 2	102	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2006 / 1	108	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2006 / 2	107	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2007 / 1	98	-	-	-	-	-	-	-	-	-	-	Incurrd Link Ratio Method	-	-	-	-	
2007 / 2	96	44	-	44	43	44	-	44	44	44	44	Incurrd Link Ratio Method	43	(1)	(1)	45.2%	
2008 / 1	89	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2008 / 2	95	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2009 / 1	95	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2009 / 2	106	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2010 / 1	114	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2010 / 2	128	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2011 / 1	133	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2011 / 2	141	-	-	-	-	-	-	-	-	(1)	-	Incurrd Link Ratio Method	-	-	-	-	
2012 / 1	146	4	48	51	45	5	-	51	4	50	51	Incurrd Link Ratio Method	45	(6)	41	30.6%	
2012 / 2	161	0	28	28	26	0	-	28	0	28	28	Incurrd Link Ratio Method	26	(2)	26	16.4%	
2013 / 1	166	0	-	0	0	0	-	0	0	(1)	0	Incurrd Link Ratio Method	0	(0)	(0)	0.1%	
2013 / 2	179	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2014 / 1	183	-	-	-	-	-	-	-	-	(0)	-	Incurrd Link Ratio Method	-	-	-	-	
2014 / 2	193	-	-	-	-	-	-	-	-	0	-	Incurrd BF Method	-	-	-	-	
2015 / 1	193	2	-	2	3	16	-	2	2	4	2	Incurrd BF Method	2	-	-	1.3%	
2015 / 2	203	-	-	-	-	-	-	-	-	3	-	Incurrd BF Method	-	-	-	-	
2016 / 1	203	-	65	65	101	-	-	65	-	68	65	Incurrd BF Method	65	-	65	31.7%	
2016 / 2	217	-	-	-	-	-	-	-	-	6	-	Incurrd BF Method	-	-	-	-	
2017 / 1	216	-	22	22	83	-	-	22	-	30	-	Incurrd BF Method	22	-	22	10.0%	
<b>Total</b>	<b>4,365</b>	<b>51</b>	<b>162</b>	<b>213</b>	<b>301</b>	<b>66</b>	<b>-</b>	<b>213</b>	<b>51</b>	<b>230</b>	<b>191</b>		<b>203</b>	<b>(9)</b>	<b>152</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Underinsured Motorist  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	51,143	51,143	51,143	-	-	-	-
2012 / 2	-	-	359	359	359	359	359	359	359	28,463	-	-	-	-	-
2013 / 1	-	120	120	120	120	120	120	120	120	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	2,410	4,410	2,410	2,410	2,410	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	64,500	64,500	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	21,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	50,000	44,000	44,000	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Underinsured Motorist  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
1997 / 2															
1998 / 1															
1998 / 2	1.0000	-													
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						0.0200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	0.8986	1.0000	1.0000					
2012 / 2			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	79.2841						
2013 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1	1.8299	0.5465	1.0000	1.0000											
2015 / 2															
2016 / 1		1.0000													
2016 / 2															
<b>Final Selection</b>	<b>1.8517</b>	<b>1.3252</b>	<b>1.1780</b>	<b>1.1640</b>	<b>1.1202</b>	<b>1.0272</b>	<b>1.0338</b>	<b>1.0328</b>	<b>1.0022</b>	<b>1.0604</b>	<b>0.9564</b>	<b>0.9672</b>	<b>0.9616</b>	<b>1.0321</b>	<b>0.9829</b>
Product	3.8432	2.0755	1.5662	1.3295	1.1422	1.0196	0.9926	0.9602	0.9297	0.9276	0.8748	0.9147	0.9457	0.9835	0.9529
Arithmetic Average All Per	1.4149	0.6366	1.0000	3.3910	1.0000	0.9938	1.0016	0.9855	15.3807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.8299	0.7732	1.0000	1.0000	1.0000	0.9789	1.0029	0.9747	26.7614	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.4149	0.7732	1.0000	1.0000	1.0000	0.9874	1.0000	1.0000	3.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	1.8299	0.7732	1.0000	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	1.2699	0.9054	1.0000	2.9820	1.0000	0.8483	1.1573	0.9197	1.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.8299	0.9710	1.0000	1.0000	1.0000	0.9374	1.1725	0.9131	1.3158	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.2699	0.9710	1.0000	1.0000	1.0000	0.9437	1.0000	1.0000	1.7946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	1.8299	0.9710	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2017-1</b>	<b>1.8517</b>	<b>1.3252</b>	<b>1.1780</b>	<b>1.1640</b>	<b>1.1202</b>	<b>1.0272</b>	<b>1.0338</b>	<b>1.0328</b>	<b>1.0022</b>	<b>1.0604</b>	<b>0.9564</b>	<b>0.9672</b>	<b>0.9616</b>	<b>1.0321</b>	<b>0.9829</b>
Product	3.8432	2.0755	1.5662	1.3295	1.1422	1.0196	0.9926	0.9602	0.9297	0.9276	0.8748	0.9147	0.9457	0.9835	0.9529
<b>Selected Link Ratios 2016-2</b>	<b>1.9080</b>	<b>1.3516</b>	<b>1.1709</b>	<b>1.1752</b>	<b>1.1078</b>	<b>1.0361</b>	<b>1.0379</b>	<b>1.0344</b>	<b>1.0139</b>	<b>1.0610</b>	<b>0.9594</b>	<b>0.9707</b>	<b>0.9649</b>	<b>1.0388</b>	<b>0.9891</b>
Product	4.1723	2.1867	1.6179	1.3817	1.1758	1.0614	1.0244	0.9870	0.9541	0.9410	0.8869	0.9245	0.9524	0.9870	0.9501
<b>Implied LDFs 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0756</b>	<b>1.0022</b>	<b>1.0604</b>	<b>0.8748</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9297	0.9276	0.8748	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0132</b>	<b>1.0344</b>	<b>1.0139</b>	<b>0.9410</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9870	0.9541	0.9410	1.0000	1.0000	1.0000	1.0000	1.0000

\*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Underinsured Motorist  
Cumulative Recorded Claims Amounts

Link Ratios	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
Acc. Yr															
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	1.0000	0.8800	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															
2015 / 2															
2016 / 1															
2016 / 2															
Final Selection	1.0034	0.9805	0.9928	1.0097	0.9830	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9695	0.9662	0.9854	0.9925	0.9830	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	0.9600	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	0.8800	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	0.8800	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	0.8812	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	0.8800	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	0.8800	1.0000									1.0000	1.0000	1.0000
Selected Link Ratios 2017-1	1.0034	0.9805	0.9928	1.0097	0.9830	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9695	0.9662	0.9854	0.9925	0.9830	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2016-2	0.9969	0.9816	0.9941	1.0035	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9605	0.9635	0.9815	0.9874	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2017-1	1.0000	1.0000	1.0000	1.0173	0.9830	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	0.9830	0.9830	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2016-2	1.0000	1.0000	1.0128	0.9874	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	0.9874	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Collision  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	436	221	-	221	221	221	265	221	221	221	221	Incurred Link Ratio Method	221	-	-	50.6%	
1998 / 1	389	183	-	183	183	183	267	183	183	183	183	Incurred Link Ratio Method	183	-	-	46.9%	
1998 / 2	385	277	-	277	277	277	283	277	277	277	277	Incurred Link Ratio Method	277	-	-	72.0%	
1999 / 1	378	289	-	289	289	289	300	289	289	289	289	Incurred Link Ratio Method	289	-	-	76.4%	
1999 / 2	413	440	-	440	440	440	309	440	440	440	440	Incurred Link Ratio Method	440	-	-	106.4%	
2000 / 1	431	251	-	251	251	251	310	251	251	251	251	Incurred Link Ratio Method	251	-	-	58.3%	
2000 / 2	476	288	-	288	288	288	330	288	288	288	288	Incurred Link Ratio Method	288	-	-	60.5%	
2001 / 1	509	358	-	358	358	358	361	358	358	358	358	Incurred Link Ratio Method	358	-	-	70.3%	
2001 / 2	574	335	-	335	335	335	361	335	335	335	335	Incurred Link Ratio Method	335	-	-	58.3%	
2002 / 1	596	268	-	268	268	268	338	268	268	268	268	Incurred Link Ratio Method	268	-	-	44.9%	
2002 / 2	666	422	-	422	422	422	340	422	422	422	422	Incurred Link Ratio Method	422	-	-	63.3%	
2003 / 1	650	263	-	263	263	263	347	263	263	263	263	Incurred Link Ratio Method	263	-	-	40.4%	
2003 / 2	672	328	-	328	328	328	341	328	328	328	328	Incurred Link Ratio Method	328	-	-	48.8%	
2004 / 1	655	209	-	209	209	209	289	209	209	209	209	Incurred Link Ratio Method	209	-	-	31.8%	
2004 / 2	681	176	-	176	176	176	291	176	176	176	176	Incurred Link Ratio Method	176	-	-	25.9%	
2005 / 1	670	255	-	255	255	255	276	255	255	255	255	Incurred Link Ratio Method	255	-	-	38.0%	
2005 / 2	692	292	-	292	292	292	284	292	292	292	292	Incurred Link Ratio Method	292	-	-	42.2%	
2006 / 1	690	266	-	266	266	266	287	266	266	266	266	Incurred Link Ratio Method	266	-	-	38.6%	
2006 / 2	713	217	-	217	217	217	293	217	217	217	217	Incurred Link Ratio Method	217	-	-	30.5%	
2007 / 1	693	233	-	233	233	233	282	233	233	233	233	Incurred Link Ratio Method	233	-	-	33.7%	
2007 / 2	716	405	-	405	405	405	296	405	405	405	405	Incurred Link Ratio Method	405	-	-	56.5%	
2008 / 1	756	438	-	438	438	438	308	438	438	438	438	Incurred Link Ratio Method	438	-	-	57.9%	
2008 / 2	819	623	-	623	623	623	334	623	623	623	623	Incurred Link Ratio Method	623	-	-	76.1%	
2009 / 1	814	307	-	307	307	307	324	307	307	307	307	Incurred Link Ratio Method	307	-	-	37.7%	
2009 / 2	896	342	-	342	342	342	342	342	342	342	342	Incurred Link Ratio Method	342	-	-	38.2%	
2010 / 1	894	317	-	317	317	317	340	317	317	317	317	Incurred Link Ratio Method	317	-	-	35.5%	
2010 / 2	981	369	-	369	369	369	364	369	369	369	369	Incurred Link Ratio Method	369	-	-	37.6%	
2011 / 1	998	316	-	316	316	316	369	316	316	316	316	Incurred Link Ratio Method	316	-	-	31.7%	
2011 / 2	1,065	407	-	407	407	407	392	407	407	407	407	Incurred Link Ratio Method	407	-	-	38.2%	
2012 / 1	1,118	351	0	351	351	351	401	351	351	351	351	Incurred Link Ratio Method	351	-	0	31.4%	
2012 / 2	1,077	322	-	322	322	322	426	322	322	322	322	Incurred Link Ratio Method	322	-	-	29.9%	
2013 / 1	1,068	385	-	385	385	385	438	385	385	385	385	Incurred Link Ratio Method	385	-	-	36.1%	
2013 / 2	1,132	583	-	583	583	583	472	583	583	583	583	Incurred Link Ratio Method	583	-	-	51.5%	
2014 / 1	1,139	394	-	394	394	394	471	394	394	394	394	Incurred Link Ratio Method	394	-	-	34.6%	
2014 / 2	1,178	404	-	404	404	404	498	404	404	404	404	Incurred Link Ratio Method	404	-	-	34.3%	
2015 / 1	1,130	622	10	632	632	622	498	632	622	632	632	Incurred Link Ratio Method	632	-	10	55.9%	
2015 / 2	1,152	629	1	630	629	629	521	629	629	629	629	Incurred Link Ratio Method	629	(1)	(0)	54.6%	
2016 / 1	1,137	730	1	731	718	730	524	721	730	721	718	Incurred Link Ratio Method	718	(14)	(13)	63.1%	
2016 / 2	1,173	544	34	577	541	532	549	541	531	541	536	Incurred Link Ratio Method	541	(36)	(2)	46.1%	
2017 / 1	1,128	481	161	642	530	595	527	531	582	533		Incurred Link Ratio Method	530	(112)	49	47.0%	
<b>Total</b>	<b>31,741</b>	<b>14,540</b>	<b>206</b>	<b>14,746</b>	<b>14,583</b>	<b>14,640</b>	<b>14,550</b>	<b>14,587</b>	<b>14,627</b>	<b>14,590</b>	<b>14,049</b>		<b>14,583</b>	<b>(163)</b>	<b>44</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Collision  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	290,863	290,863	290,863	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	287,889	380,369	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	363,326	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	267,102	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	422,077	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	437,777	437,627	437,627	437,627	437,627	437,627	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	628,027	628,027	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	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	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	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	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	316,367	316,362	316,362	316,362	316,362
2011 / 2	578,839	465,427	458,855	410,637	409,784	406,094	406,094	406,094	407,094	407,094	407,094	407,094	407,094	407,094	407,094
2012 / 1	421,466	396,278	360,481	355,035	355,013	351,112	351,262	351,262	351,262	351,262	351,262	351,262	351,262	351,262	351,262
2012 / 2	474,032	361,840	343,332	328,357	328,482	322,079	322,079	322,079	322,079	322,079	322,079	322,079	322,079	322,079	322,079
2013 / 1	569,404	456,639	402,518	399,688	381,517	381,547	384,433	385,343	385,343	385,343	385,343	385,343	385,343	385,343	385,343
2013 / 2	706,313	645,272	591,550	583,473	582,512	583,033	583,231	583,231	583,231	583,231	583,231	583,231	583,231	583,231	583,231
2014 / 1	480,830	412,908	396,440	395,344	394,315	394,460	394,315	394,315	394,315	394,315	394,315	394,315	394,315	394,315	394,315
2014 / 2	488,563	437,994	405,082	404,903	404,352	404,352	404,352	404,352	404,352	404,352	404,352	404,352	404,352	404,352	404,352
2015 / 1	565,050	673,582	656,247	626,261	632,134	632,134	632,134	632,134	632,134	632,134	632,134	632,134	632,134	632,134	632,134
2015 / 2	842,683	671,602	669,471	630,007	630,007	630,007	630,007	630,007	630,007	630,007	630,007	630,007	630,007	630,007	630,007
2016 / 1	882,901	761,541	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197	731,197
2016 / 2	636,558	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401	577,401
2017 / 1	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057	642,057

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Collision  
Cumulative Recorded Claims Amounts

Data															
Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	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	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	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	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	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	254,995	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	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643
2006 / 1	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470
2006 / 2	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265	217,265
2007 / 1	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460	233,460
2007 / 2	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542	404,542
2008 / 1	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625	437,625
2008 / 2	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017	623,017
2009 / 1	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542	306,542
2009 / 2	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674	341,674
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
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2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															







Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Comprehensive  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates											
	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] - [14] = [3] + [14] = [13] / [1]												
1997 / 2	290	99	-	99	99	99	131	99	99	99	99	Incurred Link Ratio Method	99	-	-	34.2%
1998 / 1	277	83	-	83	83	83	120	83	83	83	83	Incurred Link Ratio Method	83	-	-	30.1%
1998 / 2	274	127	-	127	127	127	142	127	127	127	127	Incurred Link Ratio Method	127	-	-	46.3%
1999 / 1	273	202	-	202	202	202	135	202	202	202	202	Incurred Link Ratio Method	202	-	-	73.8%
1999 / 2	271	154	-	154	154	154	159	154	154	154	154	Incurred Link Ratio Method	154	-	-	56.8%
2000 / 1	275	192	-	192	192	192	147	192	192	192	192	Incurred Link Ratio Method	192	-	-	69.6%
2000 / 2	296	203	-	203	203	203	174	203	203	203	203	Incurred Link Ratio Method	203	-	-	68.6%
2001 / 1	322	178	-	178	178	178	170	178	178	178	178	Incurred Link Ratio Method	178	-	-	55.4%
2001 / 2	348	315	-	315	315	315	193	315	315	315	315	Incurred Link Ratio Method	315	-	-	90.5%
2002 / 1	345	183	-	183	183	183	162	183	183	183	183	Incurred Link Ratio Method	183	-	-	53.1%
2002 / 2	371	158	-	158	158	158	181	158	158	158	158	Incurred Link Ratio Method	158	-	-	42.4%
2003 / 1	371	165	-	165	165	165	167	165	165	165	165	Incurred Link Ratio Method	165	-	-	44.4%
2003 / 2	387	149	-	149	149	149	188	149	149	149	149	Incurred Link Ratio Method	149	-	-	38.6%
2004 / 1	367	110	-	110	110	110	148	110	110	110	110	Incurred Link Ratio Method	110	-	-	29.8%
2004 / 2	368	239	-	239	239	239	225	239	239	239	239	Incurred Link Ratio Method	239	-	-	64.9%
2005 / 1	360	113	-	113	113	113	194	113	113	113	113	Incurred Link Ratio Method	113	-	-	31.3%
2005 / 2	372	283	-	283	283	283	222	283	283	283	283	Incurred Link Ratio Method	283	-	-	76.2%
2006 / 1	373	146	-	146	146	146	198	146	146	146	146	Incurred Link Ratio Method	146	-	-	39.2%
2006 / 2	383	225	-	225	225	225	227	225	225	225	225	Incurred Link Ratio Method	225	-	-	58.7%
2007 / 1	378	147	-	147	147	147	199	147	147	147	147	Incurred Link Ratio Method	147	-	-	38.8%
2007 / 2	395	274	-	274	274	274	229	274	274	274	274	Incurred Link Ratio Method	274	-	-	69.3%
2008 / 1	413	331	-	331	331	331	217	331	331	331	331	Incurred Link Ratio Method	331	-	-	80.0%
2008 / 2	447	250	-	250	250	250	264	250	250	250	250	Incurred Link Ratio Method	250	-	-	55.9%
2009 / 1	460	253	-	253	253	253	232	253	253	253	253	Incurred Link Ratio Method	253	-	-	55.1%
2009 / 2	490	183	-	183	183	183	273	183	183	183	183	Incurred Link Ratio Method	183	-	-	37.3%
2010 / 1	508	394	-	394	394	394	246	394	394	394	394	Incurred Link Ratio Method	394	-	-	77.6%
2010 / 2	545	224	-	224	224	224	292	224	224	224	224	Incurred Link Ratio Method	224	-	-	41.1%
2011 / 1	559	315	-	315	315	315	267	315	315	315	315	Incurred Link Ratio Method	315	-	-	56.4%
2011 / 2	587	428	-	428	428	428	315	428	428	428	428	Incurred Link Ratio Method	428	-	-	72.8%
2012 / 1	597	172	-	172	172	172	288	172	172	172	172	Incurred Link Ratio Method	172	-	-	28.9%
2012 / 2	634	377	-	377	377	377	340	377	377	377	377	Incurred Link Ratio Method	377	-	-	59.4%
2013 / 1	654	277	-	277	277	277	313	277	277	277	277	Incurred Link Ratio Method	277	-	-	42.4%
2013 / 2	697	365	0	365	365	365	378	365	365	365	365	Incurred Link Ratio Method	365	-	0	52.4%
2014 / 1	708	331	-	331	331	331	339	331	331	331	331	Incurred Link Ratio Method	331	-	-	46.7%
2014 / 2	741	469	-	469	469	469	399	469	469	469	469	Incurred Link Ratio Method	469	-	-	63.3%
2015 / 1	743	332	-	332	332	332	359	332	332	332	332	Incurred Link Ratio Method	332	-	-	44.7%
2015 / 2	733	408	-	408	408	408	418	408	408	408	408	Incurred Link Ratio Method	408	-	-	55.6%
2016 / 1	710	685	-	685	685	685	378	685	685	685	685	Incurred Link Ratio Method	685	(1)	(1)	96.5%
2016 / 2	721	606	1	607	606	613	444	606	611	607	608	Incurred Link Ratio Method	606	(1)	(0)	84.0%
2017 / 1	707	353	99	452	512	512	386	497	473	499		Incurred Link Ratio Method	512	60	159	72.4%
<b>Total</b>	<b>18,748</b>	<b>10,497</b>	<b>100</b>	<b>10,597</b>	<b>10,655</b>	<b>10,663</b>	<b>9,862</b>	<b>10,641</b>	<b>10,622</b>	<b>10,643</b>	<b>10,146</b>		<b>10,655</b>	<b>58</b>	<b>158</b>	



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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	
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	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	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	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	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	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	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	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	112,694	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	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	
2006 / 1	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	146,262	146,262	
2006 / 2	224,786	224,786	224,786	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	146,590	146,590	146,590	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	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	274,153	274,153	
2008 / 1	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	
2008 / 2	250,298	250,298	250,298	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	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	
2009 / 2	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	
2010 / 1																
2010 / 2																
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Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Specified Perils  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	71	59	-	59	59	59	29	59	59	59	59	Incurred Link Ratio Method	59	-	-	84.0%	
1998 / 1	61	2	-	2	2	2	28	2	2	2	2	Incurred Link Ratio Method	2	-	-	3.6%	
1998 / 2	52	1	-	1	1	1	27	1	1	1	1	Incurred Link Ratio Method	1	-	-	1.3%	
1999 / 1	50	7	-	7	7	7	27	7	7	7	7	Incurred Link Ratio Method	7	-	-	13.2%	
1999 / 2	49	9	-	9	9	9	26	9	9	9	9	Incurred Link Ratio Method	9	-	-	18.3%	
2000 / 1	46	38	-	38	38	38	23	38	38	38	38	Incurred Link Ratio Method	38	-	-	82.3%	
2000 / 2	44	25	-	25	25	25	23	25	25	25	25	Incurred Link Ratio Method	25	-	-	56.2%	
2001 / 1	48	0	-	0	0	0	24	0	0	0	0	Incurred Link Ratio Method	0	-	-	1.0%	
2001 / 2	47	9	-	9	9	9	24	9	9	9	9	Incurred Link Ratio Method	9	-	-	18.6%	
2002 / 1	45	8	-	8	8	8	21	8	8	8	8	Incurred Link Ratio Method	8	-	-	18.4%	
2002 / 2	45	0	-	0	0	0	19	0	0	0	0	Incurred Link Ratio Method	0	-	-	0.4%	
2003 / 1	46	1	-	1	1	1	17	1	1	1	1	Incurred Link Ratio Method	1	-	-	1.2%	
2003 / 2	49	16	-	16	16	16	18	16	16	16	16	Incurred Link Ratio Method	16	-	-	31.5%	
2004 / 1	47	33	-	33	33	33	18	33	33	33	33	Incurred Link Ratio Method	33	-	-	70.6%	
2004 / 2	48	4	-	4	4	4	18	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.5%	
2005 / 1	46	-	-	-	-	-	18	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2005 / 2	47	20	-	20	20	20	18	20	20	20	20	Incurred Link Ratio Method	20	-	-	42.0%	
2006 / 1	42	25	-	25	25	25	17	25	25	25	25	Incurred Link Ratio Method	25	-	-	59.6%	
2006 / 2	42	60	-	60	60	60	18	60	60	60	60	Incurred Link Ratio Method	60	-	-	141.9%	
2007 / 1	44	39	-	39	39	39	18	39	39	39	39	Incurred Link Ratio Method	39	-	-	86.7%	
2007 / 2	45	4	-	4	4	4	18	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.9%	
2008 / 1	46	62	-	62	62	62	18	62	62	62	62	Incurred Link Ratio Method	62	-	-	136.3%	
2008 / 2	46	13	-	13	13	13	18	13	13	13	13	Incurred Link Ratio Method	13	-	-	27.8%	
2009 / 1	47	47	-	47	47	47	19	47	47	47	47	Incurred Link Ratio Method	47	-	-	100.2%	
2009 / 2	49	36	-	36	36	36	19	36	36	36	36	Incurred Link Ratio Method	36	-	-	74.0%	
2010 / 1	51	-	-	-	-	-	20	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2010 / 2	52	20	-	20	20	20	19	20	20	20	20	Incurred Link Ratio Method	20	-	-	39.7%	
2011 / 1	51	-	-	-	-	-	19	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2011 / 2	46	4	-	4	4	4	19	4	4	4	4	Incurred Link Ratio Method	4	-	-	8.9%	
2012 / 1	52	84	-	84	84	84	20	84	84	84	84	Incurred Link Ratio Method	84	-	-	161.8%	
2012 / 2	49	54	-	54	54	54	19	54	54	54	54	Incurred Link Ratio Method	54	-	-	110.7%	
2013 / 1	49	43	-	43	43	43	19	43	43	43	43	Incurred Link Ratio Method	43	-	-	87.3%	
2013 / 2	48	36	-	36	36	36	19	36	36	36	36	Incurred Link Ratio Method	36	-	-	75.5%	
2014 / 1	48	-	-	-	-	-	19	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2014 / 2	46	-	-	-	-	-	18	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2015 / 1	46	-	-	-	-	-	17	-	-	-	-	Incurred Link Ratio Method	-	-	-	-	
2015 / 2	44	33	-	33	33	33	17	33	33	33	33	Incurred Link Ratio Method	33	-	-	76.0%	
2016 / 1	44	8	-	8	8	8	18	8	8	8	8	Incurred Link Ratio Method	8	-	-	17.8%	
2016 / 2	42	8	-	8	8	8	18	8	8	8	8	Incurred Link Ratio Method	8	0	0	19.1%	
2017 / 1	42	86	-	86	87	117	18	86	91	86		Incurred Link Ratio Method	87	1	1	208.1%	
<b>Total</b>	<b>1,909</b>	<b>894</b>	<b>-</b>	<b>894</b>	<b>895</b>	<b>925</b>	<b>801</b>	<b>894</b>	<b>899</b>	<b>894</b>	<b>808</b>		<b>895</b>	<b>1</b>	<b>1</b>		



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$ - Indemnity only  
Other Coverages - Specified Perils  
Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	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	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	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	4,089	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	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	54,027	54,027	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	42,798	42,798	42,798	42,798	42,798	42,798	42,798	42,798	42,798
2013 / 2	30,425	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125	36,125
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	9,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	8,360	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170	33,170
2016 / 1	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763	7,763
2016 / 2	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
2017 / 1	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106	86,106

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Specified Perils  
Cumulative Recorded Claims Amounts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	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	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	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	4,055	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	4,055
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	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	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	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	60,274
2007 / 1	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	38,573
2007 / 2	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981
2008 / 1	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	62,047
2008 / 2	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	12,741
2009 / 1	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	47,056	47,056
2009 / 2	35,945	35,945	35,945	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															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
Other Coverages - Specified 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
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	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	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	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	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	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
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
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
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
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	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
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
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	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
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	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	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
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	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	1.0000
2007 / 2		1.0000	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	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	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	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	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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	36.7014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	1.6992	1.5915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.1873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1																
2014 / 2																
2015 / 1																
2015 / 2	1.0000	1.0000	1.0000													
2016 / 1	1.0000	1.0000														
2016 / 2	1.0000															
Final Selection		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
Product		1.0152	1.0004	1.0000	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		2.0316	1.0186	1.0000	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		0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo		1.0117	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		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		1.0527	1.0203	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per		0.7335	1.0000	1.0000	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		0.9548	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		0.6534	1.0000	1.0000	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 2017-1		1.0152	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product		1.0156	1.0004	1.0000	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 2016-2		1.0222	1.0004	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product		1.0226	1.0004	1.0000	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 2017-1		1.0152	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product		1.0156	1.0004	1.0000	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 2016-2		1.0222	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product		1.0226	1.0004	1.0000	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Amounts in \$s - Indemnity only  
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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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000
2008 / 1	1.0000	1.0000	1.0000												
2008 / 2	1.0000	1.0000													
2009 / 1	1.0000														
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															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Losses by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: All Perils  
Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates								Selected Method	Selected Ultimate Claims Amount	Selected IBNR	Unpaid Claims to Date	Selected Ultimate Loss Ratio
	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						
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	
				= [2] + [3]										= [13] - [14]	= [3] + [14]	= [13] / [15]	
1997 / 2	383	187	-	187	187	187	156	187	187	187	187	Incurred Link Ratio Method	187	-	-	48.9%	
1998 / 1	386	248	-	248	248	248	186	248	248	248	248	Incurred Link Ratio Method	248	-	-	64.3%	
1998 / 2	442	236	-	236	236	236	266	236	236	236	236	Incurred Link Ratio Method	236	-	-	53.5%	
1999 / 1	426	183	-	183	183	183	260	183	183	183	183	Incurred Link Ratio Method	183	-	-	43.0%	
1999 / 2	432	344	-	344	344	344	226	344	344	344	344	Incurred Link Ratio Method	344	-	-	79.6%	
2000 / 1	451	262	-	262	262	262	244	262	262	262	262	Incurred Link Ratio Method	262	-	-	58.1%	
2000 / 2	511	391	-	391	391	391	276	391	391	391	391	Incurred Link Ratio Method	391	-	-	76.6%	
2001 / 1	526	259	-	259	259	259	261	259	259	259	259	Incurred Link Ratio Method	259	-	-	49.3%	
2001 / 2	626	235	-	235	235	235	330	235	235	235	235	Incurred Link Ratio Method	235	-	-	37.6%	
2002 / 1	611	322	-	322	322	322	335	322	322	322	322	Incurred Link Ratio Method	322	-	-	52.8%	
2002 / 2	675	290	-	290	290	290	344	290	290	290	290	Incurred Link Ratio Method	290	-	-	42.9%	
2003 / 1	734	466	-	466	466	466	337	466	466	466	466	Incurred Link Ratio Method	466	-	-	63.5%	
2003 / 2	907	398	-	398	398	398	392	398	398	398	398	Incurred Link Ratio Method	398	-	-	43.8%	
2004 / 1	969	371	-	371	371	371	449	371	371	371	371	Incurred Link Ratio Method	371	-	-	38.3%	
2004 / 2	1,052	597	-	597	597	597	443	597	597	597	597	Incurred Link Ratio Method	597	-	-	56.8%	
2005 / 1	1,041	372	-	372	372	372	446	372	372	372	372	Incurred Link Ratio Method	372	-	-	35.7%	
2005 / 2	1,107	411	-	411	411	411	448	411	411	411	411	Incurred Link Ratio Method	411	-	-	37.2%	
2006 / 1	1,071	326	-	326	326	326	436	326	326	326	326	Incurred Link Ratio Method	326	-	-	30.4%	
2006 / 2	1,146	536	-	536	536	536	469	536	536	536	536	Incurred Link Ratio Method	536	-	-	46.8%	
2007 / 1	1,164	331	-	331	331	331	498	331	331	331	331	Incurred Link Ratio Method	331	-	-	28.5%	
2007 / 2	1,246	557	-	557	557	557	546	557	557	557	557	Incurred Link Ratio Method	557	-	-	44.7%	
2008 / 1	1,220	520	-	520	520	520	541	520	520	520	520	Incurred Link Ratio Method	520	-	-	42.6%	
2008 / 2	1,316	611	-	611	611	611	582	611	611	611	611	Incurred Link Ratio Method	611	-	-	46.5%	
2009 / 1	1,286	761	-	761	761	761	574	761	761	761	761	Incurred Link Ratio Method	761	-	-	59.2%	
2009 / 2	1,383	579	-	579	579	579	585	579	579	579	579	Incurred Link Ratio Method	579	-	-	41.9%	
2010 / 1	1,432	403	-	403	403	403	588	403	403	403	403	Incurred Link Ratio Method	403	-	-	28.1%	
2010 / 2	1,598	522	-	522	522	522	639	522	522	522	522	Incurred Link Ratio Method	522	-	-	32.7%	
2011 / 1	1,605	526	-	526	526	526	643	526	526	526	526	Incurred Link Ratio Method	526	-	-	32.7%	
2011 / 2	1,683	691	-	691	691	691	686	691	691	691	691	Incurred Link Ratio Method	691	-	-	41.0%	
2012 / 1	1,674	716	-	716	716	716	698	716	716	716	716	Incurred Link Ratio Method	716	-	-	42.8%	
2012 / 2	1,810	1,180	-	1,180	1,180	1,180	763	1,180	1,180	1,180	1,180	Incurred Link Ratio Method	1,180	-	-	65.2%	
2013 / 1	1,792	448	-	448	448	448	763	448	448	448	448	Incurred Link Ratio Method	448	-	-	25.0%	
2013 / 2	1,876	795	7	801	801	795	819	801	795	801	801	Incurred Link Ratio Method	801	-	7	42.7%	
2014 / 1	1,849	973	-	973	973	973	826	973	973	973	973	Incurred Link Ratio Method	973	-	-	52.6%	
2014 / 2	1,878	1,671	-	1,671	1,671	1,671	840	1,671	1,671	1,671	1,671	Incurred Link Ratio Method	1,671	-	-	88.9%	
2015 / 1	1,848	713	0	714	714	713	844	714	713	714	714	Incurred Link Ratio Method	714	-	0	38.6%	
2015 / 2	1,930	1,261	1	1,262	1,262	1,261	877	1,262	1,261	1,262	1,261	Incurred Link Ratio Method	1,262	(0)	1	65.4%	
2016 / 1	1,915	979	2	982	973	977	873	974	977	974	975	Incurred Link Ratio Method	973	(8)	(6)	50.8%	
2016 / 2	1,950	1,569	27	1,595	1,511	1,535	915	1,544	1,549	1,543	1,496	Incurred Link Ratio Method	1,511	(84)	(58)	77.5%	
2017 / 1	1,926	546	359	904	874	700	938	872	752	872		Incurred Link Ratio Method	874	(30)	329	45.4%	
<b>Total</b>	<b>47,882</b>	<b>22,787</b>	<b>396</b>	<b>23,184</b>	<b>23,060</b>	<b>22,905</b>	<b>21,341</b>	<b>23,092</b>	<b>22,972</b>	<b>23,091</b>	<b>22,173</b>		<b>23,060</b>	<b>(123)</b>	<b>273</b>		

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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	
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	183,366	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	344,179	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	592,378	592,378	592,378	592,378	592,378	
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	783,449	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	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	579,797	579,797	
2010 / 1	299,866	450,720	427,537	418,027	404,268	404,168	402,620	402,620	402,620	402,598	402,620	402,620	402,620	402,620	402,598	
2010 / 2	536,298	581,938	534,105	523,932	521,910	521,910	521,910	521,910	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	529,678	525,678	525,678	525,678	525,678	
2011 / 2	778,026	800,221	745,066	723,520	698,125	690,971	690,971	690,971	690,971	690,971	690,971	690,971	690,971	690,971	690,971	
2012 / 1	702,671	773,083	713,724	721,680	720,136	715,850	715,850	715,850	715,850	715,850	715,850	715,850	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	1,180,268	1,180,268	1,180,268	1,180,268	1,180,268	1,180,268	1,180,268	1,180,268	
2013 / 1	590,994	506,467	449,636	448,045	447,622	447,622	447,622	447,622	447,622	447,622	447,622	447,622	447,622	447,622	447,622	
2013 / 2	826,305	794,627	807,772	801,649	801,271	801,271	801,271	801,271	801,271	801,271	801,271	801,271	801,271	801,271	801,271	
2014 / 1	1,010,734	1,022,418	985,084	973,008	972,993	972,993	972,993	972,993	972,993	972,993	972,993	972,993	972,993	972,993	972,993	
2014 / 2	1,667,333	1,688,240	1,676,997	1,672,878	1,668,576	1,670,774	1,668,576	1,668,576	1,668,576	1,668,576	1,668,576	1,668,576	1,668,576	1,668,576	1,668,576	
2015 / 1	857,760	857,063	720,241	713,520	713,520	713,520	713,520	713,520	713,520	713,520	713,520	713,520	713,520	713,520	713,520	
2015 / 2	1,417,579	1,406,318	1,281,561	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	1,262,478	
2016 / 1	972,199	1,029,720	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	981,701	
2016 / 2	1,470,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	1,595,096	
2017 / 1	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	904,265	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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	
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	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	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	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	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	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	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	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	371,983	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	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	411,409	
2006 / 1	325,919	325,919	325,919	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	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	536,177	
2007 / 1	331,218	331,218	331,218	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	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	556,901	
2008 / 1	519,759	519,759	519,759	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	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	611,256	
2009 / 1	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	760,765	
2009 / 2	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	579,433	
2010 / 1																
2010 / 2																
2011 / 1																
2011 / 2																
2012 / 1																
2012 / 2																
2013 / 1																
2013 / 2																
2014 / 1																
2014 / 2																
2015 / 1																
2015 / 2																
2016 / 1																
2016 / 2																
2017 / 1																





Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	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	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
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														
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															
2016 / 1															
2016 / 2															
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017

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 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2
6 - 12	WAvg 5 AHYS-1	Avg 8 AHYS	WAvg 5 AHYS-1	WAvg 4 AHYS	2016-2 GISA ATL CV	WAvg 10 AHYS	2016-2 GISA ATL CV	Industry CV
12 - 18	WAvg 10 AHYS	Avg 4 AHYS	Avg 6 AHYS	WAvg 4 AHYS	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	Industry CV
18 - 24	WAvg 10 AHYS	Avg 4 AHYS	Avg 6 AHYS	WAvg 4 AHYS	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	Industry CV
24 - 30	WAvg 10 AHYS	Avg 4 AHYS	Avg 6 AHYS	WAvg 4 AHYS	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
30 - 36	WAvg 10 AHYS	Avg 4 AHYS	Avg 6 AHYS	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
36 - 42	WAvg 10 AHYS	No Development	Avg 6 AHYS	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
42 - 48	WAvg 10 AHYS	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
48 - 54	WAvg 10 AHYS	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
54 - 60	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
60 - 66	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
66 - 72	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
72 - 78	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
78 - 84	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
84 - 90	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
90 - 96	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
96 - 102	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
102 - 108	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
108 - 114	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
114 - 120	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
120 - 126	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
126 - 132	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
132 - 138	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
138 - 144	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
144 - 150	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
150 - 156	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
156 - 162	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
162 - 168	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
168 - 174	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
174 - 180	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
180 - 186	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
186 - 192	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
192 - 198	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
198 - 204	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
204 - 210	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
210 - 216	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
216 - 222	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
222 - 228	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
228 - 234	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
234 - 240	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	2016-2 GISA ATL CV	No Development
240 - Ult.	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development

Industry Valuation  
 as at June 30, 2017

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 Undersured Motorist	
	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2
6 - 12	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
12 - 18	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
18 - 24	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
24 - 30	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
30 - 36	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
36 - 42	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
42 - 48	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
48 - 54	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
54 - 60	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
60 - 66	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV
66 - 72	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
72 - 78	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
78 - 84	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
84 - 90	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
90 - 96	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
96 - 102	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	Industry PPV
102 - 108	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	No Development
108 - 114	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	No Development	2016-2 GISA ATL PPV	No Development
114 - 120	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	2016-2 GISA ATL PPV	No Development
120 - 126	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
126 - 132	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
132 - 138	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
138 - 144	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
144 - 150	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
150 - 156	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
156 - 162	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
162 - 168	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
168 - 174	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
174 - 180	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
180 - 186	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
186 - 192	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
192 - 198	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
198 - 204	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
204 - 210	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
210 - 216	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
216 - 222	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
222 - 228	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
228 - 234	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	No Development	No Development	No Development	No Development
234 - 240	2016-2 GISA ATL PPV	Industry PPV	2016-2 GISA ATL PPV	Industry PPV	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 June 30, 2017

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 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2	FA 2017-1	FA 2016-2
6 - 12	WAvg 5 AHYS-1	Avg 6 AHYS	WAvg 5 AHYS-1	Avg 6 AHYS	2016-2 GISA ATL CV	Industry CV	WAvg 5 AHYS-1	Avg 8 AHYS
12 - 18	Avg 6 AHYS	Avg 6 AHYS	Avg 6 AHYS	Avg 6 AHYS	2016-2 GISA ATL CV	Industry CV	Avg 6 AHYS	Avg 8 AHYS
18 - 24	Avg 6 AHYS	Avg 6 AHYS	Avg 6 AHYS	Avg 6 AHYS	2016-2 GISA ATL CV	Industry CV	No Development	No Development
24 - 30	No Development	No Development	Avg 6 AHYS	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
30 - 36	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
36 - 42	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
42 - 48	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
48 - 54	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
54 - 60	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
60 - 66	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
66 - 72	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
72 - 78	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
78 - 84	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
84 - 90	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
90 - 96	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
96 - 102	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
102 - 108	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
108 - 114	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
114 - 120	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
120 - 126	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
126 - 132	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
132 - 138	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
138 - 144	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
144 - 150	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
150 - 156	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
156 - 162	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
162 - 168	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
168 - 174	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
174 - 180	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
180 - 186	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
186 - 192	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
192 - 198	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
198 - 204	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
204 - 210	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
210 - 216	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
216 - 222	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
222 - 228	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
228 - 234	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	No Development	No Development
234 - 240	No Development	No Development	No Development	No Development	2016-2 GISA ATL CV	Industry CV	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Bodily Injury

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	7,548	57	-	57	57	59	57	57	57	Incurred Link Ratio Method	57	7.55
1998 / 1	7,520	50	-	50	50	59	50	50	56	Incurred Link Ratio Method	50	6.65
1998 / 2	8,312	53	-	53	53	65	53	53	50	Incurred Link Ratio Method	53	6.38
1999 / 1	7,876	51	-	51	51	62	51	51	53	Incurred Link Ratio Method	51	6.48
1999 / 2	7,925	51	-	51	51	62	51	51	51	Incurred Link Ratio Method	51	6.44
2000 / 1	7,874	53	-	53	53	62	53	53	51	Incurred Link Ratio Method	53	6.73
2000 / 2	8,370	82	-	82	82	66	82	82	37	Incurred Link Ratio Method	82	9.80
2001 / 1	8,417	99	1	100	100	66	100	100	78	Incurred Link Ratio Method	100	11.88
2001 / 2	9,548	68	-	68	68	75	68	68	90	Incurred Link Ratio Method	68	7.12
2002 / 1	9,092	81	-	81	81	71	81	81	66	Incurred Link Ratio Method	81	8.91
2002 / 2	9,190	75	-	75	75	72	75	75	81	Incurred Link Ratio Method	75	8.16
2003 / 1	9,088	103	-	103	103	71	103	103	65	Incurred Link Ratio Method	103	11.33
2003 / 2	9,680	70	-	70	70	76	70	70	92	Incurred Link Ratio Method	70	7.23
2004 / 1	9,363	68	-	68	68	73	68	68	70	Incurred Link Ratio Method	68	7.26
2004 / 2	9,830	64	-	64	64	55	64	64	68	Incurred Link Ratio Method	64	6.51
2005 / 1	9,682	58	-	58	58	54	58	58	63	Incurred Link Ratio Method	58	5.99
2005 / 2	9,960	66	-	66	66	56	66	66	57	Incurred Link Ratio Method	66	6.63
2006 / 1	9,683	58	-	58	58	54	58	58	65	Incurred Link Ratio Method	58	5.99
2006 / 2	10,236	56	1	57	57	57	57	57	58	Incurred Link Ratio Method	57	5.57
2007 / 1	10,087	57	-	57	57	57	57	57	57	Incurred Link Ratio Method	57	5.65
2007 / 2	10,199	69	-	69	69	57	69	69	54	Incurred Link Ratio Method	69	6.77
2008 / 1	9,727	62	1	63	63	55	63	63	68	Incurred Link Ratio Method	63	6.48
2008 / 2	10,316	59	-	59	59	58	59	59	63	Incurred Link Ratio Method	59	5.72
2009 / 1	10,069	58	1	59	59	56	59	59	59	Incurred Link Ratio Method	59	5.86
2009 / 2	10,724	71	-	71	71	60	71	71	57	Incurred Link Ratio Method	71	6.62
2010 / 1	10,515	51	1	52	52	59	52	52	66	Incurred Link Ratio Method	52	4.95
2010 / 2	11,187	62	-	62	62	63	62	62	50	Incurred Link Ratio Method	62	5.54
2011 / 1	11,080	59	7	66	66	62	66	66	62	Incurred Link Ratio Method	66	5.96
2011 / 2	11,779	71	1	72	72	66	72	72	65	Incurred Link Ratio Method	72	6.11
2012 / 1	11,735	54	1	55	55	66	55	55	68	Incurred Link Ratio Method	55	4.69
2012 / 2	12,521	68	2	70	70	70	70	70	48	Incurred Link Ratio Method	70	5.59
2013 / 1	12,408	75	1	76	76	70	76	76	71	Incurred Link Ratio Method	76	6.12
2013 / 2	13,667	71	6	77	76	77	76	76	78	Incurred Link Ratio Method	76	5.59
2014 / 1	13,977	73	10	83	82	78	83	82	78	Incurred Link Ratio Method	82	5.90
2014 / 2	14,548	61	13	74	73	82	73	73	83	Incurred Link Ratio Method	73	5.05
2015 / 1	14,411	55	15	70	70	81	70	70	69	Incurred Link Ratio Method	70	4.86
2015 / 2	15,251	52	27	79	79	86	79	79	74	Incurred Link Ratio Method	79	5.20
2016 / 1	15,072	35	17	52	53	85	54	54	73	Incurred Link Ratio Method	53	3.52
2016 / 2	15,509	22	41	63	63	87	63	63	-	Incurred Link Ratio Method	63	4.08
2017 / 1	15,200	7	45	52	56	85	58	58		Incurred Link Ratio Method	56	3.67
<b>Total</b>	<b>429,176</b>	<b>2,455</b>	<b>191</b>	<b>2,646</b>	<b>2,650</b>	<b>2,675</b>	<b>2,652</b>	<b>2,653</b>	<b>2,450</b>		<b>2,650</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Third Party Liability - Bodily Injury  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	101	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	59	59	59	59	59	59	59	59
2009 / 2	64	74	74	74	72	71	71	71	71	71	71	71	71	71	71
2010 / 1	51	52	52	51	52	52	52	52	52	52	52	52	52	52	52
2010 / 2	64	63	65	64	62	62	62	63	63	62	62	62	62	62	62
2011 / 1	57	61	61	63	64	64	64	65	65	65	66	66	66	66	66
2011 / 2	61	69	68	73	72	74	73	74	71	72	72	72	72	72	72
2012 / 1	50	56	56	55	55	54	54	55	55	55	55	55	55	55	55
2012 / 2	65	74	71	71	71	74	74	72	72	70					
2013 / 1	75	73	74	74	78	77	78	77	76						
2013 / 2	73	78	77	77	77	78	77	77							
2014 / 1	79	79	79	80	83	83	83								
2014 / 2	54	68	69	71	73	74									
2015 / 1	60	73	72	74	70										
2015 / 2	67	82	79	79											
2016 / 1	51	55	52												
2016 / 2	46	63													
2017 / 1	52														

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Third Party Liability - Bodily Injury  
Cumulative Claims Counts

Data															
Acc. Yr	<u>96</u>	<u>102</u>	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>
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	68
2002 / 1	84	84	84	84	84	81	81	81	81	81	81	81	81	81	81
2002 / 2	75	75	75	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	103	103	103	103
2003 / 2	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
2004 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2004 / 2	65	65	65	65	64	64	64	64	64	64	64	64	64	64	64
2005 / 1	59	59	58	58	58	58	58	58	58	58	58	58	58	58	58
2005 / 2	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2006 / 1	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
2006 / 2	58	58	57	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 1	58	58	57	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 2	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
2008 / 1	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
2008 / 2	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2009 / 1	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2009 / 2	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															







Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Property Damage

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	7,548	193	-	193	193	184	193	193	193	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	202	214	214	176	Incurred Link Ratio Method	214	25.75
1999 / 1	7,876	211	-	211	211	217	211	211	214	Incurred Link Ratio Method	211	26.79
1999 / 2	7,925	185	-	185	185	193	185	185	208	Incurred Link Ratio Method	185	23.35
2000 / 1	7,874	218	-	218	218	217	218	218	179	Incurred Link Ratio Method	218	27.69
2000 / 2	8,370	231	-	231	231	204	231	231	217	Incurred Link Ratio Method	231	27.60
2001 / 1	8,417	315	-	315	315	232	315	315	200	Incurred Link Ratio Method	315	37.43
2001 / 2	9,548	215	-	215	215	232	215	215	283	Incurred Link Ratio Method	215	22.52
2002 / 1	9,092	248	-	248	248	251	248	248	210	Incurred Link Ratio Method	248	27.28
2002 / 2	9,190	220	-	220	220	224	220	220	245	Incurred Link Ratio Method	220	23.94
2003 / 1	9,088	281	-	281	281	251	281	281	203	Incurred Link Ratio Method	281	30.92
2003 / 2	9,680	196	-	196	196	236	196	196	255	Incurred Link Ratio Method	196	20.25
2004 / 1	9,363	183	-	183	183	259	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	188	175	175	137	Incurred Link Ratio Method	175	18.07
2005 / 2	9,960	181	-	181	181	171	181	181	175	Incurred Link Ratio Method	181	18.17
2006 / 1	9,683	195	-	195	195	188	195	195	180	Incurred Link Ratio Method	195	20.14
2006 / 2	10,236	188	1	189	189	175	189	189	195	Incurred Link Ratio Method	189	18.46
2007 / 1	10,087	213	-	213	213	196	213	213	186	Incurred Link Ratio Method	213	21.12
2007 / 2	10,199	192	-	192	192	175	192	192	211	Incurred Link Ratio Method	192	18.82
2008 / 1	9,727	176	-	176	176	189	176	176	191	Incurred Link Ratio Method	176	18.09
2008 / 2	10,316	177	-	177	177	177	177	177	176	Incurred Link Ratio Method	177	17.16
2009 / 1	10,069	167	-	167	167	196	167	167	176	Incurred Link Ratio Method	167	16.58
2009 / 2	10,724	210	-	210	210	184	210	210	156	Incurred Link Ratio Method	210	19.58
2010 / 1	10,515	190	-	190	190	204	190	190	208	Incurred Link Ratio Method	190	18.07
2010 / 2	11,187	198	-	198	198	192	198	198	190	Incurred Link Ratio Method	198	17.70
2011 / 1	11,080	243	1	244	244	215	244	244	187	Incurred Link Ratio Method	244	22.02
2011 / 2	11,779	221	-	221	221	202	221	221	242	Incurred Link Ratio Method	221	18.76
2012 / 1	11,735	214	-	214	214	228	214	214	221	Incurred Link Ratio Method	214	18.24
2012 / 2	12,521	232	-	232	232	215	232	232	212	Incurred Link Ratio Method	232	18.53
2013 / 1	12,408	269	1	270	270	241	270	270	226	Incurred Link Ratio Method	270	21.76
2013 / 2	13,667	259	2	261	261	234	261	261	270	Incurred Link Ratio Method	261	19.10
2014 / 1	13,977	330	-	330	330	272	330	330	243	Incurred Link Ratio Method	330	23.61
2014 / 2	14,548	241	1	242	242	249	242	242	306	Incurred Link Ratio Method	242	16.61
2015 / 1	14,411	267	3	270	270	280	270	270	246	Incurred Link Ratio Method	270	18.71
2015 / 2	15,251	228	6	234	236	261	236	236	264	Incurred Link Ratio Method	236	15.47
2016 / 1	15,072	248	3	251	256	293	256	256	244	Incurred Link Ratio Method	256	16.96
2016 / 2	15,509	184	23	207	215	266	217	219	-	Incurred Link Ratio Method	215	13.86
2017 / 1	15,200	180	77	257	299	296	298	300		Incurred Link Ratio Method	299	19.65
<b>Total</b>	<b>429,176</b>	<b>8,614</b>	<b>118</b>	<b>8,732</b>	<b>8,788</b>	<b>8,766</b>	<b>8,790</b>	<b>8,794</b>	<b>7,989</b>		<b>8,788</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Third Party Liability - Property Damage  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	185	185	185	185	185	185	185	185	185
2000 / 1	225	228	224	223	220	219	219	219	218	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	181	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	167
2009 / 2	176	206	207	209	211	211	211	211	211	211	211	211	210	210	210
2010 / 1	175	191	193	190	191	191	191	191	191	191	191	190	190	190	190
2010 / 2	178	199	198	200	200	198	199	199	198	198	198	198	198	198	198
2011 / 1	223	243	244	242	242	244	243	243	243	244	244	244	244	244	244
2011 / 2	192	215	221	221	223	222	221	221	221	221	221	221	221	221	221
2012 / 1	197	212	216	215	212	214	214	214	214	214	214	214	214	214	214
2012 / 2	202	227	229	230	232	232	232	232	232	232	232	232	232	232	232
2013 / 1	238	264	265	267	269	269	269	269	270	270	270	270	270	270	270
2013 / 2	226	260	260	259	262	261	260	261	261	261	261	261	261	261	261
2014 / 1	289	323	324	327	330	330	330	330	330	330	330	330	330	330	330
2014 / 2	199	231	240	242	243	242	242	242	242	242	242	242	242	242	242
2015 / 1	219	251	260	266	270	270	270	270	270	270	270	270	270	270	270
2015 / 2	198	229	230	234	234	234	234	234	234	234	234	234	234	234	234
2016 / 1	212	243	251	251	251	251	251	251	251	251	251	251	251	251	251
2016 / 2	168	207	207	207	207	207	207	207	207	207	207	207	207	207	207
2017 / 1	257	257	257	257	257	257	257	257	257	257	257	257	257	257	257

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Third Party Liability - Property Damage  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Acc. Yr															
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	215
2002 / 1	249	249	249	249	249	249	248	248	248	248	248	248	248	248	248
2002 / 2	221	220	220	220	220	220	220	220	220	220	220	220	220	220	220
2003 / 1	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281
2003 / 2	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196
2004 / 1	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
2004 / 2	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2005 / 1	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
2005 / 2	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181
2006 / 1	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
2006 / 2	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189
2007 / 1	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213
2007 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2008 / 1	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176
2008 / 2	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177
2009 / 1	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
2009 / 2	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Third Party Liability - Property Damage  
Cumulative Claims Counts

Table with columns for Link Ratios (6-12 to 90-96) and rows for various metrics like Final Selection, Product, Arithmetic Average, Weighted Average, and Selected Link Ratios.

\*Implied LDFs derived using selected valuation ultimates.



Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Medical Expense

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,979	8	-	8	8	14	8	8	8	Incurred Link Ratio Method	8	1.34
1998 / 1	5,902	12	-	12	12	15	12	12	6	Incurred Link Ratio Method	12	2.03
1998 / 2	6,459	16	-	16	16	17	16	16	11	Incurred Link Ratio Method	16	2.48
1999 / 1	6,358	10	-	10	10	18	10	10	14	Incurred Link Ratio Method	10	1.57
1999 / 2	6,403	10	-	10	10	18	10	10	10	Incurred Link Ratio Method	10	1.56
2000 / 1	6,439	18	-	18	18	19	18	18	4	Incurred Link Ratio Method	18	2.80
2000 / 2	6,913	20	-	20	20	22	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	28	37	37	14	Incurred Link Ratio Method	37	4.74
2002 / 2	7,567	31	-	31	31	29	31	31	36	Incurred Link Ratio Method	31	4.10
2003 / 1	7,184	23	-	23	23	29	23	23	29	Incurred Link Ratio Method	23	3.20
2003 / 2	8,140	14	-	14	14	34	14	14	19	Incurred Link Ratio Method	14	1.72
2004 / 1	8,337	20	-	20	20	37	20	20	11	Incurred Link Ratio Method	20	2.40
2004 / 2	8,385	19	-	19	19	20	19	19	20	Incurred Link Ratio Method	19	2.27
2005 / 1	7,961	21	-	21	21	19	21	21	19	Incurred Link Ratio Method	21	2.64
2005 / 2	8,270	15	-	15	15	20	15	15	19	Incurred Link Ratio Method	15	1.81
2006 / 1	8,088	16	-	16	16	20	16	16	15	Incurred Link Ratio Method	16	1.98
2006 / 2	8,578	13	-	13	13	21	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	22	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	23	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	25	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	26	20	20	9	Incurred Link Ratio Method	20	1.89
2011 / 1	10,497	14	-	14	14	26	14	14	18	Incurred Link Ratio Method	14	1.33
2011 / 2	11,234	30	-	30	30	27	30	30	(4)	Incurred Link Ratio Method	30	2.67
2012 / 1	11,238	19	-	19	19	27	19	19	26	Incurred Link Ratio Method	19	1.69
2012 / 2	12,021	28	-	28	28	29	28	28	15	Incurred Link Ratio Method	28	2.33
2013 / 1	11,977	36	-	36	36	29	36	36	26	Incurred Link Ratio Method	36	3.01
2013 / 2	12,653	30	-	30	30	31	30	30	33	Incurred Link Ratio Method	30	2.37
2014 / 1	12,422	20	-	20	20	30	20	20	27	Incurred Link Ratio Method	20	1.61
2014 / 2	12,960	23	1	24	24	32	24	24	18	Incurred Link Ratio Method	24	1.84
2015 / 1	12,843	29	-	29	29	31	28	28	17	Incurred Link Ratio Method	29	2.22
2015 / 2	13,656	29	-	29	29	33	28	28	27	Incurred Link Ratio Method	29	2.09
2016 / 1	13,540	24	2	26	25	33	25	25	27	Incurred Link Ratio Method	25	1.87
2016 / 2	13,987	22	3	25	23	34	22	22	-	Incurred Link Ratio Method	23	1.65
2017 / 1	13,817	9	23	32	24	34	21	21		Incurred Link Ratio Method	24	1.74
<b>Total</b>	<b>378,880</b>	<b>793</b>	<b>29</b>	<b>822</b>	<b>810</b>	<b>1,013</b>	<b>806</b>	<b>806</b>	<b>646</b>		<b>810</b>	



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Medical Expense  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	13	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	16
2009 / 2	17	15	16	16	14	14	14	14	14	14	14	14	14	14	14
2010 / 1	18	20	15	15	14	14	14	14	14	13	13	13	13	13	13
2010 / 2	30	20	19	20	20	20	20	20	20	20	20	20	20	20	20
2011 / 1	20	22	18	16	14	14	14	14	14	14	14	14	14	14	14
2011 / 2	40	34	33	32	31	32	31	31	31	30	30	30	30	30	30
2012 / 1	19	20	21	19	19	19	19	19	19	19	19	19	19	19	19
2012 / 2	34	36	30	31	28	28	28	28	28	28	28	28	28	28	28
2013 / 1	29	35	34	35	37	35	35	36	36	36	36	36	36	36	36
2013 / 2	33	37	31	31	31	31	31	30	30	30	30	30	30	30	30
2014 / 1	24	15	17	19	19	19	20	20	20	20	20	20	20	20	20
2014 / 2	23	24	23	22	24	24	24	24	24	24	24	24	24	24	24
2015 / 1	36	32	30	30	29	29	29	29	29	29	29	29	29	29	29
2015 / 2	33	31	30	29	29	29	29	29	29	29	29	29	29	29	29
2016 / 1	38	27	26	26	26	26	26	26	26	26	26	26	26	26	26
2016 / 2	34	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2017 / 1	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Medical Expense  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Acc. Yr															
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	23
2002 / 1	37	37	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	31	31	31
2003 / 1	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2003 / 2	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2004 / 1	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2004 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2005 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2005 / 2	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2006 / 1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2006 / 2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
2007 / 1	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2007 / 2	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2008 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2008 / 2	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2009 / 1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2009 / 2	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
 as at June 30, 2017  
 Semi-Annual Triangle  
 Newfoundland and Labrador  
 Indemnity only  
 Accident Benefits - Medical Expense  
 Cumulative Claims Counts

Link Ratios	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
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	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	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	1.0000	1.0000	1.0000
2010 / 1	1.1111	0.7500	1.0000	0.9333	1.0000	1.0000	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	1.0000	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	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.0526	1.0500	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
2012 / 2	1.0588	0.8333	1.0333	0.9032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	1.2069	0.9714	1.0294	1.0571	0.9459	1.0000	1.0286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.1212	0.8378	1.0000	1.0000	1.0000	1.0000	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	0.6250	1.1333	1.1176	1.0000	1.0000	1.0526									
2014 / 2	1.0435	0.9583	0.9565	1.0909	1.0000										
2015 / 1	0.8889	0.9375	1.0000	0.9667											
2015 / 2	0.9394	0.9677	0.9667												
2016 / 1	0.7105	0.9630													
2016 / 2	0.7353														
Final Selection	0.8158	0.9476	0.9900	0.9995	0.9873	0.9955	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7524	0.9222	0.9732	0.9831	0.9835	0.9962	1.0007	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0351	0.9570	0.9986	0.9848	0.9907	0.9963	0.9941	1.0008	0.9944	0.9940	1.0000	1.0000	1.0000	1.0000	0.9988
Arithmetic Average Last 6 Per	0.8238	0.9663	1.0117	1.0030	0.9910	1.0036	0.9994	1.0000	0.9827	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0296	0.9523	0.9957	0.9840	0.9918	0.9957	0.9952	1.0001	0.9964	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per xcl Hi/Lo	0.8185	0.9566	0.9990	1.0060	1.0000	1.0000	1.0000	1.0000	0.9919	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0058	0.9477	0.9974	0.9892	0.9886	0.9940	0.9938	1.0000	0.9945	0.9945	1.0000	1.0000	1.0000	1.0000	0.9978
Weighted Average Last 6 Per	0.8191	0.9458	1.0061	1.0000	0.9873	1.0000	1.0000	1.0000	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0012	0.9483	0.9946	0.9857	0.9895	0.9938	0.9933	1.0000	0.9962	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per xcl Hi/Lo	0.8156	0.9561	1.0000	1.0087	1.0000	1.0000	1.0000	1.0000	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2017-1	0.8158	0.9476	0.9900	0.9995	0.9873	0.9955	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7524	0.9222	0.9732	0.9831	0.9835	0.9962	1.0007	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2016-2	0.9417	0.9503	0.9833	0.9799	0.9915	0.9935	0.9958	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8460	0.8983	0.9454	0.9614	0.9811	0.9895	0.9960	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2017-1	0.8158	0.9476	0.9900	0.9995	0.9873	0.9955	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7524	0.9222	0.9732	0.9831	0.9835	0.9962	1.0007	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2016-2	0.9417	0.9503	0.9833	0.9799	0.9915	0.9935	0.9958	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8460	0.8983	0.9454	0.9614	0.9811	0.9895	0.9960	1.0002	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Disability Income

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,979	1	-	1	1	14	1	1	1	Incurred Link Ratio Method	1	0.17
1998 / 1	5,902	3	-	3	3	15	3	3	(3)	Incurred Link Ratio Method	3	0.51
1998 / 2	6,459	2	-	2	2	17	2	2	3	Incurred Link Ratio Method	2	0.31
1999 / 1	6,358	4	-	4	4	18	4	4	-	Incurred Link Ratio Method	4	0.63
1999 / 2	6,403	4	-	4	4	18	4	4	4	Incurred Link Ratio Method	4	0.62
2000 / 1	6,439	9	-	9	9	19	9	9	(2)	Incurred Link Ratio Method	9	1.40
2000 / 2	6,913	3	-	3	3	22	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	28	4	4	4	Incurred Link Ratio Method	4	0.51
2002 / 2	7,567	16	-	16	16	29	16	16	(32)	Incurred Link Ratio Method	16	2.11
2003 / 1	7,184	6	-	6	6	29	6	6	10	Incurred Link Ratio Method	6	0.84
2003 / 2	8,140	5	-	5	5	34	5	5	6	Incurred Link Ratio Method	5	0.61
2004 / 1	8,337	6	-	6	6	37	6	6	5	Incurred Link Ratio Method	6	0.72
2004 / 2	8,385	5	-	5	5	20	5	5	6	Incurred Link Ratio Method	5	0.60
2005 / 1	7,961	9	-	9	9	19	9	9	2	Incurred Link Ratio Method	9	1.13
2005 / 2	8,270	3	-	3	3	20	3	3	5	Incurred Link Ratio Method	3	0.36
2006 / 1	8,088	5	-	5	5	20	5	5	2	Incurred Link Ratio Method	5	0.62
2006 / 2	8,578	3	-	3	3	21	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	22	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	23	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	25	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	26	6	6	-	Incurred Link Ratio Method	6	0.57
2011 / 1	10,497	3	-	3	3	26	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	11,238	5	1	6	6	27	6	6	8	Incurred Link Ratio Method	6	0.53
2012 / 2	12,021	6	-	6	6	29	6	6	5	Incurred Link Ratio Method	6	0.50
2013 / 1	11,977	9	-	9	9	29	9	9	5	Incurred Link Ratio Method	9	0.75
2013 / 2	12,653	8	-	8	8	31	8	8	9	Incurred Link Ratio Method	8	0.63
2014 / 1	12,422	4	-	4	4	30	4	4	6	Incurred Link Ratio Method	4	0.32
2014 / 2	12,960	2	-	2	2	32	3	2	3	Incurred Link Ratio Method	2	0.16
2015 / 1	12,843	5	-	5	5	31	5	5	(4)	Incurred Link Ratio Method	5	0.39
2015 / 2	13,656	2	1	3	3	33	5	3	4	Incurred Link Ratio Method	3	0.23
2016 / 1	13,540	2	1	3	3	33	4	3	3	Incurred Link Ratio Method	3	0.23
2016 / 2	13,987	2	-	2	2	34	4	2	-	Incurred Link Ratio Method	2	0.15
2017 / 1	13,817	2	-	2	3	34	9	4		Incurred Link Ratio Method	3	0.18
<b>Total</b>	<b>378,880</b>	<b>188</b>	<b>3</b>	<b>191</b>	<b>192</b>	<b>1,013</b>	<b>205</b>	<b>194</b>	<b>76</b>		<b>192</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Disability Income  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	6
2009 / 2	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2
2010 / 1	3	5	3	3	3	3	3	3	3	3	3	3	3	3	3
2010 / 2	3	6	7	8	7	6	6	6	6	6	6	6	6	6	6
2011 / 1	1	2	2	2	2	2	3	3	3	3	3	3	3	3	3
2011 / 2	4	8	9	9	8	8	8	8	8	8	8	8	8	8	8
2012 / 1	5	5	5	5	6	6	6	6	5	5	6	6	6	6	6
2012 / 2	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6
2013 / 1	7	5	7	8	8	8	9	9	9	9	9	9	9	9	9
2013 / 2	2	7	7	8	8	8	8	8	8	8	8	8	8	8	8
2014 / 1	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4
2014 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2015 / 1	4	7	6	5	5	5	5	5	5	5	5	5	5	5	5
2015 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 1	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2017 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	4
2002 / 1	4	4	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	16	16	16
2003 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2003 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2004 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2004 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2005 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2005 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2006 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2006 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2008 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2008 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2009 / 1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2009 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	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															
2016 / 1															
2016 / 2															
2017 / 1															







Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Death Benefits

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,979	-	-	-	-	14	-	-	-	Incurred Link Ratio Method	-	-
1998 / 1	5,902	-	-	-	-	15	-	-	-	Incurred Link Ratio Method	-	-
1998 / 2	6,459	-	-	-	-	17	-	-	-	Incurred Link Ratio Method	-	-
1999 / 1	6,358	-	-	-	-	18	-	-	-	Incurred Link Ratio Method	-	-
1999 / 2	6,403	1	-	1	1	18	1	1	2	Incurred Link Ratio Method	1	0.16
2000 / 1	6,439	-	-	-	-	19	-	-	-	Incurred Link Ratio Method	-	-
2000 / 2	6,913	-	-	-	-	22	-	-	-	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	-	-	-	-	28	-	-	-	Incurred Link Ratio Method	-	-
2002 / 2	7,567	1	-	1	1	29	1	1	1	Incurred Link Ratio Method	1	0.13
2003 / 1	7,184	1	-	1	1	29	1	1	1	Incurred Link Ratio Method	1	0.14
2003 / 2	8,140	2	-	2	2	34	2	2	4	Incurred Link Ratio Method	2	0.25
2004 / 1	8,337	-	-	-	-	37	-	-	-	Incurred Link Ratio Method	-	-
2004 / 2	8,385	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2005 / 1	7,961	-	-	-	-	19	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	8,270	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2006 / 1	8,088	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2006 / 2	8,578	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 1	8,497	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 2	9,034	1	-	1	1	22	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	23	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	-	-	-	-	25	-	-	-	Incurred Link Ratio Method	-	-
2010 / 1	9,924	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 2	10,566	1	-	1	1	26	1	1	2	Incurred Link Ratio Method	1	0.09
2011 / 1	10,497	-	-	-	-	26	-	-	-	Incurred Link Ratio Method	-	-
2011 / 2	11,234	-	-	-	-	27	-	-	1	Incurred Link Ratio Method	-	-
2012 / 1	11,238	-	-	-	-	27	-	-	-	Incurred Link Ratio Method	-	-
2012 / 2	12,021	1	-	1	1	29	1	1	1	Incurred Link Ratio Method	1	0.08
2013 / 1	11,977	1	-	1	1	29	1	1	2	Incurred Link Ratio Method	1	0.08
2013 / 2	12,653	-	-	-	-	31	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 1	12,422	-	-	-	-	30	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	12,960	1	-	1	1	32	1	1	1	Incurred Link Ratio Method	1	0.08
2015 / 1	12,843	1	-	1	1	31	1	1	2	Incurred Link Ratio Method	1	0.08
2015 / 2	13,656	-	-	-	-	33	(1)	(0)	-	Incurred Link Ratio Method	-	-
2016 / 1	13,540	-	-	-	-	33	(1)	(0)	-	Incurred Link Ratio Method	-	-
2016 / 2	13,987	-	-	-	-	34	(3)	(0)	-	Incurred Link Ratio Method	-	-
2017 / 1	13,817	-	-	-	-	34	(2)	(0)	-	Incurred Link Ratio Method	-	-
<b>Total</b>	<b>378,880</b>	<b>14</b>	<b>-</b>	<b>14</b>	<b>14</b>	<b>1,013</b>	<b>6</b>	<b>14</b>	<b>24</b>		<b>14</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	1
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-
2013 / 1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	1	1	1	1	1	1	-	-	-	-	-	-	-	-	-
2015 / 1	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	1
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	2	2	2	2	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	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Claims Counts

Link Ratios	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
Acc. Yr															
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	-	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	-	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	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	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	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	1.0000	1.0000	1.0000	1.0000					
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2013 / 2															
2014 / 1															
2014 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2015 / 1		1.0000	1.0000	1.0000											
2015 / 2															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0155</b>	<b>0.9636</b>	<b>0.9878</b>	<b>0.9930</b>	<b>0.9957</b>	<b>0.9978</b>	<b>0.9962</b>	<b>0.9954</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9456	0.9312	0.9663	0.9783	0.9852	0.9894	0.9916	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.1250	0.9412	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9091	0.9000	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	0.6667	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0714	0.9667	0.9762	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	1.1250	0.9474	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9167	0.9091	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	0.6667	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0714	0.9375	0.9375	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
<b>Selected Link Ratios 2017-1</b>	<b>1.0155</b>	<b>0.9636</b>	<b>0.9878</b>	<b>0.9930</b>	<b>0.9957</b>	<b>0.9978</b>	<b>0.9962</b>	<b>0.9954</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9456	0.9312	0.9663	0.9783	0.9852	0.9894	0.9916	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2016-2</b>	<b>1.0001</b>	<b>0.9639</b>	<b>0.9855</b>	<b>0.9906</b>	<b>0.9965</b>	<b>0.9972</b>	<b>0.9956</b>	<b>0.9955</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9270	0.9268	0.9615	0.9757	0.9849	0.9884	0.9912	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0150</b>	<b>0.9957</b>	<b>0.9895</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	0.9852	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0249</b>	<b>0.9906</b>	<b>0.9849</b>	<b>1.0000</b>	<b>1.0045</b>	<b>0.9955</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	0.9757	0.9849	1.0000	1.0000	0.9955	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Death Benefits  
Cumulative Claims Counts

Link Ratios	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
Acc. Yr															
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															
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	1.0000	1.0000	1.0000	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															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000											
2008 / 1															
2008 / 2	1.0000	1.0000													
2009 / 1	1.0000														
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															
2016 / 1															
2016 / 2															
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Funeral Expense

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,979	-	-	-	-	14	-	-	-	Incurred Link Ratio Method	-	-
1998 / 1	5,902	-	-	-	-	15	-	-	-	Incurred Link Ratio Method	-	-
1998 / 2	6,459	-	-	-	-	17	-	-	-	Incurred Link Ratio Method	-	-
1999 / 1	6,358	-	-	-	-	18	-	-	-	Incurred Link Ratio Method	-	-
1999 / 2	6,403	2	-	2	2	18	2	2	3	Incurred Link Ratio Method	2	0.31
2000 / 1	6,439	1	-	1	1	19	1	1	2	Incurred Link Ratio Method	1	0.16
2000 / 2	6,913	-	-	-	-	22	-	-	-	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	-	-	-	-	28	-	-	-	Incurred Link Ratio Method	-	-
2002 / 2	7,567	2	-	2	2	29	2	2	3	Incurred Link Ratio Method	2	0.26
2003 / 1	7,184	1	-	1	1	29	1	1	2	Incurred Link Ratio Method	1	0.14
2003 / 2	8,140	1	-	1	1	34	1	1	2	Incurred Link Ratio Method	1	0.12
2004 / 1	8,337	-	-	-	-	37	-	-	-	Incurred Link Ratio Method	-	-
2004 / 2	8,385	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2005 / 1	7,961	-	-	-	-	19	-	-	-	Incurred Link Ratio Method	-	-
2005 / 2	8,270	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2006 / 1	8,088	-	-	-	-	20	-	-	-	Incurred Link Ratio Method	-	-
2006 / 2	8,578	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 1	8,497	-	-	-	-	21	-	-	-	Incurred Link Ratio Method	-	-
2007 / 2	9,034	1	-	1	1	22	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	23	1	1	2	Incurred Link Ratio Method	1	0.10
2009 / 1	9,428	-	-	-	-	23	-	-	-	Incurred Link Ratio Method	-	-
2009 / 2	10,080	-	-	-	-	25	-	-	-	Incurred Link Ratio Method	-	-
2010 / 1	9,924	-	-	-	-	24	-	-	-	Incurred Link Ratio Method	-	-
2010 / 2	10,566	1	-	1	1	26	1	1	2	Incurred Link Ratio Method	1	0.09
2011 / 1	10,497	-	-	-	-	26	-	-	-	Incurred Link Ratio Method	-	-
2011 / 2	11,234	-	-	-	-	27	-	-	1	Incurred Link Ratio Method	-	-
2012 / 1	11,238	-	-	-	-	27	-	-	-	Incurred Link Ratio Method	-	-
2012 / 2	12,021	1	-	1	1	29	1	1	1	Incurred Link Ratio Method	1	0.08
2013 / 1	11,977	1	-	1	1	29	1	1	2	Incurred Link Ratio Method	1	0.08
2013 / 2	12,653	-	-	-	-	31	0	0	-	Incurred Link Ratio Method	-	-
2014 / 1	12,422	-	-	-	-	30	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	12,960	2	-	2	2	32	2	2	3	Incurred Link Ratio Method	2	0.15
2015 / 1	12,843	1	-	1	1	31	1	1	2	Incurred Link Ratio Method	1	0.08
2015 / 2	13,656	-	-	-	-	33	(0)	(0)	-	Incurred Link Ratio Method	-	-
2016 / 1	13,540	-	-	-	-	33	(1)	(0)	-	Incurred Link Ratio Method	-	-
2016 / 2	13,987	-	-	-	-	34	(2)	(0)	-	Incurred Link Ratio Method	-	-
2017 / 1	13,817	-	-	-	-	34	(0)	(0)	-	Incurred Link Ratio Method	-	-
<b>Total</b>	<b>378,880</b>	<b>16</b>	<b>-</b>	<b>16</b>	<b>16</b>	<b>1,013</b>	<b>12</b>	<b>16</b>	<b>28</b>		<b>16</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	1	1	1	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	2	2	2	2	2	1	1	1	1	1	1	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-
2013 / 1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	2	2	2	2	2	2	-	-	-	-	-	-	-	-	-
2015 / 1	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	1
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	2	2	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	1	1	1	1
2003 / 2	1	1	1	1	1	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	1	1	1	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Claims Counts

Link Ratios	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
Acc. Yr															
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	-	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	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	1.0000	1.0000		
2011 / 1															
2011 / 2	1.0000	1.0000	1.0000	1.0000	0.5000	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	1.0000	1.0000	1.0000						
2013 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2013 / 2															
2014 / 1															
2014 / 2	1.0000	1.0000	1.0000	1.0000	1.0000										
2015 / 1		1.0000	1.0000												
2015 / 2															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0417</b>	<b>0.9693</b>	<b>0.9880</b>	<b>0.9962</b>	<b>0.9995</b>	<b>0.9965</b>	<b>0.9964</b>	<b>1.0005</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9868	0.9473	0.9773	0.9891	0.9929	0.9934	0.9969	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0667	1.0313	0.9167	1.0000	0.9643	1.0000	0.9615	1.0000	1.0000	1.0000	0.9091	0.9000	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	0.5000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0769	1.0357	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
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	0.5000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0588	1.0500	0.9091	1.0000	0.9474	1.0000	0.9375	1.0000	1.0000	1.0000	0.9231	0.9167	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	0.5000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0667	1.0556	0.9474	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	0.5000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2017-1</b>	<b>1.0417</b>	<b>0.9693</b>	<b>0.9880</b>	<b>0.9962</b>	<b>0.9995</b>	<b>0.9965</b>	<b>0.9964</b>	<b>1.0005</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9868	0.9473	0.9773	0.9891	0.9929	0.9934	0.9969	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2016-2</b>	<b>1.0369</b>	<b>0.9675</b>	<b>0.9873</b>	<b>0.9954</b>	<b>1.0000</b>	<b>0.9956</b>	<b>0.9955</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9771	0.9423	0.9740	0.9865	0.9911	0.9911	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2017-1</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0071</b>	<b>0.9995</b>	<b>0.9935</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	1.0000	0.9930	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0137</b>	<b>0.9954</b>	<b>0.9911</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.0000	1.0000	0.9865	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Funeral Expense  
Cumulative Claims Counts

Link Ratios	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
Acc. Yr															
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	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	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	1.0000	1.0000	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															
2005 / 1															
2005 / 2															
2006 / 1															
2006 / 2															
2007 / 1															
2007 / 2	1.0000	1.0000	1.0000	1.0000											
2008 / 1															
2008 / 2	1.0000	1.0000													
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															
2016 / 1															
2016 / 2															
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: AccBen (indivis)

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,979	9	-	9	9	14	9	9	9	#N/A	9	1.51
1998 / 1	5,902	15	-	15	15	15	15	15	5	#N/A	15	2.54
1998 / 2	6,459	18	-	18	18	17	18	18	14	#N/A	18	2.79
1999 / 1	6,358	14	-	14	14	18	14	14	17	#N/A	14	2.20
1999 / 2	6,403	17	-	17	17	18	17	17	13	#N/A	17	2.66
2000 / 1	6,439	28	-	28	28	19	28	28	10	#N/A	28	4.35
2000 / 2	6,913	23	-	23	23	22	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	28	41	41	24	#N/A	41	5.25
2002 / 2	7,567	50	-	50	50	29	50	50	39	#N/A	50	6.61
2003 / 1	7,184	31	-	31	31	29	31	31	43	#N/A	31	4.31
2003 / 2	8,140	22	-	22	22	34	22	22	28	#N/A	22	2.70
2004 / 1	8,337	26	-	26	26	37	26	26	21	#N/A	26	3.12
2004 / 2	8,385	24	-	24	24	20	24	24	26	#N/A	24	2.86
2005 / 1	7,961	30	-	30	30	19	30	30	23	#N/A	30	3.77
2005 / 2	8,270	18	-	18	18	20	18	18	25	#N/A	18	2.18
2006 / 1	8,088	21	-	21	21	20	21	21	18	#N/A	21	2.60
2006 / 2	8,578	16	-	16	16	21	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	22	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	23	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	25	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	26	28	28	7	#N/A	28	2.65
2011 / 1	10,497	17	-	17	17	26	17	17	24	#N/A	17	1.62
2011 / 2	11,234	38	-	38	38	27	38	38	(16)	#N/A	38	3.38
2012 / 1	11,238	24	1	25	25	27	25	25	35	#N/A	25	2.22
2012 / 2	12,021	36	-	36	36	29	36	36	18	#N/A	36	2.99
2013 / 1	11,977	47	-	47	47	29	47	47	33	#N/A	47	3.92
2013 / 2	12,653	38	-	38	38	31	38	38	44	#N/A	38	3.00
2014 / 1	12,422	24	-	24	24	30	24	24	33	#N/A	24	1.93
2014 / 2	12,960	28	1	29	29	32	29	29	22	#N/A	29	2.23
2015 / 1	12,843	36	-	36	36	31	36	36	21	#N/A	36	2.77
2015 / 2	13,656	31	1	32	32	33	32	32	35	#N/A	32	2.32
2016 / 1	13,540	26	3	29	28	33	28	28	30	#N/A	28	2.10
2016 / 2	13,987	24	3	27	25	34	25	24	-	#N/A	25	1.80
2017 / 1	13,817	11	23	34	27	34	25	22		#N/A	27	1.93
<b>Total</b>	<b>378,880</b>	<b>1,011</b>	<b>32</b>	<b>1,043</b>	<b>1,032</b>	<b>1,013</b>	<b>1,030</b>	<b>1,026</b>	<b>831</b>		<b>1,032</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - AccBen (indivis)  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	24	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	16	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	23
2009 / 2	20	18	19	19	17	16	16	16	16	16	16	16	16	16	16
2010 / 1	21	25	18	18	17	17	17	17	17	16	16	16	16	16	16
2010 / 2	35	28	28	30	29	28	28	28	28	28	28	28	28	28	28
2011 / 1	21	24	20	18	16	16	17	17	17	17	17	17	17	17	17
2011 / 2	47	45	45	44	42	42	41	41	41	40	40	38			
2012 / 1	24	25	26	24	25	25	25	24	24	24	25				
2012 / 2	42	45	39	39	36	36	36	36	36	36					
2013 / 1	38	42	43	45	47	45	46	47	47						
2013 / 2	35	44	38	39	39	39	39	38							
2014 / 1	27	19	20	23	23	23	24								
2014 / 2	28	29	28	27	29	29									
2015 / 1	40	41	38	37	36										
2015 / 2	36	34	33	32											
2016 / 1	42	30	29												
2016 / 2	37	27													
2017 / 1	34														

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - AccBen (indivis)  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
Acc. Yr	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	29
2002 / 1	41	41	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	50	50	50
2003 / 1	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
2003 / 2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2004 / 1	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2004 / 2	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
2005 / 1	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2005 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2006 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2006 / 2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2007 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2007 / 2	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2008 / 1	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
2008 / 2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2009 / 1	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2009 / 2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - AccBen (indivis)  
Cumulative Claims Counts

Link Ratios	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
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	0.8947	1.0000	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	1.0455	1.0000	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	1.0000	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	1.0000	1.0278	1.0000	0.9189	0.9412	0.9688	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	1.0588	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	0.9130	1.0000	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	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	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	1.0000	1.0000	1.0000
2010 / 1	1.1905	0.7200	1.0000	0.9444	1.0000	1.0000	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 2	0.9574	1.0000	0.9778	0.9545	1.0000	0.9762	1.0000	1.0000	0.9756	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.0417	1.0400	0.9231	1.0417	1.0000	1.0000	1.0000	0.9600	1.0000	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 2	1.0714	0.8667	1.0000	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	1.1053	1.0238	1.0465	1.0444	0.9574	1.0222	1.0217	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.2571	0.8636	1.0263	1.0000	1.0000	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	0.7037	1.0526	1.1500	1.0000	1.0000	1.0435	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 2	1.0357	0.9655	0.9643	1.0741	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 1	1.0250	0.9268	0.9737	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 2	0.9444	0.9706	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
2016 / 1	0.7143	0.9667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2016 / 2	0.7297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Final Selection	0.8240	0.9504	0.9802	1.0003	0.9904	0.9973	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7588	0.9209	0.9689	0.9885	0.9882	0.9978	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0686	0.9683	0.9934	0.9885	0.9850	1.0002	0.9944	0.9980	0.9954	0.9959	0.9983	0.9983	1.0000	1.0000	0.9979
Arithmetic Average Last 6 Per	0.8588	0.9576	1.0217	1.0024	0.9929	1.0070	0.9993	0.9933	0.9861	1.0069	0.9917	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0652	0.9674	0.9940	0.9981	0.9856	1.0001	0.9962	0.9989	0.9971	0.9977	1.0000	1.0000	1.0000	1.0000	0.9991
Arithmetic Average Last 6 Per xcl Hi/Lo	0.8534	0.9574	1.0041	1.0044	1.0000	1.0056	1.0000	1.0000	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0487	0.9627	0.9940	0.9917	0.9848	0.9977	0.9941	0.9975	0.9960	0.9958	0.9971	0.9969	1.0000	1.0000	0.9966
Weighted Average Last 6 Per	0.8571	0.9442	1.0150	1.0000	0.9899	1.0048	1.0000	0.9948	0.9877	1.0071	0.9857	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0452	0.9641	0.9937	0.9878	0.9852	0.9988	0.9949	0.9987	0.9973	0.9971	1.0000	1.0000	1.0000	1.0000	0.9982
Weighted Average Last 6 Per xcl Hi/Lo	0.8516	0.9552	1.0066	1.0069	1.0000	1.0069	1.0000	1.0000	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2017-1	0.8240	0.9504	0.9802	1.0003	0.9904	0.9973	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7588	0.9209	0.9689	0.9885	0.9882	0.9978	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2016-2	0.9307	0.9341	0.9708	0.9788	0.9887	0.9945	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8097	0.8700	0.9313	0.9593	0.9801	0.9913	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2017-1	0.8407	0.9502	0.9897	1.0030	0.9900	0.9971	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.7832	0.9316	0.9804	0.9906	0.9876	0.9976	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2016-2	0.9587	0.9543	0.9819	0.9842	0.9919	0.9945	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8694	0.9068	0.9502	0.9678	0.9833	0.9913	0.9968	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 June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - AccBen (indivis)  
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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	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	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
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														
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															
2016 / 1															
2016 / 2															
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Uninsured Automobile

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	5,780	1	-	1	1	1	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	2	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	6	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	2	2	2	3	Incurred Link Ratio Method	2	0.20
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	1	3	1	1	2	Incurred Link Ratio Method	1	0.08
2013 / 2	13,582	5	-	5	5	4	5	5	10	Incurred Link Ratio Method	5	0.36
2014 / 1	13,884	-	-	-	-	4	(0)	(0)	-	Incurred Link Ratio Method	-	-
2014 / 2	14,421	4	-	4	4	4	4	4	(4)	Incurred Link Ratio Method	4	0.27
2015 / 1	14,243	8	2	10	10	4	10	10	22	Incurred Link Ratio Method	10	0.67
2015 / 2	15,054	1	-	1	1	4	1	1	1	Incurred Link Ratio Method	1	0.06
2016 / 1	14,918	-	-	-	-	4	(0)	(0)	-	Incurred Link Ratio Method	-	-
2016 / 2	15,339	2	-	2	2	4	2	2	-	Incurred Link Ratio Method	2	0.13
2017 / 1	15,061	1	1	2	2	4	3	3		Incurred Link Ratio Method	2	0.16
<b>Total</b>	<b>372,764</b>	<b>87</b>	<b>3</b>	<b>90</b>	<b>89</b>	<b>98</b>	<b>89</b>	<b>89</b>	<b>39</b>		<b>89</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Uninsured Automobile  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	2
2009 / 2	2	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	2	2	2
2010 / 2	-	1	-	-	1	1	1	1	1	1	1	1	1	1	1
2011 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2012 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2013 / 1	-	1	1	1	2	2	2	2	1	1	1	1	1	1	1
2013 / 2	4	4	5	4	4	5	5	5	5	5	5	5	5	5	5
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4
2015 / 1	8	10	12	12	10	10	10	10	10	10	10	10	10	10	10
2015 / 2	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Uninsured Automobile  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2004 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2004 / 2	6	6	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	5	5	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	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2009 / 1	2	2	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	2	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															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Accident Benefits - Uninsured Automobile  
Cumulative Claims Counts

Link Ratios	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
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	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	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	1.0000	1.0000
2003 / 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
2003 / 2	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
2004 / 1	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	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	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	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-	1.0000
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	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
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	1.0000	1.0000
2010 / 1	2.0000	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
2010 / 2	-	-	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000
2011 / 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
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	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	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.0000	1.2500	0.8000	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	1.0000	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
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
2015 / 1	1.2500	1.2000	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
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
2016 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2016 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Final Selection	1.2366	1.0134	0.9973	1.0023	0.9977	0.9956	0.9965	0.9928	0.9960	0.9971	0.9979	0.9995	0.9973	0.9979	0.9963
Product	1.2041	0.9737	0.9608	0.9634	0.9612	0.9634	0.9677	0.9711	0.9781	0.9820	0.9849	0.9870	0.9875	0.9901	0.9922
Arithmetic Average All Per	1.0247	1.2039	0.9946	1.0260	0.9766	1.0161	0.9667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9615	1.0000
Arithmetic Average Last 6 Per	1.0833	1.1500	1.0333	1.1667	1.0500	1.0000	0.9000	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	1.1175	1.0046	1.0000	0.9833	1.0000	0.9811	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	1.2000	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
Weighted Average All Per	1.0588	1.1250	0.9667	0.9886	0.9872	1.0274	0.9474	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9831	1.0000
Weighted Average Last 6 Per	1.1538	1.1765	1.0000	0.9583	1.0714	1.0000	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9231	1.0000
Weighted Average All Per xcl Hi/Lo	1.0156	1.0897	1.0000	1.0000	0.9861	1.0000	0.9589	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	1.2000	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
Selected Link Ratios 2017-1	1.2366	1.0134	0.9973	1.0023	0.9977	0.9956	0.9965	0.9928	0.9960	0.9971	0.9979	0.9995	0.9973	0.9979	0.9963
Product	1.2041	0.9737	0.9608	0.9634	0.9612	0.9634	0.9677	0.9711	0.9781	0.9820	0.9849	0.9870	0.9875	0.9901	0.9922
Selected Link Ratios 2016-2	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	1.2117	0.9831	0.9730	0.9759	0.9746	0.9782	0.9820	0.9855	0.9926	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2017-1	1.2366	0.9738	1.0379	1.0023	0.9977	0.9634	1.0297	0.9928	0.9960	0.9971	0.9979	0.9870	1.0099	0.9979	0.9963
Product	1.2042	0.9738	1.0000	0.9634	0.9612	0.9634	1.0000	0.9711	0.9782	0.9821	0.9850	0.9870	1.0000	0.9902	0.9923
Implied LDFs 2016-2	1.2117	1.0000	1.0247	1.0014	0.9746	1.0183	0.9964	0.9929	0.9951	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2117	1.0000	1.0000	0.9759	0.9746	1.0000	0.9820	0.9855	0.9926	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000

\*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	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	1.0000
2008 / 1															
2008 / 2	1.0000	1.0000													
2009 / 1	1.0000														
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															
2016 / 1															
2016 / 2															
Final Selection	0.9977	0.9988	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
Product	0.9959	0.9982	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
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 2017-1	0.9977	0.9988	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
Product	0.9959	0.9982	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
Selected Link Ratios 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	0.9977	0.9988	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
Product	0.9959	0.9982	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
Implied LDFs 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Underinsured Motorist

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
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)	-	Incurred Link Ratio Method	-	-
2011 / 2	5,335	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2012 / 1	5,610	-	1	1	1	-	1	1	2	Incurred Link Ratio Method	1	0.15
2012 / 2	6,221	-	1	1	1	-	1	1	1	Incurred Link Ratio Method	1	0.14
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	7,651	1	-	1	1	-	1	1	2	Incurred Link Ratio Method	1	0.11
2015 / 2	8,285	-	-	-	-	-	-	(0)	-	Incurred Link Ratio Method	-	-
2016 / 1	8,243	-	3	3	3	-	3	3	3	Incurred Link Ratio Method	3	0.39
2016 / 2	8,557	-	-	-	-	-	-	0	-	Incurred Link Ratio Method	-	-
2017 / 1	8,508	-	1	1	2	-	1	1		Incurred Link Ratio Method	2	0.18
<b>Total</b>	<b>186,019</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>9</b>	<b>-</b>	<b>9</b>	<b>9</b>	<b>12</b>		<b>9</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	1	1	1	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	1	2	1	1	1	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Underinsured Motorist  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
	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	1.0000	1.0000	1.0000	1.0000					
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1	2.0000	0.5000	1.0000	1.0000											
2015 / 2															
2016 / 1		1.0000													
2016 / 2															
<b>Final Selection</b>	<b>1.2568</b>	<b>1.1563</b>	<b>1.0785</b>	<b>1.1587</b>	<b>1.0360</b>	<b>1.0355</b>	<b>0.9949</b>	<b>0.9718</b>	<b>0.9582</b>	<b>1.0041</b>	<b>0.9749</b>	<b>0.9555</b>	<b>0.9755</b>	<b>0.9870</b>	<b>0.9836</b>
Product	1.5648	1.2451	1.0768	0.9984	0.8616	0.8317	0.8032	0.8073	0.8307	0.8670	0.8634	0.8857	0.9269	0.9502	0.9627
Arithmetic Average All Per	2.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	2.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	2.0000	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
Arithmetic Average Last 6 Per xcl Hi/Lo	2.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	2.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	2.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	2.0000	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
Weighted Average Last 6 Per xcl Hi/Lo	2.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected Link Ratios 2017-1</b>	<b>1.2568</b>	<b>1.1563</b>	<b>1.0785</b>	<b>1.1587</b>	<b>1.0360</b>	<b>1.0355</b>	<b>0.9949</b>	<b>0.9718</b>	<b>0.9582</b>	<b>1.0041</b>	<b>0.9749</b>	<b>0.9555</b>	<b>0.9755</b>	<b>0.9870</b>	<b>0.9836</b>
Product	1.5648	1.2451	1.0768	0.9984	0.8616	0.8317	0.8032	0.8073	0.8307	0.8670	0.8634	0.8857	0.9269	0.9502	0.9627
<b>Selected Link Ratios 2016-2</b>	<b>1.2108</b>	<b>1.1560</b>	<b>1.0690</b>	<b>1.1579</b>	<b>1.0417</b>	<b>1.0364</b>	<b>1.0000</b>	<b>0.9748</b>	<b>0.9676</b>	<b>1.0020</b>	<b>0.9829</b>	<b>0.9572</b>	<b>0.9707</b>	<b>0.9921</b>	<b>0.9810</b>
Product	1.5668	1.2940	1.1194	1.0472	0.9044	0.8681	0.8377	0.8377	0.8593	0.8881	0.8863	0.9017	0.9420	0.9705	0.9782
<b>Implied LDFs 2017-1</b>	<b>1.5645</b>	<b>0.9288</b>	<b>1.0766</b>	<b>1.1607</b>	<b>0.8615</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.1536</b>	<b>1.0041</b>	<b>0.8633</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.5645	1.0000	1.0766	1.0000	0.8615	1.0000	1.0000	1.0000	1.0000	0.8668	0.8633	1.0000	1.0000	1.0000	1.0000
<b>Implied LDFs 2016-2</b>	<b>0.7728</b>	<b>1.2940</b>	<b>0.9550</b>	<b>1.0472</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.1260</b>	<b>0.8881</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0000	1.2940	1.0000	1.0472	1.0000	1.0000	1.0000	1.0000	1.0000	0.8881	1.0000	1.0000	1.0000	1.0000	1.0000

\*Implied LDFs derived using selected valuation ultimates.

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Underinsured Motorist  
Cumulative Claims Counts

Link Ratios	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
Acc. Yr															
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	1.0000	1.0000	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															
2015 / 2															
2016 / 1															
2016 / 2															
Final Selection	0.9971	0.9910	0.9938	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9788	0.9816	0.9905	0.9967	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											
Selected Link Ratios 2017-1	0.9971	0.9910	0.9938	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9788	0.9816	0.9905	0.9967	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 2016-2	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
Implied LDFs 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Collision

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	1,930	47	-	47	47	53	47	47	47	Incurred Link Ratio Method	47	24.35
1998 / 1	1,939	41	-	41	41	53	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	62	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	72	87	87	88	Incurred Link Ratio Method	87	33.14
2001 / 2	2,628	56	-	56	56	72	56	56	76	Incurred Link Ratio Method	56	21.31
2002 / 1	2,458	76	-	76	76	67	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	69	76	76	76	Incurred Link Ratio Method	76	30.11
2003 / 2	2,476	55	-	55	55	68	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	58	28	28	44	Incurred Link Ratio Method	28	13.25
2005 / 1	2,007	43	-	43	43	55	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	57	46	46	52	Incurred Link Ratio Method	46	22.08
2006 / 2	2,131	43	-	43	43	58	43	43	46	Incurred Link Ratio Method	43	20.18
2007 / 1	2,050	66	-	66	66	56	66	66	31	Incurred Link Ratio Method	66	32.19
2007 / 2	2,152	75	-	75	75	59	75	75	65	Incurred Link Ratio Method	75	34.85
2008 / 1	2,240	68	-	68	68	61	68	68	74	Incurred Link Ratio Method	68	30.36
2008 / 2	2,428	75	-	75	75	66	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	68	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	2,649	66	-	66	66	72	66	66	65	Incurred Link Ratio Method	66	24.92
2011 / 1	2,682	71	-	71	71	73	71	71	66	Incurred Link Ratio Method	71	26.48
2011 / 2	2,851	88	-	88	88	78	88	88	67	Incurred Link Ratio Method	88	30.87
2012 / 1	2,912	76	-	76	76	79	76	76	86	Incurred Link Ratio Method	76	26.09
2012 / 2	3,101	86	-	86	86	85	86	86	75	Incurred Link Ratio Method	86	27.74
2013 / 1	3,186	92	-	92	92	87	92	92	86	Incurred Link Ratio Method	92	28.88
2013 / 2	3,434	95	-	95	95	94	95	95	92	Incurred Link Ratio Method	95	27.66
2014 / 1	3,426	98	-	98	98	93	98	98	93	Incurred Link Ratio Method	98	28.61
2014 / 2	3,617	101	-	101	101	99	101	101	98	Incurred Link Ratio Method	101	27.92
2015 / 1	3,618	88	-	88	88	99	88	88	100	Incurred Link Ratio Method	88	24.32
2015 / 2	3,789	115	-	115	115	103	115	115	78	Incurred Link Ratio Method	115	30.35
2016 / 1	3,807	104	-	104	103	104	103	103	112	Incurred Link Ratio Method	103	27.13
2016 / 2	3,921	90	8	98	96	107	96	96	-	Incurred Link Ratio Method	96	24.56
2017 / 1	3,763	75	24	99	90	103	89	89		Incurred Link Ratio Method	90	23.97
<b>Total</b>	<b>105,643</b>	<b>2,852</b>	<b>32</b>	<b>2,884</b>	<b>2,873</b>	<b>2,882</b>	<b>2,871</b>	<b>2,871</b>	<b>2,494</b>		<b>2,873</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	66
2009 / 2	83	75	75	75	74	74	74	74	74	74	74	74	74	74	74
2010 / 1	63	66	65	65	65	65	65	65	65	65	65	65	65	65	65
2010 / 2	70	68	67	66	66	66	66	66	66	66	66	66	66	66	66
2011 / 1	75	74	72	72	72	72	72	72	72	71	71	71	71	71	71
2011 / 2	92	88	89	89	89	88	88	88	88	88	88	88	88	88	88
2012 / 1	85	81	78	77	77	76	76	76	76	76	76	76	76	76	76
2012 / 2	93	89	87	86	86	86	86	86	86	86	86	86	86	86	86
2013 / 1	103	95	92	91	91	91	92	92	92	92	92	92	92	92	92
2013 / 2	106	98	97	95	94	94	95	95	95	95	95	95	95	95	95
2014 / 1	104	100	98	98	98	99	98	98	98	98	98	98	98	98	98
2014 / 2	102	101	100	101	101	101	101	101	101	101	101	101	101	101	101
2015 / 1	98	90	88	87	88	88	88	88	88	88	88	88	88	88	88
2015 / 2	126	116	116	115	115	115	115	115	115	115	115	115	115	115	115
2016 / 1	117	104	104	104	104	104	104	104	104	104	104	104	104	104	104
2016 / 2	110	98	98	98	98	98	98	98	98	98	98	98	98	98	98
2017 / 1	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	56
2002 / 1	76	76	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	76	76	76
2003 / 1	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
2004 / 1	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
2004 / 2	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2005 / 1	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2005 / 2	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2006 / 1	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
2006 / 2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2007 / 1	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2007 / 2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
2008 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2008 / 2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
2009 / 1	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2009 / 2	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Collision  
Cumulative Claims Counts

Link Ratios	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
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	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	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	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	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	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	0.9861	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	0.9529	0.9630	0.9872	1.0000	0.9870	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 2	0.9570	0.9775	0.9885	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	0.9223	0.9684	0.9891	1.0000	1.0000	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	0.9245	0.9898	0.9794	0.9895	1.0000	1.0106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	0.9615	0.9800	1.0000	1.0000	1.0102	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 2	0.9902	0.9901	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 1	0.9184	0.9778	0.9886	1.0115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 2	0.9206	1.0000	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
2016 / 1	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
2016 / 2	0.8909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Final Selection	0.9270	0.9896	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
Product	0.9110	0.9828	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
Arithmetic Average All Per	0.9769	0.9829	0.9966	0.9987	0.9994	1.0003	0.9996	1.0004	0.9996	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9284	0.9896	0.9931	1.0002	0.9995	1.0019	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9756	0.9839	0.9959	0.9984	0.9996	1.0003	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	0.9229	0.9900	0.9923	1.0000	1.0000	1.0027	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9710	0.9836	0.9954	0.9988	0.9992	1.0004	0.9995	1.0005	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.9269	0.9901	0.9932	1.0000	1.0000	1.0019	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9709	0.9841	0.9952	0.9983	0.9996	1.0005	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	0.9224	0.9901	0.9924	1.0000	1.0000	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected Link Ratios 2017-1	0.9270	0.9896	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
Product	0.9110	0.9828	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
Selected Link Ratios 2016-2	0.9340	0.9843	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9126	0.9771	0.9926	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 2017-1	0.9270	0.9896	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
Product	0.9111	0.9828	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
Implied LDFs 2016-2	0.9340	0.9843	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9126	0.9771	0.9926	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Comprehensive

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	1,950	119	-	119	119	141	119	119	119	Incurred Link Ratio Method	119	61.04
1998 / 1	1,996	165	-	165	165	170	165	165	101	Incurred Link Ratio Method	165	82.68
1998 / 2	2,087	141	-	141	141	143	141	141	162	Incurred Link Ratio Method	141	67.57
1999 / 1	2,219	177	-	177	177	219	177	177	132	Incurred Link Ratio Method	177	79.78
1999 / 2	2,315	155	-	155	155	150	155	155	174	Incurred Link Ratio Method	155	66.96
2000 / 1	2,388	201	-	201	201	182	201	201	141	Incurred Link Ratio Method	201	84.16
2000 / 2	2,500	192	-	192	192	154	192	192	201	Incurred Link Ratio Method	192	76.79
2001 / 1	2,722	213	-	213	213	197	213	213	190	Incurred Link Ratio Method	213	78.26
2001 / 2	2,739	196	-	196	196	160	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	140	140	140	188	Incurred Link Ratio Method	140	55.24
2003 / 1	2,619	144	-	144	144	170	144	144	140	Incurred Link Ratio Method	144	54.98
2003 / 2	2,603	113	-	113	113	136	113	113	137	Incurred Link Ratio Method	113	43.42
2004 / 1	2,292	122	-	122	122	141	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	116	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	118	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	119	105	105	96	Incurred Link Ratio Method	105	45.63
2007 / 2	2,364	102	-	102	102	101	102	102	105	Incurred Link Ratio Method	102	43.16
2008 / 1	2,510	142	-	142	142	130	142	142	86	Incurred Link Ratio Method	142	56.58
2008 / 2	2,718	121	-	121	121	116	121	121	139	Incurred Link Ratio Method	121	44.51
2009 / 1	2,681	145	-	145	145	139	145	145	116	Incurred Link Ratio Method	145	54.08
2009 / 2	2,819	128	-	128	128	121	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	129	137	137	143	Incurred Link Ratio Method	137	45.48
2011 / 1	3,082	203	-	203	203	159	203	203	105	Incurred Link Ratio Method	203	65.86
2011 / 2	3,248	154	-	154	154	139	154	154	191	Incurred Link Ratio Method	154	47.42
2012 / 1	3,323	168	-	168	168	172	168	168	153	Incurred Link Ratio Method	168	50.56
2012 / 2	3,508	154	-	154	154	150	154	154	167	Incurred Link Ratio Method	154	43.90
2013 / 1	3,622	166	-	166	166	187	166	166	153	Incurred Link Ratio Method	166	45.83
2013 / 2	3,900	166	-	166	166	167	166	166	166	Incurred Link Ratio Method	166	42.57
2014 / 1	3,922	194	-	194	194	203	194	194	161	Incurred Link Ratio Method	194	49.46
2014 / 2	4,109	179	-	179	179	176	179	179	193	Incurred Link Ratio Method	179	43.56
2015 / 1	4,148	211	-	211	211	214	211	211	173	Incurred Link Ratio Method	211	50.87
2015 / 2	4,305	168	-	168	168	184	168	168	203	Incurred Link Ratio Method	168	39.10
2016 / 1	4,372	243	-	243	244	226	244	244	147	Incurred Link Ratio Method	244	55.73
2016 / 2	4,496	178	1	179	181	192	181	182	-	Incurred Link Ratio Method	181	40.27
2017 / 1	4,387	175	22	197	251	227	246	247		Incurred Link Ratio Method	251	57.12
<b>Total</b>	<b>116,677</b>	<b>6,186</b>	<b>23</b>	<b>6,209</b>	<b>6,266</b>	<b>6,167</b>	<b>6,261</b>	<b>6,263</b>	<b>5,479</b>		<b>6,266</b>	



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Comprehensive  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	145
2009 / 2	102	121	127	128	128	128	128	128	128	128	128	128	128	128	128
2010 / 1	116	141	141	142	143	143	143	143	143	143	143	143	143	143	143
2010 / 2	114	133	136	137	137	137	137	137	137	137	137	137	137	137	137
2011 / 1	139	200	203	204	203	203	203	203	203	203	203	203	203	203	203
2011 / 2	123	153	153	153	154	154	154	154	154	154	154	154	154	154	154
2012 / 1	117	164	165	166	168	168	168	168	168	168	168	168	168	168	168
2012 / 2	133	151	154	154	154	154	154	154	154	154	154	154	154	154	154
2013 / 1	132	163	167	166	166	166	166	166	166	166	166	166	166	166	166
2013 / 2	135	163	165	165	166	166	166	166	166	166	166	166	166	166	166
2014 / 1	159	189	192	193	194	194	194	194	194	194	194	194	194	194	194
2014 / 2	152	177	179	179	179	179	179	179	179	179	179	179	179	179	179
2015 / 1	172	210	211	211	211	211	211	211	211	211	211	211	211	211	211
2015 / 2	147	167	167	168	168	168	168	168	168	168	168	168	168	168	168
2016 / 1	189	241	243	243	243	243	243	243	243	243	243	243	243	243	243
2016 / 2	141	179	179	179	179	179	179	179	179	179	179	179	179	179	179
2017 / 1	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Comprehensive  
Cumulative Claims Counts

Data	<u>96</u>	<u>102</u>	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>
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	196
2002 / 1	212	212	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	140	140	140
2003 / 1	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2003 / 2	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2004 / 1	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
2004 / 2	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
2005 / 1	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
2005 / 2	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96
2006 / 1	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2006 / 2	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97
2007 / 1	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
2007 / 2	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102
2008 / 1	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
2008 / 2	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121
2009 / 1	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145
2009 / 2	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
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2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Comprehensive  
Cumulative Claims Counts

Link Ratios	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
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	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	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	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	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	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	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.4017	1.0061	1.0061	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 2	1.1353	1.0199	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	1.2348	1.0245	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.2074	1.0123	1.0000	1.0061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	1.1887	1.0159	1.0052	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 2	1.1645	1.0113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 1	1.2209	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
2015 / 2	1.1361	1.0000	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2016 / 1	1.2751	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
2016 / 2	1.2695	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Final Selection</b>	<b>1.2575</b>	<b>1.0088</b>	<b>1.0009</b>	<b>1.0019</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.2721	1.0116	1.0028	1.0019	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	1.2939	1.0166	1.0026	1.0018	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	1.2091	1.0088	1.0009	1.0019	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	1.2912	1.0165	1.0025	1.0017	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	1.2109	1.0092	1.0013	1.0013	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	1.2898	1.0161	1.0025	1.0018	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	1.2115	1.0087	1.0009	1.0019	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	1.2863	1.0161	1.0024	1.0018	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	1.2099	1.0088	1.0013	1.0013	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 2017-1	1.2575	1.0088	1.0009	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2721	1.0116	1.0028	1.0019	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 2016-2	1.1988	1.0115	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
Product	1.2124	1.0113	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
Implied LDFs 2017-1	1.2575	1.0088	1.0009	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2720	1.0115	1.0027	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Implied LDFs 2016-2	1.1988	1.0115	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
Product	1.2124	1.0113	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

\*Implied LDFs derived using selected valuation ultimates.



Facility Association  
Industry Valuation as at June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: Specified Perils

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	910	2	-	2	2	3	2	2	2	Incurred Link Ratio Method	2	2.20
1998 / 1	868	2	-	2	2	2	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	2	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	549	-	-	-	-	2	-	-	-	Incurred Link Ratio Method	-	-
2015 / 2	547	3	-	3	3	2	3	3	4	Incurred Link Ratio Method	3	5.49
2016 / 1	562	2	-	2	2	2	2	2	3	Incurred Link Ratio Method	2	3.56
2016 / 2	552	1	-	1	1	2	1	1	-	Incurred Link Ratio Method	1	1.81
2017 / 1	562	5	-	5	5	2	5	5		Incurred Link Ratio Method	5	9.47
<b>Total</b>	<b>25,241</b>	<b>74</b>	<b>-</b>	<b>74</b>	<b>74</b>	<b>81</b>	<b>74</b>	<b>74</b>	<b>50</b>		<b>74</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Specified Perils  
Cumulative Claims Counts

Data															
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
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	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	2
2009 / 2	3	4	4	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	2	2	2	2
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2013 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2013 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2016 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2017 / 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Specified Perils  
Cumulative Claims Counts

Data	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
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	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	2	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	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	3	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	1
2008 / 1	3	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	2
2009 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Specified Perils  
Cumulative Claims Counts

Link Ratios	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
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	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	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	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	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	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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 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
2013 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1															
2014 / 2	-														
2015 / 1															
2015 / 2	1.0000	1.0000	1.0000												
2016 / 1	1.0000	1.0000													
2016 / 2	1.0000														
<b>Final Selection</b>	<b>1.0676</b>	<b>0.9978</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	1.0653	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
Arithmetic Average All Per	1.0539	1.0000	1.0000	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	0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0573	1.0000	1.0000	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	1.0625	1.0000	1.0000	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	0.7500	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
Weighted Average All Per xcl Hi/Lo	1.0645	1.0000	1.0000	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	0.7500	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
Selected Link Ratios 2017-1	1.0676	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
Product	1.0653	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
Selected Link Ratios 2016-2	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 2017-1	1.0676	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
Product	1.0653	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
Implied LDFs 2016-2	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 derived using selected valuation ultimates.



Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - Specified Perils  
Cumulative Claims Counts

Link Ratios

Acc. Yr	<u>96~102</u>	<u>102~108</u>	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	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							
2006 / 2	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										
2007 / 2	1.0000	1.0000	1.0000	1.0000											
2008 / 1	1.0000	1.0000	1.0000												
2008 / 2	1.0000	1.0000													
2009 / 1	1.0000														
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															
2016 / 1															
2016 / 2															
<b>Final Selection</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 June 30, 2017  
Selected Ultimate Claim Counts by Method  
Jurisdiction: Newfoundland & Labrador  
Segment: Commercial  
Coverage: All Perils

Accident Year	Actual Experience				Ultimate Loss Estimates							
	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
1997 / 2	1,203	33	-	33	33	32	33	33	33	Incurred Link Ratio Method	33	27.44
1998 / 1	1,393	37	-	37	37	36	37	37	33	Incurred Link Ratio Method	37	26.56
1998 / 2	1,930	34	-	34	34	49	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	45	40	40	42	Incurred Link Ratio Method	40	17.27
2004 / 2	2,528	59	-	59	59	52	59	59	31	Incurred Link Ratio Method	59	23.33
2005 / 1	2,548	38	-	38	38	53	38	38	52	Incurred Link Ratio Method	38	14.91
2005 / 2	2,561	49	-	49	49	53	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	59	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	64	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	69	69	69	75	Incurred Link Ratio Method	69	20.56
2010 / 2	3,650	91	-	91	91	75	91	91	62	Incurred Link Ratio Method	91	24.93
2011 / 1	3,673	84	-	84	84	76	84	84	90	Incurred Link Ratio Method	84	22.87
2011 / 2	3,917	78	-	78	78	81	78	78	84	Incurred Link Ratio Method	78	19.91
2012 / 1	3,989	69	-	69	69	82	69	69	77	Incurred Link Ratio Method	69	17.30
2012 / 2	4,357	102	-	102	102	90	102	102	53	Incurred Link Ratio Method	102	23.41
2013 / 1	4,358	75	-	75	75	90	75	75	95	Incurred Link Ratio Method	75	17.21
2013 / 2	4,675	94	1	95	95	96	95	95	70	Incurred Link Ratio Method	95	20.32
2014 / 1	4,720	113	-	113	113	97	113	113	92	Incurred Link Ratio Method	113	23.94
2014 / 2	4,801	107	-	107	107	99	107	107	113	Incurred Link Ratio Method	107	22.29
2015 / 1	4,818	94	-	94	94	99	94	94	105	Incurred Link Ratio Method	94	19.51
2015 / 2	5,007	98	-	98	98	103	98	98	93	Incurred Link Ratio Method	98	19.57
2016 / 1	4,985	97	-	97	97	103	97	97	97	Incurred Link Ratio Method	97	19.46
2016 / 2	5,135	99	2	101	100	106	100	100	-	Incurred Link Ratio Method	100	19.47
2017 / 1	5,265	77	37	114	110	109	110	110		Incurred Link Ratio Method	110	20.80
<b>Total</b>	<b>123,561</b>	<b>2,578</b>	<b>40</b>	<b>2,618</b>	<b>2,612</b>	<b>2,598</b>	<b>2,612</b>	<b>2,613</b>	<b>2,256</b>		<b>2,612</b>	

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - All Perils  
Cumulative Claims Counts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Acc. Yr															
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	74	74	73	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	74	74	72	71	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	75	75
2010 / 1	66	72	70	69	69	69	69	69	69	69	69	69	69	69	69
2010 / 2	83	91	91	92	91	91	91	91	91	91	91	91	91	91	91
2011 / 1	83	86	85	84	84	84	84	84	84	84	84	84	84	84	84
2011 / 2	79	80	81	81	78	78	78	78	78	78	78	78	78	78	78
2012 / 1	78	75	69	69	70	69	69	69	69	69	69	69	69	69	69
2012 / 2	106	101	104	102	102	102	102	102	102	102	102	102	102	102	102
2013 / 1	82	79	76	75	75	75	75	75	75	75	75	75	75	75	75
2013 / 2	94	95	93	95	95	95	95	95	95	95	95	95	95	95	95
2014 / 1	112	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2014 / 2	105	104	105	107	107	107	107	107	107	107	107	107	107	107	107
2015 / 1	97	94	94	94	94	94	94	94	94	94	94	94	94	94	94
2015 / 2	92	101	99	98	98	98	98	98	98	98	98	98	98	98	98
2016 / 1	106	100	97	97	97	97	97	97	97	97	97	97	97	97	97
2016 / 2	104	101	101	101	101	101	101	101	101	101	101	101	101	101	101
2017 / 1	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
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
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	44
2002 / 1	35	35	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	40	40	40
2003 / 1	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2003 / 2	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
2004 / 1	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
2004 / 2	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2005 / 1	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2005 / 2	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
2006 / 1	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
2006 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 1	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2007 / 2	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
2008 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2008 / 2	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
2009 / 1	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
2009 / 2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
2010 / 1															
2010 / 2															
2011 / 1															
2011 / 2															
2012 / 1															
2012 / 2															
2013 / 1															
2013 / 2															
2014 / 1															
2014 / 2															
2015 / 1															
2015 / 2															
2016 / 1															
2016 / 2															
2017 / 1															

Industry Data (AIX) - Commercial Vehicles  
as at June 30, 2017  
Semi-Annual Triangle  
Newfoundland and Labrador  
Indemnity only  
Other Coverages - All Perils  
Cumulative Claims Counts

Link Ratios	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
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	1.0000
2009 / 1	1.0000	0.9730	0.9861	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	1.0253	0.9506	0.9870	0.9868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.0909	0.9722	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
2010 / 2	1.0964	1.0000	1.0110	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	1.0361	0.9884	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
2011 / 2	1.0127	1.0125	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
2012 / 1	0.9615	0.9200	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
2012 / 2	0.9528	1.0297	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 1	0.9634	0.9620	0.9868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013 / 2	1.0106	0.9789	1.0215	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014 / 1	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	1.0000
2014 / 2	0.9905	1.0096	1.0190	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 1	0.9691	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015 / 2	1.0978	0.9802	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2016 / 1	0.9434	0.9700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2016 / 2	0.9712	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Final Selection</b>	<b>0.9705</b>	<b>0.9898</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Product	0.9606	0.9898	1.0000	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	1.0420	0.9871	1.0008	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 5 Per	0.9944	0.9920	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
Arithmetic Average All Per xcl Hi/Lo	1.0384	0.9882	1.0005	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 5 Per xcl Hi/Lo	0.9769	0.9934	1.0063	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	1.0274	0.9882	0.9996	0.9951	0.9991	1.0000	0.9995	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 5 Per	0.9921	0.9922	1.0060	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	1.0270	0.9886	0.9996	0.9957	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 5 Per xcl Hi/Lo	0.9771	0.9935	1.0064	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 2017-1	0.9705	0.9898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9606	0.9898	1.0000	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 2016-2	0.9921	0.9851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9773	0.9851	1.0000	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 2017-1	0.9705	0.9898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9606	0.9898	1.0000	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 2016-2	0.9921	0.9851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.9773	0.9851	1.0000	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 June 30, 2017  
 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
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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	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	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
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														
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															
2016 / 1															
2016 / 2															
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 5 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 5 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 5 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 5 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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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 2017-1	1.0000	1.0000	1.0000	1.0000	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 2016-2	1.0000	1.0000	1.0000	1.0000	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: **2017m12**

Emerge: **Paid to Ultimate**

Payment Pattern for AY: **2018**

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	81	440	-	521	84	40	1	287	147	75	-	1,155
24	667	247	-	914	160	115	5	26	22	11	-	1,253
36	1,207	20	-	1,227	78	55	9	(2)	-	-	-	1,367
48	1,058	3	-	1,061	42	30	8	(2)	-	-	-	1,139
60	591	3	-	594	19	15	4	(2)	-	-	-	630
72	281	3	-	284	31	19	2	(2)	-	-	-	334
84	194	3	-	197	10	9	1	-	-	-	-	217
96	81	1	-	82	-	-	1	-	-	-	-	83
108	15	-	-	15	-	-	-	-	-	-	-	15
120	5	-	-	5	-	-	-	-	-	-	-	5
132	5	-	-	5	-	-	-	-	-	-	-	5
144	5	-	-	5	-	-	-	-	-	-	-	5
156	4	-	-	4	-	-	-	-	-	-	-	4
168	4	-	-	4	-	-	-	-	-	-	-	4
180	4	-	-	4	-	-	-	-	-	-	-	4
192	5	-	-	5	-	-	-	-	-	-	-	5
204	4	-	-	4	-	-	-	-	-	-	-	4
216	4	-	-	4	-	-	-	-	-	-	-	4
228	4	-	-	4	-	-	-	-	-	-	-	4
240	4	-	-	4	-	-	-	-	-	-	-	4
252	4	-	-	4	-	-	-	-	-	-	-	4
264	4	-	-	4	-	-	-	-	-	-	-	4
276	4	-	-	4	-	-	-	-	-	-	-	4
288	4	-	-	4	-	-	-	-	-	-	-	4
300	4	-	-	4	-	-	-	-	-	-	-	4
312	1	-	-	1	-	-	-	-	-	-	-	1
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,244</b>	<b>720</b>	<b>-</b>	<b>4,964</b>	<b>424</b>	<b>283</b>	<b>31</b>	<b>305</b>	<b>169</b>	<b>86</b>	<b>-</b>	<b>6,262</b>



**Facility Association**

Accident Year Estimated Payment Pattern by Development Age

\$ Format: \$000s

FARM: **Newfoundland & Labrador**

val seg **Non-PPV**

as at: **2017m12**

Emerge: **Paid to Ultimate**

Payment Pattern for AY: **2018**

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	2.0%	61.2%	100.0%	10.2%	19.8%	19.8%	2.0%	94.3%	87.0%	87.0%	94.3%	18.1%
24	15.7%	34.3%	-	18.4%	37.7%	37.7%	15.7%	8.5%	13.0%	13.0%	8.5%	20.0%
36	28.4%	2.8%	-	24.7%	18.4%	18.4%	28.4%	(0.7%)	-	-	(0.7%)	21.8%
48	24.9%	0.4%	-	21.4%	9.9%	9.9%	24.9%	(0.7%)	-	-	(0.7%)	18.2%
60	13.9%	0.4%	-	12.0%	4.5%	4.5%	13.9%	(0.7%)	-	-	(0.7%)	10.1%
72	6.6%	0.4%	-	5.7%	7.3%	7.3%	6.6%	(0.7%)	-	-	(0.7%)	5.3%
84	4.6%	0.4%	-	4.0%	2.4%	2.4%	4.6%	-	-	-	-	3.5%
96	1.9%	0.1%	-	1.7%	-	-	1.9%	-	-	-	-	1.3%
108	0.4%	-	-	0.3%	-	-	0.4%	-	-	-	-	0.2%
120	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
132	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
144	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
156	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
168	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
180	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
192	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
204	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
216	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
228	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
240	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
252	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
264	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
276	0.1%	-	-	0.1%	-	-	0.1%	-	-	-	-	0.1%
288	0.2%	-	-	0.2%	-	-	0.2%	-	-	-	-	0.1%
300	-	-	-	-	-	-	-	-	-	-	-	-
312	-	-	-	-	-	-	-	-	-	-	-	-
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Facility Association  
Emergency (Indemnity Only)  
S Format: S0005  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emergence Paid to Ultimate  
Govt Line: Third Party Liability  
Coverage: Bodily Injury  
initial period: 1985m12  
as at: 2017m12

Table with columns for Age (3-72), first row, last row, and various data points (minimum, mean, maximum, etc.) for applicable periods and factors.

Table with columns for selected, based on, cum'l paid / ult, select value, and implied increm'l pd to beg unpd for various age groups.

Table titled 'Ratio of Cum'l paid to ultimate by Age' showing accident half and selected full half ultimate ratios for years 1994/1 to 2018/2 across ages 3-72.

Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Third Party Liability  
Coverage: Bodily Injury  
initial period: 1985m12  
as at: 2017m12

Ending Unpaid by Age																									
Accident Half	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
1994 / 1	477	476	454	441	396	323	294	280	249	183	182	120	97	94	86	86	16	-	-	-	-	-	-	-	-
1994 / 2	446	446	444	435	429	424	396	393	354	354	154	134	119	60	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	710	695	690	690	672	667	664	645	610	426	407	403	402	402	402	387	388	388	388	388	177	132	132	132	63
1995 / 2	416	415	413	385	384	321	267	246	234	207	145	145	145	145	145	145	145	145	145	100	100	100	100	100	100
1996 / 1	810	806	791	787	755	725	686	646	572	522	435	428	427	426	426	426	286	286	286	277	184	184	184	144	65
1996 / 2	760	760	717	671	628	580	429	383	383	382	204	204	184	183	163	92	67	67	67	67	67	67	67	67	67
1997 / 1	497	484	473	458	432	415	343	317	309	272	230	229	104	104	104	101	101	101	101	-	-	-	-	-	-
1997 / 2	461	459	437	413	348	345	239	216	121	111	112	111	111	62	62	62	62	62	62	62	50	45	45	-	-
1998 / 1	333	332	319	304	288	257	257	217	216	216	216	166	151	151	151	151	166	166	166	166	166	166	166	166	166
1998 / 2	580	579	577	561	541	488	463	445	250	236	175	172	137	137	134	133	133	133	133	133	129	129	129	129	129
1999 / 1	964	961	952	905	812	802	780	249	430	355	355	152	152	151	151	151	151	136	136	136	135	135	135	135	135
1999 / 2	1,197	1,197	1,177	1,155	1,127	1,113	993	975	975	864	739	685	685	615	615	615	615	615	215	215	215	35	35	-	-
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	421	416	292	291	211	197	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	136	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	107	21	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	512	238	222	217	193	193	193	170	170	87	87	64	64	24	-	-	-	-	
2005 / 1	721	720	711	676	632	631	566	566	482	481	439	355	355	355	334	136	125	125	125	67	53	53	53	53	
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	22	22	22
2007 / 2	2,214	2,211	2,204	2,200	2,167	2,114	1,889	1,850	1,822	1,800	1,655	1,579	1,550	1,489	1,409	1,352	1,350	1,300	1,202	1,202	1,202	1,202	1,202	1,202	1,202
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	2,524	2,521	2,521	2,520	2,453	2,443	2,404	2,228	2,127	1,945	1,827	1,727	1,654	1,486	484	454	454	267	267	255	255	195	195	195	195
2011 / 1	1,201	1,201	1,199	1,185	1,160	1,157	1,029	922	878	853	756	384	326	279	202	30	30	30	30	30	30	30	30	30	30
2011 / 2	2,484	2,484	2,484	2,457	2,441	2,421	2,056	2,000	1,932	1,632	1,566	1,290	1,284	1,154	1,154	1,086	982	862	822	677	639	639	394	394	394
2012 / 1	2,844	2,844	2,843	2,827	2,816	2,815	2,581	2,507	2,277	2,264	2,162	2,118	1,773	1,734	1,546	1,344	1,225	1,214	1,154	1,104	966	966	966	466	466
2012 / 2	2,336	2,335	2,334	2,327	2,325	2,299	2,207	2,123	2,072	1,738	1,680	1,298	1,205	952	952	427	383	352	352	352	182	182	182	157	133
2013 / 1	1,215	1,214	1,211	1,210	1,153	1,140	1,056	997	642	617	559	534	419	353	139	115	108	75	75	75	(1)	(1)	(1)	(1)	(1)
2013 / 2	1,883	1,882	1,869	1,753	1,684	1,548	1,439	1,206	1,181	1,029	879	812	812	769	769	769	769	652	536	480	424	368	311	311	311
2014 / 1	1,241	1,240	1,239	1,232	1,213	1,205	1,131	1,081	764	733	627	612	448	417	416	391	310	274	238	202	166	149	131	114	97
2014 / 2	2,000	2,000	1,986	1,985	1,941	1,914	1,790	1,775	1,615	1,542	1,190	1,122	599	544	246	205	164	145	126	107	88	79	69	60	51
2015 / 1	1,900	1,899	1,895	1,890	1,875	1,854	1,766	1,761	1,714	1,606	1,476	1,354	1,115	975	835	695	556	491	427	362	298	267	235	204	173
2015 / 2	2,625	2,625	2,619	2,604	2,567	2,557	2,179	2,100	1,895	1,745	1,505	1,323	1,142	999	855	712	569	503	437	371	305	273	241	209	177
2016 / 1	2,400	2,400	2,395	2,374	2,303	2,226	2,067	2,054	1,941	1,752	1,564	1,375	1,187	1,038	889	740	591	522	454	385	317	284	250	217	184
2016 / 2	2,147	2,147	2,144	2,140	2,059	2,002	1,894	1,831	1,627	1,469	1,311	1,153	995	870	745	620	495	438	380	323	266	238	210	182	154
2017 / 1	1,981	1,980	1,957	1,951	1,844	1,832	1,694	1,639	1,456	1,314	1,173	1,031	890	778	667	555	443	392	340	289	238	213	188	163	138
2017 / 2	2,128	2,128	2,127	2,118	2,056	2,042	1,889	1,827	1,623	1,465	1,307	1,150	992	868	743	619	494	437	380	322	265	237	209	182	154
2018 / 1	2,108	2,108	2,103	2,094	2,033	2,019	1,868	1,806	1,604	1,448	1,293	1,137	981	858	735	619	480	432	375	319	262	234	207	179	152
2018 / 2	2,139	2,139	2,134	2,125	2,063	2,049	1,895	1,833	1,628	1,470	1,311	1,153	995	870	745	621	496	438	381	323	266	238	210	182	154
prem liab	1,980	1,980	1,975	1,967	1,909	1,896	1,754	1,696	1,507	1,360	1,214	1,067	921	805	690	574	459	406	352	299	246	220	194	169	143

Facility Association  
Emergence (Indemnity Only)  
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Govt Line: Third Party Liability  
Coverage: Bodily Injury  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																											
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09		
1994 / 1	477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1994 / 2	446	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1995 / 1	710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1995 / 2	416	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1996 / 1	810	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1996 / 2	760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997 / 1	497	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1997 / 2	461	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1998 / 1	333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1998 / 2	580	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1999 / 1	964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1999 / 2	1,197	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	2,214	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2008 / 1	1,152	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2008 / 2	1,661	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 1	856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2009 / 2	1,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2010 / 1	1,138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2010 / 2	2,524	38	18	18	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	2	1	2	1	2	2	
2011 / 1	1,201	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2011 / 2	2,484	-	66	66	16	16	16	16	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	2	2	
2012 / 1	2,844	500	70	70	70	70	17	17	17	17	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2012 / 2	2,336	0	24	24	20	20	20	20	5	5	5	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2013 / 1	1,215	76	(0)	(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	1,883	-	116	116	56	56	56	56	47	47	47	47	12	12	12	12	12	12	1	1	1	1	1	1	1		
2014 / 1	1,241	81	36	36	36	36	17	17	17	17	15	15	15	15	4	4	4	4	0	0	0	0	0	0	0		
2014 / 2	2,000	298	41	41	19	19	19	19	9	9	9	9	8	8	8	8	8	8	2	2	2	2	0	0	0		
2015 / 1	1,900	239	140	140	140	140	64	64	64	31	31	31	31	26	26	26	26	26	6	6	6	6	1	1	1		
2015 / 2	2,625	240	181	181	143	143	143	143	66	66	66	66	32	32	32	32	27	27	27	27	7	7	7	7	1		
2016 / 1	2,400	113	189	189	189	189	149	149	149	149	69	69	69	69	33	33	33	33	28	28	28	28	7	7	7		
2016 / 2	2,147	108	63	205	158	158	158	158	125	125	125	125	57	57	57	57	28	28	28	28	23	23	23	23	6		
2017 / 1	1,981	107	12	137	56	183	141	141	141	141	112	112	112	51	51	51	51	25	25	25	25	21	21	21	21		
2017 / 2	2,128	1	9	62	14	153	62	204	158	158	158	158	125	124	124	124	57	57	57	57	28	28	28	28	23		
2018 / 1	2,108	-	0	5	9	62	14	151	62	202	156	156	156	123	123	123	123	57	57	57	57	27	27	27	27		
2018 / 2	2,139	-	-	-	0	5	9	62	14	154	63	205	158	158	158	158	125	125	125	125	58	57	57	58	28		
prem liab	1,980		0	5	8	58	13	142	58	189	146	146	146	146	116	116	116	116	53	53	53	53	26	26	26		



Facility Association  
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Coverage: Property Damage  
initial period: 1985m12  
as at: 2017m12

Ending Unpaid by Age	Accident Half Year	Selected 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
1994 / 1	194	101	50	17	9	1	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	115	100	56	18	11	7	2	7	7	7	7	7	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 1	165	108	33	14	7	7	7	7	7	7	7	7	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 2	199	162	57	13	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996 / 1	168	111	26	6	3	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	71	50	17	6	3	3	3	3	3	3	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	107	79	32	15	5	5	5	5	5	5	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	140	102	52	33	29	25	9	9	9	9	9	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	88	60	18	5	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	163	122	102	67	62	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1999 / 1	155	140	54	45	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	162	141	83	54	29	30	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	3	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	2	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	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	2	2	2	2	2	2
2002 / 2	120	95	57	15	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	190	144	95	40	16	13	11	11	11	11	7	7	7	7	3	3	1	1	1	1	1	1	1	1	1	1
2003 / 2	191	156	118	23	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	136	93	57	22	7	7	7	7	7	7	7	7	4	4	4	4	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	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	9	9	9	3	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	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	5	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	197	159	112	64	31	17	14	8	3	3	3	3	3	3	3	3	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)	(1)	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	232	174	86	46	39	37	36	35	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2009 / 2	232	213	132	33	6	6	4	4	4	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2010 / 1	209	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	9	4	4	4	4	4	4	4	4	4	4	4	4	4
2011 / 2	467	394	294	132	96	94	87	83	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	80
2012 / 1	334	299	226	78	41	21	13	8	8	8	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3
2012 / 2	280	222	147	68	32	20	12	12	12	11	11	11	11	11	11	5	5	-	-	-	-	-	-	-	-	-
2013 / 1	257	215	153	78	43	36	27	23	25	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	256	240	172	121	62	26	15	15	12	9	4	4	4	4	4	4	4	4	4	4	4	3	3	3	2	2
2014 / 1	447	368	225	144	97	79	77	76	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	300	278	214	125	79	19	5	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	299	269	160	92	30	27	19	14	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	633	584	413	269	199	20	18	9	5	5	5	5	4	4	4	4	4	3	3	3	3	2	2	2	1	1
2016 / 1	402	364	172	90	43	39	20	20	11	11	10	10	9	9	8	8	7	7	6	5	5	4	4	3	2	2
2016 / 2	450	378	250	67	50	35	32	24	22	12	12	11	10	10	9	8	7	7	6	5	5	4	3	3	2	2
2017 / 1	396	371	282	172	121	56	36	27	25	14	13	12	11	10	10	10	9	8	7	7	6	5	4	3	2	2
2017 / 2	340	329	232	126	72	33	22	16	15	8	8	7	7	7	6	6	5	5	4	4	4	3	3	2	2	2
2018 / 1	381	343	234	127	73	34	22	16	15	8	8	7	7	7	6	6	5	5	4	4	4	3	3	2	2	2
2018 / 2	341	307	209	114	65	30	20	15	13	7	7	7	6	6	6	5	5	4	4	4	4	3	3	2	2	2
prem liab	395	356	243	132	75	35	23	17	15	9	8	8	7	7	6	6	5	5	5	5	4	4	3	3	2	2

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Coverage: Property Damage  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																										
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09	
1994 / 1	194	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	155	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	162	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	467	-	38	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	334	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	257	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	256	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	447	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	299	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	633	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016 / 1	402	0	9	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2016 / 2	450	3	8	2	10	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2017 / 1	396	51	65	20	9	2	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2017 / 2	340	97	105	54	39	12	6	1	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	381	-	38	109	106	55	39	12	6	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	341	-	-	-	34	98	95	49	35	11	5	1	6	0	0	0	0	0	0	0	0	0	0	0	0	0
prem liab	395		39	113	110	57	40	12	6	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Appendix C - Page 10 of 30

Exhibit B.11.5f
Claims Emergence
page 1 of 3

Facility Association
Emergence (Indemnity Only)
Format: 5000s
FARM: Newfoundland & Labrador
Segment: Non-PPV
Emergence Paid to Ultimate
Govt Line: Accident Benefits
Coverage: AccBen (Indivis)
initial period: 1985m12
as at: 2017m12

Table with columns for Age (3-72) and rows for first row, last row, across all applicable periods, factor averages, n" data points, "x" hi/lo, "n" data points, decimials (1 or 2), user input, selected: cum'l paid / ult., implied increm'l pd to beg unpd

Table with columns for Ratio of Cum'l paid to ultimate by Age (3-72) and rows for Accident Half Year (1994/1-2018/2) and Selected (Full Half Yr) Ultimate



Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: AccBen (indivis)  
initial period: 1985m12  
as at: 2017m12

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
1994 / 1	3	2	(3)	(7)	(10)	(11)	(13)	(14)	(13)	(13)	(13)	(36)	-	-	-	-	-	-	-	-	(25)	-	-	-	-
1994 / 2	3	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	43	43	40	35	29	29	22	22	13	13	12	12	3	3	3	3	3	3	3	-	-	-	-	-	-
1996 / 1	30	30	27	26	17	9	8	8	7	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-
1996 / 2	32	32	31	28	24	21	18	14	9	7	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	26	26	25	18	19	15	12	10	5	4	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	21	21	16	6	2	1	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	17	12	6	2	(0)	3	3	2	2	2	2	1	1	1	1	0	-	-	-	-	-	-	-	-	-
1998 / 2	46	46	45	37	32	29	21	19	10	9	4	4	2	2	2	1	1	0	0	-	-	-	-	-	-
1999 / 1	42	37	32	32	24	19	13	9	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	53	51	47	31	20	10	8	7	4	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	248	246	239	234	230	227	225	223	221	218	215	213	211	208	206	204	202
2005 / 2	54	54	46	36	25	20	10	8	5	3	2	2	1	1	0	0	-	-	-	-	-	-	-	-	-
2006 / 1	57	57	51	34	19	7	6	2	(0)	(4)	(4)	(4)	(4)	(4)	(5)	(5)	(5)	(5)	(5)	(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	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	64	64	58	45	26	19	13	9	3	(3)	(5)	(7)	(9)	(3)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2011 / 2	249	249	231	206	189	171	163	149	138	122	109	102	92	84	79	77	75	72	67	65	61	58	2	2	2
2012 / 1	299	297	289	276	251	229	213	202	193	190	183	178	174	171	166	163	159	156	154	152	150	149	-	-	-
2012 / 2	444	442	435	417	390	373	345	330	323	320	317	312	311	287	286	282	279	276	259	251	248	116	-	-	-
2013 / 1	101	101	87	66	47	35	28	23	19	17	16	14	12	9	4	3	-	-	-	-	-	-	-	-	-
2013 / 2	109	109	95	78	60	46	38	23	14	10	6	5	4	4	4	4	4	4	4	4	3	3	2	1	0
2014 / 1	95	94	84	73	62	44	31	27	22	17	14	11	8	5	5	5	4	4	3	3	3	2	1	0	0
2014 / 2	101	100	93	78	67	59	52	45	41	37	32	30	29	26	25	22	19	18	16	15	14	11	7	4	1
2015 / 1	370	365	347	313	269	213	181	155	134	120	101	90	75	68	60	53	45	42	39	37	34	26	18	10	2
2015 / 2	162	161	153	134	115	101	86	65	56	48	43	35	32	29	26	22	19	18	17	16	14	11	8	4	1
2016 / 1	234	232	226	198	155	126	91	64	56	48	43	35	32	29	25	22	19	18	17	15	14	11	8	4	1
2016 / 2	208	206	196	177	158	126	119	102	91	79	70	56	51	46	41	36	31	29	27	25	23	18	12	7	2
2017 / 1	201	201	188	171	154	128	109	93	84	72	64	52	47	42	38	33	28	27	25	23	21	16	11	6	1
2017 / 2	220	218	203	179	152	126	107	92	82	71	63	51	46	42	37	33	28	26	24	23	21	16	11	6	1
2018 / 1	212	210	195	172	146	121	103	88	79	68	60	49	44	40	36	31	27	25	23	22	20	15	11	6	1
2018 / 2	214	213	197	173	147	122	104	89	80	69	61	49	45	40	36	32	27	25	24	22	20	15	11	6	1
prem liab	201	199	185	163	138	115	98	84	75	64	57	46	42	38	34	30	25	24	22	21	19	15	10	6	1

Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
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Emerge: Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: AccBen (indivis)  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																									
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09
1994 / 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	249	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012 / 1	299	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	444	116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	109	-	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014 / 1	95	1	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014 / 2	101	1	3	3	1	1	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2015 / 1	370	15	7	7	7	7	3	3	3	3	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2015 / 2	162	5	8	3	3	3	3	3	1	1	1	1	3	3	3	3	0	0	0	0	0	0	0	0	0
2016 / 1	234	8	8	5	8	3	3	3	3	1	1	1	1	3	3	3	3	3	3	3	3	3	3	3	3
2016 / 2	208	7	17	11	13	9	13	5	5	5	5	5	2	2	2	5	5	5	5	5	5	5	5	5	5
2017 / 1	201	17	26	19	16	10	12	8	12	5	5	5	5	2	2	2	2	5	5	5	5	5	5	5	5
2017 / 2	220	15	24	27	25	19	15	10	11	8	12	5	5	5	5	2	2	2	2	5	5	5	5	5	5
2018 / 1	212	-	2	15	23	26	24	18	15	9	11	8	11	4	4	4	4	2	2	2	2	5	5	5	5
2018 / 2	214	-	-	-	2	16	24	26	25	18	15	9	11	8	11	4	4	4	4	4	2	2	2	2	5
prem liab	201		2	15	22	25	23	17	14	9	10	7	11	4	4	4	4	4	2	2	2	2	4	4	4



Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: Uninsured Automobile  
initial period: 1985m12  
as at: 2017m12

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
1994 / 1	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	7	7	5	2	(4)	1	0	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	1	1	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	36	36	33	29	23	23	23	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	-	-	-
1996 / 2	23	23	16	14	13	13	13	13	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	4	4	2	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
1999 / 1	52	52	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
1999 / 2	78	72	72	71	71	31	31	26	27	27	27	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2000 / 1	43	38	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	50	50	50	50	50	50
2001 / 2	30	30	11	2	2	2	4	4	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(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	15	15	15	15	15	15	15	15	15	15	15	15
2003 / 1	26	26	26	15	15	15	15	15	15	15	15	15	15	15	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)	(10)	(10)	(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)	(4)	(3)	(3)	(3)	(3)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2006 / 2	157	154	149	144	144	144	120	120	84	83	77	77	77	77	77	77	76	76	75	0	0	0	0	0	0	0
2007 / 1	2	1	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(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)	(5)
2008 / 1	14	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	36	31	14	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)	(2)	(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	10	15	15	15	15	15	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	198	198	198	198	198
2010 / 2	18	18	7	4	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(6)	(6)	(5)	(5)	(5)	(4)	(4)	(3)	(2)
2011 / 1	45	41	40	40	40	40	40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011 / 2	197	197	195	190	190	190	164	164	164	164	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2012 / 1	35	35	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
2012 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2013 / 1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2013 / 2	123	111	105	104	92	91	101	93	50	50	50	50	50	50	50	50	50	0	0	0	0	0	0	0	0	0
2014 / 1	147	146	140	139	136	116	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	158	158	158	158	136	136	136	136	126	111	103	103	67	67	67	67	59	51	48	44	41	38	29	20	11	3
2015 / 1	47	47	45	37	37	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1
2015 / 2	44	44	37	37	17	17	17	17	17	17	17	17	14	13	11	10	9	8	7	7	6	6	4	3	2	0
2016 / 1	163	163	163	149	145	123	122	122	122	105	93	76	69	62	55	49	42	39	36	34	31	24	17	9	2	2
2016 / 2	90	85	83	83	77	77	52	45	40	34	30	25	22	20	18	16	14	13	12	11	10	8	5	3	1	1
2017 / 1	46	46	22	23	23	19	16	14	13	11	10	8	7	6	6	5	4	4	4	3	3	2	2	1	0	0
2017 / 2	223	221	213	188	159	132	112	96	86	74	66	53	49	44	39	34	29	27	26	24	22	17	12	7	2	2
2018 / 1	71	71	66	58	49	41	35	30	27	23	20	16	15	13	12	11	9	8	8	7	7	5	4	2	0	0
2018 / 2	213	211	196	172	146	122	103	88	79	68	60	49	45	40	36	31	27	25	23	22	20	15	11	6	1	1
prem liab	46	45	42	37	31	26	22	19	17	15	13	10	10	9	8	7	6	5	5	5	4	3	2	1	0	0

Facility Association  
Emergence (Indemnity Only)  
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Govt Line: Accident Benefits  
Coverage: Uninsured Automobile  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																										
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09	
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	18	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	197	-	2	2	2	2	2	2	2	2	2	2	1	2	1	2	1	2	1	2	1	2	1	2	1	1
2012 / 1	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	123	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	158	-	8	8	3	3	3	3	9	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 1	47	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 2	44	-	3	1	1	1	1	1	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0
2016 / 1	163	0	17	12	18	7	7	7	7	3	3	3	3	7	7	7	7	7	7	7	7	7	7	7	7	7
2016 / 2	90	25	7	5	6	4	6	2	2	2	2	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2
2017 / 1	46	-	4	3	2	2	2	1	2	1	1	1	1	1	0	0	0	0	1	1	1	1	1	1	0	0
2017 / 2	223	8	26	29	27	20	16	10	12	8	12	5	5	5	5	2	2	2	2	2	5	5	5	5	0	0
2018 / 1	71	-	1	5	8	9	8	6	5	3	4	3	4	1	1	1	1	1	1	1	1	1	2	2	2	2
2018 / 2	213	-	-	-	2	15	23	26	25	18	15	9	11	8	11	4	4	4	4	4	4	2	2	2	2	5
prem liab	46		0	3	5	6	5	4	3	2	2	2	2	1	1	1	1	1	0	0	0	0	1	1	1	1

Facility Association  
Emergency (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emergence Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: Underinsured Motorist  
initial period: 1985m12  
as at: 2017m12

Table with columns for Age (3-72), AY with minimum periods (mean, maximum), factor averages (20, 14, 10, 6), and Using BI emergence (user input, cum'l paid / ult., implied incem'l pd to beg unpd). Rows include 'n' data points, 'x hi/no', 'is within the', and 'decimals'.

Table with columns for Ratio of Cum'l paid to ultimate by Age (3-72) and rows for Accident Half Year (1994/1 to 2018/2). The table shows cumulative percentages for each age group over time.

Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: Underinsured Motorist  
initial period: 1985m12  
as at: 2017m12

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
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0
2014 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	2	1	1	1	1	1
2015 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	2	2	2	2	2	1	1	1	1	1
2015 / 2	6	6	6	6	6	6	6	6	6	6	6	5	5	4	3	2	2	2	2	1	1	1	1	1	1
2016 / 1	8	8	8	8	8	8	8	8	8	7	6	6	5	4	4	3	2	2	2	2	1	1	1	1	1
2016 / 2	11	11	11	11	11	11	11	11	9	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1
2017 / 1	12	12	12	12	12	12	11	11	9	9	8	7	6	5	4	4	3	3	2	2	2	1	1	1	1
2017 / 2	15	15	15	15	14	14	13	13	11	10	9	8	7	6	5	4	3	3	3	2	2	2	1	1	1
2018 / 1	16	16	16	16	15	15	14	13	12	11	10	8	7	6	5	4	3	3	3	2	2	2	2	1	1
2018 / 2	17	17	16	16	16	16	15	14	13	11	10	9	8	7	6	5	4	3	3	2	2	2	2	1	1
prem liab	12	12	12	12	12	11	11	10	9	8	7	6	6	5	4	3	3	2	2	2	1	1	1	1	1

Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Accident Benefits  
Coverage: Underinsured Motorist  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																									
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	1	-	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	3	-	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 1	4	-	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 2	6	-	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016 / 1	8	-	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016 / 2	11	-	0	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2017 / 1	12	-	0	1	0	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
2017 / 2	15	-	0	0	0	1	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	16	-	0	0	0	0	0	1	0	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0
2018 / 2	17	-	-	-	0	0	0	0	0	1	0	2	1	1	1	1	1	1	1	1	0	0	0	0	0
prem liab	12	-	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  
Emergency (Indemnity Only)  
\$ Format: 5000s  
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Govt Line: Other Coverages  
Coverage: Collision  
initial period: 1985m12  
as at: 2017m12

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:	124	124	123	123	122	122	122	122	120	120	119	119	118	118	117	117	116	115	115	114	114	113	113		
all across applicable periods	60.45%																								
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	1988 / 1	1988 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	
median	29.5%	79.73%	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%	100.00%	100.00%	100.00%	100.00%	
mean	37.24%	78.84%	124.01%	111.98%	110.20%	104.99%	102.68%	100.67%	100.23%	100.32%	100.36%	100.36%	100.23%	100.26%	100.27%	100.05%	100.06%	100.07%	100.07%	100.00%	100.00%	100.00%	100.00%	100.00%	
maximum	133.35%	154.29%	899.95%	469.17%	465.92%	250.82%	193.37%	123.86%	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	1991 / 1	2012 / 1	2012 / 1	2014 / 2	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	14	35.85%	92.36%	148.61%	136.30%	135.41%	108.76%	109.08%	101.45%	99.76%	100.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.27%	100.27%	100.00%	100.00%	100.00%	
averages	14 x hi/lo	35.94%	90.01%	119.31%	113.30%	111.09%	102.80%	103.08%	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%	
using latest	weighted 14	30.69%	90.70%	128.89%	119.81%	122.25%	104.57%	105.90%	101.05%	99.42%	100.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.11%	100.11%	100.00%	100.00%	100.00%	
"n" data points:	10	33.15%	88.78%	151.27%	136.65%	148.90%	112.27%	112.72%	102.04%	99.66%	100.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
"x" hi/lo	weighted 10	27.91%	92.08%	127.42%	118.20%	124.17%	104.99%	106.25%	101.12%	99.34%	100.32%	100.00%	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	8	32.67%	82.73%	107.93%	100.01%	149.85%	104.06%	104.23%	102.54%	99.57%	100.23%	100.00%	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 points	8 x hi/lo	32.27%	84.35%	106.66%	99.47%	105.60%	102.15%	102.19%	99.94%	99.96%	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%	
weighted 8	29.06%	86.24%	108.83%	101.85%	126.06%	102.54%	102.91%	101.22%	99.29%	100.35%	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%	
decimals (1 or 2)	6	32.04%	82.89%	105.58%	103.56%	105.60%	105.01%	105.05%	103.94%	99.96%	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%	
6 x hi/lo	31.13%	85.40%	103.60%	101.53%	102.43%	102.43%	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%	
weighted 6	28.65%	86.64%	105.45%	103.93%	104.72%	103.66%	103.98%	102.30%	99.94%	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%	
user input	user is interpolation to 72																								
selected:	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
based on:	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%	106.66%	102.43%	102.43%	102.91%	101.22%	100.00%	100.35%	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%	
user input	8 x hi/lo	32.27%	84.35%</																						

Facility Association  
Emergence (Indemnity Only)  
\$ Format: 5000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Other Coverages  
Coverage: Collision  
initial period: 1985m12  
as at: 2017m12

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
1994 / 1	21	4	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	14	7	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	34	(2)	0	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	109	98	86	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	5	(0)	-	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	14	8	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	25	25	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	77	54	49	49	30	30	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	19	19	(3)	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	40	37	(1)	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	14	5	5	5	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	12	12	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	128	120	(41)	(38)	1	1	6	0	0	0	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	48	22	12	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	53	6	6	(16)	(15)	(15)	(15)	(15)	(15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	54	28	22	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	160	125	8	(22)	(31)	(11)	(11)	(11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	184	127	5	(1)	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	98	75	25	5	5	(3)	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	-
2017 / 1	117	46	7	(5)	10	7	7	6	6	6	5	5	5	4	4	3	3	3	2	2	2	1	1	0	-
2017 / 2	170	157	37	(16)	(8)	(6)	(6)	(5)	(5)	(5)	(4)	(4)	(4)	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(0)	-
2018 / 1	149	101	23	(10)	(5)	(4)	(4)	(3)	(3)	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	-
2018 / 2	157	107	25	(10)	(6)	(4)	(4)	(4)	(3)	(3)	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	-
prem liab	117	79	18	(8)	(4)	(3)	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	-

Facility Association  
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FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Other Coverages  
Coverage: Collision  
initial period: 1985m12  
as at: 2017m12

Incremental Paid by Cal Quarter																										
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09	
1994 / 1	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	184	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	98	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2017 / 1	117	(15)	3	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017 / 2	170	120	53	(7)	(3)	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2018 / 1	149	-	48	77	33	(5)	(2)	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2018 / 2	157	-	-	-	51	82	35	(5)	(2)	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
prem liab	117		38	61	26	(4)	(1)	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)



Facility Association  
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Coverage: Comprehensive  
initial period: 1985m12  
as at: 2017m12

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
1994 / 1	16	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	13	12	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	21	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	9	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	3	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	4	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	4	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	48	11	49	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	68	49	49	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	49	46	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	84	84	37	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	137	106	40	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	57	54	(11)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	154	132	12	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	77	68	19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	92	81	22	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
prem liab	57	50	14	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Incremental Paid by Cal Quarter																										
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09	
1994 / 1	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	68	-	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	137	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	57	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	154	119	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	77	-	9	49	18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	92	-	-	-	11	59	21	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
prem liab	57		7	36	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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as at: 2017m12

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:	124	124	125	125	122	122	121	121	120	120	119	119	118	118	117	117	116	116	115	115	114	114	113	113
across all applicable periods	1989 / 2	1989 / 2	2013 / 1	2013 / 1	2015 / 1	2015 / 1	2015 / 1	2015 / 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
AY with minimum	25.90%	96.48%	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%
median	36.19%	81.21%	97.41%	99.91%	100.89%	100.91%	101.08%	101.67%	101.70%	101.73%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%	101.67%
mean	100.00%	118.47%	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%	100.00%
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
AY with maximum	20	30.58%	71.50%	97.37%	100.38%	103.87%	103.33%	103.33%	105.18%	105.18%	105.18%	105.18%	105.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
factor averages	20 x hi/lo	29.68%	72.86%	95.56%	98.90%	100.35%	100.75%	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%
using latest	weighted 20	34.78%	78.86%	107.58%	108.44%	112.67%	112.33%	111.71%	113.34%	113.03%	113.03%	113.30%	112.89%	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	28.73%	74.62%	100.01%	100.21%	105.20%	105.08%	105.08%	107.40%	107.40%	107.40%	107.40%	107.18%	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	27.06%	77.19%	97.74%	97.97%	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%
"x" hi/lo"	weighted 14	34.41%	80.88%	110.48%	110.55%	115.89%	115.63%	116.64%	118.06%	118.34%	118.34%	119.97%	119.35%	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	19.54%	66.51%	90.52%	90.52%	97.51%	97.34%	107.12%	110.37%	110.37%	110.37%	110.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	10 x hi/lo	16.90%	68.33%	96.68%	96.68%	100.01%	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%	100.00%	100.00%
points	weighted 10	22.67%	69.40%	92.01%	92.00%	98.93%	98.54%	119.94%	122.46%	120.92%	120.92%	123.34%	122.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
decimals	6	22.36%	60.70%	95.57%	95.57%	95.57%	95.57%	95.57%	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%
(1 or 2)	6 x hi/lo	18.48%	62.95%	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%
user input	weighted 6	24.00%	67.90%	97.30%	97.30%	96.88%	96.88%	96.75%	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%
Using CM emergence	user input	12.08%	75.75%	98.81%	99.65%	99.67%	99.69%	99.71%	99.73%	99.75%	99.77%	99.79%	99.81%	99.83%	99.85%	99.86%	99.88%	99.89%	99.91%	99.92%	99.94%	99.95%	99.97%	99.98%
selected:	based on:																							
cum'l paid / ult.	select value:	12.08%	75.75%	98.81%	99.65%	99.67%	99.69%	99.71%	99.73%	99.75%	99.77%	99.79%	99.81%	99.83%	99.85%	99.86%	99.88%	99.89%	99.91%	99.92%	99.94%	99.95%	99.97%	99.98%
implied incr'l pd to beg unpd		12.08%	72.42%	95.09%	70.59%	5.71%	6.06%	6.45%	6.90%	7.41%	8.00%	8.70%	9.52%	10.53%	11.76%	6.67%	14.29%	8.33%	18.18%	11.11%	25.00%	16.67%	40.00%	33.33%

Ratio of Cum'l paid to ultimate by 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
1994 / 1	13	68.01%	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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994 / 2	6	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 1	-	-	34.05%	55.22%	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%
1995 / 2	11	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 1	9	39.18%	83.96%	83.96%	83.96%	96.15%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 2	5	3.61%	81.19%	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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 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%	100.00%
1997 / 2	5	61.95%	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%
1998 / 1	13	2.19%	93.85%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 2	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%
1999 / 1	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%	100.00%
1999 / 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%	100.00%	100.00%
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%																					

Facility Association  
Emergence (Indemnity Only)  
Format: S000s  
FARM: Newfoundland & Labrador  
Segment: Non-PPV  
Emerge: Paid to Ultimate  
Govt Line: Other Coverages  
Coverage: Specified Perils  
initial period: 1985m12  
as at: 2017m12

Ending Unpaid by 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
Accident Half Year	Selected (Full Half Yr) Ultimate																								
1994 / 1	13	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	6	6	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	8	8	5	1	1	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	5	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	13	13	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	38	30	27	27	27	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	23	23	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	27	17	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	10	10	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	21	18	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	67	53	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	22	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	30	30	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	55	26	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	40	40	40	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	42	37	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	44	39	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
prem liab	55	49	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Facility Association  
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Incremental Paid by Cal Quarter																									
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09
1994 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	40	-	38	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 1	42	-	5	27	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	44	-	-	-	5	28	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
prem liab	55	-	7	35	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



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Ending Unpaid by 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
Accident Half Year	Selected (Full Half Yr) Ultimate																								
1994 / 1	9	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	17	8	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	8	6	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	7	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	4	4	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	38	18	(1)	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
prem liab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Incremental Paid by Cal Quarter																									
Accident Half Year	Selected (Full Half Yr) Ultimate	2017m12	2018m03	2018m06	2018m09	2018m12	2019m03	2019m06	2019m09	2019m12	2020m03	2020m06	2020m09	2020m12	2021m03	2021m06	2021m09	2021m12	2022m03	2022m06	2022m09	2022m12	2023m03	2023m06	2023m09
1994 / 1	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 1	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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## **Actuarial Support: Appendix D – Expense Assumptions**

Facility Association                      **Excess Legal and Professional Fees - Amount Paid**  
 Amounts in:                      \$1,000s                      as at Jun 30, 2017  
**Coverage:**                      **Third Party Liability**  
**FARM**                                      **Newfoundland & Labrador**  
    **All Vehicles**

<b>Prior Years Estimated Ultimate Expense - Paid LDF Method</b>									
Accident Year	All Covg's Earned Premium	TPL Ult Indem	Unpaid Indemnity	TPL Paid Expense	Cumulative PLDF	TPL Ultimate Paid Exp	Ratio Ultimate Exp/Indem	Paid LDM Ratio Ult Exp/EP	
1994	13,500	6,809	-	99	1.000	99	1.45%	0.73%	
1995	16,126	7,134	-	135	1.004	136	1.91%	0.84%	
1996	16,376	8,436	-	239	1.004	240	2.84%	1.47%	
1997	14,890	6,939	-	122	1.004	122	1.76%	0.82%	
1998	13,735	6,948	-	103	1.008	104	1.50%	0.76%	
1999	13,078	9,638	-	303	1.010	306	3.17%	2.34%	
2000	12,540	8,883	-	128	1.011	129	1.45%	1.03%	
2001	12,022	7,987	-	92	1.020	93	1.16%	0.77%	
2002	18,074	9,543	-	118	1.029	121	1.27%	0.67%	
2003	27,221	14,234	-	544	1.038	564	3.96%	2.07%	
2004	30,357	11,237	-	287	1.055	303	2.70%	1.00%	
2005	25,561	9,803	-	299	1.077	322	3.28%	1.26%	
2006	17,570	7,039	-	108	1.127	122	1.73%	0.69%	
2007	14,223	8,114	30	71	1.210	85	1.05%	0.60%	
2008	14,083	6,613	205	152	1.370	208	3.15%	1.48%	
2009	18,332	9,738	340	170	1.665	282	2.90%	1.54%	
2010	21,766	13,198	110	200	2.090	419	3.17%	1.93%	
2011	24,253	15,376	958	69	3.031	210	1.37%	0.87%	
2012	27,321	16,659	2,328	114	5.365	610	3.66%	2.23%	
2013	29,672	16,829	2,952	17	13.761	239	1.42%	0.81%	
2014	30,043	17,467	5,196	44	42.934	1,903	10.89%	6.33%	
2015	28,377	17,431	6,265	2	114.033	181	1.04%	0.64%	
2016	28,134	17,198	9,063	-	317.240	-	0.00%	0.00%	
<b>Total</b>	<b>467,254</b>	<b>253,253</b>	<b>27,447</b>	<b>3,415</b>		<b>6,798</b>	<b>2.68%</b>	<b>1.45%</b>	

Wtd All	1.45%
Wtd 1997 to 2011	1.22%
Wtd 10	1.75%
Wtd 5	2.04%
Wtd 3	2.41%
Avg All	1.34%
Avg 10	1.64%
Avg 5	2.00%
Avg 3	2.32%
Select	1.22%

<b>Estimated Ultimate Expense - Paid Bornhuetter Ferguson Method</b>									
Accident Year	All Covg's Earned Premium	Expected Paid Ratio	Cumulative PLDF	BF Factor	Estimated Liability	TPL Paid Expense	TPL Ultimate Paid Exp	BF Ratio Ult Exp/EP	
1994	13,500	1.22%	1.000	-	-	99	99	0.73%	
1995	16,126	1.22%	1.004	0.0040	1	135	136	0.84%	
1996	16,376	1.22%	1.004	0.0040	1	239	240	1.47%	
1997	14,890	1.22%	1.004	0.0040	1	122	123	0.83%	
1998	13,735	1.22%	1.008	0.0079	1	103	104	0.75%	
1999	13,078	1.22%	1.010	0.0099	2	303	305	2.34%	
2000	12,540	1.22%	1.011	0.0109	2	128	130	1.03%	
2001	12,022	1.22%	1.020	0.0196	3	92	95	0.79%	
2002	18,074	1.22%	1.029	0.0282	6	118	124	0.68%	
2003	27,221	1.22%	1.038	0.0366	12	544	556	2.04%	
2004	30,357	1.22%	1.055	0.0521	19	380	399	1.31%	
2005	25,561	1.22%	1.077	0.0715	22	299	321	1.26%	
2006	17,570	1.22%	1.127	0.1127	24	108	132	0.75%	
2007	14,223	1.22%	1.210	0.1736	30	141	171	1.20%	
2008	14,083	1.22%	1.370	0.2701	46	152	198	1.40%	
2009	18,332	1.22%	1.665	0.3994	89	170	259	1.41%	
2010	21,766	1.22%	2.090	0.5215	138	200	338	1.56%	
2011	24,253	1.22%	3.031	0.6701	198	69	267	1.10%	
2012	27,321	1.22%	5.365	0.8136	271	138	409	1.50%	
2013	29,672	1.22%	13.761	0.9273	336	52	388	1.31%	
2014	30,043	1.22%	42.934	0.9767	358	53	411	1.37%	
2015	28,377	1.22%	114.033	0.9912	343	5	348	1.23%	
2016	28,134	1.22%	317.240	0.9968	342	-	342	1.22%	
2017	13,739	1.22%	882.562	0.9989	167	-	167	1.22%	
<b>Total</b>	<b>480,993</b>				<b>2,412</b>	<b>3,648</b>	<b>6,060</b>	<b>1.26%</b>	

Note:  
 2017 Earned Premium is as at Jun 30, 2017  
 2017 Cumulative PLDF is estimated as (2016 Cum. PLDF x 2016 Cum. PLDF / 2015 Cum. PLDF)

Facility Association                      **Excess Legal and Professional Fees - Amount Paid**  
 Amounts in:                      \$1,000s                      as at Jun 30, 2017  
**Coverage:**                      **Third Party Liability**  
**FARM**                              **Newfoundland & Labrador**  
    **All Vehicles**

<b>June 2016 Estimated Ultimate Ratio</b>						
Accident Year	Selected Provision	Paid Fees	Ultimate Expenses	All Covg's Earned Premium	Jun 2016 Ultimate Ratio	
1994	-	99	99	13,500	0.73%	
1995	-	135	135	16,126	0.84%	
1996	-	239	239	16,376	1.46%	
1997	-	122	122	14,890	0.82%	
1998	-	103	103	13,735	0.75%	
1999	(75)	303	228	13,078	1.75%	
2000	(11)	128	117	12,540	0.93%	
2001	14	92	106	12,022	0.88%	
2002	35	118	153	18,074	0.84%	
2003	86	544	630	27,221	2.31%	
2004	117	287	404	30,357	1.33%	
2005	33	299	332	25,561	1.30%	
2006	96	108	204	17,570	1.16%	
2007	149	71	220	14,223	1.54%	
2008	65	152	217	14,083	1.54%	
2009	125	170	295	18,332	1.61%	
2010	207	200	407	21,766	1.87%	
2011	278	57	335	24,253	1.38%	
2012	350	68	418	27,321	1.53%	
2013	400	15	415	29,672	1.40%	
2014	412	39	451	30,043	1.50%	
2015	391	1	392	28,377	1.38%	
2016	191	-	191	13,815	1.38%	
<b>Total</b>	<b>2,863</b>	<b>3,348</b>	<b>6,211</b>	<b>452,935</b>	<b>1.37%</b>	

**Note:**

Selected Provisions, Paid Fees and 2016 Earned Premium are as at 30 Jun 2016  
 Source: 2016 FARM AA Report - Exhibit B.12.1

<b>Selected Ratio and Provision</b>							
Accident Year	BF Ratio Ult Exp/EP	Paid LDM Ratio Ult Exp/EP	Jun 2016 Ultimate Ratio	Jun 2017 Selected Ratio	Selected Provision	Paid Fees	Ultimate Expenses
1994	0.73%	0.73%	0.73%	0.00%	-	99	99
1995	0.84%	0.84%	0.84%	0.00%	-	135	135
1996	1.47%	1.47%	1.46%	0.00%	-	239	239
1997	0.83%	0.82%	0.82%	0.00%	-	122	122
1998	0.75%	0.76%	0.75%	0.00%	-	103	103
1999	2.34%	2.34%	1.75%	0.00%	-	303	303
2000	1.03%	1.03%	0.93%	0.00%	-	128	128
2001	0.79%	0.77%	0.88%	0.00%	-	92	92
2002	0.68%	0.67%	0.84%	0.00%	-	118	118
2003	2.04%	2.07%	2.31%	0.00%	-	544	544
2004	1.31%	1.00%	1.33%	1.00%	-	380	380
2005	1.26%	1.26%	1.30%	1.26%	23	299	322
2006	0.75%	0.69%	1.16%	0.69%	13	108	121
2007	1.20%	0.60%	1.54%	0.60%	-	141	141
2008	1.40%	1.48%	1.54%	1.40%	46	152	198
2009	1.41%	1.54%	1.61%	1.41%	89	170	259
2010	1.56%	1.93%	1.87%	1.56%	139	200	339
2011	1.10%	0.87%	1.38%	1.10%	197	69	266
2012	1.50%	2.23%	1.53%	1.50%	272	138	410
2013	1.31%	0.81%	1.40%	1.31%	337	52	389
2014	1.37%	6.33%	1.50%	1.37%	359	53	412
2015	1.23%	0.64%	1.38%	1.23%	344	5	349
2016	1.22%	0.00%	1.38%	1.22%	343	-	343
2017	1.22%			1.22%	168	-	168
<b>Total</b>					<b>2,330</b>	<b>3,648</b>	<b>5,978</b>

EARNED PREMIUM by YEAR		PRIVATE PASSENGER				NON-PRIVATE PASSENGER				ALL VEHICLES			
row		2017	2018	\$ change	% change	2017	2018	\$ change	% change	2017	2018	\$ change	% change
11	Ontario	13,234,803	13,790,000	555,197	4.2%	29,288,387	33,214,000	3,925,613	13.4%	42,523,190	47,004,000	4,480,810	10.5%
16	Alberta	7,412,344	7,716,000	303,656	4.1%	46,882,067	48,181,000	1,298,933	2.8%	54,294,411	55,897,000	1,602,589	3.0%
21	Newfoundland & Labrador	21,228,121	22,211,000	982,879	4.6%	7,327,181	8,065,000	737,819	10.1%	28,555,302	30,276,000	1,720,698	6.0%
26	New Brunswick	12,530,333	12,671,000	140,667	1.1%	8,050,918	8,468,000	417,082	5.2%	20,581,251	21,139,000	557,749	2.7%
31	Nova Scotia	7,644,707	7,896,000	251,293	3.3%	10,256,260	10,332,000	75,740	0.7%	17,900,967	18,228,000	327,033	1.8%
36	Prince Edward Island	2,623,391	2,615,000	(8,391)	(0.3%)	1,773,865	1,769,000	(4,865)	(0.3%)	4,397,255	4,384,000	(13,255)	(0.3%)
41	Yukon	435,952	384,000	(51,952)	(11.9%)	1,416,451	1,488,000	71,549	5.1%	1,852,403	1,872,000	19,597	1.1%
46	Northwest Territories	3,106,950	3,072,000	(34,950)	(1.1%)	1,275,529	1,364,000	88,471	6.9%	4,382,479	4,436,000	53,521	1.2%
51	Nunavut	356,238	288,000	(68,238)	(19.2%)	805,710	827,000	21,290	2.6%	1,161,947	1,115,000	(46,947)	(4.0%)
56	ALL	68,572,837	70,643,000	2,070,163	3.0%	107,076,368	113,708,000	6,631,632	6.2%	175,649,205	184,351,000	8,701,795	5.0%

2017 EARNED PREMIUM by QUARTER		PRIVATE PASSENGER				\$ change			% change		
row		201701	201704	201707	201710	201704	201707	201710	201704	201707	201710
11	Ontario	3,018,989	3,203,569	3,529,245	3,483,000	184,580	325,676	(46,245)	6.1%	10.2%	(1.3%)
16	Alberta	1,829,304	1,803,166	1,918,874	1,861,000	(26,138)	115,708	(57,874)	(1.4%)	6.4%	(3.0%)
21	Newfoundland & Labrador	5,032,168	5,206,056	5,485,897	5,504,000	173,888	279,841	18,103	3.5%	5.4%	0.3%
26	New Brunswick	3,030,604	3,127,163	3,219,566	3,153,000	96,559	92,403	(66,566)	3.2%	3.0%	(2.1%)
31	Nova Scotia	1,817,819	1,881,335	1,981,553	1,964,000	63,516	100,218	(17,553)	3.5%	5.3%	(0.9%)
36	Prince Edward Island	684,480	674,344	622,567	642,000	(10,136)	(51,777)	19,433	(1.5%)	(7.7%)	3.1%
41	Yukon	115,437	114,693	109,822	96,000	(744)	(4,871)	(13,822)	(0.6%)	(4.2%)	(12.6%)
46	Northwest Territories	776,863	780,850	780,237	769,000	3,987	(613)	(11,237)	0.5%	(0.1%)	(1.4%)
51	Nunavut	106,171	94,727	83,340	72,000	(11,444)	(11,387)	(11,340)	(10.8%)	(12.0%)	(13.6%)
56	ALL	16,411,835	16,885,903	17,731,099	17,544,000	474,068	845,196	(187,099)	2.9%	5.0%	(1.1%)

2017 EARNED PREMIUM by QUARTER		NON-PRIVATE PASSENGER				\$ change			% change		
row		201701	201704	201707	201710	201704	201707	201710	201704	201707	201710
11	Ontario	6,258,540	6,936,738	7,975,109	8,118,000	678,198	1,038,371	142,891	10.8%	15.0%	1.8%
16	Alberta	11,218,255	11,442,204	12,312,608	11,909,000	223,949	870,404	(403,608)	2.0%	7.6%	(3.3%)
21	Newfoundland & Labrador	1,704,557	1,795,236	1,917,388	1,910,000	90,679	122,152	(7,388)	5.3%	6.8%	(0.4%)
26	New Brunswick	1,925,078	1,980,893	2,099,947	2,045,000	55,815	119,054	(54,947)	2.9%	6.0%	(2.6%)
31	Nova Scotia	2,487,541	2,540,983	2,651,736	2,576,000	53,442	110,753	(75,736)	2.1%	4.4%	(2.9%)
36	Prince Edward Island	449,973	456,558	434,334	433,000	6,585	(22,224)	(1,334)	1.5%	(4.9%)	(0.3%)
41	Yukon	317,912	347,168	381,371	370,000	29,256	34,203	(11,371)	9.2%	9.9%	(3.0%)
46	Northwest Territories	333,319	291,031	330,179	321,000	(42,288)	39,148	(9,179)	(12.7%)	13.5%	(2.8%)
51	Nunavut	196,616	205,162	199,932	204,000	8,546	(5,230)	4,068	4.3%	(2.5%)	2.0%
56	ALL	24,891,791	25,995,973	28,302,604	27,886,000	1,104,182	2,306,631	(416,604)	4.4%	8.9%	(1.5%)

2017 EARNED PREMIUM by QUARTER		ALL VEHICLES				\$ change			% change		
row		201701	201704	201707	201710	201704	201707	201710	201704	201707	201710
11	Ontario	9,277,529	10,140,307	11,504,354	11,601,000	862,778	1,364,047	96,646	9.3%	13.5%	0.8%
16	Alberta	13,047,559	13,245,370	14,231,482	13,770,000	197,811	986,112	(461,482)	1.5%	7.4%	(3.2%)
21	Newfoundland & Labrador	6,736,725	7,001,292	7,403,285	7,414,000	264,567	401,993	10,715	3.9%	5.7%	0.1%
26	New Brunswick	4,955,682	5,108,056	5,319,513	5,198,000	152,374	211,457	(121,513)	3.1%	4.1%	(2.3%)
31	Nova Scotia	4,305,360	4,422,318	4,633,289	4,540,000	116,958	210,971	(93,289)	2.7%	4.8%	(2.0%)
36	Prince Edward Island	1,134,453	1,130,902	1,056,900	1,075,000	(3,551)	(74,002)	18,100	(0.3%)	(6.5%)	1.7%
41	Yukon	433,349	461,861	491,193	466,000	28,512	29,332	(25,193)	6.6%	6.4%	(5.1%)
46	Northwest Territories	1,110,182	1,071,881	1,110,416	1,090,000	(38,301)	38,535	(20,416)	(3.4%)	3.6%	(1.8%)
51	Nunavut	302,787	299,889	283,271	276,000	(2,898)	(16,618)	(7,271)	(1.0%)	(5.5%)	(2.6%)
56	ALL	41,303,626	42,881,876	46,033,703	45,430,000	1,578,250	3,151,827	(603,703)	3.8%	7.4%	(1.3%)



Facility Association  
Written and Earned Premium Projection  
from Sep 2017 projection

Exhibit B.8.6  
Earned Premium Summary  
page 2 of 2

2018 EARNED PREMIUM by QUARTER		PRIVATE PASSENGER				
row	201801	201804	201807	201810	=> qtr start	
11	Ontario	3,452,000	3,412,000	3,442,000	3,484,000	
16	Alberta	1,890,000	1,914,000	1,942,000	1,970,000	
21	Newfoundland & Labrador	5,532,000	5,546,000	5,562,000	5,571,000	
26	New Brunswick	3,165,000	3,169,000	3,169,000	3,168,000	
31	Nova Scotia	1,974,000	1,974,000	1,974,000	1,974,000	
36	Prince Edward Island	639,000	642,000	662,000	672,000	
41	Yukon	96,000	96,000	96,000	96,000	
46	Northwest Territories	768,000	768,000	768,000	768,000	
51	Nunavut	72,000	72,000	72,000	72,000	
56	ALL	17,588,000	17,593,000	17,687,000	17,775,000	

\$ change		
201804	201807	201810
(40,000)	30,000	42,000
24,000	28,000	28,000
14,000	16,000	9,000
4,000	-	(1,000)
-	-	-
3,000	20,000	10,000
-	-	-
-	-	-
-	-	-
5,000	94,000	88,000

% change		
201804	201807	201810
(1.2%)	0.9%	1.2%
1.3%	1.5%	1.4%
0.3%	0.3%	0.2%
0.1%	-	-
-	-	-
0.5%	3.1%	1.5%
-	-	-
-	-	-
-	-	-
-	0.5%	0.5%

2018 EARNED PREMIUM by QUARTER		NON-PRIVATE PASSENGER				
row	201801	201804	201807	201810	=> qtr start	
11	Ontario	8,161,000	8,247,000	8,388,000	8,418,000	
16	Alberta	12,030,000	12,049,000	12,051,000	12,051,000	
21	Newfoundland & Labrador	1,949,000	2,001,000	2,037,000	2,078,000	
26	New Brunswick	2,073,000	2,106,000	2,141,000	2,148,000	
31	Nova Scotia	2,583,000	2,583,000	2,583,000	2,583,000	
36	Prince Edward Island	435,000	436,000	445,000	453,000	
41	Yukon	372,000	372,000	372,000	372,000	
46	Northwest Territories	319,000	343,000	351,000	351,000	
51	Nunavut	206,000	207,000	207,000	207,000	
56	ALL	28,128,000	28,344,000	28,575,000	28,661,000	

\$ change		
201804	201807	201810
86,000	141,000	30,000
19,000	2,000	-
52,000	36,000	41,000
33,000	35,000	7,000
-	-	-
1,000	9,000	8,000
-	-	-
24,000	8,000	-
1,000	-	-
216,000	231,000	86,000

% change		
201804	201807	201810
1.1%	1.7%	0.4%
0.2%	-	-
2.7%	1.8%	2.0%
1.6%	1.7%	0.3%
-	-	-
0.2%	2.1%	1.8%
-	-	-
7.5%	2.3%	-
0.5%	-	-
0.8%	0.8%	0.3%

2018 EARNED PREMIUM by QUARTER		ALL VEHICLES				
row	201801	201804	201807	201810	=> qtr start	
11	Ontario	11,613,000	11,659,000	11,830,000	11,902,000	
16	Alberta	13,920,000	13,963,000	13,993,000	14,021,000	
21	Newfoundland & Labrador	7,481,000	7,547,000	7,599,000	7,649,000	
26	New Brunswick	5,238,000	5,275,000	5,310,000	5,316,000	
31	Nova Scotia	4,557,000	4,557,000	4,557,000	4,557,000	
36	Prince Edward Island	1,074,000	1,078,000	1,107,000	1,125,000	
41	Yukon	468,000	468,000	468,000	468,000	
46	Northwest Territories	1,087,000	1,111,000	1,119,000	1,119,000	
51	Nunavut	278,000	279,000	279,000	279,000	
56	ALL	45,716,000	45,937,000	46,262,000	46,436,000	

\$ change		
201804	201807	201810
46,000	171,000	72,000
43,000	30,000	28,000
66,000	52,000	50,000
37,000	35,000	6,000
-	-	-
4,000	29,000	18,000
-	-	-
24,000	8,000	-
1,000	-	-
221,000	325,000	174,000

% change		
201804	201807	201810
0.4%	1.5%	0.6%
0.3%	0.2%	0.2%
0.9%	0.7%	0.7%
0.7%	0.7%	0.1%
-	-	-
0.4%	2.7%	1.6%
-	-	-
2.2%	0.7%	-
0.4%	-	-
0.5%	0.7%	0.4%

Facility Association

**Estimated and Selected Ultimate Losses by Method**  
as at September 30, 2017

Coverage: **Third Party Liability**  
FARM: **Newfoundland & Labrador**  
Segment: **Non-PPV**  
Amounts in: **\$1,000s**

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method	Implied BF Link Ratio Method	Implied BF BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	Large Loss Adj.	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method	Incurred (Zero IBNR) Ult	Large Loss Adj. Ult LR	Data Correction Ult LR	Selected Ultimate Claims	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]
Prior to 1996	9,045	11,881	-	11,881		11,881						11,881	11,881			=(15)/(11)	=(16)/(11)	=(18)/(11)	=(12)/(11)	=(13)/(11)	=(14)/(11)	=(15)/(11)	11,881	
1996	2,006	1,809	-	1,809		1,809						1,809	1,809						90.2%		90.2%	90.2%	1,809	90.2%
1997	1,993	1,205	-	1,205		1,205						1,205	1,205						60.5%		60.5%	60.5%	1,205	60.5%
1998	1,890	1,164	-	1,164		1,164						1,164	1,164						61.6%		61.6%	61.6%	1,164	61.6%
1999	1,711	2,478	-	2,478		2,478						2,478	2,478						144.9%		144.9%	144.9%	2,478	144.9%
2000	1,614	1,770	-	1,770		1,770						1,770	1,770						109.7%		109.7%	109.7%	1,770	109.7%
2001	1,859	1,929	-	1,929		1,929						1,929	1,929						103.8%		103.8%	103.8%	1,929	103.8%
2002	2,366	1,758	-	1,758		1,758						1,758	1,758						74.3%		74.3%	74.3%	1,758	74.3%
2003	3,261	2,459	-	2,459		2,459		100.0%	2,459			2,459	2,459						75.4%	75.4%	75.4%	75.4%	2,459	75.4%
2004	4,222	2,103	-	2,103		2,103		100.0%	2,103			2,103	2,103						49.8%	49.8%	49.8%	49.8%	2,103	49.8%
2005	4,109	1,696	-	1,696		1,696		100.0%	1,696			1,696	1,696						41.3%	41.3%	41.3%	41.3%	1,696	41.3%
2006	3,486	1,890	-	1,890	3,556	1,890		100.0%	1,890			1,890	1,890			102.0%	54.2%	54.2%	54.2%	54.2%	54.2%	1,890	54.2%	
2007	3,224	3,712	-	3,712	3,369	3,712		100.0%	3,712			3,712	3,712			104.5%	115.1%	115.1%	115.1%	115.1%	115.1%	3,712	115.1%	
2008	3,335	3,184	-	3,184	3,601	3,184		100.0%	3,184			3,184	3,184			110.5%	95.5%	95.5%	95.5%	95.5%	95.5%	3,184	95.5%	
2009	3,741	2,996	-	2,996	4,133	2,996		100.0%	2,996			2,996	2,996			112.5%	80.1%	80.1%	80.1%	80.1%	80.1%	2,996	80.1%	
2010	3,928	3,928	211	4,139	4,418	4,139		100.0%	4,139			4,139	4,139			115.5%	105.4%	105.4%	105.4%	105.4%	105.4%	4,139	105.4%	
2011	4,093	4,037	381	4,418	4,727	4,418		100.0%	4,418			4,418	4,418			118.9%	107.9%	107.9%	107.9%	107.9%	107.9%	4,418	107.9%	
2012	4,208	4,642	1,672	6,315	4,986	6,345	0.6%	99.4%	6,337			6,345	6,315			118.5%	150.8%	150.6%	150.8%	150.1%	150.1%	6,345	150.8%	
2013	4,414	2,763	863	3,626	5,246	3,639	0.4%	99.6%	3,645			3,714	3,626			118.9%	82.4%	82.6%	84.1%	82.1%	82.1%	3,640	82.5%	
2014	4,844	3,053	1,180	4,233	5,226	4,290	0.9%	99.1%	4,299			4,543	4,233			107.9%	88.6%	88.7%	93.8%	87.4%	87.4%	4,299	88.8%	
2015	4,914	2,352	3,079	5,432	5,256	5,675	5.2%	94.8%	5,654			5,379	5,432			107.0%	115.5%	115.1%	109.5%	110.5%	110.5%	5,654	115.1%	
2016	5,129	1,287	3,520	4,807	5,252	5,175	16.5%	83.5%	5,188			5,268	4,807			102.4%	100.9%	101.1%	102.7%	93.7%	93.7%	5,486	107.0%	
2017	3,946	265	1,555	1,820	4,791	2,864	63.0%	37.0%	4,078			2,416	1,820									3,639	92.2%	
<b>Total</b>	<b>83,337</b>	<b>64,359</b>	<b>12,462</b>	<b>76,822</b>	<b>54,561</b>	<b>78,578</b>			<b>55,796</b>			<b>78,255</b>	<b>76,822</b>										<b>79,652</b>	

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

\*\*For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) include projections at a coverage level

Facility Association Residual Market (FARM)  
Jurisdiction: Newfoundland & Labrador  
Share Year: 2017

jurisdiction (short form): NL

Driver Record Abstracts Analysis

Rating Type: Individually Rated

Business Segment	FA Minor Rating Class Code	Written Premium	Written Exposure (excl trailers) - policy	New Business as % Total	AutoPlus Rate per Vehicle	Estimated AutoPlus Cost	MVR Rate per Driver	Number of Drivers per Vehicle	adjustment factor	Adjusted Number of Drivers per Vehicle	Estimated MVR Cost	Total Estimated Driver Record Abstracts Cost	Driver Record Abstracts Cost as % of WP	Driver Record Abstracts Cost per Vehicle
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	2017 Q4 FARM Operational Data	2017 Q4 FARM Operational Data	2017 Q4 FARM Operational Data	2017 % of New Business vs Renewal	2016 AutoPlus Rate	=[3]*[4]*[5]	2016 MVR Rate			=[8]*[9]	=[3]*[7]*[10]	=[6]+[11]	=([12])/[2]	=([12])/[3]
PPV	PPVxFrmr Fmr	21,718,906	10,583	36.6%	7.19	27,848	17.00	1.1	1.43	1.6	287,845	315,693	1.5%	29.83
<b>PPV Total</b>		<b>21,718,906</b>	<b>10,583</b>			<b>27,848</b>					<b>287,845</b>	<b>315,693</b>	<b>1.5%</b>	<b>29.83</b>
non-PPV	CV	1,132,531	389	23.9%	7.19	669	17.00	1.3	1.43	1.9	12,573	13,242	1.2%	34.02
	IU	410,319	60	1.6%	7.19	7	17.00	1.3	1.43	1.9	1,952	1,959	0.5%	32.42
	PuBus	179,360	89	7.7%	7.19	49	17.00	5.0	1.43	7.2	10,891	10,940	6.1%	122.95
	PrBus-STR-MPA	68,197	38	9.0%	7.19	24	17.00	5.0	1.43	7.2	4,627	4,651	6.8%	123.05
	SBus	122,170	139	15.1%	7.19	151	17.00	5.0	1.43	7.2	16,994	17,145	14.0%	123.49
	HCCBus	31,608	24	29.0%	7.19	50	17.00	5.0	1.43	7.2	2,930	2,980	9.4%	124.49
	TX	2,993,305	508	8.1%	7.19	296	17.00	5.0	1.43	7.2	62,142	62,438	2.1%	122.98
	FU	3,044	1	100.0%	7.19	7	17.00	5.0	1.43	7.2	122	130	4.3%	129.59
	AM	28,061	12	-	7.19	-	17.00	5.0	1.43	7.2	1,438	1,438	5.1%	122.40
	MC	1,027,960	2,473	36.1%	7.19	6,418	17.00	1.0	1.43	1.4	58,849	65,267	6.3%	26.40
	ATV	240,852	682	26.1%										
	SV	92,886	492	18.7%										
	HV	-	-	-										
	MH	14,432	9	26.3%	7.19	16	17.00	1.1	1.43	1.6	234	250	1.7%	29.09
	TH	1,073	-	-										
	GA	352,777	-	-	7.19	-	17.00	-	1.43	-	-	-	-	-
	NO	2,126	-	-										
	DP	-	-	-	7.19	-	17.00	-	1.43	-	-	-	-	-
<b>non-PPV Total</b>		<b>6,700,701</b>	<b>4,915</b>			<b>7,687</b>					<b>172,752</b>	<b>180,440</b>	<b>2.7%</b>	<b>36.71</b>
<b>Total</b>		<b>28,419,607</b>	<b>15,498</b>			<b>35,536</b>					<b>460,597</b>	<b>496,133</b>	<b>1.7%</b>	<b>32.01</b>

actual values from expense report: 498,697  
calculated values: 496,133 goal seek based on PPVxFmr in col [10]  
diff: 2,564 target this to be close to zero

Business Segment	FA Minor Rating Class Code	Rating Type: Fleet Rated		Rating Type: Individually Rated and Fleet Rated		Total Estimated Driver Record Abstracts Cost [20]	Driver Record Abstracts Cost as % of WP [21]	Driver Record Abstracts Cost per Vehicle [22]
		Written Premium [16]	Written Exposure (excl trailers) - policy [17]	Written Premium [18]	Written Exposure (excl trailers) - policy [19]			
	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
	2017 Q4 FARM Operational Data	2017 Q4 FARM Operational Data	2017 Q4 FARM Operational Data	=([2]+[16])	=([3]+[17])	=([12])	=([20])/[18]	=([20])/[19]
PPV	PPVxFmr Fmr	32,587	17	21,751,493	10,599	315,693	1.5%	29.78
<b>PPV Total</b>		<b>32,587</b>	<b>17</b>	<b>21,751,493</b>	<b>10,599</b>	<b>315,693</b>	<b>1.5%</b>	<b>29.78</b>
non-PPV	CV	181,428	54	1,313,959	443	13,242	1.0%	29.90
	IU	94,289	16	504,608	76	1,959	0.4%	25.68
	PuBus	160,024	54	339,384	143	10,940	3.2%	76.73
	PrBus-STR-MPA	5,649	21	73,846	59	4,651	6.3%	79.12
	SBus	234,688	292	356,858	431	17,145	4.8%	39.81
	HCCBus	-	-	31,608	24	2,980	9.4%	124.49
	TX	321,815	55	3,315,120	563	62,438	1.9%	110.96
	FU	-	-	3,044	1	130	4.3%	129.59
	AM	-	-	28,061	12	1,438	5.1%	122.40
	MC	-	-	1,027,960	2,473	65,267	6.3%	26.40
	ATV	-	-	240,852	682			
	SV	222	0	93,108	493			
	HV	-	-	-	-			
	MH	-	-	14,432	9	250	1.7%	29.09
	TH	-	-	1,073	-			
	GA	-	-	352,777	-			
	NO	-	-	2,126	-			
	DP	-	-	-	-			
<b>non-PPV Total</b>		<b>998,115</b>	<b>491</b>	<b>7,698,816</b>	<b>5,407</b>	<b>180,440</b>	<b>2.3%</b>	<b>33.37</b>
<b>Total</b>		<b>1,030,702</b>	<b>508</b>	<b>29,450,309</b>	<b>16,006</b>	<b>496,133</b>	<b>1.7%</b>	<b>31.00</b>

Appendix D - Page 8 of 13

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 1 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group												
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017		
			[4] Internal Data	[5] Internal Data	[6] Internal Data	[7] Internal Data	[8] Internal Data	[9] =[3] as % total for [3]	[10] =[4] as % total for [4]	[11] =[5] as % total for [5]	[12] =[6] as % total for [6]	[13] =[7] as % total for [7]	[14] =[8] as % total for [8]		
<b>Direct Compensation Property Damage</b>															
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>total</b>			-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Average Rate Group</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
	weighted average differential		-	-	-	-	-	-	-	-	-	-	-	-	-
	annual change		-	-	-	-	-	-	-	-	-	-	-	-	-
				geometric average change, last 4 years											
				geometric average change, last 3 years											
				selected annual drift:				selected geometric average change, last 3 years							

Appendix D - Page 9 of 13

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 2 of 5

**Derivation of Average Rate Group Differentials**

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group											
			2013	2014	2015	2016	2017	2012	2013	2014	2015	2016	2017	
			[4] Internal Data	[5] Internal Data	[6] Internal Data	[7] Internal Data	[8] Internal Data	[9] =[3] as % total for [3]	[10] =[4] as % total for [4]	[11] =[5] as % total for [5]	[12] =[6] as % total for [6]	[13] =[7] as % total for [7]	[14] =[8] as % total for [8]	
<b>Accident Benefits</b>														
1														
2														
3														
4														
5		-												
6		-												
7		-												
8		-												
9		-												
10		-												
11		-												
12		-												
13		-												
14		-												
15		-												
A		-												
<b>total</b>														
	Average Rate Group													
	weighted average differential													
	annual change													
				geometric average change, last 4 years										
				geometric average change, last 3 years										
				selected annual drift:										selected geometric average change, last 3 years





Appendix D - Page 12 of 13

Facility Association Residual Market (FARM)  
 Jurisdiction: Newfoundland & Labrador  
 Vehicle Type: Taxi  
 Project ID: NL-2018Q2-TX  
 Exh D-4d

jurisdiction (short form): NL  
 major rating class: PUB  
 minor rating class: TX  
 rating type: all

Exh D-4d  
 Page 5 of 5

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1] Current Differential	CLEAR differential [2] Current Differential	Distribution by Rate Group										
			2013 [4] Internal Data	2014 [5] Internal Data	2015 [6] Internal Data	2016 [7] Internal Data	2017 [8] Internal Data	2012 [9] =[3] as % total for [3]	2013 [10] =[4] as % total for [4]	2014 [11] =[5] as % total for [5]	2015 [12] =[6] as % total for [6]	2016 [13] =[7] as % total for [7]	2017 [14] =[8] as % total for [8]
<b>Specified Perils</b>													
1	0.300	0.300						-	-	-	-	-	-
2	0.395	0.395						-	-	-	-	-	-
3	0.495	0.495						-	-	-	-	-	-
4	0.595	0.595						-	-	-	-	-	-
5	0.695	0.695						-	-	-	-	-	-
6	0.795	0.795						-	-	-	-	-	-
7	0.895	0.895						-	-	-	-	-	-
8	0.995	0.995						-	-	-	-	-	-
9	1.095	1.095						-	-	-	-	-	-
10	1.195	1.195						-	-	-	-	-	-
11	1.295	1.295						-	-	-	-	-	-
12	1.395	1.395						-	-	-	-	-	-
13	1.495	1.495						-	-	-	-	-	-
14	1.595	1.595						-	-	-	-	-	-
15	1.695	1.695						-	-	-	-	-	-
16	1.795	1.795						-	-	-	-	-	-
17	1.895	1.895						-	-	-	-	-	-
18	1.995	1.995						-	-	-	-	-	-
19	2.095	2.095						-	-	-	-	-	-
20	2.195	2.195						-	-	-	-	-	-
21	2.295	2.295						-	-	-	-	-	-
22	2.395	2.395						-	-	-	-	-	-
23	2.495	2.495						-	-	-	-	-	-
24	2.595	2.595						-	-	-	-	-	-
25	2.695	2.695						-	-	-	-	-	-
26	2.795	2.795						-	-	-	-	-	-
27	2.895	2.895						-	-	-	-	-	-
28	2.995	2.995						-	-	-	-	-	-
29	3.145	3.145						-	-	-	-	-	-
30	3.345	3.345						-	-	-	-	-	-
31	3.545	3.545						-	-	-	-	-	-
32	3.745	3.745						-	-	-	-	-	-
33	3.945	3.945						-	-	-	-	-	-
34	4.145	4.145						-	-	-	-	-	-
35	4.345	4.345						-	-	-	-	-	-
36	4.545	4.545						-	-	-	-	-	-
37	4.745	4.745						-	-	-	-	-	-
38	4.945	4.945						-	-	-	-	-	-
39	5.145	5.145						-	-	-	-	-	-
40	5.345	5.345						-	-	-	-	-	-
41	5.545	5.545						-	-	-	-	-	-
42	5.745	5.745						-	-	-	-	-	-
43	5.945	5.945						-	-	-	-	-	-
44	6.145	6.145						-	-	-	-	-	-
45	6.345	6.345						-	-	-	-	-	-
46	6.545	6.545						-	-	-	-	-	-
47	6.745	6.745						-	-	-	-	-	-
48	6.945	6.945						-	-	-	-	-	-
49	7.145	7.145						-	-	-	-	-	-
50	7.345	7.345						-	-	-	-	-	-
51	7.545	7.545						-	-	-	-	-	-
<b>total</b>													
Average Rate Group			-	-	-	-	-	-	-	-	-	-	-
weighted average differential			-	-	-	-	-	-	-	-	-	-	-
annual change			-	-	-	-	-	-	-	-	-	-	-
geometric average change, last 4 years													
geometric average change, last 3 years													
selected annual drift:													
													<b>3.9%</b> used comprehensive



Facility Association Residual Market (FARM)  
Jurisdiction: Newfoundland & Labrador  
Share Year: 2017

jurisdiction (short form): NL  
Rating: All

Premium Lag (in months) Analysis

Business Segment	FA Minor Rating Class Code	Written Premium [1] 2017 Q4 FARM Data	Written Annualized Vehicle Counts [2] 2017 Q4 FARM Data	% of Policies by Servicing Carrier Distribution Channel		Policies with Premium Financing (regardless of distribution channel)				Policies (without Premium Financing) through Broker Channel		Policies (without Premium Financing) through Captive Agent Channel		Weighted Average Delay to Servicing Carrier [14] =[5]*[9]+[10]*[11]+[12]*[13]	Delay from Service Carrier to FA [15] Based on Accounting and Statistical Manual Ch2	Total Delay [16] =[14]+[15]	Selected Premium Delay [17] as selected	FA Minor Rating Class Code	
				Broker	Captive Agent	% of Policies	premium delay on 12 month policies	premium delay on 6 month policies	% of policies that are 6 month policies	Estimated average delay to Servicing Carrier	% of Policies	Estimated average delay to Servicing Carrier	% of Policies						Estimated average delay to Servicing Carrier
				[3] Based on 2017 Written Premium by Servicing Carrier	[4] =1-[3]	[5] Assumption	[6] Assumption (see note below table)	[7] Assumption (see note below table)	[8] Based on 2017 Written Exposure	[9] =[6]*(1-[8])+[7]*[8]	[10] =[3]*(1-[5])	[11] Based on Accounting and Statistical Manual Ch2	[12] =100%-[5]-[10]						[13] Based on Accounting and Statistical Manual Ch2
PPV	PPVxFrmr Fmr	21,751,493	10,599	84.0%	16.0%	-	4.6	1.7	10.0%	4.3	84.0%	2.0	16.0%	-	1.7	0.1	1.8	1.8	PPVxFrmr Fmr
PPV Total		21,751,493	10,599														1.8	1.8	
non-PPV	CV	1,313,959	443	75.8%	24.2%	-	4.6	1.7	-	4.6	75.8%	2.0	24.2%	-	1.5	0.1	1.6	1.6	CV
	IU	504,608	76	64.3%	35.7%	-	4.6	1.7	5.3%	4.4	64.3%	2.0	35.7%	-	1.3	0.1	1.4	1.4	IU
	PuBus	339,384	143	81.0%	19.0%	-	4.6	1.7	0.6%	4.6	81.0%	2.0	19.0%	-	1.6	0.1	1.7	1.7	PuBus
	PrBus-STR-MPA	73,846	59	100.0%	-	-	4.6	1.7	2.1%	4.5	100.0%	2.0	-	-	2.0	0.1	2.1	2.1	PrBus-STR-MPA
	SBus	356,858	431	85.2%	14.8%	-	4.6	1.7	-	4.6	85.2%	2.0	14.8%	-	1.7	0.1	1.8	1.8	SBus
	HCCBus	31,608	24	53.1%	46.9%	-	4.6	1.7	3.3%	4.5	53.1%	2.0	46.9%	-	1.1	0.1	1.2	1.2	HCCBus
	TX	3,315,120	563	74.3%	25.7%	-	4.6	1.7	24.1%	3.9	74.3%	2.0	25.7%	-	1.5	0.1	1.6	1.6	TX
	FU	3,044	1	100.0%	-	-	4.6	1.7	2.7%	4.5	100.0%	2.0	-	-	2.0	0.1	2.1	2.1	FU
	AM	28,061	12	44.0%	56.0%	-	4.6	1.7	-	4.6	44.0%	2.0	56.0%	-	0.9	0.1	1.0	1.0	AM
	MC	1,027,960	2,473	66.8%	33.2%	-	4.6	1.7	16.0%	4.1	66.8%	2.0	33.2%	-	1.3	0.1	1.4	1.4	MC
	ATV	240,852	682	83.0%	17.0%	-	4.6	1.7	1.5%	4.6	83.0%	2.0	17.0%	-	1.7	0.1	1.8	1.8	ATV
	SV	93,108	493	75.6%	24.4%	-	4.6	1.7	1.6%	4.6	75.6%	2.0	24.4%	-	1.5	0.1	1.6	1.6	SV
	HV	-	-	-	-	-	4.6	1.7	1.8%	4.5	-	2.0	-	-	-	0.1	0.1	0.1	HV
	MH	14,432	9	48.9%	51.1%	-	4.6	1.7	29.2%	3.8	48.9%	2.0	51.1%	-	1.0	0.1	1.1	1.1	MH
	TH	1,073	-	-	100.0%	-	4.6	1.7	4.8%	4.5	-	2.0	100.0%	-	-	0.1	0.1	0.1	TH
	GA	352,777	-	53.3%	46.7%	-	4.6	1.7	-	4.6	53.3%	2.0	46.7%	-	1.1	0.1	1.2	1.2	GA
	NO	2,126	-	97.6%	2.4%	-	4.6	1.7	27.6%	3.8	97.6%	2.0	2.4%	-	2.0	0.1	2.1	2.1	NO
	DP	-	-	-	-	-	4.6	1.7	-	4.6	-	2.0	-	-	-	0.1	0.1	0.1	DP
non-PPV Total		7,698,816	5,407														1.6	1.6	
Total		29,450,309	16,006														1.7	1.7	

[6] & [7] assumption comes from FA Accounting and Statistical Manual Chapter 2  
 The Balance of payments for a 12 month policy will be made in 10 equal monthly instalments (4 instalments for 6 month policy)  
 $1.7 = (0*2+1+2+3+4)/6$   
 $4.6 = (0*2+1+2+3+4+5+6+7+8+9+10)/12$   
 [11] assumption comes from FA Accounting and Statistical Manual Chapter 2 page 16  
 statement of account and payable to the servicing carrier within 30 days of the close of the month  
 [15] assumption comes from FA Accounting and Statistical Manual Chapter 3 page 27  
 Deposits of all receipts should be made to the Facility Association bank account(s) maintained by the Servicing Carrier within 48 hours after receipt.

Assume: No Policies with Premium Financing (regardless of distribution channel)