FACILITY ASSOCIATION

May 31, 2021

Cheryl Blundon
Director of Corporate Services & 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 Private Passenger Profit Provision Filing

On behalf of Facility Association, I am pleased to submit for approval a rate filing application for inclusion of Profit Provision for Private Passenger Vehicles 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 and the Automobile Insurance Regulations NLR 56/19, Section 9. The revisions are proposed to become effective 100 days post approval for New Business and Renewals, rounded to the 1st of the following month.

The Facility Association's purpose is to ensure availability of automobile insurance to owners, lessees and licensed drivers of motor vehicles who are eligible. We deliver on our purpose through the efficient administration of automobile insurance residual market mechanisms and by providing valued information to our members. Facility Association strives to enhance market stability through minimizing its market presence and impact, in an effort to provide consumers with the benefits of a healthy and competitive standard insurance market.

Included in this filing is a proposal to allow a profit provision in our rate indications as well as a new methodology for the calculation of return on investment. A review of the reasons for FARM Placement as indicated by Agents and Brokers on the "Monthly report of Business Placed With or Renewed through Facility Association Residual Market" indicated that 21%[1] of business written in 2020 specified the reason code: "6. Premium Lower than Other Markets". This further suggests that the integration of a profit provision in our rate indications would assist Facility Association in delivering on its purpose to minimize market presence and provide consumers with the benefits of a competitive standard insurance market in Newfoundland & Labrador.

The FA has approximately **11,556** Private Passenger vehicles. FA is proposing an overall rate change of +**8.9**%. The impact of the proposed rate change will result in an average written dollar change per vehicle of +**$204** on an average written premium of **$2,296**, which would have an overall impact of **$2,355,346** to FA's Private Passenger book of business. The following table highlights the Facility Association's rate indications for Private Passenger vehicles:

[1] 18% indicated as a "Primary Reason", 3% indicated as a "Secondary Reason"

Private Passenger	BI	PD	DCPD	AB	UA	UM	Coll	Comp	SP	Overall
Indications at 12% RoE	+19.1%	+19.1%	+19.1%	+11.9%	+14.8%	+6.7%	+2.4%	-3.4%	+29.8%	+14.1%
Proposed	+12.0%	+12.0%	+12.0%	+8.4%	+11.3%	+3.5%	-	-	-	+8.9%
Average dollar impact $	+189			+13	+4	+1	-	-	-	+204
Dollar impact on total book $	+2,163,360			+135,744	+47,912	+8,330	-	-	-	+2,355,346

Compliance

A disciplined review process is in place to ensure that the Facility Association rates and rules in use are those currently approved. Servicing Carriers have documented written procedures to ensure adequate testing on implemented approved rates and rules. As well, Facility Association auditors conduct comprehensive audit tests to provide reasonable assurance on approved rates and rules 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.

Yours truly,



Fadia Charbine
Vice President, Underwriting, Claims & Operations

Section 2 – Table of Contents

Section 3 – Certifications (Officer and Actuary)

Section 4 – Actuarial Support

Section 5 – Underwriting and Rating Rule Changes

Section 6 – Rate Exhibits

Section 7 – Dependent Categories

Section 8 – Rate Manual Pages

The following will be submitted in Excel format:

Appendix A – Rate Filing Summary

Appendix B – Rating Examples

Appendix C – Rate Model Indications

Section 3 – Certifications (Officer and Actuary)

Certificate of the Officer

I Fadia Charbine
(Name of Officer)

VP, Underwriting, Claims & Operations
Office held: e.g. President, CEO, COO, CFO, Vice – President, Treasurer, Corporate Secretary, Chief Agent for Canada, or Designate)

of Facility Association
(Official Name of Company as registered with the Superintendent of Insurance)

CERTIFY THAT:

1. This rate filing is in respect of the **Private Passenger Vehicles** category of automobile insurance and the following dependent categories ***(Please check all that apply)***:

- ☐ Not Applicable
- ☐ Personal Vehicles-Motorcycles
- ☒ Personal Vehicles-Trailers & Camper Units
- ☐ Personal Vehicles-Motorized Snow Vehicles
- ☐ Commercial Vehicles
- ☒ Public Vehicles-Taxis
- ☒ Personal Vehicles-Motorhomes
- ☐ Personal Vehicles-Off Road Vehicles (ATVs)
- ☒ Personal Vehicles-Historic Vehicles
- ☒ Public Vehicles-Other than Taxis & Limousines

to be effective as of:

100 days post approval	for new business
100 days post approval	for renewal business

2. I have knowledge of the matters that are the subject of this certificate.

3. The changes requested comply with the "***Mandatory Filing Guidelines***" published by the Board.

4. The information and each document contained in the application accompanying this certificate are complete and accurate in all material respects.

5. I have satisfied myself that the proposed rates are just and reasonable, do not impair the solvency of the insurer and are not excessive in relation to the financial circumstances of the insurer, and that the proposed risk classification system is reasonably predictive of risk and distinguishes fairly between the classes.

6. The proposed rates and rules comply with the *Automobile Insurance Act,* the *Insurance Companies Act* and the associated Regulations.

7. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the insurer will, at all times and in all material respects, accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.

8. I have informed myself as to the insurer's business systems and processes and confirm that any system or process changes that may be required to enable the insurer to comply with paragraph 7 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the insurer in a timely manner.

9. I confirm that any rate changes that are ultimately approved in this application will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider (currently IBC) to ensure that the required data associated with these rate changes can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

10. The following person is authorized by the insurer as the contact person and to represent the insurer in all respects regarding this application:

Liqing Yang (Name)	777 Bay Street, Suite 2400, P.O. Box 121, Toronto, Ontario, M5G 2C8 (Business Address)
Pricing Actuary (Title)	416-863-1750 Ext. 4813 (Telephone Number)
Facility Association (Company)	416-842-0241 (Fax Number)
lyang@facilityassociation.com (E-mail Address)	

X 	X May 31, 2021, Toronto
Signature of Officer	Date and Location

Certificate of the Actuary

I Liqing Yang , a Fellow of the Canadian Institute of Actuaries, have been
(Name of Actuary)
authorized to prepare a rate filing on behalf of

Facility Association
(Official Name of Company as registered with the Superintendent of Insurance)

and hereby **CERTIFY THAT:**

1. This rate filing is in respect of the **Private Passenger Vehicles** category of automobile insurance and the following dependent categories ***(Please check all that apply)***:

- ☐ Not Applicable
- ☐ Personal Vehicles-Motorcycles
- ☒ Personal Vehicles-Trailers & Camper Units
- ☐ Personal Vehicles-Motorized Snow Vehicles
- ☐ Commercial Vehicles
- ☒ Public Vehicles-Taxis
- ☒ Personal Vehicles-Motorhomes
- ☐ Personal Vehicles-Off Road Vehicles (ATVs)
- ☒ Personal Vehicles-Historic Vehicles
- ☒ Public Vehicles-Other than Taxis & Limousines

to be effective as of: 100 days post approval for new business
100 days post approval for renewal business

2. I have reviewed the data, assumptions and methodologies underlying this rate filing for reasonableness and consistency and in my professional opinion:

- the data is reliable and sufficient;
- the assumptions selected are appropriate; and
- the methods used are appropriate;

for the purpose of determining the actuarially indicated rates.

3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice.

4. In my professional opinion:

(a) the actuarially indicated rates are just and reasonable in the circumstances; and
(b) the actuarially indicated risk classification differentials are just and reasonable in the circumstances, are reasonably predictive of risk, and distinguish fairly between risks.

X 

Signature of Actuary

X May 31, 2021, Toronto

Date and Location

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Actuarial Support Exhibits and Appendices

FA Indications Exhibits (Included in **Appendix C – Rate Model Indications**)

Appendix A – Loss Development Analysis

Appendix B – Loss Trend Analysis

Appendix C – Loss Payment Pattern Analysis

Appendix D – Expense Assumptions

Appendix E - Bulletin F10-035 (Cost of Capital Provision – NS Survey) May 26 2010

Section 4. Actuarial Justification

This report provides actuarial support for the indicated rate level changes for Facility Association Residual Market (FARM) **Newfoundland & Labrador Private Passenger Vehicles (PPV)** individually rated only[1], as a part of the Facility Association (FA) regulatory submission to the 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 January 1, 2022 for new business and renewals. The previous major rate change (Category 2) for PPV was submitted on September 13, 2019, with associated approved rates changes effective April 1, 2020 for 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 3 – Certification of Actuary**.

This report is prepared in accordance with the instructions set out in Newfoundland & Labrador PUB Filing Guidelines (Mandatory Filing) effective February 1, 2021. 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 NL PUB Rate Filing Requirements. The supporting exhibits which can be found in **Appendix C – Rate Model Indications**, and the 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 4, for the supporting exhibits and appendices.

As FA is proposing a change in the overall rate level, we have completed Section 4.a through Section 4.r in accordance with NL PUB Rate Filing Requirements.

Section 4.a. Overall Description of Ratemaking Methodology and Summary

Section 4.a.1. Data and Methodologies

An on-level loss ratio model (described in more detail later in Section 4.a.1.2) is used to estimate changes in average rate levels needed to generate the targeted return for each of the following coverages for FA Private Passenger Vehicles:

- Third Party Liability (TPL) Bodily Injury (BI)
- TPL Tort Property Damage (PD)
- TPL Direct Compensation Property Damage (DCPD)
- Accident Benefits (AccBen)
- Uninsured Automobile (UA)

[1] *As per information bulletin A.I. 2019-01: Effective January 1, 2020 insurers will no longer be required to file rates for fleet business with the Board as per Section 9(6) of NLR 56/19, so FA current rate indications and filings are for individual rated only.*

- Underinsured Motorist (UM[2])
- Collision (CL)
- Comprehensive (CM)
- Specified Perils (SP)

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

Section 4.a.1.1. *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 Dec. 31, 2020;
2. FA Automobile Insurance Experience ("AIX")[3] – Calendar/Accident Year exhibits compiled as at Dec. 31, 2019; and
3. Industry Automobile Insurance Experience ("AIX") – Calendar/Accident Year exhibits compiled as at Dec. 31, 2019.

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 FA 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.

FA'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.

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[2] *Throughout the text description, we will use the more generic term Underinsured Motorist and abbreviation (UM) to describe coverage offered under Standard Endorsement Form 44 (END 44).*

[3] *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 FA's IT services provider.*

Section 4.a.1.2. *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;
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 current rates underlying the expiring policy term are adequate in relation to the allowed return for FA (currently being a 0% cost of capital basis for FA) and an assumption set applicable to the expiring term, and project forward a loss ratio consistent with this position to the future policy period via current claim and premium trends;
3. estimating a projected nominal indemnity loss ratio based on FA's experience only;
4. estimating the level of credibility that can be assigned to FA'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 current CIA Report on Canadian Economic Statistics) with considerations of investment expense and indemnity payout pattern to estimate net investment yield for calculating claim discount factor for each coverage;
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[4] level required to support policies written in the projected policy period and the target return on that capital (target after-tax Return on Equity);
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.

[4] *The terms capital, equity and surplus are considered equivalent and therefore interchangeable within this report.*

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

a) the anticipated ROI policyholder and capital provider funds;

b) the target after-tax ROE; and

c) the expected effective income tax rate.

Section 4.a.1.3. *Indicated Rate Level Changes and the Proposed Rate Level Changes*

The FA's Board of Directors has set a target post-tax ROE of 12% in general for FA Residual Market (FARM) rates and FA actuarial rate indication is based on this target as well as FA actuarial assumptions for the loss trends and investment returns.

However, at management's request, an alternative indication, used as the basis for the proposed rate change, was estimated using 6% Return of Premium, which is consistent with NL PUB Automobile Insurance Benchmark Schedule (effective April 20, 2021), an RoI of 1.44%, which is based on the Government Bonds Methodology (for detailed information please see the Section 4.g.3), and the prior NL PUB decision assumptions which including using NL PUB decision projected loss ratio as complement of credibility, an 0.75% finance fee revenue, as well as using Separated BI and PD loss ratio for TPL indication.

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 4.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 FARM experience), but loss adjustment expense provisions are included in the rate level indication. Due to the nature of how Servicing Carriers are compensated for providing claims adjudication and management services, we do not consider that Allocated Loss Adjustment Expenses (ALAE) are applicable to FA. All such costs are considered Unallocated Loss Adjustment Expenses as described in Section 4.d.

We rely on data provided by IBC/GISA for FA experience by rating class. The GISA/IBC AIX[5] 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 purposes of estimating ultimate claim amount and counts, we leverage the results of valuations as described in the next sections. FA 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, 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.

[5] *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.*

Section 4.b.1. Loss Development

Section 4.b.1.1. *Indemnity Amount Development*

The FARM private passenger business segment valuation by coverage as at December 31, 2020[6] was used as the basis to estimate indemnity amounts at ultimate.

Loss Development Factors (LDFs) are calculated as the ratio of the valuation selected ultimate indemnity amount to recorded indemnity amounts (as at December 31, 2019) 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.

Based on a 2016 survey undertaken by ASTIN (the non-Life section of the International Association of Actuaries), the FA approach would be considered general practice by both Canadian and international actuaries with respect to valuation, in reliance on expected level methods, link ratio methods, and weighted methods. Appendix A (Part 1) (following the text part of Section 4) contains the loss development analyses for **private passenger business segment** based on FA experience as at December 31, 2020.

Section 4.b.1.2. *Claim Count Development*

The FARM private passenger business segment valuation by coverage as at December 31, 2020 was used as the basis to estimate claim counts at ultimate.

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, 2019[7] 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 4) contains the loss development analyses for **private passenger business segment** based on FA experience as at December 31, 2020.

Section 4.b.2. Loss Trend

Similar to the discussion related to valuation, but as applies to loss trend analyses of industry results and application of the loss trend results as assumptions for indications, we use the Industry Private Passenger Vehicle trend analyses.

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[6]Quarterly valuations are completed in relation to FARM results by jurisdiction and business segment (being private passenger and non-private passenger).

[7]Under the FA 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.

Appendix B contains the loss development, claim count development, and trend analyses for NL Industry Private Passenger Vehicle (PPV) experience (individually-rated and fleet-rated vehicles) as at December 31, 2019 (AIX AUTO7002). 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 Period

The effective date assumed in determining the rate indications is January 1, 2022 for Private Passenger Vehicles 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 (December 31, 2022 for Private Passenger Vehicles as derived in the following tables).

Facility Association Rate Program Effective Date – Newfoundland & Labrador Individually-Rated Private Passenger Vehicles

B. Proposed Rate Program Effective Dates and # Months in effect					
			Rate Level Date: 01-Jan-2022	**[5]**	used to identify the current on-level factor for rates
	new business	renewals	average		
% split:	37.6%	62.4%	n/a	**[6]**	FA base assumptions (lookup)
rate program effective dates:	01-Jan-2022	01-Jan-2022	**01-Jan-2022**	**[7]**	assumption, with average based on [6]
# mths future rates in effect:	12.0		**31-Dec-2022**	**[8]**	=> generates last effective date for rate program
			02-Jul-2022	**[9]**	= average of [7] & [8]
C. Proposed Rate Program Policy Terms					
policy term mths:	6	12	total		
% split:	1.0%	99.0%		**[10]**	FA base assumptions (lookup)
first possible accident date:	01-Jan-2022	01-Jan-2022		**[11]**	=[7]
last possible accident date:	01-Jul-2023	31-Dec-2023		**[12]**	=[8]+policy term in mths
average accident date:	01-Oct-2022	01-Jan-2023	**31-Dec-2022**	**[13]**	= 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 FA. 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 & Labrador Private Passenger Vehicle experience as at December 31, 2019. 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 2000-H1 to 2019-H2 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.

Although our exhibits include loss cost, our trend analyses were performed on frequency and severity separately, with the resulting model results combined to generate loss cost trend structure models. However, our focus ultimately remains with modelling loss costs.

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 account for[8] 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[9] – 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 December 2019 data had 1999-H2 drop off and 2020-H1 added in relation to the June 2019 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 and we will also test over various model structures related to prior considered structures, structures considered in other like coverages etc. Seasonality is an explanatory variable we consider through our modeling process.

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[8]Myriad changes in the driving environment can help account for 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.

[9]Any reference to previous or prior selected in our trend charts refers to our selected models using data as at June 30, 2019. Specifically, it does NOT refer to trends used in our last NL PPV filing.

The model selection process involves comparing various fit statistics etc. from competing models, and may also take into consideration other factors. For example, we generally prefer:

- to stay with a previously selected model structure;
- simpler models to complex models;
- to follow reform periods, if period changes are close to those reform periods;
- to have frequency and severity period selections aligned;
- to align periods among like-coverages, where deemed appropriate;
- to align periods among vehicle types within a jurisdiction, where appropriate; etc.

Proposed model selections are discussed with the Appointed Actuary and FA Actuarial Advisory 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 generally only keep models where the estimated parameters (i.e. coefficients[10]) 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, December 31, 2019), 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)[11], we present three charts comparing actual frequency, severity and loss cost values to the fitted values. We used the measure of fit adjusted R^2, which takes into account the number of parameters used by a particular model, in addition to the R^2 fit measure, to reduce the likelihood of

[10]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".

[11]As noted earlier, reference to "previous" or "prior" selected refers to the trend analysis selections through June 30, 2019.

over-fitting the model (that is, populating 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^2 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 below.

FA Trend Design Matrix – Example

		Explanatory Variables (Xi)														
				Trend Periods based on average accident date where scalar present								Frequency Values				
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	0	1	1	1	0	0	0	0	0	=> use "1" to include variable, "0" if not				
					'03H2		'09H2					=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	9.1261	9.1942	(0.0681)	9.2275	(0.1014)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	10.5522	9.9591	0.5931	10.0287	0.5235
'01H1		0	2001.25	-	-	-	-	-	-	-	-	10.1364	9.1942	**0.9422**	9.2275	0.9089
'01H2		1	2001.75	-	-	-	-	-	-	-	-	8.5996	9.9591	**(1.3595)**	10.0287	(1.4291)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	8.5508	9.1942	(0.6434)	9.2275	(0.6767)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	9.8324	9.9591	(0.1267)	10.0287	(0.1963)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	10.0017	9.1942	0.8075	9.2275	0.7742
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	8.5890	8.2601	0.3289	8.1246	0.4644
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	7.7328	7.5000	0.2328	7.3767	0.3561
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	7.9121	7.9901	(0.0780)	7.9112	0.0009
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	7.1198	7.2548	(0.1350)	7.1829	(0.0631)
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	7.9978	7.7289	0.2689	7.7033	0.2945
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	6.6653	7.0177	(0.3524)	6.9942	(0.3289)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	7.5478	7.4762	0.0716	7.5010	0.0468
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	6.9995	6.7883	0.2112	6.8104	0.1891
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	7.0660	7.2318	(0.1658)	7.3039	(0.2379)
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	6.1774	6.5664	(0.3890)	6.6315	(0.4541)
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	7.3711	6.9954	0.3757	7.1120	0.2591
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	6.1522	6.3517	(0.1995)	6.4573	(0.3051)
'09H2		1	2009.75	1	6.25	1	0.25	-	-	-	-	7.1549	7.8336	(0.6787)	7.7189	(0.5640)
'10H1		0	2010.25	1	6.75	1	0.75	-	-	-	-	6.7024	7.1128	(0.4104)	7.0083	(0.3059)
'10H2		1	2010.75	1	7.25	1	1.25	-	-	-	-	7.0797	7.5776	(0.4979)	7.5161	(0.4364)
'11H1		0	2011.25	1	7.75	1	1.75	-	-	-	-	6.4756	6.8803	(0.4047)	6.8242	(0.3486)
'11H2		1	2011.75	1	8.25	1	2.25	-	-	-	-	7.3758	7.3299	0.0459	7.3187	0.0571
'12H1		0	2012.25	1	8.75	1	2.75	-	-	-	-	6.5866	6.6554	(0.0688)	6.6449	(0.0583)
'12H2		1	2012.75	1	9.25	1	3.25	-	-	-	-	7.3576	7.0903	0.2673	7.1264	0.2312
'13H1		0	2013.25	1	9.75	1	3.75	-	-	-	-	7.1297	6.4378	0.6919	6.4703	0.6594
'13H2		1	2013.75	1	10.25	1	4.25	-	-	-	-	7.4034	6.8585	0.5449	6.9392	0.4642
'14H1		0	2014.25	1	10.75	1	4.75	-	-	-	-	6.6414	6.2274	0.4140	6.3003	0.3411
'14H2		1	2014.75	1	11.25	1	5.25	-	-	-	-	6.8257	6.6343	0.1914	6.7568	0.0689
'15H1		0	2015.25	1	11.75	1	5.75	-	-	-	-	6.6286	6.0238	0.6048	6.1348	0.4938
'15H2		1	2015.75	1	12.25	1	6.25	-	-	-	-	6.6397	6.4174	0.2223	6.5793	0.0604
'16H1		0	2016.25	1	12.75	1	6.75	-	-	-	-	5.8631	5.8269	0.0362	5.9736	(0.1105)
'16H2		1	2016.75	1	13.25	1	7.25	-	-	-	-	6.6304	6.2076	0.4228	6.4065	0.2239
'17H1		0	2017.25	1	13.75	1	7.75	-	-	-	-	5.5356	5.6364	(0.1008)	5.8167	(0.2811)
'17H2		1	2017.75	1	14.25	1	8.25	-	-	-	-	5.8752	6.0047	(0.1295)	6.2382	(0.3630)
'18H1		0	2018.25	1	14.75	1	8.75	-	-	-	-	5.2266	5.4522	(0.2256)	5.6639	(0.4373)
'18H2		1	2018.75	1	15.25	1	9.25	-	-	-	-	5.3830	5.8084	(0.4254)	6.0743	(0.6913)
'19H1		0	2019.25	1	15.75	1	9.75	-	-	-	-	4.8820	5.2740	(0.3920)	5.5151	(0.6331)
'19H2		1	2019.75	1	16.25	1	10.25	-	-	-	-	5.6638	5.6186	0.0452	5.9147	(0.2509)
'20H1		0	2020.25	1	16.75	1	10.75	-	-	-	-		5.1016		5.3702	
'20H2		1	2020.75	1	17.25	1	11.25	-	-	-	-		5.4349		5.7593	
'21H1		0	2021.25	1	17.75	1	11.75	-	-	-	-		4.9348		5.2291	
'21H2		1	2021.75	1	18.25	1	12.25	-	-	-	-		5.2572		5.6080	
'22H1		0	2022.25	1	18.75	1	12.75	-	-	-	-		4.7735		5.0917	
'22H2		1	2022.75	1	19.25	1	13.25	-	-	-	-		5.0854		5.4607	
'23H1		0	2023.25	1	19.75	1	13.75	-	-	-	-		4.6174		4.9579	
'23H2		1	2023.75	1	20.25	1	14.25	-	-	-	-		4.9191		5.3172	
'24H1		0	2024.25	1	20.75	1	14.75	-	-	-	-		4.4665		4.8277	
'24H2		1	2024.75	1	21.25	1	15.25	-	-	-	-		4.7583		5.1775	
'25H1		0	2025.25	1	21.75	1	15.75	-	-	-	-		4.3205		4.7009	

In our design matrices layout, 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). In the design matrix on the above, seasonality was included, as well as 2 other additional time periods were selected, with one having both a scalar parameter and a trend parameter and another with only a scalar parameter; an all years' trend was not included.

A log-linear regression[12] 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 and each explanatory variable. We would then consider removing any parameters / explanatory variables where the associated coefficient was deemed to be not statistically significant. 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 on the previous page, there are no data exclusions.

Finally, actual data in the data table/design matrix ends at '19H2, but we project forward to '25H1, 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).

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 estimated trend rates are not directly used for the project-forward process.

[12] *This simply means we applied a logarithmic transformation to the response variable. A log-linear regression assumes the form of the model as* $\boldsymbol{Y} = e^{\boldsymbol{X\beta+\varepsilon}}$ *which can then be treated as a linear regression using a logarithmic transformation i.e.* $\ln(\boldsymbol{Y}) = \boldsymbol{X\beta+\varepsilon}$. *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 coefficient transformation* $e^{\text{trend coeff}} - 1$. *However, we generally leave the standard errors of the coefficients as relative to the logarithmic response variable.*

FA Loss Cost Trend Summary – Industry NL Private Passenger Vehicles, as at December 31, 2019

Facility Association
Loss Cost Trend Summary with Standard Error Estimation

		Newfoundland & Labrador - PPV as at: 2019-12		
Coverage		past (1st)	ends at	future
BI	annualized trend coeff	**0.4%**	2019-H2	**0.4%**
	std error*	+/- 0.6%		
PD	annualized trend coeff	**0.9%**	2019-H2	**0.9%**
	std error*	+/- 0.7%		
AccBen (indivis)	annualized trend coeff	**1.5%**	2019-H2	**1.5%**
	std error*	+/- 0.7%		
UA	annualized trend coeff	**0.3%**	2019-H2	**0.3%**
	std error*	+/- 0.9%		
UM	annualized trend coeff	**0.0%**	2019-H2	**0.0%**
	std error*	+/- 0.0%		
CL	annualized trend coeff	**1.8%**	2019-H2	**1.8%**
	std error*	+/- 1.5%		
CM	annualized trend coeff	**3.8%**	2019-H2	**3.8%**
	std error*	+/- 0.7%		
SP	annualized trend coeff	**2.6%**	2019-H2	**2.6%**
	std error*	+/- 1.5%		

*with respect to logorithmic loss cost coefficient

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 2000-H1 through 2019-H2, reforms / events include Bill 40 (Aug 1, 2004), HST change (July 1, 2016 HST changed from 13% to 15%)[13] and introduction of DCPD coverage and the increasing in the deductible applicable to all pain and suffering awards from $2,500 to $5,000 (January 1, 2020). The estimated annual impact of -4.0% for the increasing in the deductible applicable to all pain and suffering award comes from Oliver Wyman "Reform Cost Estimates Newfoundland & Labrador Insurance Industry" report dated as of October 21, 2019 (table at the top of the next page comes from the OW Report page 5).

[13] *There is no forced HST adjustment in the trend analysis.*

Table 7: Percentage Reduction in Total Settlement & ALAE Amounts

Total Settlement % Reduction	$5,000 Deductible	$7,500 Deductible	$10,000 Deductible
All Claimants - No Erosion	4%	9%	13%
All Claimants - With Erosion	3% - 4%	6% - 7%	9% - 11%

For all reforms / events, their impacts, if any, were estimated directly from the experience via time period parameters / explanatory variables.

Legalization of Recreational Use Marijuana

Per Bill C-45 received Royal Assent on June 21, 2018, which legalized the recreational use of marijuana in Canada effective October 17, 2018. Marijuana, similar to alcohol, generally impairs cognitive and motor skills, and, as such, may impair the ability to operate a vehicle safely. Should the coming-into-force of this law result in an increase in the numbers of drivers operating under the influence of marijuana, rates of traffic accidents may increase, all else equal.

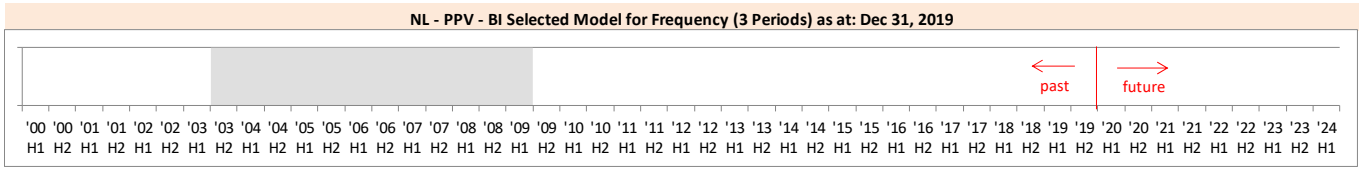
No adjustments have been made in our analysis to reflect this law, and we anticipate that direct correlation will not be possible from the data available for analyses generally.

Updated Model Selection from Prior Filings

Between filings, FA regularly updates industry estimates of ultimates and trend model selections as GISA industry data is released. As a result, current model selections / period structures may differ in significant or material ways from prior selections. Model selections reflect the best estimate view of FA at the time of selection, based on information available at that time. Our next trend model analysis will be done using Industry Newfoundland & Labrador Private Passenger Vehicle experience as at December 31, 2020.

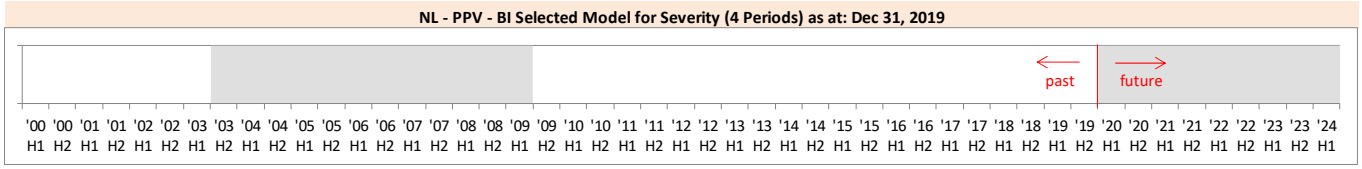
Third Party Liability – Bodily Injury (TPL BI)

For TPL BI frequency, we believe the best split to be three time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



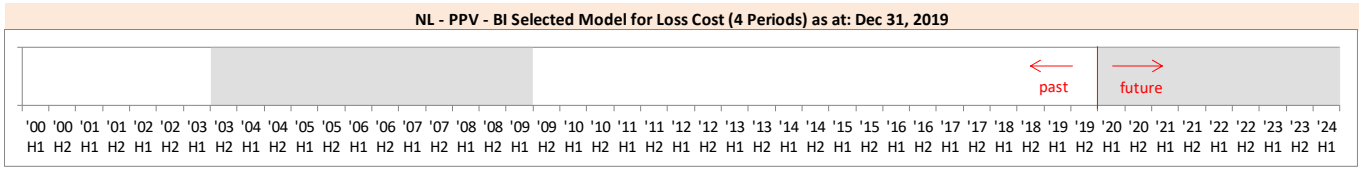
Frequency seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.8845**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.8845**.

For TPL BI severity, we believe the best split to be three time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



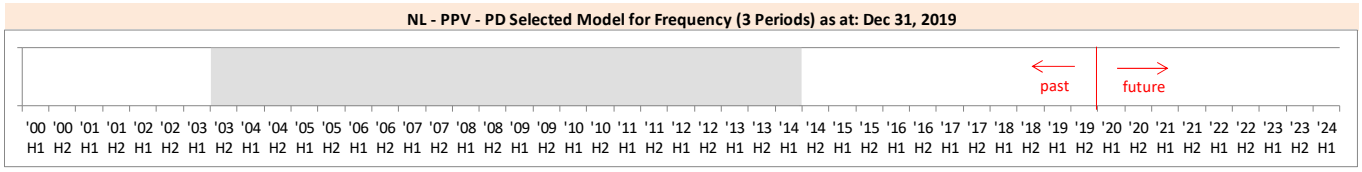
Severity seasonality was not included as the p-value indicated it was not significant. There was one data exclusion based on residual analysis and the influence of the data point when included. The adjusted R^2 of the regression analysis was **0.9340**, and the adjusted R^2 of the selected model was **0.9340**.

The resulting trend periods for loss cost are shown below.



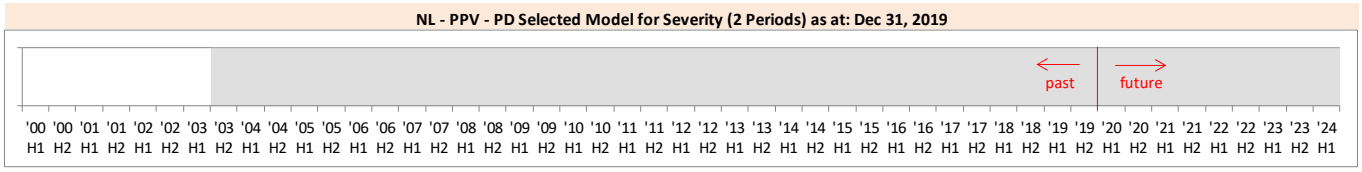
Third Party Liability – Property Damage (TPL PD)

For TPL PD frequency, we believe the best split to be three time period as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



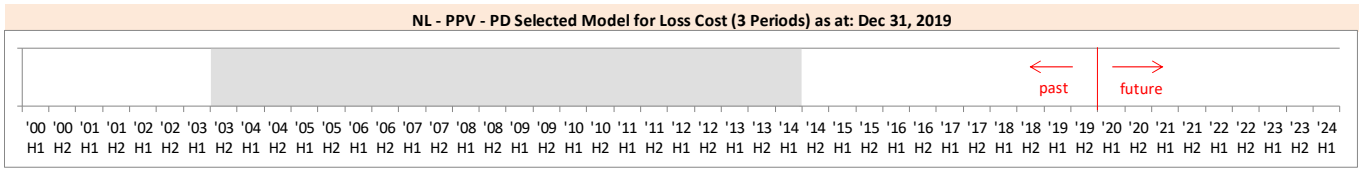
Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.6022**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.6022**.

For TPL PD severity, we believe the best split to be two time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



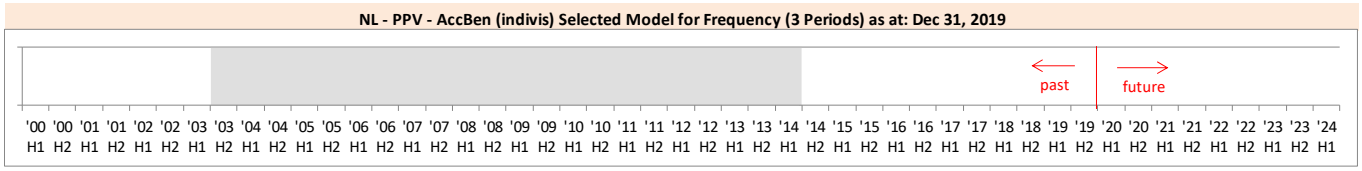
Severity seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.9961**, and the adjusted R^2 of the selected model was **0.9961**.

The resulting trend periods for loss cost are shown below.



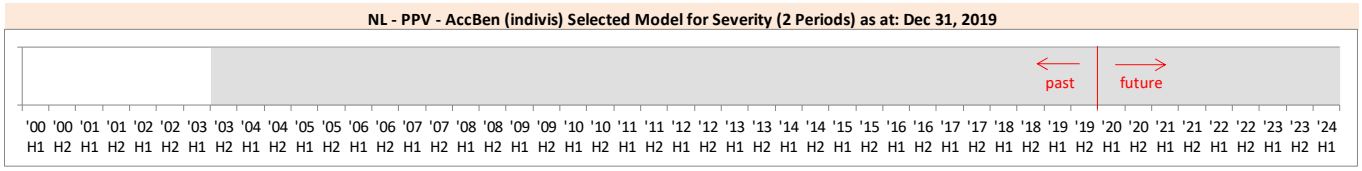
Accident Benefits (AccBen)

For AccBen frequency, we believe the best split to be three time periods as indicated at the top of the next page, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



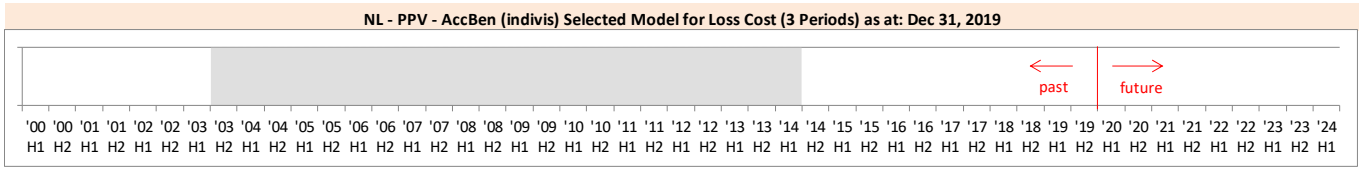
Frequency seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.7909**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.7909**.

For AccBen severity, we believe the best split to be two time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



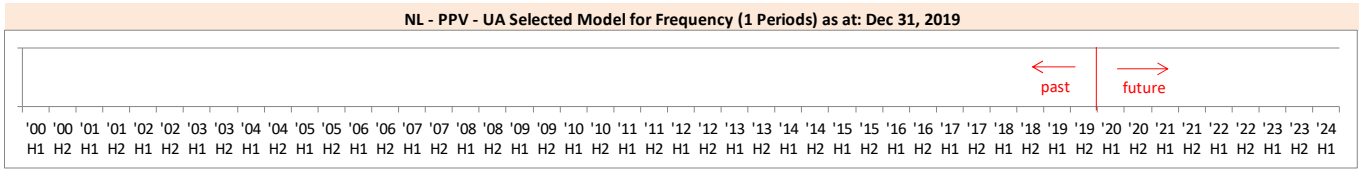
Severity seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.7675**, and the adjusted R^2 of the selected model was **0.7675**.

The resulting trend periods for loss cost are shown below.



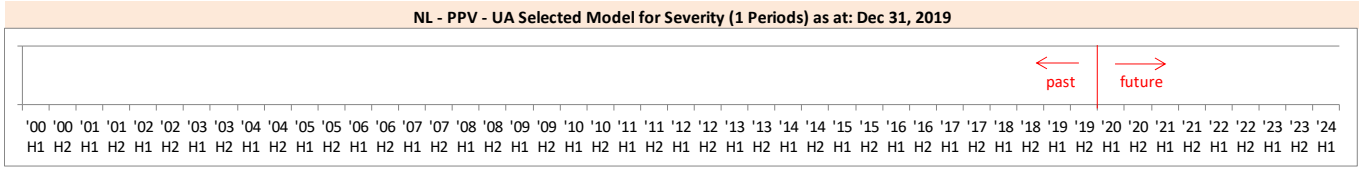
Uninsured Automobile (UA)

For UA frequency, we believe there to be only one period encompassing the entirety of the experience as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



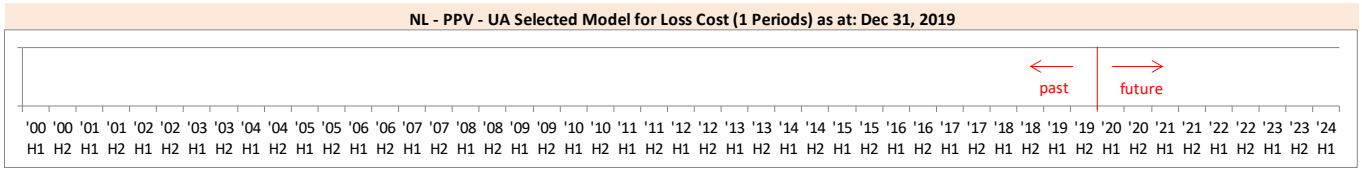
Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.6438**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.6438**.

For UA severity, we believe there to be only one period encompassing the entirety of the experience as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



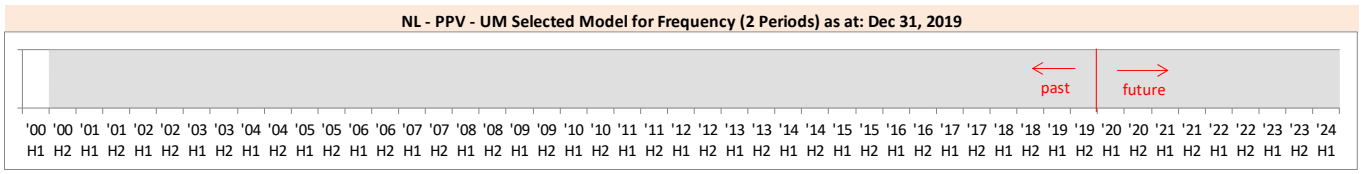
Severity seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.6268**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.6268**.

The resulting trend periods for loss cost are shown below.

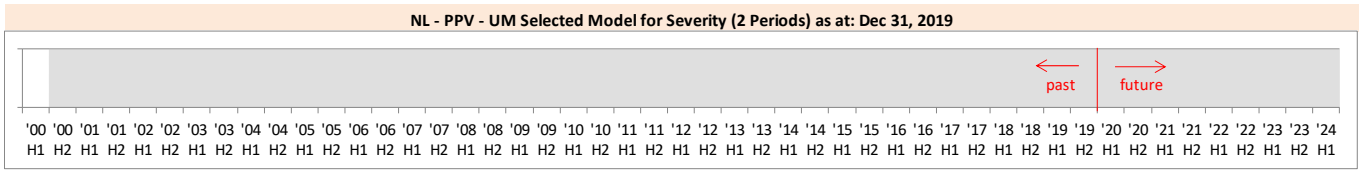


Underinsured Motorist (UM)

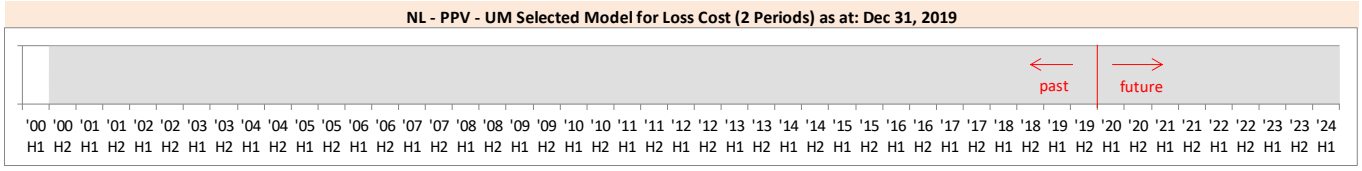
For UM frequency, our model indicated that there was no relationship between frequency and time (i.e. the best fit of frequency is the average frequency over the period, and the trend is 0.0%). There were 3 data exclusions due to zero values and one data exclusion at 2000-H1 due to negative severity. Similarly, frequency seasonality was not included as the p-value indicated it was not significant. As such, R^2 values are not calculated.



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%). There were 3 data exclusions due to zero values and one data exclusion at 2000-H1 due to negative severity. Similarly, severity seasonality was not included as the p-value indicated it was not significant. As such, R^2 values are not calculated.

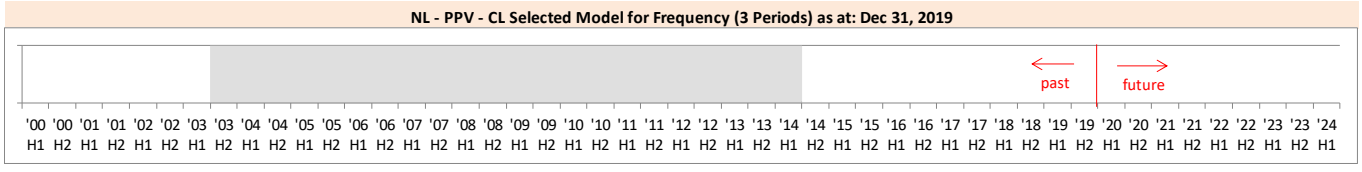


The resulting trend periods for loss cost are shown below.



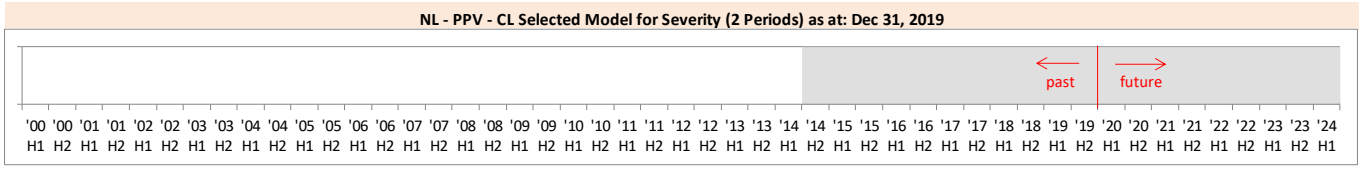
Collision (CL)

For CL frequency, we believe the best split to be three time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



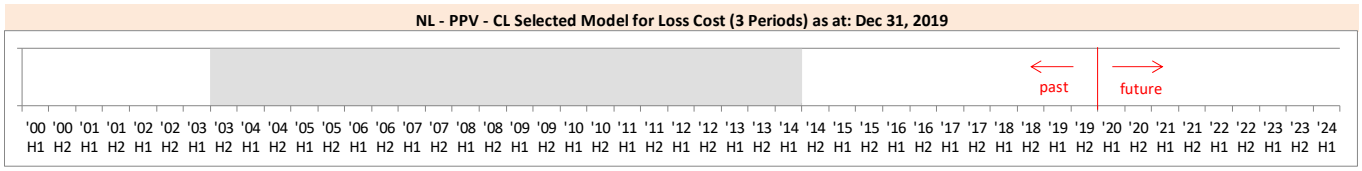
Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.6503**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.6438**.

For CL severity, we believe the best split to be two time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



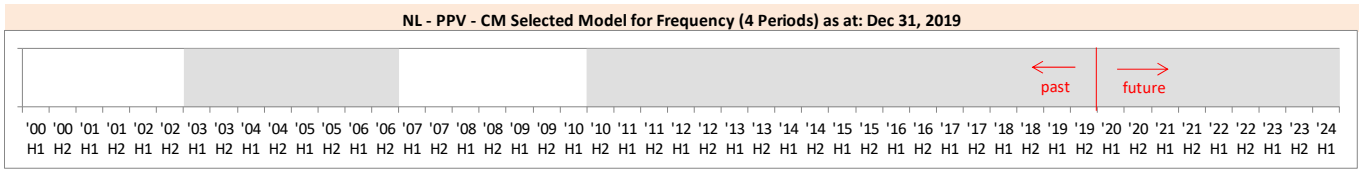
Severity seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.9033**, and the adjusted R^2 of the selected model was **0.9033**.

The resulting trend periods for loss cost are shown below.



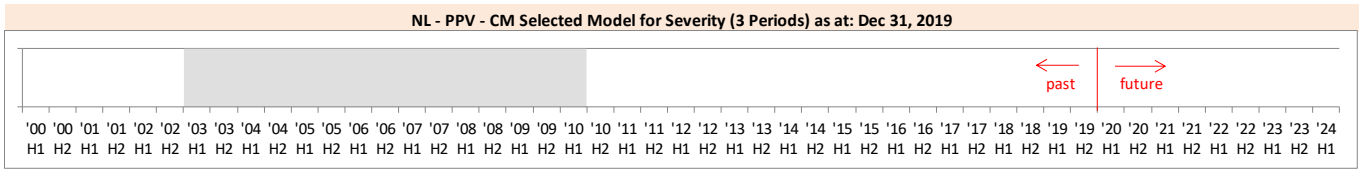
Comprehensive (CM)

For CM frequency, we believe the best split to be four time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



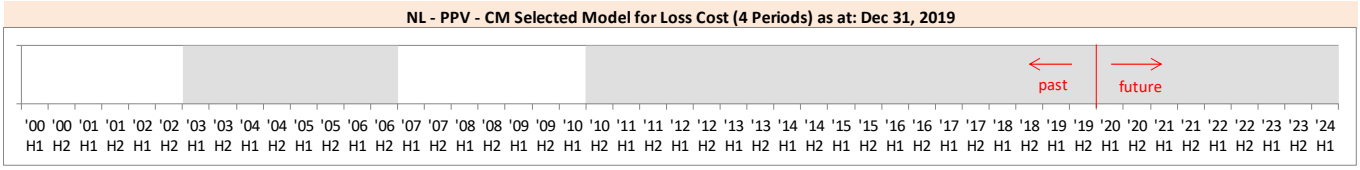
Frequency seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.8364**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.8364**.

For CM severity, we believe the best split to be three time periods as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



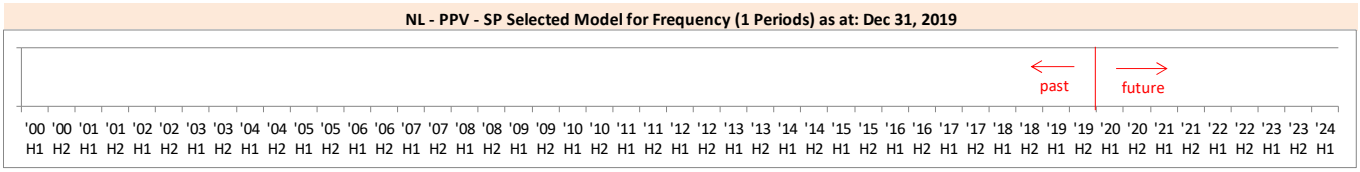
Severity seasonality was included as the p-value indicated it was significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.9266**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.9266**.

The resulting trend periods for loss cost are shown at the top of the next page.



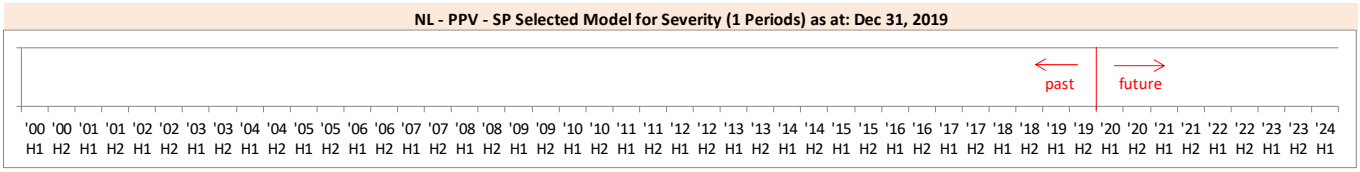
Specified Perils (SP)

For SP frequency, we believe there to be only one period encompassing the entirety of the experience as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



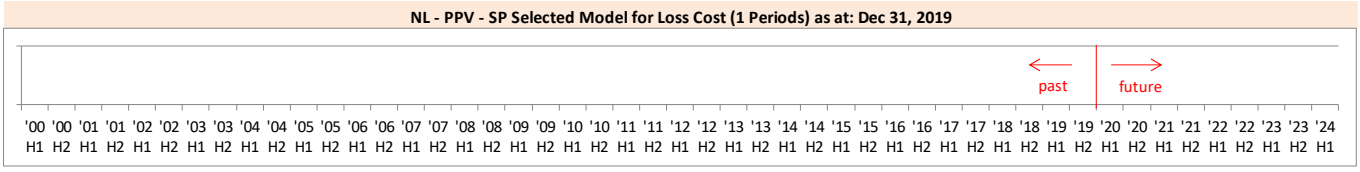
Frequency seasonality was not included as the p-value indicated it was not significant. There were no data exclusions. The adjusted R^2 of the regression analysis was **0.3445**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.3445**.

For SP severity, we believe there to be only one period encompassing the entirety of the experience as indicated below, with the past trend ending at 2019-H2 and future trend starting at 2020-H1.



Severity 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 **0.6160**, and as the fitted model was taken as the selected model, the adjusted R^2 of the selected model was **0.6160**.

The resulting trend periods for loss cost are shown 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 4.b.3. Treatment of Large Losses

As large loss information is not currently 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 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). Note, however, that our weighting assignments are done at an all coverages level (i.e. we do not select accident year weights at the individual coverage level).

FA NL Weighting Assignments for PPV

Accident Year	Vehicle Type
	PPV
2019	20.0%
2018	20.0%
2017	20.0%
2016	20.0%
2015	20.0%
2014	-
2013	-
2012	-
2011	-
2010	-

For NL PPV, the default weights have been used.

Section 4.b.4. Catastrophe (or Excess Claim) Procedure

As catastrophe information is not currently 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 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). Note, however, that our weighting assignments are done at an all coverages level (i.e. we do not select accident year weights at the individual coverage level).

Please see Section 4.b.3 for the weighting assignments and the rational for the weighting assignments for NL PPV.

Section 4.b.5. Other Adjustments

There were no other specific adjustments (product reform adjustments as applicable were included in the trend models selected).

Section 4.c. Allocated Loss Adjustment Expenses ("ALAE")

Due to the nature of how Servicing Carriers are compensated for providing claims adjudication and management services, we do not consider that Allocated Loss Adjustment Expenses (ALAE) are applicable to FA. All such costs are considered unallocated loss adjustment expenses (ULAE) as described in Section 4.d.

Section 4.d. Unallocated Loss Adjustment Expenses ("ULAE")

In accordance with the Plan of Operation, FA has 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 FA, 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 4.d.1); and
- reimbursement for **certain specific allowed claims adjustment expenses** (see Section 4.d.2).

Section 4.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 4.d.2. ULAE – Allowed Claims Adjustment Expenses (a.k.a. *excess legal fee)*

The **allowed claims adjustment expenses** by accident year is akin to 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 FARM Claims Guide (available on FA'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 FARM 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 NL).

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 NL, this expense applies to TPL only.

Based on the 2019 Appointed Actuary Report Exhibit B.12.1, the 2019 selected excess legal and Professional Fees ratio as percentage of total earned premium was 1.39%. 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 (3.0% loading for TPL of PPV). The detailed calculation of the percentage loading applicable to the indemnity loss ratio is shown in the FA Indication Exhibit C-1.

The Appendix D, page 2 provides the detailed excess legal information from FARM AA Report Final – 2019.

Section 4.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 4.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).

FA 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 FARM AIX data to obtain on-level written and earned premium. The detailed FARM Newfoundland & Labrador Private Passenger Vehicles rate change history since January 1, 2009 (i.e. the first period that would impact AY 2010, or the first year in the experience period considered) are summarized in the following tables (there were no changes in 2009 for NL PPV).

FARM Newfoundland & Labrador Private Passenger Vehicles Rate Change Summary

Effective Dates		TPL				AccBen/UA		Other					
New Bus.	Renewals	BI	PD	DCPD	TPL (indivis)	AccBen (indivis)	UA	UM	CL	CM	SP	TOTAL	Notes
Jun 1, 2010	Jun 1, 2010	-	-	-	-	-	-	-	(13.1%)	(29.8%)	(35.9%)	(2.8%)	CLEAR rate group table update
Jan 1, 2012	Jan 1, 2012	-	-	-	-	-	-	-	-	-	-	-	CLEAR rate group table update
Jun 1, 2014	Jun 1, 2014	(17.0%)	(17.0%)	(17.0%)	(17.0%)	39.1%	2.4%	(20.1%)	(13.1%)	11.1%	(24.5%)	(14.1%)	approved average territory rates, rate change vary by territories
Jun 1, 2014	Jun 1, 2014	37.5%	37.5%	37.5%	37.5%	(4.5%)	-	-	23.0%	-	-	31.7%	deemed approved - impact of replacing AGM cap with renewal cap (1st renewal)
Jun 1, 2015	Jun 1, 2015	4.2%	4.2%	4.2%	4.2%	4.7%	-	-	-	-	-	3.4%	deemed approved - impact of replacing AGM cap with renewal cap (2nd renewal)
Nov 1, 2015	Nov 1, 2015	-	-	-	-	4.3%	-	-	(0.1%)	(0.3%)	(5.1%)	0.1%	PPV CLEAR rate group table update
Nov 1, 2016	Nov 1, 2016	-	-	-	-	3.0%			3.1%	2.7%	4.3%	0.8%	PPV CLEAR rate group table update
Feb 1, 2018	Feb 1, 2018	-	-	-	-	2.4%			3.7%	3.8%	0.9%	0.9%	PPV CLEAR rate group table update
Oct 1, 2018	Oct 1, 2018	-	-	-	-	0.2%	-	-	(0.9%)	0.7%	(5.1%)	0.1%	PPV CLEAR rate group table update
Feb 1, 2019	Feb 1, 2019	8.3%	8.3%	8.3%	8.3%	(0.3%)	14.3%	(11.0%)	(3.4%)	22.2%	15.8%	6.5%	PPV Re-filing of 2017-Q3 submission
Oct 1, 2019	Oct 1, 2019	-	-	-	-	0.5%	-	-	(1.1%)	(1.0%)	(6.6%)	(0.2%)	2019 CLEAR filing
Jan 1, 2020	Jan 1, 2020	(2.0%)	(2.0%)	(2.0%)	(2.0%)	(2.0%)	-	-	(2.0%)			(1.8%)	winter tire discount filing
Apr 1, 2020	Apr 1, 2020	5.7%	5.7%	5.7%	5.7%	(6.1%)	1.5%	(11.6%)	(0.8%)	10.0%	10.0%	4.0%	category 2 filing
Oct 1, 2020	Oct 1, 2020	-	-	-	-	0.1%	-	-	0.0%	(1.1%)	1.6%	(0.1%)	2020 CLEAR filing
Jan 1, 2021	Jan 1, 2021	(2.0%)	-	-	(2.0%)	-	-	-	-	-	-	(0.3%)	DCPD Reform Filing

Section 4.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 BI, PD and UM 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 DCPD, CL, CM, and SP to account for shifting of vehicle rate groups over time, as shown in Indication Exhibit D-4d.

Section 4.e.3. Other Adjustments

No other adjustments are made.

Section 4.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 2019 FARM Participation Report for NL.

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 (e.g. 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 FARM 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 8 for the calculation of the delay assumption, and Indication Exhibit G-1 for impact of the delay assumption on premium / expenses.

Section 4.f.1. Exposure Variable Expenses, excluding claims fess (Fixed)

The following table shows fixed expenses as percentages of premium at current rate levels for PPV.

Fixed Expenses as % of Premium for NL PPV - PPVxFrmr

Category	Fixed Expense - Current Rate Level for TPL [1] Exh G-1, column [A]	Fixed Expense - Current Rate Level for Other Coverages [2] Exh G-1, column [A]
Driver Record Abstracts	1.95%	
Misc. Income/Expenses	-	-
Central Office	2.00%	2.00%
Health & Other Levy	1.90%	
Total	5.85%	2.00%

Detail supporting the fixed expense provisions is provided in Indication Exhibit G-1, with additional detail provided in Indication Exhibit G-2.

For PPV, 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.

Driver Record Abstract Expense Assumptions

2018							
	AutoPlus			MVR			
Jurisdiction:	Cost	Tax	Total	Cost	Fee	Tax	Total
NL	5.75	1.15	**6.61**	17.05			**17.05**

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 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. This sum is estimated at $29.77 per vehicle for PPV (Appendix D, page 7) 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 4.f.1.1. *Health Levy*

As per Automobile Insurance Benchmark Schedule effective February 1, 2021, the current Health Levy provision to be included in the rate filings is $28.95 per vehicle, which is consistent with NL PUB benchmark schedule with effective date of April 20, 2021.

Section 4.f.2. Premium Variable Expenses, excluding claims fees (Variable)

The table below summaries expenses (expressed as a percentage of premium) that are treated as variable expenses for PPV.

Variable Expenses as % of Premium for NL PPV - PPVxFrmr

Category	Variable Expense for TPL [1] Exh G-1, column [A]	Variable Expense for Other Coverages [2] Exh G-1, column [A]
Commission	10.30%	10.30%
Premium tax	5.00%	5.00%
Servicing carrier operating cost	9.00%	9.00%
Servicing carrier fees	1.00%	1.00%
Premium finance admin expenses	(0.75%)	(0.75%)
GISA Levy (% of ALL COVERAGES premium)	0.05%	0.05%
Rate Regulatory Levy (where it is % of ALL COVERAGES premium)	0.12%	0.12%
Health Levy (where it is % of ALL COVERAGES premium)	-	
Total	24.72%	24.72%

Detail supporting the variable expense provisions is provided in Indication Exhibit G-1, with additional detail presented in Indication Exhibit G-2.

Servicing Carrier Operating Cost

It is important to emphasize that the compensation arrangement with the Servicing Carriers is established in the Plan of Operation, as approved by the FA membership and the Newfoundland & Labrador Superintendent of Insurance. As the Plan of Operation carries the force of law, Servicing Carriers will be compensated through the approved formula. Considering that the compensation is a known fixed proportion of premium set by law, the associated provision assumption in the FA rates is necessary to ensure adequacy of FARM rates. FA does not require Servicing Carriers to provide actual costs for provision of their services, as the compensation arrangement is not on a "cost recovery" basis. It should be noted that the corollary is equally true, and a shortfall in expense provision for any given line of business or territory is not compensable to the Servicing Carriers.

Even though we exposed our position in recent filings, we believe that it is important to reiterate our position on the ***Expense Provision***:

> FA now offers two mechanisms for residual market risks in many jurisdictions including the province of Newfoundland & Labrador[14]. There is the Facility Association Residual Market ("FARM"), which is designed for risks unable to obtain insurance in the regular market, and there is the Risk Sharing Pool ("RSP"), designed for

[14] *FA guarantees the availability of automobile insurance through the FARM in 9 jurisdictions including ON, AB, NB, NL, NS, PE, YT, NT and NU, and through RSP in 5 jurisdictions including ON, AB, NB, NL and NS.*

private passenger risks that insurers determine represent a higher risk than the premium that is chargeable for that risk.

Private passenger risks in the RSP are able to benefit from regular market prices even in the face of presenting higher risks. The industry subsidizes the cost of the RSP, and that subsidy is intended to be included in the overall private passenger rates for the province.

The FARM's role as the market for higher risk vehicles continues. FA creates rates and makes available coverage for every class of vehicle, and every motorist or vehicle owner who is required by law to be insured. FA's Servicing Carriers program and maintain systems, organize payment plans, and service every such vehicle. It is immaterial if there is one PPV which requires coverage in NL, or 1,300, the Servicing Carriers must have and must continue to support the capacity to write, service, and pay claims on any and all such vehicles.

In that environment, the cost of writing the last PPV, or ATV, or gravel truck or taxi may appear to be minimal, and well covered by the contracted 9% of premium, however the cost of the first of each of those classes, and the cost of maintaining the system and presence is not.

Servicing Carriers must maintain provincially specific rules and product support, but are able to share some infrastructure and billing system costs across different regions. As a result, each of the smaller provinces benefits from the cost spreading of the system support through the larger volume provinces i.e. Ontario and Alberta. If the full cost of maintaining the FARM system in NL was attributed to that province, the expense provision would necessarily be higher than the current 9%.

Product changes, regardless of how welcome they are at the design and customer level, represent significant systems costs across the industry, and in FA, those costs are necessarily required in every single subclass of business. Servicing Carriers do not have the option to cease writing a minor class, such as for example ambulances, when the system cost to support product change runs hundreds and perhaps thousands of times higher than the expense provision for that sub-class of business. These costs are undertaken as they occur, and the investment is made as required, and the Servicing Carriers must be able to rely upon the compensation available across classes, and across years to be able to balance those necessary investments. The appropriateness of the 9% expense provision in a single year must be determined in conjunction with the decade of system costs and support that must be available every year for all classes.

During the last 30 years, FA has steadily lost Servicing Carriers, some through amalgamation, and many more as companies determined that the higher proportion of their costs represented by fixed system cost, and ongoing investment was simply not justifiable in the face of smaller and volatile FA volumes of business. Many Servicing Carriers have left when faced with the decision of whether to invest in system upgrades to maintain FA service levels.

In 2020, Co-operators has tendered their withdrawal from Facility Association Servicing Carrier status for precisely this reason. Perhaps more telling than even the steady departure of Servicing Carriers over the last decades is the simple fact that no Carrier has been appointed as a Servicing Carrier, or even pursued the possibility to become one. The contractual compensation available for servicing carriers is simply insufficient to incent any company to take on the fixed costs of building and then supporting the full extent of FA classes, rules and rates.

Considering this, we believe FA's 9% Servicing Carrier operating cost and 1% Servicing Carrier fee as per the Plan of Operation, Article IX, 2(a) to be reasonable for estimating FARM's rate need.

Premium Financing Fees and Associated Administrative Expenses

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), and the investment income opportunity costs of the funds (the investment income that could have been earned on the funds had they not been used in providing a loan on behalf of the policyholder). This is no different that if the insured went to a premium finance company to finance the premium. It is not part of the insurance premium as it is a loan to finance the premium.

However, based on the prior NL PUB decision, we used a net 0.75% finance fee revenue in determine our rate indications.

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-2 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 at the top of the next page.

GISA Assessments

Year	Jurisdiction	Vehicle Type	Coverage	GISA Assessment	Industry Auto Insurance Written Premium	GISA Ratio	Selected GISA Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]
				GISA Annual Directors Report by Year	AIX	= [4] / [5]	
2014	All	All	All	10,463,846	17,721,942,380	0.06%	0.06%
2015	All	All	All	9,804,937	18,014,767,696	0.05%	0.05%
2016	All	All	All	10,544,977	18,501,939,975	0.06%	0.06%
2017	All	All	All	10,416,453	18,926,578,223	0.06%	0.06%
2018	All	All	All	9,854,721	20,230,758,883	0.05%	0.05%
2019	All	All	All	10,047,133	20,230,758,883	0.05%	0.05%

Similarly, we include a provision for the Rate Regulatory Levy based on the NL PUB ***2018-2019 Automobile Insurance Annual Report*** that is the most recent available report when FARM indications were completed. Again, our understanding is that the assessment is based on DWP obtained from annual returns (P&C-1 and P&C-2 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 Rate Regulatory levy is provided in the table below.

	Regulatory Insurance Assessment	% of P&C	% of Auto in P&C	Regulatory Assessment - Auto	Auto Premium ($1,000s)	Regulatory Levy Ratio	Selected Regulatory Levy
	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Year	Regulatory Annual Report	Regulatory Annual Report	Regulatory Annual Report	= [1] * [2] * [3]	AIX Report	= [4] / [5]	
2014	496,717	100%	100%	496,717	400,805	0.12%	0.12%
2015	507,853	100%	100%	507,853	419,699	0.12%	0.12%
2016	528,465	100%	100%	528,465	430,621	0.12%	0.12%
2017	528,465	100%	100%	528,465	434,913	0.12%	0.12%
2018	520,135	100%	100%	520,135	444,803	0.12%	0.12%
2019	520,135	100%	100%	520,135	444,803	0.12%	0.12%

Section 4.f.2.1. *Contingent Commission*

FA rate indications and filings do not include any contingent commission.

Section 4.g. Profit Provision and Return on Investment

Section 4.g.1. Profit Provision

In January 2020, the Newfoundland & Labrador Board of Commissioners of Public Utilities established guidelines for three new filing category types outlined in bulletin NLR 56/19. The three filing category types are: Mandatory, Mandatory Simplified and Expedited Approval.

Following the reforms and mandatory filing requirements, the explicit restriction excluding Facility Association from including a profit provision was removed from the filing guidelines. A recent review of the applicable legislation also demonstrated that nothing was precluding FA to request to include a profit provision in its rate indications.

In addition, with the upcoming implementation of IFRS 17, a thorough legal review of Facility Association has been done to understand the treatment of FA residual mechanisms within the automobile insurance ecosystem. In a nutshell, the conclusion is that the FARM business is collectively written by FA members i.e. they are the counterparty to the insurance contract written via the Servicing Carriers. FA is only a "conduit" to facilitate their business. It is important to note that FA is a non-profit organization but FA members are writing business for a profit. In fact, in NL, they are allowed/subject to a 5-6% RoP benchmark. Consequently, FARM business should also be allowed as it is collectively written and supported by FA members.

For these reasons, FA is respectfully asking for the first time that the Board allow FA to include a profit provision in its rate indications.

Once we agree that FA should be allowed to include a profit provision for its FARM rate indications, the next question is what level is a reasonable and acceptable one. To help us determine it, we considered the target return requested by FA's Board i.e. 12% after-tax ROE as well as the profit provision allowed in other jurisdictions in which FA has FARM business.

The following table provides the profit provision allowed for FARM PPV business across all jurisdictions as well as the equivalent RoP for the target 12% after-tax ROE. Please note that the conversion from ROE to RoP takes into consideration the 1.44% return on investment as well as applicable tax rate.

Regulatory Benchmark

Jurisdiction	ON	AB	NL	NB	NS	PE	YT	NT	NU
Metric	RoP	RoP	RoP	ROE	ROE	ROE	RoP	RoP	RoP
current benchmark	5.0%	7.0%	0.0%	12.0%	11.0%	12.0%	7.0%	7.0%	7.0%
current benchmark as RoP	5.0%	7.0%	0.0%	7.7%	7.1%	8.0%	7.0%	7.0%	7.0%
Average RoP	6.2%								
Average RoP excl. NL	7.0%								
Average RoP for NB, NS and PE	7.6%								
Corresponding RoP for 12% ROE	7.5%	7.2%	7.9%	7.7%	7.7%	8.0%	7.5%	7.5%	7.5%
Average RoP	7.6%								
Average RoP excl. NL	7.6%								
Average RoP for NB, NS and PE	7.8%								

Based on this as well as the filing guidelines[15], a 6% RoP has been used in FARM rate indications and is therefore requested to the Board.

Finally, once we received the approval from the Board, FA will send a survey to the CEO's of all member companies writing insurance in Newfoundland and Labrador for each class of vehicle indicating whether or not the current rates of each such company reflect, either implicitly or explicitly, the Cost of Capital to support its Facility Association Residual Market business. FA did a similar survey when the cost of capital provision for FARM rates was approved in Nova Scotia. Please refer to Appendix E: Bulletin F10-035 (Cost of Capital Provision – NS Survey) May 26 2010.

Section 4.g.2. Premium Delay

Premium is assumed to be collected with a 1.9-month delay for PPV in keeping with the FA'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 FARM 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 the FARM as if they were single, full term payments.

Please see Appendix D, page 8 for the calculation of the delay assumption, and Indication Exhibit G-1 for impact of the delay assumption on premium / expenses.

Section 4.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 FARM quarterly development exhibit as of December 31, 2020 and are summarized in Indication Exhibit F-2.

The net rate on investment / discount rate of 1.44%[16] is selected based on our recent investigation on other methodologies to calculate the RoI.

FA Alternative indication based on a new RoI methodology

As mentioned above, we have recently completed an investigation on other methodologies to calculate the RoI and a new methodology has been used for our indications.

[15] *Current NL PUB benchmark schedule effective April 20, 2021 states: "The guideline profit range as a percentage of premium that the Board will generally accept as reasonable in rate filings is 5%-6%."*

[16] *Net of assumed 0.15% Investment expenses – see Indication Exh F-1.*

Considering that the members of FA hold the capital supporting FARM business as well as the assets supporting its insurance cash flows, we would agree that their actual return on those investments should be included in the calculation of the appropriate rate level and should reflect the long-term investment yields. However, we also need to consider the environment in which FA operates the FARM business. The following considerations should be kept in mind when deciding the appropriate methodology to use:

FA Bulletin F05-031 (included in Appendix A) which had for subject: TRANSFER OF FACILITY ASSOCIATION RESIDUAL MARKET (FARM) RELATED FUNDS TO MEMBER COMPANIES and its excerpts below:

1. ***Purpose of Transfer of Funds***
   a. *Transferring these funds to Members will allow them to invest these funds based upon their own investment plans and policies.* ***Please note that any investment losses on these funds will be borne solely by your company.*** *Also, since 100% of all FARM policyholder payments will eventually be made directly by Facility Association****, FARM policyholder funds held by Members will eventually need to be returned to the Facility Association*** *to enable it to pay the policyholder claims to which these funds relate.*

2. ***Timing of Repayment to the Facility Association***
   a. *While the Facility Association will make every effort to provide a full quarter advance notice before requesting the return of any of these funds from Members, this may not always be possible since cash flows can be quite volatile within the residual markets. All members must remain prepared to return funds within the timeframe requested by the Facility Association, since all requests will be solely as a result of an impending need to pay claims and/or return unearned premiums to policyholders insured through the FARM.*

3. ***Accounting for this Transfer of Funds***
   a. *Be sure to maintain the balance "FARM Funds due to Facility Association" separately in your books since there should be no interaction whatsoever with any other Facility Association account maintained within the books of your company. Facility Association will administer both the payment of these funds to your company and the eventual recollection of same from your company, i.e. to allow Facility Association to pay the FARM policyholder claims to which these funds relate.*

as well as **Article XV** of our Plan of Operations:

ARTICLE XV – JOINT LIABILITY FOR ASSOCIATION BUSINESS

1. *In the event of failure of any member, through insolvency or otherwise, to pay promptly its portion of any loss or expense after the Board shall have made written demand upon the member to pay such loss or expense, the Board shall report the delinquency to all members.*

2. *If the loss or expense remains unpaid beyond a reasonable period all of the other members, upon notification by the Board, shall promptly pay their respective shares of such loss or expense, each contributing its respective share as provided in Article V with the basis of sharing adjusted to exclude the car years or premiums earned of the member in default. Members having made such contributions shall have the right of recovery therefor against the member in default, provided, however, that the Board may enter into an agreement with any such member in default, or with the legal representative thereof, or, in the case of a member who has or is withdrawing from business in one or more jurisdictions, in connection with prospective shares of loss or expense in future years as to an amount which shall constitute a full settlement of all of the obligations of said member to the remaining members. The Board may authorize*

the commencement of a representative action to be taken in the name of the Association for the full amount of such unpaid loss or expense.

Considering these, we believe that the RoI used should be between the one based on a Risk-free methodology (such as the one used in previous filings) and an industry methodology (such as the NBIB methodology). Indeed, one can argue that the funds (i.e. capital supporting FARM business as well as the assets supporting its insurance cash flows) should theoretically be invested in less risky investments than the funds backing their regular portfolio. For these reasons, we decided to use what we called the **Government Bond methodology.**

Government Bond methodology - this methodology is basically the same as our current risk-free methodology except that we are using the Government of Canada bonds average yields for 91 day, 1-3 year, 3-5 year, 5-10 year and over 10 year[17] with consideration of:

- the average investment duration based on the FARM NL PPV claim payment patterns; and
- an estimated investment expenses.

The chart below shows the RoI based on the Government Bond Methodology.

Current Government Bonds Yields at :2019 - Report on Canadian Economic Statistics, 1924-2018, Table 4A						wgted avg
2019	1.67	1.60	1.52	1.53	1.73	1.59
Payments by Development Age -PPV	2,572	8,565	2,861	2,252	273	16,523
weights:	16.0%	52.0%	17.0%	14.0%	1.0%	
avg maturity:	3.0 years	(weighted based on claims payment patterns)				
					Selected Gross Yield:	1.59%
					Investment Expenses (rounded):	0.15%
					Selected Net Yield:	1.44%

Please see Indication Exhibit F-1 for additional details.

Section 4.h. Credibility

Section 4.h.1. Credibility Standards

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.

[17] *Source: Canadian Institute of Actuaries, Report on Canadian Economic Statistics, 1924-2019, Table 4A*

FA – Full Credibility Claim Counts

Minor Coverage	FA Actuarial Standard
BI	2,164
PD	1,082
DCPD	1,082
TPL (indivis)	3,246
AccBen (indivis)	2,164
UA	2,164
UM	2,164
CL	1,082
CM	1,082
SP	1,082

Section 4.h.2. Complement of Credibility

To the extent that the FARM 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 FA (currently being a 0% cost of capital basis for NL prior to January 1, 2020) 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 FA 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 as applicable) at the last rate review, eliminating the need to submit a rate filing.

For FARM NL PPV, as a rate filing was last submitted on September 13, 2019, the former approach (projecting forward the NL PUB decision loss ratio from prior filing) 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 4.i. Other Adjustments

There are no other adjustments.

Section 4.j. Summary Rate Level Indications

The table below summarizes the rate indications and the proposed rate changes for PPV.

Summary of Rate Level Indications for NL PPV - PPVxFrmr individual Rated

Coverage	FA Written Exposures, Rolling 12 ($s) [1] Exh C-1, column [M], row [1]	FA Written Premium @ Current Rates, Projected to Future Period ($s) [2] Exh C-1, column [M], row [4]	FA Avg Written Premium @ Current Rates, Projected to Future Period, $s ($s) [3] Exh C-1, column [M], row [5]	FA Indicated target rate change (12.0% ROE, leverage 2.0) [4] Exh C-1, column [M], row [22]	Alternative rate change basis (6.0% Return on Premium, leverage 1.95) [5] Exh C-1, column [M], row [30]	Rate change selected by FA [6] Exh C-1, column [M], row [35]
Bodily Injury	-	-	-	19.1%	15.5%	12.0%
Property Damage	-	-	-	19.1%	15.5%	12.0%
DCPD	-	-	-	19.1%	15.5%	12.0%
Third Party Liability	11,451	18,028,000	1,574			
Accident Benefits	10,635	1,616,000	152	11.9%	8.4%	8.4%
Uninsured Automobile	11,556	424,000	37	14.8%	11.3%	11.3%
Underinsured Motorist	11,199	238,000	21	6.7%	3.5%	3.5%
Collision	5,835	4,130,000	708	2.4%	(0.7%)	-
Comp	6,346	2,073,000	327	(3.4%)	(6.3%)	-
Specified Perils	355	28,000	79	29.8%	25.9%	-
All Perils	n/a	n/a	n/a	n/a	n/a	n/a
Total	11,556	26,537,000	2,296	14.1%	10.7%	8.9%

As discussed in Section 4.a.1, the proposed rate changes are based on the alternative rate changes, which relied on 6% Return of Premium and the prior NL PUB decision assumptions.

The derivation of the alternative rate change is summarized in Alternative Indication Exhibit C-1. Details of this derivation are described in the sections that follow.

Section 4.j.1. Projected Loss Ratio (indemnity only, nominal) Underlying Current Rates

As described in Section 4.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 4.j.2. Projected Loss Ratio (indemnity only, nominal) Based on FA Experience

The projected loss ratio based on FA 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 4.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 4.b.2.

Section 4.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 FA experience. Credibility weights are determined in Indication Exhibit E-1.

Section 4.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 4.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.

Section 4.j.6. Rate Indication

The overall indication by coverage is calculated by subtracting 1 from the ratio below:

$$\frac{\text{discounted projected indemnity and excess legal + discounted fixed expenses}}{\text{discounted premium - discounted variable expenses - discounted service carrier claims fees adjustment - cost of capital}}$$

Overall rate indication calculations are shown in Indication Exhibit C-1.

Section 4.k. Territory Indications

Section 4.k.1. Indicated Differentials

No change to territorial differentials.

Section 4.k.2. Off-balance

Not applicable.

Section 4.k.3. Definitions

Not applicable.

Section 4.l. Implementation of New Vehicle Rate Group Table, including CLEAR

Section 4.l.1. Overall Description for Implementing a New Vehicle Rate Group Methodology

Not applicable.

Section 4.l.2. Off-balance

Not applicable.

Section 4.m. Changes to Current Rating Variables and/or Rating Algorithm

Section 4.m.1. Indicated Differentials

No change to current Rating Algorithm. See **Section 6 – Rate Exhibits** for details.

Section 4.m.2. Off-balance

Not applicable.

Section 4.n. Introduction of New Rating Variables and/or Rating Algorithm

Section 4.n.1. Indicated Differentials

Not applicable.

Section 4.n.2. Off-balance

Not applicable.

Section 4.o. Discounts/Surcharges

Section 4.o.1. Indicated Discounts or Surcharges

Not applicable.

Section 4.o.2. Off-balance

Not applicable.

Section 4.p. Endorsements

Section 4.p.1. Revision to Current Endorsements

Not change to current endorsements.

Section 4.p.2. Introduction of New Endorsements

Not applicable.

Section 4.p.3. Off-balance

Not applicable.

Section 4.q. Rating Based on Group Membership

Not applicable.

Section 4.r. Usage Based Insurance (UBI) Discount Programs

Section 4.r.1. Description of the UBI Discount Program

Not applicable.

Section 4.r.2. Reasonableness of Proposed UBI Discounts

Not applicable.

Section 4.r.3. Application of UBI Discounts in Premium Determination

Not applicable.

Section 4.r.4. UBI Discount Program Costs and the Impact on Company Expenses

Not applicable.

Section 4 : Actuarial Support

Appendix A (Part 1) - FARM Private Passenger Vehicle Claim Amounts Development

FARM Valuation
as at December 31, 2020

Newfoundland & Labrador 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		Third Party Liability Direct Comp Property Damage		Accident Benefits AccBen (indivis)		Accident Benefits Uninsured Automobile	
	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2
6 - 12	WAvg 8 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
12 - 18	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
18 - 24	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
24 - 30	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
30 - 36	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
36 - 42	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development	No Development	No Development	Industry	Industry
42 - 48	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development	No Development	No Development	No Development	No Development	Industry	Industry
48 - 54	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
54 - 60	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
60 - 66	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
66 - 72	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
72 - 78	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
78 - 84	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
84 - 90	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
90 - 96	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
96 - 102	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
102 - 108	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
108 - 114	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
114 - 120	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
120 - 126	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
126 - 132	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
132 - 138	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
138 - 144	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
144 - 150	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
150 - 156	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development
156 - Ult.	Industry	Industry	No Development	No Development	No Development	No Development	No Development	No Development	Industry	No Development

Development Intervals	Other Coverages Underinsured Motorist		Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2
6 - 12	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
12 - 18	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
18 - 24	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
24 - 30	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
30 - 36	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
36 - 42	Industry	Industry	No Development	No Development	No Development	No Development	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

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj) (1)	Loss Ratio (2)	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss (3)	Benktander Using LR Premiums and Incurred Loss (4)	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss (5)	Incurred (Zero IBNR) (6)	CAHY Ultimate (7)	Weighted Average (8)	Default Selected (9)	Manual Selected (10)	Ultimate Loss (11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	607	0	607	607	607	607		607	607		607
06-1986	212,100	0	212,100	212,100	212,100	212,100		212,100	212,100		212,100
12-1986	353,438	0	353,438	353,438	353,438	353,438		353,438	353,438		353,438
06-1987	507,948	0	507,948	507,948	507,948	507,948		507,948	507,948		507,948
12-1987	524,846	0	524,846	524,846	524,846	524,846		524,846	524,846		524,846
06-1988	763,771	0	763,771	763,771	763,771	763,771		763,771	763,771		763,771
12-1988	973,168	0	973,168	973,168	973,168	973,168		973,168	973,168		973,168
06-1989	1,685,345	0	1,685,345	1,685,345	1,685,345	1,685,345		1,685,345	1,685,345		1,685,345
12-1989	1,027,480	0	1,027,480	1,027,480	1,027,480	1,027,480		1,027,480	1,027,480		1,027,480
06-1990	1,166,746	0	1,166,746	1,166,746	1,166,746	1,166,746		1,166,746	1,166,746		1,166,746
12-1990	3,169,913	0	3,169,913	3,169,913	3,169,913	3,169,913		3,169,913	3,169,913		3,169,913
06-1991	2,218,928	0	2,218,928	2,218,928	2,218,928	2,218,928		2,218,928	2,218,928		2,218,928
12-1991	1,284,052	0	1,284,052	1,284,052	1,284,052	1,284,052		1,284,052	1,284,052		1,284,052
06-1992	1,648,335	0	1,648,335	1,648,335	1,648,335	1,648,335		1,648,335	1,648,335		1,648,335
12-1992	3,231,179	0	3,231,179	3,231,179	3,231,179	3,231,179		3,231,179	3,231,179		3,231,179
06-1993	2,184,423	0	2,184,423	2,184,423	2,184,423	2,184,423		2,184,423	2,184,423		2,184,423
12-1993	2,267,857	0	2,267,857	2,267,857	2,267,857	2,267,857		2,267,857	2,267,857		2,267,857
06-1994	2,322,408	0	2,322,408	2,322,408	2,322,408	2,322,408		2,322,408	2,322,408		2,322,408
12-1994	1,980,334	0	1,980,334	1,980,334	1,980,334	1,980,334		1,980,334	1,980,334		1,980,334
06-1995	1,325,309	0	1,325,309	1,325,309	1,325,309	1,325,309		1,325,309	1,325,309		1,325,309
12-1995	3,053,618	0	3,053,618	3,053,618	3,053,618	3,053,618		3,053,618	3,053,618		3,053,618
06-1996	2,877,867	0	2,877,867	2,877,867	2,877,867	2,877,867		2,877,867	2,877,867		2,877,867
12-1996	2,831,409	0	2,831,409	2,831,409	2,831,409	2,831,409		2,831,409	2,831,409		2,831,409
06-1997	1,946,454	0	1,946,454	1,946,454	1,946,454	1,946,454		1,946,454	1,946,454		1,946,454
12-1997	2,724,598	0	2,724,598	2,724,598	2,724,598	2,724,598		2,724,598	2,724,598		2,724,598
06-1998	2,069,021	0	2,069,021	2,069,021	2,069,021	2,069,021		2,069,021	2,069,021		2,069,021
12-1998	2,752,739	0	2,752,739	2,752,739	2,752,739	2,752,739		2,752,739	2,752,739		2,752,739
06-1999	2,776,578	0	2,776,578	2,776,578	2,776,578	2,776,578		2,776,578	2,776,578		2,776,578
12-1999	3,210,266	0	3,210,266	3,210,266	3,210,266	3,210,266		3,210,266	3,210,266		3,210,266
06-2000	2,719,159	0	2,719,159	2,719,159	2,719,159	2,719,159		2,719,159	2,719,159		2,719,159
12-2000	3,228,966	0	3,228,966	3,228,966	3,228,966	3,228,966		3,228,966	3,228,966		3,228,966
06-2001	2,562,210	0	2,562,210	2,562,210	2,562,210	2,562,210		2,562,210	2,562,210		2,562,210
12-2001	2,383,227	0	2,383,227	2,383,227	2,383,227	2,383,227		2,383,227	2,383,227		2,383,227
06-2002	2,629,843	0	2,629,843	2,629,843	2,629,843	2,629,843		2,629,843	2,629,843		2,629,843
12-2002	3,650,675	0	3,650,675	3,650,675	3,650,675	3,650,675		3,650,675	3,650,675		3,650,675
06-2003	3,705,397	0	3,705,397	3,705,397	3,705,397	3,705,397		3,705,397	3,705,397		3,705,397
12-2003	6,031,948	0	6,031,948	6,031,948	6,031,948	6,031,948		6,031,948	6,031,948		6,031,948
06-2004	3,200,764	0	3,200,764	3,200,764	3,200,764	3,200,764		3,200,764	3,200,764		3,200,764
12-2004	4,317,672	0	4,317,672	4,317,672	4,317,672	4,317,672		4,317,672	4,317,672		4,317,672
06-2005	2,423,137	0	2,423,137	2,423,137	2,423,137	2,423,137		2,423,137	2,423,137		2,423,137
12-2005	4,298,462	0	4,298,462	4,298,462	4,298,462	4,298,462		4,298,462	4,298,462		4,298,462
06-2006	2,213,195	0	2,213,195	2,213,195	2,213,195	2,213,195		2,213,195	2,213,195		2,213,195
12-2006	1,885,861	0	1,885,861	1,885,861	1,885,861	1,885,861		1,885,861	1,885,861		1,885,861
06-2007	1,634,435	0	1,634,435	1,634,435	1,634,435	1,634,435		1,634,435	1,634,435		1,634,435
12-2007	2,008,247	0	2,008,247	2,008,247	2,008,247	2,008,247		2,008,247	2,008,247		2,008,247
06-2008	1,237,884	0	1,237,884	1,237,884	1,237,884	1,237,884		1,237,884	1,237,884		1,237,884
12-2008	1,289,750	0	1,289,750	1,289,750	1,289,750	1,289,750		1,289,750	1,289,750		1,289,750
06-2009	1,867,370	0	1,867,370	1,867,370	1,867,370	1,867,370		1,867,370	1,867,370		1,867,370
12-2009	3,503,202	4,440,170	3,503,202	3,503,202	3,503,202	3,503,202		3,503,202	3,503,202		3,503,202
06-2010	2,730,922	4,375,991	2,730,922	2,730,922	2,730,922	2,730,922		2,730,922	2,730,922		2,730,922
12-2010	4,552,102	5,228,142	4,552,102	4,552,102	4,552,102	4,552,102		4,552,102	4,552,102		4,552,102
06-2011	3,190,829	4,958,886	3,194,640	3,190,837	3,192,246	3,183,951		3,190,829	3,190,829		3,190,829
12-2011	5,571,582	5,971,946	5,572,148	5,571,583	5,569,821	5,563,710		5,571,582	5,571,582		5,571,582
06-2012	2,924,022	5,572,572	2,921,497	2,924,025	2,922,621	2,926,810		2,924,022	2,926,810		2,926,810
12-2012	5,208,421	6,672,766	5,206,735	5,208,423	5,208,853	5,214,415		5,208,421	5,214,415		5,214,415
06-2013	4,682,736	6,129,749	4,677,787	4,682,753	4,682,247	4,698,752		4,682,736	4,698,752		4,698,752
12-2013	5,468,823	7,007,714	5,465,451	5,468,830	5,469,685	5,480,807		5,468,823	5,480,807		5,480,807
06-2014	5,451,255	6,139,345	5,448,764	5,451,264	5,453,492	5,470,990		5,451,255	5,470,990		5,470,990
12-2014	4,829,990	6,292,674	4,824,186	4,830,013	4,830,052	4,849,158		4,829,990	4,849,158		4,849,158
06-2015	4,021,874	4,946,886	4,017,825	4,021,891	4,020,507	4,039,476		4,021,874	4,039,476		4,039,476
12-2015	5,489,211	5,013,119	5,493,281	5,489,176	5,499,762	5,536,136		5,489,211	5,536,136		5,536,136
06-2016	5,078,786	4,326,165	5,087,122	5,078,694	5,090,161	5,135,041		5,078,786	5,135,041		5,135,041
12-2016	5,351,510	4,685,841	5,359,954	5,351,403	5,367,315	5,419,390		5,351,510	5,419,390		5,419,390
06-2017	2,937,209	4,097,226	2,921,700	2,937,416	2,924,274	2,976,478		2,937,209	2,976,478		2,976,478
12-2017	3,446,698	4,723,261	3,458,639	3,446,810	3,453,167	3,414,457		3,606,268	3,458,639		3,458,639
06-2018	3,687,321	4,096,252	3,699,510	3,687,684	3,693,772	3,577,416		3,789,554	3,699,510		3,699,510
12-2018	5,126,841	4,485,692	5,088,674	5,124,569	5,055,603	4,821,645		4,886,410	5,088,674		5,088,674
06-2019	4,630,811	4,036,701	4,580,713	4,626,586	4,570,510	4,240,321		4,333,756	4,580,713		4,580,713
12-2019	5,436,997	4,817,044	5,350,331	5,424,882	5,307,623	4,676,932		5,049,526	5,350,331		5,350,331
06-2020	3,016,936	3,513,557	3,105,970	3,032,894	3,310,650	2,476,024		3,389,401	3,513,557		3,513,557
12-2020	5,036,599	4,737,406	4,892,276	4,966,981	5,089,788	2,607,067	4,737,406	4,774,805	4,737,406		4,737,406
Total	$ 207,753,609	$ 116,269,106	$ 207,532,367	$ 207,681,879	$ 207,877,321	$ 203,474,141	$ 4,737,406	$ 207,201,133	$ 208,103,858		$ 208,103,858

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	607	607	607	0	0	0	0 %
06-1986	0	212,100	212,100	212,100	0	0	0	0 %
12-1986	0	353,438	353,438	353,438	0	0	0	0 %
06-1987	0	507,948	507,948	507,948	0	0	0	0 %
12-1987	545	524,846	524,846	524,846	0	0	0	96,302 %
06-1988	714	763,771	763,771	763,771	0	0	0	106,971 %
12-1988	324	973,168	973,168	973,168	0	0	0	300,360 %
06-1989	218	1,685,345	1,685,345	1,685,345	0	0	0	773,094 %
12-1989	12,681	1,027,480	1,027,480	1,027,480	0	0	0	8,103 %
06-1990	924,144	1,166,746	1,166,746	1,166,746	0	0	0	126 %
12-1990	2,819,878	3,169,913	3,169,913	3,169,913	0	0	0	112 %
06-1991	3,269,904	2,218,928	2,218,928	2,218,928	0	0	0	68 %
12-1991	3,662,617	1,284,052	1,284,052	1,284,052	0	0	0	35 %
06-1992	3,600,997	1,648,335	1,648,335	1,648,335	0	0	0	46 %
12-1992	3,899,117	3,231,179	3,231,179	3,231,179	0	0	0	83 %
06-1993	3,902,996	2,184,423	2,184,423	2,184,423	0	0	0	56 %
12-1993	4,235,895	2,267,857	2,267,857	2,267,857	0	0	0	54 %
06-1994	4,242,186	2,322,408	2,322,408	2,322,408	0	0	0	55 %
12-1994	4,904,986	1,980,334	1,980,334	1,980,334	0	0	0	40 %
06-1995	5,309,028	1,325,309	1,325,309	1,325,309	0	0	0	25 %
12-1995	6,154,060	3,053,618	3,053,618	3,053,618	0	0	0	50 %
06-1996	5,892,700	2,877,867	2,877,867	2,877,867	0	0	0	49 %
12-1996	5,837,149	2,831,409	2,831,409	2,831,409	0	0	0	49 %
06-1997	5,267,292	1,946,454	1,946,454	1,946,454	0	0	0	37 %
12-1997	5,172,184	2,724,598	2,724,598	2,724,598	0	0	0	53 %
06-1998	4,767,395	2,069,021	2,069,021	2,069,021	0	0	0	43 %
12-1998	4,718,775	2,752,739	2,752,739	2,752,739	0	0	0	58 %
06-1999	4,527,194	2,776,578	2,776,578	2,776,578	0	0	0	61 %
12-1999	4,634,576	3,210,266	3,210,266	3,210,266	0	0	0	69 %
06-2000	4,449,991	2,719,159	2,719,159	2,719,159	0	0	0	61 %
12-2000	4,198,321	3,228,966	3,228,966	3,228,966	0	0	0	77 %
06-2001	3,628,057	2,562,210	2,562,210	2,562,210	0	0	0	71 %
12-2001	3,983,249	2,383,227	2,383,227	2,383,227	0	0	0	60 %
06-2002	4,968,348	2,629,843	2,629,843	2,629,843	0	0	0	53 %
12-2002	6,880,606	3,650,675	3,650,675	3,650,675	0	0	0	53 %
06-2003	8,051,699	3,705,397	3,705,397	3,705,397	0	0	0	46 %
12-2003	9,892,976	6,031,948	6,031,948	6,031,948	0	0	0	61 %
06-2004	9,782,308	3,200,764	3,200,764	3,200,764	0	0	0	33 %
12-2004	10,029,950	4,317,672	4,317,672	4,317,672	0	0	0	43 %
06-2005	8,846,538	2,423,137	2,423,137	2,423,137	0	0	0	27 %
12-2005	7,490,647	4,298,462	4,298,462	4,298,462	0	0	0	57 %
06-2006	5,813,148	2,213,195	2,213,195	2,213,195	0	0	0	38 %
12-2006	4,460,598	1,885,861	1,885,861	1,885,861	0	0	0	42 %
06-2007	3,940,698	1,634,435	1,634,435	1,634,435	0	0	0	41 %
12-2007	3,824,200	2,008,247	1,978,416	2,008,247	29,831	0	29,831	53 %
06-2008	3,555,080	1,237,884	1,137,883	1,237,884	100,001	0	100,001	35 %
12-2008	3,923,336	1,289,750	1,289,750	1,289,750	0	0	0	33 %
06-2009	4,629,769	1,867,370	1,778,870	1,867,370	88,500	0	88,500	40 %
12-2009	5,842,329	3,503,202	3,503,202	3,503,202	0	0	0	60 %
06-2010	6,251,416	2,730,922	2,730,922	2,730,922	0	0	0	44 %
12-2010	6,879,134	4,552,102	4,552,102	4,552,102	0	0	0	66 %
06-2011	7,084,123	3,183,951	2,933,241	3,190,829	250,710	6,878	257,588	45 %
12-2011	7,962,595	5,563,710	5,563,710	5,571,582	0	7,872	7,872	70 %
06-2012	8,076,192	2,926,810	2,806,810	2,926,810	120,000	0	120,000	36 %
12-2012	8,897,021	5,214,415	4,924,639	5,214,415	289,776	0	289,776	59 %
06-2013	8,883,694	4,698,752	4,017,275	4,698,752	681,477	0	681,477	53 %
12-2013	9,343,618	5,480,807	5,468,307	5,480,807	12,500	0	12,500	59 %
06-2014	8,897,602	5,470,990	4,925,577	5,470,990	545,413	0	545,413	61 %
12-2014	8,862,921	4,849,158	4,326,622	4,849,158	522,536	0	522,536	55 %
06-2015	7,978,849	4,039,476	3,361,537	4,039,476	677,939	0	677,939	51 %
12-2015	7,832,998	5,536,136	3,730,962	5,536,136	1,805,174	0	1,805,174	71 %
06-2016	7,458,905	5,135,041	3,329,116	5,135,041	1,805,925	0	1,805,925	69 %
12-2016	7,557,808	5,419,390	3,281,382	5,419,390	2,138,008	0	2,138,008	72 %
06-2017	7,188,115	2,976,478	2,314,091	2,976,478	662,387	0	662,387	41 %
12-2017	7,618,163	3,414,457	2,503,386	3,458,639	911,071	44,182	955,253	45 %
06-2018	7,186,407	3,577,416	1,988,600	3,699,510	1,588,816	122,094	1,710,910	51 %
12-2018	7,234,988	4,821,645	2,126,113	5,088,674	2,695,532	267,029	2,962,561	70 %
06-2019	7,208,395	4,240,321	927,836	4,580,713	3,312,485	340,392	3,652,877	64 %
12-2019	8,305,248	4,676,932	474,664	5,350,331	4,202,268	673,399	4,875,667	64 %
06-2020	8,569,652	2,476,024	276,987	3,513,557	2,199,037	1,037,533	3,236,570	41 %
12-2020	9,474,812	2,607,067	4,843	4,737,406	2,602,224	2,130,339	4,732,563	50 %
Total	$ 380,702,059	$ 203,474,141	$ 176,232,531	$ 208,103,858	$ 27,241,610	$ 4,629,717	$ 31,871,327	55 %

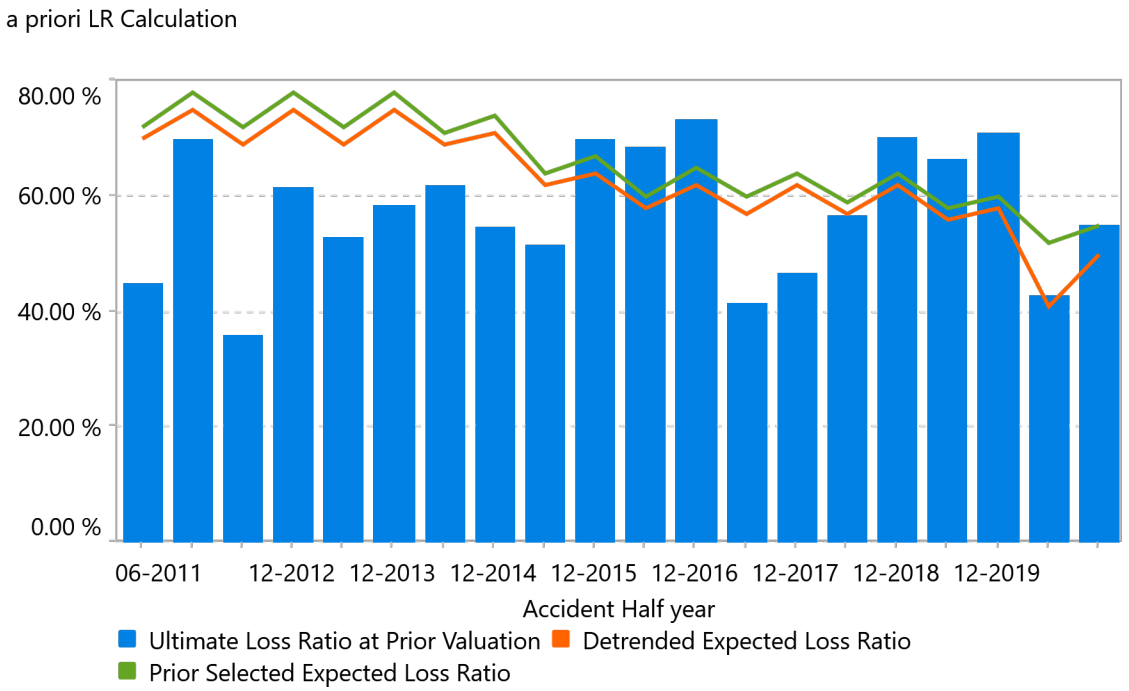
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		53.00 %	0.00 %	0.00 %
12-2009	5,842	3,503	59.96 %	1.308	1.104	1.000	1.009	1.000	1.000	0.419		53.00 %	76.00 %	79.00 %
06-2010	6,251	2,731	43.68 %	1.308	1.099	1.000	1.090	1.000	1.000	0.331		53.00 %	70.00 %	73.00 %
12-2010	6,879	4,552	66.17 %	1.308	1.094	1.000	1.004	1.000	1.000	0.464		53.00 %	76.00 %	79.00 %
06-2011	7,084	3,184	44.94 %	1.308	1.089	1.000	1.085	1.000	1.000	0.342		53.00 %	70.00 %	72.00 %
12-2011	7,963	5,564	69.87 %	1.308	1.084	1.000	1.000	1.000	1.000	0.493		53.00 %	75.00 %	78.00 %
06-2012	8,076	2,927	36.24 %	1.308	1.079	1.000	1.080	1.000	1.000	0.277		53.00 %	69.00 %	72.00 %
12-2012	8,897	5,499	61.81 %	1.308	1.074	1.000	0.995	1.000	1.000	0.438		53.00 %	75.00 %	78.00 %
06-2013	8,884	4,699	52.89 %	1.308	1.070	1.000	1.075	1.000	1.000	0.407		53.00 %	69.00 %	72.00 %
12-2013	9,344	5,480	58.65 %	1.308	1.065	1.000	0.991	1.000	1.000	0.417		53.00 %	75.00 %	78.00 %
06-2014	8,898	5,505	61.87 %	1.307	1.060	1.000	1.071	1.000	1.000	0.478	8.33 %	53.00 %	69.00 %	71.00 %
12-2014	8,863	4,848	54.70 %	1.250	1.055	1.000	0.986	1.000	1.000	0.409	8.33 %	53.00 %	71.00 %	74.00 %
06-2015	7,979	4,132	51.78 %	1.179	1.051	1.000	1.066	1.000	1.000	0.446	8.33 %	53.00 %	62.00 %	64.00 %
12-2015	7,833	5,468	69.81 %	1.134	1.046	1.000	0.982	1.000	1.000	0.578	8.33 %	53.00 %	64.00 %	67.00 %
06-2016	7,459	5,123	68.69 %	1.113	1.041	1.000	1.061	1.000	1.000	0.629	8.33 %	53.00 %	58.00 %	60.00 %
12-2016	7,558	5,538	73.27 %	1.105	1.037	1.000	0.977	1.000	1.000	0.626	8.33 %	53.00 %	62.00 %	65.00 %
06-2017	7,188	2,985	41.53 %	1.104	1.032	1.000	1.056	1.000	1.000	0.385	8.33 %	53.00 %	57.00 %	60.00 %
12-2017	7,618	3,556	46.68 %	1.104	1.027	1.000	0.973	1.000	1.000	0.400	8.33 %	53.00 %	62.00 %	64.00 %
06-2018	7,186	4,086	56.86 %	1.104	1.023	1.000	1.052	1.000	1.000	0.529	8.33 %	53.00 %	57.00 %	59.00 %
12-2018	7,235	5,098	70.46 %	1.104	1.018	1.000	0.969	1.000	1.000	0.607	8.33 %	53.00 %	62.00 %	64.00 %
06-2019	7,208	4,806	66.67 %	1.089	1.014	1.000	1.047	1.000	1.000	0.632	8.33 %	53.00 %	56.00 %	58.00 %
12-2019	8,305	5,894	70.96 %	1.041	1.009	1.000	0.964	1.000	1.000	0.651	8.33 %	53.00 %	58.00 %	60.00 %
06-2020	8,569	3,685	43.00 %	1.019	1.005	1.000	1.086	1.000	1.212	0.553		53.00 %	41.00 %	52.00 %
12-2020	4,665	2,566	55.00 %	1.000	1.000	1.000	1.000	1.000	1.053	0.579		53.00 %	50.00 %	55.00 %
Total	$ 175,785	$ 101,429	57.70 %								100.00 %			

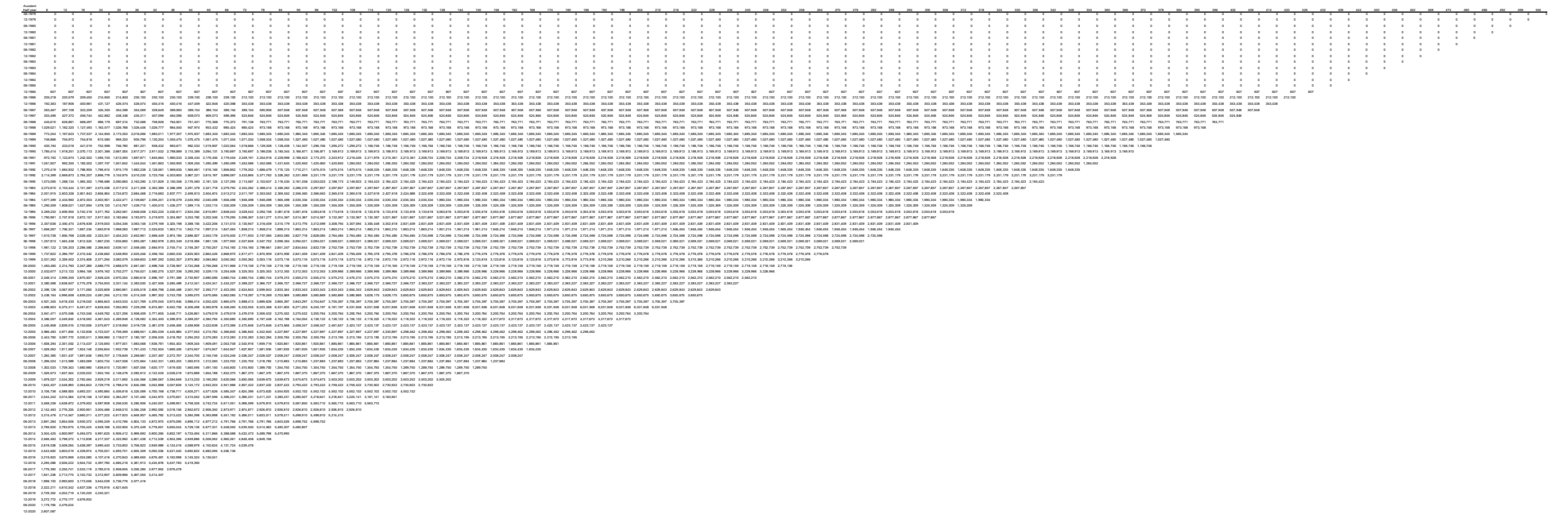
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

a priori LR Calculation
Data Evaluated as of 31/03/2020



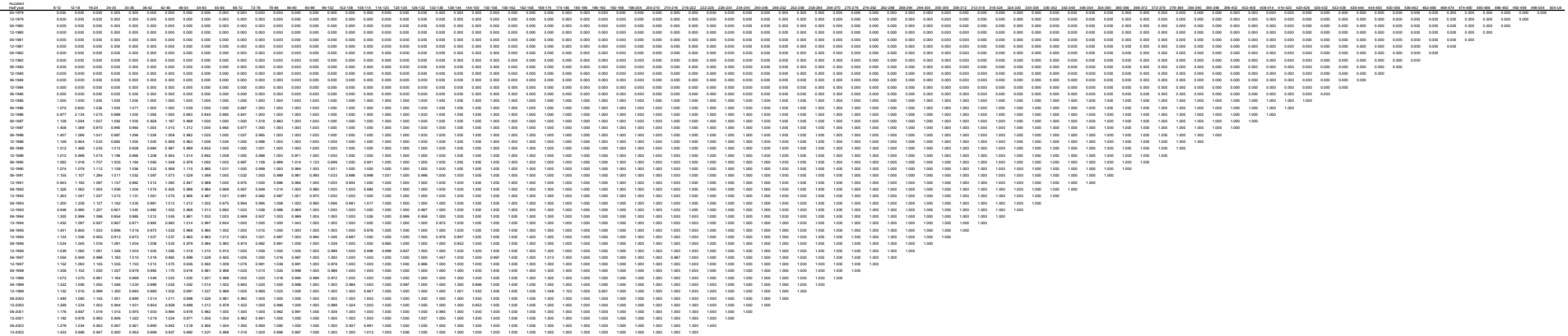
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Loss Ratio	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss	Benktander Using Lit Premiums and Incurred Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Incurred (Zero IBNR)	CAHY Ultimate	Weighted Average	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	840	0	840	840	840	840		840	840		840
12-1988	10,672	0	10,672	10,672	10,672	10,672		10,672	10,672		10,672
06-1989	22,576	0	22,576	22,576	22,576	22,576		22,576	22,576		22,576
12-1989	176,779	0	176,779	176,779	176,779	176,779		176,779	176,779		176,779
06-1990	518,291	0	518,291	518,291	518,291	518,291		518,291	518,291		518,291
12-1990	956,045	0	956,045	956,045	956,045	956,045		956,045	956,045		956,045
06-1991	765,869	0	765,869	765,869	765,869	765,869		765,869	765,869		765,869
12-1991	788,619	0	788,619	788,619	788,619	788,619		788,619	788,619		788,619
06-1992	934,213	0	934,213	934,213	934,213	934,213		934,213	934,213		934,213
12-1992	770,655	0	770,655	770,655	770,655	770,655		770,655	770,655		770,655
06-1993	715,560	0	715,560	715,560	715,560	715,560		715,560	715,560		715,560
12-1993	641,226	0	641,226	641,226	641,226	641,226		641,226	641,226		641,226
06-1994	594,968	0	594,968	594,968	594,968	594,968		594,968	594,968		594,968
12-1994	678,226	0	678,226	678,226	678,226	678,226		678,226	678,226		678,226
06-1995	573,349	0	573,349	573,349	573,349	573,349		573,349	573,349		573,349
12-1995	691,334	0	691,334	691,334	691,334	691,334		691,334	691,334		691,334
06-1996	509,501	0	509,501	509,501	509,501	509,501		509,501	509,501		509,501
12-1996	407,627	0	407,627	407,627	407,627	407,627		407,627	407,627		407,627
06-1997	531,854	0	531,854	531,854	531,854	531,854		531,854	531,854		531,854
12-1997	530,430	0	530,430	530,430	530,430	530,430		530,430	530,430		530,430
06-1998	421,358	0	421,358	421,358	421,358	421,358		421,358	421,358		421,358
12-1998	540,779	0	540,779	540,779	540,779	540,779		540,779	540,779		540,779
06-1999	605,273	0	605,273	605,273	605,273	605,273		605,273	605,273		605,273
12-1999	567,794	0	567,794	567,794	567,794	567,794		567,794	567,794		567,794
06-2000	454,764	0	454,764	454,764	454,764	454,764		454,764	454,764		454,764
12-2000	709,954	0	709,954	709,954	709,954	709,954		709,954	709,954		709,954
06-2001	586,273	0	586,273	586,273	586,273	586,273		586,273	586,273		586,273
12-2001	526,362	0	526,362	526,362	526,362	526,362		526,362	526,362		526,362
06-2002	680,542	0	680,542	680,542	680,542	680,542		680,542	680,542		680,542
12-2002	824,004	0	824,004	824,004	824,004	824,004		824,004	824,004		824,004
06-2003	927,398	0	927,398	927,398	927,398	927,398		927,398	927,398		927,398
12-2003	1,110,081	0	1,110,081	1,110,081	1,110,081	1,110,081		1,110,081	1,110,081		1,110,081
06-2004	806,632	0	806,632	806,632	806,632	806,632		806,632	806,632		806,632
12-2004	808,740	0	808,740	808,740	808,740	808,740		808,740	808,740		808,740
06-2005	620,580	0	620,580	620,580	620,580	620,580		620,580	620,580		620,580
12-2005	765,185	0	765,185	765,185	765,185	765,185		765,185	765,185		765,185
06-2006	592,934	0	592,934	592,934	592,934	592,934		592,934	592,934		592,934
12-2006	457,229	0	457,229	457,229	457,229	457,229		457,229	457,229		457,229
06-2007	392,931	0	392,931	392,931	392,931	392,931		392,931	392,931		392,931
12-2007	366,932	0	366,932	366,932	366,932	366,932		366,932	366,932		366,932
06-2008	331,325	0	331,325	331,325	331,325	331,325		331,325	331,325		331,325
12-2008	504,936	0	504,936	504,936	504,936	504,936		504,936	504,936		504,936
06-2009	509,778	0	509,778	509,778	509,778	509,778		509,778	509,778		509,778
12-2009	790,563	934,773	790,563	790,563	790,563	790,563		790,563	790,563		790,563
06-2010	731,030	937,712	731,030	731,030	731,030	731,030		731,030	731,030		731,030
12-2010	978,425	1,100,661	978,425	978,425	978,425	978,425		978,425	978,425		978,425
06-2011	847,073	1,133,460	847,073	847,073	847,073	847,073		847,073	847,073		847,073
12-2011	995,977	1,353,641	995,977	995,977	995,977	995,977		995,977	995,977		995,977
06-2012	787,331	1,372,953	787,331	787,331	787,331	787,331		787,331	787,331		787,331
12-2012	1,282,782	1,601,464	1,282,782	1,282,782	1,282,782	1,282,782		1,282,782	1,282,782		1,282,782
06-2013	1,141,785	1,599,065	1,141,785	1,141,785	1,141,785	1,141,785		1,141,785	1,141,785		1,141,785
12-2013	1,466,261	1,775,287	1,466,261	1,466,261	1,466,261	1,466,261		1,466,261	1,466,261		1,466,261
06-2014	1,251,798	1,690,544	1,251,798	1,251,798	1,251,798	1,251,798		1,251,798	1,251,798		1,251,798
12-2014	1,262,602	1,683,955	1,262,602	1,262,602	1,262,602	1,262,602		1,262,602	1,262,602		1,262,602
06-2015	1,386,686	1,356,404	1,386,686	1,386,686	1,386,686	1,386,686		1,386,686	1,386,686		1,386,686
12-2015	1,210,394	1,331,610	1,210,394	1,210,394	1,210,394	1,210,394		1,210,394	1,210,394		1,210,394
06-2016	1,136,873	1,193,425	1,136,873	1,136,873	1,136,873	1,136,873		1,136,873	1,136,873		1,136,873
12-2016	1,307,057	1,284,827	1,307,057	1,307,057	1,307,057	1,307,057		1,304,278	1,307,057		1,307,057
06-2017	1,119,228	1,150,098	1,119,228	1,119,228	1,119,228	1,119,228		1,126,946	1,119,228		1,119,228
12-2017	1,132,429	1,295,088	1,132,429	1,132,429	1,132,429	1,132,429		1,193,426	1,132,429		1,132,429
06-2018	1,245,011	1,149,825	1,245,083	1,245,011	1,245,228	1,245,952		1,197,418	1,245,083		1,245,083
12-2018	1,253,330	1,229,948	1,253,277	1,253,329	1,252,679	1,250,505		1,238,716	1,253,277		1,253,277
06-2019	1,291,003	1,153,343	1,290,387	1,291,001	1,289,527	1,285,221		1,187,758	1,290,387		1,290,387
12-2019	1,354,996	1,328,840	1,354,449	1,354,985	1,349,819	1,326,641		1,332,109	1,354,449		1,354,449
06-2020	911,918	1,028,358	917,417	912,178	922,823	868,859		1,028,358	917,417		917,417
12-2020	901,828	1,326,474	961,224	910,136	952,427	775,686	961,224	1,326,474	961,224		961,224
Total	$ 50,716,799	$ 30,011,756	$ 50,780,548	$ 50,725,352	$ 50,771,216	$ 50,511,579	$ 961,224	$ 51,135,482	$ 50,780,548		$ 50,780,548

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	545	0	0	0	0	0	0	0 %
06-1988	714	840	840	840	0	0	0	118 %
12-1988	324	10,672	10,672	10,672	0	0	0	3,294 %
06-1989	218	22,576	22,576	22,576	0	0	0	10,356 %
12-1989	12,681	176,779	176,779	176,779	0	0	0	1,394 %
06-1990	924,144	518,291	518,291	518,291	0	0	0	56 %
12-1990	2,819,878	956,045	956,045	956,045	0	0	0	34 %
06-1991	3,269,904	765,869	765,869	765,869	0	0	0	23 %
12-1991	3,662,617	788,619	788,619	788,619	0	0	0	22 %
06-1992	3,600,997	934,213	934,213	934,213	0	0	0	26 %
12-1992	3,899,117	770,655	770,655	770,655	0	0	0	20 %
06-1993	3,902,996	715,560	715,560	715,560	0	0	0	18 %
12-1993	4,235,895	641,226	641,226	641,226	0	0	0	15 %
06-1994	4,242,186	594,968	594,968	594,968	0	0	0	14 %
12-1994	4,904,986	678,226	678,226	678,226	0	0	0	14 %
06-1995	5,309,028	573,349	573,349	573,349	0	0	0	11 %
12-1995	6,154,060	691,334	691,334	691,334	0	0	0	11 %
06-1996	5,892,700	509,501	509,501	509,501	0	0	0	9 %
12-1996	5,837,149	407,627	407,627	407,627	0	0	0	7 %
06-1997	5,267,292	531,854	531,854	531,854	0	0	0	10 %
12-1997	5,172,184	530,430	530,430	530,430	0	0	0	10 %
06-1998	4,767,395	421,358	421,358	421,358	0	0	0	9 %
12-1998	4,718,775	540,779	540,779	540,779	0	0	0	11 %
06-1999	4,527,194	605,273	605,273	605,273	0	0	0	13 %
12-1999	4,634,576	567,794	567,794	567,794	0	0	0	12 %
06-2000	4,449,991	454,764	454,764	454,764	0	0	0	10 %
12-2000	4,198,321	709,954	709,954	709,954	0	0	0	17 %
06-2001	3,628,057	586,273	586,273	586,273	0	0	0	16 %
12-2001	3,983,249	526,362	526,362	526,362	0	0	0	13 %
06-2002	4,968,348	680,542	680,542	680,542	0	0	0	14 %
12-2002	6,880,606	824,004	824,004	824,004	0	0	0	12 %
06-2003	8,051,699	927,398	927,398	927,398	0	0	0	12 %
12-2003	9,892,976	1,110,081	1,110,081	1,110,081	0	0	0	11 %
06-2004	9,782,308	806,632	806,632	806,632	0	0	0	8 %
12-2004	10,029,950	808,740	808,740	808,740	0	0	0	8 %
06-2005	8,846,538	620,580	620,580	620,580	0	0	0	7 %
12-2005	7,490,647	765,185	765,185	765,185	0	0	0	10 %
06-2006	5,813,148	592,934	592,934	592,934	0	0	0	10 %
12-2006	4,460,598	457,229	457,229	457,229	0	0	0	10 %
06-2007	3,940,698	392,931	392,931	392,931	0	0	0	10 %
12-2007	3,824,200	366,932	366,932	366,932	0	0	0	10 %
06-2008	3,555,080	331,325	331,325	331,325	0	0	0	9 %
12-2008	3,923,336	504,936	504,936	504,936	0	0	0	13 %
06-2009	4,629,769	509,778	509,778	509,778	0	0	0	11 %
12-2009	5,842,329	790,563	790,563	790,563	0	0	0	14 %
06-2010	6,251,416	731,030	731,030	731,030	0	0	0	12 %
12-2010	6,879,134	978,425	978,425	978,425	0	0	0	14 %
06-2011	7,084,123	847,073	847,073	847,073	0	0	0	12 %
12-2011	7,962,595	995,977	995,977	995,977	0	0	0	13 %
06-2012	8,076,192	787,331	787,331	787,331	0	0	0	10 %
12-2012	8,897,021	1,282,782	1,282,782	1,282,782	0	0	0	14 %
06-2013	8,883,694	1,141,785	1,141,785	1,141,785	0	0	0	13 %
12-2013	9,343,618	1,466,261	1,466,261	1,466,261	0	0	0	16 %
06-2014	8,897,602	1,251,798	1,251,798	1,251,798	0	0	0	14 %
12-2014	8,862,921	1,262,602	1,262,601	1,262,602	1	0	1	14 %
06-2015	7,978,849	1,386,686	1,386,686	1,386,686	0	0	0	17 %
12-2015	7,832,998	1,210,394	1,160,394	1,210,394	50,000	0	50,000	15 %
06-2016	7,458,905	1,136,873	1,129,373	1,136,873	7,500	0	7,500	15 %
12-2016	7,557,808	1,307,057	1,307,057	1,307,057	0	0	0	17 %
06-2017	7,188,115	1,119,228	1,119,227	1,119,228	1	0	1	16 %
12-2017	7,618,163	1,132,429	1,128,929	1,132,429	3,500	0	3,500	15 %
06-2018	7,186,407	1,245,952	1,238,401	1,245,083	7,551	(869)	6,682	17 %
12-2018	7,234,988	1,250,505	1,227,543	1,253,277	22,962	2,772	25,734	17 %
06-2019	7,208,395	1,285,221	1,188,467	1,290,387	96,754	5,166	101,920	18 %
12-2019	8,305,248	1,326,641	1,199,821	1,354,449	126,820	27,808	154,628	16 %
06-2020	8,569,652	868,859	798,674	917,417	70,185	48,558	118,743	11 %
12-2020	9,474,812	775,689	518,456	961,224	257,233	185,535	442,768	10 %
Total	$ 380,702,059	$ 50,511,579	$ 49,869,072	$ 50,780,548	$ 642,507	$ 268,969	$ 911,476	13 %

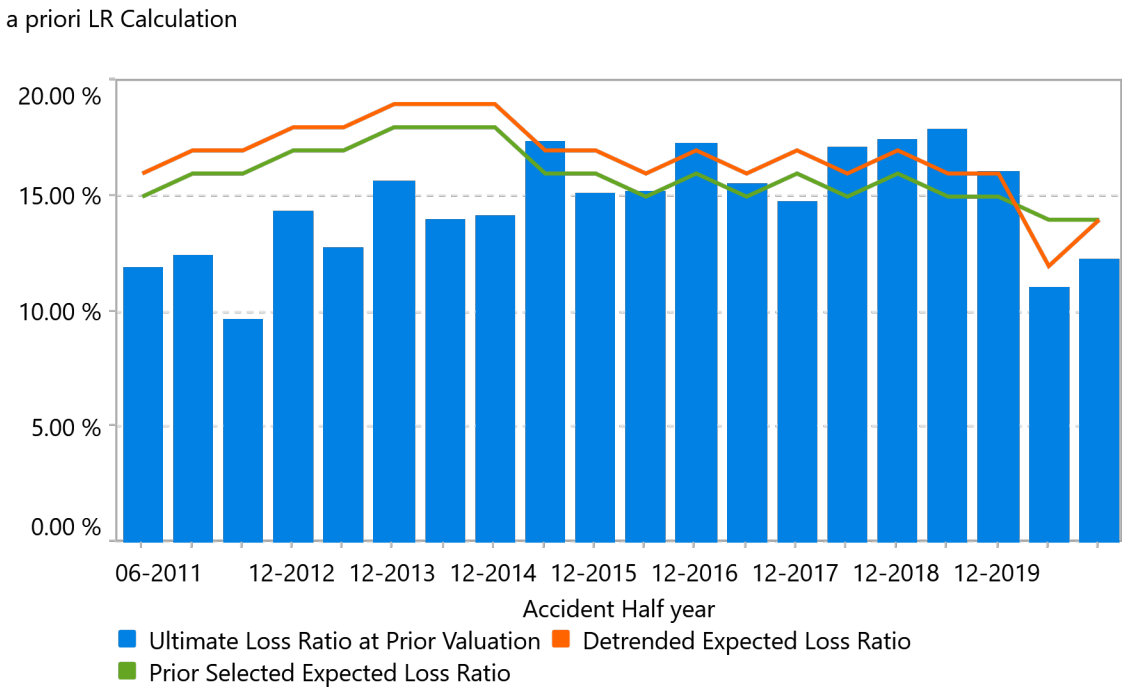
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)](4)x(5)x(6)	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		15.00 %	0.00 %	0.00 %
12-2009	5,842	791	13.53 %	1.308	1.104	1.000	1.396	1.000	1.000	0.131		15.00 %	16.00 %	15.00 %
06-2010	6,251	731	11.69 %	1.308	1.099	1.000	1.405	1.000	1.000	0.114		15.00 %	15.00 %	15.00 %
12-2010	6,879	978	14.22 %	1.308	1.094	1.000	1.316	1.000	1.000	0.131		15.00 %	16.00 %	15.00 %
06-2011	7,084	847	11.96 %	1.308	1.089	1.000	1.324	1.000	1.000	0.111		15.00 %	16.00 %	15.00 %
12-2011	7,963	996	12.51 %	1.308	1.084	1.000	1.240	1.000	1.000	0.109		15.00 %	17.00 %	16.00 %
06-2012	8,076	787	9.75 %	1.308	1.079	1.000	1.248	1.000	1.000	0.086		15.00 %	17.00 %	16.00 %
12-2012	8,897	1,283	14.42 %	1.308	1.074	1.000	1.169	1.000	1.000	0.120		15.00 %	18.00 %	17.00 %
06-2013	8,884	1,142	12.86 %	1.308	1.070	1.000	1.176	1.000	1.000	0.108		15.00 %	18.00 %	17.00 %
12-2013	9,344	1,466	15.69 %	1.308	1.065	1.000	1.102	1.000	1.000	0.124		15.00 %	19.00 %	18.00 %
06-2014	8,898	1,252	14.07 %	1.307	1.060	1.000	1.108	1.000	1.000	0.113		15.00 %	19.00 %	18.00 %
12-2014	8,863	1,263	14.25 %	1.250	1.055	1.000	1.052	1.000	1.000	0.114		15.00 %	19.00 %	18.00 %
06-2015	7,979	1,387	17.38 %	1.179	1.051	1.000	1.085	1.000	1.000	0.152	10.00 %	15.00 %	17.00 %	16.00 %
12-2015	7,833	1,190	15.20 %	1.134	1.046	1.000	1.043	1.000	1.000	0.134	10.00 %	15.00 %	17.00 %	16.00 %
06-2016	7,459	1,137	15.24 %	1.113	1.041	1.000	1.076	1.000	1.000	0.142	10.00 %	15.00 %	16.00 %	15.00 %
12-2016	7,558	1,307	17.29 %	1.105	1.037	1.000	1.034	1.000	1.000	0.156	10.00 %	15.00 %	17.00 %	16.00 %
06-2017	7,188	1,119	15.57 %	1.104	1.032	1.000	1.067	1.000	1.000	0.146	10.00 %	15.00 %	16.00 %	15.00 %
12-2017	7,618	1,132	14.85 %	1.104	1.027	1.000	1.026	1.000	1.000	0.134	10.00 %	15.00 %	17.00 %	16.00 %
06-2018	7,186	1,231	17.13 %	1.104	1.023	1.000	1.058	1.000	1.000	0.161	10.00 %	15.00 %	16.00 %	15.00 %
12-2018	7,235	1,263	17.46 %	1.104	1.018	1.000	1.017	1.000	1.000	0.158	10.00 %	15.00 %	17.00 %	16.00 %
06-2019	7,208	1,291	17.91 %	1.089	1.014	1.000	1.049	1.000	1.000	0.170	10.00 %	15.00 %	16.00 %	15.00 %
12-2019	8,305	1,337	16.10 %	1.041	1.009	1.000	1.009	1.000	1.000	0.155	10.00 %	15.00 %	16.00 %	15.00 %
06-2020	8,569	949	11.07 %	1.019	1.005	1.000	1.041	1.000	1.212	0.136		15.00 %	12.00 %	14.00 %
12-2020	4,665	575	12.33 %	1.000	1.000	1.000	1.000	1.000	1.053	0.130		15.00 %	14.00 %	14.00 %
Total	$ 175,785	$ 25,454	14.48 %								100.00 %			

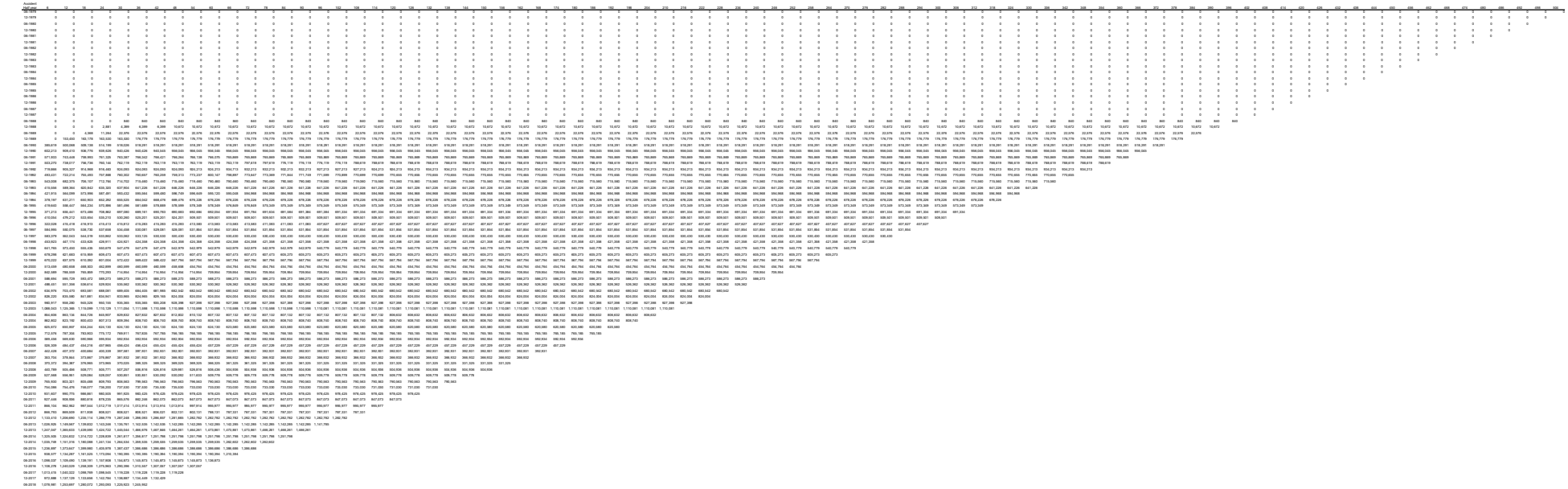
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

a priori LR Calculation
Data Evaluated as of 31/03/2020



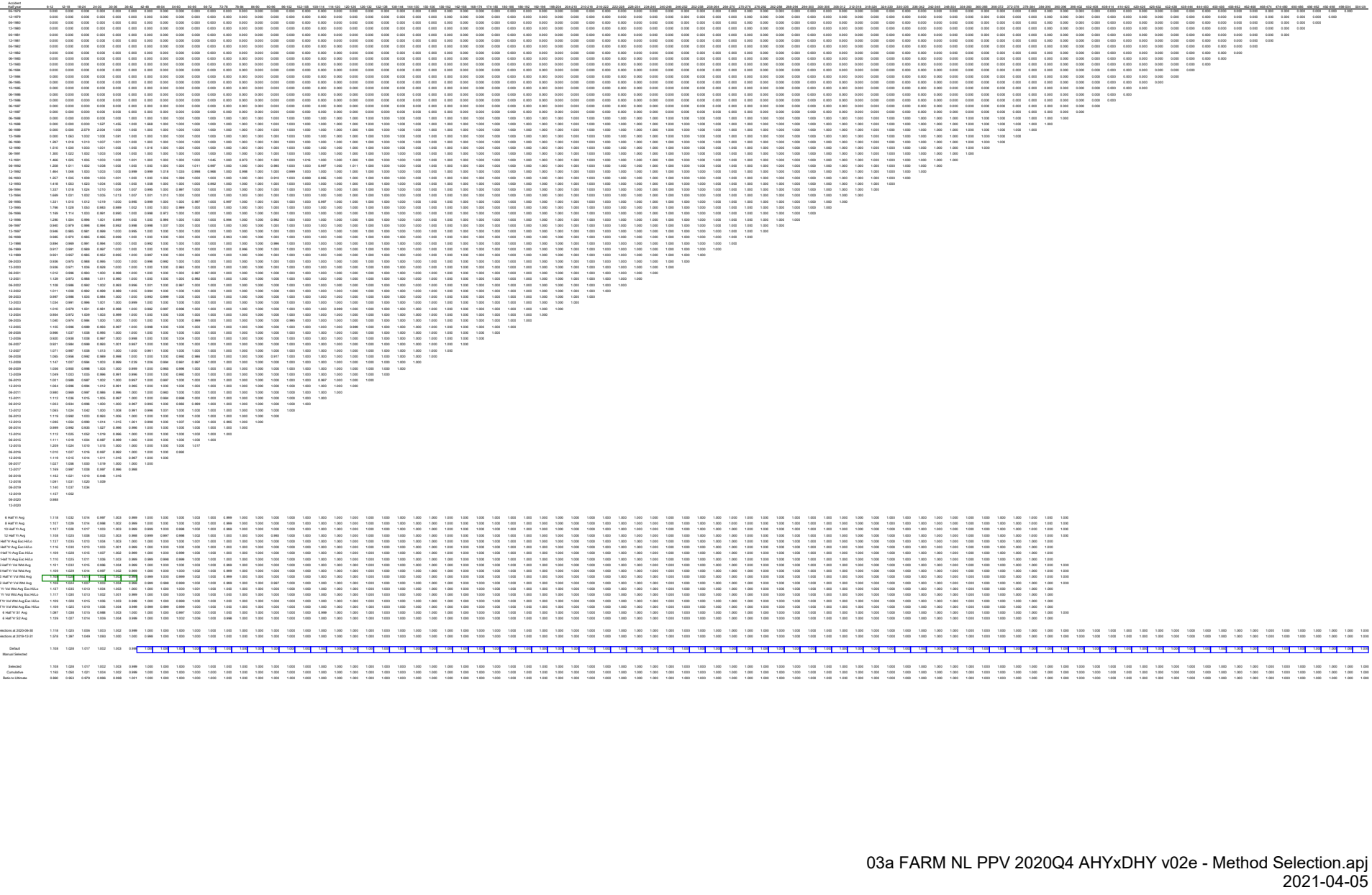
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Loss Ratio	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss	Benktander Using Lit Premiums and Incurred Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Incurred (Zero IBNR)	CAHY Ultimate	Weighted Average	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	593	0	593	593	593	593		593	593		593
12-1986	5,619	0	5,619	5,619	5,619	5,619		5,619	5,619		5,619
06-1987	978	0	978	978	978	978		978	978		978
12-1987	6,050	0	6,050	6,050	6,050	6,050		6,050	6,050		6,050
06-1988	2,454	0	2,454	2,454	2,454	2,454		2,454	2,454		2,454
12-1988	3,683	0	3,683	3,683	3,683	3,683		3,683	3,683		3,683
06-1989	255,526	0	255,526	255,526	255,526	255,526		255,526	255,526		255,526
12-1989	6,331	0	6,331	6,331	6,331	6,331		6,331	6,331		6,331
06-1990	21,451	0	21,451	21,451	21,451	21,451		21,451	21,451		21,451
12-1990	31,988	0	31,988	31,988	31,988	31,988		31,988	31,988		31,988
06-1991	35,253	0	35,253	35,253	35,253	35,253		35,253	35,253		35,253
12-1991	33,467	0	33,467	33,467	33,467	33,467		33,467	33,467		33,467
06-1992	32,211	0	32,211	32,211	32,211	32,211		32,211	32,211		32,211
12-1992	136,121	0	136,121	136,121	136,121	136,121		136,121	136,121		136,121
06-1993	42,242	0	42,242	42,242	42,242	42,242		42,242	42,242		42,242
12-1993	117,084	0	117,084	117,084	117,084	117,084		117,084	117,084		117,084
06-1994	91,332	0	91,332	91,332	91,332	91,332		91,332	91,332		91,332
12-1994	152,025	0	152,025	152,025	152,025	152,025		152,025	152,025		152,025
06-1995	28,916	0	28,916	28,916	28,916	28,916		28,916	28,916		28,916
12-1995	151,614	0	151,614	151,614	151,614	151,614		151,614	151,614		151,614
06-1996	63,293	0	63,293	63,293	63,293	63,293		63,293	63,293		63,293
12-1996	90,000	0	90,000	90,000	90,000	90,000		90,000	90,000		90,000
06-1997	16,574	0	16,574	16,574	16,574	16,574		16,574	16,574		16,574
12-1997	100,281	0	100,281	100,281	100,281	100,281		100,281	100,281		100,281
06-1998	54,026	0	54,026	54,026	54,026	54,026		54,026	54,026		54,026
12-1998	35,882	0	35,882	35,882	35,882	35,882		35,882	35,882		35,882
06-1999	50,532	0	50,532	50,532	50,532	50,532		50,532	50,532		50,532
12-1999	32,487	0	32,487	32,487	32,487	32,487		32,487	32,487		32,487
06-2000	34,700	0	34,700	34,700	34,700	34,700		34,700	34,700		34,700
12-2000	99,825	0	99,825	99,825	99,825	99,825		99,825	99,825		99,825
06-2001	83,007	0	83,007	83,007	83,007	83,007		83,007	83,007		83,007
12-2001	104,471	0	104,471	104,471	104,471	104,471		104,471	104,471		104,471
06-2002	25,150	0	25,150	25,150	25,150	25,150		25,150	25,150		25,150
12-2002	90,521	0	90,521	90,521	90,521	90,521		90,521	90,521		90,521
06-2003	118,558	0	118,558	118,558	118,558	118,558		118,558	118,558		118,558
12-2003	483,526	0	483,526	483,526	483,526	483,526		483,526	483,526		483,526
06-2004	150,668	0	150,668	150,668	150,668	150,668		150,668	150,668		150,668
12-2004	110,284	0	110,284	110,284	110,284	110,284		110,284	110,284		110,284
06-2005	296,545	0	296,545	296,545	296,545	296,545		296,545	296,545		296,545
12-2005	66,221	0	66,221	66,221	66,221	66,221		66,221	66,221		66,221
06-2006	23,909	0	23,909	23,909	23,909	23,909		23,909	23,909		23,909
12-2006	38,407	0	38,407	38,407	38,407	38,407		38,407	38,407		38,407
06-2007	43,410	0	43,410	43,410	43,410	43,410		43,410	43,410		43,410
12-2007	110,904	0	110,904	110,904	110,904	110,904		110,904	110,904		110,904
06-2008	35,361	0	35,361	35,361	35,361	35,361		35,361	35,361		35,361
12-2008	96,660	0	96,660	96,660	96,660	96,660		96,660	96,660		96,660
06-2009	71,892	0	71,892	71,892	71,892	71,892		71,892	71,892		71,892
12-2009	472,831	156,128	472,831	472,831	472,831	472,831		472,831	472,831		472,831
06-2010	269,313	153,786	269,313	269,313	269,313	269,313		269,313	269,313		269,313
12-2010	409,140	195,436	409,140	409,140	409,140	409,140		409,140	409,140		409,140
06-2011	179,361	183,887	179,361	179,361	179,361	179,361		179,361	179,361		179,361
12-2011	233,931	238,042	233,931	233,931	233,931	233,931		233,931	233,931		233,931
06-2012	101,420	223,627	101,420	101,420	101,420	101,420		101,420	101,420		101,420
12-2012	838,752	285,021	838,752	838,752	838,752	838,752		838,752	838,752		838,752
06-2013	153,146	269,002	153,146	153,146	153,146	153,146		153,146	153,146		153,146
12-2013	192,152	323,614	192,152	192,152	192,152	192,152		192,152	192,152		192,152
06-2014	308,674	286,571	308,674	308,674	308,674	308,674		308,674	308,674		308,674
12-2014	305,120	345,789	305,120	305,120	305,120	305,120		305,120	305,120		305,120
06-2015	470,299	300,281	470,299	470,299	470,299	470,299		470,299	470,299		470,299
12-2015	461,818	341,247	461,818	461,818	461,818	461,818		461,818	461,818		461,818
06-2016	226,848	304,334	226,848	226,848	226,848	226,848		226,848	226,848		226,848
12-2016	344,793	357,319	344,793	344,793	344,793	344,793		344,793	344,793		344,793
06-2017	220,985	317,992	220,985	220,985	220,985	220,985		233,111	220,985		220,985
12-2017	319,817	377,047	319,817	319,817	319,817	319,817		334,125	319,817		319,817
06-2018	459,028	332,586	459,028	459,028	459,028	459,028		411,614	459,028		459,028
12-2018	629,994	377,891	628,026	629,979	628,493	625,077		503,943	628,026		628,026
06-2019	308,199	350,539	310,013	308,276	314,200	294,994		334,661	310,013		310,013
12-2019	389,311	437,678	392,895	389,576	398,025	360,461		425,586	392,895		392,895
06-2020	178,244	335,869	195,692	180,175	215,568	158,513		316,166	195,692		195,692
12-2020	382,967	467,053	396,933	385,286	409,204	319,358	396,933	467,053	396,933		396,933
Total	$ 11,538,174	$ 6,960,742	$ 11,573,019	$ 11,542,753	$ 11,614,950	$ 11,407,863	$ 396,933	$ 11,675,888	$ 11,573,019		$ 11,573,019

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	593	593	593	0	0	0	0 %
12-1986	0	5,619	5,619	5,619	0	0	0	0 %
06-1987	0	978	978	978	0	0	0	0 %
12-1987	30	6,050	6,050	6,050	0	0	0	20,167 %
06-1988	30	2,454	2,454	2,454	0	0	0	8,180 %
12-1988	2	3,683	3,683	3,683	0	0	0	184,150 %
06-1989	(9)	255,526	255,526	255,526	0	0	0	-2,839,178 %
12-1989	16	6,331	6,331	6,331	0	0	0	39,569 %
06-1990	10,192	21,451	21,451	21,451	0	0	0	210 %
12-1990	35,915	31,988	31,988	31,988	0	0	0	89 %
06-1991	45,898	35,253	35,253	35,253	0	0	0	77 %
12-1991	56,034	33,467	33,467	33,467	0	0	0	60 %
06-1992	59,724	32,211	32,211	32,211	0	0	0	54 %
12-1992	100,461	136,121	136,121	136,121	0	0	0	135 %
06-1993	148,017	42,242	42,242	42,242	0	0	0	29 %
12-1993	169,805	117,084	117,084	117,084	0	0	0	69 %
06-1994	160,421	91,332	91,332	91,332	0	0	0	57 %
12-1994	169,355	152,025	152,025	152,025	0	0	0	90 %
06-1995	161,551	28,916	28,916	28,916	0	0	0	18 %
12-1995	177,631	151,614	151,614	151,614	0	0	0	85 %
06-1996	187,678	63,293	63,293	63,293	0	0	0	34 %
12-1996	224,721	90,000	90,000	90,000	0	0	0	40 %
06-1997	208,824	16,574	16,574	16,574	0	0	0	8 %
12-1997	183,601	100,281	100,281	100,281	0	0	0	55 %
06-1998	161,753	54,026	54,026	54,026	0	0	0	33 %
12-1998	156,336	35,882	35,882	35,882	0	0	0	23 %
06-1999	143,908	50,532	50,532	50,532	0	0	0	35 %
12-1999	146,920	32,487	32,487	32,487	0	0	0	22 %
06-2000	148,522	34,700	34,700	34,700	0	0	0	23 %
12-2000	155,928	99,825	99,825	99,825	0	0	0	64 %
06-2001	149,779	83,007	83,007	83,007	0	0	0	55 %
12-2001	183,476	104,471	104,471	104,471	0	0	0	57 %
06-2002	217,259	25,150	25,150	25,150	0	0	0	12 %
12-2002	251,763	90,521	90,521	90,521	0	0	0	36 %
06-2003	268,770	118,558	118,558	118,558	0	0	0	44 %
12-2003	330,518	483,526	483,526	483,526	0	0	0	146 %
06-2004	317,840	150,668	150,668	150,668	0	0	0	47 %
12-2004	341,036	110,284	110,284	110,284	0	0	0	32 %
06-2005	313,326	296,545	296,545	296,545	0	0	0	95 %
12-2005	275,865	66,221	66,221	66,221	0	0	0	24 %
06-2006	213,042	23,909	23,909	23,909	0	0	0	11 %
12-2006	171,417	38,407	38,407	38,407	0	0	0	22 %
06-2007	155,224	43,410	43,410	43,410	0	0	0	28 %
12-2007	156,348	110,904	110,904	110,904	0	0	0	71 %
06-2008	146,240	35,361	35,361	35,361	0	0	0	24 %
12-2008	160,557	96,660	96,660	96,660	0	0	0	60 %
06-2009	184,227	71,892	71,892	71,892	0	0	0	39 %
12-2009	223,040	472,831	472,831	472,831	0	0	0	212 %
06-2010	240,291	269,313	269,313	269,313	0	0	0	112 %
12-2010	271,439	409,140	409,140	409,140	0	0	0	151 %
06-2011	278,617	179,361	179,361	179,361	0	0	0	64 %
12-2011	321,678	233,931	233,931	233,931	0	0	0	73 %
06-2012	328,863	101,420	101,420	101,420	0	0	0	31 %
12-2012	375,027	838,752	838,752	838,752	0	0	0	224 %
06-2013	384,288	153,146	138,586	153,146	14,560	0	14,560	40 %
12-2013	414,890	192,152	192,152	192,152	0	0	0	46 %
06-2014	403,621	308,674	308,674	308,674	0	0	0	76 %
12-2014	487,027	305,120	289,767	305,120	15,353	0	15,353	63 %
06-2015	526,808	470,299	322,679	470,299	147,620	0	147,620	89 %
12-2015	578,385	461,818	461,818	461,818	0	0	0	80 %
06-2016	585,257	226,848	226,848	226,848	0	0	0	39 %
12-2016	638,070	344,793	344,793	344,793	0	0	0	54 %
06-2017	635,983	220,985	208,288	220,985	12,697	0	12,697	35 %
12-2017	698,236	319,817	298,219	319,817	21,598	0	21,598	46 %
06-2018	678,754	459,028	393,601	459,028	65,427	0	65,427	68 %
12-2018	713,002	625,077	352,399	628,026	272,678	2,949	275,627	88 %
06-2019	730,289	294,994	218,115	310,013	76,879	15,019	91,898	42 %
12-2019	825,808	360,461	196,870	392,895	163,591	32,434	196,025	48 %
06-2020	839,672	158,513	53,461	195,692	105,052	37,179	142,231	23 %
12-2020	881,233	319,358	29,910	396,933	289,448	77,575	367,023	45 %
Total	$ 18,910,229	$ 11,407,863	$ 10,222,960	$ 11,573,019	$ 1,184,903	$ 165,156	$ 1,350,059	61 %

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Exhibit C
Page 1 of 2

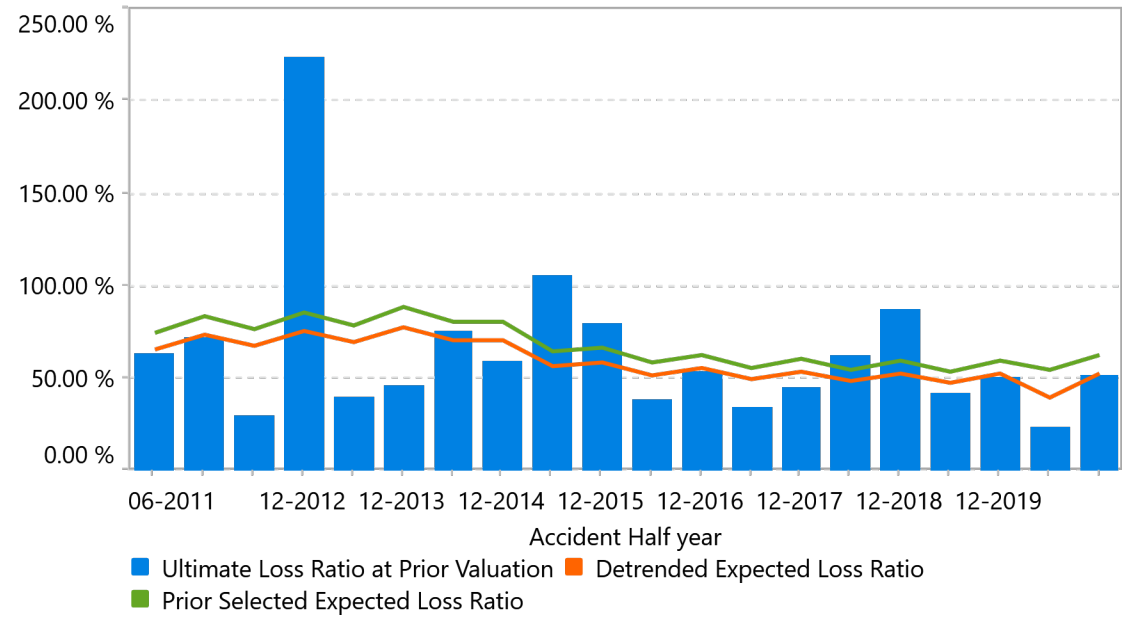
a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		56.00 %	0.00 %	0.00 %
12-2009	223	473	211.99 %	1.464	1.128	1.000	1.322	1.000	1.000	1.697		56.00 %	70.00 %	79.00 %
06-2010	240	269	112.08 %	1.464	1.122	1.000	1.438	1.000	1.000	0.981		56.00 %	64.00 %	72.00 %
12-2010	271	409	150.73 %	1.464	1.116	1.000	1.271	1.000	1.000	1.172		56.00 %	72.00 %	82.00 %
06-2011	279	179	64.38 %	1.464	1.110	1.000	1.383	1.000	1.000	0.548		56.00 %	66.00 %	75.00 %
12-2011	322	234	72.72 %	1.464	1.104	1.000	1.222	1.000	1.000	0.550		56.00 %	74.00 %	84.00 %
06-2012	329	101	30.84 %	1.464	1.098	1.000	1.329	1.000	1.000	0.255		56.00 %	68.00 %	77.00 %
12-2012	375	839	223.65 %	1.464	1.092	1.000	1.175	1.000	1.000	1.643		56.00 %	76.00 %	86.00 %
06-2013	384	153	39.85 %	1.464	1.086	1.000	1.278	1.000	1.000	0.320		56.00 %	70.00 %	79.00 %
12-2013	415	192	46.31 %	1.464	1.080	1.000	1.129	1.000	1.000	0.331	8.33 %	56.00 %	78.00 %	89.00 %
06-2014	404	309	76.48 %	1.460	1.074	1.000	1.229	1.000	1.000	0.599	8.33 %	56.00 %	71.00 %	81.00 %
12-2014	487	292	60.01 %	1.300	1.068	1.000	1.093	1.000	1.000	0.472	8.33 %	56.00 %	71.00 %	81.00 %
06-2015	527	559	106.16 %	1.156	1.062	1.000	1.203	1.000	1.000	1.041		56.00 %	57.00 %	65.00 %
12-2015	578	462	79.85 %	1.078	1.056	1.000	1.077	1.000	1.000	0.755	8.33 %	56.00 %	59.00 %	67.00 %
06-2016	585	227	38.72 %	1.046	1.051	1.000	1.186	1.000	1.000	0.418	8.33 %	56.00 %	52.00 %	59.00 %
12-2016	638	350	54.81 %	1.010	1.045	1.000	1.061	1.000	1.000	0.551	8.33 %	56.00 %	56.00 %	63.00 %
06-2017	636	223	35.04 %	0.999	1.039	1.000	1.168	1.000	1.000	0.394	8.33 %	56.00 %	50.00 %	56.00 %
12-2017	698	319	45.66 %	0.980	1.033	1.000	1.045	1.000	1.000	0.471	8.33 %	56.00 %	54.00 %	61.00 %
06-2018	679	429	63.14 %	0.976	1.028	1.000	1.151	1.000	1.000	0.725	8.33 %	56.00 %	49.00 %	55.00 %
12-2018	713	629	88.24 %	0.960	1.022	1.000	1.030	1.000	1.000	0.926	8.33 %	56.00 %	53.00 %	60.00 %
06-2019	730	310	42.44 %	0.957	1.017	1.000	1.135	1.000	1.000	0.495	8.33 %	56.00 %	48.00 %	54.00 %
12-2019	826	418	50.68 %	0.954	1.011	1.000	1.015	1.000	1.000	0.533	8.33 %	56.00 %	53.00 %	60.00 %
06-2020	840	199	23.69 %	0.964	1.006	1.000	1.118	1.000	1.212	0.331		56.00 %	40.00 %	55.00 %
12-2020	440	231	52.35 %	1.000	1.000	1.000	1.000	1.000	1.053	0.551		56.00 %	53.00 %	63.00 %
Total	$ 11,620	$ 7,806	67.18 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

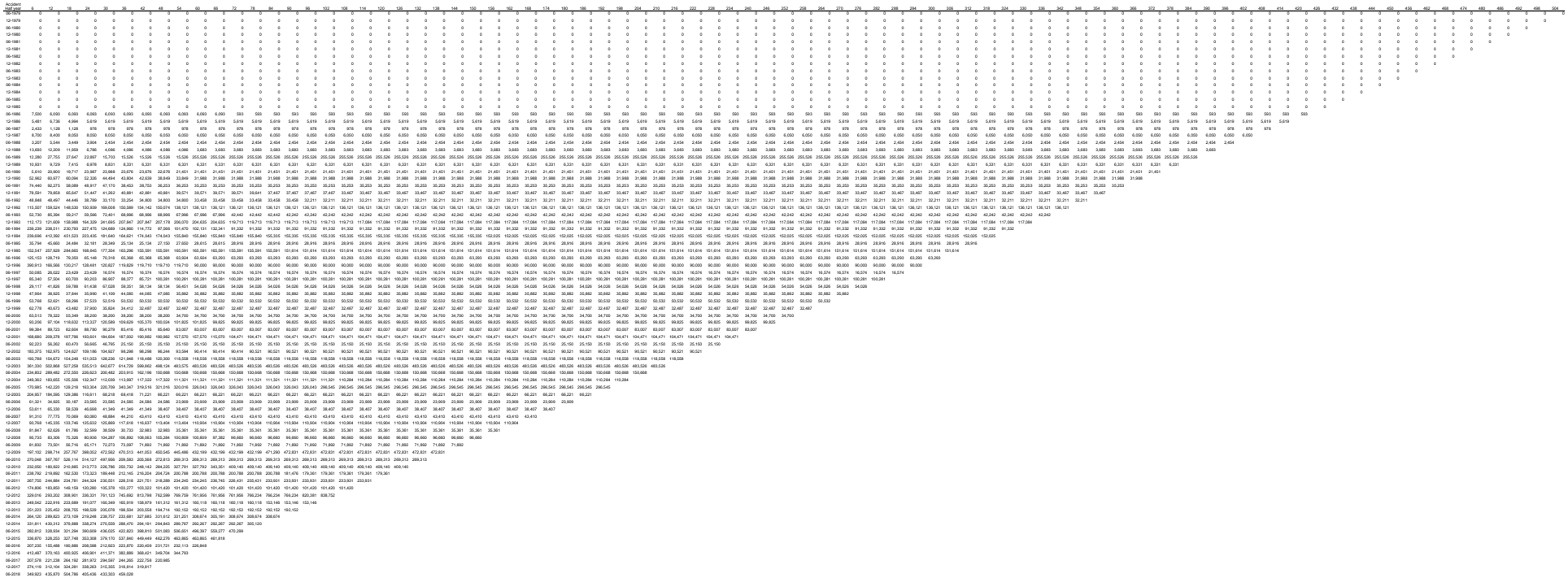
a priori LR Calculation
Data Evaluated as of 31/03/2020

a priori LR Calculation



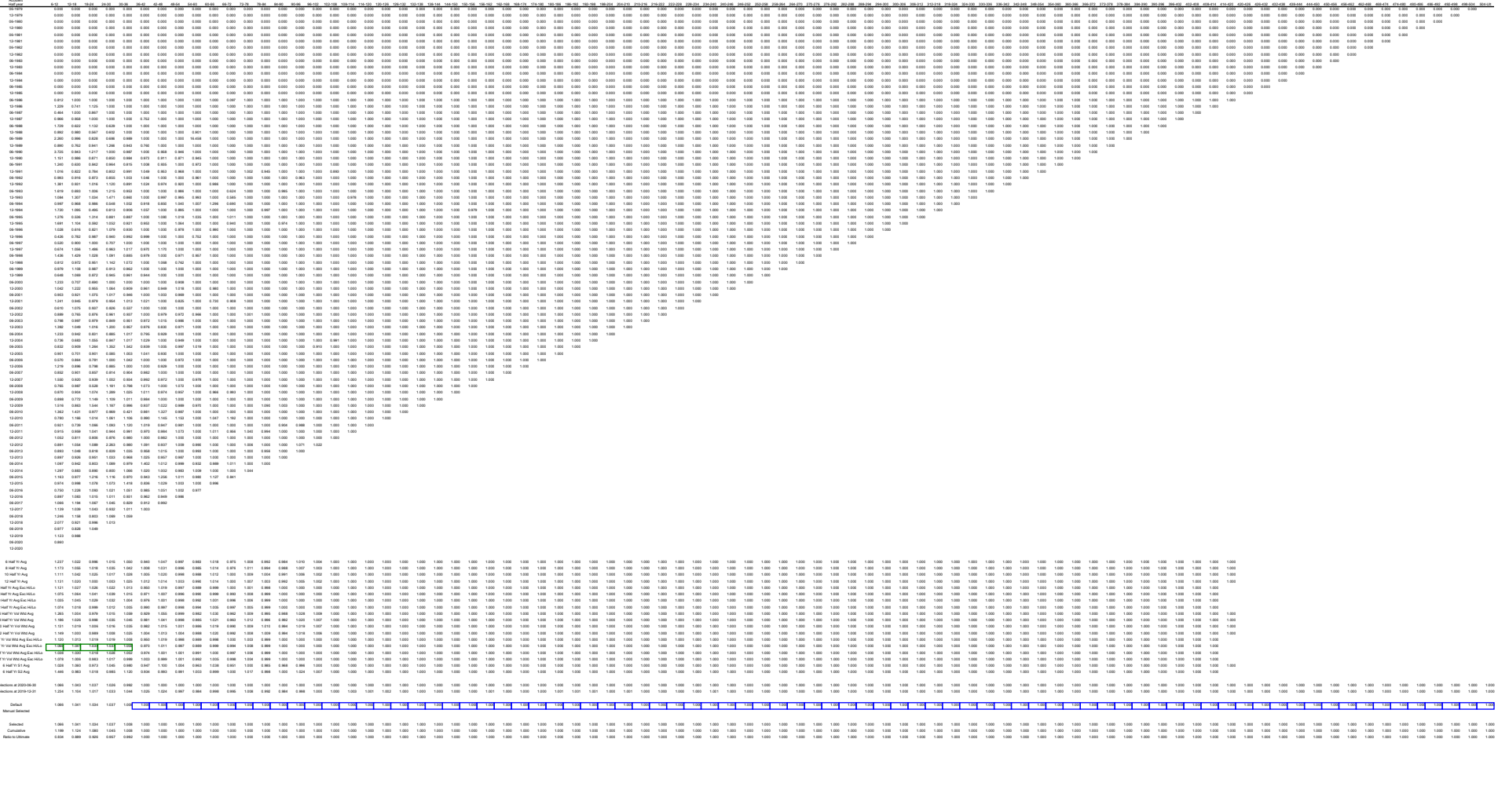
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Loss Ratio	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss	Benktander Using Lit Premiums and Incurred Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Incurred (Zero IBNR)	CAHY Ultimate	Weighted Average	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	0	0	0	0	0	0		0	0		0
12-1988	0	0	0	0	0	0		0	0		0
06-1989	0	0	0	0	0	0		0	0		0
12-1989	0	0	0	0	0	0		0	0		0
06-1990	0	0	0	0	0	0		0	0		0
12-1990	0	0	0	0	0	0		0	0		0
06-1991	0	0	0	0	0	0		0	0		0
12-1991	0	0	0	0	0	0		0	0		0
06-1992	0	0	0	0	0	0		0	0		0
12-1992	0	0	0	0	0	0		0	0		0
06-1993	0	0	0	0	0	0		0	0		0
12-1993	0	0	0	0	0	0		0	0		0
06-1994	0	0	0	0	0	0		0	0		0
12-1994	234,344	0	234,344	234,344	234,344	234,344		234,344	234,344		234,344
06-1995	2,654	0	2,654	2,654	2,654	2,654		2,654	2,654		2,654
12-1995	190,687	0	190,687	190,687	190,687	190,687		190,687	190,687		190,687
06-1996	37,066	0	37,066	37,066	37,066	37,066		37,066	37,066		37,066
12-1996	198,209	0	198,209	198,209	198,209	198,209		198,209	198,209		198,209
06-1997	51,473	0	51,473	51,473	51,473	51,473		51,473	51,473		51,473
12-1997	184,877	0	184,877	184,877	184,877	184,877		184,877	184,877		184,877
06-1998	20,169	0	20,169	20,169	20,169	20,169		20,169	20,169		20,169
12-1998	51,512	0	51,512	51,512	51,512	51,512		51,512	51,512		51,512
06-1999	24,788	0	24,788	24,788	24,788	24,788		24,788	24,788		24,788
12-1999	107,797	0	107,797	107,797	107,797	107,797		107,797	107,797		107,797
06-2000	116,757	0	116,757	116,757	116,757	116,757		116,757	116,757		116,757
12-2000	8,972	0	8,972	8,972	8,972	8,972		8,972	8,972		8,972
06-2001	43,899	0	43,899	43,899	43,899	43,899		43,899	43,899		43,899
12-2001	8,915	0	8,915	8,915	8,915	8,915		8,915	8,915		8,915
06-2002	133,114	0	133,114	133,114	133,114	133,114		133,114	133,114		133,114
12-2002	73,149	0	73,149	73,149	73,149	73,149		73,149	73,149		73,149
06-2003	100,655	0	100,655	100,655	100,655	100,655		100,655	100,655		100,655
12-2003	125,392	0	125,392	125,392	125,392	125,392		125,392	125,392		125,392
06-2004	90,497	0	90,497	90,497	90,497	90,497		90,497	90,497		90,497
12-2004	8,195	0	8,195	8,195	8,195	8,195		8,195	8,195		8,195
06-2005	60,778	0	60,778	60,778	60,778	60,778		60,778	60,778		60,778
12-2005	31,040	0	31,040	31,040	31,040	31,040		31,040	31,040		31,040
06-2006	30,007	0	30,007	30,007	30,007	30,007		30,007	30,007		30,007
12-2006	19,231	0	19,231	19,231	19,231	19,231		19,231	19,231		19,231
06-2007	34,380	0	34,380	34,380	34,380	34,380		34,380	34,380		34,380
12-2007	106,298	0	106,298	106,298	106,298	106,298		106,298	106,298		106,298
06-2008	8,757	0	8,757	8,757	8,757	8,757		8,757	8,757		8,757
12-2008	(1)	0	(1)	(1)	(1)	(1)		(1)	(1)		(1)
06-2009	102,983	0	102,983	102,983	102,983	102,983		102,983	102,983		102,983
12-2009	185,158	85,766	185,158	185,158	185,158	185,158		185,158	185,158		185,158
06-2010	73,123	87,408	73,123	73,123	73,123	73,123		73,123	73,123		73,123
12-2010	298,193	94,117	298,193	298,193	298,193	298,193		298,193	298,193		298,193
06-2011	22,650	92,754	22,196	22,653	22,188	22,797		22,650	22,797		22,797
12-2011	269,211	104,548	270,685	269,197	270,685	271,621		269,211	271,621		271,621
06-2012	144,225	105,371	144,767	144,217	144,767	146,239		144,225	146,239		146,239
12-2012	432,563	116,329	437,846	432,475	437,846	439,789		432,563	439,789		439,789
06-2013	86,778	115,017	86,009	86,799	86,010	89,140		86,778	89,140		89,140
12-2013	99,057	120,896	98,373	99,078	98,374	102,156		99,057	102,156		102,156
06-2014	70,128	114,729	68,333	70,200	68,334	72,949		70,128	72,949		72,949
12-2014	7,455	118,098	948	7,837	846	7,893		7,455	7,893		7,893
06-2015	280,368	112,415	294,074	279,250	293,943	303,248		280,368	303,248		303,248
12-2015	27,581	115,810	18,981	28,420	18,820	30,270		27,581	30,270		30,270
06-2016	24,967	112,709	16,237	25,835	16,076	27,451		24,967	27,451		27,451
12-2016	3,745	116,186	(9,404)	5,283	(9,598)	4,183		3,745	4,183		4,183
06-2017	103,014	110,733	102,025	103,141	101,822	116,223		103,979	116,223		116,223
12-2017	127,094	116,182	128,087	127,003	127,936	138,667		124,366	138,667		138,667
06-2018	26,068	109,963	19,833	26,531	19,716	28,005		57,529	28,005		28,005
12-2018	57,097	111,720	54,881	57,187	54,816	59,414		84,409	59,414		59,414
06-2019	65,887	112,946	68,081	65,989	68,235	62,815		95,299	68,081		68,081
12-2019	78,541	125,536	84,222	79,228	85,905	69,047		113,787	84,222		84,222
06-2020	60,504	104,112	69,518	62,367	78,121	47,997		98,661	104,112		104,112
12-2020	123,808	128,349	125,665	124,567	137,622	73,184	128,349	128,349	128,349		128,349
Total	$ 4,873,808	$ 2,531,694	$ 4,864,427	$ 4,880,326	$ 4,885,535	$ 4,876,156	$ 128,349	$ 5,038,174	$ 5,007,876		$ 5,007,876

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) / 1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	0	0	0	0	0	0	0	0 %
06-1988	0	0	0	0	0	0	0	0 %
12-1988	0	0	0	0	0	0	0	0 %
06-1989	(3)	0	0	0	0	0	0	0 %
12-1989	(13)	0	0	0	0	0	0	0 %
06-1990	1,136	0	0	0	0	0	0	0 %
12-1990	4,059	0	0	0	0	0	0	0 %
06-1991	4,488	0	0	0	0	0	0	0 %
12-1991	5,162	0	0	0	0	0	0	0 %
06-1992	5,763	0	0	0	0	0	0	0 %
12-1992	4,807	0	0	0	0	0	0	0 %
06-1993	1,703	0	0	0	0	0	0	0 %
12-1993	60	0	0	0	0	0	0	0 %
06-1994	0	0	0	0	0	0	0	0 %
12-1994	14	234,344	234,344	234,344	0	0	0	1,673,886 %
06-1995	21,895	2,654	2,654	2,654	0	0	0	12 %
12-1995	72,700	190,687	190,687	190,687	0	0	0	262 %
06-1996	76,740	37,066	37,066	37,066	0	0	0	48 %
12-1996	75,778	198,209	198,209	198,209	0	0	0	262 %
06-1997	70,509	51,473	51,473	51,473	0	0	0	73 %
12-1997	69,018	184,877	184,877	184,877	0	0	0	268 %
06-1998	62,244	20,169	20,169	20,169	0	0	0	32 %
12-1998	62,346	51,512	51,512	51,512	0	0	0	83 %
06-1999	59,363	24,788	24,788	24,788	0	0	0	42 %
12-1999	59,869	107,797	107,797	107,797	0	0	0	180 %
06-2000	56,638	116,757	116,757	116,757	0	0	0	206 %
12-2000	53,611	8,972	8,972	8,972	0	0	0	17 %
06-2001	48,631	43,899	43,899	43,899	0	0	0	90 %
12-2001	54,471	8,915	8,915	8,915	0	0	0	16 %
06-2002	68,645	133,114	133,114	133,114	0	0	0	194 %
12-2002	125,183	73,149	73,149	73,149	0	0	0	58 %
06-2003	170,406	100,655	100,655	100,655	0	0	0	59 %
12-2003	224,801	125,392	125,392	125,392	0	0	0	56 %
06-2004	250,474	90,497	90,497	90,497	0	0	0	36 %
12-2004	268,483	8,195	8,195	8,195	0	0	0	3 %
06-2005	239,662	60,778	60,778	60,778	0	0	0	25 %
12-2005	204,881	31,040	31,040	31,040	0	0	0	15 %
06-2006	156,231	30,007	30,007	30,007	0	0	0	19 %
12-2006	120,677	19,231	19,231	19,231	0	0	0	16 %
06-2007	107,696	34,380	34,380	34,380	0	0	0	32 %
12-2007	103,779	106,298	106,298	106,298	0	0	0	102 %
06-2008	92,566	8,757	8,757	8,757	0	0	0	9 %
12-2008	97,474	(1)	(1)	(1)	0	0	0	0 %
06-2009	107,371	102,983	102,983	102,983	0	0	0	96 %
12-2009	124,298	185,158	185,158	185,158	0	0	0	149 %
06-2010	126,678	73,123	73,123	73,123	0	0	0	58 %
12-2010	136,402	298,193	298,192	298,193	1	0	1	219 %
06-2011	134,426	22,797	22,797	22,797	0	0	0	17 %
12-2011	149,354	271,621	271,621	271,621	0	0	0	182 %
06-2012	150,530	146,239	146,239	146,239	0	0	0	97 %
12-2012	166,184	439,789	439,789	439,789	0	0	0	265 %
06-2013	164,310	89,140	89,140	89,140	0	0	0	54 %
12-2013	172,708	102,156	102,156	102,156	0	0	0	59 %
06-2014	163,899	72,949	72,949	72,949	0	0	0	45 %
12-2014	171,157	7,893	7,892	7,893	1	0	1	5 %
06-2015	162,920	303,248	303,247	303,248	1	0	1	186 %
12-2015	167,840	30,270	30,270	30,270	0	0	0	18 %
06-2016	163,347	27,451	27,451	27,451	0	0	0	17 %
12-2016	168,385	4,183	4,183	4,183	0	0	0	2 %
06-2017	160,483	116,223	116,221	116,223	2	0	2	72 %
12-2017	168,380	138,667	19,140	138,667	119,527	0	119,527	82 %
06-2018	159,367	28,005	6,605	28,005	21,400	0	21,400	18 %
12-2018	161,913	59,414	7,510	59,414	51,904	0	51,904	37 %
06-2019	166,097	62,815	388	68,081	62,427	5,266	67,693	41 %
12-2019	199,264	69,047	9,207	84,222	59,840	15,175	75,015	42 %
06-2020	208,223	47,997	30,557	104,112	17,440	56,115	73,555	50 %
12-2020	225,174	73,184	7,243	128,349	65,941	55,165	121,106	57 %
Total	$ 6,980,657	$ 4,876,156	$ 4,477,672	$ 5,007,876	$ 398,484	$ 131,720	$ 530,204	72 %

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

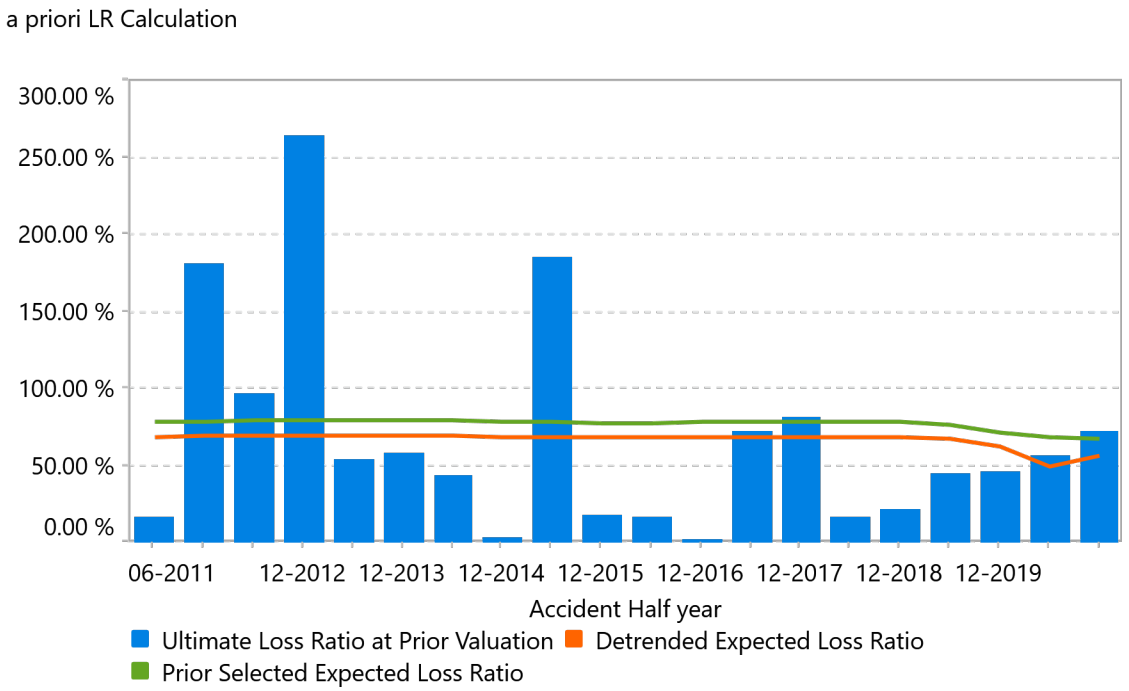
Exhibit C
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a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)](4)x(5)x(6)	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60.00 %	0.00 %	0.00 %
12-2009	124	185	148.96 %	1.185	1.000	1.000	1.027	1.000	1.000	1.291		60.00 %	69.00 %	79.00 %
06-2010	127	73	57.72 %	1.185	1.000	1.000	1.025	1.000	1.000	0.499		60.00 %	69.00 %	79.00 %
12-2010	136	298	218.61 %	1.185	1.000	1.000	1.024	1.000	1.000	1.889		60.00 %	69.00 %	79.00 %
06-2011	134	23	16.96 %	1.185	1.000	1.000	1.023	1.000	1.000	0.146	5.56 %	60.00 %	69.00 %	79.00 %
12-2011	149	272	181.86 %	1.185	1.000	1.000	1.022	1.000	1.000	1.567	5.56 %	60.00 %	70.00 %	79.00 %
06-2012	151	146	97.15 %	1.185	1.000	1.000	1.021	1.000	1.000	0.837	5.56 %	60.00 %	70.00 %	80.00 %
12-2012	166	440	264.64 %	1.185	1.000	1.000	1.019	1.000	1.000	2.275	5.56 %	60.00 %	70.00 %	80.00 %
06-2013	164	89	54.25 %	1.185	1.000	1.000	1.018	1.000	1.000	0.466	5.56 %	60.00 %	70.00 %	80.00 %
12-2013	173	102	59.15 %	1.185	1.000	1.000	1.017	1.000	1.000	0.508	5.56 %	60.00 %	70.00 %	80.00 %
06-2014	164	73	44.51 %	1.185	1.000	1.000	1.015	1.000	1.000	0.381	5.56 %	60.00 %	70.00 %	80.00 %
12-2014	171	8	4.61 %	1.175	1.000	1.000	1.015	1.000	1.000	0.040	5.56 %	60.00 %	69.00 %	79.00 %
06-2015	163	303	186.13 %	1.163	1.000	1.000	1.013	1.000	1.000	1.621	5.56 %	60.00 %	69.00 %	79.00 %
12-2015	168	30	18.04 %	1.158	1.000	1.000	1.012	1.000	1.000	0.158	5.56 %	60.00 %	69.00 %	78.00 %
06-2016	163	27	16.81 %	1.158	1.000	1.000	1.011	1.000	1.000	0.147	5.56 %	60.00 %	69.00 %	78.00 %
12-2016	168	4	2.48 %	1.158	1.000	1.000	1.009	1.000	1.000	0.022	5.56 %	60.00 %	69.00 %	79.00 %
06-2017	160	116	72.42 %	1.158	1.000	1.000	1.009	1.000	1.000	0.631	5.56 %	60.00 %	69.00 %	79.00 %
12-2017	168	139	82.35 %	1.158	1.000	1.000	1.007	1.000	1.000	0.716	5.56 %	60.00 %	69.00 %	79.00 %
06-2018	159	28	17.57 %	1.158	1.000	1.000	1.006	1.000	1.000	0.153	5.56 %	60.00 %	69.00 %	79.00 %
12-2018	162	36	22.38 %	1.158	1.000	1.000	1.005	1.000	1.000	0.194	5.56 %	60.00 %	69.00 %	79.00 %
06-2019	166	75	45.27 %	1.130	1.000	1.000	1.003	1.000	1.000	0.402	5.56 %	60.00 %	68.00 %	77.00 %
12-2019	199	94	47.14 %	1.048	1.000	1.000	1.003	1.000	1.000	0.451	5.56 %	60.00 %	63.00 %	72.00 %
06-2020	208	119	57.00 %	1.010	1.000	1.000	1.002	1.000	1.212	0.685		60.00 %	50.00 %	69.00 %
12-2020	112	82	73.15 %	1.000	1.000	1.000	1.000	1.000	1.053	0.770		60.00 %	57.00 %	68.00 %
Total	$ 3,658	$ 2,763	75.53 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

a priori LR Calculation
Data Evaluated as of 31/03/2020



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

Exhibit D
Page 1 of 2

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31

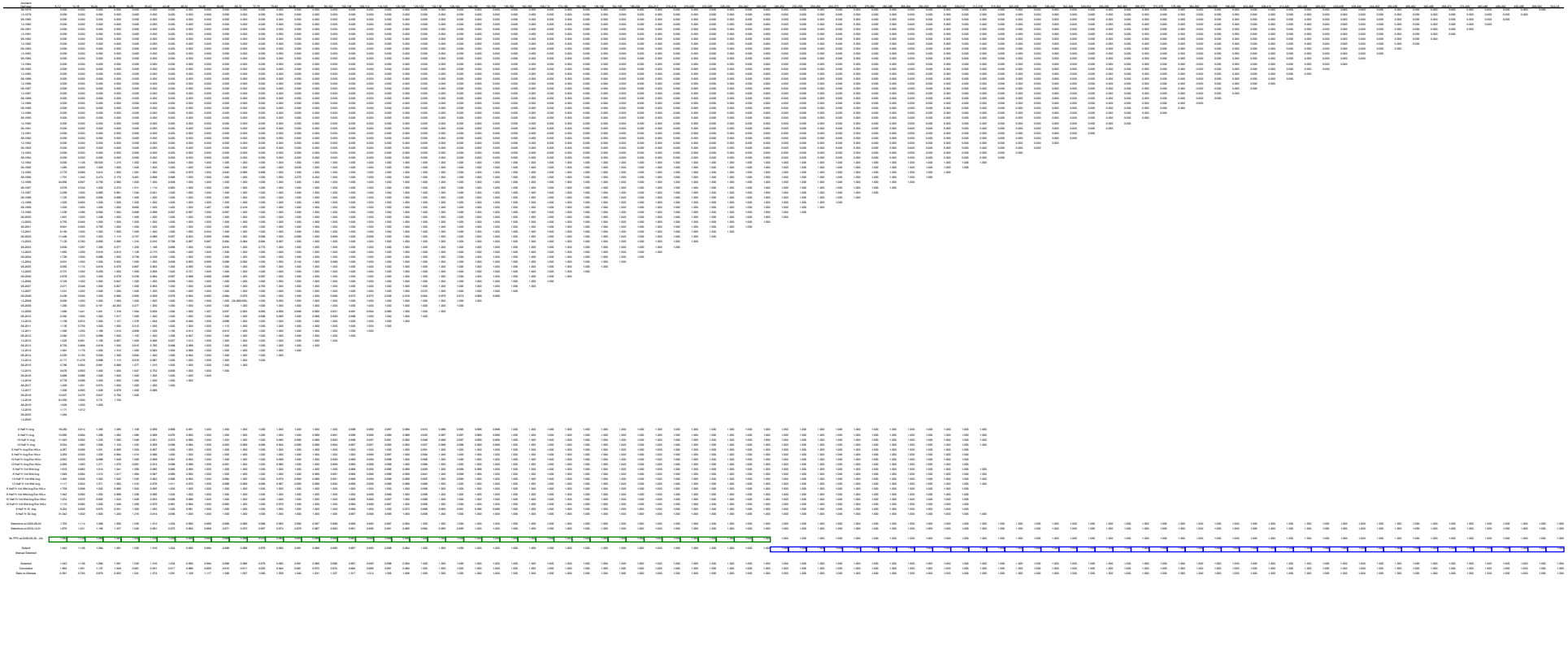
Accident Half-year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168
06-1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06-1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1980	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
06-1981	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
12-1981	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
06-1982	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
12-1982	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
06-1983	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
12-1983	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
06-1984	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
12-1984	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
06-1985	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
12-1985	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
06-1986	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
12-1986	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
06-1987	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
12-1987	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
06-1988	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
12-1988	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
06-1989	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
12-1989	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
06-1990	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
12-1990	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
06-1991	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
12-1991	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
06-1992	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
12-1992	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
06-1993	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
12-1993	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
06-1994	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
12-1994	0	3,017	3,402	202,488	245,988	246,488	246,488	232,488	232,488	232,488	233,697	233,697	233,697	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344
06-1995	4,211	4,568	4,154	4,154	4,154	4,154	4,154	4,154	4,154	4,154	4,154	4,154	4,154	4,154	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654
12-1995	16,065	44,639	44,589	170,052	170,052	185,493	289,319	289,319	283,213	298,386	191,750	191,050	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687
06-1996	6,953	12,453	16,711	41,341	89,703	41,340	37,103	35,903	36,066	36,066	36,066	36,066	36,066	36,066	82,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066
12-1996	8,622	300,527	299,527	227,209	218,209	218,209	218,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209
06-1997	9,589	5,543	14,044	14,044	31,905	48,195	53,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473
12-1997	88,073	198,867	198,867	195,868	192,151	198,606	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877
06-1998	18,008	31,070	20,374	20,219	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169
12-1998	71,911	72,237	50,037	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512
06-1999	2,288	2,288	2,288	2,288	2,288	22,107	22,107	32,107	32,107	47,107	59,281	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788
12-1999	77,100	95,326	103,480	102,632	109,163	108,923	108,683	108,391	108,108	108,078	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797
06-2000	51,090	92,025	96,622	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757
12-2000	12,532	9,457	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972
06-2001	6,825	60,750	57,415	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899
12-2001	33,915	208,915	208,915	208,915	208,915	208,915	208,915	208,915	208,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915
06-2002	14,708	168,352	207,979	219,011	243,808	172,402	170,426	163,098	134,002	133,902	133,802	133,752	133,652	133,602	133,402	133,352	133,252	133,202	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114
12-2002	15,368	109,516	83,280	82,853	82,427	107,987	98,969	78,970	77,970	76,950	75,750	74,550	73,350	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149
06-2003	176,043	146,041	158,783	221,496	126,364	151,625	180,155	160,155	160,155	160,155	130,655	130,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655
12-2003	118,971	197,742	209,458	192,249	155,749	175,393	125,393	125,393	125,393	125,393	125,393	125,393	125,393	125,393	125,393	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392	125,392
06-2004	133,657	230,646	230,646	227,946	227,946	168,140	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497	90,497
12-2004	32,535	20,524	20,524	20,524	19,137	19,138	19,138	69,046	59,045	58,995	58,755	58,295	58,295	58,295	8,295	8,295	8,195	8,195	8,195	8,195	8,195	8,195	8,195	8,195	8,195	8,195	8,195	8,195
06-2005	76,372	72,959	85,674	70,058	68,560	61,529	61,079	61,079	60,779	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778	60,778
12-2005	84,843	62,040	62,040	16,043	16,040	16,040	43,287	44,260	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040	31,040
06-2006	147,520	129,500	158,000	158,000	91,390	30,936	30,429	30,323	30,251	30,185	30,113	30,107	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007	30,007
12-2006	7,930	29,731	29,731	29,731	19,231	29,231	29,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231	19,231
06-2007	27,409	67,729	138,729	138,729	114,729	114,729	113,909	113,909	113,909	45,080	45,080	45,080	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380
12-2007	160,000	164,998	164,998	164,998	164,998	164,998	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	206,298	106,298	106,298	106,298	106,298	106,298	106,298	
06-2008	36,889	16,073	15,208	15,208	14,908	14,158	13,558	13,258	12,758	12,658	12,458	12,158	12,158	12,158	12,158	12,158	12,108	11,808	11,508	10,658	9,758	9,407	9,207	8,957	8,857	8,757		
12-2008	5,514	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	24,999	24,999	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)			
06-2009	24,668	31,820	31,820	5,109	215,921	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983	102,983				
12-2009	79,927	86,298	124,335	174,251	229,751	230,657	193,496	211,596	211,596	276,596	259,095	257,343	255,591	218,839	206,979	205,228	190,975	189,223	188,055	185,158	185,158	185,158	185,158					
06-2010	30,431	72,803	72,803	72,803	74,014	74,014	74,013	74,013	74,013	74,013	74,013	74,013	73,871	73,516	73,480	73,336	73,265	73,123	73,123	73,123	73,123	73,123						
12-2010	195,445	226,363	197,863	197,863	224,948	286,948	288,102	354,102	335,728	335,728	298,192	298,192	298,193	298,193	298,193	298,193	298,193	298,193	298,193	298,193	298,193							
06-2011	76,032	86,388	65,588	65,588	65,588	20,488	20,488	20,488	20,488	20,488	22,797	22,797	22,797	22,797	22,797	22,797	22,797	22,797	22,797	22,797								
12-2011	144,253	200,575	250,650	300,510	303,502	260,479	275,856	326,984	297,640	297,640	271,621	271,622	271,621	271,621	271,621	271,621	271,621	271,621	271,621									
06-2012	40,846	134,060	184,110	126,745	126,745	146,009	146,009	154,505	146,239	146,239	146,239	146,239	146,239	146,239	146,239	146,239	146,239	146,239										
12-2012	411,977	504,488	449,582	519,582	471,462	471,462	469,781	435,281	439,789	439,789	439,789	439,789	439,789	439,789	439,789	439,789	439,789											
06-2013	20,061	175,531	152,382	124,631	124,631	113,982	89,465	89,315	89,165	89,140	89,140	89,140	89,140	89,140	89,140	89,140												
12-2013	62,178	67,230	79,285	79,285	104,025	104,025	102,256	102,256	102,156	102,156	102,156	102,156	102,156	102,156	102,156													
06-2014	21,406	5,449	11,949	70,857	92,657	77,249	77,249	77,249	72,949	72,949	72,949	72,949	72,949	72,949														
12-2014	4,000	682	7,828	7,810	8,693	7,993	7,893	7,893	7,893	7,893	7,893	7,893	7,893															
06-2015	381,655	299,953	286,248	280,748	277,249	298,656	303,248	303,248	303,248	303,248	303,248	303,248																
12-2015	49,945	33,875	30,234	30,234	30,235	49,795	37,469	30,270	30,270	30,270	30,270																	
06-2016	31,278	27,778	27,451	27,451	27,451	27,451	27,451	27,451	27,451	27,451																		
12-2016	9,000	7,000	4,183	4,183	4,183	4,183	4,183	4,183	4,183																			
06-2017	84,941	119,302	119,411	116,223	116,223	116,223	116,223	116,223																				
12-2017	107,128	139,935	139,275	143,275	140,308	140,245	138,667																					
06-2018	8,705	116,708	55,588	35,382	28,005	28,005																						
12-2018	100	9,155	9,155	34,154	59,414																							
06-2019	62,815	62,815	62,815	62,815																								
12-2019	58,258	68,227	69,047																									
06-2020	37,977	47,997																										
12-2020	73,184																											

Accident Half-year	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264	270	276	282	288	294	300	306	312	318	324	330	336
06-1979	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
12-1979	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
06-1980	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
12-1980	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
06-1981	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
12-1981	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
06-1982	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
12-1982	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
06-1983	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
12-1983	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
06-1984	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
12-1984	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
06-1985	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
12-1985	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
06-1986	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
12-1986	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
06-1987	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
12-1987	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
06-1988	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
12-1988	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
06-1989	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
12-1989	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
06-1990	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
12-1990	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
06-1991	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
12-1991	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
06-1992	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
12-1992	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
06-1993	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
12-1993	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	
06-1994	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		
12-1994	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344	234,344			
06-1995	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654	2,654				
12-1995	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687	190,687					
06-1996	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066	37,066						
12-1996	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209	198,209							
06-1997	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473	51,473								
12-1997	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877	184,877									
06-1998	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169	20,169										
12-1998	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512	51,512											
06-1999	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788	24,788												
12-1999	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797	107,797													
06-2000	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757	116,757														
12-2000	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972	8,972															
06-2001	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899	43,899																
12-2001	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915	8,915																	
06-2002	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114	133,114																		
12-2002	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149	73,149																			
06-2003	100,655	100,655	100,655	100,655	100,655	100,655	100,655	100,655																				
12-2003	125,392	125,392	125,392	125,392	125,392	125,392	125,392																					
06-2004	90,497	90,497	90,497	90,497	90,497	90,497																						
12-2004	8,195	8,195	8,195	8,195	8,195																							
06-2005	60,778	60,778	60,778	60,778																								
12-2005	31,040	31,040	31,040																									
06-2006	30,007	30,007																										
12-2006	19,231																											

Accident Half-year	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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
12-1979	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	
06-1980	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		
12-1980	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			
06-1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
12-1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
06-1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12-1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
06-1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
12-1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
06-1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
12-1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
06-1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
12-1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
06-1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
12-1986	0	0	0	0	0	0	0	0	0	0	0	0	0															
06-1987	0	0	0	0	0	0	0	0	0	0	0	0																
12-1987	0	0	0	0	0	0	0	0	0	0	0																	
06-1988	0	0	0	0	0	0	0	0	0	0																		
12-1988	0	0	0	0	0	0	0	0	0																			
06-1989	0	0	0	0	0	0	0	0																				
12-1989	0	0	0	0	0	0	0																					
06-1990	0	0	0	0	0	0																						
12-1990	0	0	0	0	0																							
06-1991	0	0	0	0																								
12-1991	0	0	0																									
06-1992	0	0																										
12-1992	0																											

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj) (1)	Loss Ratio (2)	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss (3)	Benktander Using Ult Premiums and Incurred Loss (4)	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss (5)	Incurred (Zero IBNR) (6)	CAHY Ultimate (7)	Weighted Average (8)	Default Selected (9)	Manual Selected (10)	Ultimate Loss (11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	0	0	0	0	0	0		0	0		0
12-1988	0	0	0	0	0	0		0	0		0
06-1989	0	0	0	0	0	0		0	0		0
12-1989	0	0	0	0	0	0		0	0		0
06-1990	0	0	0	0	0	0		0	0		0
12-1990	0	0	0	0	0	0		0	0		0
06-1991	0	0	0	0	0	0		0	0		0
12-1991	0	0	0	0	0	0		0	0		0
06-1992	0	0	0	0	0	0		0	0		0
12-1992	0	0	0	0	0	0		0	0		0
06-1993	0	0	0	0	0	0		0	0		0
12-1993	0	0	0	0	0	0		0	0		0
06-1994	0	0	0	0	0	0		0	0		0
12-1994	0	0	0	0	0	0		0	0		0
06-1995	0	0	0	0	0	0		0	0		0
12-1995	0	0	0	0	0	0		0	0		0
06-1996	0	0	0	0	0	0		0	0		0
12-1996	0	0	0	0	0	0		0	0		0
06-1997	0	0	0	0	0	0		0	0		0
12-1997	0	0	0	0	0	0		0	0		0
06-1998	0	0	0	0	0	0		0	0		0
12-1998	0	0	0	0	0	0		0	0		0
06-1999	0	0	0	0	0	0		0	0		0
12-1999	0	0	0	0	0	0		0	0		0
06-2000	0	0	0	0	0	0		0	0		0
12-2000	0	0	0	0	0	0		0	0		0
06-2001	0	0	0	0	0	0		0	0		0
12-2001	0	0	0	0	0	0		0	0		0
06-2002	0	0	0	0	0	0		0	0		0
12-2002	0	0	0	0	0	0		0	0		0
06-2003	0	0	0	0	0	0		0	0		0
12-2003	50,000	0	50,000	50,000	50,000	50,000		50,000	50,000		50,000
06-2004	0	0	0	0	0	0		0	0		0
12-2004	0	0	0	0	0	0		0	0		0
06-2005	0	0	0	0	0	0		0	0		0
12-2005	0	0	0	0	0	0		0	0		0
06-2006	0	0	0	0	0	0		0	0		0
12-2006	0	0	0	0	0	0		0	0		0
06-2007	0	0	0	0	0	0		0	0		0
12-2007	0	0	0	0	0	0		0	0		0
06-2008	0	0	0	0	0	0		0	0		0
12-2008	0	0	0	0	0	0		0	0		0
06-2009	0	6,702	0	0	0	0		0	0		0
12-2009	0	7,788	0	0	0	0		0	0		0
06-2010	0	8,309	0	0	0	0		0	0		0
12-2010	0	9,635	0	0	0	0		0	0		0
06-2011	0	10,267	(83)	1	(52)	0		0	0		0
12-2011	0	12,251	88	1	55	0		0	0		0
06-2012	0	12,940	88	1	55	0		0	0		0
12-2012	213,581	15,286	210,256	213,526	210,161	210,000		213,581	210,000		210,000
06-2013	0	16,132	562	20	353	0		0	0		0
12-2013	0	18,164	(246)	3	(154)	0		0	0		0
06-2014	0	17,972	(441)	11	(277)	0		0	0		0
12-2014	0	18,062	(766)	33	(481)	0		0	0		0
06-2015	95,943	15,985	99,532	95,781	99,756	100,250		95,943	100,250		100,250
12-2015	0	16,505	(2,014)	246	(1,265)	0		0	0		0
06-2016	0	16,787	(1,524)	138	(957)	0		0	0		0
12-2016	0	18,176	(1,650)	150	(1,036)	0		0	0		0
06-2017	0	18,017	(1,149)	73	(722)	0		2,252	0		0
12-2017	0	19,977	(1,436)	103	(902)	0		4,994	0		0
06-2018	0	19,549	(1,093)	61	(687)	0		7,331	0		0
12-2018	0	20,617	1,849	166	1,161	0		10,309	1,849		1,849
06-2019	0	20,730	4,344	910	2,728	0		12,957	4,344		4,344
12-2019	0	22,359	8,617	3,321	5,412	0		16,770	8,617		8,617
06-2020	0	18,829	9,615	4,910	7,105	0		16,475	18,829		18,829
12-2020	0	21,548	15,744	11,504	10,409	0	21,548	21,548	21,548		21,548
Total	$ 359,524	$ 382,589	$ 390,292	$ 380,957	$ 380,705	$ 360,250	$ 21,548	$ 452,159	$ 415,436		$ 415,436

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	0	0	0	0	0	0	0	0 %
06-1988	0	0	0	0	0	0	0	0 %
12-1988	13	0	0	0	0	0	0	0 %
06-1989	52	0	0	0	0	0	0	0 %
12-1989	174	0	0	0	0	0	0	0 %
06-1990	5,450	0	0	0	0	0	0	0 %
12-1990	17,226	0	0	0	0	0	0	0 %
06-1991	19,769	0	0	0	0	0	0	0 %
12-1991	24,345	0	0	0	0	0	0	0 %
06-1992	23,487	0	0	0	0	0	0	0 %
12-1992	24,882	0	0	0	0	0	0	0 %
06-1993	23,718	0	0	0	0	0	0	0 %
12-1993	24,209	0	0	0	0	0	0	0 %
06-1994	22,379	0	0	0	0	0	0	0 %
12-1994	25,191	0	0	0	0	0	0	0 %
06-1995	23,177	0	0	0	0	0	0	0 %
12-1995	25,721	0	0	0	0	0	0	0 %
06-1996	25,019	0	0	0	0	0	0	0 %
12-1996	25,486	0	0	0	0	0	0	0 %
06-1997	22,589	0	0	0	0	0	0	0 %
12-1997	22,931	0	0	0	0	0	0	0 %
06-1998	21,532	0	0	0	0	0	0	0 %
12-1998	22,170	0	0	0	0	0	0	0 %
06-1999	20,661	0	0	0	0	0	0	0 %
12-1999	21,399	0	0	0	0	0	0	0 %
06-2000	21,288	0	0	0	0	0	0	0 %
12-2000	22,491	0	0	0	0	0	0	0 %
06-2001	22,815	0	0	0	0	0	0	0 %
12-2001	27,221	0	0	0	0	0	0	0 %
06-2002	32,245	0	0	0	0	0	0	0 %
12-2002	42,107	0	0	0	0	0	0	0 %
06-2003	48,745	0	0	0	0	0	0	0 %
12-2003	57,621	50,000	50,000	50,000	0	0	0	87 %
06-2004	53,349	0	0	0	0	0	0	0 %
12-2004	53,761	0	0	0	0	0	0	0 %
06-2005	49,645	0	0	0	0	0	0	0 %
12-2005	44,807	0	0	0	0	0	0	0 %
06-2006	35,541	0	0	0	0	0	0	0 %
12-2006	30,357	0	0	0	0	0	0	0 %
06-2007	27,527	0	0	0	0	0	0	0 %
12-2007	28,222	0	0	0	0	0	0	0 %
06-2008	26,601	0	0	0	0	0	0	0 %
12-2008	29,576	0	0	0	0	0	0	0 %
06-2009	33,511	0	0	0	0	0	0	0 %
12-2009	38,940	0	0	0	0	0	0	0 %
06-2010	41,544	0	0	0	0	0	0	0 %
12-2010	48,177	0	0	0	0	0	0	0 %
06-2011	51,333	0	0	0	0	0	0	0 %
12-2011	61,255	0	0	0	0	0	0	0 %
06-2012	64,701	0	0	0	0	0	0	0 %
12-2012	76,429	210,000	210,000	210,000	0	0	0	275 %
06-2013	80,661	0	0	0	0	0	0	0 %
12-2013	90,820	0	0	0	0	0	0	0 %
06-2014	89,859	0	0	0	0	0	0	0 %
12-2014	90,310	0	0	0	0	0	0	0 %
06-2015	79,925	100,250	250	100,250	100,000	0	100,000	125 %
12-2015	82,525	0	0	0	0	0	0	0 %
06-2016	83,936	0	0	0	0	0	0	0 %
12-2016	90,882	0	0	0	0	0	0	0 %
06-2017	90,086	0	0	0	0	0	0	0 %
12-2017	99,887	0	0	0	0	0	0	0 %
06-2018	97,747	0	0	0	0	0	0	0 %
12-2018	103,085	0	0	1,849	0	1,849	1,849	2 %
06-2019	103,652	0	0	4,344	0	4,344	4,344	4 %
12-2019	111,797	0	0	8,617	0	8,617	8,617	8 %
06-2020	110,757	0	0	18,829	0	18,829	18,829	17 %
12-2020	113,408	0	0	21,548	0	21,548	21,548	19 %
Total	$ 3,030,726	$ 360,250	$ 260,250	$ 415,436	$ 100,000	$ 55,186	$ 155,186	14 %

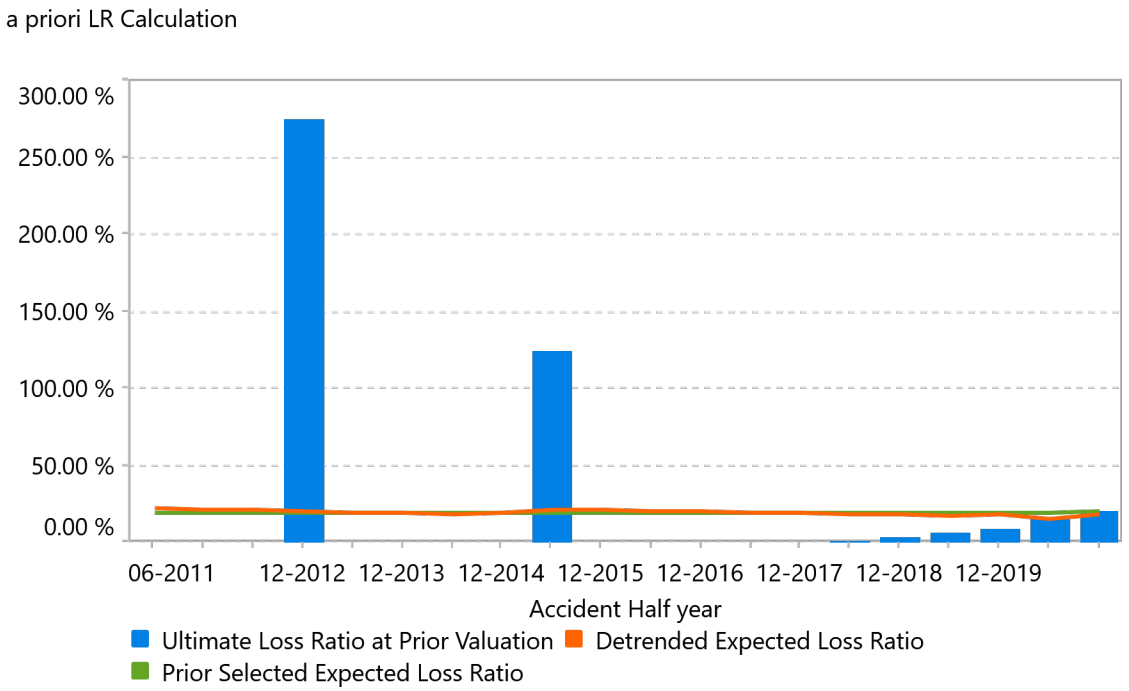
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		20.00 %	0.00 %	0.00 %
12-2009	39	0	0.00 %	0.663	1.879	1.000	1.000	1.000	1.000	0.000		20.00 %	25.00 %	20.00 %
06-2010	42	0	0.00 %	0.663	1.826	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	24.00 %	20.00 %
12-2010	48	0	0.00 %	0.663	1.774	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	24.00 %	20.00 %
06-2011	51	0	0.00 %	0.663	1.724	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	23.00 %	20.00 %
12-2011	61	0	0.00 %	0.663	1.675	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	22.00 %	20.00 %
06-2012	65	0	0.00 %	0.663	1.628	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	22.00 %	20.00 %
12-2012	76	210	274.76 %	0.663	1.582	1.000	1.000	1.000	1.000	2.621	5.00 %	20.00 %	21.00 %	20.00 %
06-2013	81	0	0.00 %	0.663	1.537	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	20.00 %	20.00 %
12-2013	91	0	0.00 %	0.663	1.494	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	20.00 %	20.00 %
06-2014	90	0	0.00 %	0.664	1.452	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	19.00 %	20.00 %
12-2014	90	0	0.00 %	0.719	1.411	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	20.00 %	20.00 %
06-2015	80	100	125.43 %	0.792	1.371	1.000	1.000	1.000	1.000	1.156	5.00 %	20.00 %	22.00 %	20.00 %
12-2015	83	0	0.00 %	0.829	1.332	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	22.00 %	20.00 %
06-2016	84	0	0.00 %	0.828	1.294	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	21.00 %	20.00 %
12-2016	91	0	0.00 %	0.828	1.258	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	21.00 %	20.00 %
06-2017	90	0	0.00 %	0.828	1.222	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	20.00 %	20.00 %
12-2017	100	0	0.00 %	0.828	1.188	1.000	1.000	1.000	1.000	0.000	5.00 %	20.00 %	20.00 %	20.00 %
06-2018	98	1	1.24 %	0.828	1.154	1.000	1.000	1.000	1.000	0.013	5.00 %	20.00 %	19.00 %	20.00 %
12-2018	103	4	3.69 %	0.828	1.122	1.000	1.000	1.000	1.000	0.040	5.00 %	20.00 %	19.00 %	20.00 %
06-2019	104	7	6.34 %	0.844	1.090	1.000	1.000	1.000	1.000	0.069	5.00 %	20.00 %	18.00 %	20.00 %
12-2019	112	11	9.40 %	0.900	1.059	1.000	1.000	1.000	1.000	0.099	5.00 %	20.00 %	19.00 %	20.00 %
06-2020	111	18	16.00 %	0.939	1.029	1.000	1.000	1.000	1.212	0.201		20.00 %	16.00 %	20.00 %
12-2020	57	12	21.00 %	1.000	1.000	1.000	1.000	1.000	1.053	0.221		20.00 %	19.00 %	21.00 %
Total	$ 1,845	$ 362	19.62 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

a priori LR Calculation
Data Evaluated as of 31/03/2020



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

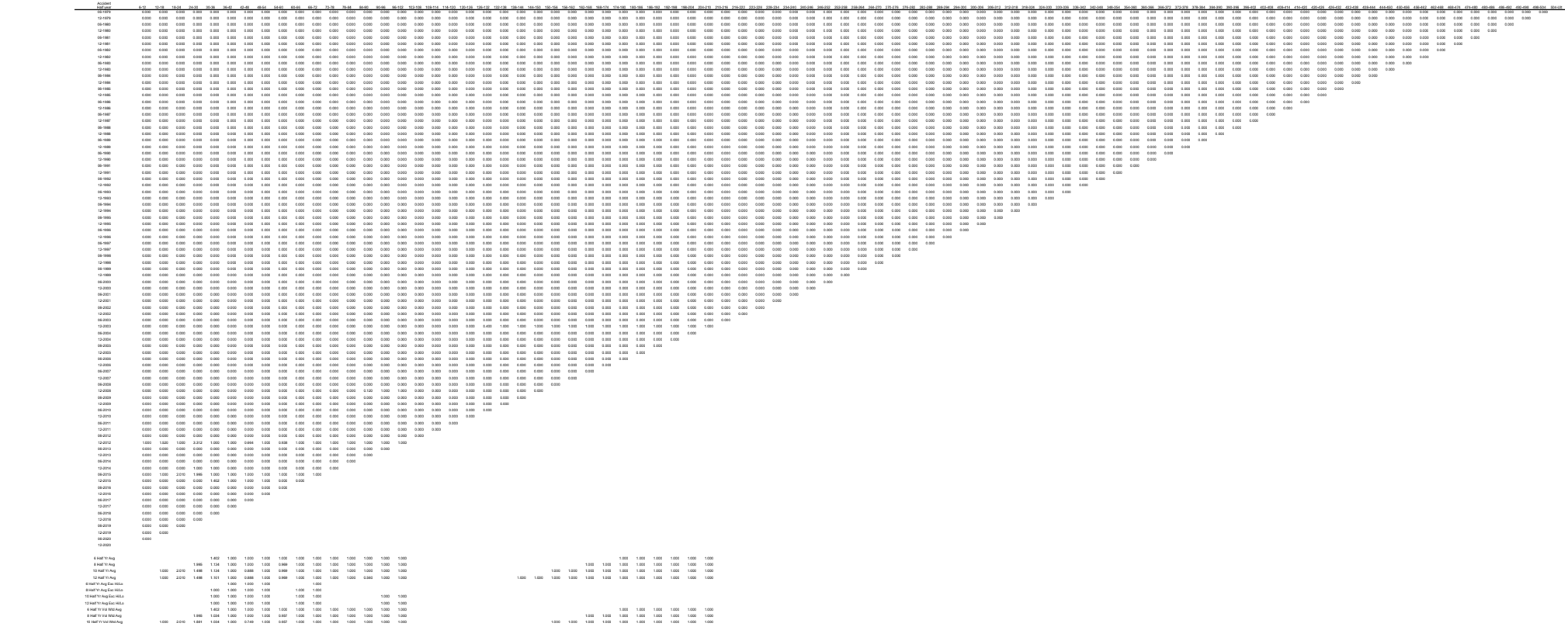
Exhibit D
Page 1 of 2

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264	270	276	282	288	294	300	306	312	318	324	330	336	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1979	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
06-1980	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
12-1980	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0			
06-1981	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	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	0	0	0	0	0	0	0	0	0	0	0	0				
12-1981	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	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	0	0	0	0	0	0	0	0	0	0	0					
06-1982	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	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	0	0	0	0	0	0	0	0	0	0						
12-1982	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	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	0	0	0	0	0	0	0	0	0							
06-1983	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	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	0	0	0	0	0	0	0	0								
12-1983	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	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	0	0	0	0	0	0	0									
06-1984	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	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	0	0	0	0	0	0										
12-1984	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	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	0	0	0	0	0											
06-1985	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	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	0	0	0	0												
12-1985	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	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	0	0														
06-1986	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	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	0	0															
12-1986	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	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																
06-1987	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	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																	
12-1987	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	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																		
06-1988	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	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																			
12-1988	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	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																				
06-1989	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	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																					
12-1989	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	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																						
06-1990	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	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																							
12-1990	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	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																								
06-1991	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	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																									
12-1991	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																										
06-1992	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																											
12-1992	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																												
06-1993	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																													
12-1993	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																														
06-1994	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																															
12-1994	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																
06-1995	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																	
12-1995	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																		
06-1996	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																			
12-1996	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																				
06-1997	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	0	0	0	0	0	0	0	0	0	0	0	0	0																																					
12-1997	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	0	0	0	0	0	0	0	0	0	0	0	0																																						
06-1998	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	0	0	0	0	0	0	0	0	0	0	0																																							
12-1998	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	0	0	0	0	0	0	0	0	0	0																																								
06-1999	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	0	0	0	0	0	0	0	0	0																																									
12-1999	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	0	0	0	0	0	0	0	0																																										
06-2000	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	0	0	0	0	0	0	0																																											
12-2000	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	0	0	0	0	0	0																																												
06-2001	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	0	0	0	0	0																																													
12-2001	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	0	0	0	0																																														
06-2002	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	0	0	0																																															
12-2002	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	0	0																																																
06-2003	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	0																																																	
12-2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	125,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000																																																			
06-2004	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																																																			
12-2004	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																																																				
06-2005	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																																																					
12-2005	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																																																						
06-2006	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																																																							
12-2006	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																																																								
06-2007	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																																																									
12-2007	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																																																									
06-2008	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																																																										
12-2008	0	0	0	0	0	0	0	0	0	0	0	0	0	92,000	11,040	11,040	11,040	0	0	0	0	0	0	0	0																																																											
06-2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																													
12-2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																													
06-2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																															
12-2010	0	0	0	0	0	0	0	0	0	6,500	0	0	0	0	0	0	0	0	0	0	0																																																																
06-2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																
12-2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																	
06-2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																	
12-2012	67,000	67,000	101,825	101,825	337,200	337,200	337,200	224,000	224,000	210,000	210,000	210,000	210,000	210,000	210,000	210,000	210,000																																																																	
06-2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																
12-2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																		
06-2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																		
12-2014	0	0	0	6,500	6,500	6,500	0	0	0	0	0	0	0																																																																			
06-2015	0	25,000	25,000	50,250	100,250	100,250	100,250	100,250	100,250	100,250	100,250	100,250																																																																				
12-2015	0	0	0	0	10,000	14,020	14,020	14,020	14,020	0	0																																																																								
06-2016	0	0	0	0	0	0	0	0	0	0																																																																										
12-2016	0	0	0	0	0	0	0	0	0																																																																											
06-2017	0	0	0	0	0	0	0	0																																																																											
12-2017	0	0	0	0	0	0	0																																																																												
06-2018	0	0	0	0	0	0																																																																														
12-2018	0	0	0	0	0																																																																														
06-2019	0	0	0	0																																																																															
12-2019	0	0	0																																																																																
06-2020	0	0																																																																																		
12-2020	0																																																																																		

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Loss Ratio	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss	Benktander Using Lit Premiums and Incurred Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Incurred (Zero IBNR)	CAHY Ultimate	Weighted Average	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	418	0	418	418	418	418		418	418		418
06-1986	52,717	0	52,717	52,717	52,717	52,717		52,717	52,717		52,717
12-1986	155,789	0	155,789	155,789	155,789	155,789		155,789	155,789		155,789
06-1987	82,753	0	82,753	82,753	82,753	82,753		82,753	82,753		82,753
12-1987	123,935	0	123,935	123,935	123,935	123,935		123,935	123,935		123,935
06-1988	142,139	0	142,139	142,139	142,139	142,139		142,139	142,139		142,139
12-1988	283,774	0	283,774	283,774	283,774	283,774		283,774	283,774		283,774
06-1989	240,812	0	240,812	240,812	240,812	240,812		240,812	240,812		240,812
12-1989	330,362	0	330,362	330,362	330,362	330,362		330,362	330,362		330,362
06-1990	188,404	0	188,404	188,404	188,404	188,404		188,404	188,404		188,404
12-1990	244,289	0	244,289	244,289	244,289	244,289		244,289	244,289		244,289
06-1991	249,396	0	249,396	249,396	249,396	249,396		249,396	249,396		249,396
12-1991	364,098	0	364,098	364,098	364,098	364,098		364,098	364,098		364,098
06-1992	262,800	0	262,800	262,800	262,800	262,800		262,800	262,800		262,800
12-1992	229,636	0	229,636	229,636	229,636	229,636		229,636	229,636		229,636
06-1993	160,395	0	160,395	160,395	160,395	160,395		160,395	160,395		160,395
12-1993	343,869	0	343,869	343,869	343,869	343,869		343,869	343,869		343,869
06-1994	170,656	0	170,656	170,656	170,656	170,656		170,656	170,656		170,656
12-1994	202,112	0	202,112	202,112	202,112	202,112		202,112	202,112		202,112
06-1995	175,428	0	175,428	175,428	175,428	175,428		175,428	175,428		175,428
12-1995	219,054	0	219,054	219,054	219,054	219,054		219,054	219,054		219,054
06-1996	244,384	0	244,384	244,384	244,384	244,384		244,384	244,384		244,384
12-1996	273,194	0	273,194	273,194	273,194	273,194		273,194	273,194		273,194
06-1997	275,340	0	275,340	275,340	275,340	275,340		275,340	275,340		275,340
12-1997	284,950	0	284,950	284,950	284,950	284,950		284,950	284,950		284,950
06-1998	236,164	0	236,164	236,164	236,164	236,164		236,164	236,164		236,164
12-1998	182,082	0	182,082	182,082	182,082	182,082		182,082	182,082		182,082
06-1999	249,078	0	249,078	249,078	249,078	249,078		249,078	249,078		249,078
12-1999	317,557	0	317,557	317,557	317,557	317,557		317,557	317,557		317,557
06-2000	218,636	0	218,636	218,636	218,636	218,636		218,636	218,636		218,636
12-2000	405,053	0	405,053	405,053	405,053	405,053		405,053	405,053		405,053
06-2001	303,804	0	303,804	303,804	303,804	303,804		303,804	303,804		303,804
12-2001	423,038	0	423,038	423,038	423,038	423,038		423,038	423,038		423,038
06-2002	274,321	0	274,321	274,321	274,321	274,321		274,321	274,321		274,321
12-2002	774,190	0	774,190	774,190	774,190	774,190		774,190	774,190		774,190
06-2003	571,530	0	571,530	571,530	571,530	571,530		571,530	571,530		571,530
12-2003	686,512	0	686,512	686,512	686,512	686,512		686,512	686,512		686,512
06-2004	504,197	0	504,197	504,197	504,197	504,197		504,197	504,197		504,197
12-2004	833,991	0	833,991	833,991	833,991	833,991		833,991	833,991		833,991
06-2005	695,458	0	695,458	695,458	695,458	695,458		695,458	695,458		695,458
12-2005	696,302	0	696,302	696,302	696,302	696,302		696,302	696,302		696,302
06-2006	394,871	0	394,871	394,871	394,871	394,871		394,871	394,871		394,871
12-2006	346,499	0	346,499	346,499	346,499	346,499		346,499	346,499		346,499
06-2007	469,402	0	469,402	469,402	469,402	469,402		469,402	469,402		469,402
12-2007	262,181	0	262,181	262,181	262,181	262,181		262,181	262,181		262,181
06-2008	271,327	0	271,327	271,327	271,327	271,327		271,327	271,327		271,327
12-2008	408,198	0	408,198	408,198	408,198	408,198		408,198	408,198		408,198
06-2009	345,676	0	345,676	345,676	345,676	345,676		345,676	345,676		345,676
12-2009	517,161	636,363	517,161	517,161	517,161	517,161		517,161	517,161		517,161
06-2010	419,578	597,608	419,578	419,578	419,578	419,578		419,578	419,578		419,578
12-2010	494,241	721,003	494,241	494,241	494,241	494,241		494,241	494,241		494,241
06-2011	442,563	682,419	442,563	442,563	442,563	442,563		442,563	442,563		442,563
12-2011	686,278	970,067	686,278	686,278	686,278	686,278		686,278	686,278		686,278
06-2012	578,792	930,866	578,792	578,792	578,792	578,792		578,792	578,792		578,792
12-2012	1,066,319	1,198,116	1,066,319	1,066,319	1,066,319	1,066,319		1,066,319	1,066,319		1,066,319
06-2013	798,566	1,092,030	798,566	798,566	798,566	798,566		798,566	798,566		798,566
12-2013	767,924	1,348,894	767,924	767,924	767,924	767,924		767,924	767,924		767,924
06-2014	813,960	1,159,250	813,960	813,960	813,960	813,960		813,960	813,960		813,960
12-2014	1,051,598	1,436,867	1,051,598	1,051,598	1,051,598	1,051,598		1,051,598	1,051,598		1,051,598
06-2015	1,019,559	1,182,879	1,019,559	1,019,559	1,019,559	1,019,559		1,019,559	1,019,559		1,019,559
12-2015	1,126,436	1,324,100	1,126,436	1,126,436	1,126,436	1,126,436		1,126,436	1,126,436		1,126,436
06-2016	962,904	1,124,022	962,904	962,904	962,904	962,904		962,904	962,904		962,904
12-2016	1,534,242	1,294,106	1,534,242	1,534,242	1,534,242	1,534,242		1,504,225	1,534,242		1,534,242
06-2017	935,077	1,071,181	935,077	935,077	935,077	935,077		969,103	935,077		935,077
12-2017	998,796	1,276,504	998,796	998,796	998,796	998,796		1,102,937	998,796		998,796
06-2018	992,488	1,052,594	992,488	992,488	992,488	992,488		1,022,536	992,488		992,488
12-2018	1,285,863	1,155,315	1,285,863	1,285,863	1,285,863	1,285,863		1,204,271	1,285,863		1,285,863
06-2019	1,028,014	1,012,796	1,028,151	1,028,012	1,028,128	1,037,326		1,016,600	1,028,151		1,028,151
12-2019	1,242,965	1,238,736	1,243,066	1,242,963	1,246,477	1,272,634		1,239,264	1,243,066		1,243,066
06-2020	1,041,900	922,361	1,058,165	1,039,688	1,032,678	1,183,659		922,361	1,058,165		1,058,165
12-2020	779,499	1,304,091	613,683	831,911	650,191	1,025,887	1,304,091	1,304,091	1,304,091		1,304,091
Total	$ 35,755,494	$ 24,731,156	$ 35,606,182	$ 35,805,689	$ 35,620,590	$ 36,182,622	$ 1,304,091	$ 36,202,037	$ 36,296,589		$ 36,296,589

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	418	418	418	0	0	0	0 %
06-1986	0	52,717	52,717	52,717	0	0	0	0 %
12-1986	0	155,789	155,789	155,789	0	0	0	0 %
06-1987	0	82,753	82,753	82,753	0	0	0	0 %
12-1987	0	123,935	123,935	123,935	0	0	0	0 %
06-1988	0	142,139	142,139	142,139	0	0	0	0 %
12-1988	0	283,774	283,774	283,774	0	0	0	0 %
06-1989	0	240,812	240,812	240,812	0	0	0	0 %
12-1989	0	330,362	330,362	330,362	0	0	0	0 %
06-1990	0	188,404	188,404	188,404	0	0	0	0 %
12-1990	0	244,289	244,289	244,289	0	0	0	0 %
06-1991	0	249,396	249,396	249,396	0	0	0	0 %
12-1991	0	364,098	364,098	364,098	0	0	0	0 %
06-1992	0	262,800	262,800	262,800	0	0	0	0 %
12-1992	0	229,636	229,636	229,636	0	0	0	0 %
06-1993	0	160,395	160,395	160,395	0	0	0	0 %
12-1993	0	343,869	343,869	343,869	0	0	0	0 %
06-1994	0	170,656	170,656	170,656	0	0	0	0 %
12-1994	0	202,112	202,112	202,112	0	0	0	0 %
06-1995	(48)	175,428	175,428	175,428	0	0	0	-365,475 %
12-1995	0	219,054	219,054	219,054	0	0	0	0 %
06-1996	(209)	244,384	244,384	244,384	0	0	0	-116,930 %
12-1996	(26)	273,194	273,194	273,194	0	0	0	-1,050,746 %
06-1997	134,737	275,340	275,340	275,340	0	0	0	204 %
12-1997	407,629	284,950	284,950	284,950	0	0	0	70 %
06-1998	481,534	236,164	236,164	236,164	0	0	0	49 %
12-1998	487,940	182,082	182,082	182,082	0	0	0	37 %
06-1999	463,466	249,078	249,078	249,078	0	0	0	54 %
12-1999	472,496	317,557	317,557	317,557	0	0	0	67 %
06-2000	484,666	218,636	218,636	218,636	0	0	0	45 %
12-2000	497,471	405,053	405,053	405,053	0	0	0	81 %
06-2001	488,483	303,804	303,804	303,804	0	0	0	62 %
12-2001	564,290	423,038	423,038	423,038	0	0	0	75 %
06-2002	699,288	274,321	274,321	274,321	0	0	0	39 %
12-2002	990,475	774,190	774,190	774,190	0	0	0	78 %
06-2003	1,251,361	571,530	571,530	571,530	0	0	0	46 %
12-2003	1,559,450	686,512	686,512	686,512	0	0	0	44 %
06-2004	1,459,336	504,197	504,197	504,197	0	0	0	35 %
12-2004	1,107,443	833,991	833,991	833,991	0	0	0	75 %
06-2005	974,375	695,458	695,458	695,458	0	0	0	71 %
12-2005	905,988	696,302	696,302	696,302	0	0	0	77 %
06-2006	737,424	394,871	394,871	394,871	0	0	0	54 %
12-2006	596,143	346,499	346,499	346,499	0	0	0	58 %
06-2007	548,014	469,402	469,402	469,402	0	0	0	86 %
12-2007	547,815	262,181	262,181	262,181	0	0	0	48 %
06-2008	530,871	271,327	271,327	271,327	0	0	0	51 %
12-2008	604,327	408,198	408,198	408,198	0	0	0	68 %
06-2009	705,212	345,676	345,676	345,676	0	0	0	49 %
12-2009	848,484	517,161	517,161	517,161	0	0	0	61 %
06-2010	905,466	419,578	419,578	419,578	0	0	0	46 %
12-2010	924,363	494,241	494,241	494,241	0	0	0	53 %
06-2011	934,820	442,563	442,563	442,563	0	0	0	47 %
12-2011	1,168,755	686,278	686,278	686,278	0	0	0	59 %
06-2012	1,275,159	578,792	578,792	578,792	0	0	0	45 %
12-2012	1,461,117	1,066,319	1,066,319	1,066,319	0	0	0	73 %
06-2013	1,516,708	798,566	798,566	798,566	0	0	0	53 %
12-2013	1,686,117	767,924	767,924	767,924	0	0	0	46 %
06-2014	1,656,072	813,960	813,960	813,960	0	0	0	49 %
12-2014	1,709,366	1,051,598	1,051,597	1,051,598	1	0	1	62 %
06-2015	1,642,888	1,019,559	1,019,559	1,019,559	0	0	0	62 %
12-2015	1,676,076	1,126,436	1,126,436	1,126,436	0	0	0	67 %
06-2016	1,629,017	962,904	962,904	962,904	0	0	0	59 %
12-2016	1,680,657	1,534,242	1,534,241	1,534,242	1	0	1	91 %
06-2017	1,623,001	935,077	928,166	935,077	6,911	0	6,911	58 %
12-2017	1,748,636	998,796	998,796	998,796	0	0	0	57 %
06-2018	1,670,769	992,488	992,488	992,488	0	0	0	59 %
12-2018	1,698,993	1,285,863	1,252,509	1,285,863	33,354	0	33,354	76 %
06-2019	1,687,993	1,037,326	1,029,217	1,028,151	8,109	(9,175)	(1,066)	61 %
12-2019	1,821,670	1,272,634	1,257,060	1,243,066	15,574	(29,568)	(13,994)	68 %
06-2020	1,844,721	1,183,659	1,154,030	1,058,165	29,629	(125,494)	(95,865)	57 %
12-2020	1,975,895	1,025,887	759,992	1,304,091	265,895	278,204	544,099	66 %
Total	$ 52,486,694	$ 36,182,622	$ 35,823,148	$ 36,296,589	$ 359,474	$ 113,967	$ 473,441	69 %

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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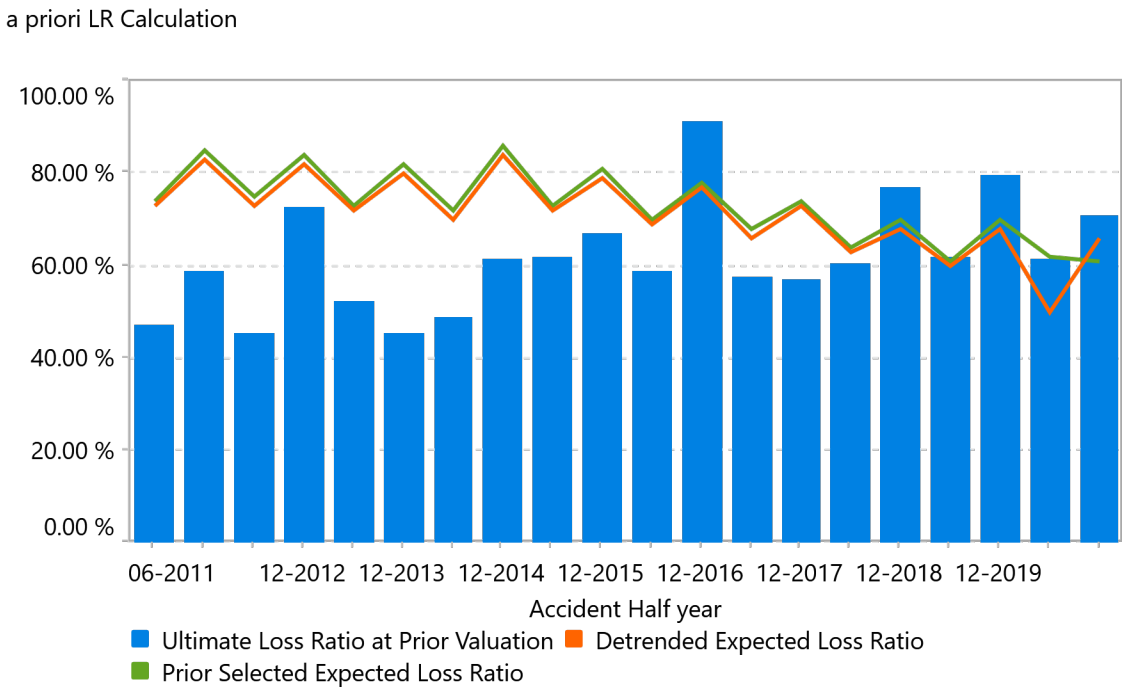
Exhibit C
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a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		69.00 %	0.00 %	0.00 %
12-2009	848	517	60.95 %	0.918	1.657	1.000	1.398	1.000	1.000	0.560		69.00 %	75.00 %	77.00 %
06-2010	905	420	46.34 %	0.919	1.620	1.000	1.559	1.000	1.000	0.485		69.00 %	66.00 %	67.00 %
12-2010	924	494	53.47 %	0.966	1.583	1.000	1.360	1.000	1.000	0.475		69.00 %	78.00 %	79.00 %
06-2011	935	443	47.34 %	1.031	1.547	1.000	1.517	1.000	1.000	0.451		69.00 %	73.00 %	74.00 %
12-2011	1,169	686	58.72 %	1.053	1.512	1.000	1.323	1.000	1.000	0.488		69.00 %	83.00 %	85.00 %
06-2012	1,275	579	45.39 %	1.058	1.478	1.000	1.476	1.000	1.000	0.428		69.00 %	73.00 %	75.00 %
12-2012	1,461	1,066	72.98 %	1.058	1.444	1.000	1.288	1.000	1.000	0.615		69.00 %	82.00 %	84.00 %
06-2013	1,517	799	52.65 %	1.058	1.411	1.000	1.436	1.000	1.000	0.506		69.00 %	72.00 %	73.00 %
12-2013	1,686	768	45.54 %	1.058	1.379	1.000	1.253	1.000	1.000	0.391		69.00 %	80.00 %	82.00 %
06-2014	1,656	814	49.15 %	1.058	1.348	1.000	1.397	1.000	1.000	0.482		69.00 %	70.00 %	72.00 %
12-2014	1,709	1,052	61.52 %	1.033	1.317	1.000	1.111	1.000	1.000	0.502		69.00 %	84.00 %	86.00 %
06-2015	1,643	1,020	62.06 %	1.003	1.287	1.000	1.245	1.000	1.000	0.599		69.00 %	72.00 %	73.00 %
12-2015	1,676	1,126	67.21 %	0.991	1.258	1.000	1.092	1.000	1.000	0.589		69.00 %	79.00 %	81.00 %
06-2016	1,629	963	59.11 %	0.991	1.230	1.000	1.224	1.000	1.000	0.594	12.50 %	69.00 %	69.00 %	70.00 %
12-2016	1,681	1,534	91.29 %	0.991	1.202	1.000	1.073	1.000	1.000	0.822	12.50 %	69.00 %	77.00 %	78.00 %
06-2017	1,623	935	57.61 %	0.981	1.174	1.000	1.202	1.000	1.000	0.601	12.50 %	69.00 %	66.00 %	68.00 %
12-2017	1,749	1,001	57.25 %	0.966	1.148	1.000	1.054	1.000	1.000	0.545	12.50 %	69.00 %	73.00 %	74.00 %
06-2018	1,671	1,012	60.58 %	0.956	1.122	1.000	1.181	1.000	1.000	0.667	12.50 %	69.00 %	63.00 %	64.00 %
12-2018	1,699	1,309	77.04 %	0.938	1.096	1.000	1.036	1.000	1.000	0.776	12.50 %	69.00 %	68.00 %	70.00 %
06-2019	1,688	1,048	62.06 %	0.937	1.071	1.000	1.161	1.000	1.000	0.718	12.50 %	69.00 %	60.00 %	61.00 %
12-2019	1,822	1,449	79.54 %	0.960	1.047	1.000	1.018	1.000	1.000	0.805	12.50 %	69.00 %	68.00 %	70.00 %
06-2020	1,845	1,139	61.72 %	0.979	1.023	1.000	1.141	1.000	1.212	0.852		69.00 %	50.00 %	62.00 %
12-2020	975	692	71.00 %	1.000	1.000	1.000	1.000	1.000	1.053	0.747		69.00 %	66.00 %	61.00 %
Total	$ 33,786	$ 20,865	61.76 %								100.00 %			

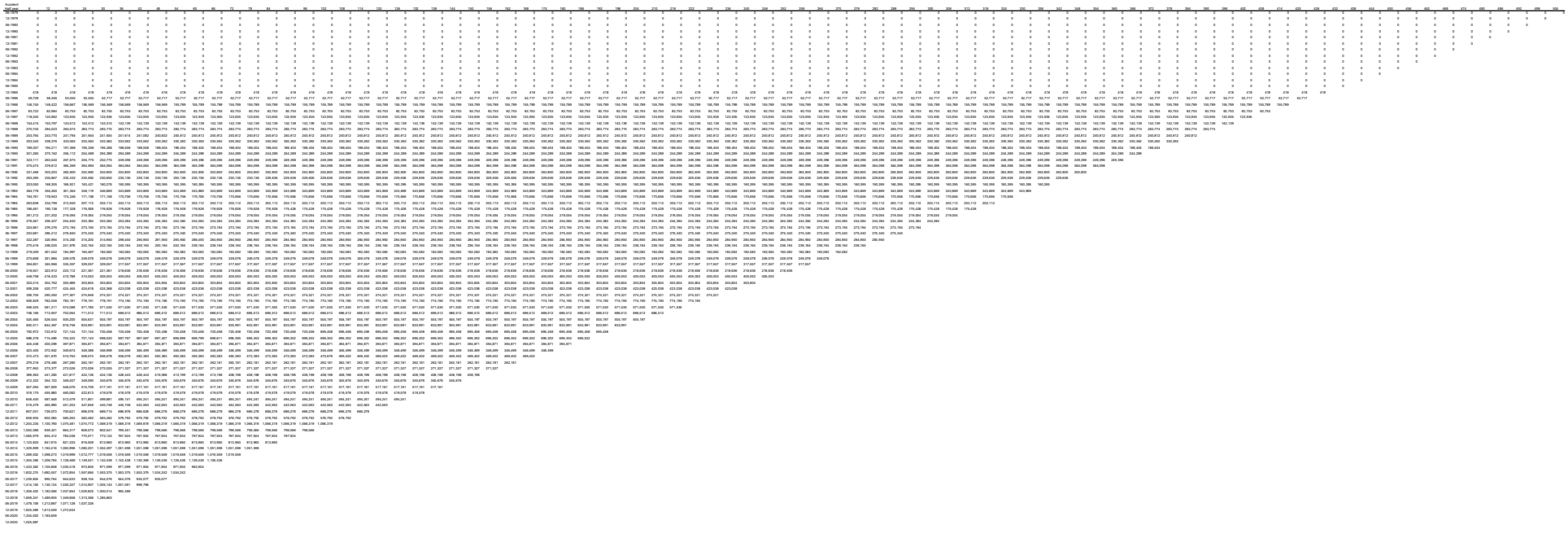
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CL

a priori LR Calculation
Data Evaluated as of 31/03/2020



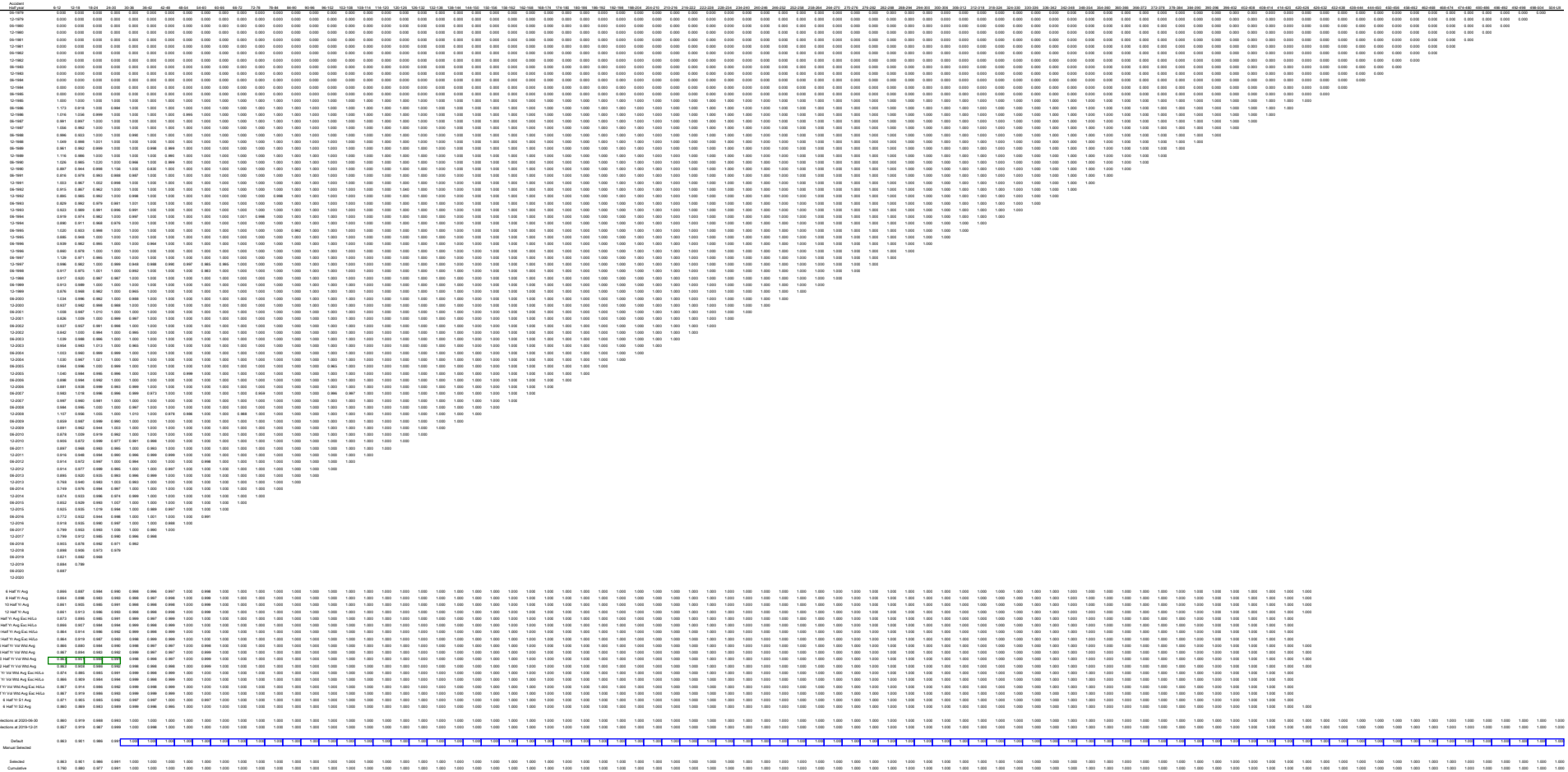
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CL

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CL

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CM

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj) (1)	Loss Ratio (2)	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss (3)	Benktander Using Lit Premiums and Incurred Loss (4)	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss (5)	Incurred (Zero IBNR) (6)	CAHY Ultimate (7)	Weighted Average (8)	Default Selected (9)	Manual Selected (10)	Ultimate Loss (11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	0	0	0	0	0	0		0	0		0
12-1988	515	0	515	515	515	515		515	515		515
06-1989	695	0	695	695	695	695		695	695		695
12-1989	13,607	0	13,607	13,607	13,607	13,607		13,607	13,607		13,607
06-1990	75,034	0	75,034	75,034	75,034	75,034		75,034	75,034		75,034
12-1990	99,931	0	99,931	99,931	99,931	99,931		99,931	99,931		99,931
06-1991	145,218	0	145,218	145,218	145,218	145,218		145,218	145,218		145,218
12-1991	125,843	0	125,843	125,843	125,843	125,843		125,843	125,843		125,843
06-1992	114,002	0	114,002	114,002	114,002	114,002		114,002	114,002		114,002
12-1992	105,467	0	105,467	105,467	105,467	105,467		105,467	105,467		105,467
06-1993	98,995	0	98,995	98,995	98,995	98,995		98,995	98,995		98,995
12-1993	49,167	0	49,167	49,167	49,167	49,167		49,167	49,167		49,167
06-1994	71,326	0	71,326	71,326	71,326	71,326		71,326	71,326		71,326
12-1994	96,466	0	96,466	96,466	96,466	96,466		96,466	96,466		96,466
06-1995	66,036	0	66,036	66,036	66,036	66,036		66,036	66,036		66,036
12-1995	68,095	0	68,095	68,095	68,095	68,095		68,095	68,095		68,095
06-1996	124,581	0	124,581	124,581	124,581	124,581		124,581	124,581		124,581
12-1996	70,651	0	70,651	70,651	70,651	70,651		70,651	70,651		70,651
06-1997	55,701	0	55,701	55,701	55,701	55,701		55,701	55,701		55,701
12-1997	108,645	0	108,645	108,645	108,645	108,645		108,645	108,645		108,645
06-1998	52,543	0	52,543	52,543	52,543	52,543		52,543	52,543		52,543
12-1998	103,144	0	103,144	103,144	103,144	103,144		103,144	103,144		103,144
06-1999	51,939	0	51,939	51,939	51,939	51,939		51,939	51,939		51,939
12-1999	80,624	0	80,624	80,624	80,624	80,624		80,624	80,624		80,624
06-2000	117,690	0	117,690	117,690	117,690	117,690		117,690	117,690		117,690
12-2000	157,996	0	157,996	157,996	157,996	157,996		157,996	157,996		157,996
06-2001	43,980	0	43,980	43,980	43,980	43,980		43,980	43,980		43,980
12-2001	59,569	0	59,569	59,569	59,569	59,569		59,569	59,569		59,569
06-2002	126,291	0	126,291	126,291	126,291	126,291		126,291	126,291		126,291
12-2002	212,900	0	212,900	212,900	212,900	212,900		212,900	212,900		212,900
06-2003	141,910	0	141,910	141,910	141,910	141,910		141,910	141,910		141,910
12-2003	206,607	0	206,607	206,607	206,607	206,607		206,607	206,607		206,607
06-2004	202,698	0	202,698	202,698	202,698	202,698		202,698	202,698		202,698
12-2004	210,196	0	210,196	210,196	210,196	210,196		210,196	210,196		210,196
06-2005	187,678	0	187,678	187,678	187,678	187,678		187,678	187,678		187,678
12-2005	203,805	0	203,805	203,805	203,805	203,805		203,805	203,805		203,805
06-2006	109,421	0	109,421	109,421	109,421	109,421		109,421	109,421		109,421
12-2006	91,311	0	91,311	91,311	91,311	91,311		91,311	91,311		91,311
06-2007	91,320	0	91,320	91,320	91,320	91,320		91,320	91,320		91,320
12-2007	144,435	0	144,435	144,435	144,435	144,435		144,435	144,435		144,435
06-2008	74,896	0	74,896	74,896	74,896	74,896		74,896	74,896		74,896
12-2008	81,732	0	81,732	81,732	81,732	81,732		81,732	81,732		81,732
06-2009	66,707	0	66,707	66,707	66,707	66,707		66,707	66,707		66,707
12-2009	184,108	169,993	184,108	184,108	184,108	184,108		184,108	184,108		184,108
06-2010	158,723	171,293	158,723	158,723	158,723	158,723		158,723	158,723		158,723
12-2010	299,088	240,612	299,088	299,088	299,088	299,088		299,088	299,088		299,088
06-2011	175,262	243,404	175,262	175,262	175,262	175,262		175,262	175,262		175,262
12-2011	333,136	315,908	333,136	333,136	333,136	333,136		333,136	333,136		333,136
06-2012	159,066	320,463	159,066	159,066	159,066	159,066		159,066	159,066		159,066
12-2012	376,755	397,695	376,755	376,755	376,755	376,755		376,755	376,755		376,755
06-2013	364,061	385,845	364,061	364,061	364,061	364,061		364,061	364,061		364,061
12-2013	415,709	447,904	415,709	415,709	415,709	415,709		415,709	415,709		415,709
06-2014	306,784	414,260	306,784	306,784	306,784	306,784		306,784	306,784		306,784
12-2014	402,204	456,689	402,204	402,204	402,204	402,204		402,204	402,204		402,204
06-2015	374,724	408,465	374,724	374,724	374,724	374,724		374,724	374,724		374,724
12-2015	460,282	440,414	460,282	460,282	460,282	460,282		460,282	460,282		460,282
06-2016	418,264	407,507	418,264	418,264	418,264	418,264		418,264	418,264		418,264
12-2016	496,838	450,134	496,838	496,838	496,838	496,838		491,000	496,838		496,838
06-2017	446,764	415,333	446,764	446,764	446,764	446,764		438,906	446,764		446,764
12-2017	475,220	468,574	475,220	475,220	475,220	475,220		472,728	475,220		475,220
06-2018	461,753	415,712	461,753	461,753	461,753	461,753		438,733	461,753		461,753
12-2018	432,788	448,882	432,788	432,788	432,788	432,788		442,849	432,788		432,788
06-2019	290,839	426,714	288,432	290,882	289,055	295,992		392,745	288,432		288,432
12-2019	501,266	509,102	501,065	501,271	501,597	514,107		508,123	501,065		501,065
06-2020	367,614	409,209	367,345	367,616	366,502	369,988		409,209	367,345		367,345
12-2020	629,947	540,352	629,373	629,943	629,825	625,914	629,373	540,352	629,373		629,373
Total	$ 12,840,561	$ 8,904,466	$ 12,837,111	$ 12,840,607	$ 12,837,875	$ 12,856,897	$ 629,373	$ 12,872,177	$ 12,837,111		$ 12,837,111

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) / 1) (8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	0	0	0	0	0	0	0	0 %
06-1988	0	0	0	0	0	0	0	0 %
12-1988	0	515	515	515	0	0	0	0 %
06-1989	0	695	695	695	0	0	0	0 %
12-1989	0	13,607	13,607	13,607	0	0	0	0 %
06-1990	0	75,034	75,034	75,034	0	0	0	0 %
12-1990	0	99,931	99,931	99,931	0	0	0	0 %
06-1991	0	145,218	145,218	145,218	0	0	0	0 %
12-1991	0	125,843	125,843	125,843	0	0	0	0 %
06-1992	0	114,002	114,002	114,002	0	0	0	0 %
12-1992	0	105,467	105,467	105,467	0	0	0	0 %
06-1993	0	98,995	98,995	98,995	0	0	0	0 %
12-1993	0	49,167	49,167	49,167	0	0	0	0 %
06-1994	0	71,326	71,326	71,326	0	0	0	0 %
12-1994	0	96,466	96,466	96,466	0	0	0	0 %
06-1995	0	66,036	66,036	66,036	0	0	0	0 %
12-1995	0	68,095	68,095	68,095	0	0	0	0 %
06-1996	(71)	124,581	124,581	124,581	0	0	0	-175,466 %
12-1996	113	70,651	70,651	70,651	0	0	0	62,523 %
06-1997	60,548	55,701	55,701	55,701	0	0	0	92 %
12-1997	167,049	108,645	108,645	108,645	0	0	0	65 %
06-1998	189,101	52,543	52,543	52,543	0	0	0	28 %
12-1998	192,438	103,144	103,144	103,144	0	0	0	54 %
06-1999	184,903	51,939	51,939	51,939	0	0	0	28 %
12-1999	185,340	80,624	80,624	80,624	0	0	0	44 %
06-2000	193,808	117,690	117,690	117,690	0	0	0	61 %
12-2000	201,467	157,996	157,996	157,996	0	0	0	78 %
06-2001	201,320	43,980	43,980	43,980	0	0	0	22 %
12-2001	236,168	59,569	59,569	59,569	0	0	0	25 %
06-2002	297,444	126,291	126,291	126,291	0	0	0	42 %
12-2002	353,823	212,900	212,900	212,900	0	0	0	60 %
06-2003	404,138	141,910	141,910	141,910	0	0	0	35 %
12-2003	500,270	206,607	206,607	206,607	0	0	0	41 %
06-2004	477,123	202,698	202,698	202,698	0	0	0	42 %
12-2004	404,987	210,196	210,196	210,196	0	0	0	52 %
06-2005	376,775	187,678	187,678	187,678	0	0	0	50 %
12-2005	339,551	203,805	203,805	203,805	0	0	0	60 %
06-2006	280,724	109,421	109,421	109,421	0	0	0	39 %
12-2006	231,257	91,311	91,311	91,311	0	0	0	39 %
06-2007	217,692	91,320	91,320	91,320	0	0	0	42 %
12-2007	214,959	144,435	144,435	144,435	0	0	0	67 %
06-2008	212,792	74,896	74,896	74,896	0	0	0	35 %
12-2008	234,315	81,732	81,732	81,732	0	0	0	35 %
06-2009	265,973	66,707	66,707	66,707	0	0	0	25 %
12-2009	309,079	184,108	184,108	184,108	0	0	0	60 %
06-2010	329,409	158,723	158,723	158,723	0	0	0	48 %
12-2010	320,816	299,088	299,088	299,088	0	0	0	93 %
06-2011	296,834	175,262	175,262	175,262	0	0	0	59 %
12-2011	336,072	333,136	333,136	333,136	0	0	0	99 %
06-2012	364,162	159,066	159,066	159,066	0	0	0	44 %
12-2012	423,080	376,755	376,755	376,755	0	0	0	89 %
06-2013	443,500	364,061	364,061	364,061	0	0	0	82 %
12-2013	481,617	415,709	415,709	415,709	0	0	0	86 %
06-2014	476,161	306,784	306,784	306,784	0	0	0	64 %
12-2014	513,134	402,204	402,204	402,204	0	0	0	78 %
06-2015	517,044	374,724	374,724	374,724	0	0	0	72 %
12-2015	530,619	460,282	460,282	460,282	0	0	0	87 %
06-2016	522,445	418,264	418,264	418,264	0	0	0	80 %
12-2016	542,330	496,838	496,837	496,838	1	0	1	92 %
06-2017	539,393	446,764	446,764	446,764	0	0	0	83 %
12-2017	578,487	475,220	475,220	475,220	0	0	0	82 %
06-2018	561,773	461,753	461,753	461,753	0	0	0	82 %
12-2018	575,494	432,788	432,788	432,788	0	0	0	75 %
06-2019	618,426	295,992	295,992	288,432	0	(7,560)	(7,560)	47 %
12-2019	771,367	514,107	514,107	501,065	0	(13,042)	(13,042)	65 %
06-2020	852,518	369,988	338,571	367,345	31,417	(2,643)	28,774	43 %
12-2020	964,914	625,914	459,663	629,373	166,251	3,459	169,710	65 %
Total	$ 18,492,681	$ 12,856,897	$ 12,659,228	$ 12,837,111	$ 197,669	($ 19,786)	$ 177,883	69 %

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CM

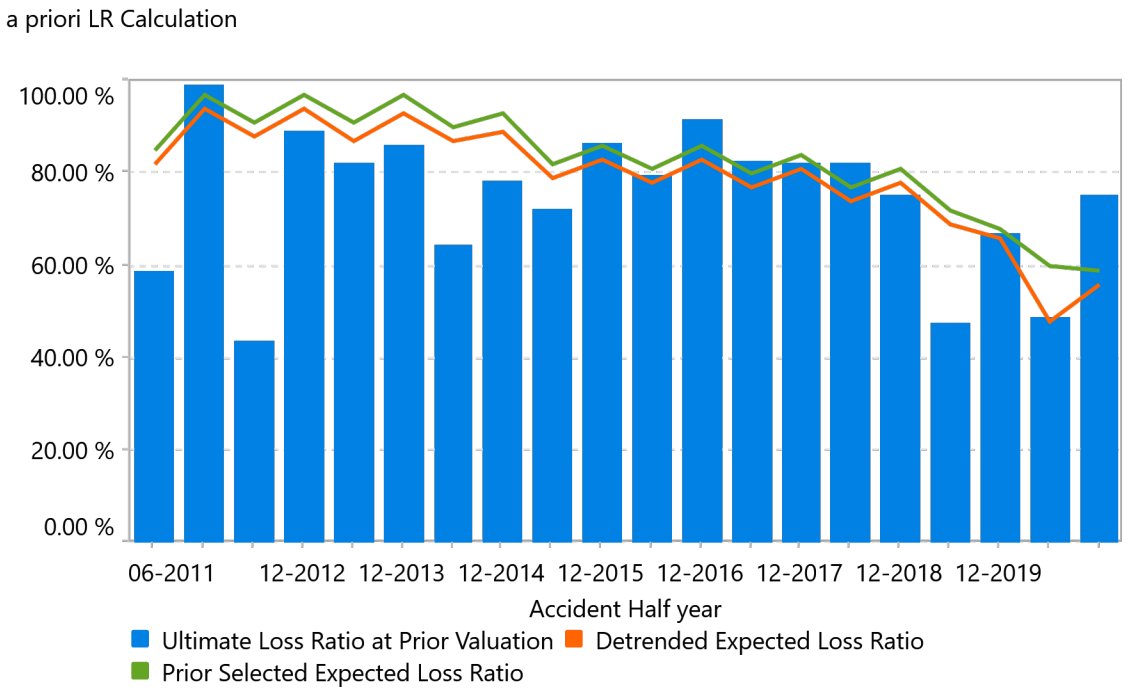
Exhibit C
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a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		59.00 %	0.00 %	0.00 %
12-2009	309	184	59.57 %	1.068	1.589	1.000	1.820	1.000	1.000	0.639		59.00 %	55.00 %	57.00 %
06-2010	329	159	48.18 %	1.071	1.556	1.000	1.887	1.000	1.000	0.546		59.00 %	52.00 %	54.00 %
12-2010	321	299	93.23 %	1.212	1.524	1.000	1.453	1.000	1.000	0.734		59.00 %	75.00 %	78.00 %
06-2011	297	175	59.04 %	1.426	1.492	1.000	1.527	1.000	1.000	0.424		59.00 %	82.00 %	85.00 %
12-2011	336	333	99.13 %	1.523	1.461	1.000	1.399	1.000	1.000	0.624		59.00 %	94.00 %	97.00 %
06-2012	364	159	43.68 %	1.528	1.430	1.000	1.471	1.000	1.000	0.294		59.00 %	88.00 %	91.00 %
12-2012	423	377	89.05 %	1.528	1.401	1.000	1.348	1.000	1.000	0.561		59.00 %	94.00 %	97.00 %
06-2013	444	364	82.09 %	1.528	1.371	1.000	1.417	1.000	1.000	0.555		59.00 %	87.00 %	91.00 %
12-2013	482	416	86.32 %	1.528	1.343	1.000	1.298	1.000	1.000	0.546		59.00 %	93.00 %	97.00 %
06-2014	476	307	64.43 %	1.527	1.315	1.000	1.365	1.000	1.000	0.438		59.00 %	87.00 %	90.00 %
12-2014	513	402	78.38 %	1.468	1.287	1.000	1.252	1.000	1.000	0.519		59.00 %	89.00 %	93.00 %
06-2015	517	375	72.47 %	1.402	1.261	1.000	1.314	1.000	1.000	0.539		59.00 %	79.00 %	82.00 %
12-2015	531	460	86.74 %	1.375	1.234	1.000	1.205	1.000	1.000	0.616		59.00 %	83.00 %	86.00 %
06-2016	522	417	79.85 %	1.378	1.209	1.000	1.266	1.000	1.000	0.607	12.50 %	59.00 %	78.00 %	81.00 %
12-2016	542	497	91.63 %	1.377	1.183	1.000	1.161	1.000	1.000	0.653	12.50 %	59.00 %	83.00 %	86.00 %
06-2017	539	447	82.83 %	1.366	1.159	1.000	1.220	1.000	1.000	0.638	12.50 %	59.00 %	77.00 %	80.00 %
12-2017	578	475	82.15 %	1.346	1.135	1.000	1.119	1.000	1.000	0.602	12.50 %	59.00 %	81.00 %	84.00 %
06-2018	562	462	82.20 %	1.334	1.111	1.000	1.176	1.000	1.000	0.652	12.50 %	59.00 %	74.00 %	77.00 %
12-2018	575	434	75.38 %	1.306	1.088	1.000	1.078	1.000	1.000	0.572	12.50 %	59.00 %	78.00 %	81.00 %
06-2019	618	296	47.89 %	1.242	1.065	1.000	1.132	1.000	1.000	0.410	12.50 %	59.00 %	69.00 %	72.00 %
12-2019	771	518	67.19 %	1.108	1.043	1.000	1.038	1.000	1.000	0.604	12.50 %	59.00 %	66.00 %	68.00 %
06-2020	853	416	48.83 %	1.048	1.021	1.000	1.091	1.000	1.212	0.603		59.00 %	48.00 %	60.00 %
12-2020	468	353	75.46 %	1.000	1.000	1.000	1.000	1.000	1.053	0.794		59.00 %	56.00 %	59.00 %
Total	$ 11,372	$ 8,326	73.21 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CM

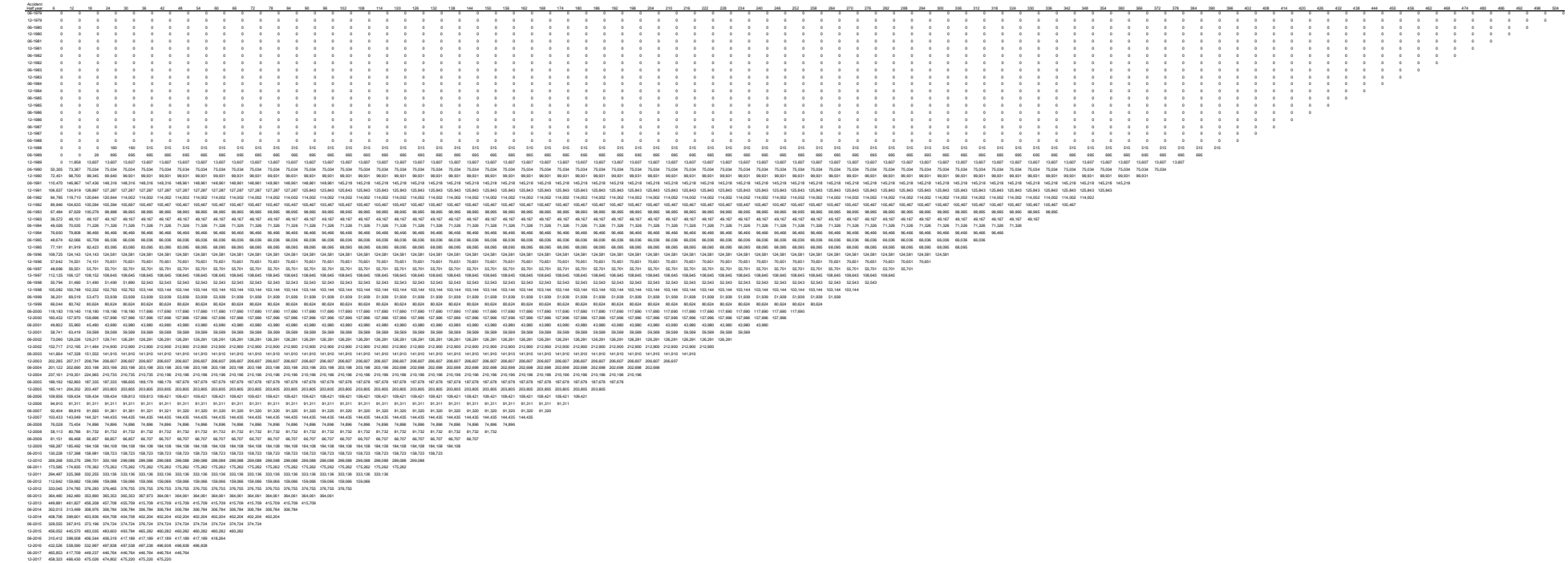
a priori LR Calculation
Data Evaluated as of 31/03/2020



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CM

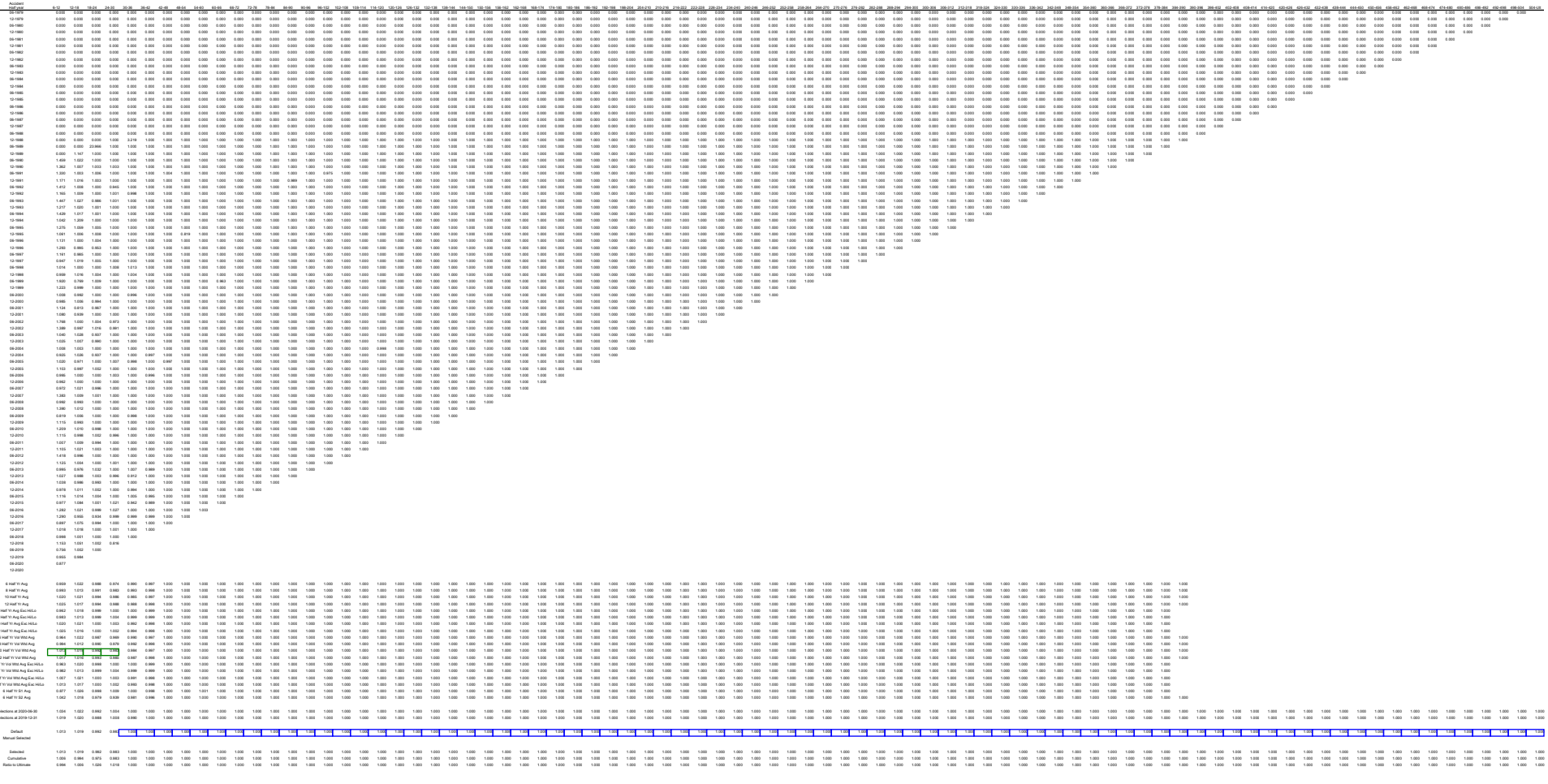
Exhibit D
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Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



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CM

Incurred Loss Development
Data Evaluated as of 2020-12-31



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SP

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj) (1)	Loss Ratio (2)	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss (3)	Benktander Using Ult Premiums and Incurred Loss (4)	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss (5)	Incurred (Zero IBNR) (6)	CAHY Ultimate (7)	Weighted Average (8)	Default Selected (9)	Manual Selected (10)	Ultimate Loss (11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	0	0	0	0	0	0		0	0		0
12-1988	2,400	0	2,400	2,400	2,400	2,400		2,400	2,400		2,400
06-1989	200	0	200	200	200	200		200	200		200
12-1989	0	0	0	0	0	0		0	0		0
06-1990	29,389	0	29,389	29,389	29,389	29,389		29,389	29,389		29,389
12-1990	34,216	0	34,216	34,216	34,216	34,216		34,216	34,216		34,216
06-1991	31,431	0	31,431	31,431	31,431	31,431		31,431	31,431		31,431
12-1991	10,736	0	10,736	10,736	10,736	10,736		10,736	10,736		10,736
06-1992	20,598	0	20,598	20,598	20,598	20,598		20,598	20,598		20,598
12-1992	24,665	0	24,665	24,665	24,665	24,665		24,665	24,665		24,665
06-1993	15,143	0	15,143	15,143	15,143	15,143		15,143	15,143		15,143
12-1993	30,105	0	30,105	30,105	30,105	30,105		30,105	30,105		30,105
06-1994	9,088	0	9,088	9,088	9,088	9,088		9,088	9,088		9,088
12-1994	20,961	0	20,961	20,961	20,961	20,961		20,961	20,961		20,961
06-1995	14,478	0	14,478	14,478	14,478	14,478		14,478	14,478		14,478
12-1995	4,917	0	4,917	4,917	4,917	4,917		4,917	4,917		4,917
06-1996	11,094	0	11,094	11,094	11,094	11,094		11,094	11,094		11,094
12-1996	3,680	0	3,680	3,680	3,680	3,680		3,680	3,680		3,680
06-1997	3,500	0	3,500	3,500	3,500	3,500		3,500	3,500		3,500
12-1997	6,061	0	6,061	6,061	6,061	6,061		6,061	6,061		6,061
06-1998	24,550	0	24,550	24,550	24,550	24,550		24,550	24,550		24,550
12-1998	11,197	0	11,197	11,197	11,197	11,197		11,197	11,197		11,197
06-1999	1,021	0	1,021	1,021	1,021	1,021		1,021	1,021		1,021
12-1999	13,535	0	13,535	13,535	13,535	13,535		13,535	13,535		13,535
06-2000	0	0	0	0	0	0		0	0		0
12-2000	86	0	86	86	86	86		86	86		86
06-2001	0	0	0	0	0	0		0	0		0
12-2001	0	0	0	0	0	0		0	0		0
06-2002	2,000	0	2,000	2,000	2,000	2,000		2,000	2,000		2,000
12-2002	10,023	0	10,023	10,023	10,023	10,023		10,023	10,023		10,023
06-2003	2,161	0	2,161	2,161	2,161	2,161		2,161	2,161		2,161
12-2003	8,870	0	8,870	8,870	8,870	8,870		8,870	8,870		8,870
06-2004	15,857	0	15,857	15,857	15,857	15,857		15,857	15,857		15,857
12-2004	2,088	0	2,088	2,088	2,088	2,088		2,088	2,088		2,088
06-2005	13,854	0	13,854	13,854	13,854	13,854		13,854	13,854		13,854
12-2005	306	0	306	306	306	306		306	306		306
06-2006	15,306	0	15,306	15,306	15,306	15,306		15,306	15,306		15,306
12-2006	3,975	0	3,975	3,975	3,975	3,975		3,975	3,975		3,975
06-2007	11,932	0	11,932	11,932	11,932	11,932		11,932	11,932		11,932
12-2007	8,671	0	8,671	8,671	8,671	8,671		8,671	8,671		8,671
06-2008	4,919	0	4,919	4,919	4,919	4,919		4,919	4,919		4,919
12-2008	0	0	0	0	0	0		0	0		0
06-2009	14,612	0	14,612	14,612	14,612	14,612		14,612	14,612		14,612
12-2009	0	11,034	0	0	0	0		0	0		0
06-2010	13,604	5,510	13,604	13,604	13,604	13,604		13,604	13,604		13,604
12-2010	18,933	5,310	18,933	18,933	18,933	18,933		18,933	18,933		18,933
06-2011	0	5,635	0	0	0	0		0	0		0
12-2011	3,215	5,920	3,215	3,215	3,215	3,215		3,215	3,215		3,215
06-2012	2,324	6,799	2,324	2,324	2,324	2,324		2,324	2,324		2,324
12-2012	941	7,288	941	941	941	941		941	941		941
06-2013	33,482	7,754	33,482	33,482	33,482	33,482		33,482	33,482		33,482
12-2013	2,990	7,083	2,990	2,990	2,990	2,990		2,990	2,990		2,990
06-2014	39,662	7,422	39,662	39,662	39,662	39,662		39,662	39,662		39,662
12-2014	9,315	6,477	9,315	9,315	9,315	9,315		9,315	9,315		9,315
06-2015	6,015	7,245	6,015	6,015	6,015	6,015		6,015	6,015		6,015
12-2015	5,101	5,767	5,101	5,101	5,101	5,101		5,101	5,101		5,101
06-2016	22,516	6,490	22,516	22,516	22,516	22,516		22,516	22,516		22,516
12-2016	0	6,584	0	0	0	0		823	0		0
06-2017	31,085	6,813	31,085	31,085	31,085	31,085		25,017	31,085		31,085
12-2017	14,182	6,806	14,182	14,182	14,182	14,182		11,416	14,182		14,182
06-2018	978	7,410	978	978	978	978		4,194	978		978
12-2018	12,365	7,002	12,365	12,365	12,365	12,365		9,012	12,365		12,365
06-2019	0	7,003	0	0	0	0		5,252	0		0
12-2019	0	7,175	34	0	8	0		6,278	34		34
06-2020	5,388	6,134	5,405	5,388	5,305	5,266		6,134	5,405		5,405
12-2020	0	6,403	81	1	20	0	81	6,403	81		81
Total	$ 659,721	$ 157,064	$ 659,852	$ 659,722	$ 659,666	$ 659,599	$ 81	$ 670,253	$ 659,852		$ 659,852

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
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Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) / 1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	150	0	0	0	0	0	0	0 %
06-1988	106	0	0	0	0	0	0	0 %
12-1988	12	2,400	2,400	2,400	0	0	0	20,000 %
06-1989	4	200	200	200	0	0	0	5,000 %
12-1989	2,832	0	0	0	0	0	0	0 %
06-1990	57,043	29,389	29,389	29,389	0	0	0	52 %
12-1990	177,996	34,216	34,216	34,216	0	0	0	19 %
06-1991	224,486	31,431	31,431	31,431	0	0	0	14 %
12-1991	249,457	10,736	10,736	10,736	0	0	0	4 %
06-1992	242,251	20,598	20,598	20,598	0	0	0	9 %
12-1992	251,528	24,665	24,665	24,665	0	0	0	10 %
06-1993	254,522	15,143	15,143	15,143	0	0	0	6 %
12-1993	246,568	30,105	30,105	30,105	0	0	0	12 %
06-1994	233,963	9,088	9,088	9,088	0	0	0	4 %
12-1994	240,721	20,961	20,961	20,961	0	0	0	9 %
06-1995	233,878	14,478	14,478	14,478	0	0	0	6 %
12-1995	238,634	4,917	4,917	4,917	0	0	0	2 %
06-1996	231,320	11,094	11,094	11,094	0	0	0	5 %
12-1996	219,786	3,680	3,680	3,680	0	0	0	2 %
06-1997	155,185	3,500	3,500	3,500	0	0	0	2 %
12-1997	58,379	6,061	6,061	6,061	0	0	0	10 %
06-1998	28,265	24,550	24,550	24,550	0	0	0	87 %
12-1998	26,438	11,197	11,197	11,197	0	0	0	42 %
06-1999	27,048	1,021	1,021	1,021	0	0	0	4 %
12-1999	25,024	13,535	13,535	13,535	0	0	0	54 %
06-2000	22,767	0	0	0	0	0	0	0 %
12-2000	21,787	86	86	86	0	0	0	0 %
06-2001	25,646	0	0	0	0	0	0	0 %
12-2001	26,942	0	0	0	0	0	0	0 %
06-2002	34,894	2,000	2,000	2,000	0	0	0	6 %
12-2002	36,011	10,023	10,023	10,023	0	0	0	28 %
06-2003	47,567	2,161	2,161	2,161	0	0	0	5 %
12-2003	53,423	8,870	8,870	8,870	0	0	0	17 %
06-2004	68,045	15,857	15,857	15,857	0	0	0	23 %
12-2004	67,184	2,088	2,088	2,088	0	0	0	3 %
06-2005	74,068	13,854	13,854	13,854	0	0	0	19 %
12-2005	74,528	306	306	306	0	0	0	0 %
06-2006	65,108	15,306	15,306	15,306	0	0	0	24 %
12-2006	58,536	3,975	3,975	3,975	0	0	0	7 %
06-2007	62,440	11,932	11,932	11,932	0	0	0	19 %
12-2007	62,873	8,671	8,671	8,671	0	0	0	14 %
06-2008	49,153	4,919	4,919	4,919	0	0	0	10 %
12-2008	50,526	0	0	0	0	0	0	0 %
06-2009	52,285	14,612	14,612	14,612	0	0	0	28 %
12-2009	30,650	0	0	0	0	0	0	0 %
06-2010	15,743	13,604	13,604	13,604	0	0	0	86 %
12-2010	12,950	18,933	18,933	18,933	0	0	0	146 %
06-2011	11,270	0	0	0	0	0	0	0 %
12-2011	10,572	3,215	3,215	3,215	0	0	0	30 %
06-2012	12,591	2,324	2,324	2,324	0	0	0	18 %
12-2012	13,496	941	941	941	0	0	0	7 %
06-2013	14,359	33,482	33,482	33,482	0	0	0	233 %
12-2013	13,364	2,990	2,990	2,990	0	0	0	22 %
06-2014	14,004	39,662	39,662	39,662	0	0	0	283 %
12-2014	11,566	9,315	9,315	9,315	0	0	0	81 %
06-2015	11,146	6,015	6,015	6,015	0	0	0	54 %
12-2015	8,239	5,101	5,101	5,101	0	0	0	62 %
06-2016	9,272	22,516	22,516	22,516	0	0	0	243 %
12-2016	9,145	0	0	0	0	0	0	0 %
06-2017	9,733	31,085	31,085	31,085	0	0	0	319 %
12-2017	9,864	14,182	14,182	14,182	0	0	0	144 %
06-2018	11,060	978	978	978	0	0	0	9 %
12-2018	10,448	12,365	12,365	12,365	0	0	0	118 %
06-2019	10,774	0	0	0	0	0	0	0 %
12-2019	11,573	0	0	34	0	34	34	0 %
06-2020	12,268	5,266	5,266	5,405	0	139	139	44 %
12-2020	11,434	0	0	81	0	81	81	1 %
Total	$ 4,664,900	$ 659,599	$ 659,599	$ 659,852	$ 0	$ 253	$ 253	14 %

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Exhibit C
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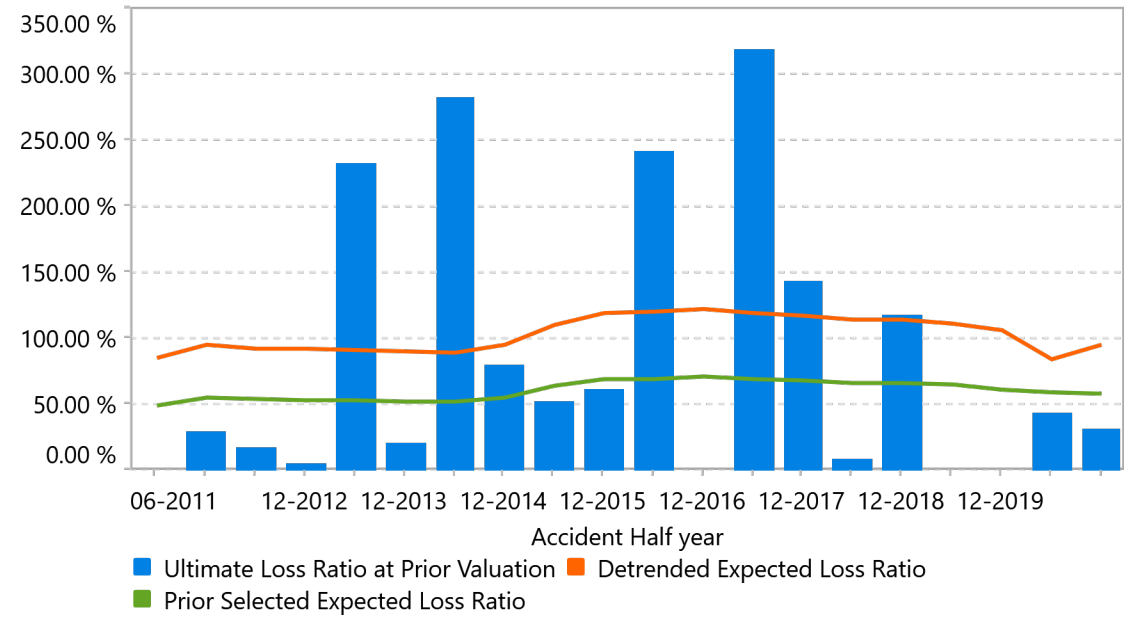
a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)]/[(4)x(5)x(6)]	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		101.00 %	0.00 %	0.00 %
12-2009	31	0	0.00 %	0.503	1.589	1.000	1.325	1.000	1.000	0.000		101.00 %	61.00 %	36.00 %
06-2010	16	14	86.41 %	0.504	1.556	1.000	1.308	1.000	1.000	1.442		101.00 %	61.00 %	35.00 %
12-2010	13	19	146.20 %	0.586	1.524	1.000	1.292	1.000	1.000	2.117		101.00 %	70.00 %	41.00 %
06-2011	11	0	0.00 %	0.730	1.492	1.000	1.275	1.000	1.000	0.000		101.00 %	86.00 %	50.00 %
12-2011	11	3	30.41 %	0.816	1.461	1.000	1.259	1.000	1.000	0.321		101.00 %	96.00 %	56.00 %
06-2012	13	2	18.46 %	0.802	1.430	1.000	1.243	1.000	1.000	0.200		101.00 %	93.00 %	55.00 %
12-2012	13	1	6.97 %	0.802	1.401	1.000	1.227	1.000	1.000	0.076		101.00 %	93.00 %	54.00 %
06-2013	14	33	233.18 %	0.802	1.371	1.000	1.211	1.000	1.000	2.567		101.00 %	92.00 %	54.00 %
12-2013	13	3	22.37 %	0.802	1.343	1.000	1.196	1.000	1.000	0.248		101.00 %	91.00 %	53.00 %
06-2014	14	40	283.22 %	0.803	1.315	1.000	1.181	1.000	1.000	3.168	8.33 %	101.00 %	90.00 %	53.00 %
12-2014	12	9	80.54 %	0.861	1.287	1.000	1.166	1.000	1.000	0.848	8.33 %	101.00 %	96.00 %	56.00 %
06-2015	11	6	53.97 %	1.005	1.261	1.000	1.151	1.000	1.000	0.490	8.33 %	101.00 %	111.00 %	65.00 %
12-2015	8	5	61.91 %	1.094	1.234	1.000	1.137	1.000	1.000	0.521	8.33 %	101.00 %	120.00 %	70.00 %
06-2016	9	23	242.84 %	1.109	1.209	1.000	1.123	1.000	1.000	2.034	8.33 %	101.00 %	121.00 %	70.00 %
12-2016	9	0	0.00 %	1.143	1.183	1.000	1.108	1.000	1.000	0.000	8.33 %	101.00 %	123.00 %	72.00 %
06-2017	10	31	319.38 %	1.119	1.159	1.000	1.094	1.000	1.000	2.694	8.33 %	101.00 %	120.00 %	70.00 %
12-2017	10	14	143.78 %	1.109	1.135	1.000	1.080	1.000	1.000	1.234	8.33 %	101.00 %	118.00 %	69.00 %
06-2018	11	1	8.84 %	1.089	1.111	1.000	1.066	1.000	1.000	0.078	8.33 %	101.00 %	115.00 %	67.00 %
12-2018	10	12	118.35 %	1.099	1.088	1.000	1.053	1.000	1.000	1.042	8.33 %	101.00 %	115.00 %	67.00 %
06-2019	11	0	0.20 %	1.083	1.065	1.000	1.039	1.000	1.000	0.002	8.33 %	101.00 %	112.00 %	66.00 %
12-2019	12	0	0.25 %	1.039	1.043	1.000	1.026	1.000	1.000	0.002	8.33 %	101.00 %	107.00 %	62.00 %
06-2020	12	5	44.49 %	1.010	1.021	1.000	1.013	1.000	1.212	0.530		101.00 %	85.00 %	60.00 %
12-2020	5	2	31.72 %	1.000	1.000	1.000	1.000	1.000	1.053	0.334		101.00 %	96.00 %	59.00 %
Total	$ 280	$ 224	80.11 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
SP

a priori LR Calculation
Data Evaluated as of 31/03/2020

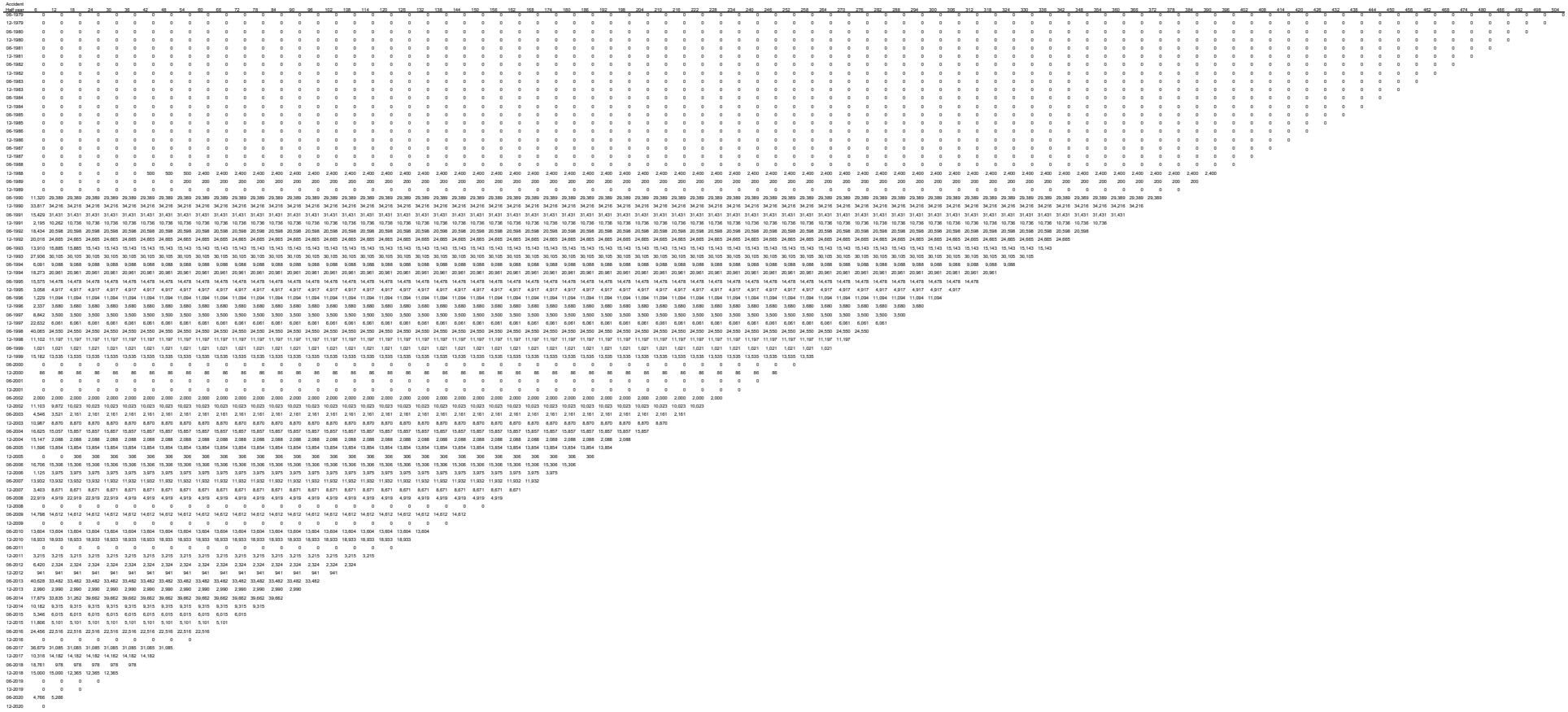
a priori LR Calculation



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
SP

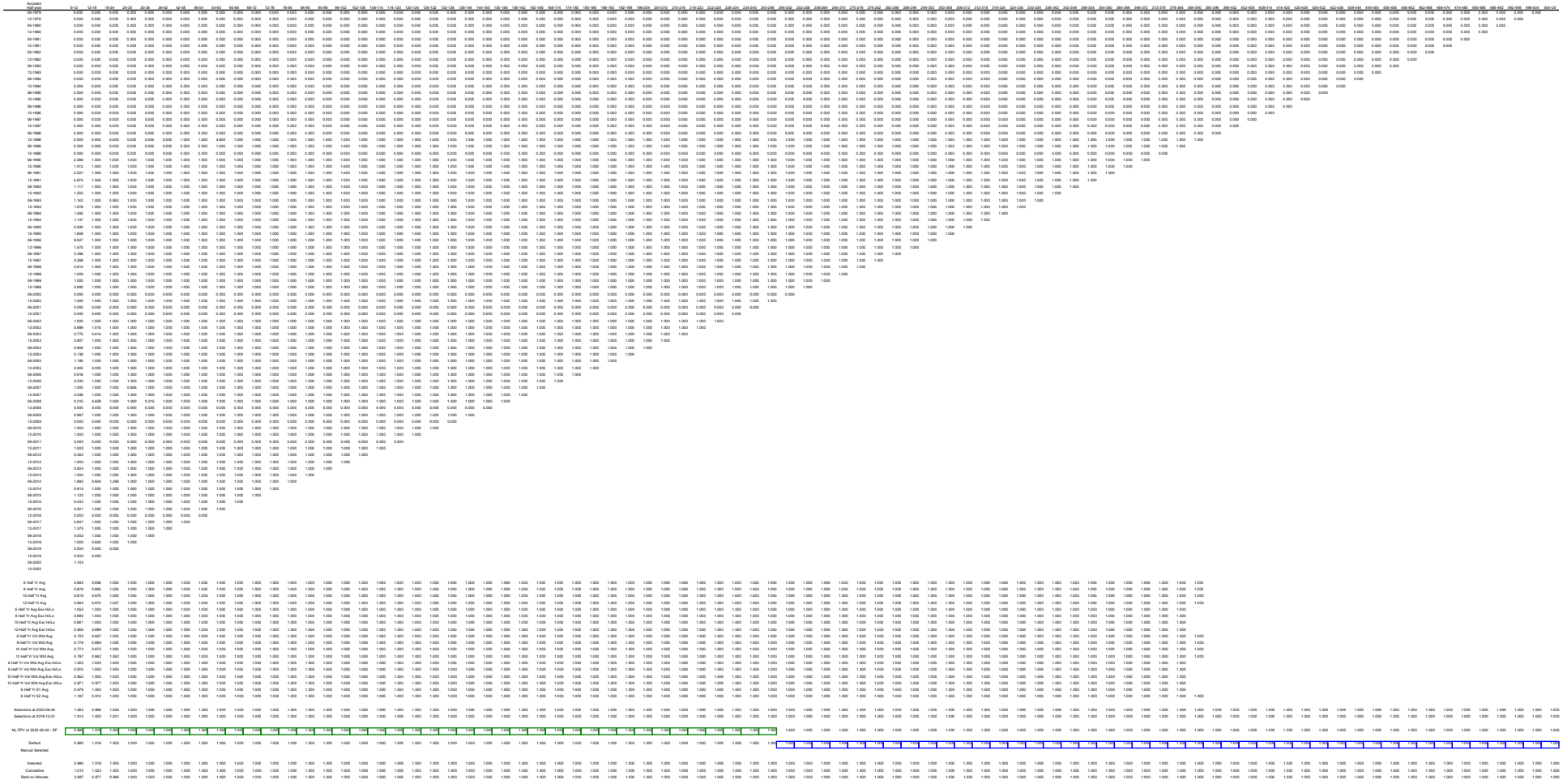
Exhibit D
Page 1 of 2

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
SP

Incurred Loss Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2020-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Loss Ratio	Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss	Benktander Using Ult Premiums and Incurred Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Incurred (Zero IBNR)	CAHY Ultimate	Weighted Average	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0		$ 0	$ 0		$ 0
12-1979	0	0	0	0	0	0		0	0		0
06-1980	0	0	0	0	0	0		0	0		0
12-1980	0	0	0	0	0	0		0	0		0
06-1981	0	0	0	0	0	0		0	0		0
12-1981	0	0	0	0	0	0		0	0		0
06-1982	0	0	0	0	0	0		0	0		0
12-1982	0	0	0	0	0	0		0	0		0
06-1983	0	0	0	0	0	0		0	0		0
12-1983	0	0	0	0	0	0		0	0		0
06-1984	0	0	0	0	0	0		0	0		0
12-1984	0	0	0	0	0	0		0	0		0
06-1985	0	0	0	0	0	0		0	0		0
12-1985	0	0	0	0	0	0		0	0		0
06-1986	0	0	0	0	0	0		0	0		0
12-1986	0	0	0	0	0	0		0	0		0
06-1987	0	0	0	0	0	0		0	0		0
12-1987	0	0	0	0	0	0		0	0		0
06-1988	0	0	0	0	0	0		0	0		0
12-1988	0	0	0	0	0	0		0	0		0
06-1989	0	0	0	0	0	0		0	0		0
12-1989	0	0	0	0	0	0		0	0		0
06-1990	147	0	147	147	147	147		147	147		147
12-1990	1,622	0	1,622	1,622	1,622	1,622		1,622	1,622		1,622
06-1991	7,265	0	7,265	7,265	7,265	7,265		7,265	7,265		7,265
12-1991	11,491	0	11,491	11,491	11,491	11,491		11,491	11,491		11,491
06-1992	116	0	116	116	116	116		116	116		116
12-1992	4,236	0	4,236	4,236	4,236	4,236		4,236	4,236		4,236
06-1993	13,369	0	13,369	13,369	13,369	13,369		13,369	13,369		13,369
12-1993	2,803	0	2,803	2,803	2,803	2,803		2,803	2,803		2,803
06-1994	11,402	0	11,402	11,402	11,402	11,402		11,402	11,402		11,402
12-1994	25,471	0	25,471	25,471	25,471	25,471		25,471	25,471		25,471
06-1995	0	0	0	0	0	0		0	0		0
12-1995	0	0	0	0	0	0		0	0		0
06-1996	3,482	0	3,482	3,482	3,482	3,482		3,482	3,482		3,482
12-1996	0	0	0	0	0	0		0	0		0
06-1997	900	0	900	900	900	900		900	900		900
12-1997	154	0	154	154	154	154		154	154		154
06-1998	271	0	271	271	271	271		271	271		271
12-1998	0	0	0	0	0	0		0	0		0
06-1999	0	0	0	0	0	0		0	0		0
12-1999	0	0	0	0	0	0		0	0		0
06-2000	2,454	0	2,454	2,454	2,454	2,454		2,454	2,454		2,454
12-2000	737	0	737	737	737	737		737	737		737
06-2001	0	0	0	0	0	0		0	0		0
12-2001	3,500	0	3,500	3,500	3,500	3,500		3,500	3,500		3,500
06-2002	22,457	0	22,457	22,457	22,457	22,457		22,457	22,457		22,457
12-2002	32,986	0	32,986	32,986	32,986	32,986		32,986	32,986		32,986
06-2003	1,904	0	1,904	1,904	1,904	1,904		1,904	1,904		1,904
12-2003	20,201	0	20,201	20,201	20,201	20,201		20,201	20,201		20,201
06-2004	20,139	0	20,139	20,139	20,139	20,139		20,139	20,139		20,139
12-2004	0	0	0	0	0	0		0	0		0
06-2005	0	0	0	0	0	0		0	0		0
12-2005	0	0	0	0	0	0		0	0		0
06-2006	0	0	0	0	0	0		0	0		0
12-2006	0	0	0	0	0	0		0	0		0
06-2007	0	0	0	0	0	0		0	0		0
12-2007	6,881	0	6,881	6,881	6,881	6,881		6,881	6,881		6,881
06-2008	1,006	0	1,006	1,006	1,006	1,006		1,006	1,006		1,006
12-2008	0	0	0	0	0	0		0	0		0
06-2009	4,844	0	4,844	4,844	4,844	4,844		4,844	4,844		4,844
12-2009	0	8,799	0	0	0	0		0	0		0
06-2010	25,863	6,610	25,863	25,863	25,863	25,863		25,863	25,863		25,863
12-2010	4,763	9,301	4,763	4,763	4,763	4,763		4,763	4,763		4,763
06-2011	3,290	8,855	3,290	3,290	3,290	3,290		3,290	3,290		3,290
12-2011	0	11,890	0	0	0	0		0	0		0
06-2012	121	8,960	121	121	121	121		121	121		121
12-2012	1,611	10,922	1,611	1,611	1,611	1,611		1,611	1,611		1,611
06-2013	5,134	9,306	5,134	5,134	5,134	5,134		5,134	5,134		5,134
12-2013	0	11,674	0	0	0	0		0	0		0
06-2014	145	8,916	145	145	145	145		145	145		145
12-2014	0	11,005	0	0	0	0		0	0		0
06-2015	(29)	8,598	(29)	(29)	(29)	(29)		(29)	(29)		(29)
12-2015	30,530	6,722	30,530	30,530	30,530	30,530		30,530	30,530		30,530
06-2016	0	1,184	0	0	0	0		0	0		0
12-2016	0	0	0	0	0	0		0	0		0
06-2017	0	0	0	0	0	0		0	0		0
12-2017	0	0	0	0	0	0		0	0		0
06-2018	0	0	0	0	0	0		0	0		0
12-2018	0	0	0	0	0	0		0	0		0
06-2019	0	0	0	0	0	0		0	0		0
12-2019	0	0	0	0	0	0		0	0		0
06-2020	0	0	0	0	0	0		0	0		0
12-2020	0	0	0	0	0	0	0	0	0		0
Total	$ 271,266	$ 122,741	$ 271,266	$ 271,266	$ 271,266	$ 271,266	$ 0	$ 271,266	$ 271,266		$ 271,266

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

Summary of Loss Reserve
Data Evaluated as of 2020-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) / 1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-1979	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0 %
12-1979	0	0	0	0	0	0	0	0 %
06-1980	0	0	0	0	0	0	0	0 %
12-1980	0	0	0	0	0	0	0	0 %
06-1981	0	0	0	0	0	0	0	0 %
12-1981	0	0	0	0	0	0	0	0 %
06-1982	0	0	0	0	0	0	0	0 %
12-1982	0	0	0	0	0	0	0	0 %
06-1983	0	0	0	0	0	0	0	0 %
12-1983	0	0	0	0	0	0	0	0 %
06-1984	0	0	0	0	0	0	0	0 %
12-1984	0	0	0	0	0	0	0	0 %
06-1985	0	0	0	0	0	0	0	0 %
12-1985	0	0	0	0	0	0	0	0 %
06-1986	0	0	0	0	0	0	0	0 %
12-1986	0	0	0	0	0	0	0	0 %
06-1987	0	0	0	0	0	0	0	0 %
12-1987	329	0	0	0	0	0	0	0 %
06-1988	254	0	0	0	0	0	0	0 %
12-1988	(146)	0	0	0	0	0	0	0 %
06-1989	(609)	0	0	0	0	0	0	0 %
12-1989	9,891	0	0	0	0	0	0	0 %
06-1990	223,041	147	147	147	0	0	0	0 %
12-1990	662,892	1,622	1,622	1,622	0	0	0	0 %
06-1991	807,164	7,265	7,265	7,265	0	0	0	1 %
12-1991	880,270	11,491	11,491	11,491	0	0	0	1 %
06-1992	806,945	116	116	116	0	0	0	0 %
12-1992	785,794	4,236	4,236	4,236	0	0	0	1 %
06-1993	759,362	13,369	13,369	13,369	0	0	0	2 %
12-1993	734,703	2,803	2,803	2,803	0	0	0	0 %
06-1994	689,228	11,402	11,402	11,402	0	0	0	2 %
12-1994	695,239	25,471	25,471	25,471	0	0	0	4 %
06-1995	648,431	0	0	0	0	0	0	0 %
12-1995	655,406	0	0	0	0	0	0	0 %
06-1996	613,174	3,482	3,482	3,482	0	0	0	1 %
12-1996	544,663	0	0	0	0	0	0	0 %
06-1997	351,905	900	900	900	0	0	0	0 %
12-1997	98,918	154	154	154	0	0	0	0 %
06-1998	6,285	271	271	271	0	0	0	4 %
12-1998	4,802	0	0	0	0	0	0	0 %
06-1999	5,003	0	0	0	0	0	0	0 %
12-1999	4,637	0	0	0	0	0	0	0 %
06-2000	3,840	2,454	2,454	2,454	0	0	0	64 %
12-2000	4,753	737	737	737	0	0	0	16 %
06-2001	8,559	0	0	0	0	0	0	0 %
12-2001	10,150	3,500	3,500	3,500	0	0	0	34 %
06-2002	14,400	22,457	22,457	22,457	0	0	0	156 %
12-2002	18,657	32,986	32,986	32,986	0	0	0	177 %
06-2003	21,241	1,904	1,904	1,904	0	0	0	9 %
12-2003	25,448	20,201	20,201	20,201	0	0	0	79 %
06-2004	21,722	20,139	20,139	20,139	0	0	0	93 %
12-2004	18,428	0	0	0	0	0	0	0 %
06-2005	13,862	0	0	0	0	0	0	0 %
12-2005	11,889	0	0	0	0	0	0	0 %
06-2006	9,501	0	0	0	0	0	0	0 %
12-2006	10,264	0	0	0	0	0	0	0 %
06-2007	9,845	0	0	0	0	0	0	0 %
12-2007	9,075	6,881	6,881	6,881	0	0	0	76 %
06-2008	7,911	1,006	1,006	1,006	0	0	0	13 %
12-2008	9,360	0	0	0	0	0	0	0 %
06-2009	11,657	4,844	4,844	4,844	0	0	0	42 %
12-2009	12,221	0	0	0	0	0	0	0 %
06-2010	11,203	25,863	25,863	25,863	0	0	0	231 %
12-2010	12,079	4,763	4,763	4,763	0	0	0	39 %
06-2011	12,472	3,290	3,290	3,290	0	0	0	26 %
12-2011	13,359	0	0	0	0	0	0	0 %
06-2012	12,108	121	121	121	0	0	0	1 %
12-2012	12,272	1,611	1,611	1,611	0	0	0	13 %
06-2013	12,748	5,134	5,134	5,134	0	0	0	40 %
12-2013	13,266	0	0	0	0	0	0	0 %
06-2014	12,383	145	145	145	0	0	0	1 %
12-2014	13,101	0	0	0	0	0	0	0 %
06-2015	12,833	(29)	(29)	(29)	0	0	0	0 %
12-2015	8,730	30,530	30,530	30,530	0	0	0	350 %
06-2016	1,941	0	0	0	0	0	0	0 %
12-2016	0	0	0	0	0	0	0	0 %
06-2017	0	0	0	0	0	0	0	0 %
12-2017	0	0	0	0	0	0	0	0 %
06-2018	0	0	0	0	0	0	0	0 %
12-2018	0	0	0	0	0	0	0	0 %
06-2019	0	0	0	0	0	0	0	0 %
12-2019	0	0	0	0	0	0	0	0 %
06-2020	0	0	0	0	0	0	0	0 %
12-2020	0	0	0	0	0	0	0	0 %
Total	$ 10,388,829	$ 271,266	$ 271,266	$ 271,266	$ 0	$ 0	$ 0	3 %

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

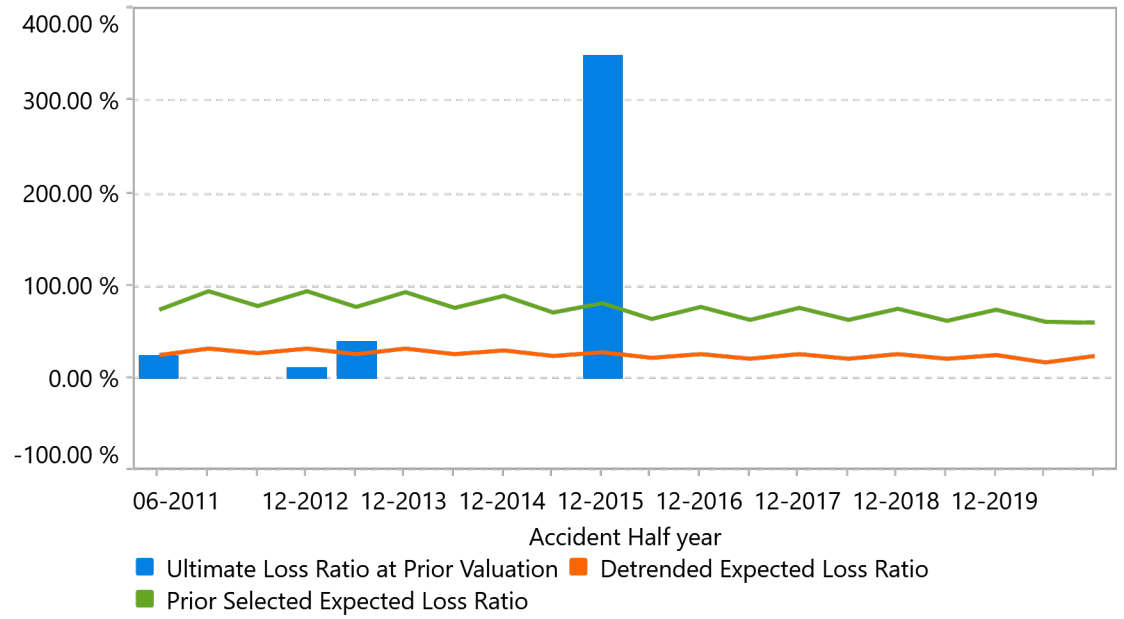
a priori LR Calculation
Data Evaluated as of 31/03/2020

Accident Half year	Earned Premium at Prior Valuation	Ultimate Loss at Prior Valuation	Ultimate Loss Ratio at Prior Valuation (2)/(1)	Rate Level Factor	Drift Factor	Other Premium Adj. Factor	Loss Cost Trend Factor	Reform Factor	Other Loss Adj. Factor	On-level Trended Loss Ratio (3)x[(7)x(8)x(9)](4)x(5)x(6)	Selected Weights	Weighted Average Trended Expected Loss Ratio	Detrended Expected Loss Ratio (12)/(10)	Prior Selected Expected Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
06-1979	$ 0	$ 0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1979	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1980	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1981	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1982	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1983	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1984	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1985	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1986	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1987	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1988	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1989	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1990	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1991	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1992	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1993	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1994	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1995	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1996	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1997	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1998	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-1999	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2000	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2001	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2002	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2003	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2004	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2005	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2006	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2007	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2008	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
06-2009	0	0	0.00 %	0.000	0.000	0.000	0.000	0.000	0.000	0.000		26.00 %	0.00 %	0.00 %
12-2009	12	0	0.00 %	0.905	1.657	1.000	1.452	1.000	1.000	0.000		26.00 %	27.00 %	77.00 %
06-2010	11	26	230.86 %	0.907	1.620	1.000	1.722	1.000	1.000	2.705		26.00 %	22.00 %	63.00 %
12-2010	12	5	39.43 %	0.978	1.583	1.000	1.403	1.000	1.000	0.358		26.00 %	29.00 %	82.00 %
06-2011	12	3	26.38 %	1.092	1.547	1.000	1.664	1.000	1.000	0.260		26.00 %	26.00 %	75.00 %
12-2011	13	0	0.00 %	1.151	1.512	1.000	1.357	1.000	1.000	0.000		26.00 %	33.00 %	95.00 %
06-2012	12	0	1.00 %	1.159	1.478	1.000	1.609	1.000	1.000	0.009		26.00 %	28.00 %	79.00 %
12-2012	12	2	13.13 %	1.159	1.444	1.000	1.311	1.000	1.000	0.103		26.00 %	33.00 %	95.00 %
06-2013	13	5	40.27 %	1.159	1.411	1.000	1.555	1.000	1.000	0.383		26.00 %	27.00 %	78.00 %
12-2013	13	0	0.00 %	1.159	1.379	1.000	1.268	1.000	1.000	0.000		26.00 %	33.00 %	94.00 %
06-2014	12	0	1.17 %	1.157	1.348	1.000	1.503	1.000	1.000	0.011	8.33 %	26.00 %	27.00 %	77.00 %
12-2014	13	0	0.00 %	1.127	1.317	1.000	1.225	1.000	1.000	0.000	8.33 %	26.00 %	31.00 %	90.00 %
06-2015	13	0	-0.23 %	1.089	1.287	1.000	1.453	1.000	1.000	(0.002)	8.33 %	26.00 %	25.00 %	72.00 %
12-2015	9	31	349.71 %	1.041	1.258	1.000	1.185	1.000	1.000	3.162	8.33 %	26.00 %	29.00 %	82.00 %
06-2016	2	0	0.00 %	1.000	1.230	1.000	1.405	1.000	1.000	0.000	8.33 %	26.00 %	23.00 %	65.00 %
12-2016	0	0	0.00 %	1.000	1.202	1.000	1.145	1.000	1.000	0.000	8.33 %	26.00 %	27.00 %	78.00 %
06-2017	0	0	0.00 %	1.000	1.174	1.000	1.358	1.000	1.000	0.000	8.33 %	26.00 %	22.00 %	64.00 %
12-2017	0	0	0.00 %	1.000	1.148	1.000	1.107	1.000	1.000	0.000	8.33 %	26.00 %	27.00 %	77.00 %
06-2018	0	0	0.00 %	1.000	1.122	1.000	1.313	1.000	1.000	0.000	8.33 %	26.00 %	22.00 %	64.00 %
12-2018	0	0	0.00 %	1.000	1.096	1.000	1.070	1.000	1.000	0.000	8.33 %	26.00 %	27.00 %	76.00 %
06-2019	0	0	0.00 %	1.000	1.071	1.000	1.269	1.000	1.000	0.000	8.33 %	26.00 %	22.00 %	63.00 %
12-2019	0	0	0.00 %	1.000	1.047	1.000	1.034	1.000	1.000	0.000	8.33 %	26.00 %	26.00 %	75.00 %
06-2020	0	0	0.00 %	1.000	1.023	1.000	1.227	1.000	1.212	0.000		26.00 %	18.00 %	62.00 %
12-2020	0	0	0.00 %	1.000	1.000	1.000	1.000	1.000	1.053	0.000		26.00 %	25.00 %	61.00 %
Total	$ 161	$ 71	44.44 %								100.00 %			

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

a priori LR Calculation
Data Evaluated as of 31/03/2020

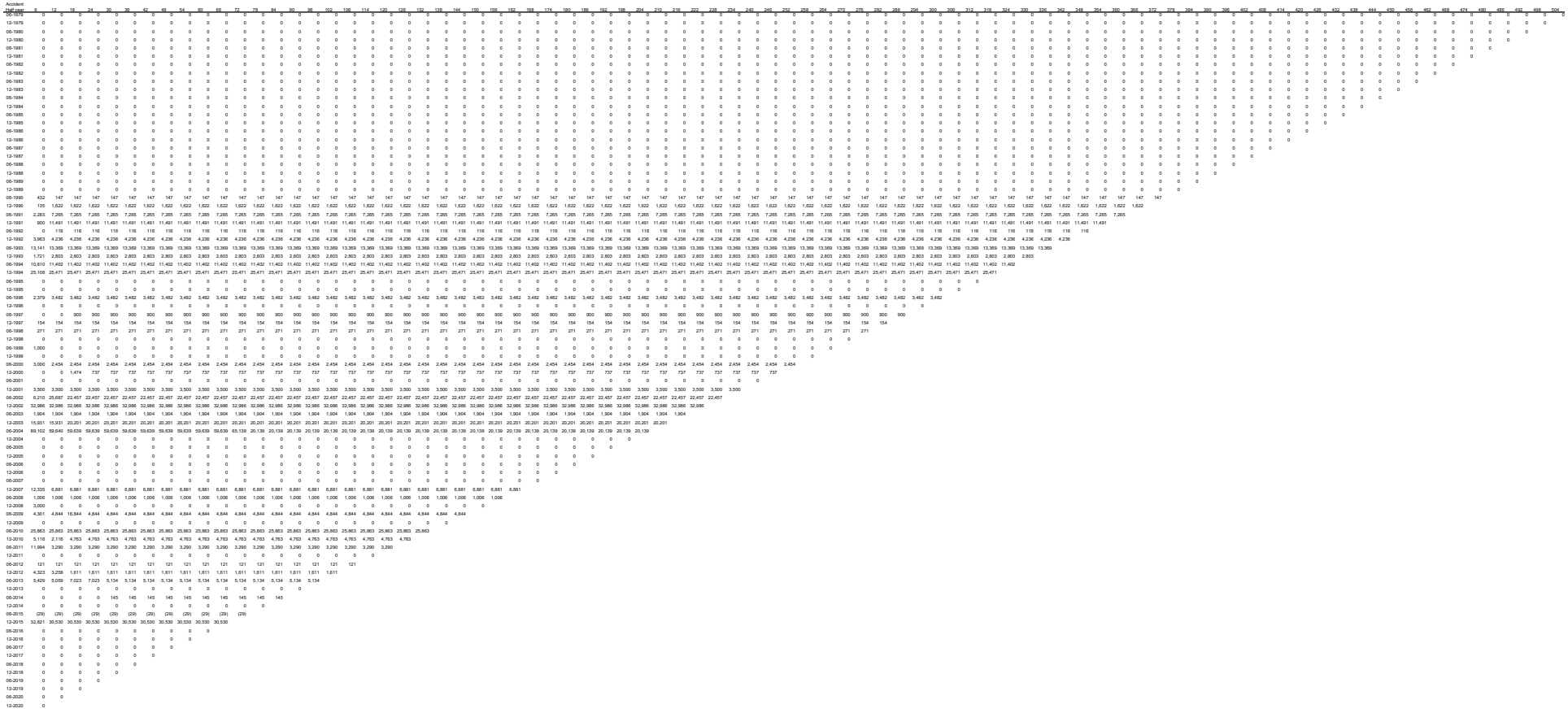
a priori LR Calculation



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

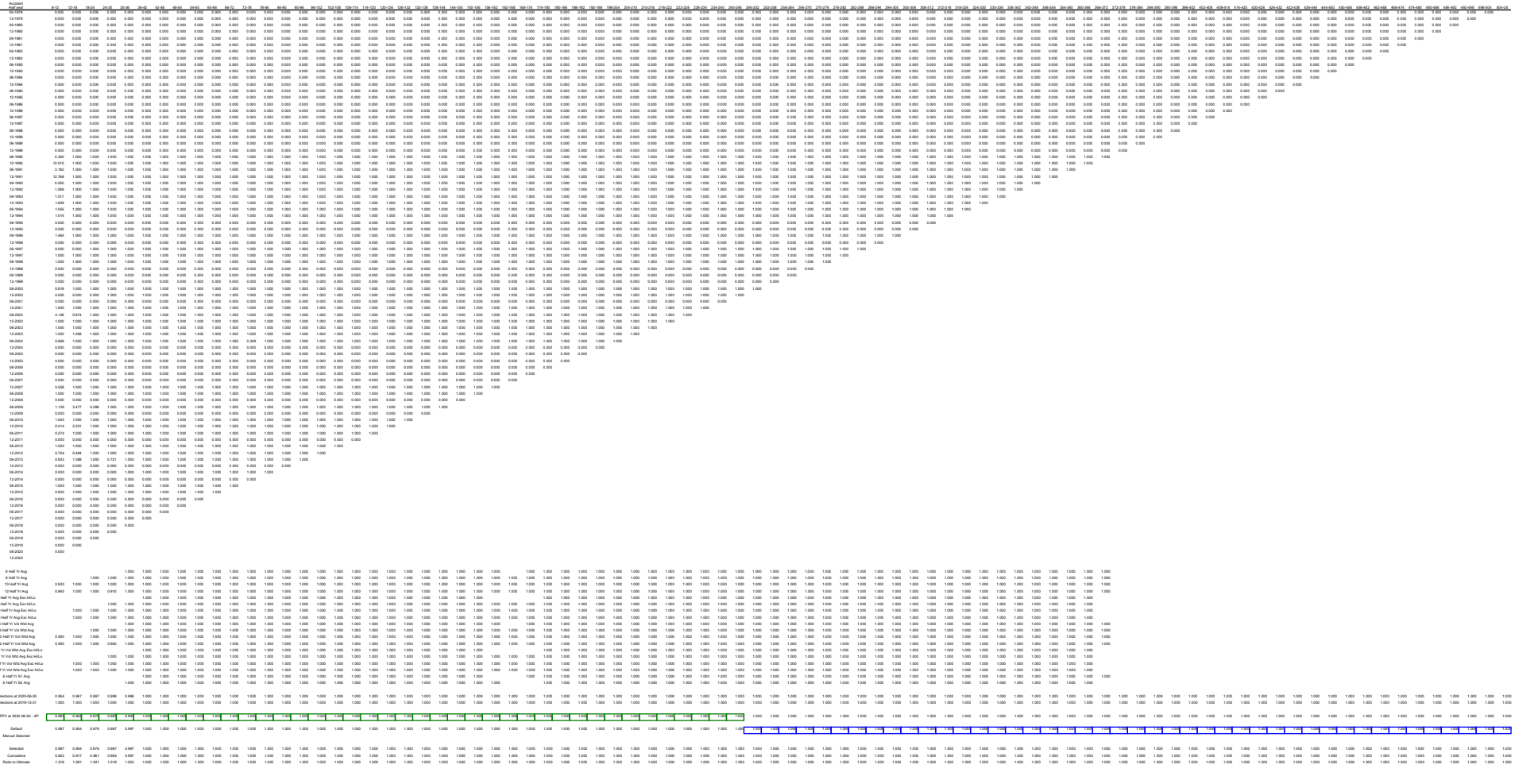
Exhibit D
Page 1 of 2

Incurred Loss - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

Incurred Loss Development
Data Evaluated as of 2020-12-31



Section 4 : Actuarial Support

Appendix A (Part 2) - FARM Private Passenger Vehicle Claim Counts Development

FARM Valuation
as at December 31, 2020

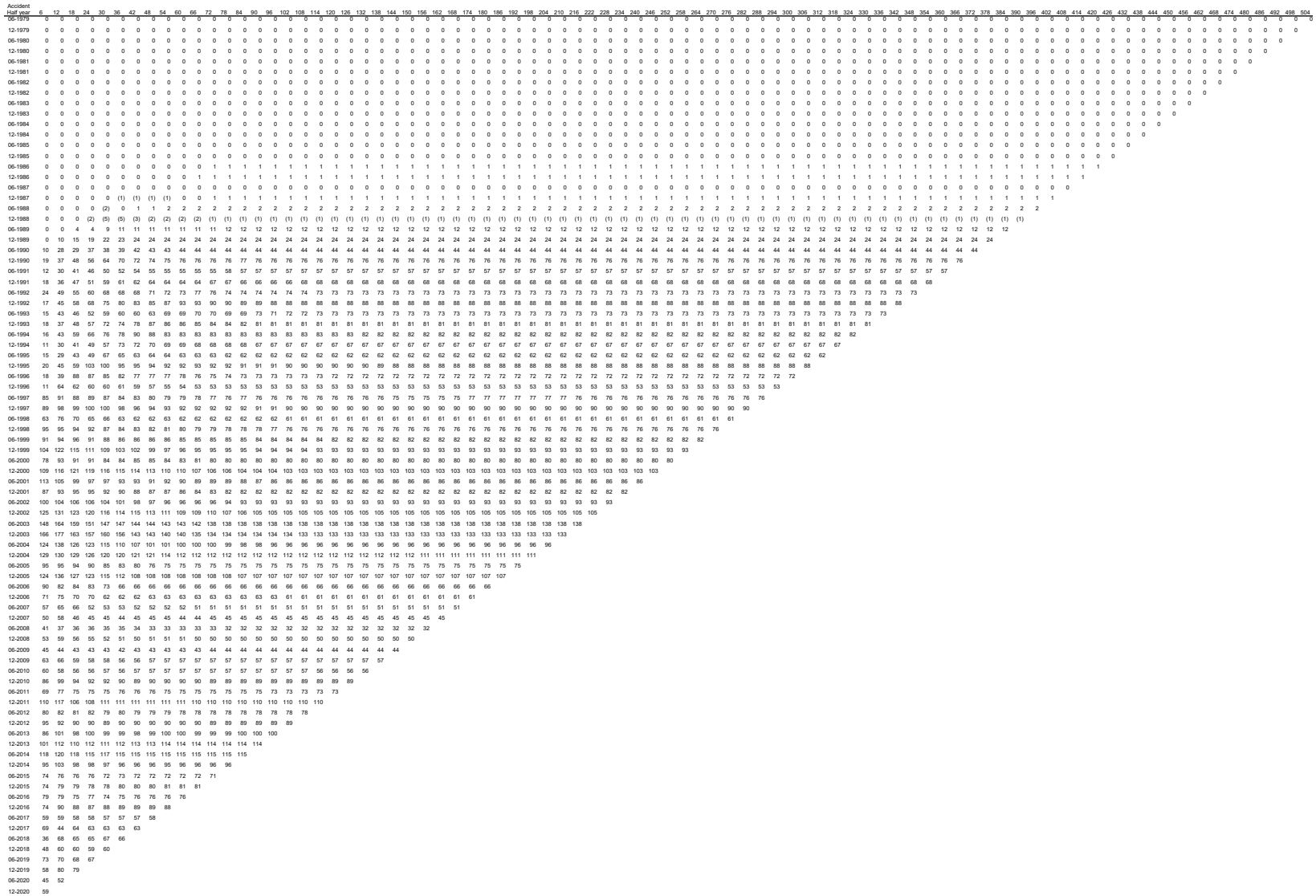
Newfoundland & Labrador PPV
Indemnity Only
Summary of Selection Basis for Development Factors
Recorded Claims Indemnity

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage				Accident Benefits AccBen (indivis)		Accident Benefits Uninsured Automobile	
	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2			FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2
6 - 12	WAvg 8 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
12 - 18	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
18 - 24	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
24 - 30	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
30 - 36	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			WAvg 8 AHYs xHL	WAvg 8 AHYs xHL	Industry	Industry
36 - 42	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs			No Development	No Development	Industry	Industry
42 - 48	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development			No Development	No Development	Industry	Industry
48 - 54	WAvg 10 AHYs	WAvg 10 AHYs	No Development	No Development			No Development	No Development	Industry	No Development
54 - 60	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
60 - 66	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
66 - 72	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
72 - 78	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
78 - 84	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
84 - 90	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
90 - 96	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
96 - 102	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
102 - 108	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
108 - 114	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
114 - 120	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
120 - 126	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
126 - 132	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
132 - 138	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
138 - 144	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
144 - 150	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
150 - 156	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development
156 - Ult.	Industry	Industry	No Development	No Development			No Development	No Development	Industry	No Development

Development Intervals	Other Coverages Underinsured Motorist		Other Coverages Collision		Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils	
	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2	FA 2020-Q4	FA 2020-Q2
6 - 12	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
12 - 18	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
18 - 24	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
24 - 30	Industry	Industry	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	WAvg 10 AHYs	Industry	Industry	Industry	Industry
30 - 36	Industry	Industry	No Development	No Development	No Development	No Development	Industry	Industry	Industry	Industry
36 - 42	Industry	Industry	No Development	No Development	No Development	No Development	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

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
BI

Exhibit D
Page 2 of 2

Reported Claim Development
Data Evaluated as of 2020-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132
06-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1987	0.000	0.000	0.000	0.000	0.000	1.000	1.000	1.000	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1988	0.000	0.000	0.000	0.000	0.000	0.000	1.000	2.000	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
12-1988	0.000	0.000	0.000	2.500	1.000	0.600	0.667	1.000	1.000	1.000	0.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1989	0.000	0.000	1.000	2.250	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1989	0.000	1.500	1.267	1.158	1.045	1.043	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
06-1990	2.800	1.036	1.276	1.027	1.026	1.077	1.024	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1990	1.947	1.297	1.167	1.143	1.094	1.029	1.028	1.014	1.013	1.000	1.000	1.000	1.013	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1991	2.500	1.367	1.122	1.087	1.040	1.038	1.019	1.000	1.000	1.000	1.000	1.055	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1991	2.000	1.306	1.085	1.157	1.034	1.016	1.032	1.000	1.000	1.000	1.047	1.000	0.985	1.000	1.000	1.000	1.030	1.000	1.000	1.000	1.000
06-1992	2.042	1.122	1.091	1.133	1.000	1.000	1.044	1.014	1.014	1.055	0.987	0.974	1.000	1.000	1.000	1.000	1.000	0.986	1.000	1.000	1.000
12-1992	2.647	1.289	1.172	1.103	1.067	1.038	1.024	1.024	1.069	1.000	0.968	1.000	0.989	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000
06-1993	2.867	1.070	1.130	1.135	1.017	1.000	1.050	1.095	1.000	1.014	1.000	0.986	1.000	1.058	0.973	1.014	1.000	1.014	1.000	1.000	1.000
12-1993	2.056	1.297	1.188	1.263	1.028	1.054	1.115	0.989	1.000	0.988	0.988	1.000	0.976	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1994	2.688	1.372	1.119	1.152	1.026	1.154	0.978	0.943	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988
12-1994	2.727	1.367	1.195	1.163	1.281	0.986	0.972	0.986	1.000	0.986	1.000	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1995	1.933	1.483	1.140	1.367	0.970	0.969	1.016	1.000	0.984	1.000	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1995	2.250	1.311	1.746	0.971	0.950	1.000	0.989	0.979	1.000	1.011	0.989	1.000	0.989	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000
06-1996	2.167	2.256	0.989	0.977	0.965	0.939	1.000	1.000	1.013	0.974	0.987	0.987	0.986	1.000	1.000	1.000	1.000	1.000	0.986	1.000	1.000
12-1996	5.818	0.969	0.968	1.000	1.017	0.967	0.966	0.965	0.982	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-1997	1.071	0.967	1.011	0.978	0.966	0.988	0.964	0.988	1.000	0.987	0.987	0.987	1.013	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-1997	1.101	1.010	1.010	1.000	0.980	0.980	0.979	0.989	0.989	1.000	1.000	1.000	1.000	0.989	1.000	0.989	1.000	1.000	1.000	1.000	1.000
06-1998	1.206	0.921	0.929	1.015	0.955	0.984	1.000	1.016	0.984	1.000	1.000	1.000	1.000	1.000	1.000	0.984	1.000	1.000	1.000	1.000	1.000
12-1998	1.000	0.989	0.979	0.946	0.966	0.988	0.988	0.988	0.988	0.988	1.000	0.987	1.000	1.000	0.987	0.987	1.000	1.000	1.000	1.000	1.000
06-1999	1.033	1.021	0.948	0.967	0.977	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	0.976	1.000	1.000
12-1999	1.173	0.943	0.965	0.982	0.945	0.990	0.971	0.980	0.990	0.990	1.000	1.000	1.000	0.989	1.000	1.000	1.000	0.989	1.000	1.000	1.000
06-2000	1.192	0.978	1.000	0.923	1.000	1.012	1.000	0.988	0.988	0.976	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2000	1.064	1.043	0.983	0.975	0.991	0.991	0.991	0.973	1.000	0.973	0.991	1.000	0.981	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000
06-2001	0.929	0.943	0.980	1.000	0.959	1.000	0.978	1.011	0.978	0.989	1.000	1.000	0.989	0.989	0.989	1.000	1.000	1.000	1.000	1.000	1.000
12-2001	1.069	1.022	1.000	0.968	0.978	0.978	0.989	1.000	0.989	0.977	0.988	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2002	1.040	1.019	1.000	0.981	0.971	0.970	0.990	0.990	1.000	1.000	1.000	0.979	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2002	1.048	0.939	0.976	0.967	0.983	1.009	0.983	0.982	0.982	1.000	1.009	0.973	0.991	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2003	1.108	0.970	0.950	0.974	1.000	0.980	1.000	0.993	1.000	0.993	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2003	1.066	0.921	0.963	1.019	0.975	0.917	1.000	0.979	1.000	0.964	0.993	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000
06-2004	1.113	0.913	0.976	0.935	0.957	0.973	0.944	1.000	0.990	1.000	1.000	0.990	0.990	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.000
12-2004	1.008	0.992	0.977	0.952	1.000	1.008	1.000	0.942	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2005	1.000	0.989	0.957	0.944	0.976	0.964	0.950	0.987	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
12-2005	1.097	0.934	0.969	0.935	0.974	0.964	1.000	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2006	0.911	1.024	0.988	0.880	0.904	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	1.000
12-2006	1.056	0.933	1.000	0.886	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.968	1.000	1.000	1.000	1.000	1.000
06-2007	1.140	1.015	0.788	1.019	1.000	0.981	1.000	1.000	1.000	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2007	1.160	0.793	0.978	1.000	0.978	1.023	1.000	1.000	0.978	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2008	0.902	0.973	1.000	0.972	1.000	0.971	0.971	1.000	1.000	1.000	1.000	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2008	1.113	0.949	0.982	0.945	0.981	0.980	1.020	1.000	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
06-2009	0.978	0.977	1.000	1.000	0.977	1.024	1.000	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12-2009	1.048	0.894	0.983	1.000	0.966	1.000	1.018	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
06-2010	0.967	0.966	1.000	1.018	0.982	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000
12-2010	1.151	0.949	0.979	1.000	0.978	0.989	1.011	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
06-2011	1.116	0.974	1.000	1.000	1.013	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	0.973	1.000	1.000	1.000	1.000		
12-2011	1.064	0.906	1.019	1.028	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
06-2012	1.025	0.988	1.012	0.963	1.013	0.988	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
12-2012	0.968	0.978	1.000	0.989	1.011	1.000	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000					
06-2013	1.174	0.970	1.020	0.990	1.000	0.990	1.010	1.010	1.000	0.990	1.000	1.000	1.010	1.000	1.000						
12-2013	1.109	0.982	1.018	0.991	1.009	1.009	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000							
06-2014	1.017	0.983	0.975	1.017	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
12-2014	1.084	0.951	1.000	0.990	0.990	1.000	1.000	0.990	1.011	1.000	1.000	1.000									
06-2015	1.027	1.000	1.000	0.947	1.014	0.986	1.000	1.000	1.000	1.000	0.986										
12-2015	1.068	1.000	0.987	1.000	1.026	1.000	1.000	1.013	1.000	1.000											
06-2016	1.000	0.949	1.027	0.961	1.014	1.013	1.000	1.000	1.000												
12-2016	1.216	0.978	0.989	1.011	1.011	1.000	1.000	0.989													
06-2017	1.000	0.983	1.000	0.983	1.000	1.000	1.018														
12-2017	0.638	1.455	0.984	1.000	1.000	1.000															
06-2018	1.889	0.956	1.000	1.031	0.985																
12-2018	1.250	1.000	0.983	1.017																	
06-2019	0.959	0.971	0.985																		
12-2019	1.379	0.988																			
06-2020	1.156																				
12-2020																					
6 Half Yr Avg	1.212	1.059	0.990	1.001	1.006	1.000	1.003	0.998	1.002	0.998	0.996	1.000	1.002	1.000	0.996	1.000	1.000	0.997	1.000	1.000	1.000
8 Half Yr Avg	1.186	1.035	0.994	0.994	1.005	1.000	1.002	1.001	1.001	0.999	0.997	1.000	1.001	1.000	0.997	1.000	1.000	0.998	1.000	1.000	1.000
10 Half Yr Avg	1.155	1.028	0.996	0.996	1.003	1.000	1.003	1.001	1.000	0.998	0.996	1.000	1.001	1.000	0.997	1.000	1.000	0.998	1.000	1.000	1.000
12 Half Yr Avg	1.139	1.018	0.996	0.995	1.004	0.999	1.002	1.000	1.000	0.998	0.997	1.000	1.001	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000
6 Half Yr Avg Exc Hi/Lo	1.186	0.985	0.990	1.003	1.006	1.000	1.000	0.997	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Avg Exc Hi/Lo	1.160	0.979	0.991	0.995	1.005	1.000	1.000	1.001	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Avg Exc Hi/Lo	1.128	0.984	0.993	0.997	1.003	1.000	1.001	1.001	1.000	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Avg Exc Hi/Lo	1.114	0.981	0.995	0.996	1.003	0.999	1.001	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg	1.137	1.034	0.990	1.000	1.007	1.000	1.002	0.998	1.002	0.998	0.997	1.000	1.002	1.000	0.996	1.000	1.000	0.998	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg	1.132	1.013	0.995	0.993	1.005	1.000	1.001	1.001	1.001	0.999	0.997	1.000	1.001	1.000	0.997	1.000	1.000	0.998	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg	1.107	1.010	0.996	0.996	1.002	1.000	1.002	1.001	1.000	0.998	0.997	1.000	1.001	1.000	0.997	1.000	1.000	0.998	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg	1.097	1.000	0.996	0.995	1.003	0.999	1.002	1.000	1.000	0.998	0.997	1.000	1.001	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg Exc Hi/Lo	1.170	0.985	0.989	1.004	1.007	1.000	1.000	0.997	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg Exc Hi/Lo	1.151	0.979	0.991	0.995	1.004	1.000	1.000	1.002	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg Exc Hi/Lo	1.116	0.985	0.993	0.998	1.003	1.000	1.001	1.001	1.000	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg Exc Hi/Lo	1.102	0.980	0.996	0.996	1.004	0.999	1.001	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr S1 Avg	1.334	0.970	0.995	0.992	1.000	1.000	1.006	1.000	1.000	0.997	0.995	1.000	1.003	1.000	0.991	1.000	1.000	0.994	1.000	1.000	1.000
6 Half Yr S2 Avg	1.089	1.147	0.985	1.009	1.012	1.000	1.000	0.997	1.004	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2020-06-30	1.100	0.979	0.994	0.994	1.004	1.000	1.001	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
Selections at 2019-12-31	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	1.000	1.000	1.000	1.000	1.000	1.000
NL PPV at 2020-06-30 - BI	1.074	1.002	1.007	1.013	1.004	1.001	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
Default	1.116	0.985	0.996	0.996	1.002	1.000	1.002	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
Manual Selected																					
Selected	1.116	0.985	0.996	0.996	1.002	1.000	1.002	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
Cumulative	1.095	0.981	0.997	1.001	1.005	1.002	1.002	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
Ratio to Ultimate	0.913	1.019	1.003	0.999	0.995	0.998	0.998	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

Accident Half year	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-246	246-252	252-258
06-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1986	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1986	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1987	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1988	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1988	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1989	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1989	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1990	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1990	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1991	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1991	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1992	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1992	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1993	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1993	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1994	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1994	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1995	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1995	0.989	0.989	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	1.000	1.000	1.000	1.000
06-1996	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1996	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1997	1.000	0.987	1.000	1.000	1.000	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000
12-1997	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1998	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1998	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1999	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1999	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	1.000	1.000	1.000	1.000	1.000	1.000
06-2000	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	1.000	1.000	1.000	1.000	1.000	
12-2000	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	1.000	1.000	1.000	1.000		
06-2001	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	1.000	1.000	1.000			
12-2001	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	1.000	1.000				
06-2002	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	1.000					
12-2002	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						
06-2003	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							
12-2003	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								
06-2004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
12-2004	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000										
06-2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
12-2005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
06-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
12-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
06-2007	1.000	1.000	1.000	1.000	1.000	1.000															
12-2007	1.000	1.000	1.000	1.000	1.000																
06-2008	1.000	1.000	1.000	1.000																	
12-2008	1.000	1.000	1.000																		
06-2009	1.000	1.000																			
12-2009	1.000																				
6 Half Yr Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Avg	1.000	1.000	0.999	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	1.000	1.000	1.000
10 Half Yr Avg	1.000	1.000	0.999	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	1.000	1.000	1.000
12 Half Yr Avg	1.000	1.000	0.999	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	1.000	1.000	1.000
6 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg	1.000	1.000	0.998	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	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg	1.000	1.000	0.999	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	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg	1.000	1.000	0.999	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	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr S1 Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr S2 Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2020-06-30	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	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2019-12-31	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	1.000	1.000	1.000	1.000	1.000	1.000
NL PPV at 2020-06-30 - BI	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	1.000	1.000	1.000	1.000	1.000	1.000
Default	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	1.000	1.000	1.000	1.000	1.000	1.000
Manual Selected																					
Selected	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	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	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	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ultimate	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	1.000	1.000	1.000	1.000	1.000	1.000

Accident Half year	258-264	264-270	270-276	276-282	282-288	288-294	294-300	300-306	306-312	312-318	318-324	324-330	330-336	336-342	342-348	348-354	354-360	360-366	366-372	372-378	378-384
06-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
06-1986	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1986	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12-1987	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1988	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1988	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	1.000	1.000	1.000	1.000	1.000	1.000
06-1989	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	1.000	1.000	1.000	1.000	1.000	1.000
12-1989	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	1.000	1.000	1.000	1.000	1.000	
06-1990	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	1.000	1.000	1.000	1.000		
12-1990	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	1.000	1.000	1.000			
06-1991	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	1.000	1.000				
12-1991	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	1.000					
06-1992	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						
12-1992	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							
06-1993	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								
12-1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
06-1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
12-1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
06-1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
12-1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
06-1996	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
12-1996	1.000	1.000	1.000	1.000	1.000	1.000															
06-1997	1.000	1.000	1.000	1.000	1.000																
12-1997	1.000	1.000	1.000	1.000																	
06-1998	1.000	1.000	1.000																		
12-1998	1.000	1.000																			
06-1999	1.000																				
6 Half Yr Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
8 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
10 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
12 Half Yr Vol Wtd Avg Exc Hi/Lo	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr S1 Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
6 Half Yr S2 Avg	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	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2020-06-30	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	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2019-12-31	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	1.000	1.000	1.000	1.000	1.000	1.000
NL PPV at 2020-06-30 - BI	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	1.000	1.000	1.000	1.000	1.000	1.000
Default	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	1.000	1.000	1.000	1.000	1.000	1.000
Manual Selected																					
Selected	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	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	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	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ultimate	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	1.000	1.000	1.000	1.000	1.000	1.000

Accident Half year	384-390	390-396	396-402	402-408	408-414	414-420	420-426	426-432	432-438	438-444	444-450	450-456	456-462	462-468	468-474	474-480	480-486	486-492	492-498	498-504	504-Ult
06-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
12-1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
06-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12-1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
06-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
12-1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
06-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
12-1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
06-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
12-1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
06-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
12-1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
06-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
12-1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
06-1986	1.000	1.000	1.000	1.000	1.000	1.000															
12-1986	1.000	1.000	1.000	1.000	1.000																
06-1987	0.000	0.000	0.000	0.000																	
12-1987	1.000	1.000	1.000																		
06-1988	1.000	1.000																			
12-1988	1.000																				
6 Half Yr Avg	1.000	1.000	1.000	1.000	1.000																
8 Half Yr Avg	1.000	1.000	1.000	1.000	1.000																
10 Half Yr Avg	1.000	1.000	1.000	1.000	1.000																
12 Half Yr Avg	1.000	1.000	1.000	1.000	1.000																
6 Half Yr Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
8 Half Yr Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
10 Half Yr Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
12 Half Yr Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
6 Half Yr Vol Wtd Avg	1.000	1.000	1.000	1.000	1.000																
8 Half Yr Vol Wtd Avg	1.000	1.000	1.000	1.000	1.000																
10 Half Yr Vol Wtd Avg	1.000	1.000	1.000	1.000	1.000																
12 Half Yr Vol Wtd Avg	1.000	1.000	1.000	1.000	1.000																
6 Half Yr Vol Wtd Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
8 Half Yr Vol Wtd Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
10 Half Yr Vol Wtd Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
12 Half Yr Vol Wtd Avg Exc Hi/Lo	1.000	1.000	1.000	1.000																	
6 Half Yr S1 Avg	1.000	1.000	1.000	1.000	1.000																
6 Half Yr S2 Avg	1.000	1.000	1.000	1.000																	
Selections at 2020-06-30	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	1.000	1.000	1.000	1.000	1.000	1.000
Selections at 2019-12-31	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	1.000	1.000	1.000	1.000	1.000	1.000
NL PPV at 2020-06-30 - BI	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	1.000	1.000	1.000	1.000	1.000	1.000
Default	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	1.000	1.000	1.000	1.000	1.000	1.000
Manual Selected																					
Selected	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	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	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	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ultimate	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	1.000	1.000	1.000	1.000	1.000	1.000

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

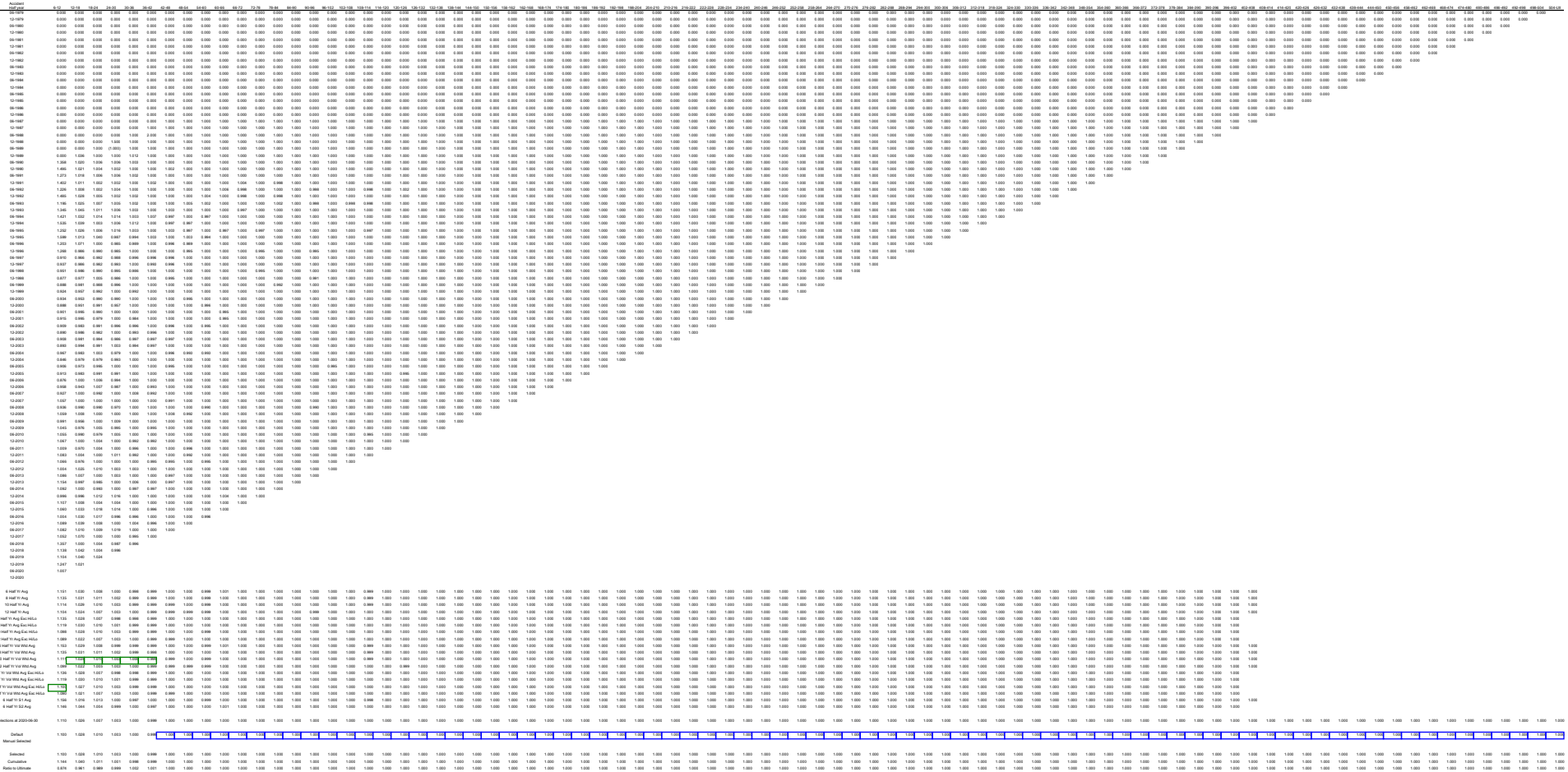
Exhibit D
Page 1 of 2

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264	270	276	282	288	294	300	306	312	318	324	330	336	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1979	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
06-1980	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
12-1980	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0			
06-1981	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	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	0	0	0	0	0	0	0	0	0	0	0	0				
12-1981	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	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	0	0	0	0	0	0	0	0	0	0	0					
06-1982	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	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	0	0	0	0	0	0	0	0	0	0						
12-1982	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	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	0	0	0	0	0	0	0	0	0							
06-1983	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	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	0	0	0	0	0	0	0	0								
12-1983	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	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	0	0	0	0	0	0	0									
06-1984	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	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	0	0	0	0	0	0										
12-1984	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	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	0	0	0	0	0											
06-1985	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	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	0	0	0	0												
12-1985	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	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	0	0	0													
06-1986	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	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	0	0														
12-1986	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	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	0															
06-1987	0	0	0	0	0	0	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)																
12-1987	0	0	0	0	0	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)																	
06-1988	0	0	0	0	(1)	(1)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)																		
12-1988	0	0	0	(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)	(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)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)																			
06-1989	0	0	(1)	(1)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																				
12-1989	0	83	86	86	86	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87																					
06-1990	226	307	313	315	317	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318	318																						
12-1990	319	477	487	489	490	490	490	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491	491																							
06-1991	359	457	465	468	471	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472																								
12-1991	326	457	462	463	464	464	465	465	465	465	465	467	467	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466																									
06-1992	407	499	503	504	506	506	506	506	506	506	509	508	508	508	508	507	507	507	506	506	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507																										
12-1992	291	432	444	446	447	448	448	448	448	450	450	449	449	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448																											
06-1993	333	398	408	411	413	414	414	414	416	417	417	417	417	418	418	417	417	416	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415																												
12-1993	249	335	350	354	356	357	357	358	358	358	358	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357																													
06-1994	195	277	286	290	294	295	297	296	296	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295																														
12-1994	200	307	319	320	322	326	326	325	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324																															
06-1995	242	303	311	313	318	319	319	320	319	319	318	318	317	317	317	317	317	317	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316																																
12-1995	187	299	303	315	311	309	310	310	311	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309																																	
06-1996	212	255	273	273	269	266	266	265	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262																																		
12-1996	164	208	205	203	200	200	200	200	199	199	199	199	198	198	198	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197																																			
06-1997	289	263	254	252	249	248	247	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246																																				
12-1997	303	284	280	275	273	273	271	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270																																					
06-1998	224	213	210	208	207	204	204	204	204	204	204	204	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203																																						
12-1998	253	222	217	218	215	215	215	214	214	214	214	214	214	214	214	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212																																							
06-1999	295	262	257	254	253	253	253	253	253	253	253	253	253	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251																																								
12-1999	275	254	243	241	241	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239																																									
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12-2020	139																																																																																				

Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
PD

Reported Claim Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Exhibit D
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Reported Claims - Cumulative
Data Evaluated as of 2020-12-31

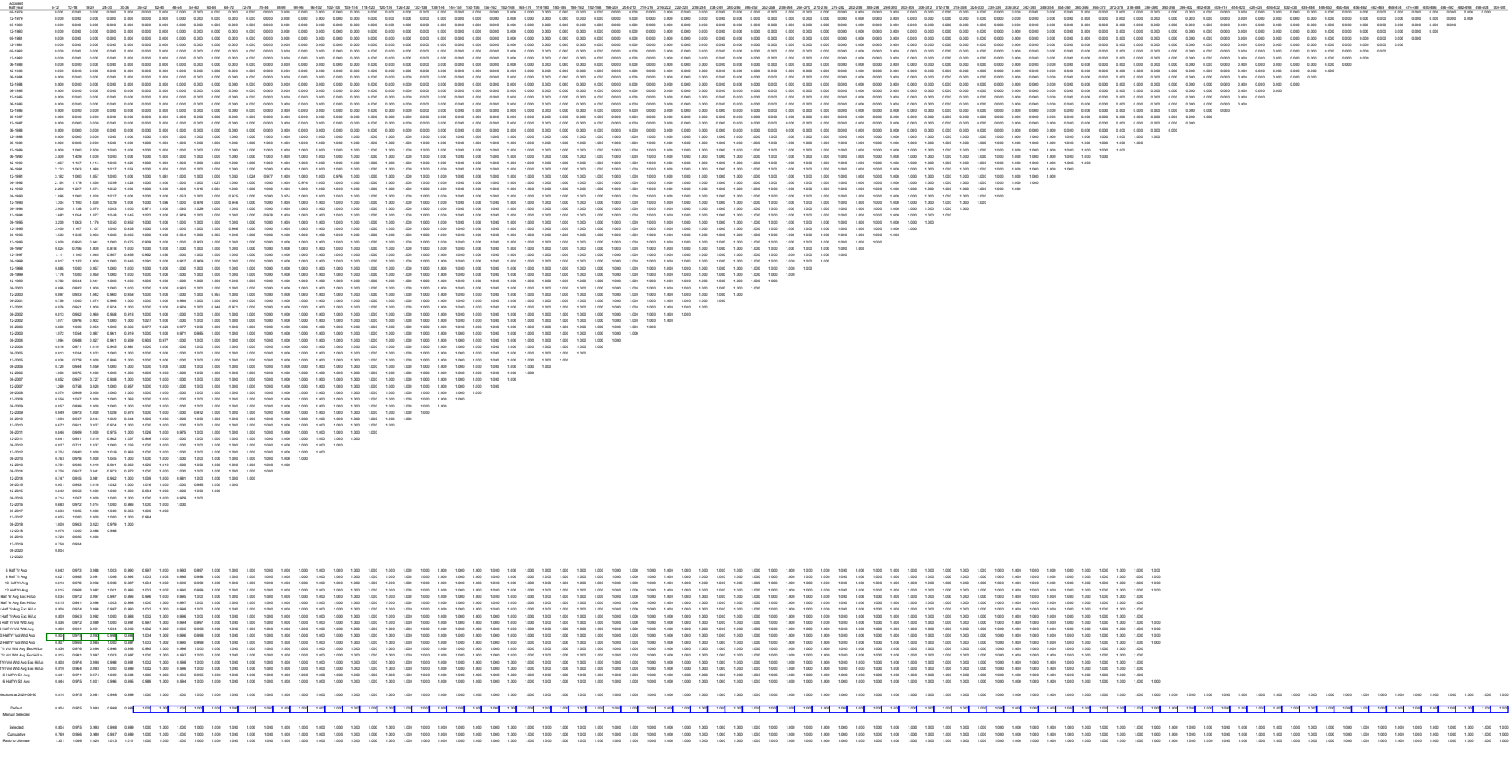
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12-1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06-1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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12-2013	73	57	53	54	53	51	52	53	53	53	53	53	53	53	53																											
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06-2015	71	64	61	62	64	64	65	65	65	64	64	64																														
12-2015	76	64	61	61	61	61	60	60	60	60	60																															
06-2016	63	45	48	48	48	48	48	48	47	47																																
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06-2017	48	40	41	41	43	41	41	41																																		
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06-2020	56	45																																								
12-2020	85																																									

Accident Half year	258	264	270	276	282	288	294	300	306	312	318	324	330	336	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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	0	0	0	0	0	0	0	0
12-1979	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	0	0	0	0	0	0	0	
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12-1980	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	0	0	0	0	0			
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06-1985	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												
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06-1986	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														
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06-1987	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																
12-1987	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																	
06-1988	0	0	0	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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06-1996	26	26	26	26	26	26	26	26																																		
12-1996	12	12	12	12	12	12	12																																			
06-1997	9	9	9	9	9	9																																				
12-1997	21	21	21	21	21																																					
06-1998	10	10	10	10																																						
12-1998	22	22	22																																							
06-1999	19	19																																								
12-1999	16																																									

03a FARM NL PPV 2020Q4 AHYxDHY v02e - Method Selection.apj
2021-05-20

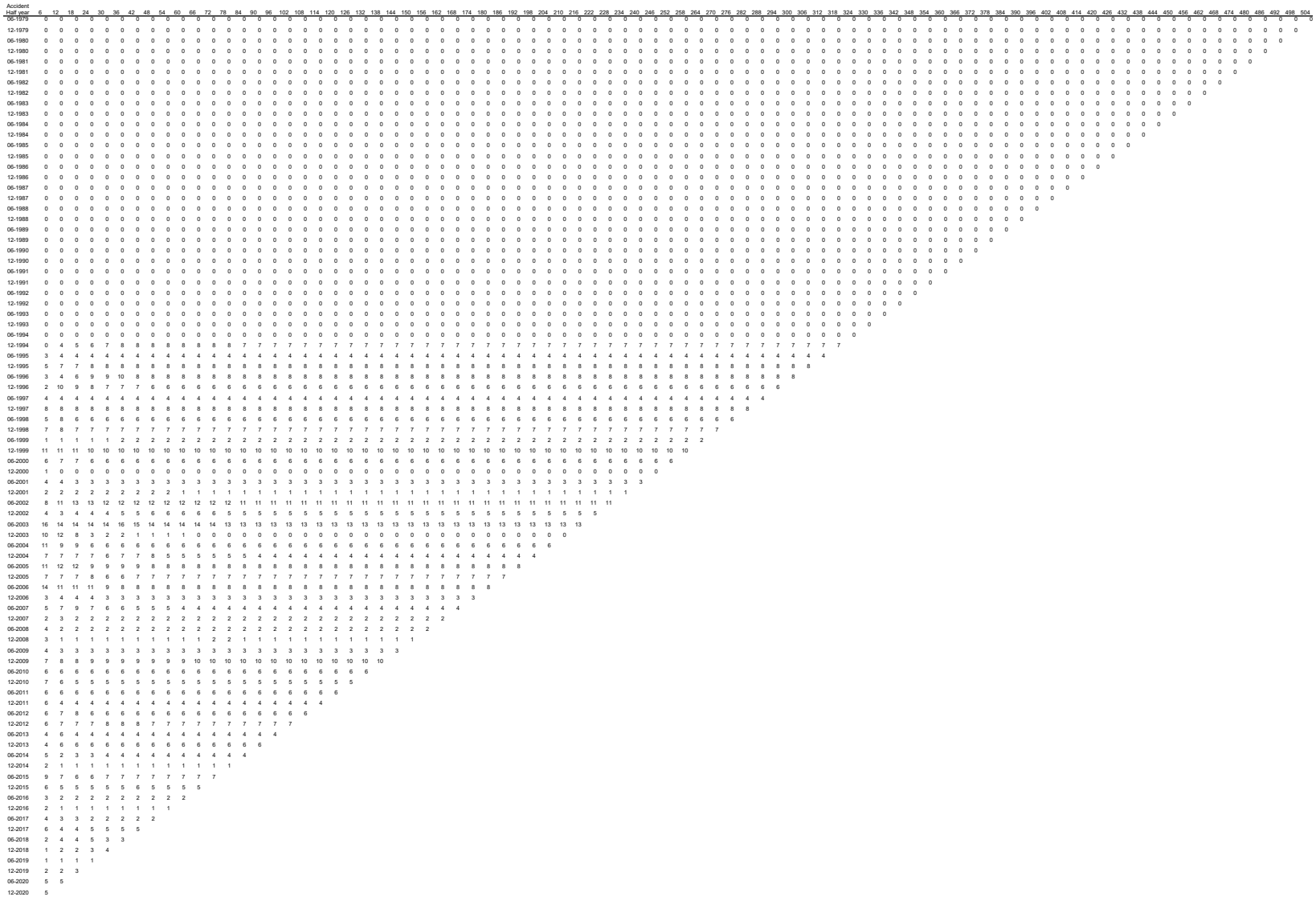
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AccBen (indivis)

Reported Claim Development
Data Evaluated as of 2020-12-31



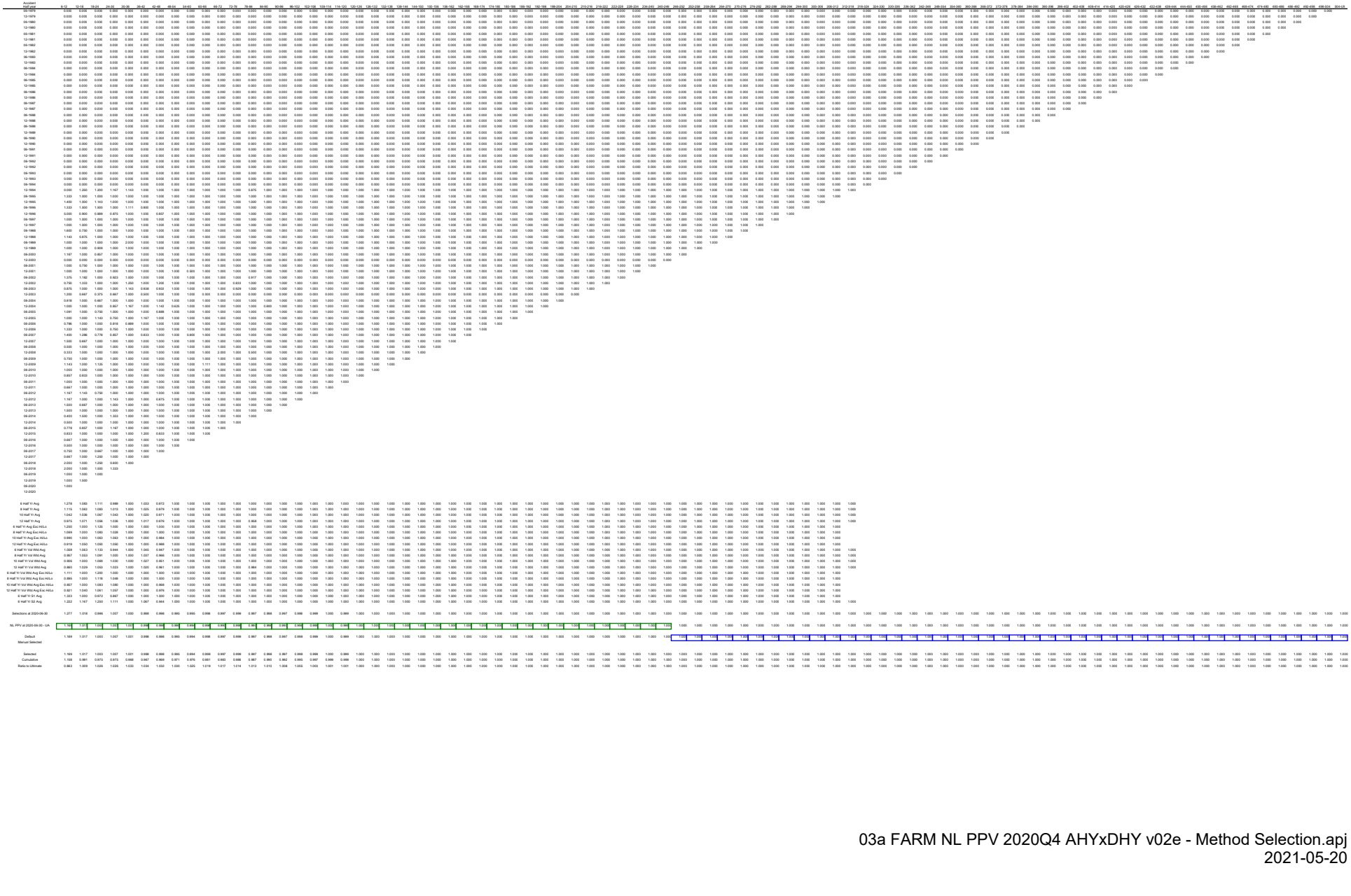
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UA

Reported Claim Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

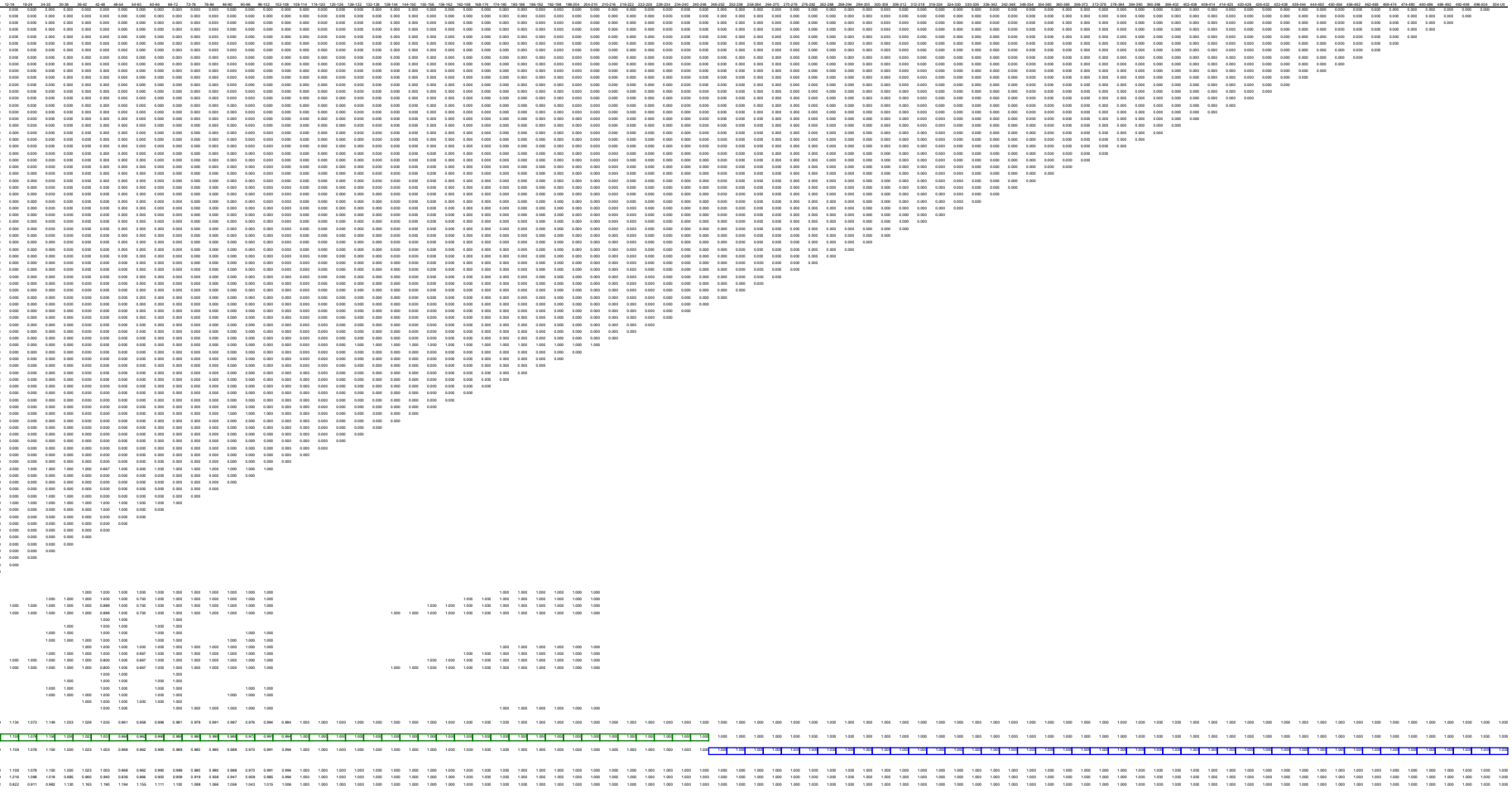
Exhibit D
Page 1 of 2

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264	270	276	282	288	294	300	306	312	318	324	330	336	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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06-1980	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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12-1981	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	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	0	0	0	0	0	0	0	0	0	0	0					
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06-1983	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	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	0	0	0	0	0	0	0	0								
12-1983	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	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	0	0	0	0	0	0	0									
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06-2008	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																																																						
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Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
UM

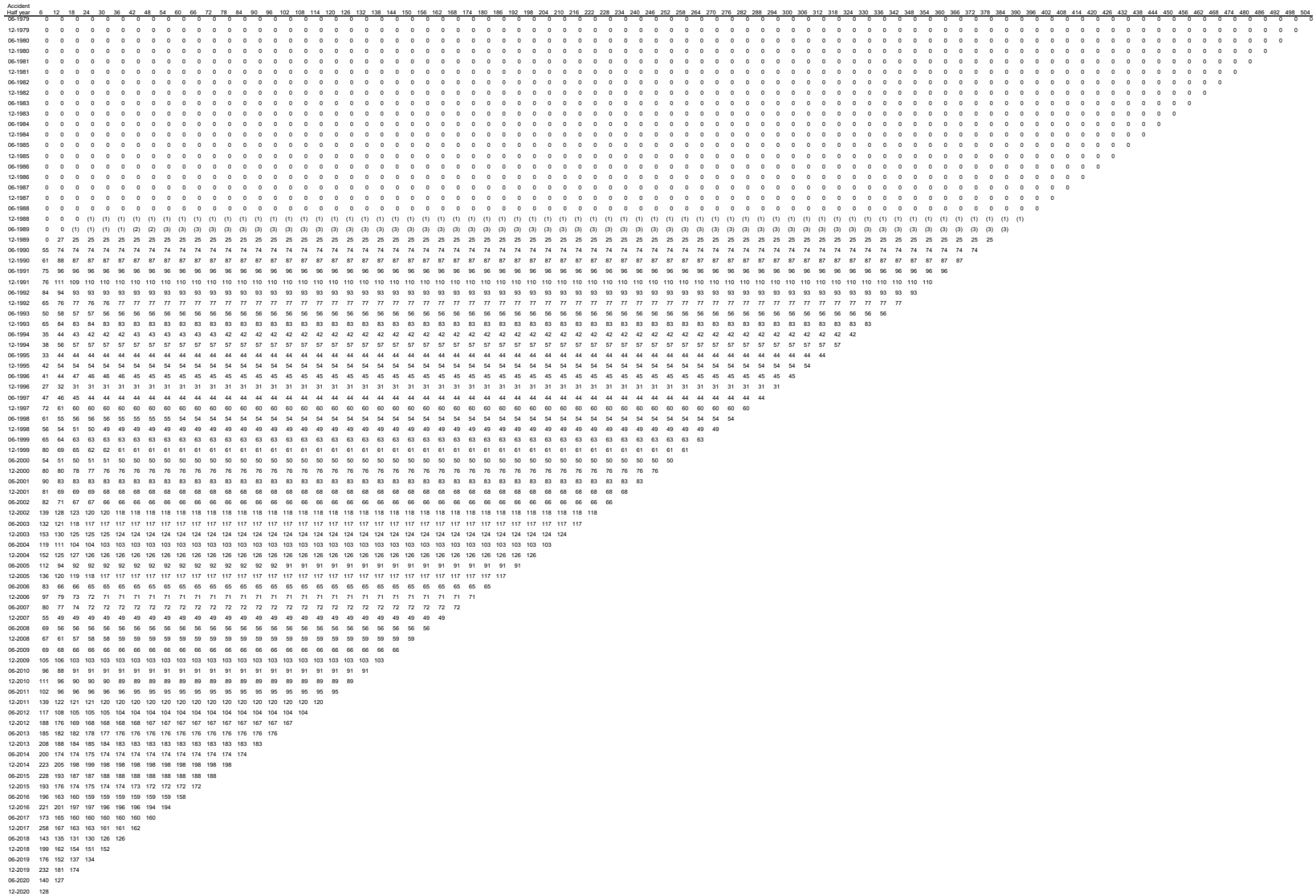
Reported Claim Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CL

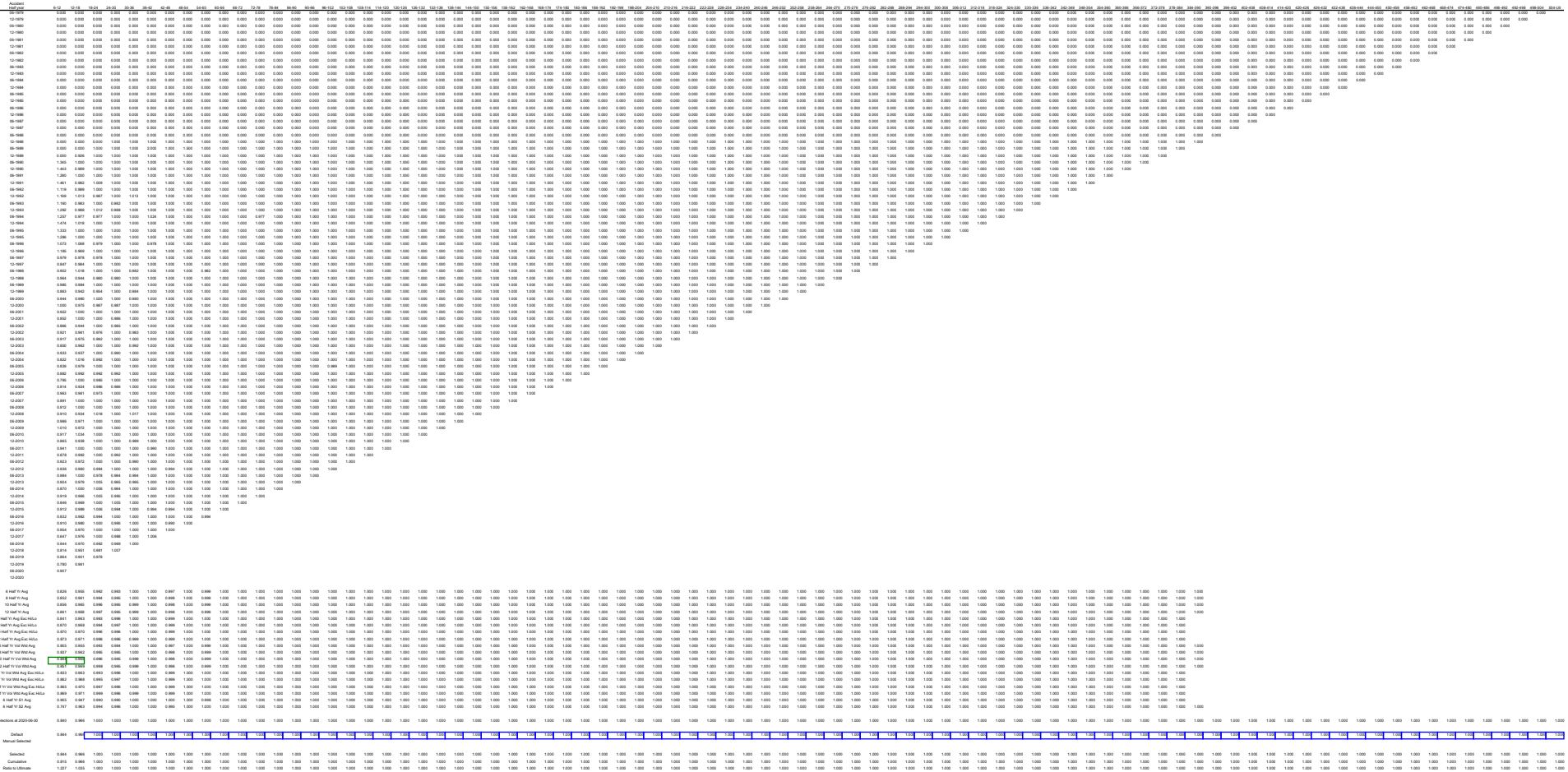
Exhibit D
Page 1 of 2

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CL

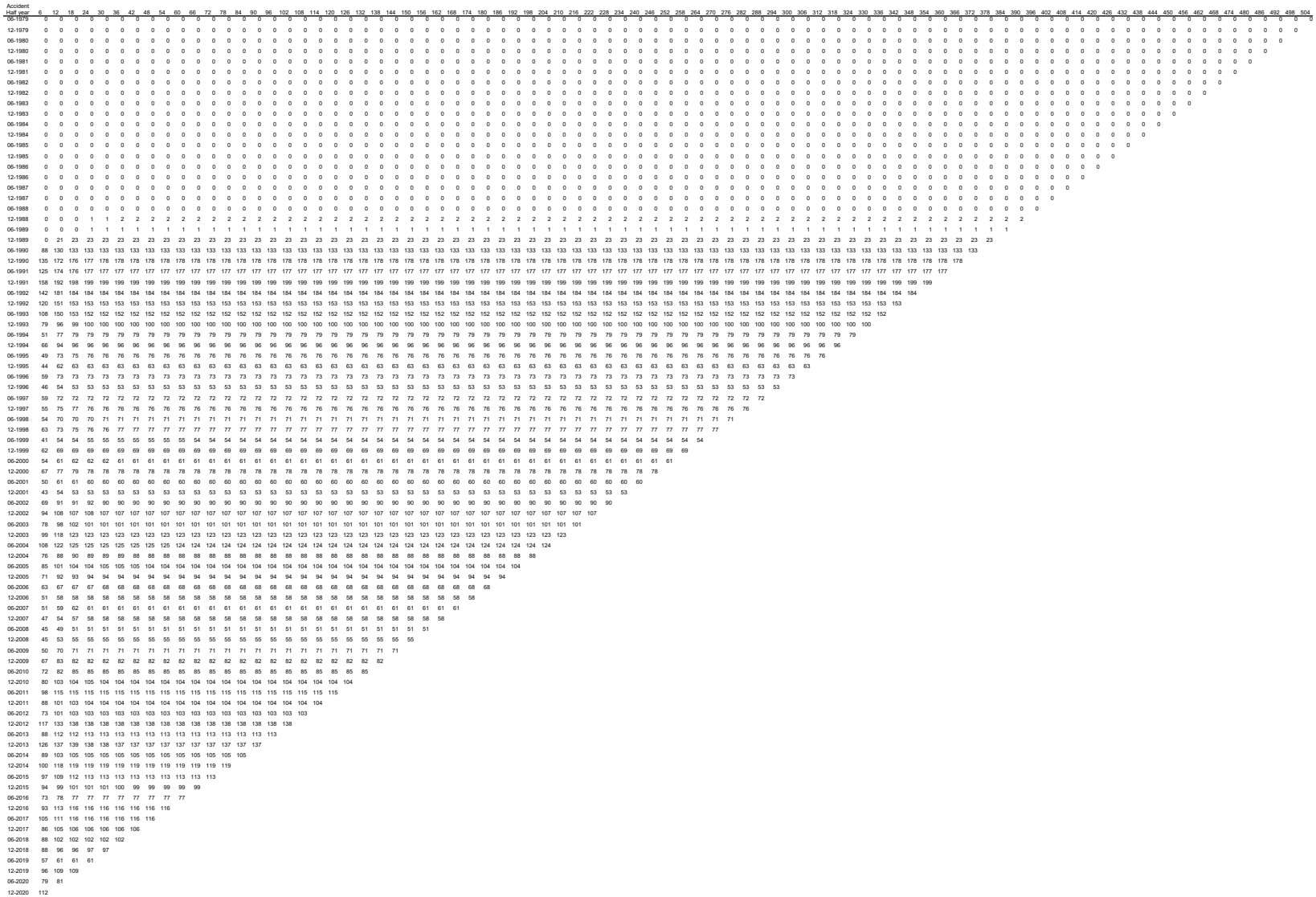
Reported Claim Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CM

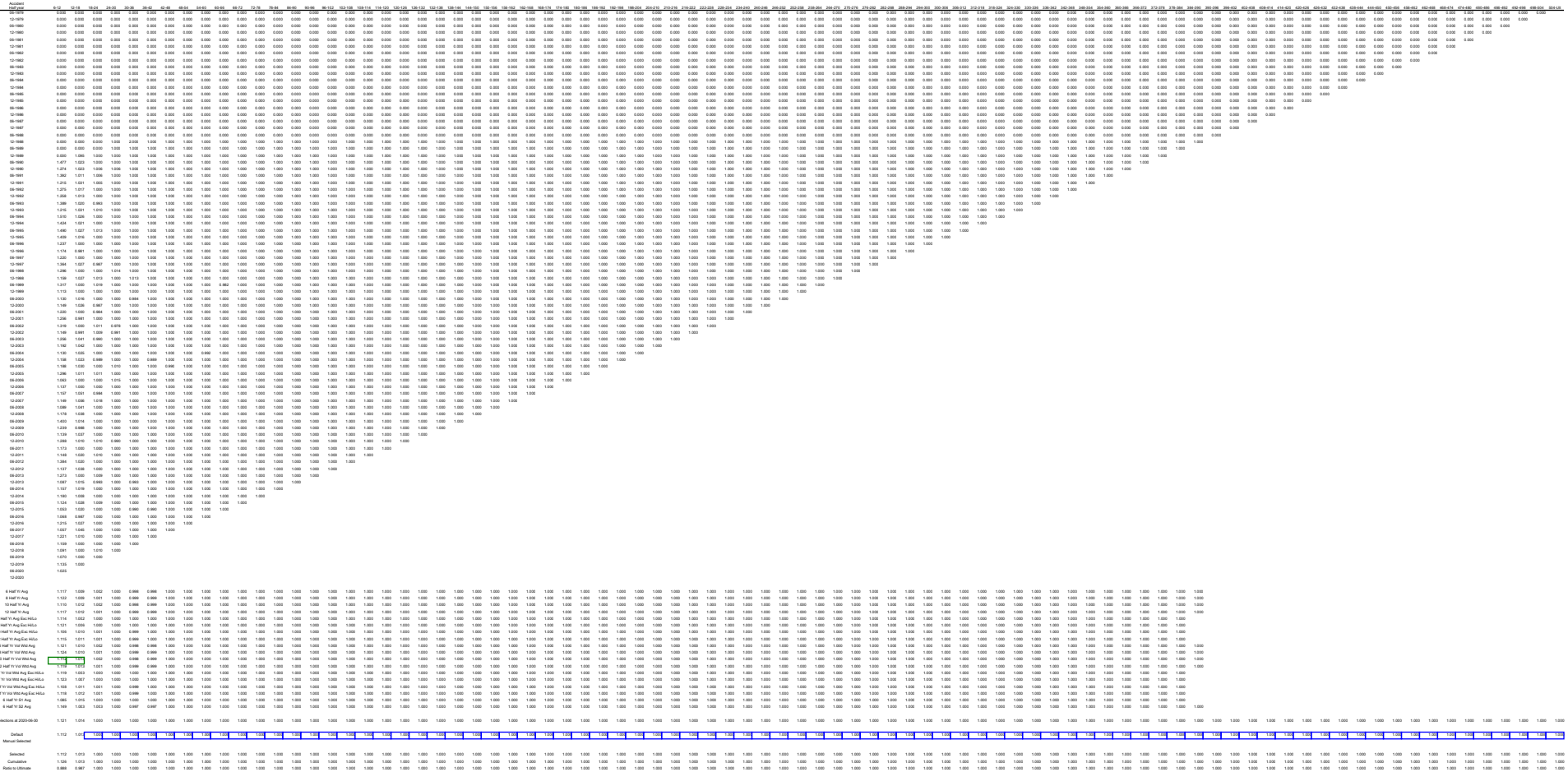
Exhibit D
Page 1 of 2

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
CM

Reported Claim Development
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
SP

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31

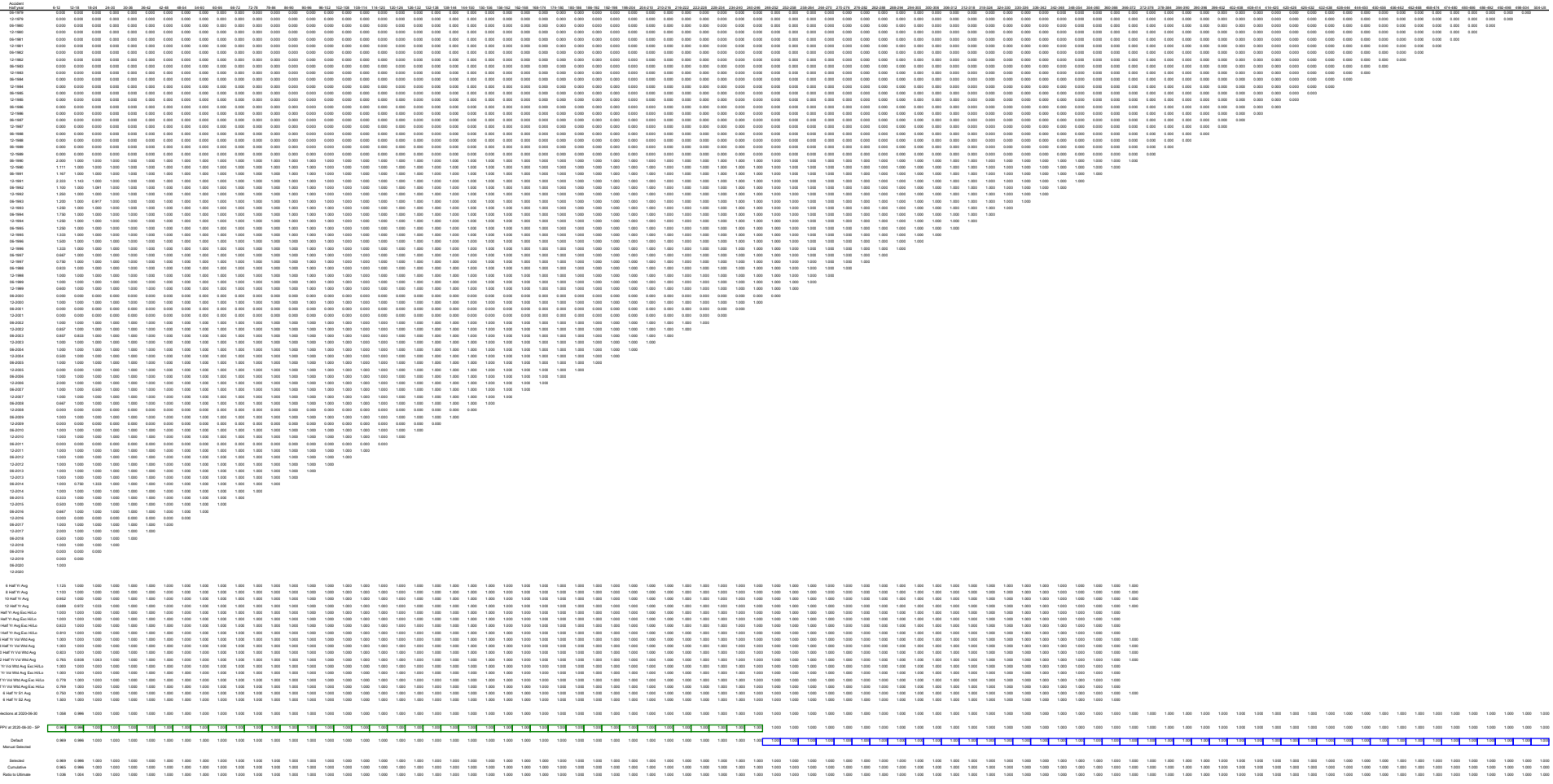
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12-1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06-1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06-1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12-1981	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
06-1982	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
12-1982	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
06-1983	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
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06-1984	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
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06-1986	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
12-1986	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
06-1987	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
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06-1988	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
12-1988	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
06-1989	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
12-1989	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
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06-2007	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
12-2007	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
06-2008	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2		
12-2008	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			
06-2009	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2				
12-2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
06-2010	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1						
12-2010	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1							
06-2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
12-2011	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1									
06-2012	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1										
12-2012	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1											
06-2013	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2												
12-2013	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1													
06-2014	4	4	3	4	4	4	4	4	4	4	4	4	4	4														
12-2014	2	2	2	2	2	2	2	2	2	2	2	2	2															
06-2015	3	1	1	1	1	1	1	1	1	1	1	1																
12-2015	2	1	1	1	1	1	1	1	1	1	1																	
06-2016	3	2	2	2	2	2	2	2	2	2																		
12-2016	0	0	0	0	0	0	0	0	0																			
06-2017	2	2	2	2	2	2	2	2																				
12-2017	1	2	2	2	2	2	2																					
06-2018	2	1	1	1	1	1																						
12-2018	1	1	1	1	1																							
06-2019	0	0	0	0																								
12-2019	0	0	0																									
06-2020	1	1																										
12-2020	0																											

Accident Half year	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264	270	276	282	288	294	300	306	312	318	324	330	336
06-1979	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
12-1979	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
06-1980	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
12-1980	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
06-1981	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
12-1981	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
06-1982	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
12-1982	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
06-1983	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
12-1983	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
06-1984	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
12-1984	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
06-1985	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
12-1985	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
06-1986	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
12-1986	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
06-1987	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
12-1987	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
06-1988	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
12-1988	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
06-1989	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
12-1989	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
06-1990	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
12-1990	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
06-1991	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
12-1991	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
06-1992	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
12-1992	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
06-1993	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
12-1993	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
06-1994	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		
12-1994	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10			
06-1995	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5				
12-1995	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4					
06-1996	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3						
12-1996	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4							
06-1997	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2								
12-1997	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3									
06-1998	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5										
12-1998	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3											
06-1999	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1												
12-1999	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3													
06-2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
12-2000	1	1	1	1	1	1	1	1	1	1	1	1	1															
06-2001	0	0	0	0	0	0	0	0	0	0	0	0																
12-2001	0	0	0	0	0	0	0	0	0	0	0																	
06-2002	1	1	1	1	1	1	1	1	1	1																		
12-2002	6	6	6	6	6	6	6	6	6																			
06-2003	5	5	5	5	5	5	5	5																				
12-2003	5	5	5	5	5	5	5																					
06-2004	4	4	4	4	4	4																						
12-2004	1	1	1	1	1																							
06-2005	4	4	4	4																								
12-2005	1	1	1																									
06-2006	4	4																										
12-2006	2																											

Accident Half year	342	348	354	360	366	372	378	384	390	396	402	408	414	420	426	432	438	444	450	456	462	468	474	480	486	492	498	504
06-1979	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
12-1979	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	
06-1980	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		
12-1980	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			
06-1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
12-1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
06-1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12-1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
06-1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
12-1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
06-1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
12-1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
06-1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
12-1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
06-1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
12-1986	0	0	0	0	0	0	0	0	0	0	0	0	0															
06-1987	0	0	0	0	0	0	0	0	0	0	0	0																
12-1987	0	0	0	0	0	0	0	0	0	0	0																	
06-1988	0	0	0	0	0	0	0	0	0	0																		
12-1988	0	0	0	0	0	0	0	0	0																			
06-1989	0	0	0	0	0	0	0	0																				
12-1989	0	0	0	0	0	0	0																					
06-1990	12	12	12	12	12	12																						
12-1990	10	10	10	10	10																							
06-1991	14	14	14	14																								
12-1991	8	8	8																									
06-1992	12	12																										
12-1992	10																											

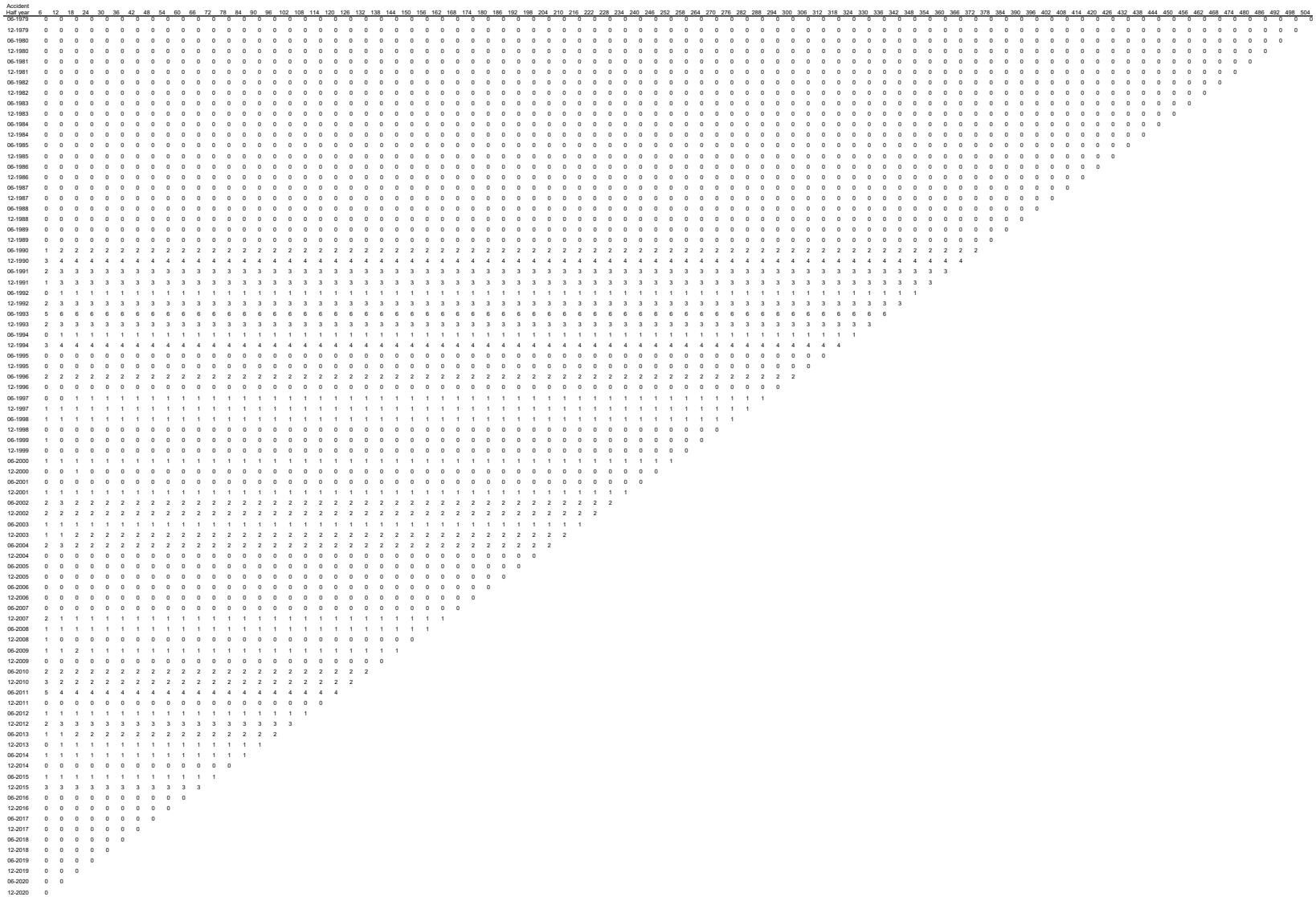
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
SP

Reported Claim Development
Data Evaluated as of 2020-12-31



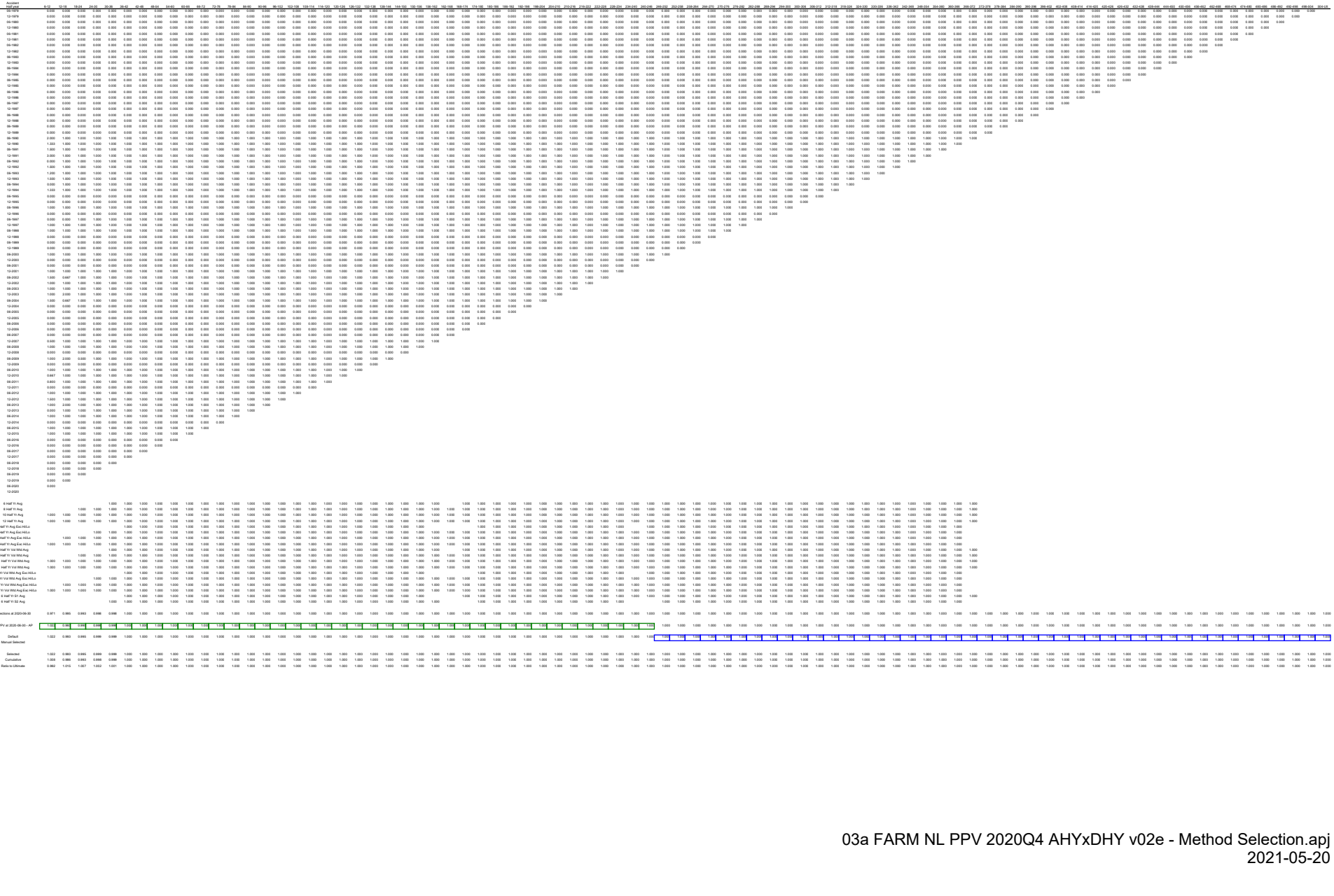
Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

Reported Claims - Cumulative
Data Evaluated as of 2020-12-31



Facility Association - FARM - Newfoundland & Labrador Private Passenger Vehicle
AP

Reported Claim Development
Data Evaluated as of 2020-12-31



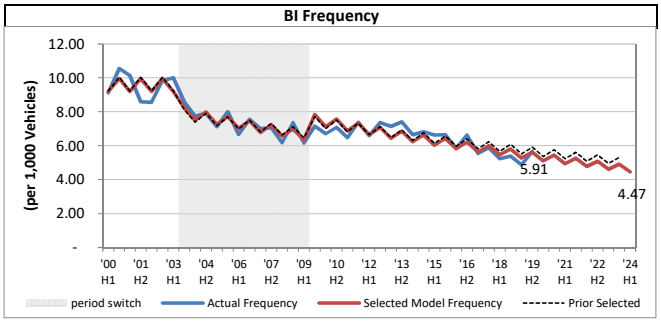
Section 4 : Actuarial Support

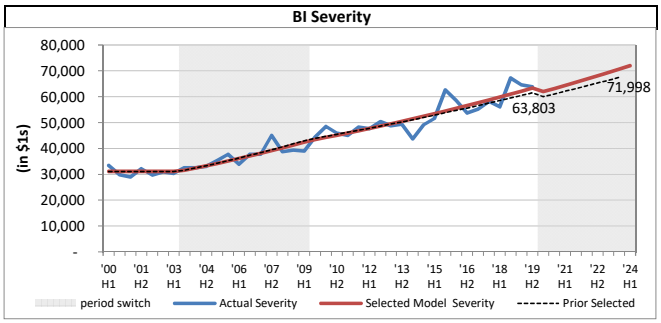
Appendix B (Part 1) – Industry Private Passenger Vehicle Loss Trend Analysis

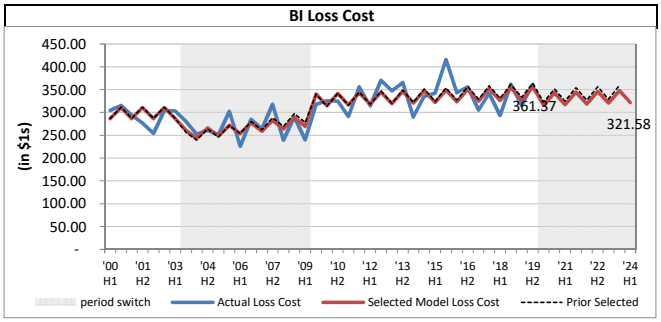
Facility Association
Trend Analysis - Industry
NL - PPV
BI
As at Dec 31, 2019

selected combo
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			avg LC:	308.23	307.31
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)
'00H1	9.13	9.19	33,366	31,111	304.50	286.04
'00H2	10.55	9.96	29,824	31,111	314.71	309.84
'01H1	10.14	9.19	28,977	31,111	293.72	286.04
'01H2	8.60	9.96	32,114	31,111	276.17	309.84
'02H1	8.55	9.19	29,714	31,111	254.08	286.04
'02H2	9.83	9.96	30,921	31,111	304.03	309.84
'03H1	10.00	9.19	30,282	31,111	302.87	286.04
'03H2	8.59	8.26	32,570	31,533	279.74	260.47
'04H1	7.73	7.50	32,580	32,395	251.93	242.96
'04H2	7.91	7.99	33,008	33,280	261.16	265.91
'05H1	7.12	7.25	35,299	34,190	251.32	248.04
'05H2	8.00	7.73	37,786	35,124	302.20	271.47
'06H1	6.67	7.02	33,856	36,084	225.66	253.23
'06H2	7.55	7.48	37,698	37,071	284.54	277.15
'07H1	7.00	6.79	37,703	38,084	263.90	258.53
'07H2	7.07	7.23	45,009	39,125	318.03	282.94
'08H1	6.18	6.57	38,674	40,194	238.90	263.93
'08H2	7.37	7.00	39,392	41,293	290.36	288.86
'09H1	6.15	6.35	39,004	42,421	239.96	269.45
'09H2	7.15	7.83	44,430	43,405	317.89	340.02
'10H1	6.70	7.11	48,543	44,231	325.35	314.61
'10H2	7.08	7.58	45,867	45,073	324.72	341.55
'11H1	6.48	6.88	44,984	45,931	291.30	316.02
'11H2	7.38	7.33	48,256	46,805	355.93	343.08
'12H1	6.59	6.66	47,661	47,696	313.92	317.44
'12H2	7.36	7.09	50,314	48,605	370.19	344.62
'13H1	7.13	6.44	48,721	49,530	347.37	318.86
'13H2	7.40	6.86	49,327	50,473	365.19	346.17
'14H1	6.64	6.23	43,626	51,434	289.74	320.30
'14H2	6.83	6.63	49,146	52,413	335.46	347.72
'15H1	6.63	6.02	51,612	53,411	342.12	321.74
'15H2	6.64	6.42	62,599	54,427	415.64	349.28
'16H1	5.86	5.83	58,538	55,464	343.21	323.18
'16H2	6.63	6.21	53,643	56,519	355.67	350.85
'17H1	5.54	5.64	55,120	57,595	305.12	324.63
'17H2	5.88	6.00	58,114	58,692	341.43	352.43
'18H1	5.23	5.45	56,077	59,809	293.09	326.09
'18H2	5.38	5.81	67,218	60,948	361.83	354.01
'19H1	4.88	5.27	64,537	62,108	315.07	327.56
'19H2	5.66	5.62	63,803	63,291	361.37	355.61
'20H1		5.10		61,916		315.87
'20H2		5.43		63,094		342.91
'21H1		4.93		64,296		317.29
'21H2		5.26		65,520		344.45
'22H1		4.77		66,767		318.71
'22H2		5.09		68,038		346.00
'23H1		4.62		69,333		320.14
'23H2		4.92		70,653		347.55
'24H1		4.47		71,998		321.58
'24H2		4.76		73,369		349.11
'25H1		4.32		74,766		323.03







Selected Trend	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	**(3.3%)**	**3.8%**	**0.4%**
	'19H2	**'19H2**	
Previous Selected	(2.6%)	3.4%	0.7%
	'18H2	**'18H2**	
Future (Annual)	**(3.3%)**	**3.8%**	**0.4%**
Previous Selected	(2.6%)	3.4%	0.7%

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	0.0%
Future Loss Cost Trend (Annual)	0.0%

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.00449
2016 reforms	'17H2 / '16H2:	1.00450
	calculated event factor:	1.00001
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.03844
2016 reforms	'17H2 / '16H2:	1.03845
	calculated event factor:	1.00001
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.96731
2016 reforms	'17H2 / '16H2:	0.96731
	calculated event factor:	1.00001
n/a	estimated event impact:	0.0%

=>last period in past (curr)
=>last period in past (prev)

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

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avg LC:	308.23	307.31

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	0.5393	0.1348	23.0291	0.0%
Residual	35	0.2049	0.0059		
Total	39	0.7442			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.8513	**0.7247**	**0.6932**	0.0765	40	-	5

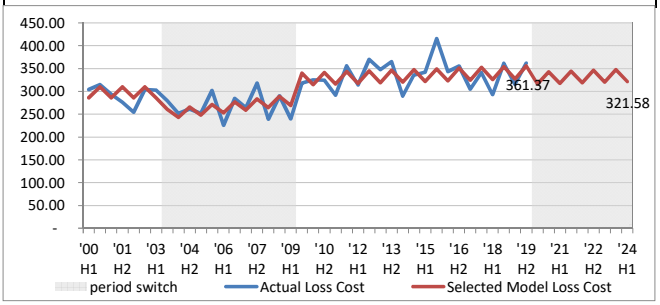
Runs-Test Result: 0.3199 **RESIDUALS RUNS RANDOM**
periods: 4

Notes:

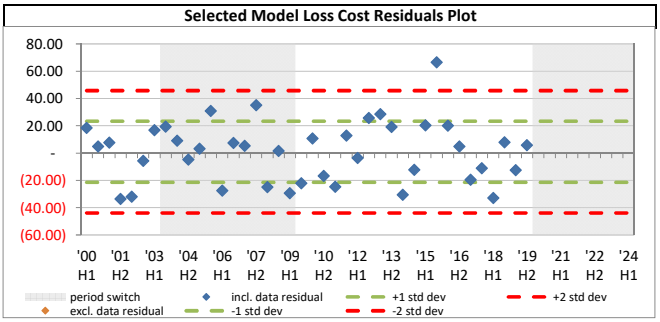
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

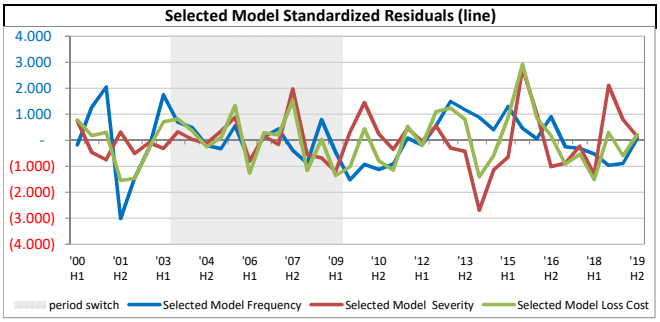
Actual and Selected Model Loss Cost



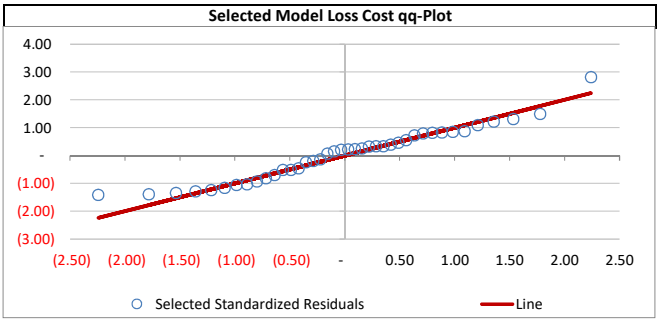
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - PPV
BI
as at: Dec 31, 2019

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 ID FA f0a **3 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	0	1	1	1	0	0	0	0	0	=> use "1" to include variable, "0" if not				
					'03H2		'09H2					=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	9.1261	9.1942	(0.0681)	9.1942	(0.0681)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	10.5522	9.9591	0.5931	9.9591	0.5931
'01H1		0	2001.25	-	-	-	-	-	-	-	-	10.1364	9.1942	**0.9422**	9.1942	0.9422
'01H2		1	2001.75	-	-	-	-	-	-	-	-	8.5996	9.9591	**(1.3595)**	9.9591	(1.3595)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	8.5508	9.1942	(0.6434)	9.1942	(0.6434)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	9.8324	9.9591	(0.1267)	9.9591	(0.1267)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	10.0017	9.1942	0.8075	9.1942	0.8075
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	8.5890	8.2601	0.3289	8.2601	0.3289
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	7.7328	7.5000	0.2328	7.5000	0.2328
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	7.9121	7.9901	(0.0780)	7.9901	(0.0780)
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	7.1198	7.2548	(0.1350)	7.2548	(0.1350)
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	7.9978	7.7289	0.2689	7.7289	0.2689
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	6.6653	7.0177	(0.3524)	7.0177	(0.3524)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	7.5478	7.4762	0.0716	7.4762	0.0716
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	6.9995	6.7883	0.2112	6.7883	0.2112
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	7.0660	7.2318	(0.1658)	7.2318	(0.1658)
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	6.1774	6.5664	(0.3890)	6.5664	(0.3890)
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	7.3711	6.9954	0.3757	6.9954	0.3757
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	6.1522	6.3517	(0.1995)	6.3517	(0.1995)
'09H2		1	2009.75	1	6.25	1	0.25	-	-	-	-	7.1549	7.8336	(0.6787)	7.8336	(0.6787)
'10H1		0	2010.25	1	6.75	1	0.75	-	-	-	-	6.7024	7.1128	(0.4104)	7.1128	(0.4104)
'10H2		1	2010.75	1	7.25	1	1.25	-	-	-	-	7.0797	7.5776	(0.4979)	7.5776	(0.4979)
'11H1		0	2011.25	1	7.75	1	1.75	-	-	-	-	6.4756	6.8803	(0.4047)	6.8803	(0.4047)
'11H2		1	2011.75	1	8.25	1	2.25	-	-	-	-	7.3758	7.3299	0.0459	7.3299	0.0459
'12H1		0	2012.25	1	8.75	1	2.75	-	-	-	-	6.5866	6.6554	(0.0688)	6.6554	(0.0688)
'12H2		1	2012.75	1	9.25	1	3.25	-	-	-	-	7.3576	7.0903	0.2673	7.0903	0.2673
'13H1		0	2013.25	1	9.75	1	3.75	-	-	-	-	7.1297	6.4378	0.6919	6.4378	0.6919
'13H2		1	2013.75	1	10.25	1	4.25	-	-	-	-	7.4034	6.8585	0.5449	6.8585	0.5449
'14H1		0	2014.25	1	10.75	1	4.75	-	-	-	-	6.6414	6.2274	0.4140	6.2274	0.4140
'14H2		1	2014.75	1	11.25	1	5.25	-	-	-	-	6.8257	6.6343	0.1914	6.6343	0.1914
'15H1		0	2015.25	1	11.75	1	5.75	-	-	-	-	6.6286	6.0238	0.6048	6.0238	0.6048
'15H2		1	2015.75	1	12.25	1	6.25	-	-	-	-	6.6397	6.4174	0.2223	6.4174	0.2223
'16H1		0	2016.25	1	12.75	1	6.75	-	-	-	-	5.8631	5.8269	0.0362	5.8269	0.0362
'16H2		1	2016.75	1	13.25	1	7.25	-	-	-	-	6.6304	6.2076	0.4228	6.2076	0.4228
'17H1		0	2017.25	1	13.75	1	7.75	-	-	-	-	5.5356	5.6364	(0.1008)	5.6364	(0.1008)
'17H2		1	2017.75	1	14.25	1	8.25	-	-	-	-	5.8752	6.0047	(0.1295)	6.0047	(0.1295)
'18H1		0	2018.25	1	14.75	1	8.75	-	-	-	-	5.2266	5.4522	(0.2256)	5.4522	(0.2256)
'18H2		1	2018.75	1	15.25	1	9.25	-	-	-	-	5.3830	5.8084	(0.4254)	5.8084	(0.4254)
'19H1		0	2019.25	1	15.75	1	9.75	-	-	-	-	4.8820	5.2740	(0.3920)	5.2740	(0.3920)
'19H2		1	2019.75	1	16.25	1	10.25	-	-	-	-	5.6638	5.6186	0.0452	5.6186	0.0452
'20H1		0	2020.25	1	16.75	1	10.75	-	-	-	-		5.1016		5.1016	
'20H2		1	2020.75	1	17.25	1	11.25	-	-	-	-		5.4349		5.4349	
'21H1		0	2021.25	1	17.75	1	11.75	-	-	-	-		4.9348		4.9348	
'21H2		1	2021.75	1	18.25	1	12.25	-	-	-	-		5.2572		5.2572	
'22H1		0	2022.25	1	18.75	1	12.75	-	-	-	-		4.7735		4.7735	
'22H2		1	2022.75	1	19.25	1	13.25	-	-	-	-		5.0854		5.0854	
'23H1		0	2023.25	1	19.75	1	13.75	-	-	-	-		4.6174		4.6174	
'23H2		1	2023.75	1	20.25	1	14.25	-	-	-	-		4.9191		4.9191	
'24H1		0	2024.25	1	20.75	1	14.75	-	-	-	-		4.4665		4.4665	
'24H2		1	2024.75	1	21.25	1	15.25	-	-	-	-		4.7583		4.7583	
'25H1		0	2025.25	1	21.75	1	15.75	-	-	-	-		4.3205		4.3205	

Facility Association - Trend Analysis - Industry
NL - PPV
BI
as at: Dec 31, 2019

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 ID FA f0a **3 periods** **seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	1.1637	0.2909	75.6336	0.0%
Residual	35	0.1346	0.0038		
Total	39	1.2983			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	1.1637	0.2909	75.6336	0.0%
Residual	35	0.1346	0.0038		
Total	39	1.2983			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9467	**0.8963**	**0.8845**	0.0620	40	-	5

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9467	**0.8963**	**0.8845**	0.0620	40	-	5

Runs-Test Result: 1.4796 **RESIDUALS RUNS RANDOM** ; residuals normal

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

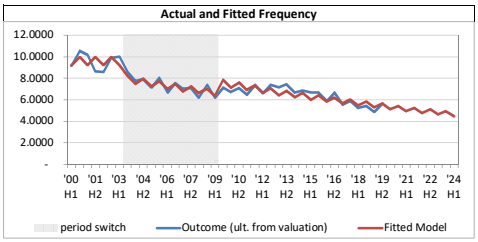
Runs-Test Result: 1.4796 **RESIDUALS RUNS RANDOM** ; residuals normal

	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	2.219	0.025	89.061	0.0%	2.168	2.269	2.219	5
Season	0.080	0.020	4.063	0.0%	0.040	0.120	0.080	4
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	(0.179)	0.032	(5.583)	0.0%	(0.244)	(0.114)	(0.179)	3
Trend 1	(0.033)	0.004	(8.092)	0.0%	(0.042)	(0.025)	(0.033)	2
Scalar 2	0.146	0.041	3.601	0.1%	0.064	0.229	0.146	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

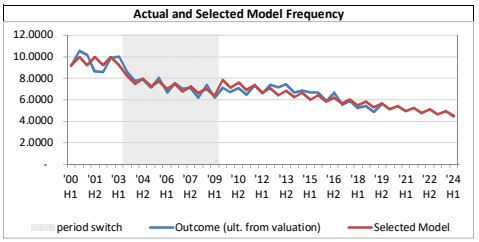
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(3.3%)**	**(2.6%)**	**(3.3%)**	**'19H2**	**=> last period in "past"**
future	**(3.3%)**	**(2.6%)**	**(3.3%)**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	(0.033)	0.004	(8.092)	0.0%	(0.042)	(0.025)	(0.033)
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

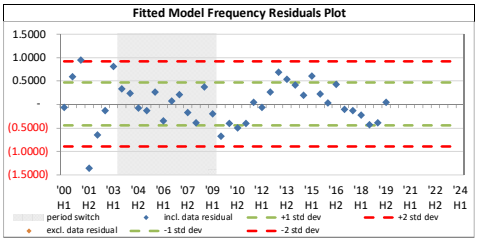
Actual and Fitted Frequency



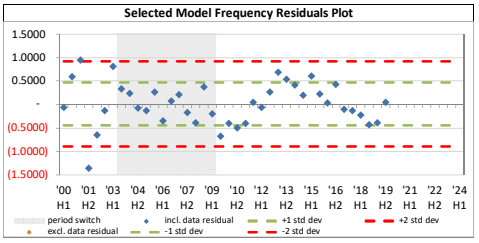
Actual and Selected Model Frequency



Fitted Model Frequency Residuals Plot



Selected Model Frequency Residuals Plot

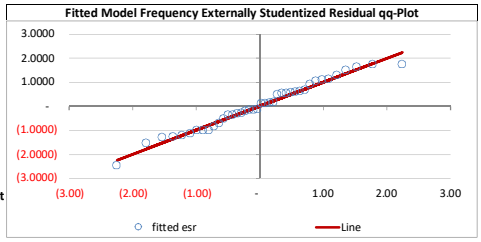


Fitted Model Frequency Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 99.1%

therefore **can't reject** residual normality

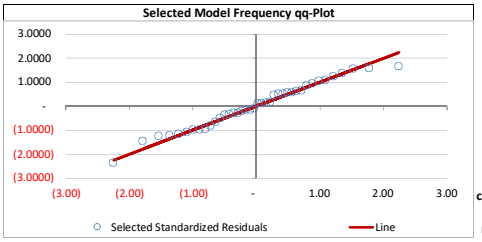


Selected Model Frequency qq-Plot

critical correl coeff 97.2%

test value 99.1%

therefore **can't reject** residual normality



Facility Association - Trend Analysis - Industry
NL - PPV
BI
as at: Dec 31, 2019

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 ID FA s0a **4 periods** **seasonality: not included per prior selected** **data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	1	0	1	1	0	0	0					
					'03H2		'09H2		'20H1							
'00H1		0	2000.25	-	-	-	-	-	-	-	-	33,366	31,111	2,255	31,111	2,255
'00H2		1	2000.75	-	-	-	-	-	-	-	-	29,824	31,111	(1,287)	31,111	(1,287)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	28,977	31,111	(2,134)	31,111	(2,134)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	32,114	31,111	1,003	31,111	1,003
'02H1		0	2002.25	-	-	-	-	-	-	-	-	29,714	31,111	(1,397)	31,111	(1,397)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	30,921	31,111	(190)	31,111	(190)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	30,282	31,111	(829)	31,111	(829)
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	32,570	31,533	1,037	31,533	1,037
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	32,580	32,395	185	32,395	185
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	33,008	33,280	(272)	33,280	(272)
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	35,299	34,190	1,109	34,190	1,109
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	37,786	35,124	2,662	35,124	2,662
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	33,856	36,084	(2,228)	36,084	(2,228)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	37,698	37,071	627	37,071	627
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	37,703	38,084	(381)	38,084	(381)
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	45,009	39,125	5,884	39,125	5,884
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	38,674	40,194	(1,520)	40,194	(1,520)
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	39,392	41,293	(1,901)	41,293	(1,901)
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	39,004	42,421	(3,417)	42,421	(3,417)
'09H2		1	2009.75	1	6.25	1	0.25	-	-	-	-	44,430	43,405	1,025	43,405	1,025
'10H1		0	2010.25	1	6.75	1	0.75	-	-	-	-	48,543	44,231	4,312	44,231	4,312
'10H2		1	2010.75	1	7.25	1	1.25	-	-	-	-	45,867	45,073	794	45,073	794
'11H1		0	2011.25	1	7.75	1	1.75	-	-	-	-	44,984	45,931	(947)	45,931	(947)
'11H2		1	2011.75	1	8.25	1	2.25	-	-	-	-	48,256	46,805	1,451	46,805	1,451
'12H1		0	2012.25	1	8.75	1	2.75	-	-	-	-	47,661	47,696	(35)	47,696	(35)
'12H2		1	2012.75	1	9.25	1	3.25	-	-	-	-	50,314	48,605	1,709	48,605	1,709
'13H1		0	2013.25	1	9.75	1	3.75	-	-	-	-	48,721	49,530	(809)	49,530	(809)
'13H2		1	2013.75	1	10.25	1	4.25	-	-	-	-	49,327	50,473	(1,146)	50,473	(1,146)
'14H1		0	2014.25	1	10.75	1	4.75	-	-	-	-	43,626	51,434	**(7,808)**	51,434	(7,808)
'14H2		1	2014.75	1	11.25	1	5.25	-	-	-	-	49,146	52,413	(3,267)	52,413	(3,267)
'15H1		0	2015.25	1	11.75	1	5.75	-	-	-	-	51,612	53,411	(1,799)	53,411	(1,799)
'15H2		1	2015.75	1	12.25	1	6.25	-	-	-	-	62,599	54,427	**8,172**	54,427	8,172
'16H1		0	2016.25	1	12.75	1	6.75	-	-	-	-	58,538	55,464	3,074	55,464	3,074
'16H2		1	2016.75	1	13.25	1	7.25	-	-	-	-	53,643	56,519	(2,876)	56,519	(2,876)
'17H1		0	2017.25	1	13.75	1	7.75	-	-	-	-	55,120	57,595	(2,475)	57,595	(2,475)
'17H2		1	2017.75	1	14.25	1	8.25	-	-	-	-	58,114	58,692	(578)	58,692	(578)
'18H1		0	2018.25	1	14.75	1	8.75	-	-	-	-	56,077	59,809	(3,732)	59,809	(3,732)
'18H2		1	2018.75	1	15.25	1	9.25	-	-	-	-	67,218	60,948	**6,270**	60,948	6,270
'19H1		0	2019.25	1	15.75	1	9.75	-	-	-	-	64,537	62,108	2,429	62,108	2,429
'19H2		1	2019.75	1	16.25	1	10.25	-	-	-	-	63,803	63,291	512	63,291	512
'20H1		0	2020.25	1	16.75	1	10.75	1	0.25	-	-		64,495		61,916	
'20H2		1	2020.75	1	17.25	1	11.25	1	0.75	-	-		65,723		63,094	
'21H1		0	2021.25	1	17.75	1	11.75	1	1.25	-	-		66,975		64,296	
'21H2		1	2021.75	1	18.25	1	12.25	1	1.75	-	-		68,250		65,520	
'22H1		0	2022.25	1	18.75	1	12.75	1	2.25	-	-		69,549		66,767	
'22H2		1	2022.75	1	19.25	1	13.25	1	2.75	-	-		70,873		68,038	
'23H1		0	2023.25	1	19.75	1	13.75	1	3.25	-	-		72,222		69,333	
'23H2		1	2023.75	1	20.25	1	14.25	1	3.75	-	-		73,597		70,653	
'24H1		0	2024.25	1	20.75	1	14.75	1	4.25	-	-		74,998		71,998	
'24H2		1	2024.75	1	21.25	1	15.25	1	4.75	-	-		76,426		73,369	
'25H1		0	2025.25	1	21.75	1	15.75	1	5.25	-	-		77,881		74,766	

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

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

MODEL ID FA s0a — 4 periods — seasonality: not included per prior selected — data exclusion counts: 0 selected; 0 due to zero values for metrics

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	2.2483	0.7494	185.1086	0.0%
Residual	36	0.1457	0.0040		
Total	39	2.3940			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9691	**0.9391**	**0.9340**	0.0636	40	-	4

Runs-Test Result: 0.2326 **RESIDUALS RUNS RANDOM** #NUM!

parameters with p-value >5% **2** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	10.345	0.019	530.913	0.0%	10.306	10.385	10.345	4
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	0.054	0.005	10.249	0.0%	0.043	0.065	0.054	3
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	(0.016)	0.008	(1.972)	5.6%	(0.033)	0.000	(0.016)	2
Scalar 3	-	-	-	100.0%	-	-	(0.041)	1
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

Scalar 3 to get reform impact (4% per OW report)

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	2.2483	0.7494	185.1086	0.0%
Residual	36	0.1457	0.0040		
Total	39	2.3940			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

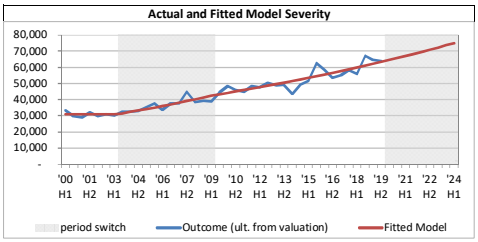
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9691	**0.9391**	**0.9340**	0.0636	40	-	4

Runs-Test Result: 0.2326 **RESIDUALS RUNS RANDOM** ; residuals normal

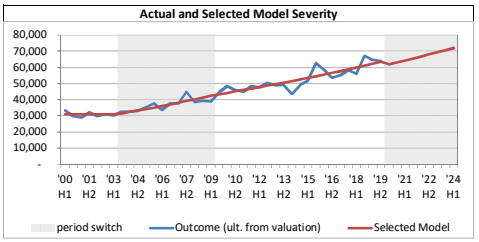
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	**3.8%**	**3.4%**	**3.8%**	**'19H2**	**=> last period in "past"**
future	**3.8%**	**3.4%**	**3.8%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.054	#NUM!	-	100.0%	#NUM!	#NUM!	0.054
AY+1+2	0.038	#NUM!	-	100.0%	#NUM!	#NUM!	0.038
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

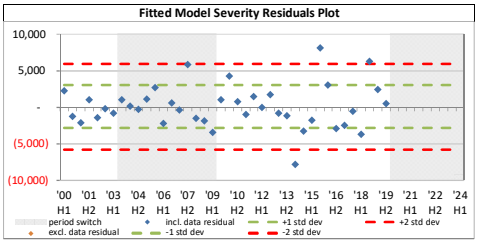
Actual and Fitted Model Severity



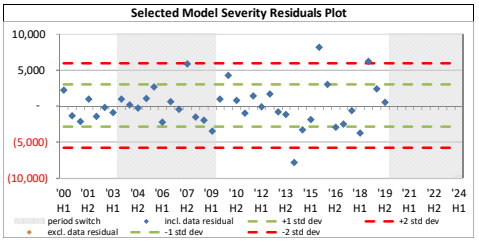
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

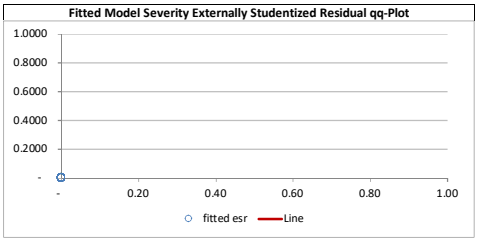


Fitted Model Severity Externally Studentized Residual qq-Plot

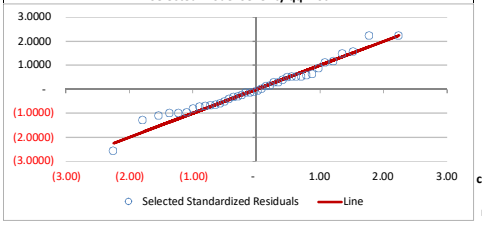
critical correl coeff 97.2%

test value #NUM!

therefore **#NUM!** residual normality



Selected Model Severity qq-Plot



critical correl coeff 97.2%

test value 98.4%

therefore **can't reject** residual normality

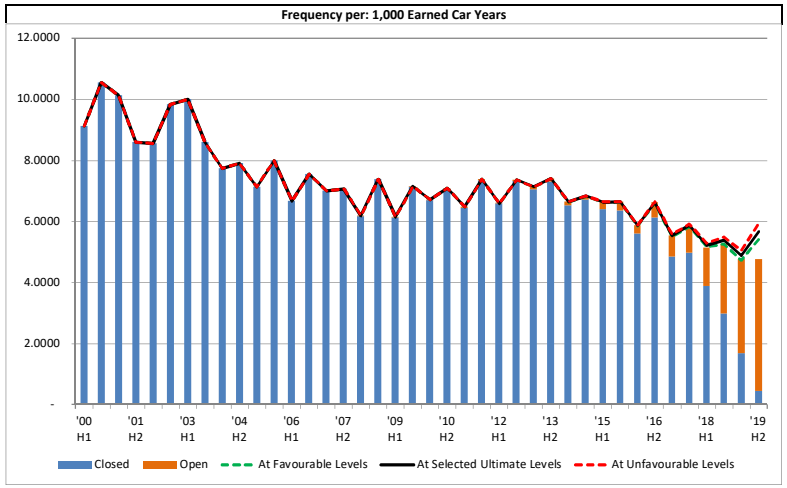
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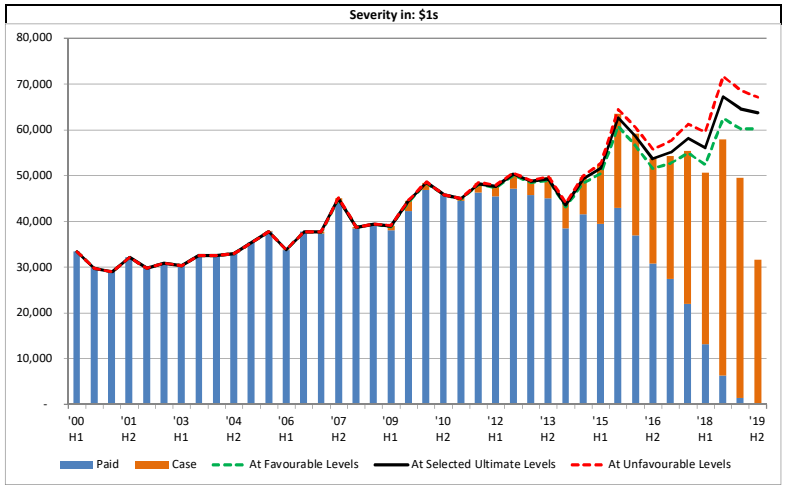
Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

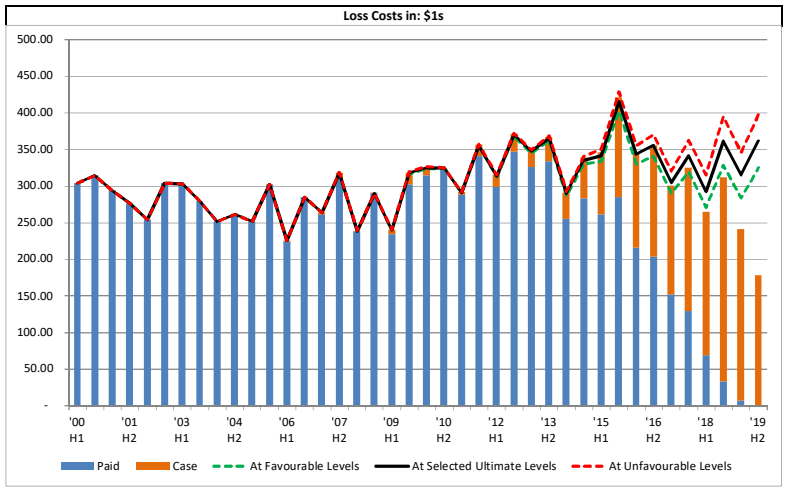
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	101,467	926	-	926	926	926	30,897	-	30,897	30,897	30,897	9.1261	33,366	304.50	9.1261	33,366	304.50	9.1261	33,366	304.50
2000-H2	2000.75	107,276	1,132	-	1,132	1,132	1,132	33,761	-	33,761	33,761	33,761	10.5522	29,824	314.71	10.5522	29,824	314.71	10.5522	29,824	314.71
2001-H1	2001.25	116,511	1,181	-	1,181	1,181	1,181	34,199	22	34,222	34,220	34,224	10.1364	28,977	293.72	10.1364	28,975	293.70	10.1364	28,979	293.74
2001-H2	2001.75	114,889	988	-	988	988	988	31,729	-	31,729	31,729	31,729	8.5996	32,114	276.17	8.5996	32,114	276.17	8.5996	32,114	276.17
2002-H1	2002.25	105,604	903	-	903	903	903	26,832	-	26,832	26,832	26,832	8.5508	29,714	254.08	8.5508	29,714	254.08	8.5508	29,714	254.08
2002-H2	2002.75	104,043	1,023	-	1,023	1,023	1,023	31,632	-	31,632	31,632	31,632	9.8324	30,921	304.03	9.8324	30,921	304.03	9.8324	30,921	304.03
2003-H1	2003.25	99,683	997	-	997	997	997	30,191	-	30,191	30,191	30,191	10.0017	30,282	302.87	10.0017	30,282	302.87	10.0017	30,282	302.87
2003-H2	2003.75	107,230	921	-	921	921	921	29,997	-	29,997	29,997	29,997	8.5890	32,570	279.74	8.5890	32,570	279.74	8.5890	32,570	279.74
2004-H1	2004.25	111,085	859	-	859	859	859	27,986	-	27,986	27,986	27,986	7.7328	32,580	251.93	7.7328	32,580	251.93	7.7328	32,580	251.93
2004-H2	2004.75	115,898	917	-	917	917	917	30,239	30	30,268	30,265	30,271	7.9121	33,008	261.16	7.9121	33,004	261.13	7.9121	33,011	261.19
2005-H1	2005.25	112,925	804	-	804	804	804	28,380	-	28,380	28,380	28,380	7.1198	35,299	251.32	7.1198	35,299	251.32	7.1198	35,299	251.32
2005-H2	2005.75	116,657	933	-	933	933	933	35,192	63	35,254	35,248	35,260	7.9978	37,786	302.20	7.9978	37,779	302.15	7.9978	37,792	302.25
2006-H1	2006.25	117,023	780	-	780	780	780	26,296	111	26,408	26,397	26,419	6.6653	33,856	225.66	6.6653	33,842	225.57	6.6653	33,871	225.76
2006-H2	2006.75	123,215	930	-	930	930	930	35,059	-	35,059	35,059	35,059	7.5478	37,698	284.54	7.5478	37,698	284.54	7.5478	37,698	284.54
2007-H1	2007.25	119,866	839	-	839	839	839	31,332	301	31,633	31,603	31,663	6.9995	37,703	263.90	6.9995	37,667	263.65	6.9995	37,739	264.15
2007-H2	2007.75	125,531	887	-	887	887	887	39,104	819	39,923	39,841	40,005	7.0660	45,009	318.03	7.0660	44,917	317.38	7.0660	45,101	318.68
2008-H1	2008.25	124,972	771	1	772	772	772	29,682	174	29,856	29,839	29,873	6.1774	38,674	238.90	6.1770	38,654	238.77	6.1778	38,694	239.04
2008-H2	2008.75	132,545	977	-	977	977	977	38,431	55	38,486	38,481	38,492	7.3711	39,392	290.36	7.3711	39,386	290.32	7.3711	39,398	290.41
2009-H1	2009.25	131,660	806	4	810	810	810	30,835	759	31,593	31,517	31,669	6.1522	39,004	239.96	6.1507	38,920	239.39	6.1537	39,088	240.54
2009-H2	2009.75	138,506	988	3	991	991	991	41,877	2,154	44,030	43,815	44,245	7.1549	44,430	317.89	7.1539	44,219	316.34	7.1560	44,640	319.44
2010-H1	2010.25	136,816	915	2	917	917	917	42,987	1,427	44,514	44,361	44,667	6.7024	48,543	325.35	6.7017	48,382	324.24	6.7032	48,704	326.47
2010-H2	2010.75	143,649	1,016	1	1,017	1,017	1,017	46,420	163	46,647	46,624	46,670	7.0797	45,867	324.72	7.0794	45,847	324.57	7.0801	45,887	324.88
2011-H1	2011.25	141,299	911	4	915	915	915	40,708	509	41,160	41,115	41,205	6.4756	44,984	291.30	6.4742	44,944	290.98	6.4770	45,023	291.61
2011-H2	2011.75	147,645	1,084	5	1,089	1,089	1,089	50,331	2,309	52,551	52,329	52,773	7.3758	48,256	355.93	7.3741	48,063	354.42	7.3775	48,449	357.43
2012-H1	2012.25	145,750	959	1	960	960	960	43,563	2,377	45,755	45,536	45,974	6.5866	47,661	313.92	6.5863	47,436	312.43	6.5869	47,887	315.43
2012-H2	2012.75	152,631	1,116	7	1,123	1,123	1,123	52,968	3,703	56,503	56,150	56,857	7.3576	50,314	370.19	7.3553	50,015	367.88	7.3599	50,613	372.51
2013-H1	2013.25	150,496	1,061	12	1,073	1,072	1,074	49,105	3,431	52,278	51,961	52,595	7.1297	48,721	347.37	7.1258	48,453	345.27	7.1337	48,990	349.48
2013-H2	2013.75	157,090	1,148	15	1,163	1,162	1,164	52,386	5,256	57,367	56,869	57,865	7.4034	49,327	365.19	7.3986	48,930	362.01	7.4082	49,723	368.36
2014-H1	2014.25	153,433	999	20	1,019	1,018	1,020	39,208	5,496	44,455	43,930	44,980	6.6414	43,626	289.74	6.6348	43,154	286.32	6.6479	44,098	293.16
2014-H2	2014.75	160,277	1,076	18	1,094	1,093	1,095	45,346	8,943	53,766	52,924	54,608	6.8257	49,146	335.46	6.8201	48,416	330.20	6.8313	49,875	340.71
2015-H1	2015.25	156,896	1,003	37	1,040	1,038	1,042	41,002	13,340	53,676	52,409	54,943	6.6286	51,612	342.12	6.6168	50,483	334.04	6.6404	52,736	350.19
2015-H2	2015.75	163,412	1,037	48	1,085	1,083	1,087	46,512	22,319	67,920	65,779	70,061	6.6397	62,599	415.64	6.6250	60,760	402.54	6.6544	64,430	428.74
2016-H1	2016.25	160,666	898	44	942	940	944	34,727	20,922	55,143	53,101	57,185	5.8631	58,538	343.21	5.8494	56,503	330.51	5.8768	60,564	355.92
2016-H2	2016.75	165,149	1,011	84	1,095	1,091	1,099	33,635	25,171	58,739	56,229	61,249	6.6304	53,643	355.67	6.6049	51,548	340.47	6.6558	55,722	370.87
2017-H1	2017.25	159,760	775	108	884	879	890	24,238	23,768	48,747	46,296	51,198	5.5356	55,120	305.12	5.5014	52,675	289.79	5.5699	57,536	320.47
2017-H2	2017.75	164,458	817	145	966	959	974	21,259	32,169	56,152	52,663	59,641	5.8752	58,114	341.43	5.8299	54,927	320.22	5.9206	61,253	362.65
2018-H1	2018.25	159,245	617	200	832	822	843	10,940	31,210	46,674	43,101	50,247	5.2266	56,077	293.09	5.1590	52,463	270.66	5.2942	59,600	315.53
2018-H2	2018.75	163,674	488	372	881	861	901	5,497	45,520	59,223	53,850	64,596	5.3830	67,218	361.83	5.2629	62,515	329.01	5.5031	71,716	394.66
2019-H1	2019.25	158,287	264	488	773	747	798	1,058	37,156	49,872	44,991	54,753	4.8820	64,537	315.07	4.7213	60,202	284.23	5.0427	68,596	345.91
2019-H2	2019.75	162,299	70	704	919	877	962	155	28,827	58,650	52,801	64,500	5.6638	63,803	361.37	5.4022	60,221	325.33	5.9255	67,069	397.42

Facility Association - Trend Analysis - Industry
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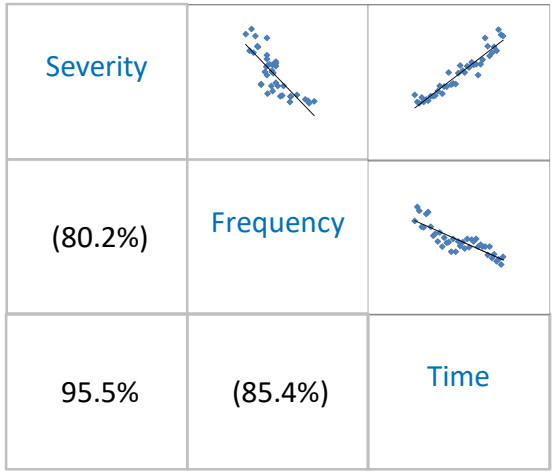






SCATTER PLOTS & CORRELATION MATRIX

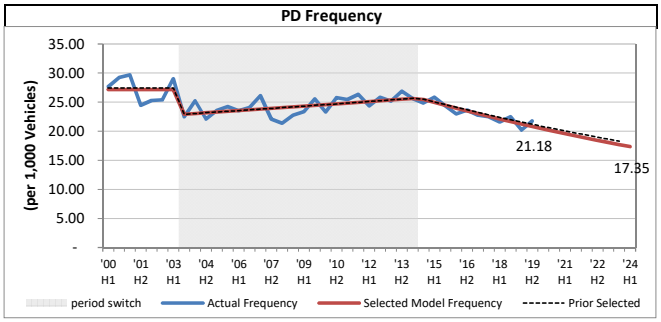
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

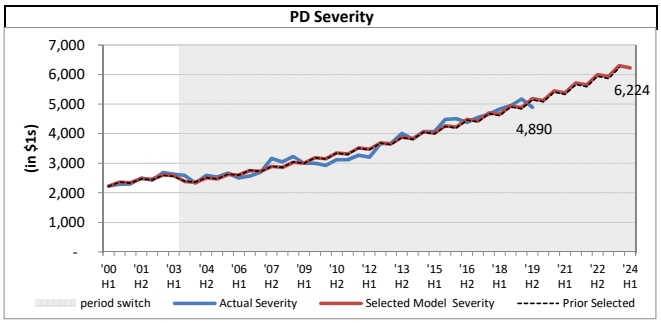


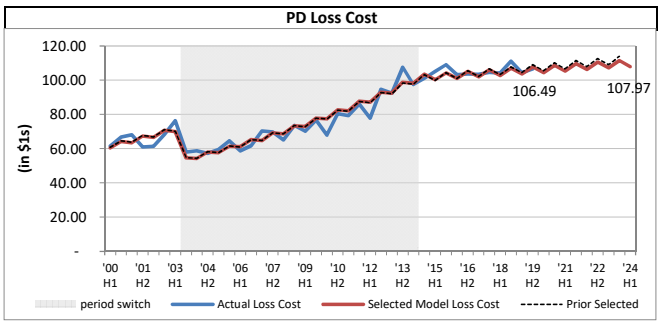
Facility Association
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selected combo
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			avg LC:	81.17	81.08
Acc Period	Actual Frequency (per 1,000 Vehicles)	Selected Model Frequency (per 1,000 Vehicles)	Actual Severity (in $1s)	Selected Model Severity (in $1s)	Actual Loss Cost (in $1s)	Selected Model Loss Cost (in $1s)
'00H1	27.64	27.16	2,226	2,225	61.54	60.42
'00H2	29.21	27.16	2,285	2,363	66.75	64.17
'01H1	29.68	27.16	2,291	2,336	68.00	63.44
'01H2	24.44	27.16	2,498	2,480	61.05	67.35
'02H1	25.25	27.16	2,430	2,453	61.37	66.61
'02H2	25.38	27.16	2,690	2,604	68.28	70.72
'03H1	29.00	27.16	2,633	2,575	76.36	69.93
'03H2	22.46	22.92	2,586	2,381	58.07	54.57
'04H1	25.21	23.04	2,326	2,354	58.65	54.24
'04H2	22.10	23.16	2,591	2,500	57.25	57.91
'05H1	23.55	23.29	2,530	2,471	59.57	57.54
'05H2	24.24	23.41	2,658	2,624	64.44	61.43
'06H1	23.53	23.54	2,496	2,595	58.74	61.08
'06H2	24.04	23.66	2,569	2,755	61.76	65.19
'07H1	26.10	23.79	2,692	2,724	70.27	64.80
'07H2	22.10	23.91	3,156	2,892	69.74	69.16
'08H1	21.40	24.04	3,038	2,859	65.00	68.73
'08H2	22.74	24.17	3,229	3,036	73.43	73.38
'09H1	23.33	24.30	3,004	3,002	70.07	72.94
'09H2	25.56	24.43	3,002	3,187	76.73	77.85
'10H1	23.27	24.56	2,921	3,151	67.98	77.38
'10H2	25.79	24.69	3,117	3,346	80.39	82.60
'11H1	25.44	24.82	3,115	3,308	79.23	82.10
'11H2	26.31	24.95	3,267	3,513	85.94	87.65
'12H1	24.32	25.08	3,202	3,473	77.88	87.11
'12H2	25.85	25.22	3,664	3,688	94.70	93.00
'13H1	25.17	25.35	3,669	3,646	92.35	92.43
'13H2	26.86	25.49	4,002	3,871	107.51	98.65
'14H1	25.58	25.62	3,810	3,828	97.46	98.08
'14H2	24.83	25.43	4,067	4,064	100.97	103.35
'15H1	25.80	24.92	4,075	4,018	105.14	100.15
'15H2	24.34	24.43	4,481	4,267	109.08	104.23
'16H1	22.97	23.94	4,498	4,219	103.30	101.01
'16H2	23.63	23.46	4,382	4,479	103.53	105.10
'17H1	22.72	23.00	4,551	4,429	103.41	101.85
'17H2	22.48	22.54	4,653	4,702	104.62	105.97
'18H1	21.60	22.09	4,824	4,649	104.20	102.69
'18H2	22.47	21.65	4,942	4,937	111.07	106.88
'19H1	20.19	21.22	5,170	4,881	104.39	103.56
'19H2	21.78	20.79	4,890	5,182	106.49	107.76
'20H1		20.38		5,124		104.43
'20H2		19.97		5,441		108.68
'21H1		19.58		5,379		105.30
'21H2		19.19		5,711		109.57
'22H1		18.80		5,647		106.18
'22H2		18.43		5,996		110.49
'23H1		18.06		5,928		107.06
'23H2		17.70		6,295		111.43
'24H1		17.35		6,224		107.97
'24H2		17.00		6,608		112.35
'25H1		16.66		6,534		108.88







Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	**(3.9%)**	**5.0%**	**0.9%**
	'19H2	**'19H2**	
Previous Selected	(3.6%)	4.9%	1.1%
	'18H2	**'18H2**	
Future (Annual)	**(3.9%)**	**5.0%**	**0.9%**
Previous Selected	(3.6%)	4.9%	1.1%

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	2.0%
Future Loss Cost Trend (Annual)	2.0%

=>last period in past (curr)
=>last period in past (prev)

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.00835
2016 reforms	'17H2 / '16H2:	1.00828
	calculated event factor:	0.99993
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.04968
2016 reforms	'17H2 / '16H2:	1.04979
	calculated event factor:	1.00010
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.96054
2016 reforms	'17H2 / '16H2:	0.96054
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

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avg LC:	81.17	81.08

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	1.9298	0.6433	212.2115	0.0%
Residual	36	0.1091	0.0030		
Total	39	2.0389			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.9729	**0.9465**	**0.9420**	0.0551	40	-	4

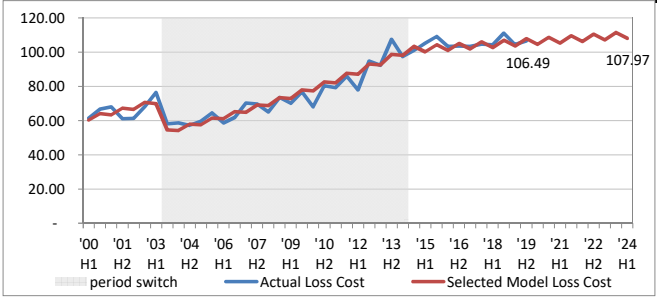
Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM**
periods: 3

Notes:

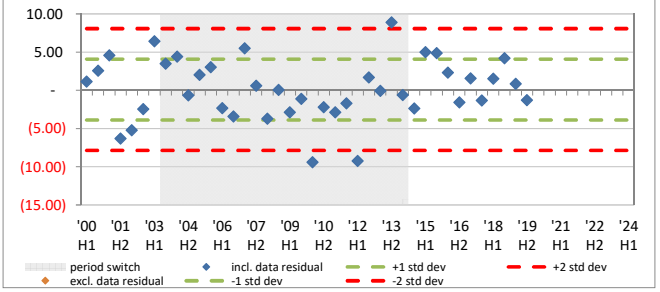
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

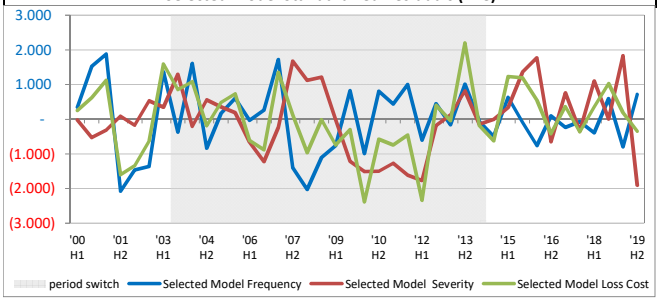
Actual and Selected Model Loss Cost



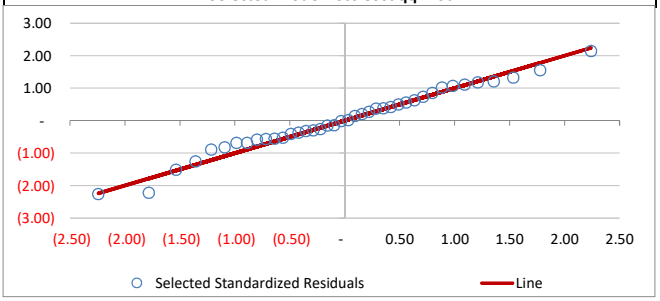
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

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 ID FA f0a **3 periods** **seasonality: not included per prior selected** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION **design matrix per prior selected, adjusted on stats**
same as CL FA f0a, which is also mgmt. recommended

Frequency per: 1,000 Earned Car Years

Level Selected: 1 **At Selected Ultimate Levels**
Trend Type: log-link

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ult. from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		0	0	1	1	0	1	0	0	0	0	=> use "1" to include variable, "0" if not				
					'03H2		'14H2					=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	27.6445	27.1564	0.4881	27.1564	0.4881
'00H2		1	2000.75	-	-	-	-	-	-	-	-	29.2143	27.1564	2.0579	27.1564	2.0579
'01H1		0	2001.25	-	-	-	-	-	-	-	-	29.6797	27.1564	2.5233	27.1564	2.5233
'01H2		1	2001.75	-	-	-	-	-	-	-	-	24.4410	27.1564	(2.7154)	27.1564	(2.7154)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	25.2547	27.1564	(1.9017)	27.1564	(1.9017)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	25.3836	27.1564	(1.7728)	27.1564	(1.7728)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	29.0018	27.1564	1.8454	27.1564	1.8454
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	22.4563	22.9205	(0.4642)	22.9205	(0.4642)
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	25.2148	23.0424	2.1724	23.0424	2.1724
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	22.0970	23.1649	(1.0679)	23.1649	(1.0679)
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	23.5467	23.2881	0.2586	23.2881	0.2586
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	24.2420	23.4120	0.8300	23.4120	0.8300
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	23.5338	23.5365	(0.0027)	23.5365	(0.0027)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	24.0392	23.6616	0.3776	23.6616	0.3776
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	26.1041	23.7875	2.3166	23.7875	2.3166
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	22.0982	23.9139	(1.8157)	23.9139	(1.8157)
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	21.3968	24.0411	(2.6443)	24.0411	(2.6443)
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	22.7395	24.1690	(1.4295)	24.1690	(1.4295)
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	23.3252	24.2975	(0.9723)	24.2975	(0.9723)
'09H2		1	2009.75	1	6.25	-	-	-	-	-	-	25.5585	24.4267	1.1318	24.4267	1.1318
'10H1		0	2010.25	1	6.75	-	-	-	-	-	-	23.2722	24.5566	(1.2844)	24.5566	(1.2844)
'10H2		1	2010.75	1	7.25	-	-	-	-	-	-	25.7920	24.6872	1.1048	24.6872	1.1048
'11H1		0	2011.25	1	7.75	-	-	-	-	-	-	25.4354	24.8184	0.6170	24.8184	0.6170
'11H2		1	2011.75	1	8.25	-	-	-	-	-	-	26.3063	24.9504	1.3559	24.9504	1.3559
'12H1		0	2012.25	1	8.75	-	-	-	-	-	-	24.3224	25.0831	(0.7607)	25.0831	(0.7607)
'12H2		1	2012.75	1	9.25	-	-	-	-	-	-	25.8466	25.2165	0.6301	25.2165	0.6301
'13H1		0	2013.25	1	9.75	-	-	-	-	-	-	25.1701	25.3506	(0.1805)	25.3506	(0.1805)
'13H2		1	2013.75	1	10.25	-	-	-	-	-	-	26.8636	25.4854	1.3782	25.4854	1.3782
'14H1		0	2014.25	1	10.75	-	-	-	-	-	-	25.5813	25.6209	(0.0396)	25.6209	(0.0396)
'14H2		1	2014.75	1	11.25	1	0.25	-	-	-	-	24.8257	25.4317	(0.6060)	25.4317	(0.6060)
'15H1		0	2015.25	1	11.75	1	0.75	-	-	-	-	25.8005	24.9248	0.8757	24.9248	0.8757
'15H2		1	2015.75	1	12.25	1	1.25	-	-	-	-	24.3434	24.4280	(0.0846)	24.4280	(0.0846)
'16H1		0	2016.25	1	12.75	1	1.75	-	-	-	-	22.9668	23.9411	(0.9743)	23.9411	(0.9743)
'16H2		1	2016.75	1	13.25	1	2.25	-	-	-	-	23.6271	23.4640	0.1631	23.4640	0.1631
'17H1		0	2017.25	1	13.75	1	2.75	-	-	-	-	22.7215	22.9963	(0.2748)	22.9963	(0.2748)
'17H2		1	2017.75	1	14.25	1	3.25	-	-	-	-	22.4844	22.5380	(0.0536)	22.5380	(0.0536)
'18H1		0	2018.25	1	14.75	1	3.75	-	-	-	-	21.6000	22.0888	(0.4888)	22.0888	(0.4888)
'18H2		1	2018.75	1	15.25	1	4.25	-	-	-	-	22.4743	21.6485	0.8258	21.6485	0.8258
'19H1		0	2019.25	1	15.75	1	4.75	-	-	-	-	20.1923	21.2170	(1.0247)	21.2170	(1.0247)
'19H2		1	2019.75	1	16.25	1	5.25	-	-	-	-	21.7764	20.7941	0.9823	20.7941	0.9823
'20H1		0	2020.25	1	16.75	1	5.75	-	-	-	-		20.3797		20.3797	
'20H2		1	2020.75	1	17.25	1	6.25	-	-	-	-		19.9735		19.9735	
'21H1		0	2021.25	1	17.75	1	6.75	-	-	-	-		19.5754		19.5754	
'21H2		1	2021.75	1	18.25	1	7.25	-	-	-	-		19.1853		19.1853	
'22H1		0	2022.25	1	18.75	1	7.75	-	-	-	-		18.8029		18.8029	
'22H2		1	2022.75	1	19.25	1	8.25	-	-	-	-		18.4281		18.4281	
'23H1		0	2023.25	1	19.75	1	8.75	-	-	-	-		18.0608		18.0608	
'23H2		1	2023.75	1	20.25	1	9.25	-	-	-	-		17.7009		17.7009	
'24H1		0	2024.25	1	20.75	1	9.75	-	-	-	-		17.3481		17.3481	
'24H2		1	2024.75	1	21.25	1	10.25	-	-	-	-		17.0023		17.0023	
'25H1		0	2025.25	1	21.75	1	10.75	-	-	-	-		16.6634		16.6634	

Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

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 ID FA f0a **3 periods** **seasonality: not included per prior selected** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION **design matrix per prior selected, adjusted on stats**
same as CL FA f0a, which is also mgmt. recommended

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	0.1893	0.0631	20.6808	0.0%
Residual	36	0.1098	0.0031		
Total	39	0.2991			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	0.1893	0.0631	20.6808	0.0%
Residual	36	0.1098	0.0031		
Total	39	0.2991			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7955	**0.6328**	**0.6022**	0.0552	40	-	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7955	**0.6328**	**0.6022**	0.0552	40	-	4

Runs-Test Result: 1.5000 **RESIDUALS RUNS RANDOM** ; residuals normal

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

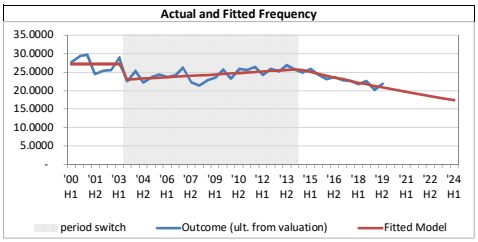
Runs-Test Result: 1.5000 **RESIDUALS RUNS RANDOM** ; residuals normal

	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	3.302	0.021	158.158	0.0%	3.259	3.344	3.302	4
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	(0.172)	0.031	(5.603)	0.0%	(0.235)	(0.110)	(0.172)	3
Trend 1	0.011	0.003	3.298	0.2%	0.004	0.017	0.011	2
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	(0.051)	0.010	(5.268)	0.0%	(0.070)	(0.031)	(0.051)	1
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

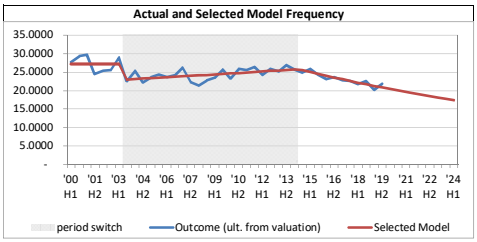
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	(3.9%)	(3.6%)	(3.9%)	**'19H2**	**=> last period in "past"**
future	(3.9%)	(3.6%)	(3.9%)		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.011	0.003	3.298	0.2%	0.004	0.017	0.011
AY+1+2	(0.040)	0.007	(5.416)	0.0%	(0.055)	(0.025)	(0.040)
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

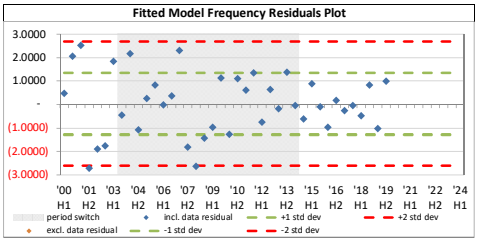
Actual and Fitted Frequency



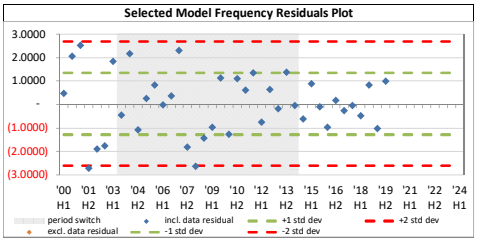
Actual and Selected Model Frequency



Fitted Model Frequency Residuals Plot



Selected Model Frequency Residuals Plot

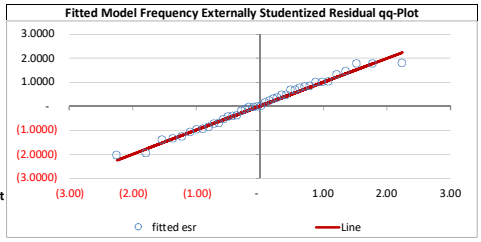


Fitted Model Frequency Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 99.3%

therefore **can't reject** residual normality

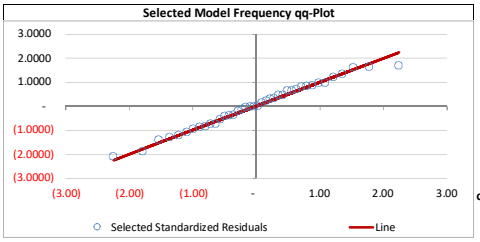


Selected Model Frequency qq-Plot

critical correl coeff 97.2%

test value 99.4%

therefore **can't reject** residual normality



Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

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 ID FA s0a **2 periods** **seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	1	1	0	0	0	0	0	0	0					
					'03H2											
'00H1		0	2000.25	-	-	-	-	-	-	-	-	2,226	2,225	1	2,225	1
'00H2		1	2000.75	-	-	-	-	-	-	-	-	2,285	2,363	(78)	2,363	(78)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	2,291	2,336	(45)	2,336	(45)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	2,498	2,480	18	2,480	18
'02H1		0	2002.25	-	-	-	-	-	-	-	-	2,430	2,453	(23)	2,453	(23)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	2,690	2,604	86	2,604	86
'03H1		0	2003.25	-	-	-	-	-	-	-	-	2,633	2,575	58	2,575	58
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	2,586	2,381	205	2,381	205
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	2,326	2,354	(28)	2,354	(28)
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	2,591	2,500	91	2,500	91
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	2,530	2,471	59	2,471	59
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	2,658	2,624	34	2,624	34
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	2,496	2,595	(99)	2,595	(99)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	2,569	2,755	(186)	2,755	(186)
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	2,692	2,724	(32)	2,724	(32)
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	3,156	2,892	264	2,892	264
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	3,038	2,859	179	2,859	179
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	3,229	3,036	193	3,036	193
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	3,004	3,002	2	3,002	2
'09H2		1	2009.75	1	6.25	-	-	-	-	-	-	3,002	3,187	(185)	3,187	(185)
'10H1		0	2010.25	1	6.75	-	-	-	-	-	-	2,921	3,151	(230)	3,151	(230)
'10H2		1	2010.75	1	7.25	-	-	-	-	-	-	3,117	3,346	(229)	3,346	(229)
'11H1		0	2011.25	1	7.75	-	-	-	-	-	-	3,115	3,308	(193)	3,308	(193)
'11H2		1	2011.75	1	8.25	-	-	-	-	-	-	3,267	3,513	(246)	3,513	(246)
'12H1		0	2012.25	1	8.75	-	-	-	-	-	-	3,202	3,473	(271)	3,473	(271)
'12H2		1	2012.75	1	9.25	-	-	-	-	-	-	3,664	3,688	(24)	3,688	(24)
'13H1		0	2013.25	1	9.75	-	-	-	-	-	-	3,669	3,646	23	3,646	23
'13H2		1	2013.75	1	10.25	-	-	-	-	-	-	4,002	3,871	131	3,871	131
'14H1		0	2014.25	1	10.75	-	-	-	-	-	-	3,810	3,828	(18)	3,828	(18)
'14H2		1	2014.75	1	11.25	-	-	-	-	-	-	4,067	4,064	3	4,064	3
'15H1		0	2015.25	1	11.75	-	-	-	-	-	-	4,075	4,018	57	4,018	57
'15H2		1	2015.75	1	12.25	-	-	-	-	-	-	4,481	4,267	214	4,267	214
'16H1		0	2016.25	1	12.75	-	-	-	-	-	-	4,498	4,219	279	4,219	279
'16H2		1	2016.75	1	13.25	-	-	-	-	-	-	4,382	4,479	(97)	4,479	(97)
'17H1		0	2017.25	1	13.75	-	-	-	-	-	-	4,551	4,429	122	4,429	122
'17H2		1	2017.75	1	14.25	-	-	-	-	-	-	4,653	4,702	(49)	4,702	(49)
'18H1		0	2018.25	1	14.75	-	-	-	-	-	-	4,824	4,649	175	4,649	175
'18H2		1	2018.75	1	15.25	-	-	-	-	-	-	4,942	4,937	5	4,937	5
'19H1		0	2019.25	1	15.75	-	-	-	-	-	-	5,170	4,881	289	4,881	289
'19H2		1	2019.75	1	16.25	-	-	-	-	-	-	4,890	5,182	(292)	5,182	(292)
'20H1		0	2020.25	1	16.75	-	-	-	-	-	-		5,124		5,124	
'20H2		1	2020.75	1	17.25	-	-	-	-	-	-		5,441		5,441	
'21H1		0	2021.25	1	17.75	-	-	-	-	-	-		5,379		5,379	
'21H2		1	2021.75	1	18.25	-	-	-	-	-	-		5,711		5,711	
'22H1		0	2022.25	1	18.75	-	-	-	-	-	-		5,647		5,647	
'22H2		1	2022.75	1	19.25	-	-	-	-	-	-		5,996		5,996	
'23H1		0	2023.25	1	19.75	-	-	-	-	-	-		5,928		5,928	
'23H2		1	2023.75	1	20.25	-	-	-	-	-	-		6,295		6,295	
'24H1		0	2024.25	1	20.75	-	-	-	-	-	-		6,224		6,224	
'24H2		1	2024.75	1	21.25	-	-	-	-	-	-		6,608		6,608	
'25H1		0	2025.25	1	21.75	-	-	-	-	-	-		6,534		6,534	

Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

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 ID FA s0a **2 periods** **seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	2.5081	0.8360	371.8537	0.0%
Residual	36	0.0809	0.0022		
Total	39	2.5891			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9842	**0.9687**	**0.9661**	0.0474	40	-	4

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. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	(89.520)	3.454	(25.915)	0.0%	(96.526)	(82.514)	(89.520)	4
Season	0.036	0.015	2.372	2.3%	0.005	0.066	0.036	3
All Years	0.049	0.002	28.168	0.0%	0.045	0.052	0.049	2
Scalar 1	(0.138)	0.026	(5.263)	0.0%	(0.191)	(0.085)	(0.138)	1
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

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	2.5081	0.8360	371.8537	0.0%
Residual	36	0.0809	0.0022		
Total	39	2.5891			

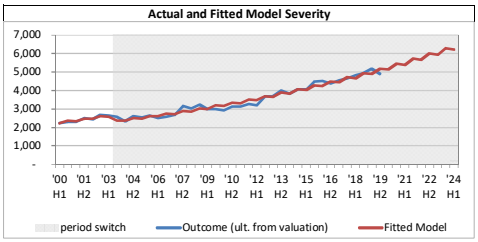
SELECTED TREND STRUCTURE REGRESSION STATISTICS

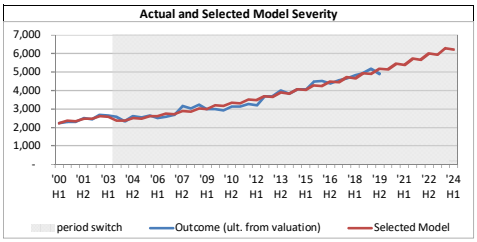
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9842	**0.9687**	**0.9661**	0.0474	40	-	4

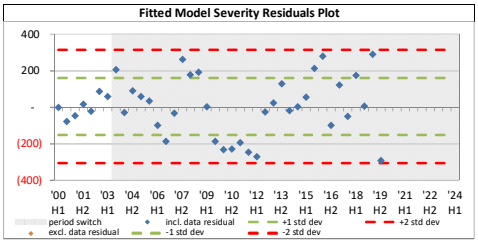
Runs-Test Result: 0.7643 **RESIDUALS RUNS RANDOM** ; residuals normal

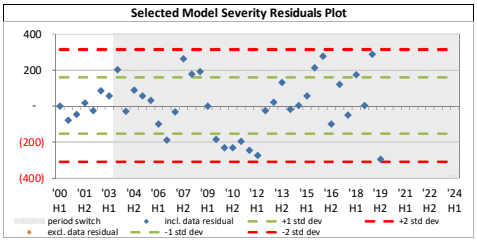
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**5.0%**	**4.9%**	**5.0%**	**'19H2**	**=> last period in "past"**
future	**5.0%**	**4.9%**	**5.0%**		

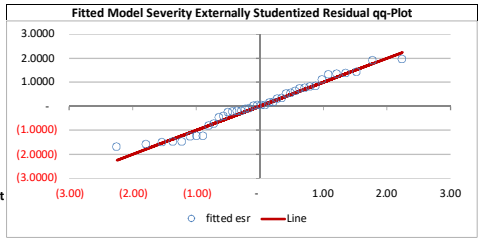
Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	0.049	0.002	28.168	0.0%	0.045	0.052	0.049
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a













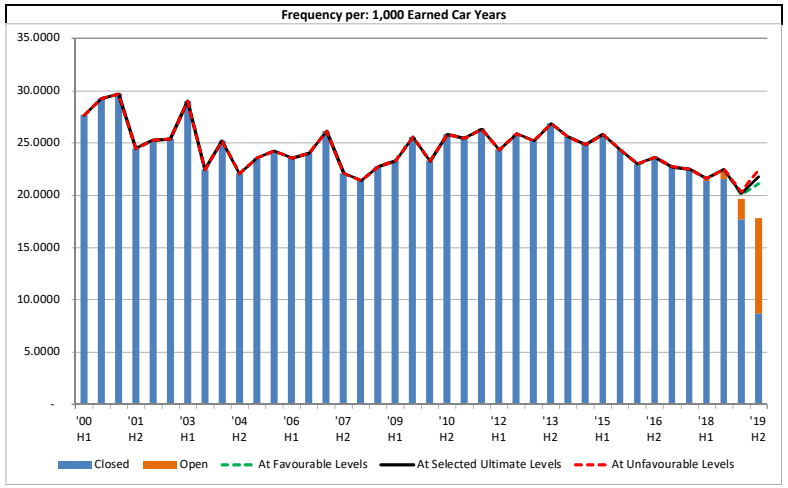
Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

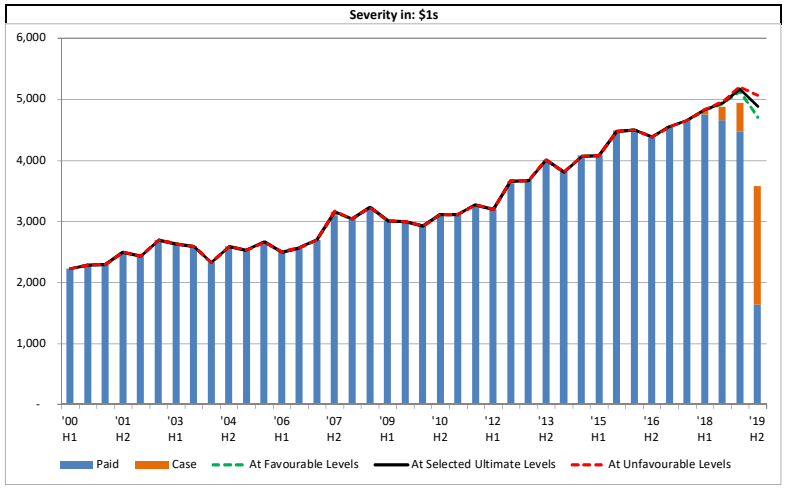
Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

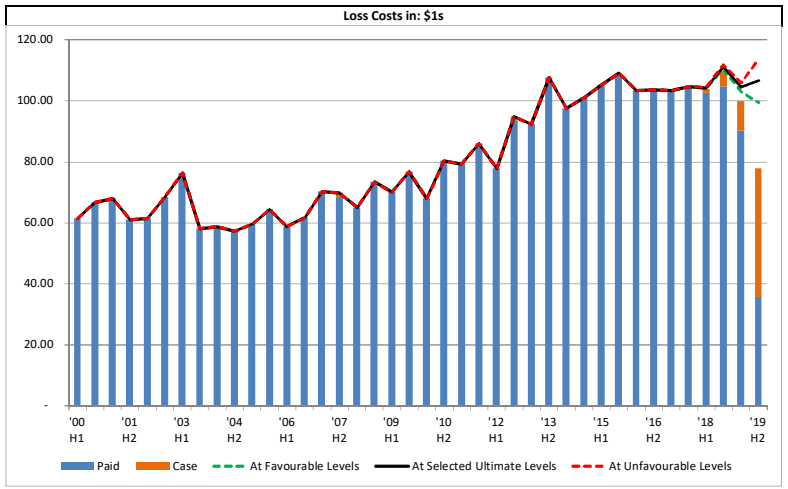
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	101,467	2,805	-	2,805	2,805	2,805	6,245	-	6,245	6,245	6,245	27.6445	2,226	61.54	27.6445	2,226	61.54	27.6445	2,226	61.54
2000-H2	2000.75	107,276	3,134	-	3,134	3,134	3,134	7,160	-	7,160	7,160	7,160	29.2143	2,285	66.75	29.2143	2,285	66.75	29.2143	2,285	66.75
2001-H1	2001.25	116,511	3,457	1	3,458	3,458	3,458	7,919	3	7,921	7,921	7,921	29.6797	2,291	68.00	29.6793	2,291	68.00	29.6801	2,291	68.00
2001-H2	2001.75	114,889	2,808	-	2,808	2,808	2,808	7,014	-	7,014	7,014	7,014	24.4410	2,498	61.05	24.4410	2,498	61.05	24.4410	2,498	61.05
2002-H1	2002.25	105,604	2,667	-	2,667	2,667	2,667	6,480	-	6,480	6,480	6,480	25.2547	2,430	61.37	25.2547	2,430	61.37	25.2547	2,430	61.37
2002-H2	2002.75	104,043	2,641	-	2,641	2,641	2,641	7,104	-	7,104	7,104	7,104	25.3836	2,690	68.28	25.3836	2,690	68.28	25.3836	2,690	68.28
2003-H1	2003.25	99,683	2,891	-	2,891	2,891	2,891	7,612	-	7,612	7,612	7,612	29.0018	2,633	76.36	29.0018	2,633	76.36	29.0018	2,633	76.36
2003-H2	2003.75	107,230	2,408	-	2,408	2,408	2,408	6,227	-	6,227	6,227	6,227	22.4563	2,586	58.07	22.4563	2,586	58.07	22.4563	2,586	58.07
2004-H1	2004.25	111,085	2,801	-	2,801	2,801	2,801	6,515	-	6,515	6,515	6,515	25.2148	2,326	58.65	25.2148	2,326	58.65	25.2148	2,326	58.65
2004-H2	2004.75	115,898	2,561	-	2,561	2,561	2,561	6,636	-	6,636	6,636	6,636	22.0970	2,591	57.25	22.0970	2,591	57.25	22.0970	2,591	57.25
2005-H1	2005.25	112,925	2,659	-	2,659	2,659	2,659	6,728	-	6,728	6,728	6,728	23.5467	2,530	59.57	23.5467	2,530	59.57	23.5467	2,530	59.57
2005-H2	2005.75	116,657	2,828	-	2,828	2,828	2,828	7,518	-	7,518	7,518	7,518	24.2420	2,658	64.44	24.2420	2,658	64.44	24.2420	2,658	64.44
2006-H1	2006.25	117,023	2,754	-	2,754	2,754	2,754	6,873	-	6,873	6,873	6,873	23.5338	2,496	58.74	23.5338	2,496	58.74	23.5338	2,496	58.74
2006-H2	2006.75	123,215	2,962	-	2,962	2,962	2,962	7,610	-	7,610	7,610	7,610	24.0392	2,569	61.76	24.0392	2,569	61.76	24.0392	2,569	61.76
2007-H1	2007.25	119,866	3,129	-	3,129	3,129	3,129	8,424	-	8,424	8,424	8,424	26.1041	2,692	70.27	26.1041	2,692	70.27	26.1041	2,692	70.27
2007-H2	2007.75	125,531	2,774	-	2,774	2,774	2,774	8,580	176	8,755	8,738	8,773	22.0982	3,156	69.74	22.0982	3,150	69.61	22.0982	3,162	69.87
2008-H1	2008.25	124,972	2,674	-	2,674	2,674	2,674	8,124	-	8,124	8,124	8,124	21.3968	3,038	65.00	21.3968	3,038	65.00	21.3968	3,038	65.00
2008-H2	2008.75	132,545	3,014	-	3,014	3,014	3,014	9,731	-	9,731	9,731	9,731	22.7395	3,229	73.43	22.7395	3,229	73.43	22.7395	3,229	73.43
2009-H1	2009.25	131,660	3,071	-	3,071	3,071	3,071	9,225	-	9,225	9,225	9,225	23.3252	3,004	70.07	23.3252	3,004	70.07	23.3252	3,004	70.07
2009-H2	2009.75	138,506	3,540	-	3,540	3,540	3,540	10,627	-	10,627	10,627	10,627	25.5585	3,002	76.73	25.5585	3,002	76.73	25.5585	3,002	76.73
2010-H1	2010.25	136,816	3,183	1	3,184	3,184	3,184	9,296	3	9,299	9,299	9,299	23.2722	2,921	67.98	23.2718	2,920	67.95	23.2726	2,921	67.98
2010-H2	2010.75	143,649	3,705	-	3,705	3,705	3,705	11,548	-	11,548	11,548	11,548	25.7920	3,117	80.39	25.7920	3,117	80.39	25.7920	3,117	80.39
2011-H1	2011.25	141,299	3,594	-	3,594	3,594	3,594	11,196	1	11,197	11,197	11,197	25.4354	3,115	79.23	25.4354	3,115	79.23	25.4354	3,115	79.23
2011-H2	2011.75	147,645	3,883	1	3,884	3,884	3,884	12,679	10	12,689	12,688	12,690	26.3063	3,267	85.94	26.3060	3,267	85.94	26.3067	3,267	85.94
2012-H1	2012.25	145,750	3,544	1	3,545	3,545	3,545	11,351	-	11,351	11,351	11,351	24.3224	3,202	77.88	24.3221	3,202	77.88	24.3228	3,202	77.88
2012-H2	2012.75	152,631	3,944	1	3,945	3,945	3,945	14,271	184	14,455	14,437	14,473	25.8466	3,664	94.70	25.8463	3,660	94.60	25.8469	3,669	94.83
2013-H1	2013.25	150,496	3,788	-	3,788	3,788	3,788	13,898	-	13,898	13,898	13,898	25.1701	3,669	92.35	25.1701	3,669	92.35	25.1701	3,669	92.35
2013-H2	2013.75	157,090	4,220	-	4,220	4,220	4,220	16,890	-	16,890	16,890	16,890	26.8636	4,002	107.51	26.8636	4,002	107.51	26.8636	4,002	107.51
2014-H1	2014.25	153,433	3,924	1	3,925	3,925	3,925	14,944	11	14,954	14,953	14,955	25.5813	3,810	97.46	25.5810	3,810	97.46	25.5816	3,810	97.47
2014-H2	2014.75	160,277	3,976	3	3,979	3,979	3,979	16,167	14	16,181	16,180	16,182	24.8257	4,067	100.97	24.8248	4,066	100.94	24.8267	4,067	100.97
2015-H1	2015.25	156,896	4,047	1	4,048	4,048	4,048	16,492	3	16,495	16,495	16,495	25.8005	4,075	105.14	25.8002	4,075	105.14	25.8009	4,075	105.14
2015-H2	2015.75	163,412	3,976	2	3,978	3,978	3,978	17,792	35	17,827	17,824	17,831	24.3434	4,481	109.08	24.3428	4,481	109.08	24.3440	4,482	109.11
2016-H1	2016.25	160,666	3,686	4	3,690	3,690	3,690	16,579	20	16,599	16,597	16,601	22.9668	4,498	103.30	22.9656	4,498	103.30	22.9681	4,499	103.33
2016-H2	2016.75	165,149	3,901	1	3,902	3,902	3,902	17,068	29	17,097	17,094	17,100	23.6271	4,382	103.53	23.6268	4,381	103.51	23.6274	4,382	103.54
2017-H1	2017.25	159,760	3,626	4	3,630	3,630	3,630	16,516	17	16,521	16,521	16,522	22.7215	4,551	103.41	22.7203	4,551	103.40	22.7228	4,551	103.41
2017-H2	2017.75	164,458	3,684	14	3,698	3,697	3,698	17,133	82	17,207	17,200	17,214	22.4844	4,653	104.62	22.4802	4,652	104.58	22.4886	4,655	104.68
2018-H1	2018.25	159,245	3,396	33	3,440	3,437	3,442	16,323	215	16,593	16,566	16,620	21.6000	4,824	104.20	21.5863	4,819	104.02	21.6137	4,829	104.37
2018-H2	2018.75	163,674	3,526	117	3,678	3,671	3,686	17,113	832	18,180	18,073	18,287	22.4743	4,942	111.07	22.4278	4,923	110.41	22.5209	4,961	111.73
2019-H1	2019.25	158,287	2,802	302	3,196	3,176	3,216	14,277	1,510	16,525	16,300	16,750	20.1923	5,170	104.39	20.0678	5,132	102.99	20.3168	5,208	105.81
2019-H2	2019.75	162,299	1,409	1,480	3,534	3,428	3,641	5,789	6,854	17,281	16,132	18,430	21.7764	4,890	106.49	21.1217	4,706	99.40	22.4312	5,062	113.55

Facility Association - Trend Analysis - Industry
NL - PPV
PD
as at: Dec 31, 2019

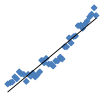
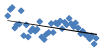






SCATTER PLOTS & CORRELATION MATRIX

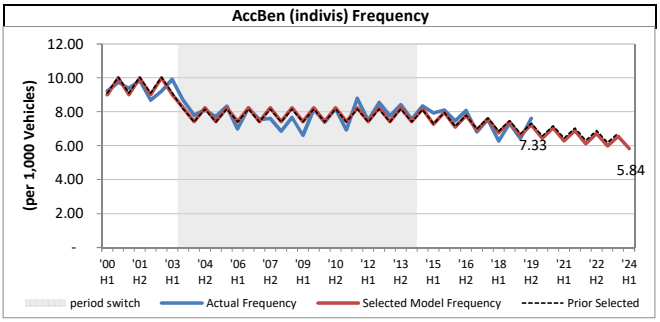
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

Severity		
(48.4%)	Frequency	
95.6%	(48.7%)	Time

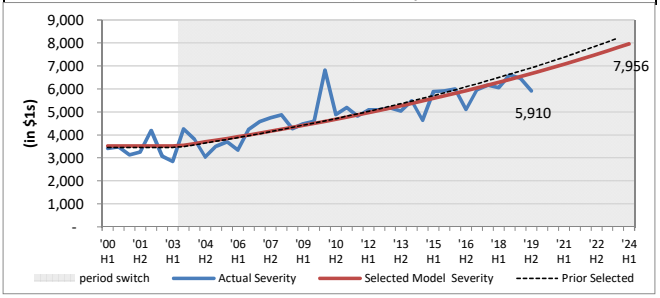
Facility Association
Trend Analysis - Industry
NL - PPV
AccBen (indivis)
As at Dec 31, 2019

					avg LC:	37.12	36.94
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)
'00H1	9.21	9.00	3,409	3,520	31.40	31.70
'00H2	9.74	9.99	3,486	3,520	33.97	35.17
'01H1	9.38	9.00	3,139	3,520	29.43	31.70
'01H2	9.84	9.99	3,261	3,520	32.07	35.17
'02H1	8.68	9.00	4,195	3,520	36.40	31.70
'02H2	9.21	9.99	3,075	3,520	28.32	35.17
'03H1	9.92	9.00	2,848	3,520	28.24	31.70
'03H2	8.69	8.23	4,254	3,555	36.96	29.24
'04H1	7.79	7.41	3,819	3,626	29.75	26.88
'04H2	8.09	8.23	3,040	3,698	24.61	30.42
'05H1	7.72	7.41	3,502	3,771	27.02	27.95
'05H2	8.32	8.23	3,698	3,846	30.78	31.64
'06H1	6.99	7.41	3,336	3,922	23.32	29.07
'06H2	8.22	8.23	4,244	4,000	34.89	32.90
'07H1	7.53	7.41	4,574	4,079	34.42	30.24
'07H2	7.61	8.23	4,752	4,160	36.17	34.22
'08H1	6.86	7.41	4,872	4,243	33.43	31.45
'08H2	7.67	8.23	4,278	4,327	32.83	35.59
'09H1	6.60	7.41	4,479	4,413	29.58	32.71
'09H2	8.16	8.23	4,589	4,500	37.44	37.01
'10H1	7.38	7.41	6,819	4,590	50.34	34.02
'10H2	8.19	8.23	4,882	4,681	39.98	38.50
'11H1	6.93	7.41	5,193	4,773	35.98	35.38
'11H2	8.79	8.23	4,819	4,868	42.35	40.04
'12H1	7.52	7.41	5,094	4,965	38.32	36.80
'12H2	8.55	8.23	5,091	5,063	43.54	41.65
'13H1	7.76	7.41	5,181	5,164	40.21	38.28
'13H2	8.42	8.23	5,040	5,266	42.42	43.32
'14H1	7.55	7.41	5,480	5,371	41.35	39.81
'14H2	8.34	8.18	4,635	5,477	38.67	44.78
'15H1	7.92	7.28	5,886	5,586	46.63	40.65
'15H2	8.09	7.98	5,915	5,697	47.86	45.44
'16H1	7.47	7.10	6,000	5,810	44.80	41.26
'16H2	8.08	7.78	5,104	5,925	41.24	46.12
'17H1	6.81	6.93	5,968	6,043	40.67	41.87
'17H2	7.56	7.59	6,163	6,162	46.57	46.80
'18H1	6.28	6.76	6,052	6,285	38.01	42.49
'18H2	7.31	7.41	6,607	6,409	48.26	47.50
'19H1	6.42	6.60	6,453	6,537	41.44	43.12
'19H2	7.61	7.23	5,910	6,666	44.98	48.20
'20H1		6.44		6,799		43.77
'20H2		7.06		6,933		48.92
'21H1		6.28		7,071		44.41
'21H2		6.88		7,211		49.64
'22H1		6.13		7,354		45.07
'22H2		6.72		7,500		50.38
'23H1		5.98		7,649		45.74
'23H2		6.55		7,801		51.13
'24H1		5.84		7,956		46.42
'24H2		6.40		8,114		51.90
'25H1		5.69		8,275		47.11

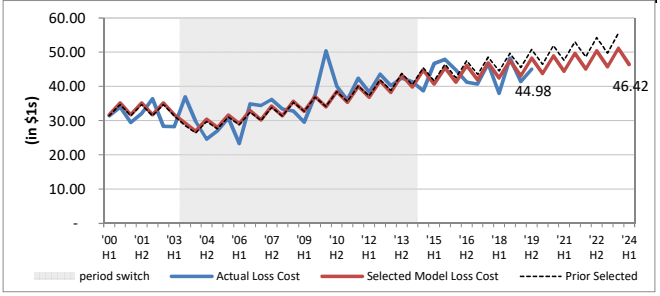
AccBen (indivis) Frequency



AccBen (indivis) Severity



AccBen (indivis) Loss Cost



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	**(2.4%)**	**4.0%**	**1.5%**
	'19H2	**'19H2**	
Previous Selected	(2.0%)	4.4%	2.3%
	'18H2	**'18H2**	
Future (Annual)	**(2.4%)**	**4.0%**	**1.5%**
Previous Selected	(2.0%)	4.4%	2.3%

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	4.5%
Future Loss Cost Trend (Annual)	4.5%

=>last period in past (curr)
=>last period in past (prev)

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.01496
2016 reforms	'17H2 / '16H2:	1.01474
	calculated event factor:	0.99978
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.04002
2016 reforms	'17H2 / '16H2:	1.04000
	calculated event factor:	0.99998
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.97576
2016 reforms	'17H2 / '16H2:	0.97576
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

Facility Association
Trend Analysis - Industry
NL - PPV
AccBen (indivis)
As at Dec 31, 2019

avg LC:	37.12	36.94

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	0.8794	0.2931	19.2704	0.0%
Residual	36	0.5476	0.0152		
Total	39	1.4271			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.7850	**0.6163**	**0.5843**	0.1233	40	-	4

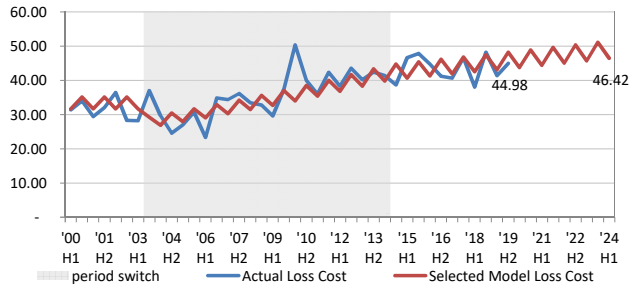
Runs-Test Result: 1.8084 **RESIDUALS RUNS RANDOM**
periods: 3

Notes:

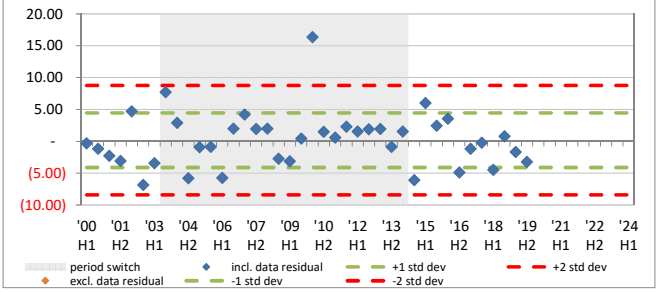
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

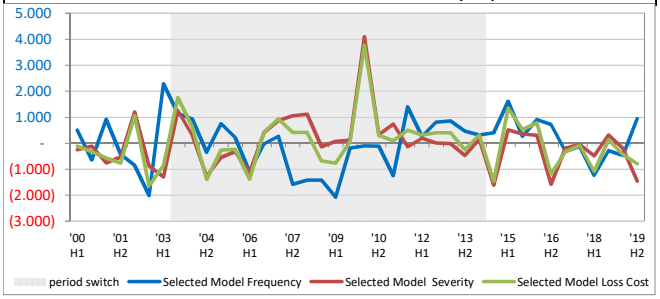
Actual and Selected Model Loss Cost



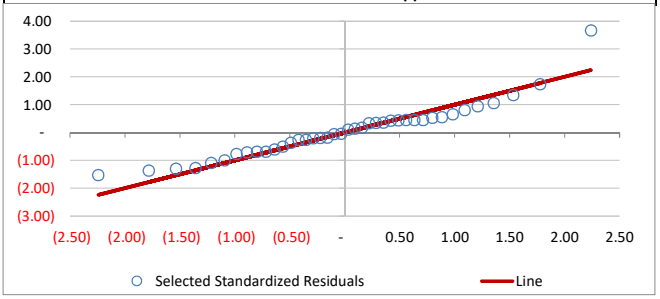
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

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 ID FA f0a **3 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION **design matrix per prior selected, adjusted on stats**
same as PD FA f0a, which is also mgmt. recommended

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

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ult. from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**	**Selected Model Residual**
		1	0	1	0	0	1	0	0	0	0	=> use "1" to include variable, "0" if not				
					'03H2		'14H2					=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	9.2115	9.0044	0.2071	9.0044	0.2071
'00H2		1	2000.75	-	-	-	-	-	-	-	-	9.7448	9.9916	(0.2468)	9.9916	(0.2468)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	9.3755	9.0044	0.3711	9.0044	0.3711
'01H2		1	2001.75	-	-	-	-	-	-	-	-	9.8356	9.9916	(0.1560)	9.9916	(0.1560)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	8.6762	9.0044	(0.3282)	9.0044	(0.3282)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	9.2084	9.9916	**(0.7832)**	9.9916	(0.7832)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	9.9151	9.0044	**0.9107**	9.0044	0.9107
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	8.6876	8.2255	0.4621	8.2255	0.4621
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	7.7906	7.4128	0.3778	7.4128	0.3778
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	8.0948	8.2255	(0.1307)	8.2255	(0.1307)
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	7.7151	7.4128	0.3023	7.4128	0.3023
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	8.3223	8.2255	0.0968	8.2255	0.0968
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	6.9897	7.4128	(0.4231)	7.4128	(0.4231)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	8.2213	8.2255	(0.0042)	8.2255	(0.0042)
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	7.5262	7.4128	0.1134	7.4128	0.1134
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	7.6114	8.2255	(0.6141)	8.2255	(0.6141)
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	6.8624	7.4128	(0.5504)	7.4128	(0.5504)
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	7.6748	8.2255	(0.5507)	8.2255	(0.5507)
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	6.6036	7.4128	**(0.8092)**	7.4128	(0.8092)
'09H2		1	2009.75	1	6.25	-	-	-	-	-	-	8.1594	8.2255	(0.0661)	8.2255	(0.0661)
'10H1		0	2010.25	1	6.75	-	-	-	-	-	-	7.3823	7.4128	(0.0305)	7.4128	(0.0305)
'10H2		1	2010.75	1	7.25	-	-	-	-	-	-	8.1897	8.2255	(0.0358)	8.2255	(0.0358)
'11H1		0	2011.25	1	7.75	-	-	-	-	-	-	6.9284	7.4128	(0.4844)	7.4128	(0.4844)
'11H2		1	2011.75	1	8.25	-	-	-	-	-	-	8.7891	8.2255	0.5636	8.2255	0.5636
'12H1		0	2012.25	1	8.75	-	-	-	-	-	-	7.5225	7.4128	0.1097	7.4128	0.1097
'12H2		1	2012.75	1	9.25	-	-	-	-	-	-	8.5521	8.2255	0.3266	8.2255	0.3266
'13H1		0	2013.25	1	9.75	-	-	-	-	-	-	7.7612	7.4128	0.3484	7.4128	0.3484
'13H2		1	2013.75	1	10.25	-	-	-	-	-	-	8.4158	8.2255	0.1903	8.2255	0.1903
'14H1		0	2014.25	1	10.75	-	-	-	-	-	-	7.5459	7.4128	0.1331	7.4128	0.1331
'14H2		1	2014.75	1	11.25	1	0.25	-	-	-	-	8.3439	8.1752	0.1687	8.1752	0.1687
'15H1		0	2015.25	1	11.75	1	0.75	-	-	-	-	7.9217	7.2776	0.6441	7.2776	0.6441
'15H2		1	2015.75	1	12.25	1	1.25	-	-	-	-	8.0912	7.9770	0.1142	7.9770	0.1142
'16H1		0	2016.25	1	12.75	1	1.75	-	-	-	-	7.4660	7.1012	0.3648	7.1012	0.3648
'16H2		1	2016.75	1	13.25	1	2.25	-	-	-	-	8.0796	7.7836	0.2960	7.7836	0.2960
'17H1		0	2017.25	1	13.75	1	2.75	-	-	-	-	6.8139	6.9290	(0.1151)	6.9290	(0.1151)
'17H2		1	2017.75	1	14.25	1	3.25	-	-	-	-	7.5565	7.5949	(0.0384)	7.5949	(0.0384)
'18H1		0	2018.25	1	14.75	1	3.75	-	-	-	-	6.2808	6.7610	(0.4802)	6.7610	(0.4802)
'18H2		1	2018.75	1	15.25	1	4.25	-	-	-	-	7.3050	7.4107	(0.1057)	7.4107	(0.1057)
'19H1		0	2019.25	1	15.75	1	4.75	-	-	-	-	6.4222	6.5970	(0.1748)	6.5970	(0.1748)
'19H2		1	2019.75	1	16.25	1	5.25	-	-	-	-	7.6116	7.2310	0.3806	7.2310	0.3806
'20H1		0	2020.25	1	16.75	1	5.75	-	-	-	-		6.4371		6.4371	
'20H2		1	2020.75	1	17.25	1	6.25	-	-	-	-		7.0557		7.0557	
'21H1		0	2021.25	1	17.75	1	6.75	-	-	-	-		6.2810		6.2810	
'21H2		1	2021.75	1	18.25	1	7.25	-	-	-	-		6.8846		6.8846	
'22H1		0	2022.25	1	18.75	1	7.75	-	-	-	-		6.1287		6.1287	
'22H2		1	2022.75	1	19.25	1	8.25	-	-	-	-		6.7177		6.7177	
'23H1		0	2023.25	1	19.75	1	8.75	-	-	-	-		5.9801		5.9801	
'23H2		1	2023.75	1	20.25	1	9.25	-	-	-	-		6.5548		6.5548	
'24H1		0	2024.25	1	20.75	1	9.75	-	-	-	-		5.8351		5.8351	
'24H2		1	2024.75	1	21.25	1	10.25	-	-	-	-		6.3959		6.3959	
'25H1		0	2025.25	1	21.75	1	10.75	-	-	-	-		5.6936		5.6936	

Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

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 ID FA f0a — **3 periods** — **seasonality: significant** — **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION **design matrix per prior selected, adjusted on stats**
same as PD FA f0a, which is also mgmt. recommended

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	0.4029	0.1343	50.1690	0.0%
Residual	36	0.0964	0.0027		
Total	39	0.4992			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	0.4029	0.1343	50.1690	0.0%
Residual	36	0.0964	0.0027		
Total	39	0.4992			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8983	**0.8070**	**0.7909**	0.0517	40	-	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8983	**0.8070**	**0.7909**	0.0517	40	-	4

Runs-Test Result: 2.4660 **RESIDUALS RUNS NOT RANDOM** Residuals normal

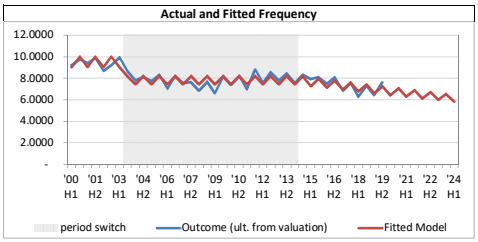
Runs-Test Result: 2.4660 **RESIDUALS RUNS NOT RANDOM** Residuals normal

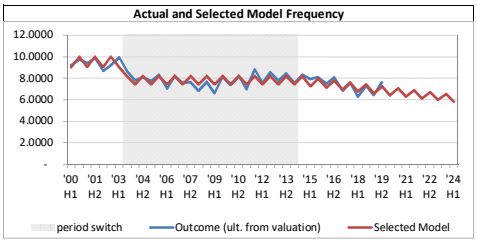
parameters with p-value >5% **0** (intercept specifically not included)

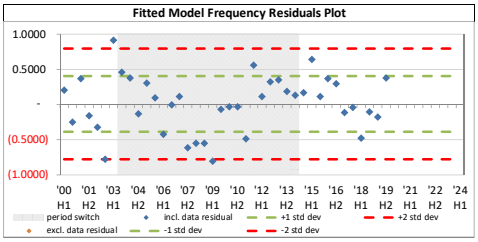
	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	2.198	0.021	105.758	0.0%	2.156	2.240	2.198	4
Season	0.104	0.016	6.342	0.0%	0.071	0.137	0.104	3
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	(0.194)	0.022	(8.767)	0.0%	(0.239)	(0.150)	(0.194)	2
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	(0.025)	0.006	(4.319)	0.0%	(0.036)	(0.013)	(0.025)	1
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

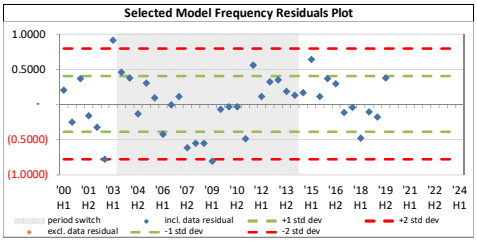
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(2.4%)**	**(2.0%)**	**(2.4%)**	**'19H2**	**=> last period in "past"**
future	**(2.4%)**	**(2.0%)**	**(2.4%)**		

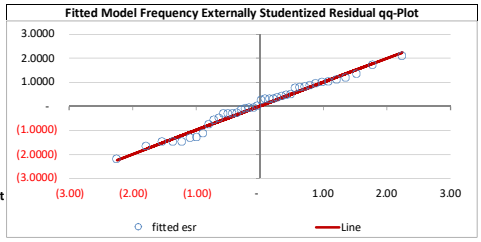
Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	(0.025)	0.006	(4.319)	0.0%	(0.036)	(0.013)	(0.025)
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

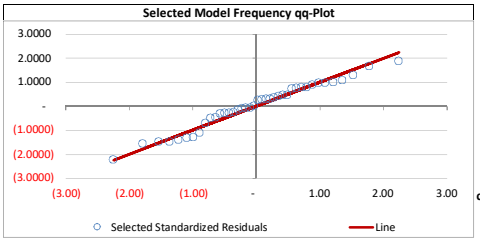












Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

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 ID FA s0a **2 periods seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	1	0	0	0	0	0	0					
					'03H2											
'00H1		0	2000.25	-	-	-	-	-	-	-	-	3,409	3,520	(111)	3,520	(111)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	3,486	3,520	(34)	3,520	(34)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	3,139	3,520	(381)	3,520	(381)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	3,261	3,520	(259)	3,520	(259)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	4,195	3,520	675	3,520	675
'02H2		1	2002.75	-	-	-	-	-	-	-	-	3,075	3,520	(445)	3,520	(445)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	2,848	3,520	(672)	3,520	(672)
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	4,254	3,555	699	3,555	699
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	3,819	3,626	193	3,626	193
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	3,040	3,698	(658)	3,698	(658)
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	3,502	3,771	(269)	3,771	(269)
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	3,698	3,846	(148)	3,846	(148)
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	3,336	3,922	(586)	3,922	(586)
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	4,244	4,000	244	4,000	244
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	4,574	4,079	495	4,079	495
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	4,752	4,160	592	4,160	592
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	4,872	4,243	629	4,243	629
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	4,278	4,327	(49)	4,327	(49)
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	4,479	4,413	66	4,413	66
'09H2		1	2009.75	1	6.25	-	-	-	-	-	-	4,589	4,500	89	4,500	89
'10H1		0	2010.25	1	6.75	-	-	-	-	-	-	6,819	4,590	**2,229**	4,590	2,229
'10H2		1	2010.75	1	7.25	-	-	-	-	-	-	4,882	4,681	201	4,681	201
'11H1		0	2011.25	1	7.75	-	-	-	-	-	-	5,193	4,773	420	4,773	420
'11H2		1	2011.75	1	8.25	-	-	-	-	-	-	4,819	4,868	(49)	4,868	(49)
'12H1		0	2012.25	1	8.75	-	-	-	-	-	-	5,094	4,965	129	4,965	129
'12H2		1	2012.75	1	9.25	-	-	-	-	-	-	5,091	5,063	28	5,063	28
'13H1		0	2013.25	1	9.75	-	-	-	-	-	-	5,181	5,164	17	5,164	17
'13H2		1	2013.75	1	10.25	-	-	-	-	-	-	5,040	5,266	(226)	5,266	(226)
'14H1		0	2014.25	1	10.75	-	-	-	-	-	-	5,480	5,371	109	5,371	109
'14H2		1	2014.75	1	11.25	-	-	-	-	-	-	4,635	5,477	(842)	5,477	(842)
'15H1		0	2015.25	1	11.75	-	-	-	-	-	-	5,886	5,586	300	5,586	300
'15H2		1	2015.75	1	12.25	-	-	-	-	-	-	5,915	5,697	218	5,697	218
'16H1		0	2016.25	1	12.75	-	-	-	-	-	-	6,000	5,810	190	5,810	190
'16H2		1	2016.75	1	13.25	-	-	-	-	-	-	5,104	5,925	(821)	5,925	(821)
'17H1		0	2017.25	1	13.75	-	-	-	-	-	-	5,968	6,043	(75)	6,043	(75)
'17H2		1	2017.75	1	14.25	-	-	-	-	-	-	6,163	6,162	1	6,162	1
'18H1		0	2018.25	1	14.75	-	-	-	-	-	-	6,052	6,285	(233)	6,285	(233)
'18H2		1	2018.75	1	15.25	-	-	-	-	-	-	6,607	6,409	198	6,409	198
'19H1		0	2019.25	1	15.75	-	-	-	-	-	-	6,453	6,537	(84)	6,537	(84)
'19H2		1	2019.75	1	16.25	-	-	-	-	-	-	5,910	6,666	(756)	6,666	(756)
'20H1		0	2020.25	1	16.75	-	-	-	-	-	-		6,799		6,799	
'20H2		1	2020.75	1	17.25	-	-	-	-	-	-		6,933		6,933	
'21H1		0	2021.25	1	17.75	-	-	-	-	-	-		7,071		7,071	
'21H2		1	2021.75	1	18.25	-	-	-	-	-	-		7,211		7,211	
'22H1		0	2022.25	1	18.75	-	-	-	-	-	-		7,354		7,354	
'22H2		1	2022.75	1	19.25	-	-	-	-	-	-		7,500		7,500	
'23H1		0	2023.25	1	19.75	-	-	-	-	-	-		7,649		7,649	
'23H2		1	2023.75	1	20.25	-	-	-	-	-	-		7,801		7,801	
'24H1		0	2024.25	1	20.75	-	-	-	-	-	-		7,956		7,956	
'24H2		1	2024.75	1	21.25	-	-	-	-	-	-		8,114		8,114	
'25H1		0	2025.25	1	21.75	-	-	-	-	-	-		8,275		8,275	

Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

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 ID FA s0a — **2 periods** **seasonality: not included per prior selected** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	1.7618	1.7618	129.7536	0.0%
Residual	38	0.5160	0.0136		
Total	39	2.2778			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	1.7618	1.7618	129.7536	0.0%
Residual	38	0.5160	0.0136		
Total	39	2.2778			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8795	**0.7735**	**0.7675**	0.1165	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8795	**0.7735**	**0.7675**	0.1165	40	-	2

Runs-Test Result: 0.4780 **RESIDUALS RUNS RANDOM**; resids NOT normal

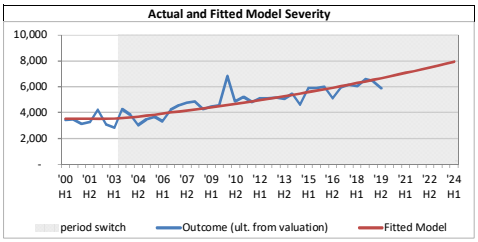
parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	8.166	0.030	273.629	0.0%	8.106	8.227	8.166	2
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	0.039	0.003	11.391	0.0%	0.032	0.046	0.039	1
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

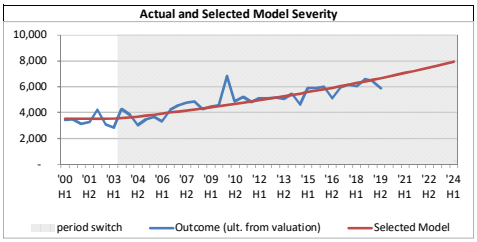
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**4.0%**	**4.4%**	**4.0%**	**'19H2**	**=> last period in "past"**
future	**4.0%**	**4.4%**	**4.0%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.039	0.003	11.391	0.0%	0.032	0.046	0.039
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

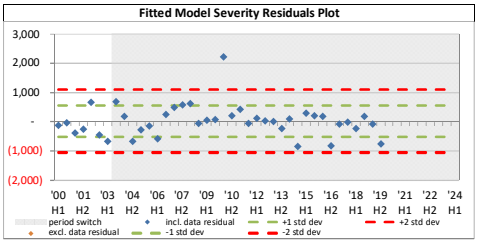
Actual and Fitted Model Severity



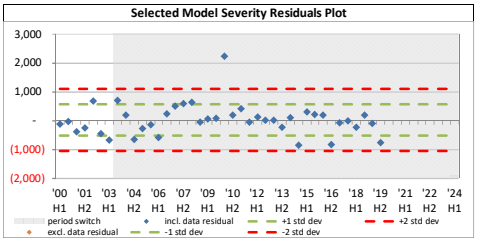
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

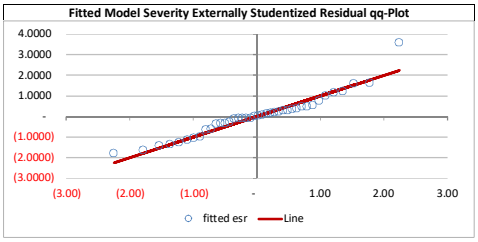


Fitted Model Severity Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 96.6%

therefore **reject** residual normality

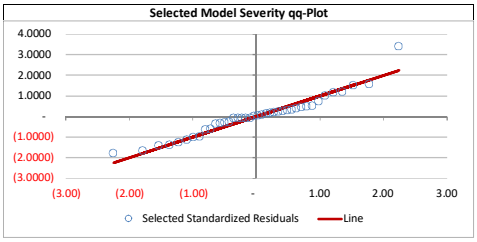


Selected Model Severity qq-Plot

critical correl coeff 97.2%

test value 96.6%

therefore **reject** residual normality



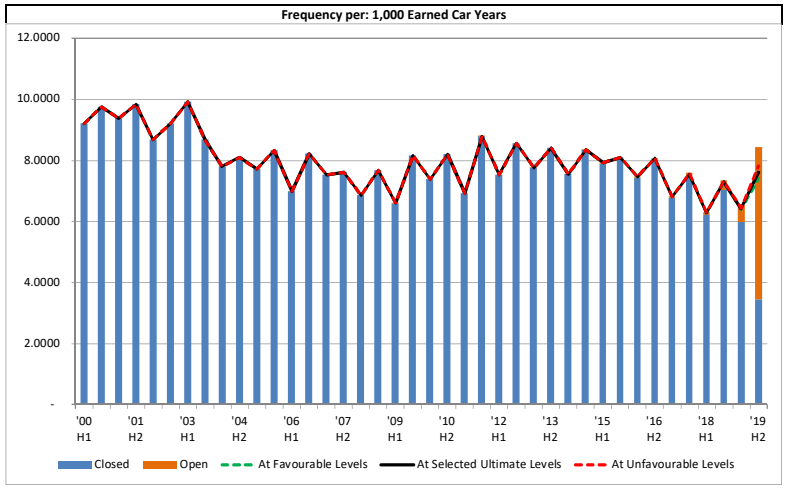
Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

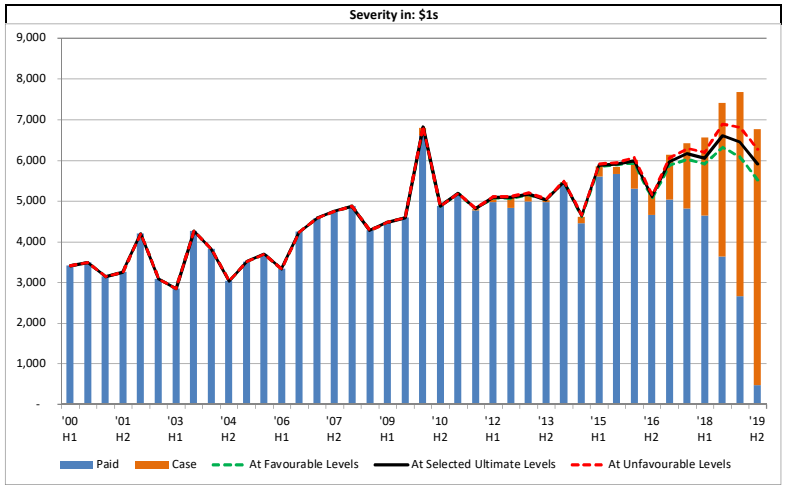
Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

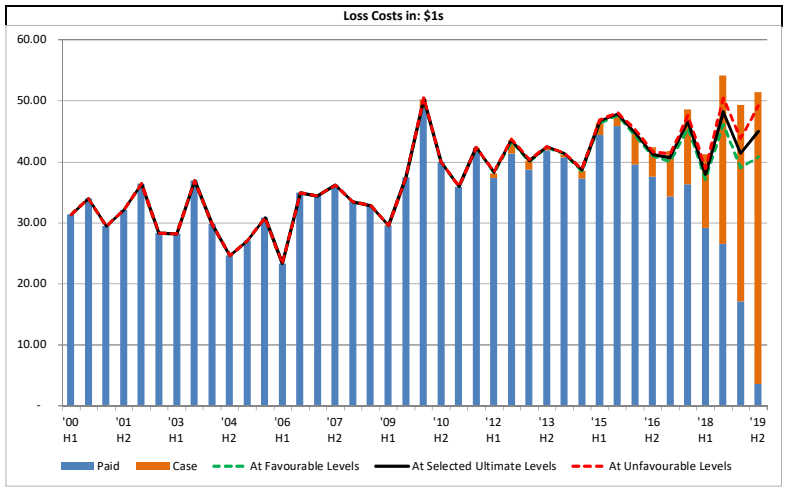
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	73,495	677	-	677	677	677	2,308	-	2,308	2,308	2,308	9.2115	3,409	31.40	9.2115	3,409	31.40	9.2115	3,409	31.40
2000-H2	2000.75	77,682	757	-	757	757	757	2,639	-	2,639	2,639	2,639	9.7448	3,486	33.97	9.7448	3,486	33.97	9.7448	3,486	33.97
2001-H1	2001.25	79,676	747	-	747	747	747	2,345	-	2,345	2,345	2,345	9.3755	3,139	29.43	9.3755	3,139	29.43	9.3755	3,139	29.43
2001-H2	2001.75	83,066	817	-	817	817	817	2,664	-	2,664	2,664	2,664	9.8356	3,261	32.07	9.8356	3,261	32.07	9.8356	3,261	32.07
2002-H1	2002.25	77,338	671	-	671	671	671	2,815	-	2,815	2,815	2,815	8.6762	4,195	36.40	8.6762	4,195	36.40	8.6762	4,195	36.40
2002-H2	2002.75	75,921	699	-	699	699	699	2,150	-	2,150	2,150	2,150	9.2084	3,075	28.32	9.2084	3,075	28.32	9.2084	3,075	28.32
2003-H1	2003.25	72,465	719	-	719	719	719	2,046	-	2,046	2,046	2,046	9.9151	2,848	28.24	9.9151	2,848	28.24	9.9151	2,848	28.24
2003-H2	2003.75	77,582	674	-	674	674	674	2,867	-	2,867	2,867	2,867	8.6876	4,254	36.96	8.6876	4,254	36.96	8.6876	4,254	36.96
2004-H1	2004.25	81,637	636	-	636	636	636	2,429	-	2,429	2,429	2,429	7.7906	3,819	29.75	7.7906	3,819	29.75	7.7906	3,819	29.75
2004-H2	2004.75	85,611	693	-	693	693	693	2,107	-	2,107	2,107	2,107	8.0948	3,040	24.61	8.0948	3,040	24.61	8.0948	3,040	24.61
2005-H1	2005.25	83,991	648	-	648	648	648	2,269	-	2,269	2,269	2,269	7.7151	3,502	27.02	7.7151	3,502	27.02	7.7151	3,502	27.02
2005-H2	2005.75	87,596	729	-	729	729	729	2,696	-	2,696	2,696	2,696	8.3223	3,698	30.78	8.3223	3,698	30.78	8.3223	3,698	30.78
2006-H1	2006.25	86,842	607	-	607	607	607	2,025	-	2,025	2,025	2,025	6.9897	3,336	23.32	6.9897	3,336	23.32	6.9897	3,336	23.32
2006-H2	2006.75	92,200	758	-	758	758	758	3,217	-	3,217	3,217	3,217	8.2213	4,244	34.89	8.2213	4,244	34.89	8.2213	4,244	34.89
2007-H1	2007.25	92,344	695	-	695	695	695	3,179	-	3,179	3,179	3,179	7.5262	4,574	34.42	7.5262	4,574	34.42	7.5262	4,574	34.42
2007-H2	2007.75	99,194	755	-	755	755	755	3,588	-	3,588	3,588	3,588	7.6114	4,752	36.17	7.6114	4,752	36.17	7.6114	4,752	36.17
2008-H1	2008.25	100,110	687	-	687	687	687	3,347	-	3,347	3,347	3,347	6.8624	4,872	33.43	6.8624	4,872	33.43	6.8624	4,872	33.43
2008-H2	2008.75	107,495	825	-	825	825	825	3,529	-	3,529	3,529	3,529	7.6748	4,278	32.83	7.6748	4,278	32.83	7.6748	4,278	32.83
2009-H1	2009.25	108,425	715	1	716	716	716	3,197	10	3,207	3,206	3,208	6.6036	4,479	29.58	6.6032	4,478	29.57	6.6041	4,480	29.59
2009-H2	2009.75	116,308	949	-	949	949	949	4,355	-	4,355	4,355	4,355	8.1594	4,589	37.44	8.1594	4,589	37.44	8.1594	4,589	37.44
2010-H1	2010.25	116,224	858	-	858	858	858	5,666	166	5,851	5,833	5,870	7.3823	6,819	50.34	7.3823	6,798	50.18	7.3823	6,841	50.50
2010-H2	2010.75	123,203	1,009	-	1,009	1,009	1,009	4,920	-	4,926	4,925	4,927	8.1897	4,882	39.98	8.1897	4,881	39.97	8.1897	4,883	39.99
2011-H1	2011.25	122,106	846	-	846	846	846	4,384	-	4,393	4,392	4,394	6.9284	5,193	35.98	6.9284	5,192	35.97	6.9284	5,194	35.99
2011-H2	2011.75	128,569	1,129	1	1,130	1,130	1,130	5,377	51	5,446	5,439	5,453	8.7891	4,819	42.35	8.7887	4,814	42.31	8.7895	4,825	42.41
2012-H1	2012.25	128,149	964	-	964	964	964	4,786	98	4,911	4,899	4,924	7.5225	5,094	38.32	7.5225	5,081	38.22	7.5225	5,107	38.42
2012-H2	2012.75	135,405	1,158	-	1,158	1,158	1,158	5,596	290	5,895	5,865	5,925	8.5521	5,091	43.54	8.5521	5,065	43.32	8.5521	5,116	43.75
2013-H1	2013.25	134,902	1,046	1	1,047	1,047	1,047	5,220	201	5,425	5,405	5,446	7.7612	5,181	40.21	7.7608	5,162	40.06	7.7615	5,201	40.37
2013-H2	2013.75	142,588	1,200	-	1,200	1,200	1,200	5,965	52	6,048	6,040	6,056	8.4158	5,040	42.42	8.4158	5,033	42.36	8.4158	5,047	42.47
2014-H1	2014.25	140,738	1,062	-	1,062	1,062	1,062	5,727	69	5,820	5,811	5,829	7.5459	5,480	41.35	7.5459	5,471	41.28	7.5459	5,489	41.42
2014-H2	2014.75	148,252	1,236	1	1,237	1,237	1,237	5,512	197	5,733	5,711	5,755	8.3439	4,635	38.67	8.3436	4,617	38.52	8.3443	4,652	38.82
2015-H1	2015.25	145,928	1,152	4	1,156	1,156	1,156	6,476	285	6,804	6,771	6,837	7.9217	5,886	46.63	7.9204	5,858	46.40	7.9231	5,913	46.85
2015-H2	2015.75	152,759	1,236	-	1,236	1,236	1,236	7,000	219	7,311	7,280	7,342	8.0912	5,915	47.86	8.0912	5,890	47.66	8.0912	5,940	48.06
2016-H1	2016.25	150,680	1,120	5	1,125	1,125	1,125	5,959	794	6,750	6,671	6,829	7.4660	6,000	44.80	7.4644	5,931	44.27	7.4677	6,069	45.32
2016-H2	2016.75	155,812	1,256	3	1,259	1,259	1,259	5,857	745	6,425	6,368	6,482	8.0796	5,104	41.24	8.0787	5,059	40.87	8.0806	5,148	41.60
2017-H1	2017.25	151,446	1,026	6	1,032	1,032	1,032	5,190	1,137	6,159	6,062	6,256	6.8139	5,968	40.67	6.8120	5,876	40.03	6.8159	6,061	41.31
2017-H2	2017.75	156,544	1,169	18	1,183	1,182	1,184	5,684	1,910	7,290	7,129	7,451	7.5565	6,163	46.57	7.5520	6,030	45.54	7.5609	6,295	47.60
2018-H1	2018.25	151,964	942	13	954	954	955	4,428	1,835	5,776	5,641	5,911	6.2808	6,052	38.01	6.2767	5,914	37.12	6.2849	6,189	38.90
2018-H2	2018.75	156,761	1,102	49	1,145	1,143	1,147	4,157	4,318	7,566	7,225	7,907	7.3050	6,607	48.26	7.2912	6,321	46.09	7.3188	6,892	50.44
2019-H1	2019.25	152,100	908	88	977	973	980	2,595	4,895	6,303	5,932	6,674	6.4222	6,453	41.44	6.3995	6,094	39.00	6.4448	6,808	43.88
2019-H2	2019.75	156,854	540	783	1,194	1,161	1,227	563	7,502	7,056	6,407	7,705	7.6116	5,910	44.98	7.4032	5,517	40.84	7.8201	6,282	49.13

Facility Association - Trend Analysis - Industry
NL - PPV
AccBen (indivis)
as at: Dec 31, 2019

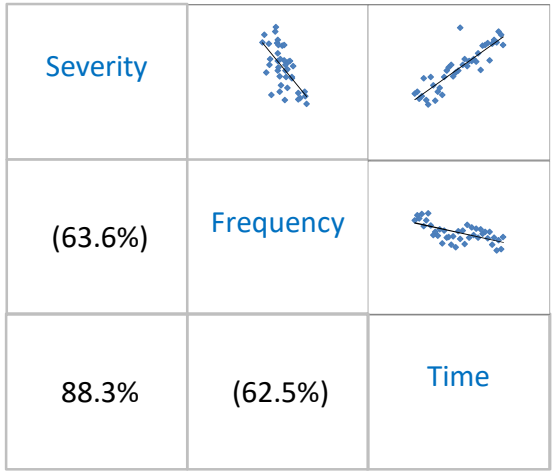






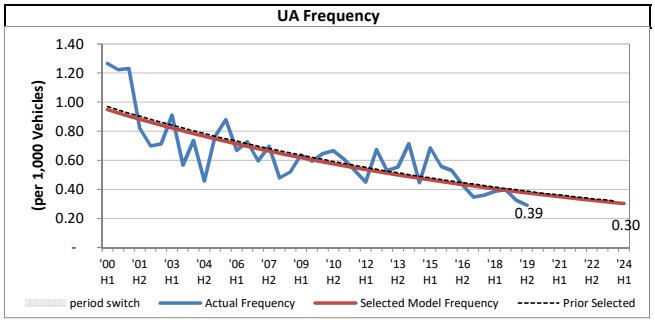
SCATTER PLOTS & CORRELATION MATRIX

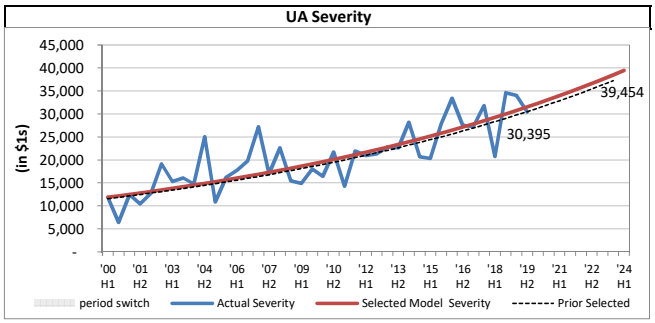
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

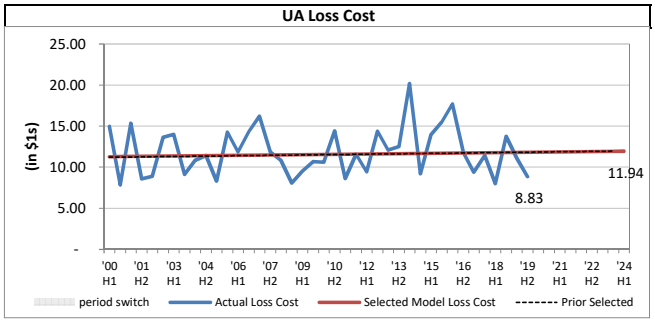


Facility Association
Trend Analysis - Industry
NL - PPV
UA
As at Dec 31, 2019

			avg LC:	11.87	11.54
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)
'00H1	1.27	0.95	11,828	11,892	14.97	11.27
'00H2	1.22	0.93	6,421	12,193	7.85	11.29
'01H1	1.23	0.90	12,490	12,501	15.36	11.30
'01H2	0.82	0.88	10,471	12,817	8.57	11.31
'02H1	0.70	0.86	12,741	13,142	8.90	11.33
'02H2	0.71	0.84	19,148	13,474	13.62	11.34
'03H1	0.91	0.82	15,333	13,815	13.97	11.35
'03H2	0.57	0.80	16,091	14,165	9.13	11.37
'04H1	0.74	0.78	14,750	14,523	10.84	11.38
'04H2	0.46	0.77	25,026	14,890	11.40	11.40
'05H1	0.76	0.75	10,891	15,267	8.30	11.41
'05H2	0.88	0.73	16,234	15,653	14.27	11.42
'06H1	0.67	0.71	17,724	16,049	11.84	11.44
'06H2	0.73	0.70	19,731	16,455	14.34	11.45
'07H1	0.60	0.68	27,200	16,872	16.20	11.46
'07H2	0.70	0.66	17,014	17,299	11.83	11.48
'08H1	0.48	0.65	22,625	17,736	10.85	11.49
'08H2	0.52	0.63	15,482	18,185	8.07	11.51
'09H1	0.64	0.62	14,928	18,645	9.50	11.52
'09H2	0.59	0.60	18,014	19,117	10.69	11.53
'10H1	0.65	0.59	16,440	19,600	10.61	11.55
'10H2	0.66	0.58	21,679	20,096	14.41	11.56
'11H1	0.61	0.56	14,246	20,605	8.62	11.57
'11H2	0.53	0.55	21,921	21,126	11.57	11.59
'12H1	0.45	0.54	20,925	21,661	9.43	11.60
'12H2	0.67	0.52	21,313	22,209	14.37	11.62
'13H1	0.53	0.51	22,843	22,770	12.07	11.63
'13H2	0.55	0.50	22,591	23,346	12.52	11.64
'14H1	0.72	0.49	28,200	23,937	20.17	11.66
'14H2	0.44	0.48	20,678	24,543	9.19	11.67
'15H1	0.69	0.46	20,303	25,164	13.94	11.69
'15H2	0.56	0.45	27,830	25,800	15.50	11.70
'16H1	0.53	0.44	33,393	26,453	17.68	11.71
'16H2	0.43	0.43	27,584	27,122	11.86	11.73
'17H1	0.35	0.42	27,189	27,809	9.40	11.74
'17H2	0.36	0.41	31,817	28,512	11.43	11.76
'18H1	0.39	0.40	20,769	29,233	8.01	11.77
'18H2	0.40	0.39	34,604	29,973	13.75	11.78
'19H1	0.33	0.38	34,053	30,731	11.09	11.80
'19H2	0.29	0.37	30,395	31,509	8.83	11.81
'20H1		0.37		32,306		11.82
'20H2		0.36		33,123		11.84
'21H1		0.35		33,961		11.85
'21H2		0.34		34,821		11.87
'22H1		0.33		35,702		11.88
'22H2		0.33		36,605		11.90
'23H1		0.32		37,531		11.91
'23H2		0.31		38,480		11.92
'24H1		0.30		39,454		11.94
'24H2		0.30		40,452		11.95
'25H1		0.29		41,476		11.97







Selected Trend	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	**(4.6%)**	**5.1%**	**0.3%**
	'19H2	**'19H2**	
Previous Selected	(4.6%)	5.1%	0.3%
	'18H2	**'18H2**	
Future (Annual)	**(4.6%)**	**5.1%**	**0.3%**
Previous Selected	(4.6%)	5.1%	0.3%

=>last period in past (curr)

=>last period in past (prev)

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	4.5%
Future Loss Cost Trend (Annual)	4.5%

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.00256
2016 reforms	'17H2 / '16H2:	1.00256
	calculated event factor:	0.99999
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.05124
2016 reforms	'17H2 / '16H2:	1.05125
	calculated event factor:	1.00001
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.95368
2016 reforms	'17H2 / '16H2:	0.95352
	calculated event factor:	0.99982
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

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selected combo
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avg LC:	11.87	11.54

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	1	0.0069	0.0069	0.1167	73.5%
Residual	38	2.2502	0.0592		
Total	39	2.2571			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.0553	**0.0031**	**(0.0232)**	0.2433	40	-	2

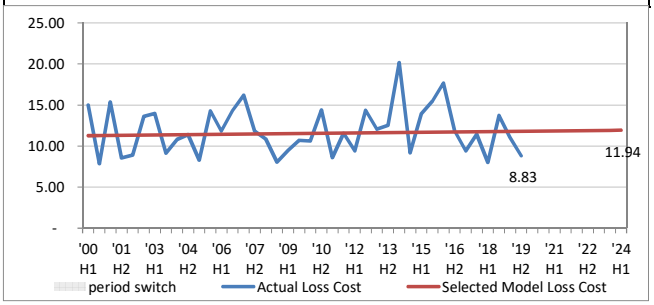
Runs-Test Result: 0.8220 **RESIDUALS RUNS RANDOM**
periods: 1

Notes:

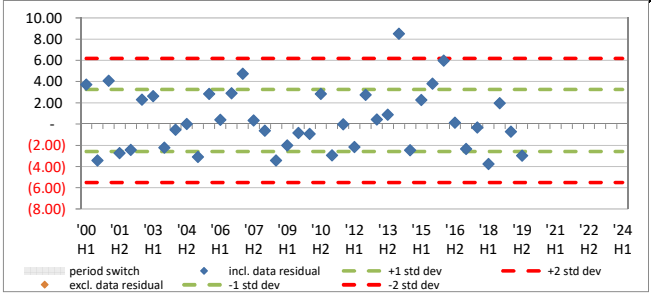
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

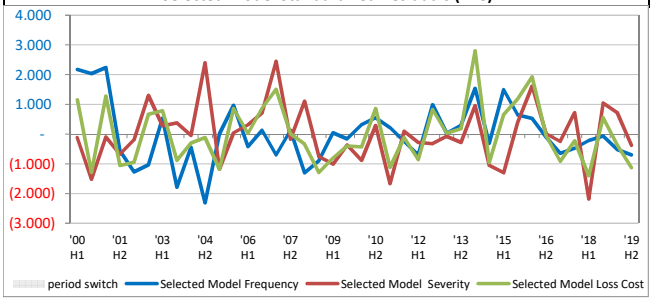
Actual and Selected Model Loss Cost



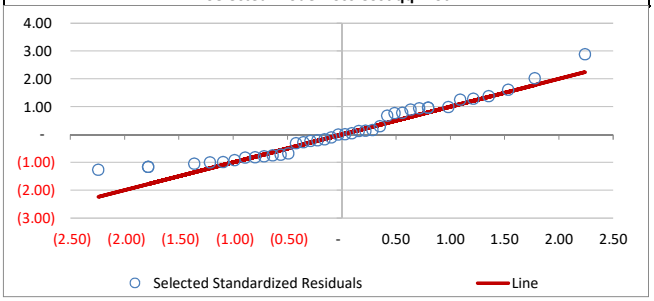
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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

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

MODEL ID FA f0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)													
				Trend Periods based on average accident date where scalar present								Frequency Values			
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	1	0	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
												=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	1.2654	0.9481	**0.3173**	0.9481	0.3173
'00H2		1	2000.75	-	-	-	-	-	-	-	-	1.2229	0.9258	**0.2971**	0.9258	0.2971
'01H1		0	2001.25	-	-	-	-	-	-	-	-	1.2300	0.9040	**0.3260**	0.9040	0.3260
'01H2		1	2001.75	-	-	-	-	-	-	-	-	0.8186	0.8827	(0.0641)	0.8827	(0.0641)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	0.6982	0.8620	(0.1638)	0.8620	(0.1638)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	0.7113	0.8417	(0.1304)	0.8417	(0.1304)
'03H1		0	2003.25	-	-	-	-	-	-	-	-	0.9108	0.8219	0.0889	0.8219	0.0889
'03H2		1	2003.75	-	-	-	-	-	-	-	-	0.5671	0.8026	(0.2355)	0.8026	(0.2355)
'04H1		0	2004.25	-	-	-	-	-	-	-	-	0.7350	0.7837	(0.0487)	0.7837	(0.0487)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	0.4556	0.7653	**(0.3097)**	0.7653	(0.3097)
'05H1		0	2005.25	-	-	-	-	-	-	-	-	0.7620	0.7473	0.0147	0.7473	0.0147
'05H2		1	2005.75	-	-	-	-	-	-	-	-	0.8790	0.7297	0.1493	0.7297	0.1493
'06H1		0	2006.25	-	-	-	-	-	-	-	-	0.6679	0.7126	(0.0447)	0.7126	(0.0447)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	0.7267	0.6958	0.0309	0.6958	0.0309
'07H1		0	2007.25	-	-	-	-	-	-	-	-	0.5956	0.6795	(0.0839)	0.6795	(0.0839)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	0.6956	0.6635	0.0321	0.6635	0.0321
'08H1		0	2008.25	-	-	-	-	-	-	-	-	0.4795	0.6479	(0.1684)	0.6479	(0.1684)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	0.5210	0.6327	(0.1117)	0.6327	(0.1117)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	0.6364	0.6178	0.0186	0.6178	0.0186
'09H2		1	2009.75	-	-	-	-	-	-	-	-	0.5933	0.6033	(0.0100)	0.6033	(0.0100)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	0.6453	0.5891	0.0562	0.5891	0.0562
'10H2		1	2010.75	-	-	-	-	-	-	-	-	0.6649	0.5752	0.0897	0.5752	0.0897
'11H1		0	2011.25	-	-	-	-	-	-	-	-	0.6053	0.5617	0.0436	0.5617	0.0436
'11H2		1	2011.75	-	-	-	-	-	-	-	-	0.5276	0.5485	(0.0209)	0.5485	(0.0209)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	0.4505	0.5356	(0.0851)	0.5356	(0.0851)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	0.6743	0.5230	0.1513	0.5230	0.1513
'13H1		0	2013.25	-	-	-	-	-	-	-	-	0.5286	0.5107	0.0179	0.5107	0.0179
'13H2		1	2013.75	-	-	-	-	-	-	-	-	0.5541	0.4987	0.0554	0.4987	0.0554
'14H1		0	2014.25	-	-	-	-	-	-	-	-	0.7151	0.4870	0.2281	0.4870	0.2281
'14H2		1	2014.75	-	-	-	-	-	-	-	-	0.4446	0.4755	(0.0309)	0.4755	(0.0309)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	0.6865	0.4644	0.2221	0.4644	0.2221
'15H2		1	2015.75	-	-	-	-	-	-	-	-	0.5568	0.4534	0.1034	0.4534	0.1034
'16H1		0	2016.25	-	-	-	-	-	-	-	-	0.5294	0.4428	0.0866	0.4428	0.0866
'16H2		1	2016.75	-	-	-	-	-	-	-	-	0.4300	0.4324	(0.0024)	0.4324	(0.0024)
'17H1		0	2017.25	-	-	-	-	-	-	-	-	0.3456	0.4222	(0.0766)	0.4222	(0.0766)
'17H2		1	2017.75	-	-	-	-	-	-	-	-	0.3592	0.4123	(0.0531)	0.4123	(0.0531)
'18H1		0	2018.25	-	-	-	-	-	-	-	-	0.3856	0.4026	(0.0170)	0.4026	(0.0170)
'18H2		1	2018.75	-	-	-	-	-	-	-	-	0.3973	0.3931	0.0042	0.3931	0.0042
'19H1		0	2019.25	-	-	-	-	-	-	-	-	0.3257	0.3839	(0.0582)	0.3839	(0.0582)
'19H2		1	2019.75	-	-	-	-	-	-	-	-	0.2905	0.3748	(0.0843)	0.3748	(0.0843)
'20H1		0	2020.25	-	-	-	-	-	-	-	-		0.3660		0.3660	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		0.3574		0.3574	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		0.3490		0.3490	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		0.3408		0.3408	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		0.3328		0.3328	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		0.3250		0.3250	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		0.3173		0.3173	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		0.3099		0.3099	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		0.3026		0.3026	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		0.2955		0.2955	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		0.2885		0.2885	

Facility Association - Trend Analysis - Industry
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UA
as at: Dec 31, 2019

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 ID FA f0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.0172	3.0172	71.4858	0.0%
Residual	38	1.6039	0.0422		
Total	39	4.6211			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.0172	3.0172	71.4858	0.0%
Residual	38	1.6039	0.0422		
Total	39	4.6211			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8080	**0.6529**	**0.6438**	0.2054	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8080	**0.6529**	**0.6438**	0.2054	40	-	2

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM** ; residuals normal

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

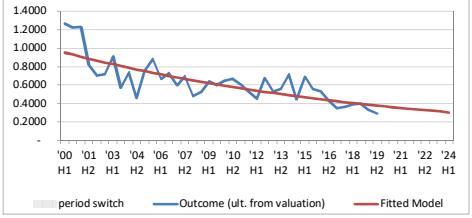
Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM** ; residuals normal

	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	95.128	11.312	8.409	0.0%	72.227	118.029	95.128	2
Season	-	-	-	n/a	-	-	-	0
All Years	(0.048)	0.006	(8.455)	0.0%	(0.059)	(0.036)	(0.048)	1
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

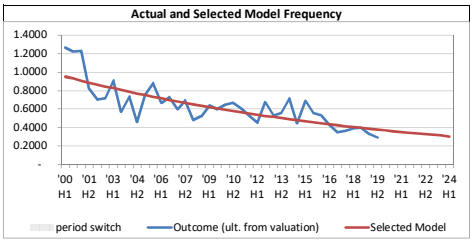
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(4.6%)**	**(4.6%)**	**(4.6%)**	**'19H2**	**=> last period in "past"**
future	**(4.6%)**	**(4.6%)**	**(4.6%)**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	(0.048)	0.006	(8.455)	0.0%	(0.059)	(0.036)	(0.048)
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

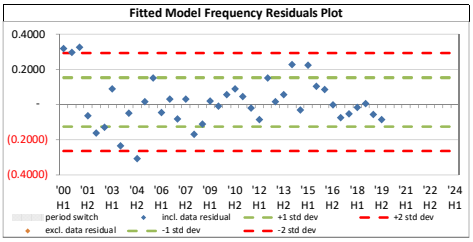
Actual and Fitted Frequency



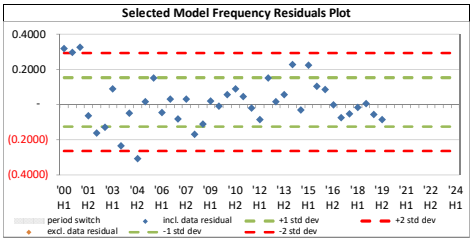
Actual and Selected Model Frequency



Fitted Model Frequency Residuals Plot



Selected Model Frequency Residuals Plot

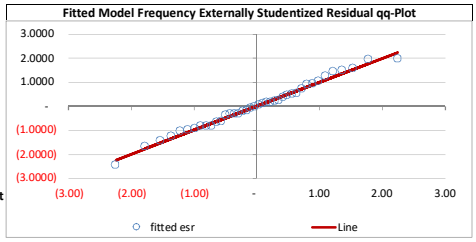


Fitted Model Frequency Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 99.5%

therefore **can't reject** residual normality

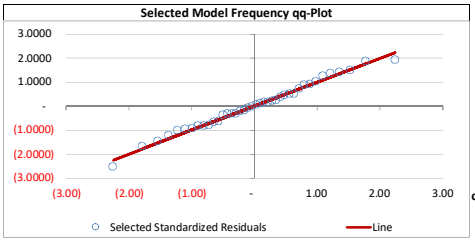


Selected Model Frequency qq-Plot

critical correl coeff 97.2%

test value 99.5%

therefore **can't reject** residual normality



Facility Association - Trend Analysis - Industry
NL - PPV
UA
as at: Dec 31, 2019

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 ID FA s0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	1	0	0	0	0	0	0	0	0					
'00H1		0	2000.25	-	-	-	-	-	-	-	-	11,828	11,892	(64)	11,892	(64)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	6,421	12,193	(5,772)	12,193	(5,772)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	12,490	12,501	(11)	12,501	(11)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	10,471	12,817	(2,346)	12,817	(2,346)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	12,741	13,142	(401)	13,142	(401)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	19,148	13,474	5,674	13,474	5,674
'03H1		0	2003.25	-	-	-	-	-	-	-	-	15,333	13,815	1,518	13,815	1,518
'03H2		1	2003.75	-	-	-	-	-	-	-	-	16,091	14,165	1,926	14,165	1,926
'04H1		0	2004.25	-	-	-	-	-	-	-	-	14,750	14,523	227	14,523	227
'04H2		1	2004.75	-	-	-	-	-	-	-	-	25,026	14,890	**10,136**	14,890	10,136
'05H1		0	2005.25	-	-	-	-	-	-	-	-	10,891	15,267	(4,376)	15,267	(4,376)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	16,234	15,653	581	15,653	581
'06H1		0	2006.25	-	-	-	-	-	-	-	-	17,724	16,049	1,675	16,049	1,675
'06H2		1	2006.75	-	-	-	-	-	-	-	-	19,731	16,455	3,276	16,455	3,276
'07H1		0	2007.25	-	-	-	-	-	-	-	-	27,200	16,872	**10,328**	16,872	10,328
'07H2		1	2007.75	-	-	-	-	-	-	-	-	17,014	17,299	(285)	17,299	(285)
'08H1		0	2008.25	-	-	-	-	-	-	-	-	22,625	17,736	4,889	17,736	4,889
'08H2		1	2008.75	-	-	-	-	-	-	-	-	15,482	18,185	(2,703)	18,185	(2,703)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	14,928	18,645	(3,717)	18,645	(3,717)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	18,014	19,117	(1,103)	19,117	(1,103)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	16,440	19,600	(3,160)	19,600	(3,160)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	21,679	20,096	1,583	20,096	1,583
'11H1		0	2011.25	-	-	-	-	-	-	-	-	14,246	20,605	(6,359)	20,605	(6,359)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	21,921	21,126	795	21,126	795
'12H1		0	2012.25	-	-	-	-	-	-	-	-	20,925	21,661	(736)	21,661	(736)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	21,313	22,209	(896)	22,209	(896)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	22,843	22,770	73	22,770	73
'13H2		1	2013.75	-	-	-	-	-	-	-	-	22,591	23,346	(755)	23,346	(755)
'14H1		0	2014.25	-	-	-	-	-	-	-	-	28,200	23,937	4,263	23,937	4,263
'14H2		1	2014.75	-	-	-	-	-	-	-	-	20,678	24,543	(3,865)	24,543	(3,865)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	20,303	25,164	(4,861)	25,164	(4,861)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	27,830	25,800	2,030	25,800	2,030
'16H1		0	2016.25	-	-	-	-	-	-	-	-	33,393	26,453	6,940	26,453	6,940
'16H2		1	2016.75	-	-	-	-	-	-	-	-	27,584	27,122	462	27,122	462
'17H1		0	2017.25	-	-	-	-	-	-	-	-	27,189	27,809	(620)	27,809	(620)
'17H2		1	2017.75	-	-	-	-	-	-	-	-	31,817	28,512	3,305	28,512	3,305
'18H1		0	2018.25	-	-	-	-	-	-	-	-	20,769	29,233	**(8,464)**	29,233	(8,464)
'18H2		1	2018.75	-	-	-	-	-	-	-	-	34,604	29,973	4,631	29,973	4,631
'19H1		0	2019.25	-	-	-	-	-	-	-	-	34,053	30,731	3,322	30,731	3,322
'19H2		1	2019.75	-	-	-	-	-	-	-	-	30,395	31,509	(1,114)	31,509	(1,114)
'20H1		0	2020.25	-	-	-	-	-	-	-	-		32,306		32,306	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		33,123		33,123	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		33,961		33,961	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		34,821		34,821	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		35,702		35,702	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		36,605		36,605	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		37,531		37,531	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		38,480		38,480	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		39,454		39,454	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		40,452		40,452	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		41,476		41,476	

Facility Association - Trend Analysis - Industry
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UA
as at: Dec 31, 2019

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# 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 ID FA s0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.3273	3.3273	66.5153	0.0%
Residual	38	1.9009	0.0500		
Total	39	5.2282			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.3273	3.3273	66.5153	0.0%
Residual	38	1.9009	0.0500		
Total	39	5.2282			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7978	**0.6364**	**0.6268**	0.2237	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7978	**0.6364**	**0.6268**	0.2237	40	-	2

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM** ; residuals normal

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

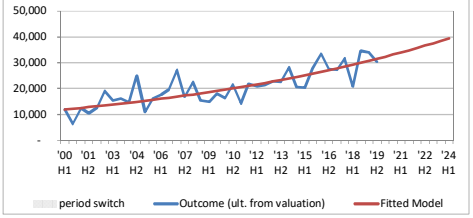
	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(90.570)	12.315	(7.354)	0.0%	(115.501)	(65.638)	(90.570)	2
Season	-	-	-	n/a	-	-	-	0
All Years	0.050	0.006	8.156	0.0%	0.038	0.062	0.050	1
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	n/a	-	-	-	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

Runs-Test Result: 0.1644 **RESIDUALS RUNS RANDOM** ; residuals normal

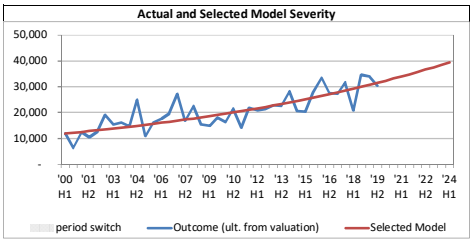
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**5.1%**	**5.1%**	**5.1%**	**'19H2**	**=> last period in "past"**
future	**5.1%**	**5.1%**	**5.1%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	0.050	0.006	8.156	0.0%	0.038	0.062	0.050
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

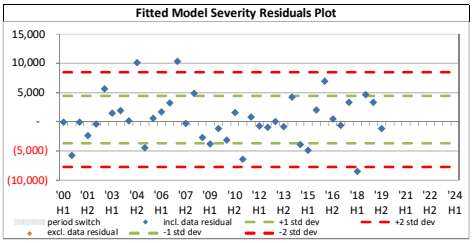
Actual and Fitted Model Severity



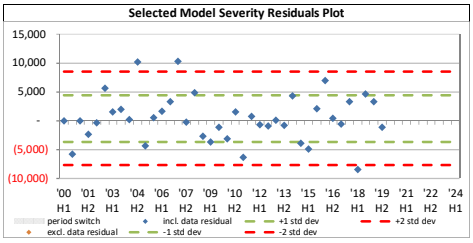
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

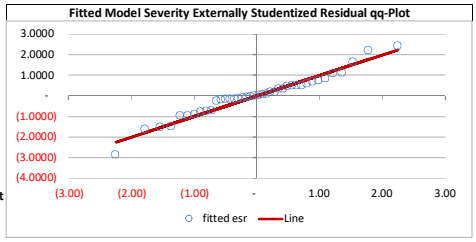


Fitted Model Severity Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 97.8%

therefore **can't reject** residual normality

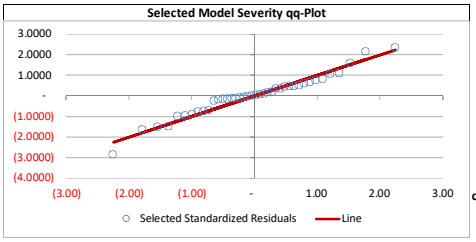


Selected Model Severity qq-Plot

critical correl coeff 97.2%

test value 97.8%

therefore **can't reject** residual normality



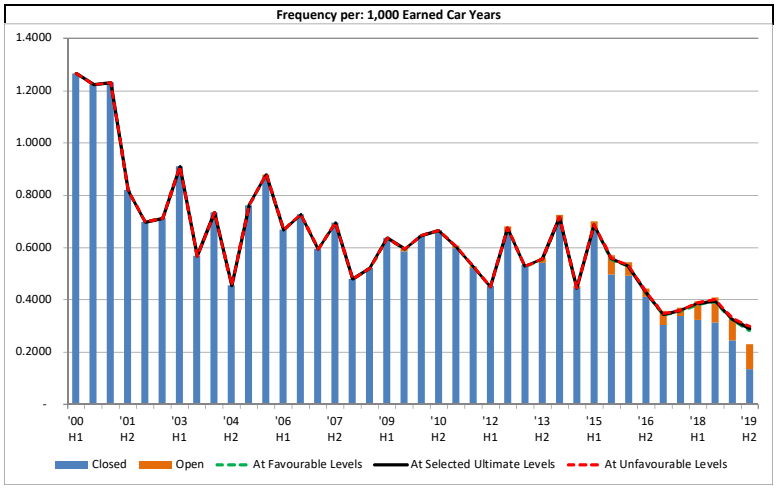
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as at: Dec 31, 2019

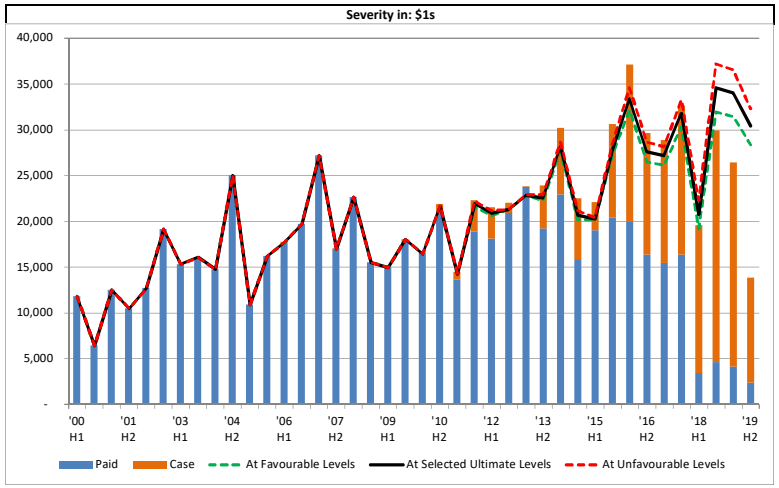
Frequency per: **1,000** **Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

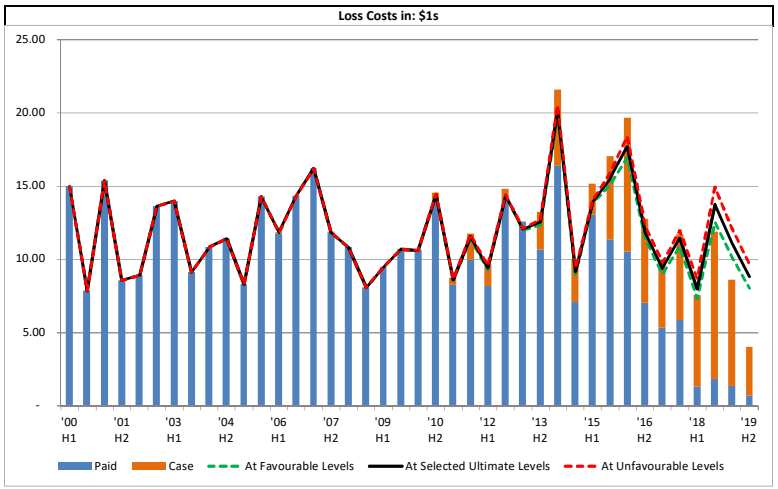
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	73,495	93	-	93	93	93	1,100	-	1,100	1,100	1,100	1.2654	11,828	14.97	1.2654	11,828	14.97	1.2654	11,828	14.97
2000-H2	2000.75	77,682	95	-	95	95	95	610	-	610	610	610	1.2229	6,421	7.85	1.2229	6,421	7.85	1.2229	6,421	7.85
2001-H1	2001.25	79,676	98	-	98	98	98	1,224	-	1,224	1,224	1,224	1.2300	12,490	15.36	1.2300	12,490	15.36	1.2300	12,490	15.36
2001-H2	2001.75	83,066	68	-	68	68	68	712	-	712	712	712	0.8186	10,471	8.57	0.8186	10,471	8.57	0.8186	10,471	8.57
2002-H1	2002.25	77,338	54	-	54	54	54	688	-	688	688	688	0.6982	12,741	8.90	0.6982	12,741	8.90	0.6982	12,741	8.90
2002-H2	2002.75	75,921	54	-	54	54	54	1,034	-	1,034	1,034	1,034	0.7113	19,148	13.62	0.7113	19,148	13.62	0.7113	19,148	13.62
2003-H1	2003.25	72,465	66	-	66	66	66	1,012	-	1,012	1,012	1,012	0.9108	15,333	13.97	0.9108	15,333	13.97	0.9108	15,333	13.97
2003-H2	2003.75	77,582	44	-	44	44	44	708	-	708	708	708	0.5671	16,091	9.13	0.5671	16,091	9.13	0.5671	16,091	9.13
2004-H1	2004.25	81,637	60	-	60	60	60	885	-	885	885	885	0.7350	14,750	10.84	0.7350	14,750	10.84	0.7350	14,750	10.84
2004-H2	2004.75	85,611	39	-	39	39	39	976	-	976	976	976	0.4556	25,026	11.40	0.4556	25,026	11.40	0.4556	25,026	11.40
2005-H1	2005.25	83,991	64	-	64	64	64	697	-	697	697	697	0.7620	10,891	8.30	0.7620	10,891	8.30	0.7620	10,891	8.30
2005-H2	2005.75	87,596	76	1	77	77	77	1,250	-	1,250	1,250	1,250	0.8790	16,234	14.27	0.8785	16,244	14.27	0.8796	16,223	14.27
2006-H1	2006.25	86,842	58	-	58	58	58	1,021	8	1,028	1,027	1,029	0.6679	17,724	11.84	0.6679	17,712	11.83	0.6679	17,736	11.85
2006-H2	2006.75	92,200	67	-	67	67	67	1,322	-	1,322	1,322	1,322	0.7267	19,731	14.34	0.7267	19,731	14.34	0.7267	19,731	14.34
2007-H1	2007.25	92,344	55	-	55	55	55	1,496	-	1,496	1,496	1,496	0.5956	27,200	16.20	0.5956	27,200	16.20	0.5956	27,200	16.20
2007-H2	2007.75	99,194	69	-	69	69	69	1,173	1	1,174	1,174	1,174	0.6956	17,014	11.83	0.6956	17,013	11.83	0.6956	17,016	11.84
2008-H1	2008.25	100,110	48	-	48	48	48	1,086	-	1,086	1,086	1,086	0.4795	22,625	10.85	0.4795	22,625	10.85	0.4795	22,625	10.85
2008-H2	2008.75	107,495	56	-	56	56	56	867	-	867	867	867	0.5210	15,482	8.07	0.5210	15,482	8.07	0.5210	15,482	8.07
2009-H1	2009.25	108,425	69	-	69	69	69	1,030	-	1,030	1,030	1,030	0.6364	14,928	9.50	0.6364	14,928	9.50	0.6364	14,928	9.50
2009-H2	2009.75	116,308	68	1	69	69	69	1,228	15	1,243	1,242	1,245	0.5933	18,014	10.69	0.5928	18,006	10.67	0.5937	18,023	10.70
2010-H1	2010.25	116,224	75	-	75	75	75	1,241	-	1,233	1,232	1,234	0.6453	16,440	10.61	0.6453	16,429	10.60	0.6453	16,451	10.62
2010-H2	2010.75	123,203	82	-	82	82	82	1,732	61	1,776	1,772	1,780	0.6649	21,679	14.41	0.6649	21,626	14.38	0.6650	21,731	14.45
2011-H1	2011.25	122,106	73	1	74	74	74	1,006	63	1,053	1,048	1,058	0.6053	14,246	8.62	0.6050	14,191	8.59	0.6057	14,301	8.66
2011-H2	2011.75	128,569	67	1	68	68	68	1,281	230	1,487	1,466	1,508	0.5276	21,921	11.57	0.5273	21,630	11.41	0.5279	22,211	11.73
2012-H1	2012.25	128,149	58	-	58	58	58	1,045	197	1,208	1,192	1,224	0.4505	20,925	9.43	0.4504	20,647	9.30	0.4506	21,202	9.55
2012-H2	2012.75	135,405	89	3	91	91	91	1,911	97	1,946	1,943	1,950	0.6743	21,313	14.37	0.6735	21,301	14.35	0.6752	21,324	14.40
2013-H1	2013.25	134,902	72	-	71	71	71	1,694	1	1,629	1,623	1,636	0.5286	22,843	12.07	0.5284	22,763	12.03	0.5289	22,923	12.12
2013-H2	2013.75	142,588	77	3	79	79	79	1,520	368	1,785	1,759	1,812	0.5541	22,591	12.52	0.5534	22,284	12.33	0.5548	22,898	12.70
2014-H1	2014.25	140,738	98	4	101	101	101	2,308	732	2,838	2,785	2,891	0.7151	28,200	20.17	0.7141	27,709	19.79	0.7160	28,689	20.54
2014-H2	2014.75	148,252	66	1	66	66	66	1,047	435	1,363	1,331	1,395	0.4446	20,678	9.19	0.4446	20,199	8.98	0.4447	21,156	9.41
2015-H1	2015.25	145,928	98	4	100	100	100	1,907	307	2,034	2,021	2,047	0.6865	20,303	13.94	0.6858	20,198	13.85	0.6873	20,408	14.03
2015-H2	2015.75	152,759	76	11	85	85	86	1,738	868	2,367	2,304	2,430	0.5568	27,830	15.50	0.5538	27,235	15.08	0.5597	28,418	15.91
2016-H1	2016.25	150,680	74	8	80	79	80	1,588	1,375	2,664	2,556	2,772	0.5294	33,393	17.68	0.5275	32,161	16.96	0.5314	34,617	18.40
2016-H2	2016.75	155,812	64	5	67	67	67	1,096	892	1,848	1,773	1,923	0.4300	27,584	11.86	0.4290	26,521	11.38	0.4309	28,643	12.34
2017-H1	2017.25	151,446	46	8	52	52	53	808	702	1,423	1,362	1,485	0.3456	27,189	9.40	0.3435	26,173	8.99	0.3477	28,194	9.80
2017-H2	2017.75	156,544	53	5	56	56	56	919	917	1,789	1,702	1,876	0.3592	31,817	11.43	0.3582	30,357	10.87	0.3602	33,269	11.98
2018-H1	2018.25	151,964	49	11	59	58	59	200	946	1,217	1,115	1,319	0.3856	20,769	8.01	0.3824	19,190	7.34	0.3888	22,322	8.68
2018-H2	2018.75	156,761	49	15	62	62	63	286	1,578	2,155	1,968	2,342	0.3973	34,604	13.75	0.3930	31,944	12.55	0.4015	37,209	14.94
2019-H1	2019.25	152,100	37	13	50	49	50	205	1,105	1,687	1,539	1,835	0.3257	34,053	11.09	0.3216	31,460	10.12	0.3298	36,581	12.06
2019-H2	2019.75	156,854	21	15	46	44	47	107	524	1,385	1,257	1,513	0.2905	30,395	8.83	0.2827	28,355	8.02	0.2983	32,329	9.64

Facility Association - Trend Analysis - Industry
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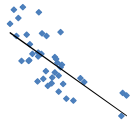
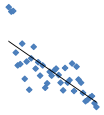






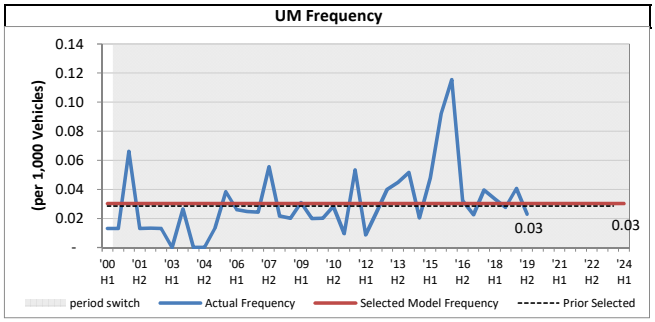
SCATTER PLOTS & CORRELATION MATRIX

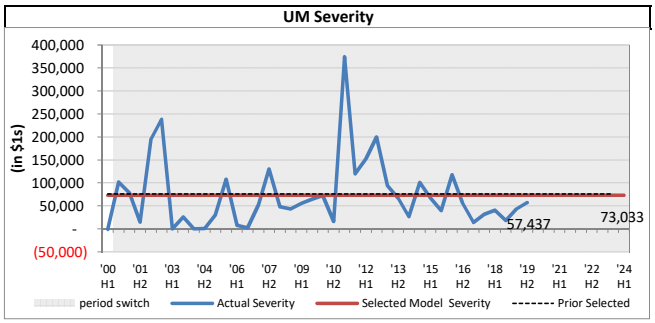
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

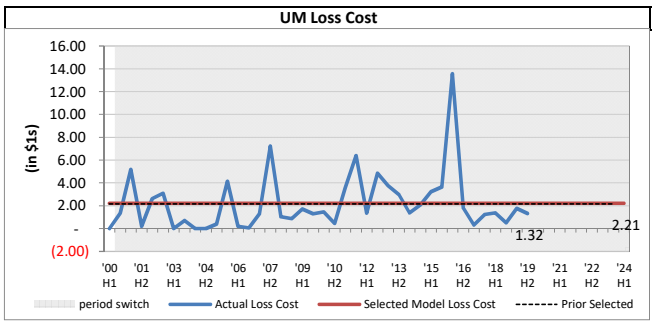
Severity		
(72.6%)	Frequency	
80.7%	(77.6%)	Time

Facility Association
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			avg LC:	2.21	2.21
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)
'00H1	0.01	0.03	(1,000)	73,033	(0.01)	2.21
'00H2	0.01	0.03	102,000	73,033	1.34	2.21
'01H1	0.07	0.03	78,400	73,033	5.18	2.21
'01H2	0.01	0.03	15,000	73,033	0.20	2.21
'02H1	0.01	0.03	195,000	73,033	2.61	2.21
'02H2	0.01	0.03	238,000	73,033	3.09	2.21
'03H1	-	0.03	-	73,033	-	2.21
'03H2	0.03	0.03	26,000	73,033	0.69	2.21
'04H1	-	0.03	-	73,033	-	2.21
'04H2	-	0.03	1,000	73,033	-	2.21
'05H1	0.01	0.03	30,000	73,033	0.40	2.21
'05H2	0.04	0.03	108,000	73,033	4.15	2.21
'06H1	0.03	0.03	7,500	73,033	0.20	2.21
'06H2	0.02	0.03	2,500	73,033	0.06	2.21
'07H1	0.02	0.03	52,500	73,033	1.28	2.21
'07H2	0.06	0.03	130,200	73,033	7.23	2.21
'08H1	0.02	0.03	48,000	73,033	1.04	2.21
'08H2	0.02	0.03	43,000	73,033	0.87	2.21
'09H1	0.03	0.03	55,000	73,033	1.71	2.21
'09H2	0.02	0.03	65,000	73,033	1.30	2.21
'10H1	0.02	0.03	72,500	73,033	1.46	2.21
'10H2	0.03	0.03	16,000	73,033	0.45	2.21
'11H1	0.01	0.03	374,000	73,033	3.55	2.21
'11H2	0.05	0.03	119,885	73,033	6.39	2.21
'12H1	0.01	0.03	152,778	73,033	1.34	2.21
'12H2	0.02	0.03	199,768	73,033	4.85	2.21
'13H1	0.04	0.03	94,094	73,033	3.76	2.21
'13H2	0.04	0.03	66,439	73,033	2.97	2.21
'14H1	0.05	0.03	26,492	73,033	1.36	2.21
'14H2	0.02	0.03	101,333	73,033	2.07	2.21
'15H1	0.05	0.03	67,545	73,033	3.23	2.21
'15H2	0.09	0.03	39,483	73,033	3.63	2.21
'16H1	0.12	0.03	117,477	73,033	13.56	2.21
'16H2	0.03	0.03	55,794	73,033	1.80	2.21
'17H1	0.02	0.03	14,283	73,033	0.32	2.21
'17H2	0.04	0.03	31,429	73,033	1.24	2.21
'18H1	0.03	0.03	40,666	73,033	1.36	2.21
'18H2	0.03	0.03	18,312	73,033	0.51	2.21
'19H1	0.04	0.03	43,118	73,033	1.75	2.21
'19H2	0.02	0.03	57,437	73,033	1.32	2.21
'20H1		0.03		73,033		2.21
'20H2		0.03		73,033		2.21
'21H1		0.03		73,033		2.21
'21H2		0.03		73,033		2.21
'22H1		0.03		73,033		2.21
'22H2		0.03		73,033		2.21
'23H1		0.03		73,033		2.21
'23H2		0.03		73,033		2.21
'24H1		0.03		73,033		2.21
'24H2		0.03		73,033		2.21
'25H1		0.03		73,033		2.21







Selected Trend	Frequency	Severity	Loss Cost	
Tab	FA f0a	FA s0a		
Past (Annual)	**0.0%**	**0.0%**	**0.0%**	
	'19H2	**'19H2**		**=>last period in past (curr)**
Previous Selected	0.0%	0.0%	0.0%	
	'18H2	**'18H2**		**=>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)

LOSS COST	'16H2 / '15H2:	1.00000
2016 reforms	'17H2 / '16H2:	1.00000
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.00000
2016 reforms	'17H2 / '16H2:	1.00000
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	1.00000
2016 reforms	'17H2 / '16H2:	1.00000
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

Frequency: design matrix per prior selected, adjusted on stats; intercept forced to match avg over period
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	3.5%
Future Loss Cost Trend (Annual)	3.5%

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selected combo
page 2 of 2

avg LC:	2.21	2.21

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	-	(5.6568)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	35	49.8590	1.4245		
Total	35	44.2022			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
#NUM!	(0.1280)	(0.1280)	1.1935	36	4	1

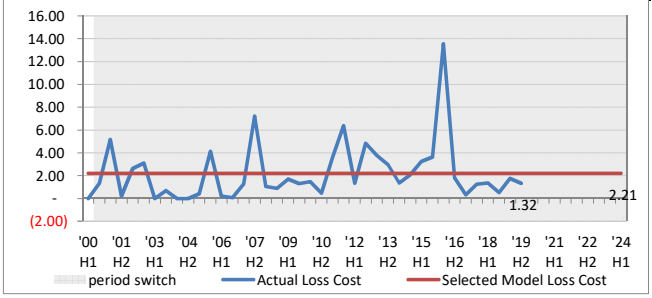
Runs-Test Result: 0.4213 **RESIDUALS RUNS RANDOM**
periods: 2

Notes:

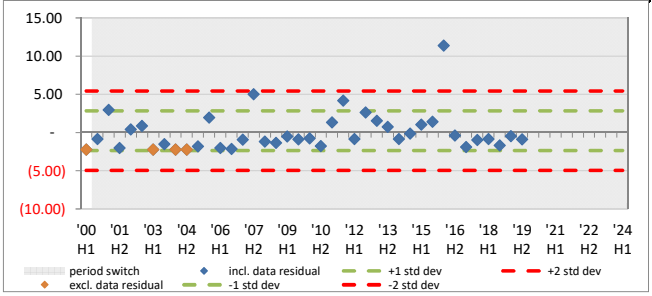
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

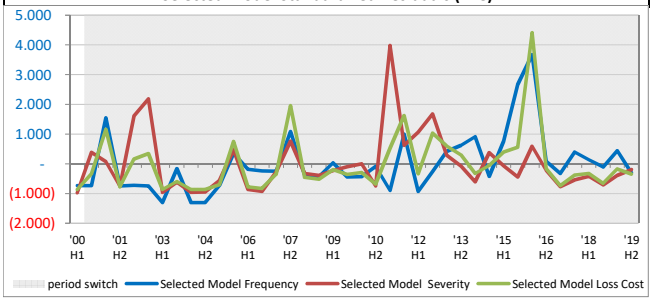
Actual and Selected Model Loss Cost



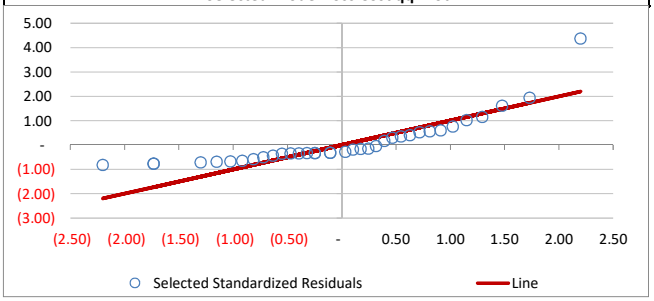
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - PPV
UM
as at: Dec 31, 2019

actual observations:	40
excluded observations:	4
# observations used:	36

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 ID FA f0a **2 periods seasonality: not included per prior selected data exclusion counts: 0 selected; 4 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats; intercept forced to match avg over period

NOTE: DID NOT TEST OUTLIERS FOR INFLUENCE

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

		Explanatory Variables (Xi)										Frequency Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (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				
'00H1	y	0	2000.25	-	-	-	-	-	-	-	-	0.0132	0.0278	(0.0146)	0.0302	(0.0170)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	0.0131	0.0278	(0.0147)	0.0302	(0.0171)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	0.0661	0.0278	0.0383	0.0302	0.0359
'01H2		1	2001.75	-	-	-	-	-	-	-	-	0.0130	0.0278	(0.0148)	0.0302	(0.0172)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	0.0134	0.0278	(0.0144)	0.0302	(0.0168)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	0.0130	0.0278	(0.0148)	0.0302	(0.0172)
'03H1	y	0	2003.25	-	-	-	-	-	-	-	-	-	0.0278	(0.0278)	0.0302	(0.0302)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	0.0265	0.0278	(0.0013)	0.0302	(0.0037)
'04H1	y	0	2004.25	-	-	-	-	-	-	-	-	-	0.0278	(0.0278)	0.0302	(0.0302)
'04H2	y	1	2004.75	-	-	-	-	-	-	-	-	-	0.0278	(0.0278)	0.0302	(0.0302)
'05H1		0	2005.25	-	-	-	-	-	-	-	-	0.0134	0.0278	(0.0144)	0.0302	(0.0168)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	0.0384	0.0278	0.0106	0.0302	0.0082
'06H1		0	2006.25	-	-	-	-	-	-	-	-	0.0260	0.0278	(0.0018)	0.0302	(0.0042)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	0.0247	0.0278	(0.0031)	0.0302	(0.0055)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	0.0244	0.0278	(0.0034)	0.0302	(0.0058)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	0.0555	0.0278	0.0277	0.0302	0.0253
'08H1		0	2008.25	-	-	-	-	-	-	-	-	0.0217	0.0278	(0.0061)	0.0302	(0.0085)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	0.0202	0.0278	(0.0076)	0.0302	(0.0100)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	0.0310	0.0278	0.0032	0.0302	0.0008
'09H2		1	2009.75	-	-	-	-	-	-	-	-	0.0200	0.0278	(0.0078)	0.0302	(0.0102)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	0.0201	0.0278	(0.0077)	0.0302	(0.0101)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	0.0282	0.0278	0.0004	0.0302	(0.0020)
'11H1		0	2011.25	-	-	-	-	-	-	-	-	0.0095	0.0278	(0.0183)	0.0302	(0.0207)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	0.0533	0.0278	0.0255	0.0302	0.0231
'12H1		0	2012.25	-	-	-	-	-	-	-	-	0.0088	0.0278	(0.0190)	0.0302	(0.0214)
'12H2		1	2012.75	-	-	-	-	-	-	-	-	0.0243	0.0278	(0.0035)	0.0302	(0.0059)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	0.0400	0.0278	0.0122	0.0302	0.0098
'13H2		1	2013.75	-	-	-	-	-	-	-	-	0.0447	0.0278	0.0169	0.0302	0.0145
'14H1		0	2014.25	-	-	-	-	-	-	-	-	0.0515	0.0278	0.0237	0.0302	0.0213
'14H2		1	2014.75	-	-	-	-	-	-	-	-	0.0204	0.0278	(0.0074)	0.0302	(0.0098)
'15H1		0	2015.25	-	-	-	-	-	-	-	-	0.0478	0.0278	0.0200	0.0302	0.0176
'15H2		1	2015.75	-	-	-	-	-	-	-	-	0.0920	0.0278	**0.0642**	0.0302	0.0618
'16H1		0	2016.25	-	-	-	-	-	-	-	-	0.1154	0.0278	**0.0876**	0.0302	0.0852
'16H2		1	2016.75	-	-	-	-	-	-	-	-	0.0322	0.0278	0.0044	0.0302	0.0020
'17H1		0	2017.25	-	-	-	-	-	-	-	-	0.0226	0.0278	(0.0052)	0.0302	(0.0076)
'17H2		1	2017.75	-	-	-	-	-	-	-	-	0.0395	0.0278	0.0117	0.0302	0.0093
'18H1		0	2018.25	-	-	-	-	-	-	-	-	0.0334	0.0278	0.0056	0.0302	0.0032
'18H2		1	2018.75	-	-	-	-	-	-	-	-	0.0277	0.0278	(0.0001)	0.0302	(0.0025)
'19H1		0	2019.25	-	-	-	-	-	-	-	-	0.0405	0.0278	0.0127	0.0302	0.0103
'19H2		1	2019.75	-	-	-	-	-	-	-	-	0.0230	0.0278	(0.0048)	0.0302	(0.0072)
'20H1		0	2020.25	-	-	-	-	-	-	-	-		0.0278		0.0302	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		0.0278		0.0302	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		0.0278		0.0302	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		0.0278		0.0302	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		0.0278		0.0302	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		0.0278		0.0302	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		0.0278		0.0302	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		0.0278		0.0302	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		0.0278		0.0302	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		0.0278		0.0302	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		0.0278		0.0302	

Facility Association - Trend Analysis - Industry
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as at: Dec 31, 2019

actual observations:	40
excluded observations:	4
# observations used:	36

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 ID FA f0a **2 periods seasonality: not included per prior selected data exclusion counts: 0 selected; 4 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats; intercept forced to match avg over period

NOTE: DID NOT TEST OUTLIERS FOR INFLUENCE

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	35	12.4487	0.3557		
Total	35	12.4487			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
-	-	-	0.5964	36	4	1

Runs-Test Result: 0.7895 **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% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	(3.584)	0.097	(36.980)	0.0%	(3.781)	(3.387)	**(3.500)**	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

intercept set to match avg over period

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	-	(0.2549)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	35	12.7037	0.3630		
Total	35	12.4487			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

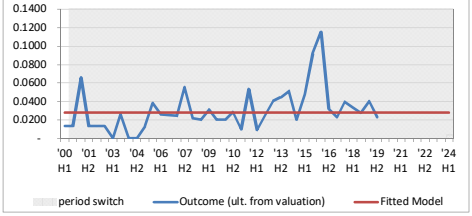
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
#NUM!	**(0.0205)**	**(0.0205)**	0.6025	36	4	1

Runs-Test Result: 0.2640 **RESIDUALS RUNS RANDOM** ; residuals normal

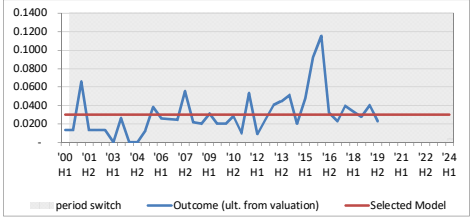
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	**0.0%**	**0.0%**	**0.0%**	**'19H2**	**=> last period in "past"**
future	**0.0%**	**0.0%**	**0.0%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

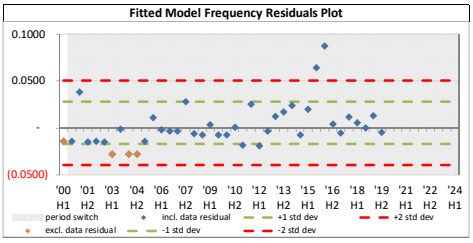
Actual and Fitted Frequency



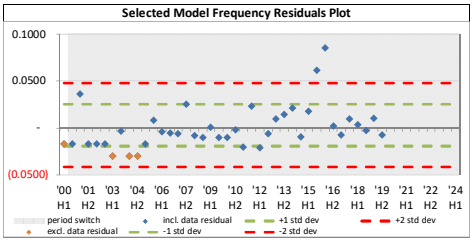
Actual and Selected Model Frequency



Fitted Model Frequency Residuals Plot



Selected Model Frequency Residuals Plot

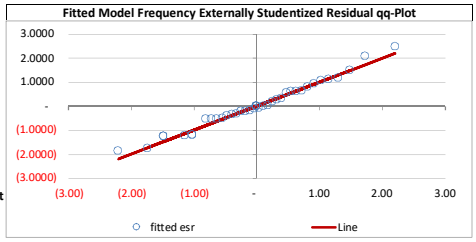


Fitted Model Frequency Externally Studentized Residual qq-Plot

critical correl coeff 96.9%

test value 99.2%

therefore **can't reject** residual normality

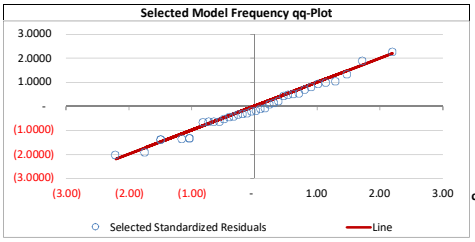


Selected Model Frequency qq-Plot

critical correl coeff 96.9%

test value 99.2%

therefore **can't reject** residual normality



Facility Association - Trend Analysis - Industry
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UM
as at: Dec 31, 2019

actual observations:	40
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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 ID FA s0a **2 periods seasonality: not included per prior selected data exclusion counts: 0 selected; 4 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

NOTE: DID NOT TEST OUTLIERS FOR INFLUENCE

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	0	0	0	0	0	0	0	0	0					
'00H1	y	0	2000.25	-	-	-	-	-	-	-	-	(1,000)	53,542	(54,542)	73,033	(74,033)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	102,000	53,542	48,458	73,033	28,967
'01H1		0	2001.25	-	-	-	-	-	-	-	-	78,400	53,542	24,858	73,033	5,367
'01H2		1	2001.75	-	-	-	-	-	-	-	-	15,000	53,542	(38,542)	73,033	(58,033)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	195,000	53,542	141,458	73,033	121,967
'02H2		1	2002.75	-	-	-	-	-	-	-	-	238,000	53,542	**184,458**	73,033	164,967
'03H1	y	0	2003.25	-	-	-	-	-	-	-	-	-	53,542	(53,542)	73,033	(73,033)
'03H2		1	2003.75	-	-	-	-	-	-	-	-	26,000	53,542	(27,542)	73,033	(47,033)
'04H1	y	0	2004.25	-	-	-	-	-	-	-	-	-	53,542	(53,542)	73,033	(73,033)
'04H2	y	1	2004.75	-	-	-	-	-	-	-	-	1,000	53,542	(52,542)	73,033	(72,033)
'05H1		0	2005.25	-	-	-	-	-	-	-	-	30,000	53,542	(23,542)	73,033	(43,033)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	108,000	53,542	54,458	73,033	34,967
'06H1		0	2006.25	-	-	-	-	-	-	-	-	7,500	53,542	(46,042)	73,033	(65,533)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	2,500	53,542	(51,042)	73,033	(70,533)
'07H1		0	2007.25	-	-	-	-	-	-	-	-	52,500	53,542	(1,042)	73,033	(20,533)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	130,200	53,542	76,658	73,033	57,167
'08H1		0	2008.25	-	-	-	-	-	-	-	-	48,000	53,542	(5,542)	73,033	(25,033)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	43,000	53,542	(10,542)	73,033	(30,033)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	55,000	53,542	1,458	73,033	(18,033)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	65,000	53,542	11,458	73,033	(8,033)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	72,500	53,542	18,958	73,033	(533)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	16,000	53,542	(37,542)	73,033	(57,033)
'11H1		0	2011.25	-	-	-	-	-	-	-	-	374,000	53,542	**320,458**	73,033	300,967
'11H2		1	2011.75	-	-	-	-	-	-	-	-	119,885	53,542	66,343	73,033	46,852
'12H1		0	2012.25	-	-	-	-	-	-	-	-	152,778	53,542	99,236	73,033	79,745
'12H2		1	2012.75	-	-	-	-	-	-	-	-	199,768	53,542	146,226	73,033	126,735
'13H1		0	2013.25	-	-	-	-	-	-	-	-	94,094	53,542	40,552	73,033	21,061
'13H2		1	2013.75	-	-	-	-	-	-	-	-	66,439	53,542	12,897	73,033	(6,594)
'14H1		0	2014.25	-	-	-	-	-	-	-	-	26,492	53,542	(27,050)	73,033	(46,541)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	101,333	53,542	47,791	73,033	28,300
'15H1		0	2015.25	-	-	-	-	-	-	-	-	67,545	53,542	14,003	73,033	(5,488)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	39,483	53,542	(14,059)	73,033	(33,550)
'16H1		0	2016.25	-	-	-	-	-	-	-	-	117,477	53,542	63,935	73,033	44,444
'16H2		1	2016.75	-	-	-	-	-	-	-	-	55,794	53,542	2,252	73,033	(17,239)
'17H1		0	2017.25	-	-	-	-	-	-	-	-	14,283	53,542	(39,259)	73,033	(58,750)
'17H2		1	2017.75	-	-	-	-	-	-	-	-	31,429	53,542	(22,113)	73,033	(41,604)
'18H1		0	2018.25	-	-	-	-	-	-	-	-	40,666	53,542	(12,876)	73,033	(32,367)
'18H2		1	2018.75	-	-	-	-	-	-	-	-	18,312	53,542	(35,230)	73,033	(54,721)
'19H1		0	2019.25	-	-	-	-	-	-	-	-	43,118	53,542	(10,424)	73,033	(29,915)
'19H2		1	2019.75	-	-	-	-	-	-	-	-	57,437	53,542	3,895	73,033	(15,596)
'20H1		0	2020.25	-	-	-	-	-	-	-	-		53,542		73,033	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		53,542		73,033	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		53,542		73,033	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		53,542		73,033	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		53,542		73,033	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		53,542		73,033	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		53,542		73,033	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		53,542		73,033	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		53,542		73,033	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		53,542		73,033	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		53,542		73,033	

Facility Association - Trend Analysis - Industry
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actual observations:	40
excluded observations:	4
# observations used:	36

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 ID FA s0a **2 periods** **seasonality: not included per prior selected** **data exclusion counts: 0 selected; 4 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

NOTE: DID NOT TEST OUTLIERS FOR INFLUENCE

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	-	-	#DIV/0!	#DIV/0!	#DIV/0!
Residual	35	35.7196	1.0206		
Total	35	35.7196			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
-	-	-	1.0102	36	4	1

Runs-Test Result: 1.1508 **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	10.888	0.171	63.812	0.0%	10.542	11.235	**11.199**	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

intercept set so that LC average if freq set to match avg freq

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	-	(3.4696)	#DIV/0!	#DIV/0!	#DIV/0!
Residual	35	39.1892	1.1197		
Total	35	35.7196			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

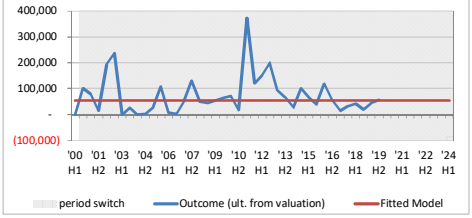
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
#NUM!	**(0.0971)**	**(0.0971)**	1.0582	36	4	1

Runs-Test Result: 1.1514 **RESIDUALS RUNS RANDOM** ; residuals normal

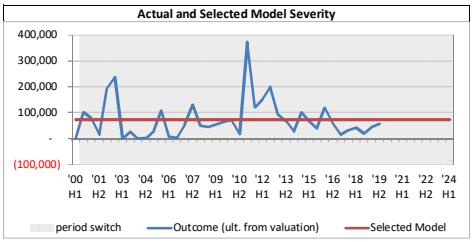
	Fitted Annual	Previous Selected	Selected Annual	selected does NOT equal fitted!	
past	**0.0%**	**0.0%**	**0.0%**	**'19H2**	**=> last period in "past"**
future	**0.0%**	**0.0%**	**0.0%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

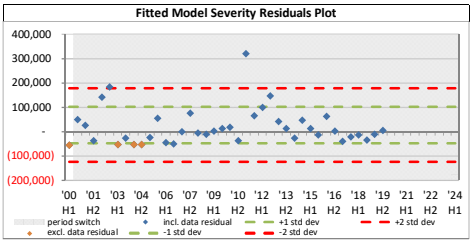
Actual and Fitted Model Severity



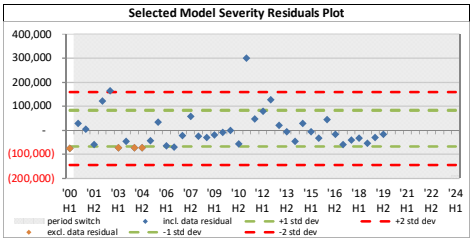
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

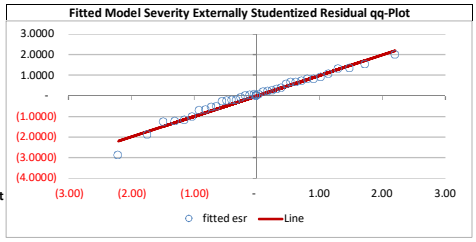


Fitted Model Severity Externally Studentized Residual qq-Plot

critical correl coeff 96.9%

test value 98.1%

therefore **can't reject** residual normality

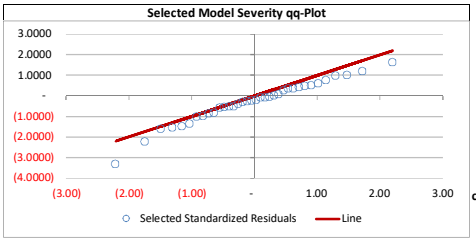


Selected Model Severity qq-Plot

critical correl coeff 96.9%

test value 98.1%

therefore **can't reject** residual normality



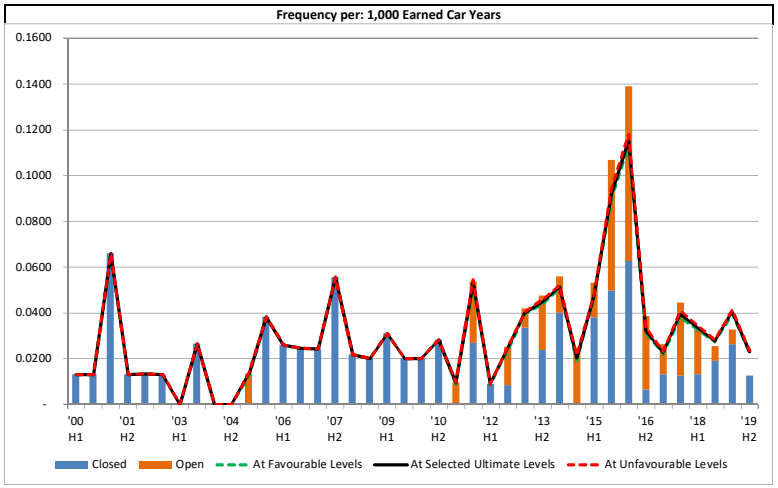
Facility Association - Trend Analysis - Industry
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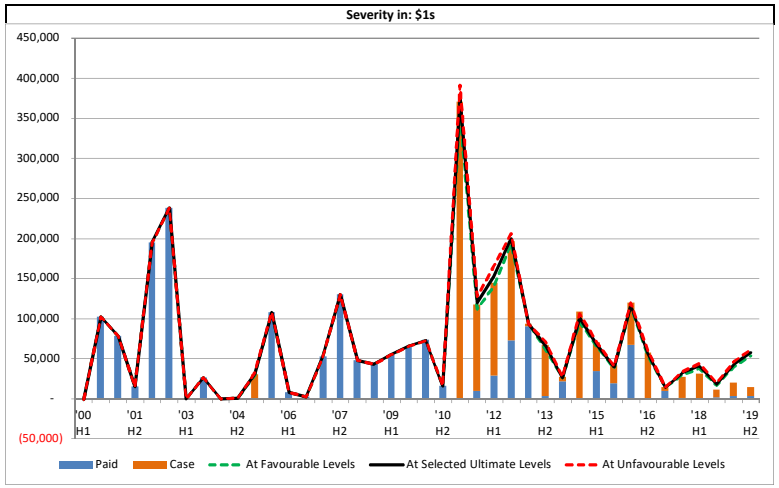
Frequency per: 1,000 **Earned Car Years**
Severity in: $1s
Loss Costs in: $1s

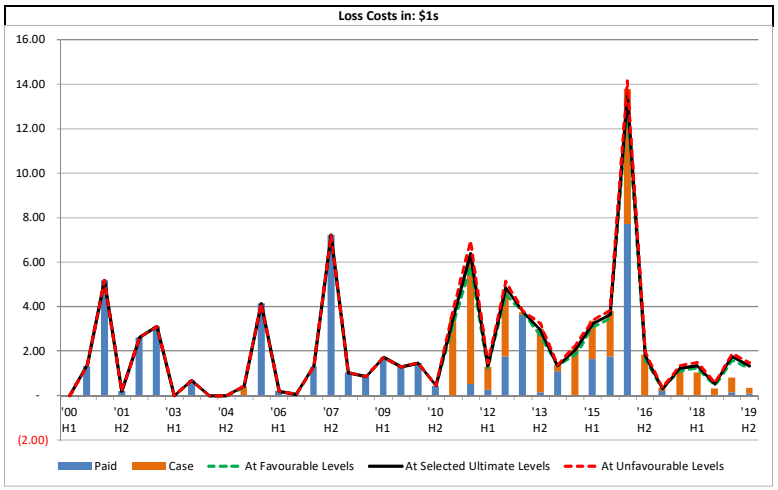
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	75,625	1	-	1	1	1	(1)	-	(1)	(1)	(1)	0.0132	(1,000)	(0.01)	0.0132	(1,000)	(0.01)	0.0132	(1,000)	(0.01)
2000-H2	2000.75	76,589	1	-	1	1	1	102	-	102	102	102	0.0131	102,000	1.34	0.0131	102,000	1.34	0.0131	102,000	1.34
2001-H1	2001.25	75,666	5	-	5	5	5	392	-	392	392	392	0.0661	78,400	5.18	0.0661	78,400	5.18	0.0661	78,400	5.18
2001-H2	2001.75	77,077	1	-	1	1	1	15	-	15	15	15	0.0130	15,000	0.20	0.0130	15,000	0.20	0.0130	15,000	0.20
2002-H1	2002.25	74,370	1	-	1	1	1	195	-	195	195	195	0.0134	195,000	2.61	0.0134	195,000	2.61	0.0134	195,000	2.61
2002-H2	2002.75	76,678	1	-	1	1	1	238	-	238	238	238	0.0130	238,000	3.09	0.0130	238,000	3.09	0.0130	238,000	3.09
2003-H1	2003.25	73,927	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003-H2	2003.75	75,605	2	-	2	2	2	52	-	52	52	52	0.0265	26,000	0.69	0.0265	26,000	0.69	0.0265	26,000	0.69
2004-H1	2004.25	73,544	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004-H2	2004.75	76,159	-	-	-	-	-	1	-	1	1	1	-	1,000	-	-	1,000	-	-	1,000	-
2005-H1	2005.25	74,863	-	1	1	1	1	-	30	30	27	33	0.0134	30,000	0.40	0.0127	28,421	0.36	0.0140	31,429	0.44
2005-H2	2005.75	78,073	3	-	3	3	3	324	-	324	324	324	0.0384	108,000	4.15	0.0384	108,000	4.15	0.0384	108,000	4.15
2006-H1	2006.25	76,776	2	-	2	2	2	15	-	15	15	15	0.0260	7,500	0.20	0.0260	7,500	0.20	0.0260	7,500	0.20
2006-H2	2006.75	81,070	2	-	2	2	2	5	-	5	5	5	0.0247	2,500	0.06	0.0247	2,500	0.06	0.0247	2,500	0.06
2007-H1	2007.25	81,843	2	-	2	2	2	105	-	105	105	105	0.0244	52,500	1.28	0.0244	52,500	1.28	0.0244	52,500	1.28
2007-H2	2007.75	90,082	5	-	5	5	5	651	-	651	651	651	0.0555	130,200	7.23	0.0555	130,200	7.23	0.0555	130,200	7.23
2008-H1	2008.25	92,256	2	-	2	2	2	96	-	96	96	96	0.0217	48,000	1.04	0.0217	48,000	1.04	0.0217	48,000	1.04
2008-H2	2008.75	99,216	2	-	2	2	2	86	-	86	86	86	0.0202	43,000	0.87	0.0202	43,000	0.87	0.0202	43,000	0.87
2009-H1	2009.25	96,633	3	-	3	3	3	165	-	165	165	165	0.0310	55,000	1.71	0.0310	55,000	1.71	0.0310	55,000	1.71
2009-H2	2009.75	100,028	2	-	2	2	2	130	-	130	130	130	0.0200	65,000	1.30	0.0200	65,000	1.30	0.0200	65,000	1.30
2010-H1	2010.25	99,738	2	-	2	2	2	147	-	145	145	145	0.0201	72,500	1.46	0.0201	72,400	1.46	0.0201	72,600	1.46
2010-H2	2010.75	106,255	3	-	3	3	3	47	-	48	48	48	0.0282	16,000	0.45	0.0282	15,967	0.45	0.0282	16,033	0.45
2011-H1	2011.25	105,607	-	1	1	1	1	-	371	374	337	411	0.0095	374,000	3.55	0.0090	354,316	3.19	0.0099	391,810	3.88
2011-H2	2011.75	111,933	3	3	6	6	6	58	642	715	649	781	0.0533	119,885	6.39	0.0520	111,643	5.81	0.0546	127,727	6.97
2012-H1	2012.25	112,149	1	-	1	1	1	28	115	151	139	163	0.0088	152,778	1.34	0.0088	140,416	1.24	0.0088	165,125	1.45
2012-H2	2012.75	119,274	1	2	3	3	3	210	359	578	541	615	0.0243	199,768	4.85	0.0235	193,376	4.54	0.0251	205,755	5.16
2013-H1	2013.25	118,922	4	1	5	5	5	430	15	448	446	450	0.0400	94,094	3.76	0.0397	94,471	3.75	0.0404	93,722	3.79
2013-H2	2013.75	126,558	3	3	6	6	6	16	361	376	340	412	0.0447	66,439	2.97	0.0437	61,524	2.69	0.0458	71,129	3.26
2014-H1	2014.25	125,380	5	2	6	6	7	137	35	171	168	174	0.0515	26,492	1.36	0.0509	26,261	1.34	0.0521	26,717	1.39
2014-H2	2014.75	133,293	-	3	3	3	3	-	294	275	248	303	0.0204	101,333	2.07	0.0193	96,000	1.85	0.0214	106,158	2.27
2015-H1	2015.25	132,071	5	2	6	6	6	215	227	426	405	447	0.0478	67,545	3.23	0.0473	64,872	3.07	0.0482	70,164	3.38
2015-H2	2015.75	140,634	7	8	13	13	13	248	287	511	485	537	0.0920	39,483	3.63	0.0899	38,331	3.45	0.0941	40,583	3.82
2016-H1	2016.25	143,817	9	11	17	16	17	1,107	875	1,949	1,865	2,033	0.1154	117,477	13.56	0.1127	115,033	12.96	0.1180	119,812	14.14
2016-H2	2016.75	155,176	1	5	5	5	5	-	286	279	251	307	0.0322	55,794	1.80	0.0309	52,307	1.62	0.0335	59,012	1.98
2017-H1	2017.25	151,591	2	2	3	3	4	31	19	49	47	51	0.0226	14,283	0.32	0.0222	14,051	0.31	0.0231	14,505	0.34
2017-H2	2017.75	157,037	2	5	6	6	6	2	167	195	176	214	0.0395	31,429	1.24	0.0382	29,311	1.12	0.0408	33,408	1.36
2018-H1	2018.25	152,366	2	3	5	5	5	-	158	207	186	228	0.0334	40,666	1.36	0.0324	37,745	1.22	0.0344	43,415	1.49
2018-H2	2018.75	157,479	3	1	4	4	4	5	43	80	73	88	0.0277	18,312	0.51	0.0273	16,860	0.46	0.0282	19,720	0.56
2019-H1	2019.25	152,738	4	1	6	6	6	20	102	267	242	292	0.0405	43,118	1.75	0.0398	39,834	1.59	0.0413	46,287	1.91
2019-H2	2019.75	157,920	2	-	4	4	4	12	40	209	189	229	0.0230	57,437	1.32	0.0225	53,222	1.20	0.0236	61,467	1.45

Facility Association - Trend Analysis - Industry
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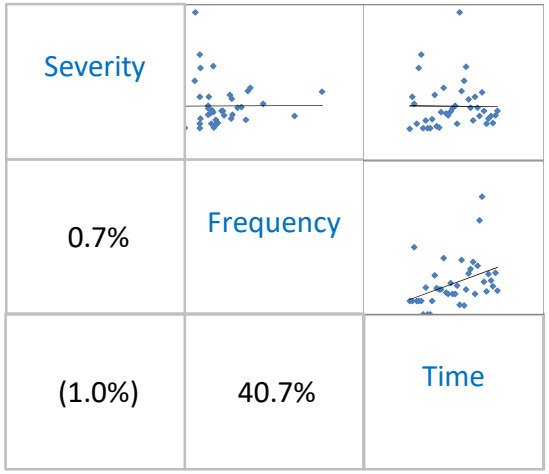






SCATTER PLOTS & CORRELATION MATRIX

>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

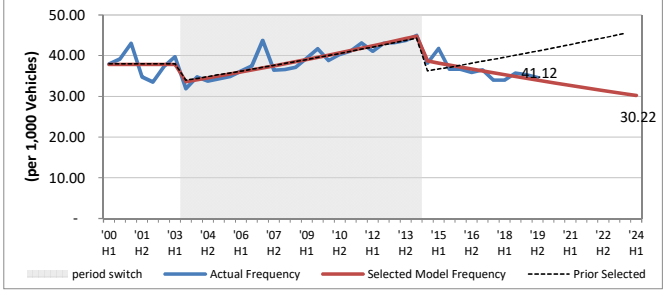


Facility Association
Trend Analysis - Industry
NL - PPV
CL
As at Dec 31, 2019

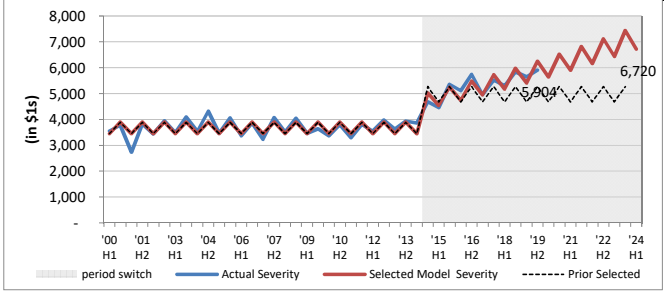
selected combo
page 1 of 2

			avg LC:	155.83	155.71
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)**
'00H1	37.95	37.82	3,554	3,450	134.87	130.49
'00H2	39.17	37.82	3,778	3,901	147.97	147.54
'01H1	43.01	37.82	2,733	3,450	117.54	130.49
'01H2	34.80	37.82	3,824	3,901	133.06	147.54
'02H1	33.55	37.82	3,445	3,450	115.58	130.49
'02H2	37.38	37.82	3,947	3,901	147.52	147.54
'03H1	39.70	37.82	3,494	3,450	138.70	130.49
'03H2	31.89	33.60	4,101	3,901	130.77	131.06
'04H1	34.74	34.06	3,541	3,450	123.00	117.50
'04H2	33.78	34.53	4,320	3,901	145.95	134.70
'05H1	34.31	35.00	3,461	3,450	118.75	120.77
'05H2	34.86	35.49	4,052	3,901	141.25	138.43
'06H1	36.19	35.98	3,360	3,450	121.60	124.12
'06H2	37.41	36.47	3,858	3,901	144.31	142.28
'07H1	43.73	36.97	3,225	3,450	141.02	127.56
'07H2	36.43	37.48	4,066	3,901	148.11	146.23
'08H1	36.61	38.00	3,514	3,450	128.64	131.10
'08H2	37.10	38.52	4,049	3,901	150.22	150.28
'09H1	39.42	39.06	3,461	3,450	136.43	134.74
'09H2	41.71	39.59	3,637	3,901	151.70	154.45
'10H1	38.79	40.14	3,371	3,450	130.75	138.48
'10H2	40.31	40.69	3,794	3,901	152.92	158.74
'11H1	41.11	41.25	3,289	3,450	135.20	142.32
'11H2	43.09	41.82	3,812	3,901	164.24	163.15
'12H1	41.03	42.40	3,533	3,450	144.95	146.27
'12H2	43.02	42.98	3,970	3,901	170.80	167.67
'13H1	43.21	43.57	3,626	3,450	156.66	150.33
'13H2	43.71	44.18	3,937	3,901	172.07	172.33
'14H1	44.97	44.78	3,856	3,450	173.40	154.51
'14H2	38.15	38.68	4,681	5,024	178.58	194.32
'15H1	41.74	38.18	4,451	4,541	185.78	173.37
'15H2	36.66	37.69	5,359	5,248	196.49	197.78
'16H1	36.64	37.20	5,110	4,743	187.24	176.44
'16H2	35.89	36.72	5,738	5,481	205.96	201.26
'17H1	36.51	36.25	4,963	4,954	181.18	179.56
'17H2	34.02	35.78	5,520	5,725	187.81	204.83
'18H1	34.02	35.32	5,293	5,175	180.06	182.76
'18H2	35.73	34.86	5,833	5,980	208.39	208.46
'19H1	35.32	34.41	5,642	5,405	199.25	185.99
'19H2	34.65	33.97	5,904	6,246	204.58	212.15
'20H1		33.53		5,645		189.26
'20H2		33.09		6,524		215.91
'21H1		32.67		5,897		192.64
'21H2		32.25		6,815		219.75
'22H1		31.83		6,159		196.04
'22H2		31.42		7,118		223.64
'23H1		31.01		6,433		199.51
'23H2		30.61		7,435		227.61
'24H1		30.22		6,720		203.06
'24H2		29.83		7,766		231.64
'25H1		29.44		7,019		206.66

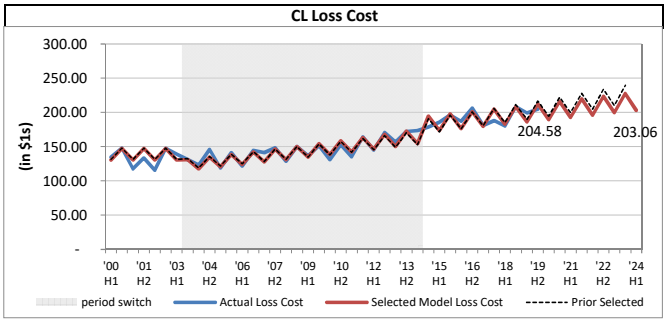
CL Frequency



CL Severity



CL Loss Cost



Selected Trend			
	Frequency	**Severity**	**Loss Cost**
Tab	FA f1a	FA s1a	
Past (Annual)	**(2.6%)**	**4.5%**	**1.8%**
	'19H2	**'19H2**	**=>last period in past (curr)**
Previous Selected	2.6%	0.0%	2.6%
	'18H2	**'18H2**	**=>last period in past (prev)**
Future (Annual)	**(2.6%)**	**4.5%**	**1.8%**
Previous Selected	2.6%	0.0%	2.6%

Frequency: prior selected periods with parameters re-set and re-tested
Severity: prior selected periods; parameters re-set and re-tested

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	4.0%
Future Loss Cost Trend (Annual)	4.0%

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.01760
2016 reforms	'17H2 / '16H2:	1.01774
	calculated event factor:	1.00014
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.04440
2016 reforms	'17H2 / '16H2:	1.04452
	calculated event factor:	1.00011
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.97435
2016 reforms	'17H2 / '16H2:	0.97435
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

Facility Association
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CL
As at Dec 31, 2019

selected combo
page 2 of 2

avg LC:	155.83	155.71

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	1.0230	0.2558	78.0009	0.0%
Residual	35	0.1148	0.0033		
Total	39	1.1378			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.9482	**0.8991**	**0.8876**	0.0573	40	-	5

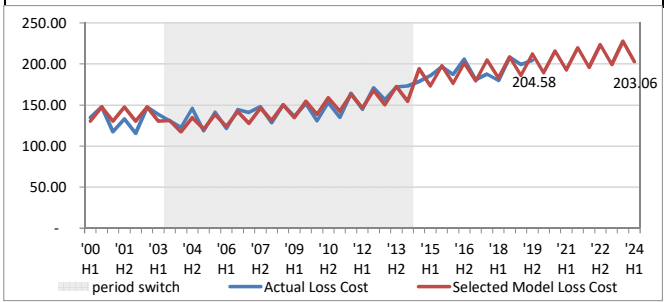
Runs-Test Result: 1.1703 **RESIDUALS RUNS RANDOM**
periods: 3

Notes:

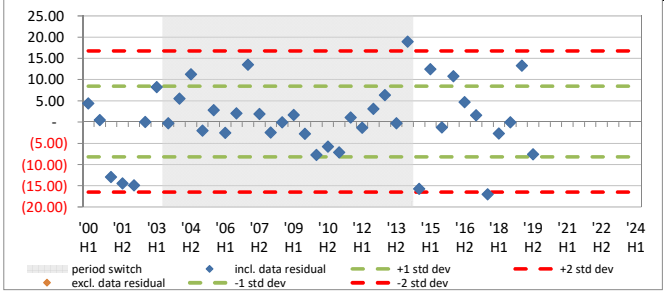
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

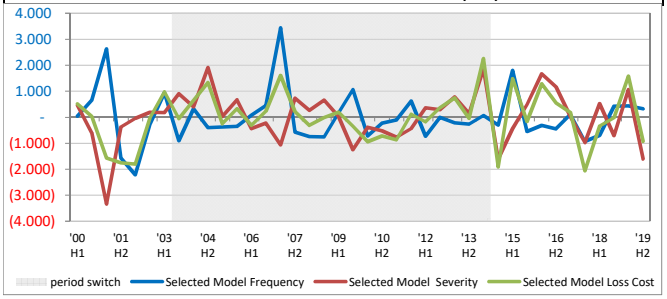
Actual and Selected Model Loss Cost



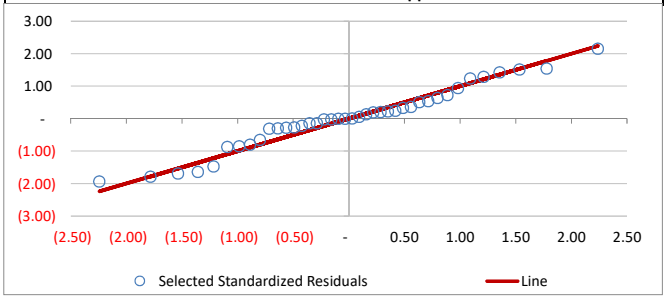
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



Facility Association - Trend Analysis - Industry
NL - PPV
CL
as at: Dec 31, 2019

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 ID FA f1a **3 periods seasonality: not significant** **data exclusion counts: 0 selected; 0 due to zero values for r**

MODEL DESCRIPTION **prior selected periods with parameters re-set and re-tested**
daughters were ran and confirmed match with FA f0 models **FA f0a final trend estimate has statistically significant difference**

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

		Explanatory Variables (Xi)											Frequency Values		
				Trend Periods based on average accident date where scalar present											
Chart Periods	**Exclude Data Point (y)?**	**Season**	**All Years**	**Scalar 1**	**Trend 1**	**Scalar 2**	**Trend 2**	**Scalar 3**	**Trend 3**	**Scalar 4**	**Trend 4**	**Outcome (ult. from valuation)**	**Fitted Model**	**Fitted Model Residual**	**Selected Model**
		0	0	1	1	1	1	0	0	0	0	**=> use "1" to include variable, "0" if not**			
					'03H2		'14H2					**=> select initial accident half for period**			
'00H1		0	2000.25	-	-	-	-	-	-	-	-	37.9481	37.8219	0.1262	37.8219
'00H2		1	2000.75	-	-	-	-	-	-	-	-	39.1650	37.8219	1.3431	37.8219
'01H1		0	2001.25	-	-	-	-	-	-	-	-	43.0062	37.8219	**5.1843**	37.8219
'01H2		1	2001.75	-	-	-	-	-	-	-	-	34.7973	37.8219	(3.0246)	37.8219
'02H1		0	2002.25	-	-	-	-	-	-	-	-	33.5496	37.8219	**(4.2723)**	37.8219
'02H2		1	2002.75	-	-	-	-	-	-	-	-	37.3763	37.8219	(0.4456)	37.8219
'03H1		0	2003.25	-	-	-	-	-	-	-	-	39.6970	37.8219	1.8751	37.8219
'03H2		1	2003.75	1	0.25	-	-	-	-	-	-	31.8867	33.5962	(1.7095)	33.5962
'04H1		0	2004.25	1	0.75	-	-	-	-	-	-	34.7367	34.0592	0.6775	34.0592
'04H2		1	2004.75	1	1.25	-	-	-	-	-	-	33.7849	34.5286	(0.7437)	34.5286
'05H1		0	2005.25	1	1.75	-	-	-	-	-	-	34.3101	35.0045	(0.6944)	35.0045
'05H2		1	2005.75	1	2.25	-	-	-	-	-	-	34.8600	35.4869	(0.6269)	35.4869
'06H1		0	2006.25	1	2.75	-	-	-	-	-	-	36.1910	35.9760	0.2150	35.9760
'06H2		1	2006.75	1	3.25	-	-	-	-	-	-	37.4063	36.4718	0.9345	36.4718
'07H1		0	2007.25	1	3.75	-	-	-	-	-	-	43.7260	36.9744	**6.7516**	36.9744
'07H2		1	2007.75	1	4.25	-	-	-	-	-	-	36.4261	37.4840	(1.0579)	37.4840
'08H1		0	2008.25	1	4.75	-	-	-	-	-	-	36.6066	38.0006	(1.3940)	38.0006
'08H2		1	2008.75	1	5.25	-	-	-	-	-	-	37.1015	38.5244	(1.4229)	38.5244
'09H1		0	2009.25	1	5.75	-	-	-	-	-	-	39.4198	39.0553	0.3645	39.0553
'09H2		1	2009.75	1	6.25	-	-	-	-	-	-	41.7112	39.5936	2.1176	39.5936
'10H1		0	2010.25	1	6.75	-	-	-	-	-	-	38.7853	40.1392	(1.3539)	40.1392
'10H2		1	2010.75	1	7.25	-	-	-	-	-	-	40.3052	40.6924	(0.3872)	40.6924
'11H1		0	2011.25	1	7.75	-	-	-	-	-	-	41.1073	41.2533	(0.1460)	41.2533
'11H2		1	2011.75	1	8.25	-	-	-	-	-	-	43.0862	41.8218	1.2644	41.8218
'12H1		0	2012.25	1	8.75	-	-	-	-	-	-	41.0286	42.3982	(1.3696)	42.3982
'12H2		1	2012.75	1	9.25	-	-	-	-	-	-	43.0231	42.9825	0.0406	42.9825
'13H1		0	2013.25	1	9.75	-	-	-	-	-	-	43.2058	43.5749	(0.3691)	43.5749
'13H2		1	2013.75	1	10.25	-	-	-	-	-	-	43.7064	44.1755	(0.4691)	44.1755
'14H1		0	2014.25	1	10.75	-	-	-	-	-	-	44.9700	44.7843	0.1857	44.7843
'14H2		1	2014.75	1	11.25	1	0.25	-	-	-	-	38.1495	38.6781	(0.5286)	38.6781
'15H1		0	2015.25	1	11.75	1	0.75	-	-	-	-	41.7384	38.1789	3.5595	38.1789
'15H2		1	2015.75	1	12.25	1	1.25	-	-	-	-	36.6645	37.6860	(1.0215)	37.6860
'16H1		0	2016.25	1	12.75	1	1.75	-	-	-	-	36.6412	37.1996	(0.5584)	37.1996
'16H2		1	2016.75	1	13.25	1	2.25	-	-	-	-	35.8942	36.7194	(0.8252)	36.7194
'17H1		0	2017.25	1	13.75	1	2.75	-	-	-	-	36.5052	36.2454	0.2598	36.2454
'17H2		1	2017.75	1	14.25	1	3.25	-	-	-	-	34.0242	35.7776	(1.7534)	35.7776
'18H1		0	2018.25	1	14.75	1	3.75	-	-	-	-	34.0180	35.3158	(1.2978)	35.3158
'18H2		1	2018.75	1	15.25	1	4.25	-	-	-	-	35.7261	34.8599	0.8662	34.8599
'19H1		0	2019.25	1	15.75	1	4.75	-	-	-	-	35.3156	34.4099	0.9057	34.4099
'19H2		1	2019.75	1	16.25	1	5.25	-	-	-	-	34.6513	33.9658	0.6855	33.9658
'20H1		0	2020.25	1	16.75	1	5.75	-	-	-	-		33.5273		33.5273
'20H2		1	2020.75	1	17.25	1	6.25	-	-	-	-		33.0946		33.0946
'21H1		0	2021.25	1	17.75	1	6.75	-	-	-	-		32.6674		32.6674
'21H2		1	2021.75	1	18.25	1	7.25	-	-	-	-		32.2457		32.2457
'22H1		0	2022.25	1	18.75	1	7.75	-	-	-	-		31.8295		31.8295
'22H2		1	2022.75	1	19.25	1	8.25	-	-	-	-		31.4186		31.4186
'23H1		0	2023.25	1	19.75	1	8.75	-	-	-	-		31.0131		31.0131
'23H2		1	2023.75	1	20.25	1	9.25	-	-	-	-		30.6128		30.6128
'24H1		0	2024.25	1	20.75	1	9.75	-	-	-	-		30.2176		30.2176
'24H2		1	2024.75	1	21.25	1	10.25	-	-	-	-		29.8276		29.8276
'25H1		0	2025.25	1	21.75	1	10.75	-	-	-	-		29.4425		29.4425

netrics

from FA f1a

Selected Model Residual
0.1262
1.3431
5.1843
(3.0246)
(4.2723)
(0.4456)
1.8751
(1.7095)
0.6775
(0.7437)
(0.6944)
(0.6269)
0.2150
0.9345
6.7516
(1.0579)
(1.3940)
(1.4229)
0.3645
2.1176
(1.3539)
(0.3872)
(0.1460)
1.2644
(1.3696)
0.0406
(0.3691)
(0.4691)
0.1857
(0.5286)
3.5595
(1.0215)
(0.5584)
(0.8252)
0.2598
(1.7534)
(1.2978)
0.8662
0.9057
0.6855

Facility Association - Trend Analysis - Industry
NL - PPV
CL
as at: Dec 31, 2019

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 ID FA f1a **3 periods** **seasonality: not significant** **data exclusion counts: 0 selected; 0 due to zero values for r**

MODEL DESCRIPTION **prior selected periods with parameters re-set and re-tested**
daughters were ran and confirmed match with FA f0 models

FA f0a final trend estimate has statistically significant difference

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	0.2182	0.0546	19.1321	0.0%
Residual	35	0.0998	0.0029		
Total	39	0.3181			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	0.2182	0.0546	19.1321	0.0%
Residual	35	0.0998	0.0029		
Total	39	0.3181			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8284	**0.6862**	**0.6503**	0.0534	40	-	5

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.8284	**0.6862**	**0.6503**	0.0534	40	-	5

Runs-Test Result: 0.2326 **RESIDUALS RUNS RANDOM** ; resids NOT normal

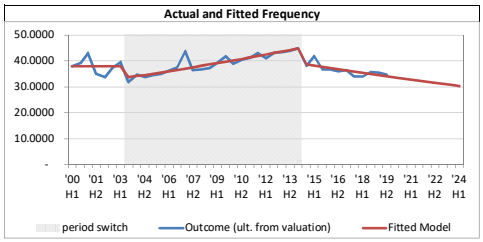
parameters with p-value >5% **0** (intercept specifically not included)

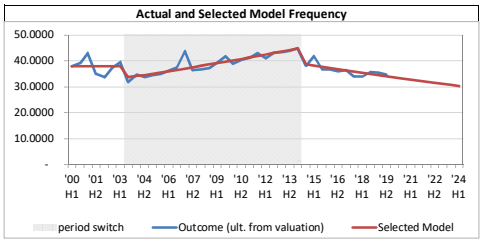
	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	3.633	0.020	179.987	0.0%	3.592	3.674	3.633	5
Season	-	-	-	n/a	-	-	-	0
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	(0.125)	0.030	(4.117)	0.0%	(0.187)	(0.064)	(0.125)	4
Trend 1	0.027	0.004	7.627	0.0%	0.020	0.035	0.027	3
Scalar 2	(0.147)	0.040	(3.717)	0.1%	(0.227)	(0.067)	(0.147)	2
Trend 2	(0.053)	0.011	(4.942)	0.0%	(0.075)	(0.031)	(0.053)	1
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

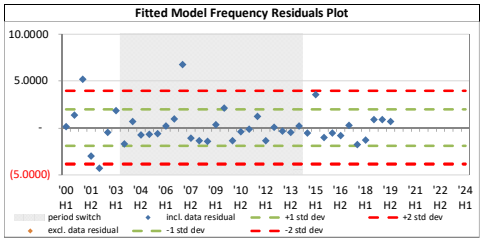
Runs-Test Result: 0.2326 **RESIDUALS RUNS RANDOM** ; resids NOT normal

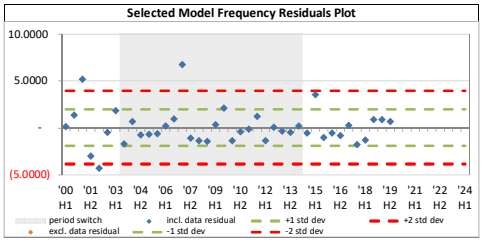
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(2.6%)**	**2.6%**	**(2.6%)**	**'19H2**	**=> last perio**
future	**(2.6%)**	**2.6%**	**(2.6%)**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.027	0.004	7.627	0.0%	0.020	0.035
AY+1+2	(0.026)	0.010	(2.552)	1.5%	(0.047)	(0.005)
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a





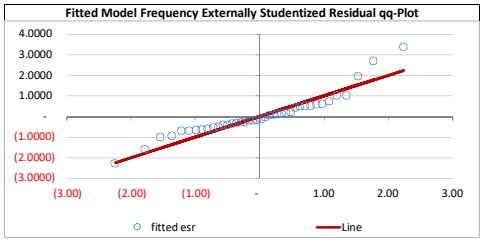


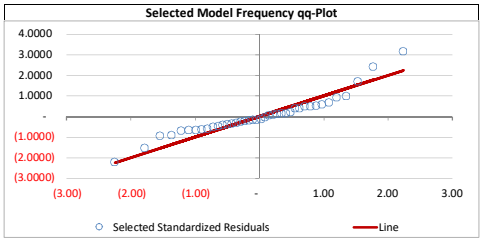


critical correl coeff 97.2%

test value 94.8%

therefore **reject** residual normality





netrics

from FA f1a

s

d in "past"

Selected Coeff.
n/a
0.027
(0.026)
n/a
n/a

critical
correl
coeff
97.2%

test
value
94.9%

therefore
reject
residual
normality

Facility Association - Trend Analysis - Industry
NL - PPV
CL
as at: Dec 31, 2019

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 ID FA s1a **2 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for r**

MODEL DESCRIPTION **prior selected periods; parameters re-set and re-tested**
daughters were ran and confirmed match with FA s0 models **FA s0a final trend estimate has statistically significant difference**

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

		Explanatory Variables (Xi)													
				Trend Periods based on average accident date where scalar present								Severity Values			
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model
		1	0	1	1	0	0	0	0	0	0				
					'14H2										
'00H1		0	2000.25	-	-	-	-	-	-	-	-	3,554	3,450	104	3,450
'00H2		1	2000.75	-	-	-	-	-	-	-	-	3,778	3,901	(123)	3,901
'01H1		0	2001.25	-	-	-	-	-	-	-	-	2,733	3,450	(717)	3,450
'01H2		1	2001.75	-	-	-	-	-	-	-	-	3,824	3,901	(77)	3,901
'02H1		0	2002.25	-	-	-	-	-	-	-	-	3,445	3,450	(5)	3,450
'02H2		1	2002.75	-	-	-	-	-	-	-	-	3,947	3,901	46	3,901
'03H1		0	2003.25	-	-	-	-	-	-	-	-	3,494	3,450	44	3,450
'03H2		1	2003.75	-	-	-	-	-	-	-	-	4,101	3,901	200	3,901
'04H1		0	2004.25	-	-	-	-	-	-	-	-	3,541	3,450	91	3,450
'04H2		1	2004.75	-	-	-	-	-	-	-	-	4,320	3,901	419	3,901
'05H1		0	2005.25	-	-	-	-	-	-	-	-	3,461	3,450	11	3,450
'05H2		1	2005.75	-	-	-	-	-	-	-	-	4,052	3,901	151	3,901
'06H1		0	2006.25	-	-	-	-	-	-	-	-	3,360	3,450	(90)	3,450
'06H2		1	2006.75	-	-	-	-	-	-	-	-	3,858	3,901	(43)	3,901
'07H1		0	2007.25	-	-	-	-	-	-	-	-	3,225	3,450	(225)	3,450
'07H2		1	2007.75	-	-	-	-	-	-	-	-	4,066	3,901	165	3,901
'08H1		0	2008.25	-	-	-	-	-	-	-	-	3,514	3,450	64	3,450
'08H2		1	2008.75	-	-	-	-	-	-	-	-	4,049	3,901	148	3,901
'09H1		0	2009.25	-	-	-	-	-	-	-	-	3,461	3,450	11	3,450
'09H2		1	2009.75	-	-	-	-	-	-	-	-	3,637	3,901	(264)	3,901
'10H1		0	2010.25	-	-	-	-	-	-	-	-	3,371	3,450	(79)	3,450
'10H2		1	2010.75	-	-	-	-	-	-	-	-	3,794	3,901	(107)	3,901
'11H1		0	2011.25	-	-	-	-	-	-	-	-	3,289	3,450	(161)	3,450
'11H2		1	2011.75	-	-	-	-	-	-	-	-	3,812	3,901	(89)	3,901
'12H1		0	2012.25	-	-	-	-	-	-	-	-	3,533	3,450	83	3,450
'12H2		1	2012.75	-	-	-	-	-	-	-	-	3,970	3,901	69	3,901
'13H1		0	2013.25	-	-	-	-	-	-	-	-	3,626	3,450	176	3,450
'13H2		1	2013.75	-	-	-	-	-	-	-	-	3,937	3,901	36	3,901
'14H1		0	2014.25	-	-	-	-	-	-	-	-	3,856	3,450	406	3,450
'14H2		1	2014.75	1	0.25	-	-	-	-	-	-	4,681	5,024	(343)	5,024
'15H1		0	2015.25	1	0.75	-	-	-	-	-	-	4,451	4,541	(90)	4,541
'15H2		1	2015.75	1	1.25	-	-	-	-	-	-	5,359	5,248	111	5,248
'16H1		0	2016.25	1	1.75	-	-	-	-	-	-	5,110	4,743	367	4,743
'16H2		1	2016.75	1	2.25	-	-	-	-	-	-	5,738	5,481	257	5,481
'17H1		0	2017.25	1	2.75	-	-	-	-	-	-	4,963	4,954	9	4,954
'17H2		1	2017.75	1	3.25	-	-	-	-	-	-	5,520	5,725	(205)	5,725
'18H1		0	2018.25	1	3.75	-	-	-	-	-	-	5,293	5,175	118	5,175
'18H2		1	2018.75	1	4.25	-	-	-	-	-	-	5,833	5,980	(147)	5,980
'19H1		0	2019.25	1	4.75	-	-	-	-	-	-	5,642	5,405	237	5,405
'19H2		1	2019.75	1	5.25	-	-	-	-	-	-	5,904	6,246	(342)	6,246
'20H1		0	2020.25	1	5.75	-	-	-	-	-	-		5,645		5,645
'20H2		1	2020.75	1	6.25	-	-	-	-	-	-		6,524		6,524
'21H1		0	2021.25	1	6.75	-	-	-	-	-	-		5,897		5,897
'21H2		1	2021.75	1	7.25	-	-	-	-	-	-		6,815		6,815
'22H1		0	2022.25	1	7.75	-	-	-	-	-	-		6,159		6,159
'22H2		1	2022.75	1	8.25	-	-	-	-	-	-		7,118		7,118
'23H1		0	2023.25	1	8.75	-	-	-	-	-	-		6,433		6,433
'23H2		1	2023.75	1	9.25	-	-	-	-	-	-		7,435		7,435
'24H1		0	2024.25	1	9.75	-	-	-	-	-	-		6,720		6,720
'24H2		1	2024.75	1	10.25	-	-	-	-	-	-		7,766		7,766
'25H1		0	2025.25	1	10.75	-	-	-	-	-	-		7,019		7,019

netrics

from FA s1a

Selected Model Residual
104
(123)
(717)
(77)
(5)
46
44
200
91
419
11
151
(90)
(43)
(225)
165
64
148
11
(264)
(79)
(107)
(161)
(89)
83
69
176
36
406
(343)
(90)
111
367
257
9
(205)
118
(147)
237
(342)

Facility Association - Trend Analysis - Industry
NL - PPV
CL
as at: Dec 31, 2019

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 ID FA s1a **2 periods** **seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for r**

MODEL DESCRIPTION **prior selected periods; parameters re-set and re-tested**

daughters were ran and confirmed match with FA s0 models **FA s0a final trend estimate has statistically significant difference f**

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	3	1.2917	0.4306	122.4721	0.0%
Residual	36	0.1266	0.0035		
Total	39	1.4182			

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FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9543	**0.9108**	**0.9033**	0.0593	40	-	4

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9543	**0.9108**	**0.9033**	0.0593	40	-	4

Runs-Test Result: 2.0375 **RESIDUALS RUNS NOT RANDOM** Residuals NOT normal

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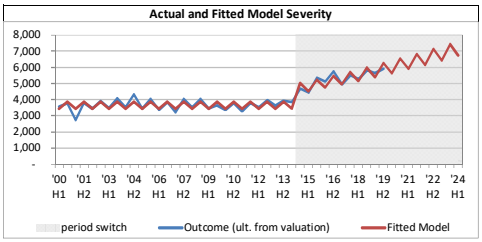
parameters with p-value >5% **0** (intercept specifically not included)

	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	8.146	0.014	571.164	0.0%	8.117	8.175	8.146	4
Season	0.123	0.019	6.545	0.0%	0.085	0.161	0.123	3
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	0.242	0.038	6.449	0.0%	0.166	0.318	0.242	2
Trend 1	0.044	0.011	3.851	0.0%	0.021	0.066	0.044	1
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

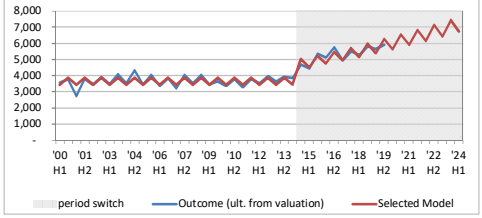
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**4.5%**	**0.0%**	**4.5%**	**'19H2**	**=> last perio**
future	**4.5%**	**0.0%**	**4.5%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.044	0.011	3.851	0.0%	0.021	0.066
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a

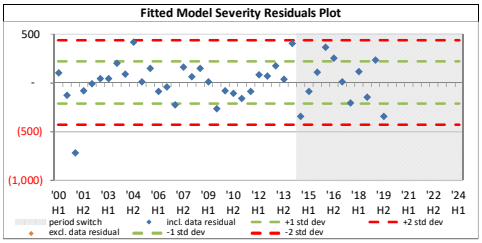
Actual and Fitted Model Severity



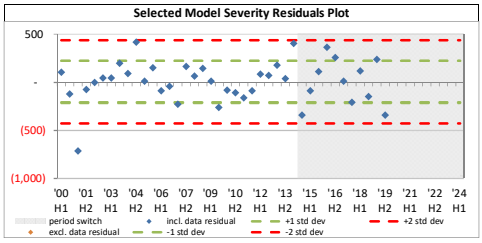
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

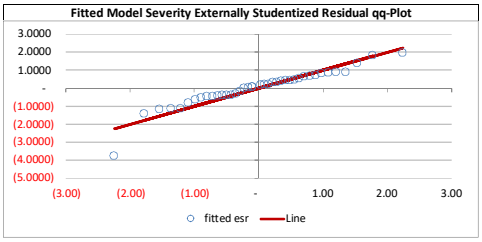


critical correl coeff 97.2%

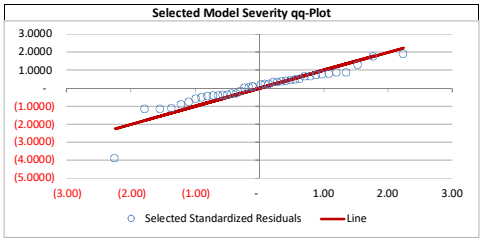
test value 93.2%

therefore **reject** residual normality

Fitted Model Severity Externally Studentized Residual qq-Plot



Selected Model Severity qq-Plot



netrics

from FA s1a

s

d in "past"

Selected Coeff.
n/a
0.044
n/a
n/a
n/a

critical
correl
coeff
97.2%

test
value
93.2%

therefore
reject
residual
normality

Facility Association - Trend Analysis - Industry
NL - PPV
CL
as at: Dec 31, 2019

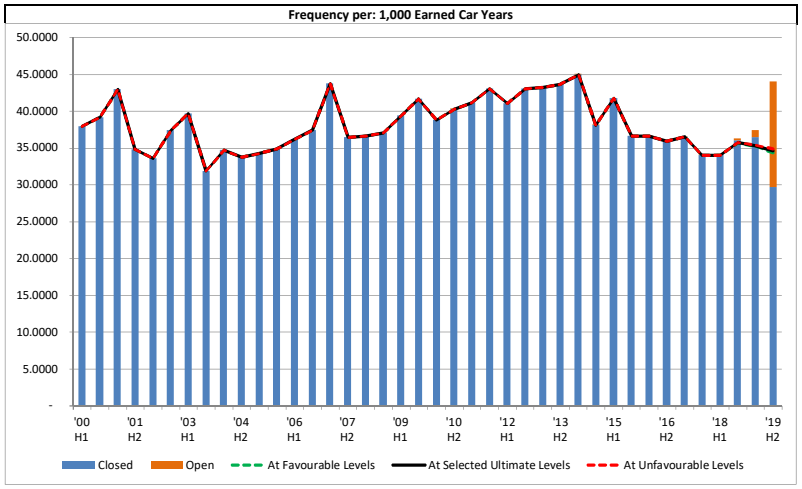
Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

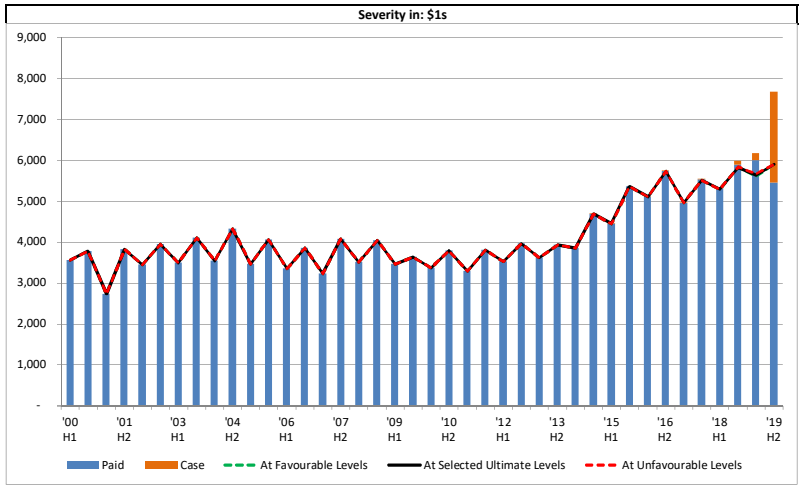
amts in: $1,000s

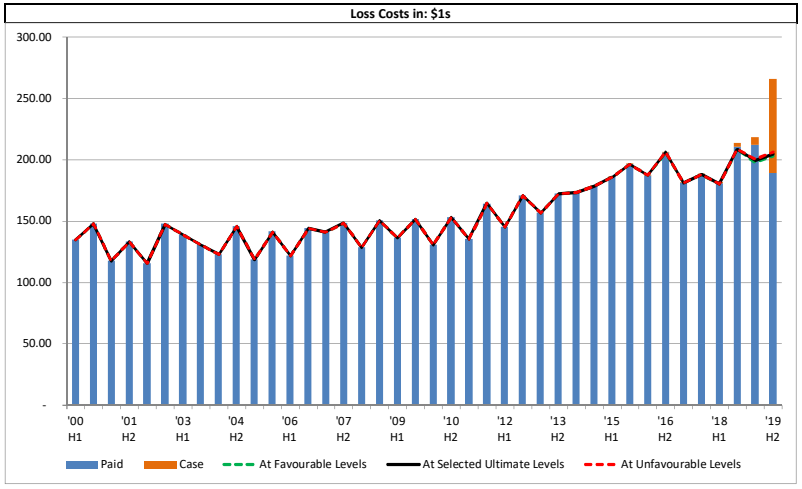
						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	59,845	2,271	-	2,271	2,271	2,271	8,072	-	8,072	8,072	8,072	37.9481	3,554	134.87	37.9481	3,554	134.87	37.9481	3,554	134.87
2000-H2	2000.75	64,956	2,544	-	2,544	2,544	2,544	9,611	-	9,611	9,611	9,611	39.1650	3,778	147.97	39.1650	3,778	147.97	39.1650	3,778	147.97
2001-H1	2001.25	72,896	3,135	-	3,135	3,135	3,135	8,568	-	8,568	8,568	8,568	43.0062	2,733	117.54	43.0062	2,733	117.54	43.0062	2,733	117.54
2001-H2	2001.75	72,333	2,517	-	2,517	2,517	2,517	9,624	-	9,624	9,624	9,624	34.7973	3,824	133.06	34.7973	3,824	133.06	34.7973	3,824	133.06
2002-H1	2002.25	66,975	2,247	-	2,247	2,247	2,247	7,742	-	7,742	7,742	7,742	33.5496	3,445	115.58	33.5496	3,445	115.58	33.5496	3,445	115.58
2002-H2	2002.75	66,111	2,471	-	2,471	2,471	2,471	9,754	-	9,754	9,754	9,754	37.3763	3,947	147.52	37.3763	3,947	147.52	37.3763	3,947	147.52
2003-H1	2003.25	64,111	2,545	-	2,545	2,545	2,545	8,891	-	8,891	8,891	8,891	39.6970	3,494	138.70	39.6970	3,494	138.70	39.6970	3,494	138.70
2003-H2	2003.75	68,775	2,193	-	2,193	2,193	2,193	8,993	-	8,993	8,993	8,993	31.8867	4,101	130.77	31.8867	4,101	130.77	31.8867	4,101	130.77
2004-H1	2004.25	72,373	2,514	-	2,514	2,514	2,514	8,902	-	8,902	8,902	8,902	34.7367	3,541	123.00	34.7367	3,541	123.00	34.7367	3,541	123.00
2004-H2	2004.75	75,566	2,553	-	2,553	2,553	2,553	11,028	-	11,028	11,028	11,028	33.7849	4,320	145.95	33.7849	4,320	145.95	33.7849	4,320	145.95
2005-H1	2005.25	74,876	2,569	-	2,569	2,569	2,569	8,892	-	8,892	8,892	8,892	34.3101	3,461	118.75	34.3101	3,461	118.75	34.3101	3,461	118.75
2005-H2	2005.75	78,170	2,725	-	2,725	2,725	2,725	11,043	-	11,043	11,043	11,043	34.8600	4,052	141.25	34.8600	4,052	141.25	34.8600	4,052	141.25
2006-H1	2006.25	77,865	2,818	-	2,818	2,818	2,818	9,469	-	9,469	9,469	9,469	36.1910	3,360	121.60	36.1910	3,360	121.60	36.1910	3,360	121.60
2006-H2	2006.75	82,312	3,079	-	3,079	3,079	3,079	11,880	-	11,880	11,880	11,880	37.4063	3,858	144.31	37.4063	3,858	144.31	37.4063	3,858	144.31
2007-H1	2007.25	82,102	3,590	-	3,590	3,590	3,590	11,577	-	11,577	11,577	11,577	43.7260	3,225	141.02	43.7260	3,225	141.02	43.7260	3,225	141.02
2007-H2	2007.75	86,641	3,156	-	3,156	3,156	3,156	12,832	-	12,832	12,832	12,832	36.4261	4,066	148.11	36.4261	4,066	148.11	36.4261	4,066	148.11
2008-H1	2008.25	87,798	3,214	-	3,214	3,214	3,214	11,293	-	11,293	11,293	11,293	36.6066	3,514	128.64	36.6066	3,514	128.64	36.6066	3,514	128.64
2008-H2	2008.75	93,635	3,474	-	3,474	3,474	3,474	14,066	-	14,066	14,066	14,066	37.1015	4,049	150.22	37.1015	4,049	150.22	37.1015	4,049	150.22
2009-H1	2009.25	93,709	3,694	-	3,694	3,694	3,694	12,784	-	12,784	12,784	12,784	39.4198	3,461	136.43	39.4198	3,461	136.43	39.4198	3,461	136.43
2009-H2	2009.75	98,607	4,113	-	4,113	4,113	4,113	14,957	-	14,957	14,957	14,957	41.7112	3,637	151.70	41.7112	3,637	151.70	41.7112	3,637	151.70
2010-H1	2010.25	98,311	3,813	-	3,813	3,813	3,813	12,853	-	12,853	12,853	12,853	38.7853	3,371	130.75	38.7853	3,371	130.75	38.7853	3,371	130.75
2010-H2	2010.75	103,560	4,173	1	4,174	4,174	4,174	15,838	-	15,838	15,838	15,838	40.3052	3,794	152.92	40.3047	3,794	152.92	40.3057	3,794	152.92
2011-H1	2011.25	102,512	4,214	-	4,214	4,214	4,214	13,859	-	13,859	13,859	13,859	41.1073	3,289	135.20	41.1073	3,289	135.20	41.1073	3,289	135.20
2011-H2	2011.75	107,366	4,626	-	4,626	4,626	4,626	17,632	-	17,632	17,632	17,632	43.0862	3,812	164.24	43.0862	3,812	164.24	43.0862	3,812	164.24
2012-H1	2012.25	107,389	4,406	-	4,406	4,406	4,406	15,565	-	15,565	15,565	15,565	41.0286	3,533	144.95	41.0286	3,533	144.95	41.0286	3,533	144.95
2012-H2	2012.75	112,846	4,855	-	4,855	4,855	4,855	19,274	-	19,274	19,274	19,274	43.0231	3,970	170.80	43.0231	3,970	170.80	43.0231	3,970	170.80
2013-H1	2013.25	112,647	4,867	-	4,867	4,867	4,867	17,650	-	17,650	17,650	17,650	43.2058	3,626	156.66	43.2058	3,626	156.66	43.2058	3,626	156.66
2013-H2	2013.75	118,747	5,190	-	5,190	5,190	5,190	20,433	-	20,433	20,433	20,433	43.7064	3,937	172.07	43.7064	3,937	172.07	43.7064	3,937	172.07
2014-H1	2014.25	117,345	5,276	1	5,277	5,277	5,277	20,350	1	20,350	20,350	20,350	44.9700	3,856	173.40	44.9695	3,856	173.40	44.9704	3,856	173.41
2014-H2	2014.75	122,334	4,666	1	4,667	4,667	4,667	21,836	8	21,844	21,843	21,845	38.1495	4,681	178.58	38.1491	4,680	178.54	38.1499	4,681	178.58
2015-H1	2015.25	120,249	5,019	-	5,019	5,019	5,019	22,331	10	22,340	22,339	22,341	41.7384	4,451	185.78	41.7384	4,451	185.78	41.7384	4,451	185.78
2015-H2	2015.75	125,626	4,606	-	4,606	4,606	4,606	24,681	1	24,682	24,682	24,682	36.6645	5,359	196.49	36.6645	5,359	196.49	36.6645	5,359	196.49
2016-H1	2016.25	124,668	4,566	2	4,568	4,568	4,568	23,332	11	23,343	23,342	23,344	36.6412	5,110	187.24	36.6404	5,110	187.23	36.6420	5,110	187.24
2016-H2	2016.75	126,873	4,551	3	4,554	4,554	4,554	26,102	31	26,133	26,130	26,136	35.8942	5,738	205.96	35.8931	5,738	205.95	35.8954	5,739	206.00
2017-H1	2017.25	122,476	4,469	2	4,471	4,471	4,471	22,159	29	22,188	22,185	22,191	36.5052	4,963	181.18	36.5043	4,962	181.13	36.5060	4,963	181.18
2017-H2	2017.75	124,823	4,243	4	4,247	4,247	4,247	23,469	26	23,443	23,440	23,446	34.0242	5,520	187.81	34.0226	5,520	187.80	34.0258	5,520	187.82
2018-H1	2018.25	120,673	4,111	11	4,105	4,105	4,105	21,775	147	21,727	21,722	21,732	34.0180	5,293	180.06	34.0155	5,292	180.01	34.0205	5,294	180.10
2018-H2	2018.75	123,142	4,434	39	4,399	4,398	4,401	25,922	379	25,663	25,637	25,689	35.7261	5,833	208.39	35.7121	5,830	208.20	35.7402	5,837	208.62
2019-H1	2019.25	119,126	4,346	114	4,207	4,200	4,214	25,247	722	23,734	23,583	23,885	35.3156	5,642	199.25	35.2573	5,615	197.97	35.3740	5,668	200.50
2019-H2	2019.75	122,047	3,620	1,748	4,229	4,199	4,260	23,035	9,400	24,967	24,774	25,160	34.6513	5,904	204.58	34.4018	5,900	202.97	34.9008	5,907	206.16

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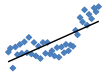
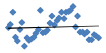






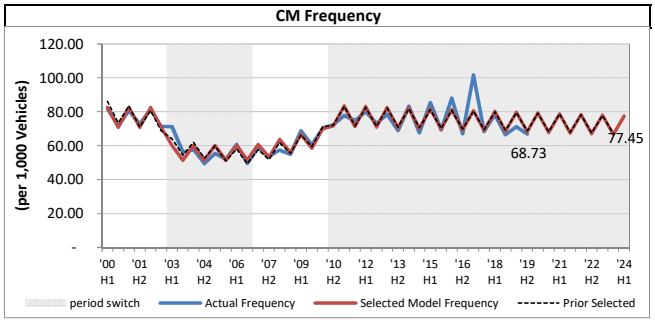
SCATTER PLOTS & CORRELATION MATRIX

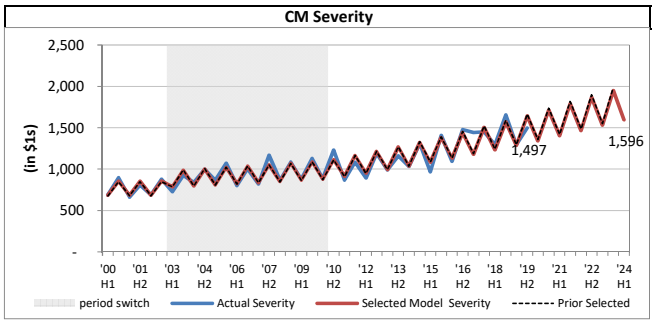
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

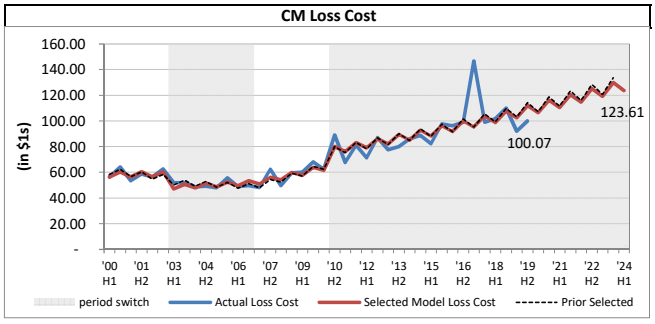
Severity		
(44.4%)	Frequency	
75.3%	6.2%	Time

Facility Association
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			avg LC:	72.96	72.64
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)
'00H1	81.65	82.57	689	684	56.26	56.48
'00H2	71.50	70.83	898	854	64.21	60.49
'01H1	80.83	82.57	661	684	53.43	56.48
'01H2	72.70	70.83	808	854	58.74	60.49
'02H1	81.59	82.57	690	684	56.30	56.48
'02H2	71.47	70.83	876	854	62.61	60.49
'03H1	71.20	59.98	728	784	51.84	47.02
'03H2	56.20	51.45	924	986	51.93	50.73
'04H1	57.80	59.98	840	797	48.55	47.80
'04H2	49.42	51.45	996	1,002	49.23	51.55
'05H1	55.35	59.98	867	810	47.99	48.58
'05H2	51.90	51.45	1,070	1,019	55.53	52.43
'06H1	60.84	59.98	802	823	48.79	49.36
'06H2	49.56	51.45	1,001	1,036	49.61	53.30
'07H1	58.72	60.70	818	837	48.04	50.80
'07H2	53.41	53.32	1,169	1,053	62.44	56.14
'08H1	57.38	63.65	865	850	49.64	54.10
'08H2	54.91	55.91	1,087	1,070	59.68	59.83
'09H1	68.68	66.75	877	865	60.23	57.74
'09H2	60.47	58.64	1,128	1,088	68.21	63.80
'10H1	70.43	70.00	884	879	62.26	61.53
'10H2	72.40	71.83	1,229	1,113	88.98	79.95
'11H1	77.86	83.50	867	911	67.50	76.07
'11H2	74.87	71.42	1,082	1,162	81.01	82.99
'12H1	80.11	83.02	892	951	71.46	78.95
'12H2	73.11	71.01	1,190	1,213	87.00	86.13
'13H1	78.47	82.54	988	993	77.52	81.96
'13H2	68.87	70.60	1,161	1,267	79.96	89.45
'14H1	83.22	82.06	1,033	1,037	85.97	85.10
'14H2	67.70	70.19	1,312	1,322	88.82	92.79
'15H1	85.28	81.59	966	1,083	82.38	88.36
'15H2	69.35	69.79	1,408	1,381	97.65	96.37
'16H1	87.92	81.12	1,094	1,131	96.19	91.75
'16H2	67.00	69.38	1,478	1,442	99.02	100.05
'17H1	101.72	80.65	1,442	1,180	146.68	95.17
'17H2	68.40	68.98	1,448	1,505	99.04	103.82
'18H1	78.40	80.19	1,297	1,232	101.68	98.79
'18H2	66.44	68.58	1,654	1,571	109.89	107.75
'19H1	71.14	79.72	1,292	1,287	91.91	102.60
'19H2	66.85	68.19	1,497	1,641	100.07	111.90
'20H1		79.26		1,343		106.45
'20H2		67.80		1,713		116.13
'21H1		78.81		1,403		110.56
'21H2		67.40		1,788		120.52
'22H1		78.35		1,464		114.71
'22H2		67.02		1,867		125.12
'23H1		77.90		1,529		119.11
'23H2		66.63		1,949		129.86
'24H1		77.45		1,596		123.61
'24H2		66.24		2,035		134.81
'25H1		77.00		1,667		128.36







Selected Trend	Frequency	Severity	Loss Cost
Tab	FA f0a	FA s0a	
Past (Annual)	**(0.6%)**	**4.4%**	**3.8%**
	'19H2	**'19H2**	**=>last period in past (curr)**
Previous Selected	(0.5%)	4.6%	4.1%
	'18H2	**'18H2**	**=>last period in past (prev)**
Future (Annual)	**(0.6%)**	**4.4%**	**3.8%**
Previous Selected	(0.5%)	4.6%	4.1%

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	5.5%
Future Loss Cost Trend (Annual)	5.5%

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.03819
2016 reforms	'17H2 / '16H2:	1.03768
	calculated event factor:	0.99951
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.04417
2016 reforms	'17H2 / '16H2:	1.04369
	calculated event factor:	0.99954
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.99423
2016 reforms	'17H2 / '16H2:	0.99423
	calculated event factor:	1.00000
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

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avg LC:	72.96	72.64

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	2.9274	0.5855	59.4657	0.0%
Residual	34	0.3348	0.0098		
Total	39	3.2622			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.9473	**0.8974**	**0.8823**	0.0992	40	-	6

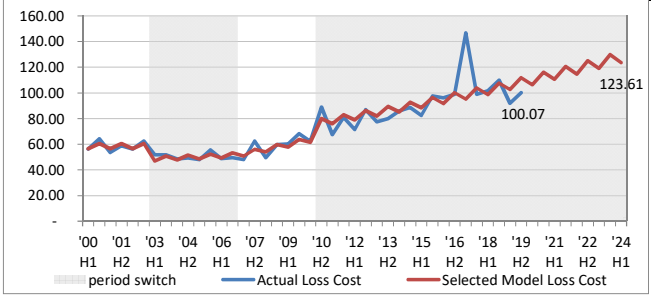
Runs-Test Result: 0.2326 **RESIDUALS RUNS RANDOM**
periods: 4

Notes:

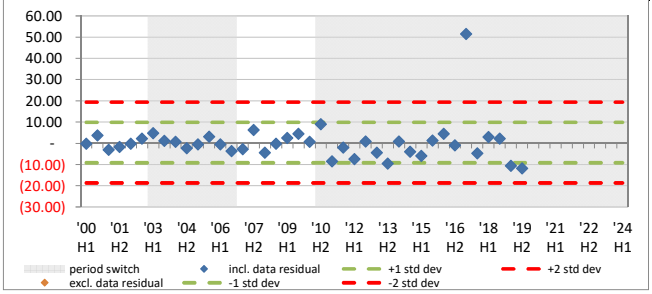
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

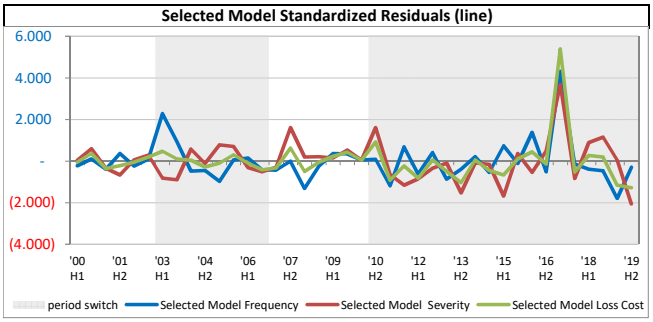
Actual and Selected Model Loss Cost



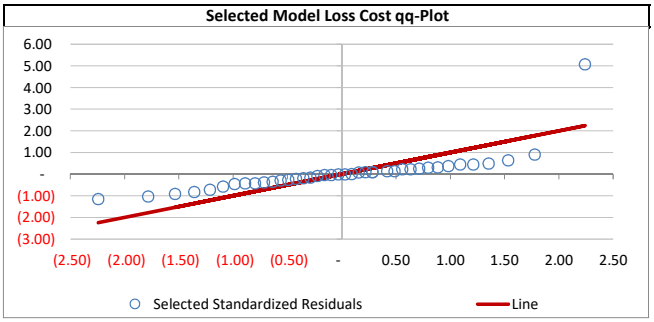
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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

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

MODEL ID FA f0a **4 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Frequency Values			
				Trend Periods based on average accident date where scalar present											
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	0	1	0	0	1	1	1	0	0	=> use "1" to include variable, "0" if not				
					'03H1		'07H1		'10H2			=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	81.6478	82.5715	(0.9237)	82.5715	(0.9237)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	71.4983	70.8301	0.6682	70.8301	0.6682
'01H1		0	2001.25	-	-	-	-	-	-	-	-	80.8270	82.5715	(1.7445)	82.5715	(1.7445)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	72.7010	70.8301	1.8709	70.8301	1.8709
'02H1		0	2002.25	-	-	-	-	-	-	-	-	81.5949	82.5715	(0.9766)	82.5715	(0.9766)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	71.4734	70.8301	0.6433	70.8301	0.6433
'03H1		0	2003.25	1	0.25	-	-	-	-	-	-	71.2045	59.9796	**11.2249**	59.9796	11.2249
'03H2		1	2003.75	1	0.75	-	-	-	-	-	-	56.1990	51.4507	4.7483	51.4507	4.7483
'04H1		0	2004.25	1	1.25	-	-	-	-	-	-	57.8021	59.9796	(2.1775)	59.9796	(2.1775)
'04H2		1	2004.75	1	1.75	-	-	-	-	-	-	49.4230	51.4507	(2.0277)	51.4507	(2.0277)
'05H1		0	2005.25	1	2.25	-	-	-	-	-	-	55.3491	59.9796	(4.6305)	59.9796	(4.6305)
'05H2		1	2005.75	1	2.75	-	-	-	-	-	-	51.8981	51.4507	0.4474	51.4507	0.4474
'06H1		0	2006.25	1	3.25	-	-	-	-	-	-	60.8397	59.9796	0.8601	59.9796	0.8601
'06H2		1	2006.75	1	3.75	-	-	-	-	-	-	49.5642	51.4507	(1.8865)	51.4507	(1.8865)
'07H1		0	2007.25	1	4.25	1	0.25	-	-	-	-	58.7248	60.6967	(1.9719)	60.6967	(1.9719)
'07H2		1	2007.75	1	4.75	1	0.75	-	-	-	-	53.4126	53.3183	0.0943	53.3183	0.0943
'08H1		0	2008.25	1	5.25	1	1.25	-	-	-	-	57.3839	63.6521	(6.2682)	63.6521	(6.2682)
'08H2		1	2008.75	1	5.75	1	1.75	-	-	-	-	54.9061	55.9145	(1.0084)	55.9145	(1.0084)
'09H1		0	2009.25	1	6.25	1	2.25	-	-	-	-	68.6773	66.7514	1.9259	66.7514	1.9259
'09H2		1	2009.75	1	6.75	1	2.75	-	-	-	-	60.4680	58.6370	1.8310	58.6370	1.8310
'10H1		0	2010.25	1	7.25	1	3.25	-	-	-	-	70.4296	70.0016	0.4280	70.0016	0.4280
'10H2		1	2010.75	1	7.75	1	3.75	1	0.25	-	-	72.3963	71.8342	0.5621	71.8342	0.5621
'11H1		0	2011.25	1	8.25	1	4.25	1	0.75	-	-	77.8569	83.5001	(5.6432)	83.5001	(5.6432)
'11H2		1	2011.75	1	8.75	1	4.75	1	1.25	-	-	74.8697	71.4197	3.4500	71.4197	3.4500
'12H1		0	2012.25	1	9.25	1	5.25	1	1.75	-	-	80.1118	83.0183	(2.9065)	83.0183	(2.9065)
'12H2		1	2012.75	1	9.75	1	5.75	1	2.25	-	-	73.1051	71.0076	2.0975	71.0076	2.0975
'13H1		0	2013.25	1	10.25	1	6.25	1	2.75	-	-	78.4665	82.5393	(4.0728)	82.5393	(4.0728)
'13H2		1	2013.75	1	10.75	1	6.75	1	3.25	-	-	68.8727	70.5979	(1.7252)	70.5979	(1.7252)
'14H1		0	2014.25	1	11.25	1	7.25	1	3.75	-	-	83.2219	82.0630	1.1589	82.0630	1.1589
'14H2		1	2014.75	1	11.75	1	7.75	1	4.25	-	-	67.6971	70.1905	(2.4934)	70.1905	(2.4934)
'15H1		0	2015.25	1	12.25	1	8.25	1	4.75	-	-	85.2804	81.5895	3.6909	81.5895	3.6909
'15H2		1	2015.75	1	12.75	1	8.75	1	5.25	-	-	69.3527	69.7855	(0.4328)	69.7855	(0.4328)
'16H1		0	2016.25	1	13.25	1	9.25	1	5.75	-	-	87.9221	81.1188	6.8033	81.1188	6.8033
'16H2		1	2016.75	1	13.75	1	9.75	1	6.25	-	-	66.9975	69.3829	(2.3854)	69.3829	(2.3854)
'17H1		0	2017.25	1	14.25	1	10.25	1	6.75	-	-	101.7170	80.6507	**21.0663**	80.6507	21.0663
'17H2		1	2017.75	1	14.75	1	10.75	1	7.25	-	-	68.4008	68.9826	(0.5818)	68.9826	(0.5818)
'18H1		0	2018.25	1	15.25	1	11.25	1	7.75	-	-	78.3992	80.1854	(1.7862)	80.1854	(1.7862)
'18H2		1	2018.75	1	15.75	1	11.75	1	8.25	-	-	66.4387	68.5845	(2.1458)	68.5845	(2.1458)
'19H1		0	2019.25	1	16.25	1	12.25	1	8.75	-	-	71.1378	79.7227	(8.5849)	79.7227	(8.5849)
'19H2		1	2019.75	1	16.75	1	12.75	1	9.25	-	-	66.8453	68.1888	(1.3435)	68.1888	(1.3435)
'20H1		0	2020.25	1	17.25	1	13.25	1	9.75	-	-		79.2627		79.2627	
'20H2		1	2020.75	1	17.75	1	13.75	1	10.25	-	-		67.7954		67.7954	
'21H1		0	2021.25	1	18.25	1	14.25	1	10.75	-	-		78.8054		78.8054	
'21H2		1	2021.75	1	18.75	1	14.75	1	11.25	-	-		67.4042		67.4042	
'22H1		0	2022.25	1	19.25	1	15.25	1	11.75	-	-		78.3507		78.3507	
'22H2		1	2022.75	1	19.75	1	15.75	1	12.25	-	-		67.0153		67.0153	
'23H1		0	2023.25	1	20.25	1	16.25	1	12.75	-	-		77.8986		77.8986	
'23H2		1	2023.75	1	20.75	1	16.75	1	13.25	-	-		66.6286		66.6286	
'24H1		0	2024.25	1	21.25	1	17.25	1	13.75	-	-		77.4491		77.4491	
'24H2		1	2024.75	1	21.75	1	17.75	1	14.25	-	-		66.2442		66.2442	
'25H1		0	2025.25	1	22.25	1	18.25	1	14.75	-	-		77.0023		77.0023	

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

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

MODEL ID FA f0a — **4 periods** **seasonality: significant** — **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	5	0.9402	0.1880	40.8836	0.0%
Residual	34	0.1564	0.0046		
Total	39	1.0966			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9260	**0.8574**	**0.8364**	0.0678	40	-	6

Runs-Test Result: 1.5618 **RESIDUALS RUNS RANDOM**; resids NOT 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	4.414	0.030	148.613	0.0%	4.353	4.474	4.414	6
Season	(0.153)	0.021	(7.137)	0.0%	(0.197)	(0.110)	(0.153)	5
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	(0.320)	0.035	(9.079)	0.0%	(0.391)	(0.248)	(0.320)	4
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	0.048	0.016	3.008	0.5%	0.015	0.080	0.048	3
Scalar 3	0.169	0.056	3.041	0.5%	0.056	0.282	0.169	2
Trend 3	(0.053)	0.017	(3.175)	0.3%	(0.087)	(0.019)	(0.053)	1
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	5	0.9402	0.1880	40.8836	0.0%
Residual	34	0.1564	0.0046		
Total	39	1.0966			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

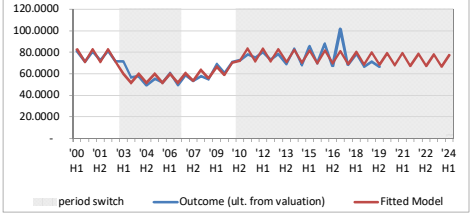
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9260	**0.8574**	**0.8364**	0.0678	40	-	6

Runs-Test Result: 1.5618 **RESIDUALS RUNS RANDOM**; resids NOT normal

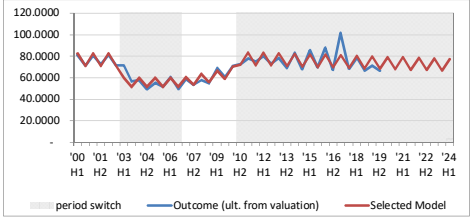
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(0.6%)**	**(0.5%)**	**(0.6%)**	**'19H2**	**=> last period in "past"**
future	**(0.6%)**	**(0.5%)**	**(0.6%)**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	0.048	0.016	3.008	0.5%	0.015	0.080	0.048
AY+1+2+3	(0.006)	0.006	(1.019)	31.6%	(0.017)	0.006	(0.006)
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

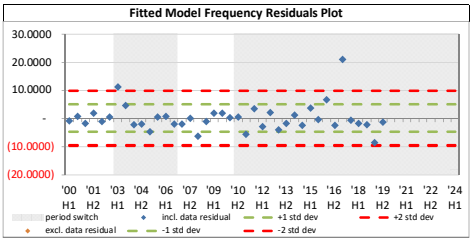
Actual and Fitted Frequency



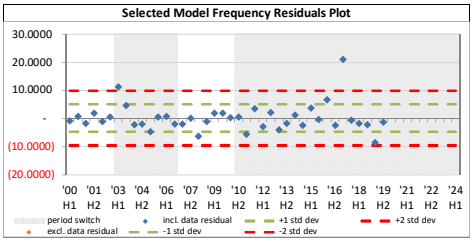
Actual and Selected Model Frequency



Fitted Model Frequency Residuals Plot



Selected Model Frequency Residuals Plot

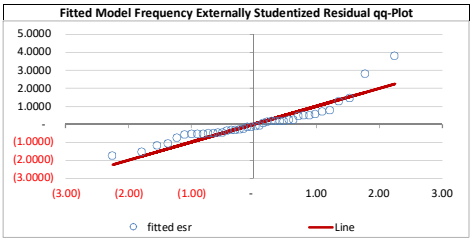


Fitted Model Frequency Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 92.7%

therefore **reject** residual normality

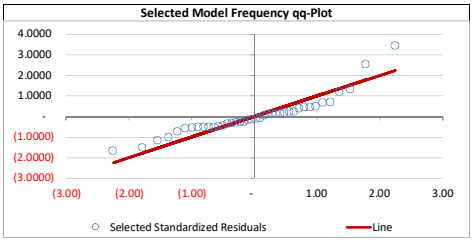


Selected Model Frequency qq-Plot

critical correl coeff 97.2%

test value 92.7%

therefore **reject** residual normality



Facility Association - Trend Analysis - Industry
NL - PPV
CM
as at: Dec 31, 2019

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 ID FA s0a **3 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		1	0	1	1	0	1	0	0	0	0					
					'03H1		'10H2									
'00H1		0	2000.25	-	-	-	-	-	-	-	-	689	684	5	684	5
'00H2		1	2000.75	-	-	-	-	-	-	-	-	898	854	44	854	44
'01H1		0	2001.25	-	-	-	-	-	-	-	-	661	684	(23)	684	(23)
'01H2		1	2001.75	-	-	-	-	-	-	-	-	808	854	(46)	854	(46)
'02H1		0	2002.25	-	-	-	-	-	-	-	-	690	684	6	684	6
'02H2		1	2002.75	-	-	-	-	-	-	-	-	876	854	22	854	22
'03H1		0	2003.25	1	0.25	-	-	-	-	-	-	728	784	(56)	784	(56)
'03H2		1	2003.75	1	0.75	-	-	-	-	-	-	924	986	(62)	986	(62)
'04H1		0	2004.25	1	1.25	-	-	-	-	-	-	840	797	43	797	43
'04H2		1	2004.75	1	1.75	-	-	-	-	-	-	996	1,002	(6)	1,002	(6)
'05H1		0	2005.25	1	2.25	-	-	-	-	-	-	867	810	57	810	57
'05H2		1	2005.75	1	2.75	-	-	-	-	-	-	1,070	1,019	51	1,019	51
'06H1		0	2006.25	1	3.25	-	-	-	-	-	-	802	823	(21)	823	(21)
'06H2		1	2006.75	1	3.75	-	-	-	-	-	-	1,001	1,036	(35)	1,036	(35)
'07H1		0	2007.25	1	4.25	-	-	-	-	-	-	818	837	(19)	837	(19)
'07H2		1	2007.75	1	4.75	-	-	-	-	-	-	1,169	1,053	116	1,053	116
'08H1		0	2008.25	1	5.25	-	-	-	-	-	-	865	850	15	850	15
'08H2		1	2008.75	1	5.75	-	-	-	-	-	-	1,087	1,070	17	1,070	17
'09H1		0	2009.25	1	6.25	-	-	-	-	-	-	877	865	12	865	12
'09H2		1	2009.75	1	6.75	-	-	-	-	-	-	1,128	1,088	40	1,088	40
'10H1		0	2010.25	1	7.25	-	-	-	-	-	-	884	879	5	879	5
'10H2		1	2010.75	1	7.75	1	0.25	-	-	-	-	1,229	1,113	116	1,113	116
'11H1		0	2011.25	1	8.25	1	0.75	-	-	-	-	867	911	(44)	911	(44)
'11H2		1	2011.75	1	8.75	1	1.25	-	-	-	-	1,082	1,162	(80)	1,162	(80)
'12H1		0	2012.25	1	9.25	1	1.75	-	-	-	-	892	951	(59)	951	(59)
'12H2		1	2012.75	1	9.75	1	2.25	-	-	-	-	1,190	1,213	(23)	1,213	(23)
'13H1		0	2013.25	1	10.25	1	2.75	-	-	-	-	988	993	(5)	993	(5)
'13H2		1	2013.75	1	10.75	1	3.25	-	-	-	-	1,161	1,267	(106)	1,267	(106)
'14H1		0	2014.25	1	11.25	1	3.75	-	-	-	-	1,033	1,037	(4)	1,037	(4)
'14H2		1	2014.75	1	11.75	1	4.25	-	-	-	-	1,312	1,322	(10)	1,322	(10)
'15H1		0	2015.25	1	12.25	1	4.75	-	-	-	-	966	1,083	(117)	1,083	(117)
'15H2		1	2015.75	1	12.75	1	5.25	-	-	-	-	1,408	1,381	27	1,381	27
'16H1		0	2016.25	1	13.25	1	5.75	-	-	-	-	1,094	1,131	(37)	1,131	(37)
'16H2		1	2016.75	1	13.75	1	6.25	-	-	-	-	1,478	1,442	36	1,442	36
'17H1		0	2017.25	1	14.25	1	6.75	-	-	-	-	1,442	1,180	**262**	1,180	262
'17H2		1	2017.75	1	14.75	1	7.25	-	-	-	-	1,448	1,505	(57)	1,505	(57)
'18H1		0	2018.25	1	15.25	1	7.75	-	-	-	-	1,297	1,232	65	1,232	65
'18H2		1	2018.75	1	15.75	1	8.25	-	-	-	-	1,654	1,571	83	1,571	83
'19H1		0	2019.25	1	16.25	1	8.75	-	-	-	-	1,292	1,287	5	1,287	5
'19H2		1	2019.75	1	16.75	1	9.25	-	-	-	-	1,497	1,641	**(144)**	1,641	(144)
'20H1		0	2020.25	1	17.25	1	9.75	-	-	-	-		1,343		1,343	
'20H2		1	2020.75	1	17.75	1	10.25	-	-	-	-		1,713		1,713	
'21H1		0	2021.25	1	18.25	1	10.75	-	-	-	-		1,403		1,403	
'21H2		1	2021.75	1	18.75	1	11.25	-	-	-	-		1,788		1,788	
'22H1		0	2022.25	1	19.25	1	11.75	-	-	-	-		1,464		1,464	
'22H2		1	2022.75	1	19.75	1	12.25	-	-	-	-		1,867		1,867	
'23H1		0	2023.25	1	20.25	1	12.75	-	-	-	-		1,529		1,529	
'23H2		1	2023.75	1	20.75	1	13.25	-	-	-	-		1,949		1,949	
'24H1		0	2024.25	1	21.25	1	13.75	-	-	-	-		1,596		1,596	
'24H2		1	2024.75	1	21.75	1	14.25	-	-	-	-		2,035		2,035	
'25H1		0	2025.25	1	22.25	1	14.75	-	-	-	-		1,667		1,667	

Facility Association - Trend Analysis - Industry
NL - PPV
CM
as at: Dec 31, 2019

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 ID FA s0a **3 periods seasonality: significant** **data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	2.0206	0.5051	124.0172	0.0%
Residual	35	0.1426	0.0041		
Total	39	2.1631			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9665	**0.9341**	**0.9266**	0.0638	40	-	5

Runs-Test Result: 1.4796 **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	6.529	0.028	233.623	0.0%	6.472	6.585	6.529	5
Season	0.221	0.020	10.958	0.0%	0.180	0.262	0.221	4
All Years	-	-	-	n/a	-	-	-	0
Scalar 1	0.131	0.040	3.270	0.2%	0.050	0.213	0.131	3
Trend 1	0.016	0.006	2.810	0.8%	0.005	0.028	0.016	2
Scalar 2	-	-	-	n/a	-	-	-	0
Trend 2	0.027	0.009	2.935	0.6%	0.008	0.045	0.027	1
Scalar 3	-	-	-	n/a	-	-	-	0
Trend 3	-	-	-	n/a	-	-	-	0
Scalar 4	-	-	-	n/a	-	-	-	0
Trend 4	-	-	-	n/a	-	-	-	0

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	4	2.0206	0.5051	124.0172	0.0%
Residual	35	0.1426	0.0041		
Total	39	2.1631			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

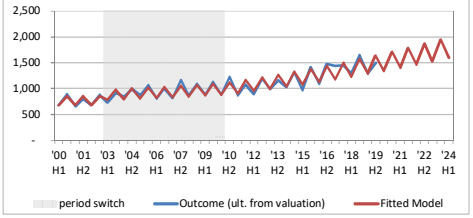
Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.9665	**0.9341**	**0.9266**	0.0638	40	-	5

Runs-Test Result: 1.4796 **RESIDUALS RUNS RANDOM** ; residuals normal

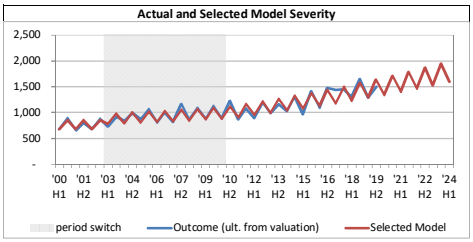
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**4.4%**	**4.6%**	**4.4%**	**'19H2**	**=> last period in "past"**
future	**4.4%**	**4.6%**	**4.4%**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1	0.016	0.006	2.810	0.8%	0.005	0.028	0.016
AY+1+2	0.043	0.004	9.858	0.0%	0.034	0.052	0.043
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

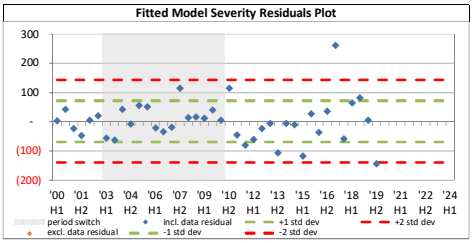
Actual and Fitted Model Severity



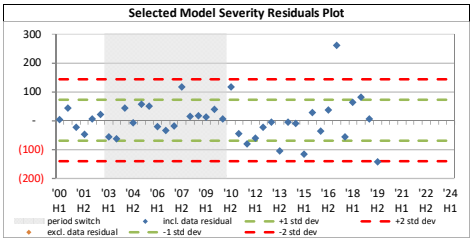
Actual and Selected Model Severity



Fitted Model Severity Residuals Plot



Selected Model Severity Residuals Plot

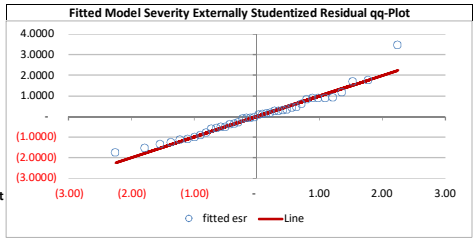


Fitted Model Severity Externally Studentized Residual qq-Plot

critical correl coeff 97.2%

test value 97.7%

therefore **can't reject** residual normality

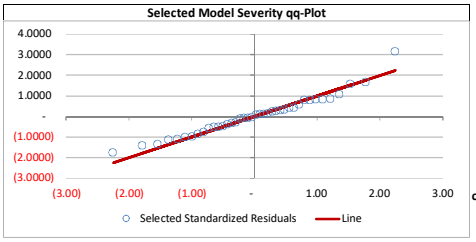


Selected Model Severity qq-Plot

critical correl coeff 97.2%

test value 97.7%

therefore **can't reject** residual normality



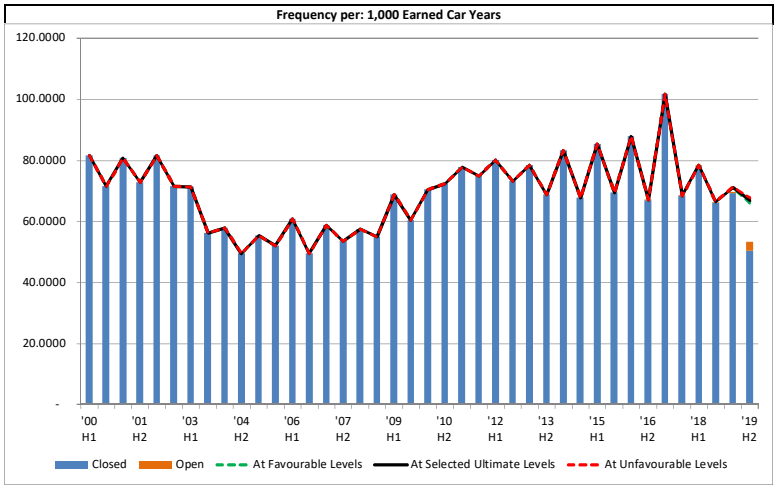
Facility Association - Trend Analysis - Industry
NL - PPV
CM
as at: Dec 31, 2019

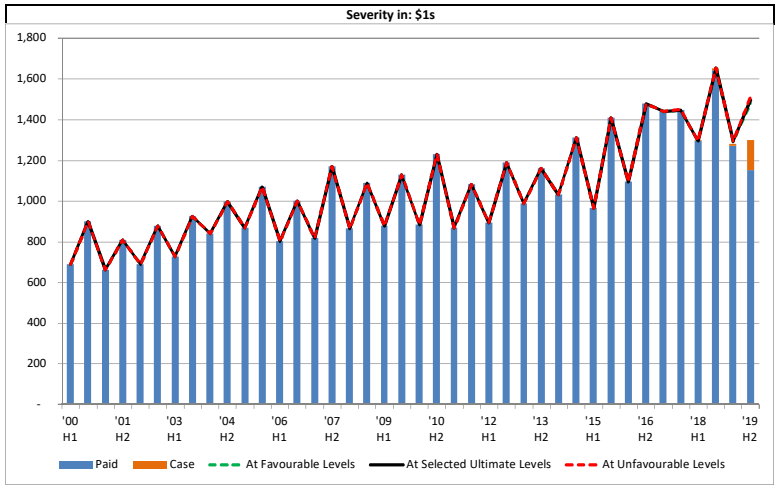
Frequency per: **1,000 Earned Car Years**
Severity in: **$1s**
Loss Costs in: **$1s**

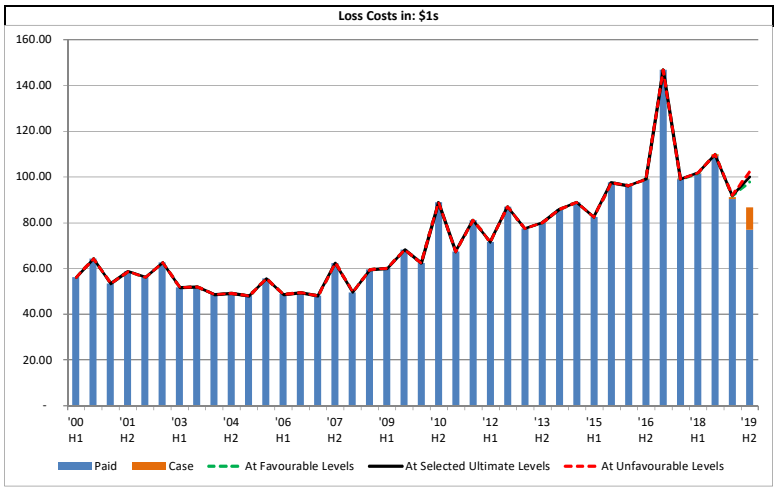
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	62,733	5,122	-	5,122	5,122	5,122	3,527	-	3,527	3,527	3,527	81.6478	689	56.26	81.6478	689	56.26	81.6478	689	56.26
2000-H2	2000.75	67,582	4,832	-	4,832	4,832	4,832	4,338	-	4,338	4,338	4,338	71.4983	898	64.21	71.4983	898	64.21	71.4983	898	64.21
2001-H1	2001.25	70,867	5,728	-	5,728	5,728	5,728	3,788	-	3,788	3,788	3,788	80.8270	661	53.43	80.8270	661	53.43	80.8270	661	53.43
2001-H2	2001.75	73,795	5,365	-	5,365	5,365	5,365	4,334	-	4,334	4,334	4,334	72.7010	808	58.74	72.7010	808	58.74	72.7010	808	58.74
2002-H1	2002.25	70,274	5,734	-	5,734	5,734	5,734	3,955	-	3,955	3,955	3,955	81.5949	690	56.30	81.5949	690	56.30	81.5949	690	56.30
2002-H2	2002.75	69,480	4,966	-	4,966	4,966	4,966	4,348	-	4,348	4,348	4,348	71.4734	876	62.61	71.4734	876	62.61	71.4734	876	62.61
2003-H1	2003.25	67,889	4,834	-	4,834	4,834	4,834	3,521	-	3,521	3,521	3,521	71.2045	728	51.84	71.2045	728	51.84	71.2045	728	51.84
2003-H2	2003.75	72,617	4,081	-	4,081	4,081	4,081	3,772	-	3,772	3,772	3,772	56.1990	924	51.93	56.1990	924	51.93	56.1990	924	51.93
2004-H1	2004.25	77,039	4,453	-	4,453	4,453	4,453	3,741	-	3,741	3,741	3,741	57.8021	840	48.55	57.8021	840	48.55	57.8021	840	48.55
2004-H2	2004.75	80,084	3,958	-	3,958	3,958	3,958	3,941	-	3,941	3,941	3,941	49.4230	996	49.23	49.4230	996	49.23	49.4230	996	49.23
2005-H1	2005.25	80,037	4,430	-	4,430	4,430	4,430	3,839	-	3,839	3,839	3,839	55.3491	867	47.99	55.3491	867	47.99	55.3491	867	47.99
2005-H2	2005.75	82,990	4,307	-	4,307	4,307	4,307	4,609	-	4,609	4,609	4,609	51.8981	1,070	55.53	51.8981	1,070	55.53	51.8981	1,070	55.53
2006-H1	2006.25	83,383	5,073	-	5,073	5,073	5,073	4,071	-	4,071	4,071	4,071	60.8397	802	48.79	60.8397	802	48.79	60.8397	802	48.79
2006-H2	2006.75	87,079	4,316	-	4,316	4,316	4,316	4,322	-	4,322	4,322	4,322	49.5642	1,001	49.61	49.5642	1,001	49.61	49.5642	1,001	49.61
2007-H1	2007.25	87,033	5,111	-	5,111	5,111	5,111	4,180	-	4,180	4,180	4,180	58.7248	818	48.04	58.7248	818	48.04	58.7248	818	48.04
2007-H2	2007.75	91,420	4,883	-	4,883	4,883	4,883	5,710	-	5,710	5,710	5,710	53.4126	1,169	62.44	53.4126	1,169	62.44	53.4126	1,169	62.44
2008-H1	2008.25	93,284	5,353	-	5,353	5,353	5,353	4,630	-	4,630	4,630	4,630	57.3839	865	49.64	57.3839	865	49.64	57.3839	865	49.64
2008-H2	2008.75	98,951	5,433	-	5,433	5,433	5,433	5,906	-	5,906	5,906	5,906	54.9061	1,087	59.68	54.9061	1,087	59.68	54.9061	1,087	59.68
2009-H1	2009.25	99,727	6,849	-	6,849	6,849	6,849	6,008	-	6,008	6,008	6,008	68.6773	877	60.23	68.6773	877	60.23	68.6773	877	60.23
2009-H2	2009.75	104,452	6,316	-	6,316	6,316	6,316	7,126	-	7,126	7,126	7,126	60.4680	1,128	68.21	60.4680	1,128	68.21	60.4680	1,128	68.21
2010-H1	2010.25	104,942	7,391	-	7,391	7,391	7,391	6,537	-	6,537	6,537	6,537	70.4296	884	62.26	70.4296	884	62.26	70.4296	884	62.26
2010-H2	2010.75	109,964	7,961	-	7,961	7,961	7,961	9,781	-	9,781	9,781	9,781	72.3963	1,229	88.98	72.3963	1,229	88.98	72.3963	1,229	88.98
2011-H1	2011.25	109,740	8,544	-	8,544	8,544	8,544	7,405	-	7,405	7,405	7,405	77.8569	867	67.50	77.8569	867	67.50	77.8569	867	67.50
2011-H2	2011.75	114,051	8,539	-	8,539	8,539	8,539	9,236	-	9,236	9,236	9,236	74.8697	1,082	81.01	74.8697	1,082	81.01	74.8697	1,082	81.01
2012-H1	2012.25	114,839	9,200	-	9,200	9,200	9,200	8,209	-	8,209	8,209	8,209	80.1118	892	71.46	80.1118	892	71.46	80.1118	892	71.46
2012-H2	2012.75	119,390	8,728	-	8,728	8,728	8,728	10,390	-	10,390	10,390	10,390	73.1051	1,190	87.00	73.1051	1,190	87.00	73.1051	1,190	87.00
2013-H1	2013.25	119,975	9,414	-	9,414	9,414	9,414	9,298	-	9,298	9,298	9,298	78.4665	988	77.52	78.4665	988	77.52	78.4665	988	77.52
2013-H2	2013.75	125,463	8,641	-	8,641	8,641	8,641	10,030	-	10,030	10,030	10,030	68.8727	1,161	79.96	68.8727	1,161	79.96	68.8727	1,161	79.96
2014-H1	2014.25	125,267	10,425	-	10,425	10,425	10,425	10,769	-	10,769	10,769	10,769	83.2219	1,033	85.97	83.2219	1,033	85.97	83.2219	1,033	85.97
2014-H2	2014.75	129,149	8,743	-	8,743	8,743	8,743	11,473	-	11,473	11,473	11,473	67.6971	1,312	88.82	67.6971	1,312	88.82	67.6971	1,312	88.82
2015-H1	2015.25	128,165	10,930	-	10,930	10,930	10,930	10,557	-	10,557	10,557	10,557	85.2804	966	82.38	85.2804	966	82.38	85.2804	966	82.38
2015-H2	2015.75	131,487	9,119	-	9,119	9,119	9,119	12,835	-	12,835	12,835	12,835	69.3527	1,408	97.65	69.3527	1,408	97.65	69.3527	1,408	97.65
2016-H1	2016.25	131,048	11,522	-	11,522	11,522	11,522	12,605	-	12,605	12,605	12,605	87.9221	1,094	96.19	87.9221	1,094	96.19	87.9221	1,094	96.19
2016-H2	2016.75	132,796	8,896	1	8,897	8,897	8,897	13,146	1	13,147	13,147	13,147	66.9975	1,478	99.02	66.9972	1,478	99.02	66.9979	1,478	99.02
2017-H1	2017.25	130,362	13,260	-	13,260	13,260	13,260	19,125	-	19,125	19,125	19,125	101.7170	1,442	146.68	101.7170	1,442	146.68	101.7170	1,442	146.68
2017-H2	2017.75	131,987	9,027	1	9,028	9,028	9,028	13,074	3	13,077	13,077	13,077	68.4008	1,448	99.04	68.4004	1,448	99.04	68.4012	1,449	99.11
2018-H1	2018.25	129,380	10,130	3	10,143	10,143	10,144	13,133	12	13,151	13,149	13,153	78.3992	1,297	101.68	78.3941	1,296	101.60	78.4044	1,297	101.69
2018-H2	2018.75	130,791	8,640	19	8,690	8,687	8,692	14,267	96	14,371	14,361	14,381	66.4387	1,654	109.89	66.4197	1,653	109.79	66.4576	1,655	109.99
2019-H1	2019.25	127,977	8,866	42	9,104	9,092	9,116	11,558	94	11,766	11,745	11,787	71.1378	1,292	91.91	71.0449	1,292	91.79	71.2308	1,293	92.10
2019-H2	2019.75	129,486	6,506	399	8,656	8,548	8,763	9,952	1,282	12,958	12,657	13,259	66.8453	1,497	100.07	66.0153	1,481	97.77	67.6754	1,513	102.39

Facility Association - Trend Analysis - Industry
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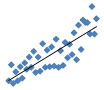
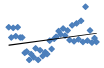






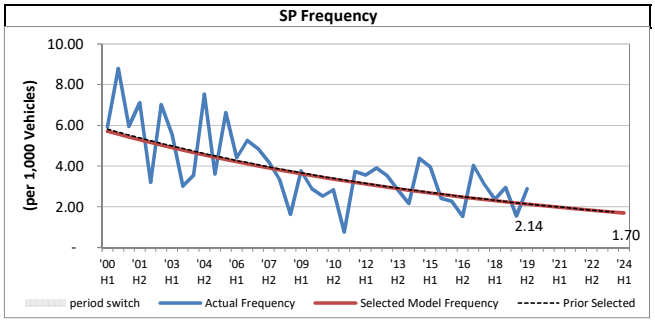
SCATTER PLOTS & CORRELATION MATRIX

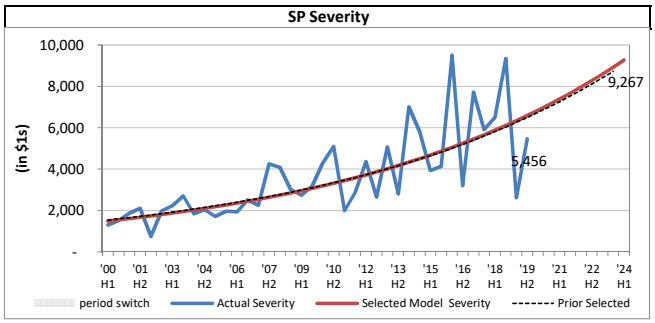
>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none

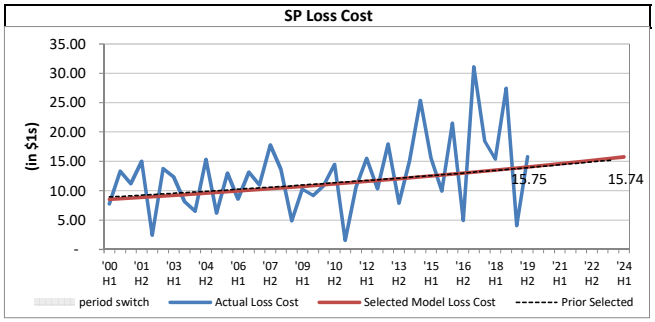
Severity		
3.4%	Frequency	
82.7%	30.2%	Time

Facility Association
Trend Analysis - Industry
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			avg LC:	12.68	11.05
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)**
'00H1	5.92	5.71	1,308	1,493	7.75	8.52
'00H2	8.79	5.56	1,514	1,550	13.31	8.62
'01H1	5.95	5.43	1,880	1,611	11.18	8.74
'01H2	7.11	5.29	2,107	1,673	14.98	8.85
'02H1	3.20	5.16	750	1,738	2.40	8.96
'02H2	7.02	5.03	1,958	1,805	13.75	9.08
'03H1	5.55	4.90	2,222	1,875	12.34	9.20
'03H2	3.01	4.78	2,700	1,948	8.13	9.31
'04H1	3.52	4.66	1,846	2,024	6.50	9.44
'04H2	7.54	4.55	2,036	2,102	15.34	9.56
'05H1	3.60	4.43	1,714	2,183	6.18	9.68
'05H2	6.63	4.32	1,960	2,268	13.00	9.80
'06H1	4.40	4.21	1,941	2,356	8.55	9.93
'06H2	5.25	4.11	2,500	2,447	13.13	10.06
'07H1	4.86	4.01	2,263	2,542	10.99	10.19
'07H2	4.19	3.91	4,250	2,641	17.80	10.32
'08H1	3.35	3.81	4,077	2,743	13.64	10.45
'08H2	1.62	3.71	3,000	2,850	4.86	10.59
'09H1	3.76	3.62	2,733	2,960	10.28	10.72
'09H2	2.89	3.53	3,182	3,075	9.19	10.86
'10H1	2.53	3.44	4,300	3,194	10.87	11.00
'10H2	2.84	3.36	5,091	3,318	14.48	11.14
'11H1	0.76	3.27	2,000	3,447	1.52	11.29
'11H2	3.73	3.19	2,857	3,580	10.65	11.43
'12H1	3.56	3.11	4,357	3,719	15.52	11.58
'12H2	3.90	3.04	2,643	3,863	10.31	11.73
'13H1	3.53	2.96	5,077	4,013	17.93	11.88
'13H2	2.81	2.89	2,800	4,169	7.88	12.03
'14H1	2.15	2.81	7,000	4,330	15.08	12.18
'14H2	4.37	2.74	5,800	4,498	25.36	12.34
'15H1	3.96	2.68	3,929	4,673	15.55	12.50
'15H2	2.42	2.61	4,125	4,854	9.96	12.66
'16H1	2.26	2.54	9,500	5,042	21.51	12.82
'16H2	1.54	2.48	3,200	5,238	4.91	12.99
'17H1	4.03	2.42	7,714	5,441	31.08	13.16
'17H2	3.13	2.36	5,900	5,652	18.46	13.33
'18H1	2.37	2.30	6,500	5,871	15.40	13.50
'18H2	2.94	2.24	9,333	6,098	27.44	13.67
'19H1	1.55	2.19	2,611	6,335	4.05	13.85
'19H2	2.89	2.13	5,456	6,580	15.75	14.03
'20H1		2.08		6,835		14.21
'20H2		2.03		7,101		14.39
'21H1		1.98		7,376		14.57
'21H2		1.93		7,662		14.76
'22H1		1.88		7,959		14.95
'22H2		1.83		8,267		15.14
'23H1		1.79		8,588		15.34
'23H2		1.74		8,921		15.54
'24H1		1.70		9,267		15.74
'24H2		1.66		9,626		15.94
'25H1		1.61		9,999		16.14







Selected Trend			
	Frequency	**Severity**	**Loss Cost**
Tab	FA f0a	FA s0a	
Past (Annual)	**(4.9%)**	**7.9%**	**2.6%**
	'19H2	**'19H2**	
Previous Selected	(5.0%)	7.7%	2.3%
	'18H2	**'18H2**	
Future (Annual)	**(4.9%)**	**7.9%**	**2.6%**
Previous Selected	(5.0%)	7.7%	2.3%

=>last period in past (curr)

=>last period in past (prev)

Frequency: design matrix per prior selected, adjusted on stats
Severity: design matrix per prior selected, adjusted on stats

std reg: per OW Report on AIX 2019-H1 (issued on March 31, 2020)	
Past Loss Cost Trend (Annual)	5.5%
Future Loss Cost Trend (Annual)	5.5%

Estimated Specific Event Impact (as applicable)

LOSS COST	'16H2 / '15H2:	1.02607
2016 reforms	'17H2 / '16H2:	1.02617
	calculated event factor:	1.00010
n/a	estimated event impact:	0.0%
	Regulator impact estimate:	0.0%
SEVERITY	'16H2 / '15H2:	1.07911
2016 reforms	'17H2 / '16H2:	1.07904
	calculated event factor:	0.99993
n/a	estimated event impact:	0.0%
FREQUENCY	'16H2 / '15H2:	0.95074
2016 reforms	'17H2 / '16H2:	0.95077
	calculated event factor:	1.00003
n/a	estimated event impact:	0.0%

annualized scalars	
LOSS COST	n/a
SEVERITY	n/a
FREQUENCY	n/a

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selected combo
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avg LC:	12.68	11.05

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	1	0.8694	0.8694	2.4297	12.7%
Residual	38	13.5972	0.3578		
Total	39	14.4666			

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	p
0.2451	**0.0601**	**0.0354**	0.5982	40	-	2

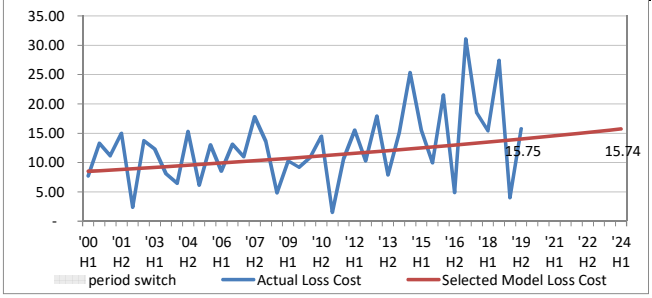
Runs-Test Result: 1.3303 **RESIDUALS RUNS RANDOM**
periods: 1

Notes:

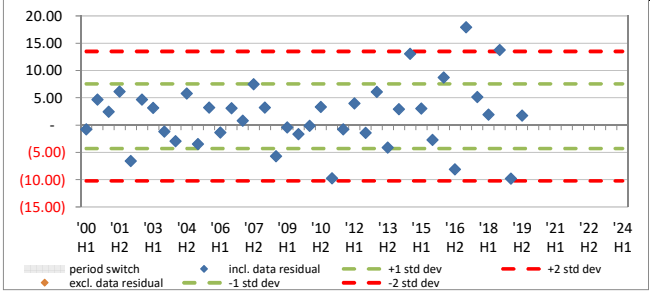
1. Number of regression parameters is taken as the higher of parameter count for frequency and severity selected models

2. Excluded data points are those excluded from data supporting EITHER the frequency OR the severity selected models

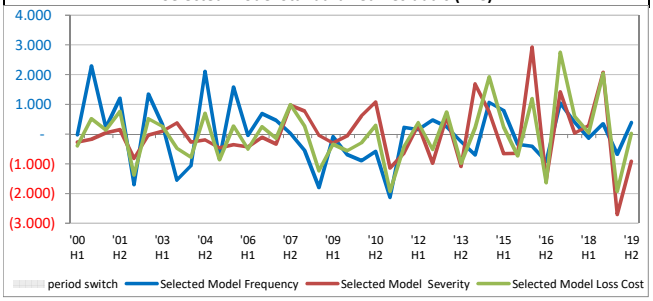
Actual and Selected Model Loss Cost



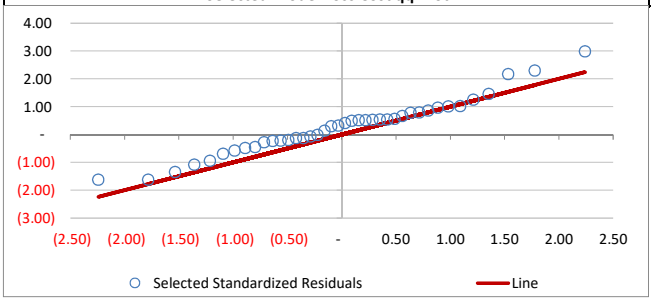
Selected Model Loss Cost Residuals Plot



Selected Model Standardized Residuals (line)



Selected Model Loss Cost qq-Plot



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

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

MODEL ID FA f0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**

MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)													
				Trend Periods based on average accident date where scalar present								Frequency Values			
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	1	0	0	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
												=> select initial accident half for period				
'00H1		0	2000.25	-	-	-	-	-	-	-	-	5.9249	5.7063	0.2186	5.7063	0.2186
'00H2		1	2000.75	-	-	-	-	-	-	-	-	8.7937	5.5640	**3.2297**	5.5640	3.2297
'01H1		0	2001.25	-	-	-	-	-	-	-	-	5.9484	5.4253	0.5231	5.4253	0.5231
'01H2		1	2001.75	-	-	-	-	-	-	-	-	7.1083	5.2900	1.8183	5.2900	1.8183
'02H1		0	2002.25	-	-	-	-	-	-	-	-	3.1982	5.1581	(1.9599)	5.1581	(1.9599)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	7.0225	5.0295	1.9930	5.0295	1.9930
'03H1		0	2003.25	-	-	-	-	-	-	-	-	5.5542	4.9041	0.6501	4.9041	0.6501
'03H2		1	2003.75	-	-	-	-	-	-	-	-	3.0112	4.7818	(1.7706)	4.7818	(1.7706)
'04H1		0	2004.25	-	-	-	-	-	-	-	-	3.5226	4.6626	(1.1400)	4.6626	(1.1400)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	7.5364	4.5463	**2.9901**	4.5463	2.9901
'05H1		0	2005.25	-	-	-	-	-	-	-	-	3.6030	4.4330	(0.8300)	4.4330	(0.8300)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	6.6321	4.3225	2.3096	4.3225	2.3096
'06H1		0	2006.25	-	-	-	-	-	-	-	-	4.4027	4.2147	0.1880	4.2147	0.1880
'06H2		1	2006.75	-	-	-	-	-	-	-	-	5.2539	4.1096	1.1443	4.1096	1.1443
'07H1		0	2007.25	-	-	-	-	-	-	-	-	4.8563	4.0071	0.8492	4.0071	0.8492
'07H2		1	2007.75	-	-	-	-	-	-	-	-	4.1888	3.9072	0.2816	3.9072	0.2816
'08H1		0	2008.25	-	-	-	-	-	-	-	-	3.3453	3.8098	(0.4645)	3.8098	(0.4645)
'08H2		1	2008.75	-	-	-	-	-	-	-	-	1.6196	3.7148	(2.0952)	3.7148	(2.0952)
'09H1		0	2009.25	-	-	-	-	-	-	-	-	3.7618	3.6222	0.1396	3.6222	0.1396
'09H2		1	2009.75	-	-	-	-	-	-	-	-	2.8876	3.5319	(0.6443)	3.5319	(0.6443)
'10H1		0	2010.25	-	-	-	-	-	-	-	-	2.5269	3.4438	(0.9169)	3.4438	(0.9169)
'10H2		1	2010.75	-	-	-	-	-	-	-	-	2.8433	3.3579	(0.5146)	3.3579	(0.5146)
'11H1		0	2011.25	-	-	-	-	-	-	-	-	0.7577	3.2742	**(2.5165)**	3.2742	(2.5165)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	3.7284	3.1926	0.5358	3.1926	0.5358
'12H1		0	2012.25	-	-	-	-	-	-	-	-	3.5629	3.1130	0.4499	3.1130	0.4499
'12H2		1	2012.75	-	-	-	-	-	-	-	-	3.8999	3.0354	0.8645	3.0354	0.8645
'13H1		0	2013.25	-	-	-	-	-	-	-	-	3.5323	2.9597	0.5726	2.9597	0.5726
'13H2		1	2013.75	-	-	-	-	-	-	-	-	2.8145	2.8859	(0.0714)	2.8859	(0.0714)
'14H1		0	2014.25	-	-	-	-	-	-	-	-	2.1548	2.8139	(0.6591)	2.8139	(0.6591)
'14H2		1	2014.75	-	-	-	-	-	-	-	-	4.3729	2.7438	1.6291	2.7438	1.6291
'15H1		0	2015.25	-	-	-	-	-	-	-	-	3.9580	2.6754	1.2826	2.6754	1.2826
'15H2		1	2015.75	-	-	-	-	-	-	-	-	2.4152	2.6087	(0.1935)	2.6087	(0.1935)
'16H1		0	2016.25	-	-	-	-	-	-	-	-	2.2646	2.5436	(0.2790)	2.5436	(0.2790)
'16H2		1	2016.75	-	-	-	-	-	-	-	-	1.5355	2.4802	(0.9447)	2.4802	(0.9447)
'17H1		0	2017.25	-	-	-	-	-	-	-	-	4.0284	2.4183	1.6101	2.4183	1.6101
'17H2		1	2017.75	-	-	-	-	-	-	-	-	3.1280	2.3581	0.7699	2.3581	0.7699
'18H1		0	2018.25	-	-	-	-	-	-	-	-	2.3689	2.2993	0.0696	2.2993	0.0696
'18H2		1	2018.75	-	-	-	-	-	-	-	-	2.9396	2.2419	0.6977	2.2419	0.6977
'19H1		0	2019.25	-	-	-	-	-	-	-	-	1.5525	2.1860	(0.6335)	2.1860	(0.6335)
'19H2		1	2019.75	-	-	-	-	-	-	-	-	2.8876	2.1315	0.7561	2.1315	0.7561
'20H1		0	2020.25	-	-	-	-	-	-	-	-		2.0784		2.0784	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		2.0266		2.0266	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		1.9760		1.9760	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		1.9268		1.9268	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		1.8787		1.8787	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		1.8319		1.8319	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		1.7862		1.7862	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		1.7417		1.7417	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		1.6982		1.6982	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		1.6559		1.6559	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		1.6146		1.6146	

Facility Association - Trend Analysis - Industry
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SP
as at: Dec 31, 2019

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 ID FA f0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.3981	3.3981	21.5002	0.0%
Residual	38	6.0058	0.1580		
Total	39	9.4039			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	3.3981	3.3981	21.5002	0.0%
Residual	38	6.0058	0.1580		
Total	39	9.4039			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.6011	**0.3613**	**0.3445**	0.3976	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.6011	**0.3613**	**0.3445**	0.3976	40	-	2

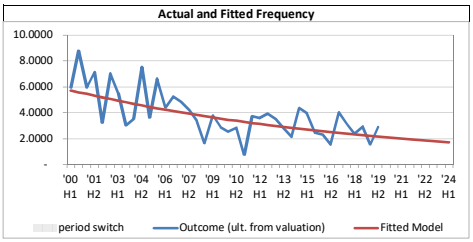
Runs-Test Result: 0.9268 **RESIDUALS RUNS RANDOM**; resids NOT normal

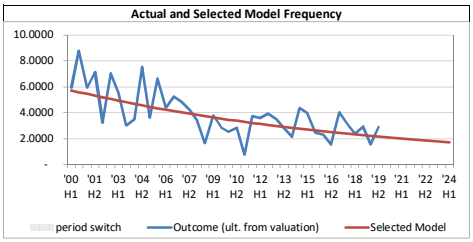
parameters with p-value >5% **0** (intercept specifically not included)

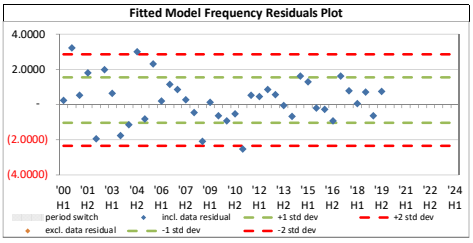
	Coefficients	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.	
	1	2						
Intercept	102.752	21.891	4.694	0.0%	58.437	147.068	102.752	2
Season	-	-	-	n/a	-	-	-	0
All Years	(0.050)	0.011	(4.637)	0.0%	(0.073)	(0.028)	(0.050)	1
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	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

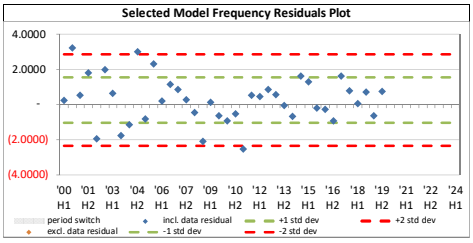
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**(4.9%)**	**(5.0%)**	**(4.9%)**	**'19H2**	**=> last period in "past"**
future	**(4.9%)**	**(5.0%)**	**(4.9%)**		

Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. 95% Lower	C.I. 95% Upper	Selected Coeff.
All Yrs or AY	(0.050)	0.011	(4.637)	0.0%	(0.073)	(0.028)	(0.050)
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a





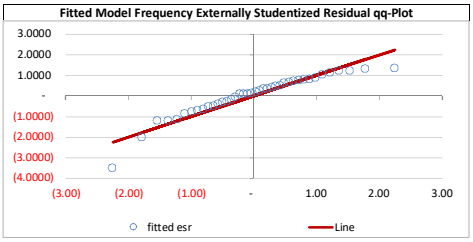


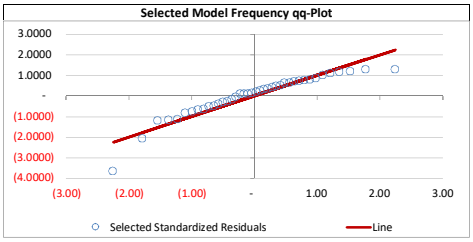


critical correl coeff 97.2%

test value 94.3%

therefore **reject** residual normality





critical correl coeff 97.2%

test value 94.3%

therefore **reject** residual normality

Facility Association - Trend Analysis - Industry
NL - PPV
SP
as at: Dec 31, 2019

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 ID FA s0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

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

		Explanatory Variables (Xi)										Severity Values				
				Trend Periods based on average accident date where scalar present												
Chart Periods	Exclude Data Point (y)?	Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	Outcome (ult. from valuation)	Fitted Model	Fitted Model Residual	Selected Model	Selected Model Residual
		0	1	0	0	0	0	0	0	0	0					
'00H1		0	2000.25	-	-	-	-	-	-	-	-	1,308	1,493	(185)	1,493	(185)
'00H2		1	2000.75	-	-	-	-	-	-	-	-	1,514	1,550	(36)	1,550	(36)
'01H1		0	2001.25	-	-	-	-	-	-	-	-	1,880	1,611	269	1,611	269
'01H2		1	2001.75	-	-	-	-	-	-	-	-	2,107	1,673	434	1,673	434
'02H1		0	2002.25	-	-	-	-	-	-	-	-	750	1,738	(988)	1,738	(988)
'02H2		1	2002.75	-	-	-	-	-	-	-	-	1,958	1,805	153	1,805	153
'03H1		0	2003.25	-	-	-	-	-	-	-	-	2,222	1,875	347	1,875	347
'03H2		1	2003.75	-	-	-	-	-	-	-	-	2,700	1,948	752	1,948	752
'04H1		0	2004.25	-	-	-	-	-	-	-	-	1,846	2,024	(178)	2,024	(178)
'04H2		1	2004.75	-	-	-	-	-	-	-	-	2,036	2,102	(66)	2,102	(66)
'05H1		0	2005.25	-	-	-	-	-	-	-	-	1,714	2,183	(469)	2,183	(469)
'05H2		1	2005.75	-	-	-	-	-	-	-	-	1,960	2,268	(308)	2,268	(308)
'06H1		0	2006.25	-	-	-	-	-	-	-	-	1,941	2,356	(415)	2,356	(415)
'06H2		1	2006.75	-	-	-	-	-	-	-	-	2,500	2,447	53	2,447	53
'07H1		0	2007.25	-	-	-	-	-	-	-	-	2,263	2,542	(279)	2,542	(279)
'07H2		1	2007.75	-	-	-	-	-	-	-	-	4,250	2,641	1,609	2,641	1,609
'08H1		0	2008.25	-	-	-	-	-	-	-	-	4,077	2,743	1,334	2,743	1,334
'08H2		1	2008.75	-	-	-	-	-	-	-	-	3,000	2,850	150	2,850	150
'09H1		0	2009.25	-	-	-	-	-	-	-	-	2,733	2,960	(227)	2,960	(227)
'09H2		1	2009.75	-	-	-	-	-	-	-	-	3,182	3,075	107	3,075	107
'10H1		0	2010.25	-	-	-	-	-	-	-	-	4,300	3,194	1,106	3,194	1,106
'10H2		1	2010.75	-	-	-	-	-	-	-	-	5,091	3,318	1,773	3,318	1,773
'11H1		0	2011.25	-	-	-	-	-	-	-	-	2,000	3,447	(1,447)	3,447	(1,447)
'11H2		1	2011.75	-	-	-	-	-	-	-	-	2,857	3,580	(723)	3,580	(723)
'12H1		0	2012.25	-	-	-	-	-	-	-	-	4,357	3,719	638	3,719	638
'12H2		1	2012.75	-	-	-	-	-	-	-	-	2,643	3,863	(1,220)	3,863	(1,220)
'13H1		0	2013.25	-	-	-	-	-	-	-	-	5,077	4,013	1,064	4,013	1,064
'13H2		1	2013.75	-	-	-	-	-	-	-	-	2,800	4,169	(1,369)	4,169	(1,369)
'14H1		0	2014.25	-	-	-	-	-	-	-	-	7,000	4,330	2,670	4,330	2,670
'14H2		1	2014.75	-	-	-	-	-	-	-	-	5,800	4,498	1,302	4,498	1,302
'15H1		0	2015.25	-	-	-	-	-	-	-	-	3,929	4,673	(744)	4,673	(744)
'15H2		1	2015.75	-	-	-	-	-	-	-	-	4,125	4,854	(729)	4,854	(729)
'16H1		0	2016.25	-	-	-	-	-	-	-	-	9,500	5,042	**4,458**	5,042	4,458
'16H2		1	2016.75	-	-	-	-	-	-	-	-	3,200	5,238	(2,038)	5,238	(2,038)
'17H1		0	2017.25	-	-	-	-	-	-	-	-	7,714	5,441	2,273	5,441	2,273
'17H2		1	2017.75	-	-	-	-	-	-	-	-	5,900	5,652	248	5,652	248
'18H1		0	2018.25	-	-	-	-	-	-	-	-	6,500	5,871	629	5,871	629
'18H2		1	2018.75	-	-	-	-	-	-	-	-	9,333	6,098	**3,235**	6,098	3,235
'19H1		0	2019.25	-	-	-	-	-	-	-	-	2,611	6,335	**(3,724)**	6,335	(3,724)
'19H2		1	2019.75	-	-	-	-	-	-	-	-	5,456	6,580	(1,124)	6,580	(1,124)
'20H1		0	2020.25	-	-	-	-	-	-	-	-		6,835		6,835	
'20H2		1	2020.75	-	-	-	-	-	-	-	-		7,101		7,101	
'21H1		0	2021.25	-	-	-	-	-	-	-	-		7,376		7,376	
'21H2		1	2021.75	-	-	-	-	-	-	-	-		7,662		7,662	
'22H1		0	2022.25	-	-	-	-	-	-	-	-		7,959		7,959	
'22H2		1	2022.75	-	-	-	-	-	-	-	-		8,267		8,267	
'23H1		0	2023.25	-	-	-	-	-	-	-	-		8,588		8,588	
'23H2		1	2023.75	-	-	-	-	-	-	-	-		8,921		8,921	
'24H1		0	2024.25	-	-	-	-	-	-	-	-		9,267		9,267	
'24H2		1	2024.75	-	-	-	-	-	-	-	-		9,626		9,626	
'25H1		0	2025.25	-	-	-	-	-	-	-	-		9,999		9,999	

Facility Association - Trend Analysis - Industry
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MODEL ID FA s0a **1 period seasonality: not included per prior selected data exclusion counts: 0 selected; 0 due to zero values for metrics**
MODEL DESCRIPTION design matrix per prior selected, adjusted on stats

FITTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	7.7129	7.7129	63.5620	0.0%
Residual	38	4.6111	0.1213		
Total	39	12.3240			

SELECTED TREND STRUCTURE ANOVA

	df	SS	Mean SS	F	Significance F
Regression	1	7.7129	7.7129	63.5620	0.0%
Residual	38	4.6111	0.1213		
Total	39	12.3240			

FITTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7911	**0.6258**	**0.6160**	0.3483	40	-	2

SELECTED TREND STRUCTURE REGRESSION STATISTICS

Multiple R	R^2	Adjusted R^2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# parameters p
0.7911	**0.6258**	**0.6160**	0.3483	40	-	2

Runs-Test Result: 0.1813 **RESIDUALS RUNS RANDOM** ; residuals normal

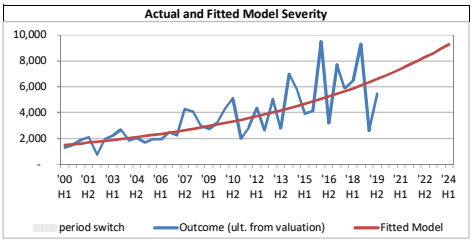
parameters with p-value >5% **0** (intercept specifically not included)

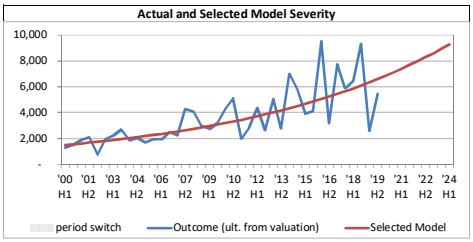
Runs-Test Result: 0.1813 **RESIDUALS RUNS RANDOM** ; residuals normal

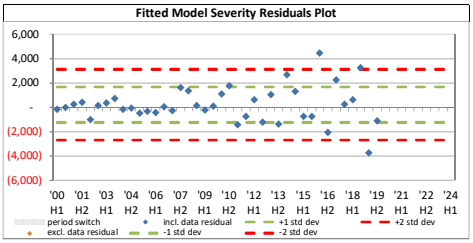
	Coefficients	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.	
	1	2						
Intercept	(144.873)	19.181	(7.553)	0.0%	(183.703)	(106.042)	(144.873)	2
Season	-	-	-	n/a	-	-	-	0
All Years	0.076	0.010	7.973	0.0%	0.057	0.095	0.076	1
Scalar 1	-	-	-	n/a	-	-	-	0
Trend 1	-	-	-	n/a	-	-	-	0
Scalar 2	-	-	-	n/a	-	-	-	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

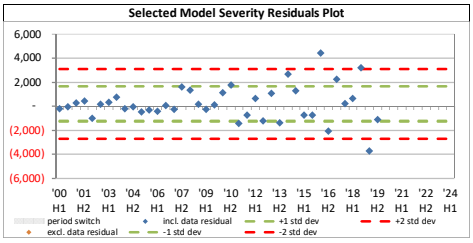
	Fitted Annual	Previous Selected	Selected Annual	selected = fitted	
past	**7.9%**	**7.7%**	**7.9%**	**'19H2**	**=> last period in "past"**
future	**7.9%**	**7.7%**	**7.9%**		

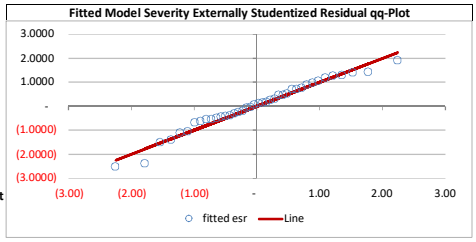
Cumulative Trends (summed coefficients)	fitted coeff	S.E.	t-Stat	p-value	C.I. Lower	95% Upper	Selected Coeff.
All Yrs or AY	0.076	0.010	7.973	0.0%	0.057	0.095	0.076
AY+1	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AY+1+2+3+4	n/a	n/a	n/a	n/a	n/a	n/a	n/a

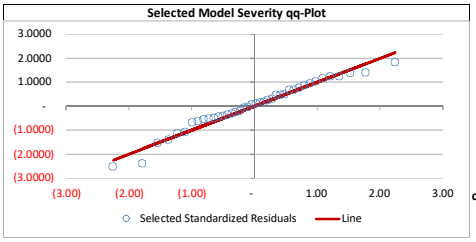












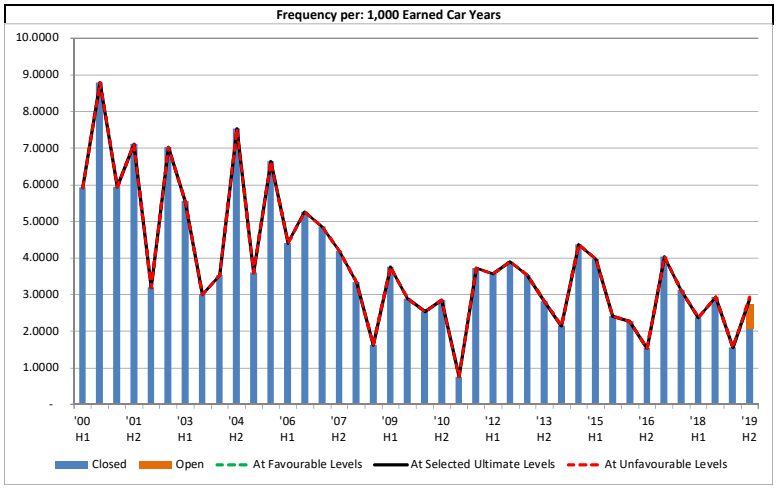
Facility Association - Trend Analysis - Industry
NL - PPV
SP
as at: Dec 31, 2019

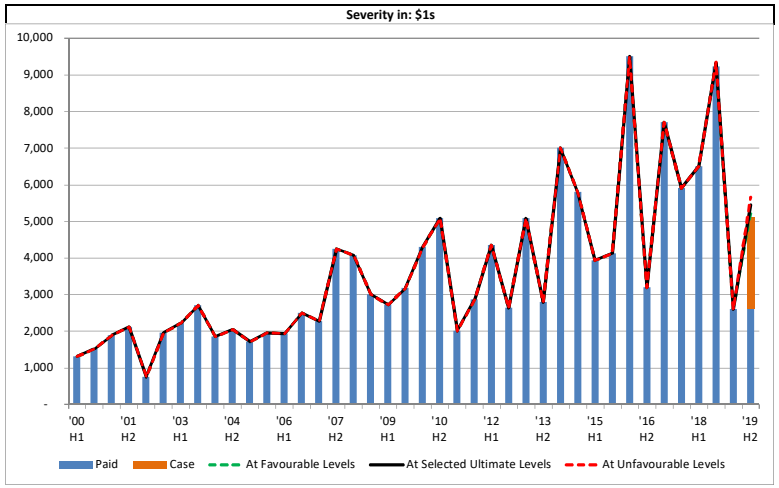
Frequency per: 1,000 Earned Car Years
Severity in: $1s
Loss Costs in: $1s

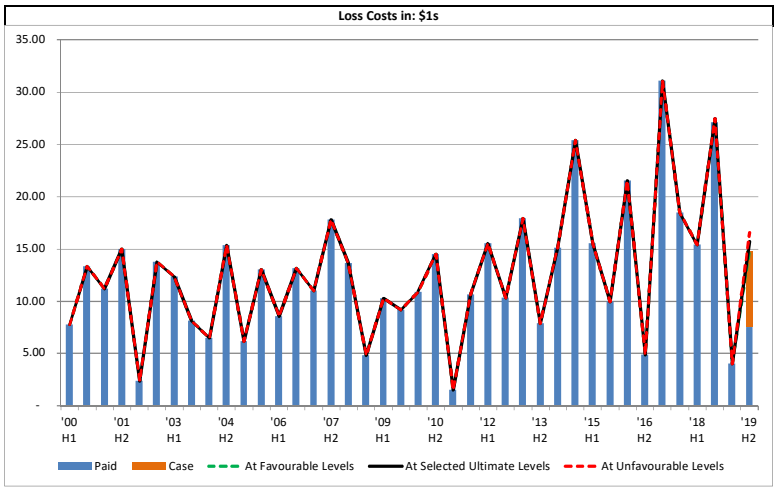
amts in: $1,000s

						+/-: 5.0%					+/-: 10.0%		At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	Favourable Count	Unfavour-able count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavour-able Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		AIX data	AIX data	AIX data	valuation	=[4]-5.0% * abs([4]-[2])	=[4]+5.0% * abs([4]-[2])	AIX data	AIX data	valuation	=[9]-10.0% * abs([9]-[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]
2000-H1	2000.25	4,388	26	-	26	26	26	34	-	34	34	34	5.9249	1,308	7.75	5.9249	1,308	7.75	5.9249	1,308	7.75
2000-H2	2000.75	4,208	37	-	37	37	37	56	-	56	56	56	8.7937	1,514	13.31	8.7937	1,514	13.31	8.7937	1,514	13.31
2001-H1	2001.25	4,203	25	-	25	25	25	47	-	47	47	47	5.9484	1,880	11.18	5.9484	1,880	11.18	5.9484	1,880	11.18
2001-H2	2001.75	3,939	28	-	28	28	28	59	-	59	59	59	7.1083	2,107	14.98	7.1083	2,107	14.98	7.1083	2,107	14.98
2002-H1	2002.25	3,752	12	-	12	12	12	9	-	9	9	9	3.1982	750	2.40	3.1982	750	2.40	3.1982	750	2.40
2002-H2	2002.75	3,418	24	-	24	24	24	47	-	47	47	47	7.0225	1,958	13.75	7.0225	1,958	13.75	7.0225	1,958	13.75
2003-H1	2003.25	3,241	18	-	18	18	18	40	-	40	40	40	5.5542	2,222	12.34	5.5542	2,222	12.34	5.5542	2,222	12.34
2003-H2	2003.75	3,321	10	-	10	10	10	27	-	27	27	27	3.0112	2,700	8.13	3.0112	2,700	8.13	3.0112	2,700	8.13
2004-H1	2004.25	3,690	13	-	13	13	13	24	-	24	24	24	3.5226	1,846	6.50	3.5226	1,846	6.50	3.5226	1,846	6.50
2004-H2	2004.75	3,715	28	-	28	28	28	57	-	57	57	57	7.5364	2,036	15.34	7.5364	2,036	15.34	7.5364	2,036	15.34
2005-H1	2005.25	3,886	14	-	14	14	14	24	-	24	24	24	3.6030	1,714	6.18	3.6030	1,714	6.18	3.6030	1,714	6.18
2005-H2	2005.75	3,770	25	-	25	25	25	49	-	49	49	49	6.6321	1,960	13.00	6.6321	1,960	13.00	6.6321	1,960	13.00
2006-H1	2006.25	3,861	17	-	17	17	17	33	-	33	33	33	4.4027	1,941	8.55	4.4027	1,941	8.55	4.4027	1,941	8.55
2006-H2	2006.75	3,807	20	-	20	20	20	50	-	50	50	50	5.2539	2,500	13.13	5.2539	2,500	13.13	5.2539	2,500	13.13
2007-H1	2007.25	3,912	19	-	19	19	19	43	-	43	43	43	4.8563	2,263	10.99	4.8563	2,263	10.99	4.8563	2,263	10.99
2007-H2	2007.75	3,820	16	-	16	16	16	68	-	68	68	68	4.1888	4,250	17.80	4.1888	4,250	17.80	4.1888	4,250	17.80
2008-H1	2008.25	3,886	13	-	13	13	13	53	-	53	53	53	3.3453	4,077	13.64	3.3453	4,077	13.64	3.3453	4,077	13.64
2008-H2	2008.75	3,705	6	-	6	6	6	18	-	18	18	18	1.6196	3,000	4.86	1.6196	3,000	4.86	1.6196	3,000	4.86
2009-H1	2009.25	3,987	15	-	15	15	15	41	-	41	41	41	3.7618	2,733	10.28	3.7618	2,733	10.28	3.7618	2,733	10.28
2009-H2	2009.75	3,809	11	-	11	11	11	35	-	35	35	35	2.8876	3,182	9.19	2.8876	3,182	9.19	2.8876	3,182	9.19
2010-H1	2010.25	3,957	10	-	10	10	10	43	-	43	43	43	2.5269	4,300	10.87	2.5269	4,300	10.87	2.5269	4,300	10.87
2010-H2	2010.75	3,869	11	-	11	11	11	56	-	56	56	56	2.8433	5,091	14.48	2.8433	5,091	14.48	2.8433	5,091	14.48
2011-H1	2011.25	3,959	3	-	3	3	3	6	-	6	6	6	0.7577	2,000	1.52	0.7577	2,000	1.52	0.7577	2,000	1.52
2011-H2	2011.75	3,755	14	-	14	14	14	40	-	40	40	40	3.7284	2,857	10.65	3.7284	2,857	10.65	3.7284	2,857	10.65
2012-H1	2012.25	3,929	14	-	14	14	14	61	-	61	61	61	3.5629	4,357	15.52	3.5629	4,357	15.52	3.5629	4,357	15.52
2012-H2	2012.75	3,590	14	-	14	14	14	37	-	37	37	37	3.8999	2,643	10.31	3.8999	2,643	10.31	3.8999	2,643	10.31
2013-H1	2013.25	3,680	13	-	13	13	13	66	-	66	66	66	3.5323	5,077	17.93	3.5323	5,077	17.93	3.5323	5,077	17.93
2013-H2	2013.75	3,553	10	-	10	10	10	28	-	28	28	28	2.8145	2,800	7.88	2.8145	2,800	7.88	2.8145	2,800	7.88
2014-H1	2014.25	3,713	8	-	8	8	8	56	-	56	56	56	2.1548	7,000	15.08	2.1548	7,000	15.08	2.1548	7,000	15.08
2014-H2	2014.75	3,430	15	-	15	15	15	87	-	87	87	87	4.3729	5,800	25.36	4.3729	5,800	25.36	4.3729	5,800	25.36
2015-H1	2015.25	3,537	14	-	14	14	14	55	-	55	55	55	3.9580	3,929	15.55	3.9580	3,929	15.55	3.9580	3,929	15.55
2015-H2	2015.75	3,312	8	-	8	8	8	33	-	33	33	33	2.4152	4,125	9.96	2.4152	4,125	9.96	2.4152	4,125	9.96
2016-H1	2016.25	3,533	8	-	8	8	8	76	-	76	76	76	2.2646	9,500	21.51	2.2646	9,500	21.51	2.2646	9,500	21.51
2016-H2	2016.75	3,256	5	-	5	5	5	16	-	16	16	16	1.5355	3,200	4.91	1.5355	3,200	4.91	1.5355	3,200	4.91
2017-H1	2017.25	3,475	14	-	14	14	14	108	-	108	108	108	4.0284	7,714	31.08	4.0284	7,714	31.08	4.0284	7,714	31.08
2017-H2	2017.75	3,197	10	-	10	10	10	59	-	59	59	59	3.1280	5,900	18.46	3.1280	5,900	18.46	3.1280	5,900	18.46
2018-H1	2018.25	3,377	8	-	8	8	8	52	-	52	52	52	2.3689	6,500	15.40	2.3689	6,500	15.40	2.3689	6,500	15.40
2018-H2	2018.75	3,062	9	-	9	9	9	83	-	84	84	84	2.9396	9,333	27.44	2.9396	9,322	27.40	2.9396	9,344	27.47
2019-H1	2019.25	3,207	5	-	5	5	5	13	-	13	13	13	1.5525	2,611	4.05	1.5522	2,612	4.05	1.5529	2,610	4.05
2019-H2	2019.75	2,920	6	2	8	8	9	22	21	46	44	48	2.8876	5,456	15.75	2.8460	5,247	14.93	2.9292	5,659	16.58

Facility Association - Trend Analysis - Industry
NL - PPV
SP
as at: Dec 31, 2019

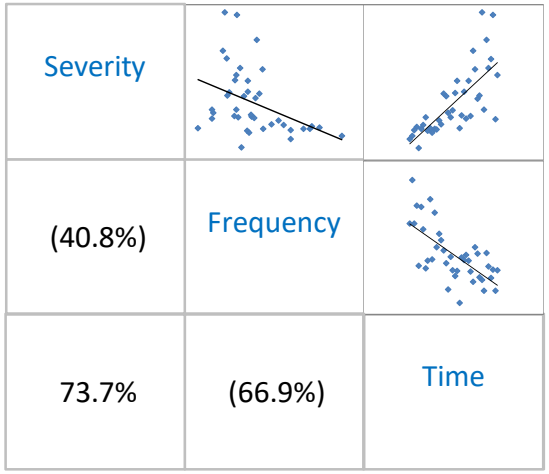






SCATTER PLOTS & CORRELATION MATRIX

>80% - very strong
51% to 80% - strong
20% to 50% - moderate
<20% - weak to none



Section 4 : Actuarial Support

Appendix B (Part 2) – Industry Private Passenger Vehicle Loss Valuation Analysis

Industry Valuation
as at December 31, 2019

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

Development Intervals	Third Party Liability Bodily Injury		Third Party Liability Property Damage		Accident Benefits Medical Expense		Accident Benefits Disability Benefits	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	Avg 4 AHYs	Avg 4 AHYs	Avg 3 AHYs-2	Avg 3 AHYs-1	WAvg 4 AHYs	WAvg 4 AHYs	Avg 10 AHYs XHL	Avg 10 AHYs XHL
12 - 18	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
18 - 24	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
24 - 30	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
30 - 36	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
36 - 42	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
42 - 48	Avg 4 AHYs	Avg 4 AHYs	No Development	No Development	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
48 - 54	WAvg All Yrs	WAvg All Yrs	No Development	No Development	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
54 - 60	WAvg All Yrs	WAvg All Yrs	No Development	No Development	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
60 - 66	WAvg All Yrs	WAvg All Yrs	No Development	No Development	Avg 4 AHYs	Avg 4 AHYs	WAvg All Yrs	WAvg All Yrs
66 - 72	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
72 - 78	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
78 - 84	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
84 - 90	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
90 - 96	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
96 - 102	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
102 - 108	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
108 - 114	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
114 - 120	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
120 - 126	WAvg All Yrs	WAvg All Yrs	No Development	No Development	No Development	No Development	WAvg All Yrs	WAvg All Yrs
126 - 132	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
132 - 138	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
138 - 144	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
144 - 150	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
150 - 156	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
156 - 162	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
162 - 168	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
168 - 174	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
174 - 180	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
180 - 186	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
186 - 192	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
192 - 198	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
198 - 204	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
204 - 210	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
210 - 216	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
216 - 222	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
222 - 228	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
228 - 234	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
234 - 240	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development
240 - Ult.	No Development	No Development	No Development	No Development	No Development	No Development	No Development	No Development

Industry Valuation
as at December 31, 2019

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

Development Intervals	Accident Benefits Death Benefits		Accident Benefits Funeral Expense		Accident Benefits Uninsured Automobile		Other Coverages Collision	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 3 AHYs-2	Avg 4 AHYs
12 - 18	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs
18 - 24	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs
24 - 30	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs
30 - 36	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs
36 - 42	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
42 - 48	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
48 - 54	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
54 - 60	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
60 - 66	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
66 - 72	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
72 - 78	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
78 - 84	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
84 - 90	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
90 - 96	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
96 - 102	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
102 - 108	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
108 - 114	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
114 - 120	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
120 - 126	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
126 - 132	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
132 - 138	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
138 - 144	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
144 - 150	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
150 - 156	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
156 - 162	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
162 - 168	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
168 - 174	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
174 - 180	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
180 - 186	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
186 - 192	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
192 - 198	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
198 - 204	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
204 - 210	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
210 - 216	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
216 - 222	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
222 - 228	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
228 - 234	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
234 - 240	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
240 - Ult.	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development

Industry Valuation
as at December 31, 2019

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

Development Intervals	Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils		Other Coverages Underinsured Motorist	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	Avg 3 AHYs-2	Avg 3 AHYs-1	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
12 - 18	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
18 - 24	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
24 - 30	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
30 - 36	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
36 - 42	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	Avg 4 AHYs	Avg 4 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
42 - 48	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
48 - 54	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
54 - 60	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
60 - 66	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
66 - 72	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
72 - 78	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
78 - 84	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
84 - 90	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
90 - 96	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
96 - 102	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
102 - 108	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
108 - 114	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
114 - 120	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
120 - 126	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
126 - 132	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
132 - 138	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
138 - 144	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
144 - 150	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
150 - 156	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
156 - 162	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
162 - 168	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
168 - 174	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
174 - 180	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
180 - 186	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
186 - 192	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
192 - 198	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
198 - 204	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
204 - 210	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
210 - 216	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
216 - 222	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
222 - 228	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
228 - 234	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
234 - 240	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
240 - Ult.	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 120,869,791	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 0	$ 0	$ 0	43 %
12-2000	128,598,889	58,603,561	58,603,539	58,603,561	22	0	22	46 %
06-2001	131,818,118	58,807,702	58,782,765	58,807,702	24,937	0	24,937	45 %
12-2001	142,035,742	56,437,605	56,437,605	56,437,605	0	0	0	40 %
06-2002	143,700,015	48,947,997	48,947,997	48,947,997	0	0	0	34 %
12-2002	160,610,064	56,720,679	56,720,679	56,720,679	0	0	0	35 %
06-2003	166,111,835	53,509,331	53,509,331	53,509,331	0	0	0	32 %
12-2003	183,167,280	52,875,152	52,875,152	52,875,152	0	0	0	29 %
06-2004	190,914,306	50,679,477	50,679,477	50,679,477	0	0	0	27 %
12-2004	185,518,802	55,403,936	55,374,256	55,403,936	29,680	0	29,680	30 %
06-2005	177,094,547	51,100,114	51,070,114	51,100,114	30,000	0	30,000	29 %
12-2005	175,665,277	62,981,855	62,919,333	62,981,855	62,522	0	62,522	36 %
06-2006	167,858,967	50,241,984	50,122,956	50,241,984	119,028	0	119,028	30 %
12-2006	174,582,977	63,777,979	63,777,814	63,777,979	165	0	165	37 %
06-2007	173,554,754	60,935,677	60,634,231	60,935,677	301,446	0	301,446	35 %
12-2007	183,618,515	73,019,056	72,023,969	73,019,056	995,087	0	995,087	40 %
06-2008	183,556,568	58,911,902	58,737,542	58,911,902	174,360	0	174,360	32 %
12-2008	197,535,330	73,184,111	73,129,013	73,184,111	55,098	0	55,098	37 %
06-2009	201,097,717	64,348,748	63,579,825	64,348,748	768,923	0	768,923	32 %
12-2009	217,205,508	82,715,963	80,547,364	82,715,963	2,168,599	0	2,168,599	38 %
06-2010	217,590,147	80,863,662	79,268,512	80,975,362	1,595,150	111,700	1,706,850	37 %
12-2010	230,778,651	91,190,031	90,965,628	91,242,638	224,403	52,607	277,010	40 %
06-2011	228,691,087	79,925,058	78,980,387	79,864,161	944,671	(60,897)	883,774	35 %
12-2011	239,910,000	100,424,932	97,183,498	100,344,975	3,241,434	(79,957)	3,161,477	42 %
06-2012	237,145,292	87,842,130	85,054,591	87,657,580	2,787,539	(184,550)	2,602,989	37 %
12-2012	247,568,822	109,997,441	105,364,158	109,786,411	4,633,283	(211,030)	4,422,253	44 %
06-2013	246,104,396	101,550,270	97,903,369	101,235,878	3,646,901	(314,392)	3,332,509	41 %
12-2013	259,638,453	113,950,589	107,913,950	113,601,879	6,036,639	(348,710)	5,687,929	44 %
06-2014	255,443,318	100,448,352	94,104,777	100,019,292	6,343,575	(429,060)	5,914,515	39 %
12-2014	267,838,543	112,202,868	102,311,929	111,565,805	9,890,939	(637,063)	9,253,876	42 %
06-2015	263,717,043	114,094,809	99,923,495	113,276,205	14,171,314	(818,604)	13,352,710	43 %
12-2015	277,295,633	135,446,616	111,717,976	134,364,229	23,728,640	(1,082,387)	22,646,253	48 %
06-2016	275,749,877	120,804,912	96,806,678	119,962,862	23,998,234	(842,050)	23,156,184	44 %
12-2016	287,088,717	125,181,010	98,026,261	124,790,531	27,154,749	(390,479)	26,764,270	43 %
06-2017	280,392,763	114,965,493	89,291,475	115,436,649	25,674,018	471,156	26,145,174	41 %
12-2017	289,357,626	117,624,380	82,343,599	119,962,201	35,280,781	2,337,821	37,618,602	41 %
06-2018	281,880,705	102,353,349	67,831,012	106,373,930	34,522,337	4,020,581	38,542,918	38 %
12-2018	293,299,774	121,257,006	68,484,999	128,463,278	52,772,007	7,206,272	59,978,279	44 %
06-2019	292,594,947	101,354,570	55,734,755	110,925,554	45,619,815	9,570,984	55,190,799	38 %
12-2019	308,415,829	95,451,089	40,646,915	123,660,896	54,804,174	28,209,807	83,013,981	40 %
Total	$ 8,685,616,624	$ 3,312,556,794	$ 2,930,756,324	$ 3,359,138,544	$ 381,800,470	$ 46,581,750	$ 428,382,220	39 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)
06-2000		$ 52,425,398	$ 52,425,398
12-2000		58,603,561	58,603,561
06-2001		58,807,702	58,807,702
12-2001		56,437,605	56,437,605
06-2002		48,947,997	48,947,997
12-2002		56,720,679	56,720,679
06-2003		53,509,331	53,509,331
12-2003		52,875,152	52,875,152
06-2004		50,679,477	50,679,477
12-2004		55,403,936	55,403,936
06-2005		51,100,114	51,100,114
12-2005		62,981,855	62,981,855
06-2006		50,241,984	50,241,984
12-2006		63,777,979	63,777,979
06-2007		60,935,677	60,935,677
12-2007		73,019,056	73,019,056
06-2008		58,911,902	58,911,902
12-2008		73,184,111	73,184,111
06-2009		64,348,748	64,348,748
12-2009		82,715,963	82,715,963
06-2010		80,975,362	80,975,362
12-2010		91,242,638	91,242,638
06-2011		79,864,161	79,864,161
12-2011		100,344,975	100,344,975
06-2012		87,657,580	87,657,580
12-2012		109,786,411	109,786,411
06-2013		101,235,878	101,235,878
12-2013		113,601,879	113,601,879
06-2014		100,019,292	100,019,292
12-2014		111,565,805	111,565,805
06-2015		113,276,205	113,276,205
12-2015		134,364,229	134,364,229
06-2016		119,962,862	119,962,862
12-2016		124,790,531	124,790,531
06-2017		115,436,649	115,436,649
12-2017		119,962,201	119,962,201
06-2018		106,373,930	106,373,930
12-2018		128,463,278	128,463,278
06-2019		110,925,554	110,925,554
12-2019		123,660,896	123,660,896
Total		$ 3,359,138,544	$ 3,359,138,544

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 52,425,398	$ 52,425,399	$ 52,425,398	$ 0	$ 52,425,420	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	($ 1)	$ 1	$ 52,425,398	($ 52,425,420)	0.00 %
12-2000	58,603,561	58,604,161	58,605,961	58,606,561	58,609,061	58,615,161	58,615,139	58,615,227	58,615,739	0	58,616,439	(600)	(1,800)	(600)	(2,500)	(6,100)	22	(88)	(512)	58,615,739	(58,616,439)	0.00 %
06-2001	58,807,702	58,807,702	58,807,702	58,807,702	58,807,702	58,807,702	58,807,702	58,892,950	58,891,034	0	58,896,328	0	0	0	0	0	0	(85,248)	1,916	58,891,034	(58,896,328)	0.00 %
12-2001	56,437,605	56,437,605	56,439,868	56,385,105	56,385,604	56,387,357	56,388,119	56,389,199	56,309,226	0	56,329,726	0	(2,263)	54,763	(499)	(1,753)	(762)	(1,080)	79,973	56,309,226	(56,329,726)	0.00 %
06-2002	48,947,997	48,947,997	48,947,997	48,947,997	48,947,997	48,947,997	48,948,338	48,955,469	48,983,137	0	48,903,264	0	0	0	0	0	(341)	(7,131)	(27,668)	48,983,137	(48,903,264)	0.00 %
12-2002	56,720,679	56,720,679	56,720,679	56,720,679	56,728,679	56,728,679	56,711,179	56,711,246	56,703,901	0	56,663,566	0	0	0	(8,000)	0	17,500	(67)	7,345	56,703,901	(56,663,566)	0.00 %
06-2003	53,509,331	53,509,331	53,509,331	53,509,331	53,520,631	53,520,631	53,520,631	53,522,114	53,553,631	0	53,562,131	0	0	0	(11,300)	0	0	(1,483)	(31,517)	53,553,631	(53,562,131)	0.00 %
12-2003	52,875,152	52,875,152	52,899,144	52,899,144	52,899,144	52,899,144	52,899,533	52,899,533	52,901,420	0	52,376,552	0	(23,992)	0	0	0	(389)	0	(1,887)	52,901,420	(52,376,552)	0.00 %
06-2004	50,679,477	50,679,477	50,679,709	50,680,128	50,680,265	50,563,263	50,580,265	51,030,843	51,013,390	0	50,535,501	0	(232)	(419)	(137)	117,002	(17,002)	(450,578)	17,453	51,013,390	(50,535,501)	0.00 %
12-2004	55,403,936	55,374,857	55,375,457	55,376,056	55,370,213	55,415,013	55,230,234	55,289,586	55,612,481	0	55,703,558	29,079	(600)	(599)	5,843	(44,800)	184,779	(59,352)	(322,895)	55,612,481	(55,703,558)	0.05 %
06-2005	51,100,114	51,100,114	51,100,114	51,101,175	51,102,389	51,102,775	51,186,138	51,189,223	51,228,911	0	51,236,461	0	0	(1,061)	(1,214)	(386)	(83,363)	(3,085)	(39,688)	51,228,911	(51,236,461)	0.00 %
12-2005	62,981,855	62,970,591	62,971,868	62,972,815	62,973,065	62,973,066	63,405,794	63,438,756	63,421,961	0	63,194,578	11,264	(1,277)	(947)	(250)	(1)	(432,728)	(32,962)	16,795	63,421,961	(63,194,578)	0.02 %
06-2006	50,241,984	50,241,984	50,241,984	50,263,631	50,139,206	50,069,226	50,083,830	50,144,881	50,083,806	0	50,179,734	0	0	(21,647)	124,425	69,980	(14,604)	(61,051)	61,075	50,083,806	(50,179,734)	0.00 %
12-2006	63,777,979	63,778,679	63,804,829	63,810,863	63,769,494	63,780,685	63,802,998	64,181,091	64,423,842	0	64,141,338	(700)	(26,150)	(6,034)	41,369	(11,191)	(22,313)	(378,093)	(242,751)	64,423,842	(64,141,338)	0.00 %
06-2007	60,935,677	60,941,024	60,895,727	60,927,261	60,954,832	61,121,368	60,621,936	60,743,993	61,044,823	0	61,447,746	(5,347)	45,297	(31,534)	(27,571)	(166,536)	499,432	(122,057)	(300,830)	61,044,823	(61,447,746)	-0.01 %
12-2007	73,019,056	73,019,960	73,045,642	73,045,640	73,205,863	72,936,214	72,940,658	73,263,471	73,171,948	0	74,546,723	(904)	(25,682)	2	(160,223)	269,649	(4,445)	(322,812)	91,522	73,171,948	(74,546,723)	0.00 %
06-2008	58,911,902	58,989,352	58,954,876	58,914,971	59,039,206	58,926,761	58,665,844	58,794,050	58,839,238	0	59,270,444	(77,450)	34,476	39,905	(124,235)	112,445	260,917	(128,206)	(45,188)	58,839,238	(59,270,444)	-0.13 %
12-2008	73,184,111	73,182,102	73,190,759	73,496,042	73,439,793	73,306,291	73,582,597	73,799,639	73,532,508	0	73,537,408	2,009	(8,657)	(305,283)	56,249	133,503	(276,306)	(217,042)	267,131	73,532,508	(73,537,408)	0.00 %
06-2009	64,348,748	64,307,188	64,300,554	64,067,712	63,976,481	64,088,988	64,069,813	64,045,634	63,890,107	0	64,016,593	41,560	6,634	232,842	91,231	(112,507)	19,175	24,179	155,527	63,890,107	(64,016,593)	0.06 %
12-2009	82,715,963	82,896,403	82,629,096	82,639,835	82,802,401	82,703,083	82,785,370	83,279,082	83,086,549	0	83,873,345	(180,440)	267,307	(10,739)	(162,566)	99,318	(82,287)	(493,712)	192,533	83,086,549	(83,873,345)	-0.22 %
06-2010	80,975,362	81,093,584	81,012,194	81,237,435	81,217,065	81,353,929	81,256,326	81,417,386	81,280,958	0	82,678,576	(118,223)	81,390	(225,241)	20,370	(136,863)	97,603	(161,060)	136,428	81,280,958	(82,678,576)	-0.15 %
12-2010	91,242,638	91,357,812	91,451,874	91,284,497	91,541,320	91,635,493	91,263,434	91,760,370	91,653,045	0	94,480,240	(115,174)	(94,062)	167,378	(256,824)	(94,173)	372,059	(496,936)	107,325	91,653,045	(94,480,240)	-0.13 %
06-2011	79,864,161	79,907,945	79,858,325	79,713,944	79,983,962	80,498,281	80,395,256	80,566,275	80,609,990	0	80,999,307	(43,784)	49,620	144,380	(270,018)	(514,319)	103,024	(171,018)	(43,715)	80,609,990	(80,999,307)	-0.05 %
12-2011	100,344,975	99,562,379	99,561,442	99,588,454	99,732,031	99,706,242	100,939,002	101,648,293	101,018,029	0	100,749,362	782,596	937	(27,013)	(143,577)	25,789	(1,232,760)	(709,291)	630,264	101,018,029	(100,749,362)	0.79 %
06-2012	87,657,580	87,857,246	87,504,640	88,042,788	87,916,577	88,164,125	88,166,811	89,013,771	88,517,827	0	88,076,859	(199,666)	352,605	(538,148)	126,211	(247,548)	(2,686)	(846,959)	495,943	88,517,827	(88,076,859)	-0.23 %
12-2012	109,786,411	109,867,890	109,850,872	109,950,568	110,089,505	109,994,178	109,884,993	110,844,031	111,498,426	0	110,802,020	(81,478)	17,018	(99,696)	(138,937)	95,327	109,185	(959,038)	(654,395)	111,498,426	(110,802,020)	-0.07 %
06-2013	101,235,878	101,784,028	102,031,593	101,780,993	102,627,996	102,180,353	102,006,875	102,481,222	102,100,268	0	101,925,147	(548,150)	(247,565)	250,600	(847,003)	447,643	173,478	(474,347)	380,954	102,100,268	(101,925,147)	-0.54 %
12-2013	113,601,879	113,488,183	114,374,510	114,438,465	114,886,056	114,545,802	114,909,841	116,576,870	114,530,973	0	113,771,827	113,696	(886,327)	(63,956)	(447,591)	340,254	(364,039)	(1,667,029)	2,045,897	114,530,973	(113,771,827)	0.10 %
06-2014	100,019,292	101,872,887	101,777,963	102,993,558	104,082,977	104,077,235	104,098,618	104,399,400	104,289,547	0	103,315,400	(1,853,595)	94,924	(1,215,594)	(1,089,419)	5,742	(21,383)	(300,781)	109,853	104,289,547	(103,315,400)	-1.82 %
12-2014	111,565,805	111,392,628	112,127,862	112,593,721	112,964,815	114,114,382	112,930,820	112,211,500	112,270,784	0	107,369,157	173,177	(735,234)	(465,859)	(371,094)	(1,149,567)	1,183,562	719,319	(59,283)	112,270,784	(107,369,157)	0.16 %
06-2015	113,276,205	114,033,705	114,753,352	116,417,084	115,570,307	115,938,188	114,954,899	113,204,307	111,997,258	0		(757,500)	(719,647)	(1,663,733)	846,778	(367,881)	983,289	1,750,591	1,207,049	111,997,258		-0.66 %
12-2015	134,364,229	134,388,772	133,581,894	135,291,914	133,266,292	134,614,198	129,889,567	128,923,111	116,887,532			(24,543)	806,878	(1,710,020)	2,025,622	(1,347,905)	4,724,630	966,456	12,035,579			-0.02 %
06-2016	119,962,862	119,734,097	119,992,525	120,757,902	118,996,156	120,273,756	115,300,254	113,212,002				228,766	(258,429)	(765,377)	1,761,747	(1,277,600)	4,973,502	2,088,252				0.19 %
12-2016	124,790,531	126,383,844	126,888,093	128,301,836	128,283,952	131,824,980	124,065,444					(1,593,314)	(504,248)	(1,413,743)	17,884	(3,541,028)	7,759,536					-1.26 %
06-2017	115,436,649	117,479,924	116,930,417	119,097,197	117,326,601	123,815,891						(2,043,274)	549,507	(2,166,780)	1,770,596	(6,489,290)						-1.74 %
12-2017	119,962,201	120,917,434	122,076,360	126,596,192	124,019,091							(955,232)	(1,158,927)	(4,519,832)	2,577,101							-0.79 %
06-2018	106,373,930	107,263,665	109,222,053	116,197,920								(889,735)	(1,958,388)	(6,975,866)								-0.83 %
12-2018	128,463,278	128,931,748	127,375,077									(468,470)	1,556,671									-0.36 %
06-2019	110,925,554	112,385,724										(1,460,170)										-1.30 %
12-2019	123,660,896																					
Total	$ 3,359,138,544	$ 3,245,513,250	$ 3,135,917,742	$ 3,029,882,515	$ 2,908,282,128	$ 2,798,055,833	$ 2,655,333,656	$ 2,533,869,924	$ 2,404,387,687	$ 0	$ 2,173,624,751	($ 10,035,602)	($ 2,790,216)	($ 21,339,850)	$ 5,402,468	($ 13,792,797)	$ 18,906,286	($ 2,601,712)	$ 16,270,235	$ 2,287,500,155	($ 2,173,624,751)	-0.31 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 98,986,890	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 0	$ 0	$ 0	38 %
12-2000	104,527,415	40,921,612	40,921,612	40,921,612	0	0	0	39 %
06-2001	106,260,357	42,142,794	42,117,857	42,142,794	24,937	0	24,937	40 %
12-2001	113,611,843	38,743,832	38,743,832	38,743,832	0	0	0	34 %
06-2002	114,466,367	33,312,022	33,312,022	33,312,022	0	0	0	29 %
12-2002	128,101,321	38,735,850	38,735,850	38,735,850	0	0	0	30 %
06-2003	132,432,755	37,803,066	37,803,066	37,803,066	0	0	0	29 %
12-2003	146,195,116	36,224,255	36,224,255	36,224,255	0	0	0	25 %
06-2004	152,260,104	34,501,202	34,501,202	34,501,202	0	0	0	23 %
12-2004	151,040,212	36,903,943	36,874,263	36,903,943	29,680	0	29,680	24 %
06-2005	143,813,347	35,108,107	35,108,107	35,108,107	0	0	0	24 %
12-2005	141,788,954	42,772,321	42,709,821	42,772,321	62,500	0	62,500	30 %
06-2006	134,586,812	33,280,650	33,169,155	33,280,650	111,495	0	111,495	25 %
12-2006	139,342,751	42,668,651	42,668,651	42,668,651	0	0	0	31 %
06-2007	138,398,710	40,057,210	39,755,764	40,057,210	301,446	0	301,446	29 %
12-2007	146,295,812	48,677,774	47,683,251	48,677,774	994,523	0	994,523	33 %
06-2008	145,498,729	37,980,407	37,806,070	37,980,407	174,337	0	174,337	26 %
12-2008	156,112,726	48,216,794	48,161,696	48,216,794	55,098	0	55,098	31 %
06-2009	158,933,025	40,818,472	40,059,549	40,818,472	758,923	0	758,923	26 %
12-2009	171,721,242	54,656,757	52,503,215	54,656,757	2,153,542	0	2,153,542	32 %
06-2010	171,339,433	53,712,230	52,282,690	53,812,667	1,429,540	100,437	1,529,977	31 %
12-2010	181,166,324	58,131,421	57,968,256	58,194,784	163,165	63,363	226,528	32 %
06-2011	179,145,718	52,414,847	51,904,128	52,357,073	510,719	(57,774)	452,945	29 %
12-2011	187,325,764	65,328,567	63,009,849	65,239,805	2,318,718	(88,762)	2,229,956	35 %
06-2012	184,100,867	57,290,146	54,913,446	57,105,291	2,376,700	(184,855)	2,191,845	31 %
12-2012	191,428,800	71,126,232	67,238,827	70,957,929	3,887,405	(168,303)	3,719,102	37 %
06-2013	189,410,807	66,433,337	63,002,549	66,176,453	3,430,788	(256,884)	3,173,904	35 %
12-2013	198,853,369	74,531,163	69,275,274	74,256,441	5,255,889	(274,722)	4,981,167	37 %
06-2014	194,502,378	59,659,098	54,152,081	59,409,792	5,507,017	(249,306)	5,257,711	31 %
12-2014	202,766,105	70,470,434	61,513,234	69,946,736	8,957,200	(523,698)	8,433,502	34 %
06-2015	198,238,228	70,836,263	57,493,451	70,170,323	13,342,812	(665,940)	12,676,872	35 %
12-2015	207,837,459	86,657,559	64,303,876	85,746,378	22,353,683	(911,181)	21,442,502	41 %
06-2016	205,998,923	72,247,863	51,305,550	71,741,504	20,942,313	(506,359)	20,435,954	35 %
12-2016	214,288,968	75,902,471	50,703,218	75,836,355	25,199,253	(66,116)	25,133,137	35 %
06-2017	208,676,757	64,539,930	40,754,465	65,267,669	23,785,465	727,739	24,513,204	31 %
12-2017	214,842,014	70,643,196	38,391,963	73,359,672	32,251,233	2,716,476	34,967,709	34 %
06-2018	208,384,896	58,687,581	27,262,984	63,266,585	31,424,597	4,579,004	36,003,601	30 %
12-2018	216,161,850	68,961,366	22,609,460	77,403,537	46,351,906	8,442,171	54,794,077	36 %
06-2019	215,300,069	54,000,845	15,335,669	66,397,845	38,665,176	12,397,000	51,062,176	31 %
12-2019	227,293,107	41,623,756	5,943,060	75,930,680	35,680,696	34,306,924	69,987,620	33 %
Total	$ 6,721,436,324	$ 2,093,866,055	$ 1,765,365,299	$ 2,153,245,270	$ 328,500,756	$ 59,379,215	$ 387,879,971	32 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)
06-2000		$ 37,142,031	$ 37,142,031
12-2000		40,921,612	40,921,612
06-2001		42,142,794	42,142,794
12-2001		38,743,832	38,743,832
06-2002		33,312,022	33,312,022
12-2002		38,735,850	38,735,850
06-2003		37,803,066	37,803,066
12-2003		36,224,255	36,224,255
06-2004		34,501,202	34,501,202
12-2004		36,903,943	36,903,943
06-2005		35,108,107	35,108,107
12-2005		42,772,321	42,772,321
06-2006		33,280,650	33,280,650
12-2006		42,668,651	42,668,651
06-2007		40,057,210	40,057,210
12-2007		48,677,774	48,677,774
06-2008		37,980,407	37,980,407
12-2008		48,216,794	48,216,794
06-2009		40,818,472	40,818,472
12-2009		54,656,757	54,656,757
06-2010		53,812,667	53,812,667
12-2010		58,194,784	58,194,784
06-2011		52,357,073	52,357,073
12-2011		65,239,805	65,239,805
06-2012		57,105,291	57,105,291
12-2012		70,957,929	70,957,929
06-2013		66,176,453	66,176,453
12-2013		74,256,441	74,256,441
06-2014		59,409,792	59,409,792
12-2014		69,946,736	69,946,736
06-2015		70,170,323	70,170,323
12-2015		85,746,378	85,746,378
06-2016		71,741,504	71,741,504
12-2016		75,836,355	75,836,355
06-2017		65,267,669	65,267,669
12-2017		73,359,672	73,359,672
06-2018		63,266,585	63,266,585
12-2018		77,403,537	77,403,537
06-2019		66,397,845	66,397,845
12-2019		75,930,680	75,930,680
Total		$ 2,153,245,270	$ 2,153,245,270

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 37,142,031	$ 0	$ 37,142,031	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	($ 1)	$ 1	$ 37,142,031	($ 37,142,031)	0.00 %
12-2000	40,921,612	40,921,612	40,921,612	40,921,612	40,921,612	40,921,612	40,921,612	40,921,612	40,921,612	0	40,921,612	0	0	0	0	0	0	0	0	40,921,612	(40,921,612)	0.00 %
06-2001	42,142,794	42,142,794	42,142,794	42,142,794	42,142,794	42,142,794	42,142,794	42,223,455	42,221,619	0	42,226,913	0	0	0	0	0	0	(80,661)	1,836	42,221,619	(42,226,913)	0.00 %
12-2001	38,743,832	38,743,832	38,746,095	38,691,332	38,691,831	38,693,584	38,694,346	38,695,426	38,615,453	0	38,635,953	0	(2,263)	54,763	(499)	(1,753)	(762)	(1,080)	79,973	38,615,453	(38,635,953)	0.00 %
06-2002	33,312,022	33,312,022	33,312,022	33,312,022	33,312,022	33,312,022	33,312,363	33,319,494	33,347,162	0	33,293,289	0	0	0	0	0	(341)	(7,131)	(27,668)	33,347,162	(33,293,289)	0.00 %
12-2002	38,735,850	38,735,850	38,735,850	38,735,850	38,735,850	38,735,850	38,725,850	38,725,850	38,718,550	0	38,678,215	0	0	0	0	0	10,000	0	7,300	38,718,550	(38,678,215)	0.00 %
06-2003	37,803,066	37,803,066	37,803,066	37,803,066	37,814,366	37,814,366	37,814,366	37,815,849	37,847,366	0	37,855,866	0	0	0	(11,300)	0	0	(1,483)	(31,517)	37,847,366	(37,855,866)	0.00 %
12-2003	36,224,255	36,224,255	36,224,255	36,224,255	36,224,255	36,224,255	36,224,255	36,224,255	36,225,755	0	35,565,255	0	0	0	0	0	0	0	(1,500)	36,225,755	(35,565,255)	0.00 %
06-2004	34,501,202	34,501,202	34,501,202	34,501,202	34,501,202	34,383,844	34,400,013	34,849,771	34,830,789	0	34,352,126	0	0	0	0	117,358	(16,169)	(449,758)	18,982	34,830,789	(34,352,126)	0.00 %
12-2004	36,903,943	36,874,263	36,874,263	36,874,263	36,867,820	36,912,020	36,726,470	36,785,822	37,058,648	0	37,157,376	29,680	0	0	6,443	(44,200)	185,550	(59,352)	(272,826)	37,058,648	(37,157,376)	0.08 %
06-2005	35,108,107	35,108,107	35,108,107	35,108,107	35,108,107	35,108,107	35,108,107	35,108,107	35,108,107	0	35,114,318	0	0	0	0	0	0	0	0	35,108,107	(35,114,318)	0.00 %
12-2005	42,772,321	42,760,321	42,760,321	42,760,321	42,760,321	42,760,321	43,036,664	43,031,301	43,015,310	0	42,851,517	12,000	0	0	0	0	(276,343)	5,363	15,991	43,015,310	(42,851,517)	0.03 %
06-2006	33,280,650	33,280,650	33,280,650	33,305,075	33,180,650	33,110,670	33,119,765	33,185,981	33,122,671	0	33,178,504	0	0	(24,425)	124,425	69,980	(9,095)	(66,216)	63,310	33,122,671	(33,178,504)	0.00 %
12-2006	42,668,651	42,668,651	42,693,651	42,698,763	42,700,501	42,714,282	42,736,138	43,061,638	43,230,698	0	42,952,961	0	(25,000)	(5,112)	(1,738)	(13,781)	(21,856)	(325,500)	(169,060)	43,230,698	(42,952,961)	0.00 %
06-2007	40,057,210	40,058,498	40,017,238	40,018,021	40,045,592	40,088,759	39,595,840	39,730,927	40,041,959	0	40,442,378	(1,288)	41,260	(783)	(27,571)	(43,167)	492,919	(135,087)	(311,032)	40,041,959	(40,442,378)	0.00 %
12-2007	48,677,774	48,677,774	48,705,013	48,705,009	48,760,492	48,426,024	48,392,568	48,573,344	48,558,040	0	49,802,475	0	(27,239)	4	(55,483)	334,468	33,456	(180,776)	15,304	48,558,040	(49,802,475)	0.00 %
06-2008	37,980,407	38,022,907	37,988,571	37,948,168	38,056,851	37,969,537	37,846,657	37,977,964	38,038,602	0	38,399,541	(42,500)	34,336	40,403	(108,683)	87,314	122,880	(131,307)	(60,638)	38,038,602	(38,399,541)	-0.11 %
12-2008	48,216,794	48,213,585	48,218,921	48,520,352	48,465,991	48,328,888	48,611,446	48,838,446	48,580,467	0	48,558,411	3,209	(5,336)	(301,431)	54,360	137,103	(282,558)	(227,000)	257,979	48,580,467	(48,558,411)	0.01 %
06-2009	40,818,472	40,711,408	40,703,251	40,461,723	40,368,800	40,454,846	40,462,125	40,444,727	40,309,542	0	40,408,031	107,064	8,157	241,528	92,923	(86,046)	(7,279)	17,398	135,185	40,309,542	(40,408,031)	0.26 %
12-2009	54,656,757	54,833,845	54,569,025	54,574,723	54,684,338	54,670,782	54,728,864	55,238,554	54,986,502	0	55,679,965	(177,088)	264,820	(5,698)	(109,614)	13,556	(58,081)	(509,690)	252,052	54,986,502	(55,679,965)	-0.32 %
06-2010	53,812,667	53,910,711	53,809,812	54,288,656	54,322,454	54,484,173	54,343,930	54,546,187	54,485,675	0	55,692,916	(98,044)	100,899	(478,844)	(33,799)	(161,719)	140,243	(202,257)	60,512	54,485,675	(55,692,916)	-0.18 %
12-2010	58,194,784	58,308,258	58,399,265	58,411,594	58,574,262	58,665,717	58,518,742	58,964,523	58,935,812	0	61,022,456	(113,474)	(91,008)	(12,329)	(162,668)	(91,455)	146,975	(445,782)	28,711	58,935,812	(61,022,456)	-0.19 %
06-2011	52,357,073	52,391,868	52,347,493	52,508,517	52,732,340	53,253,006	53,204,539	53,572,358	53,506,557	0	53,985,185	(34,795)	44,375	(161,024)	(223,823)	(520,667)	48,467	(367,819)	65,801	53,506,557	(53,985,185)	-0.07 %
12-2011	65,239,805	65,053,434	65,167,503	65,231,325	65,317,288	65,271,670	66,321,931	66,845,699	66,190,608	0	65,928,346	186,371	(114,069)	(63,822)	(85,963)	45,619	(1,050,261)	(523,768)	655,090	66,190,608	(65,928,346)	0.29 %
06-2012	57,105,291	57,241,382	56,906,451	57,450,159	57,361,490	57,780,751	57,830,955	58,728,362	58,339,246	0	57,670,254	(136,092)	334,931	(543,708)	88,670	(419,261)	(50,204)	(897,407)	389,116	58,339,246	(57,670,254)	-0.24 %
12-2012	70,957,929	71,110,429	71,102,319	71,135,663	71,174,049	71,187,514	70,975,644	71,842,651	72,115,994	0	70,655,934	(152,500)	8,110	(33,344)	(38,387)	(13,465)	211,869	(867,007)	(273,343)	72,115,994	(70,655,934)	-0.21 %
06-2013	66,176,453	66,686,729	66,751,778	66,569,652	67,256,761	66,891,930	66,817,714	67,291,425	66,607,862	0	66,375,614	(510,276)	(65,049)	182,126	(687,109)	364,830	74,217	(473,712)	683,563	66,607,862	(66,375,614)	-0.77 %
12-2013	74,256,441	74,240,902	74,872,612	75,148,126	75,625,267	74,957,580	76,063,878	77,109,930	75,870,273	0	75,597,924	15,539	(631,709)	(275,515)	(477,140)	667,686	(1,106,297)	(1,046,052)	1,239,657	75,870,273	(75,597,924)	0.02 %
06-2014	59,409,792	61,808,445	61,695,628	62,912,163	63,978,843	63,528,930	64,208,564	64,385,303	64,987,748	0	64,104,833	(2,398,652)	112,816	(1,216,535)	(1,066,680)	449,913	(679,635)	(176,739)	(602,445)	64,987,748	(64,104,833)	-3.88 %
12-2014	69,946,736	69,882,256	70,534,036	70,792,078	71,407,863	72,553,455	71,714,880	71,178,877	71,634,457	0	66,640,104	64,480	(651,780)	(258,042)	(615,785)	(1,145,592)	838,576	536,003	(455,580)	71,634,457	(66,640,104)	0.09 %
06-2015	70,170,323	70,939,187	71,688,761	72,848,697	72,260,026	72,676,132	71,962,462	70,407,571	70,612,496	0		(768,864)	(749,575)	(1,159,936)	588,672	(416,106)	713,670	1,554,891	(204,925)	70,612,496		-1.08 %
12-2015	85,746,378	85,237,088	84,401,931	85,644,894	84,627,562	85,338,517	81,364,615	80,973,666	70,794,247			509,290	835,157	(1,242,963)	1,017,332	(710,955)	3,973,901	390,950	10,179,418			0.60 %
06-2016	71,741,504	71,381,625	71,657,356	71,629,742	70,361,663	71,796,830	68,345,333	67,655,544				359,878	(275,730)	27,614	1,268,079	(1,435,168)	3,451,497	689,789				0.50 %
12-2016	75,836,355	77,381,480	77,663,834	78,755,285	78,677,131	81,942,091	77,310,383					(1,545,125)	(282,354)	(1,091,451)	78,154	(3,264,960)	4,631,708					-2.00 %
06-2017	65,267,669	66,978,423	66,697,918	68,770,012	67,360,557	73,662,236						(1,710,754)	280,504	(2,072,093)	1,409,455	(6,301,679)						-2.55 %
12-2017	73,359,672	74,480,166	75,823,994	79,308,427	78,588,983							(1,120,494)	(1,343,828)	(3,484,432)	719,443							-1.50 %
06-2018	63,266,585	64,161,870	66,476,807	72,267,072								(895,285)	(2,314,937)	(5,790,265)								-1.40 %
12-2018	77,403,537	77,743,623	79,270,553									(340,087)	(1,526,930)									-0.44 %
06-2019	66,397,845	68,480,075										(2,082,230)										-3.04 %
12-2019	75,930,680																					
Total	$ 2,153,245,270	$ 2,088,154,626	$ 2,025,715,992	$ 1,964,120,751	$ 1,890,111,965	$ 1,823,905,126	$ 1,738,725,844	$ 1,665,396,651	$ 1,586,001,859	$ 0	$ 1,440,890,303	($ 10,840,036)	($ 6,041,442)	($ 17,675,312)	$ 1,741,713	($ 12,382,144)	$ 11,517,047	($ 3,981,190)	$ 11,739,247	$ 1,515,207,612	($ 1,440,890,303)	-0.52 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 49,493,445	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 0	$ 0	$ 0	62 %
12-2000	52,263,707	33,761,310	33,761,310	33,761,310	0	0	0	65 %
06-2001	53,130,179	34,221,587	34,199,150	34,221,587	22,437	0	22,437	64 %
12-2001	56,805,921	31,729,425	31,729,425	31,729,425	0	0	0	56 %
06-2002	57,233,184	26,832,390	26,832,390	26,832,390	0	0	0	47 %
12-2002	64,050,661	31,631,637	31,631,637	31,631,637	0	0	0	49 %
06-2003	66,216,378	30,191,464	30,191,464	30,191,464	0	0	0	46 %
12-2003	73,097,558	29,997,230	29,997,230	29,997,230	0	0	0	41 %
06-2004	76,130,052	27,986,167	27,986,167	27,986,167	0	0	0	37 %
12-2004	75,520,106	30,268,229	30,238,550	30,268,229	29,679	0	29,679	40 %
06-2005	71,906,673	28,379,964	28,379,964	28,379,964	0	0	0	39 %
12-2005	70,894,477	35,254,360	35,191,860	35,254,360	62,500	0	62,500	50 %
06-2006	67,293,406	26,407,582	26,296,087	26,407,582	111,495	0	111,495	39 %
12-2006	69,671,375	35,059,062	35,059,062	35,059,062	0	0	0	50 %
06-2007	69,199,355	31,633,225	31,331,779	31,633,225	301,446	0	301,446	46 %
12-2007	73,147,906	39,922,502	39,103,607	39,922,502	818,895	0	818,895	55 %
06-2008	72,749,364	29,856,479	29,682,142	29,856,479	174,337	0	174,337	41 %
12-2008	78,056,363	38,485,946	38,430,849	38,485,946	55,097	0	55,097	49 %
06-2009	79,466,512	31,593,481	30,834,558	31,593,481	758,923	0	758,923	40 %
12-2009	85,860,621	44,030,054	41,876,512	44,030,054	2,153,542	0	2,153,542	51 %
06-2010	85,669,716	44,413,135	42,986,595	44,513,572	1,426,540	100,437	1,526,977	52 %
12-2010	90,583,162	46,583,359	46,420,194	46,646,722	163,165	63,363	226,528	51 %
06-2011	89,572,859	41,217,656	40,708,383	41,159,882	509,273	(57,774)	451,499	46 %
12-2011	93,662,882	52,639,760	50,331,042	52,550,998	2,308,718	(88,762)	2,219,956	56 %
06-2012	92,050,434	45,939,472	43,562,773	45,754,617	2,376,699	(184,855)	2,191,844	50 %
12-2012	95,714,400	56,670,846	52,967,766	56,502,543	3,703,080	(168,303)	3,534,777	59 %
06-2013	94,705,403	52,535,321	49,104,533	52,278,437	3,430,788	(256,884)	3,173,904	55 %
12-2013	99,426,685	57,641,225	52,385,658	57,366,503	5,255,567	(274,722)	4,980,845	58 %
06-2014	97,251,189	44,704,611	39,208,338	44,455,305	5,496,273	(249,306)	5,246,967	46 %
12-2014	101,383,052	54,289,374	45,346,167	53,765,676	8,943,207	(523,698)	8,419,509	53 %
06-2015	99,119,114	54,341,623	41,001,501	53,675,683	13,340,122	(665,940)	12,674,182	54 %
12-2015	103,918,729	68,830,851	46,512,168	67,919,670	22,318,683	(911,181)	21,407,502	65 %
06-2016	102,999,461	55,649,029	34,726,848	55,142,670	20,922,181	(506,359)	20,415,822	54 %
12-2016	107,144,484	58,805,477	33,634,735	58,739,361	25,170,742	(66,116)	25,104,626	55 %
06-2017	104,338,379	48,006,577	24,238,383	48,746,940	23,768,194	740,363	24,508,557	47 %
12-2017	107,421,007	53,427,827	21,258,908	56,152,276	32,168,919	2,724,449	34,893,368	52 %
06-2018	104,192,448	42,149,702	10,939,605	46,673,765	31,210,097	4,524,063	35,734,160	45 %
12-2018	108,080,925	51,016,565	5,496,808	59,223,303	45,519,757	8,206,738	53,726,495	55 %
06-2019	107,650,035	38,213,769	1,058,262	49,872,469	37,155,507	11,658,700	48,814,207	46 %
12-2019	113,646,553	28,981,372	154,536	58,649,673	28,826,836	29,668,301	58,495,137	52 %
Total	$ 3,360,718,162	$ 1,644,196,275	$ 1,325,693,576	$ 1,697,928,790	$ 318,502,699	$ 53,732,515	$ 372,235,214	51 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 30,896,630	$ 30,896,630	$ 29,090,463	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630		$ 30,896,630
12-2000	33,761,310	33,761,310	33,426,369	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310		33,761,310
06-2001	34,221,587	34,199,150	33,403,410	34,221,587	34,199,150	34,221,587	34,221,587	34,221,587	34,221,587		34,221,587
12-2001	31,729,425	31,729,425	35,798,510	31,729,425	31,729,425	31,729,425	31,729,425	31,729,425	31,729,425		31,729,425
06-2002	26,832,390	26,832,390	30,276,423	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390		26,832,390
12-2002	31,631,637	31,631,637	32,419,081	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637		31,631,637
06-2003	30,191,464	30,191,464	28,579,234	30,191,464	30,191,464	30,191,464	30,191,464	30,191,464	30,191,464		30,191,464
12-2003	29,997,230	29,997,230	27,452,406	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230		29,997,230
06-2004	27,986,167	27,986,167	26,559,697	27,986,167	27,986,167	27,986,167	27,986,167	27,986,167	27,986,167		27,986,167
12-2004	30,268,229	30,238,550	30,569,102	30,268,229	30,238,550	30,268,229	30,268,229	30,268,229	30,268,229		30,268,229
06-2005	28,379,964	28,379,964	27,816,136	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964		28,379,964
12-2005	35,254,360	35,191,860	31,698,943	35,254,360	35,191,860	35,254,360	35,254,360	35,254,360	35,254,360		35,254,360
06-2006	26,407,582	26,296,087	29,697,178	26,407,582	26,296,087	26,407,582	26,407,582	26,407,582	26,407,582		26,407,582
12-2006	35,059,062	35,059,062	34,493,523	35,059,062	35,059,062	35,059,062	35,059,062	35,059,062	35,059,062		35,059,062
06-2007	31,633,225	31,331,779	31,338,301	31,633,225	31,331,779	31,633,225	31,633,225	31,633,225	31,633,225		31,633,225
12-2007	39,922,502	39,103,607	36,204,390	39,922,502	39,103,607	39,922,502	39,922,502	39,922,502	39,922,502		39,922,502
06-2008	29,856,479	29,855,159	33,661,459	29,856,479	29,877,217	29,856,479	29,856,479	29,856,479	29,856,479		29,856,479
12-2008	38,485,946	38,917,310	39,383,535	38,485,946	38,923,137	38,485,946	38,485,946	38,485,946	38,485,946		38,485,946
06-2009	31,593,481	31,356,290	36,535,034	31,593,481	31,442,458	31,593,481	31,593,481	31,593,481	31,593,481		31,593,481
12-2009	44,030,054	42,691,728	46,988,661	44,030,054	42,773,780	44,030,054	44,030,054	44,030,054	44,030,054		44,030,054
06-2010	44,513,572	44,143,509	42,854,542	44,509,829	44,109,728	44,510,739	44,513,564	44,519,837	44,513,572		44,513,572
12-2010	46,646,722	47,872,907	49,071,413	46,650,016	47,909,276	46,645,489	46,646,726	46,661,076	46,646,722		46,646,722
06-2011	41,159,882	42,140,120	44,566,686	41,155,100	42,222,564	41,154,171	41,159,889	41,174,847	41,159,882		41,159,882
12-2011	52,550,998	52,409,711	50,787,731	52,553,976	52,345,381	52,559,878	52,550,993	52,568,211	52,550,998		52,550,998
06-2012	45,754,617	46,082,988	46,290,182	45,752,453	46,094,319	45,751,688	45,754,626	45,752,366	45,754,617		45,754,617
12-2012	56,502,543	56,739,225	52,867,102	56,513,372	56,481,845	56,526,887	56,502,511	56,531,937	56,502,543		56,502,543
06-2013	52,278,437	53,573,996	48,128,615	52,298,829	53,119,710	52,300,344	52,278,337	52,289,368	52,278,437		52,278,437
12-2013	57,366,503	58,899,396	54,789,593	57,378,844	58,444,889	57,400,803	57,366,444	57,413,503	57,366,503		57,366,503
06-2014	44,455,305	45,538,489	49,408,288	44,427,529	46,076,417	44,429,226	44,455,461	44,464,603	44,455,305		44,455,305
12-2014	53,765,676	54,672,564	56,288,429	53,741,103	54,948,209	53,790,744	53,765,915	53,915,596	53,765,676		53,765,676
06-2015	53,675,683	52,341,014	50,875,027	53,710,430	52,023,413	53,720,680	53,675,252	53,797,677	53,675,683		53,675,683
12-2015	67,919,670	63,345,454	57,788,833	68,055,581	61,868,849	68,126,905	67,917,847	68,070,757	67,919,670		67,919,670
06-2016	55,117,014	52,440,922	52,459,106	55,142,670	52,447,064	55,147,022	55,116,767	55,313,132	55,142,670		55,142,670
12-2016	58,739,438	57,794,351	58,808,010	58,739,361	58,218,088	58,744,653	58,739,438	58,965,263	58,739,361		58,739,361
06-2017	48,692,915	48,975,564	52,525,814	48,746,940	50,768,768	48,749,173	48,693,676	49,111,180	48,746,940		48,746,940
12-2017	56,015,818	57,164,621	58,969,380	56,152,276	58,298,210	55,933,810	56,022,123	56,814,691	56,152,276		56,152,276
06-2018	46,106,267	48,283,756	52,719,384	46,673,765	51,714,408	46,664,427	46,154,966	46,741,969	46,673,765		46,673,765
12-2018	59,244,000	54,304,392	59,094,959	59,223,303	58,610,047	58,595,461	59,241,126	60,594,273	59,223,303		59,223,303
06-2019	49,051,675	40,232,022	52,766,538	49,872,469	52,436,831	50,223,754	49,233,028	49,775,967	49,872,469		49,872,469
12-2019	58,290,284	44,946,979	59,005,046	58,649,673	58,956,712	57,834,744	58,470,989		58,649,673		58,649,673
Total	$ 1,695,985,744	$ 1,667,548,782	$ 1,705,456,534	$ 1,698,086,242	$ 1,702,937,634	$ 1,696,949,322	$ 1,696,398,401	$ 1,642,614,976	$ 1,697,928,790		$ 1,697,928,790

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,630	$ 30,896,631	$ 30,896,630	$ 0	$ 30,896,630	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	($ 1)	$ 1	$ 30,896,630	($ 30,896,630)	0.00 %
12-2000	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	0	33,761,310	0	0	0	0	0	0	0	0	33,761,310	(33,761,310)	0.00 %
06-2001	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	34,255,713	34,254,729	0	34,254,729	0	0	0	0	0	0	(34,126)	984	34,254,729	(34,254,729)	0.00 %
12-2001	31,729,425	31,729,425	31,731,688	31,676,925	31,677,424	31,679,177	31,679,939	31,681,019	31,601,046	0	31,621,546	0	(2,263)	54,763	(499)	(1,753)	(762)	(1,080)	79,973	31,601,046	(31,621,546)	0.00 %
06-2002	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,731	26,839,862	26,867,530	0	26,813,657	0	0	0	0	0	(341)	(7,131)	(27,668)	26,867,530	(26,813,657)	0.00 %
12-2002	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637	31,621,637	31,621,637	31,614,337	0	31,574,002	0	0	0	0	0	10,000	0	7,300	31,614,337	(31,574,002)	0.00 %
06-2003	30,191,464	30,191,464	30,191,464	30,191,464	30,202,764	30,202,764	30,202,764	30,204,247	30,235,764	0	30,244,264	0	0	0	(11,300)	0	0	(1,483)	(31,517)	30,235,764	(30,244,264)	0.00 %
12-2003	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,998,730	0	29,338,230	0	0	0	0	0	0	0	(1,500)	29,998,730	(29,338,230)	0.00 %
06-2004	27,986,167	27,986,167	27,986,167	27,986,167	27,986,167	27,868,808	27,884,977	28,334,735	28,315,753	0	27,837,090	0	0	0	0	117,359	(16,169)	(449,758)	18,982	28,315,753	(27,837,090)	0.00 %
12-2004	30,268,229	30,238,550	30,238,550	30,238,550	30,232,107	30,276,307	30,090,757	30,150,109	30,419,935	0	30,518,663	29,679	0	0	6,443	(44,200)	185,550	(59,352)	(269,826)	30,419,935	(30,518,663)	0.10 %
06-2005	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	0	28,386,175	0	0	0	0	0	0	0	0	28,379,964	(28,386,175)	0.00 %
12-2005	35,254,360	35,242,360	35,242,360	35,242,360	35,242,360	35,242,360	35,518,703	35,513,340	35,497,349	0	35,332,556	12,000	0	0	0	0	(276,343)	5,363	15,991	35,497,349	(35,332,556)	0.03 %
06-2006	26,407,582	26,407,582	26,407,582	26,432,007	26,307,582	26,237,602	26,246,697	26,312,913	26,244,603	0	26,300,436	0	0	(24,425)	124,425	69,980	(9,095)	(66,216)	68,310	26,244,603	(26,300,436)	0.00 %
12-2006	35,059,062	35,059,062	35,059,062	35,064,174	35,065,912	35,079,693	35,101,549	35,426,606	35,596,109	0	35,318,372	0	0	(5,112)	(1,738)	(13,781)	(21,856)	(325,057)	(169,502)	35,596,109	(35,318,372)	0.00 %
06-2007	31,633,225	31,634,513	31,593,253	31,594,036	31,621,607	31,664,774	31,171,855	31,303,889	31,614,974	0	32,013,877	(1,288)	41,260	(783)	(27,571)	(43,167)	492,919	(132,033)	(311,085)	31,614,974	(32,013,877)	0.00 %
12-2007	39,922,502	39,922,502	39,949,741	39,949,737	40,005,220	39,670,752	39,637,296	39,814,964	39,802,768	0	41,029,203	0	(27,239)	4	(55,483)	334,468	33,456	(177,667)	12,195	39,802,768	(41,029,203)	0.00 %
06-2008	29,856,479	29,898,979	29,864,643	29,824,240	29,932,901	29,860,304	29,737,424	29,868,045	29,928,683	0	30,206,120	(42,500)	34,336	40,403	(108,661)	72,597	122,880	(130,621)	(60,638)	29,928,683	(30,206,120)	-0.14 %
12-2008	38,485,946	38,482,737	38,488,073	38,789,504	38,734,870	38,602,316	38,884,874	39,112,374	38,852,895	0	38,805,839	3,209	(5,336)	(301,431)	54,633	132,554	(282,558)	(227,500)	259,479	38,852,895	(38,805,839)	0.01 %
06-2009	31,593,481	31,486,417	31,478,260	31,236,732	31,143,809	31,229,855	31,237,134	31,219,736	31,084,551	0	31,180,509	107,064	8,157	241,528	92,923	(86,046)	(7,279)	17,398	135,185	31,084,551	(31,180,509)	0.34 %
12-2009	44,030,054	44,207,142	43,942,322	43,948,020	44,050,135	44,039,499	44,097,331	44,586,530	44,334,419	0	45,020,082	(177,088)	264,820	(5,698)	(102,114)	10,636	(57,831)	(489,199)	252,111	44,334,419	(45,020,082)	-0.40 %
06-2010	44,513,572	44,611,616	44,508,717	44,987,561	45,021,359	45,183,078	45,042,835	45,245,003	45,184,580	0	46,303,821	(98,044)	102,899	(478,844)	(33,799)	(161,719)	140,243	(202,168)	60,424	45,184,580	(46,303,821)	-0.22 %
12-2010	46,646,722	46,760,196	46,851,203	46,863,532	47,026,200	47,117,655	46,970,680	47,416,461	47,349,228	0	49,403,427	(113,474)	(91,008)	(12,329)	(162,668)	(91,455)	146,975	(445,782)	67,233	47,349,228	(49,403,427)	-0.24 %
06-2011	41,159,882	41,194,370	41,149,895	41,312,099	41,529,783	42,050,333	42,001,580	42,369,293	42,292,987	0	42,723,806	(34,488)	44,475	(162,204)	(217,684)	(520,551)	48,753	(367,712)	76,305	42,292,987	(42,723,806)	-0.08 %
12-2011	52,550,998	52,364,627	52,478,696	52,542,518	52,628,481	52,572,863	53,623,124	53,852,090	53,468,794	0	53,051,725	186,371	(114,069)	(63,822)	(85,963)	55,619	(1,050,261)	(228,966)	383,296	53,468,794	(53,051,725)	0.36 %
06-2012	45,754,617	45,889,208	45,552,777	46,094,985	46,003,286	46,417,578	46,451,209	47,334,057	46,941,824	0	46,249,379	(134,592)	336,431	(542,208)	91,700	(414,292)	(33,631)	(882,848)	392,233	46,941,824	(46,249,379)	-0.29 %
12-2012	56,502,543	56,654,537	56,684,162	56,716,277	56,753,694	56,767,663	56,635,793	57,510,244	57,719,095	0	56,168,325	(151,994)	(29,625)	(32,115)	(37,418)	(13,969)	131,869	(874,450)	(208,852)	57,719,095	(56,168,325)	-0.27 %
06-2013	52,278,437	52,788,713	52,853,762	52,671,636	53,356,745	53,051,329	52,970,002	53,480,612	52,828,042	0	52,449,312	(510,276)	(65,049)	182,126	(685,109)	305,415	81,328	(510,610)	652,570	52,828,042	(52,449,312)	-0.97 %
12-2013	57,366,503	57,343,364	58,124,236	58,363,535	58,449,402	58,185,056	59,236,207	60,351,189	59,361,921	0	59,407,976	23,139	(780,871)	(239,300)	(85,866)	264,345	(1,051,150)	(1,114,982)	989,268	59,361,921	(59,407,976)	0.04 %
06-2014	44,455,305	46,848,758	46,741,141	47,950,059	49,020,212	48,553,851	49,391,919	49,872,706	50,275,479	0	49,129,267	(2,393,452)	107,616	(1,208,918)	(1,070,153)	466,361	(838,068)	(480,787)	(402,773)	50,275,479	(49,129,267)	-5.11 %
12-2014	53,765,676	53,704,762	54,355,722	54,603,742	55,220,686	56,321,204	55,483,962	55,439,595	56,010,093	0	51,688,846	60,914	(650,960)	(248,020)	(616,944)	(1,100,518)	837,242	44,368	(570,499)	56,010,093	(51,688,846)	0.11 %
06-2015	53,675,683	54,444,597	55,223,046	56,382,890	55,682,269	56,098,310	55,709,664	54,371,429	54,740,453	0		(768,914)	(778,450)	(1,159,844)	700,621	(416,041)	388,646	1,338,235	(369,024)	54,740,453		-1.41 %
12-2015	67,919,670	67,435,940	66,572,447	67,798,384	66,662,165	67,563,247	63,975,042	64,349,137	56,467,149			483,730	863,493	(1,225,936)	1,136,219	(901,083)	3,588,205	(374,095)	7,881,989			0.72 %
06-2016	55,142,670	54,788,398	55,065,439	54,924,921	53,709,867	55,569,376	52,648,314	53,393,138				354,271	(277,041)	140,519	1,215,053	(1,859,509)	2,921,062	(744,824)				0.65 %
12-2016	58,739,361	60,236,422	60,586,360	61,569,428	61,636,734	64,873,310	61,400,274					(1,497,061)	(349,938)	(983,068)	(67,306)	(3,236,576)	3,473,036					-2.49 %
06-2017	48,746,940	50,339,277	49,930,531	51,677,593	50,612,524	57,348,712						(1,592,337)	408,746	(1,747,062)	1,065,069	(6,736,188)						-3.16 %
12-2017	56,152,276	57,213,285	58,375,602	61,300,744	61,685,441							(1,061,009)	(1,162,317)	(2,925,142)	(384,697)							-1.85 %
06-2018	46,673,765	47,404,926	49,517,750	55,023,195								(731,161)	(2,112,824)	(5,505,445)								-1.54 %
12-2018	59,223,303	59,569,921	60,793,822									(346,619)	(1,223,901)									-0.58 %
06-2019	49,872,469	52,423,855										(2,551,386)										-4.87 %
12-2019	58,649,673																					
Total	$ 1,697,928,790	$ 1,650,224,421	$ 1,603,259,223	$ 1,558,677,762	$ 1,502,922,454	$ 1,455,048,525	$ 1,388,742,993	$ 1,334,265,806	$ 1,271,941,724	$ 0	$ 1,157,029,175	($ 10,945,305)	($ 5,458,657)	($ 16,212,361)	$ 732,113	($ 13,811,512)	$ 8,956,820	($ 6,923,086)	$ 8,930,943	$ 1,215,474,576	($ 1,157,029,175)	-0.66 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 30,896,630	1.0000	1.0000	$ 0	$ 30,896,630
12-2000	234	33,761,310	1.0000	1.0000	0	33,761,310
06-2001	228	34,221,587	1.0000	1.0000	0	34,221,587
12-2001	222	31,729,425	1.0000	1.0000	0	31,729,425
06-2002	216	26,832,390	1.0000	1.0000	0	26,832,390
12-2002	210	31,631,637	1.0000	1.0000	0	31,631,637
06-2003	204	30,191,464	1.0000	1.0000	0	30,191,464
12-2003	198	29,997,230	1.0000	1.0000	0	29,997,230
06-2004	192	27,986,167	1.0000	1.0000	0	27,986,167
12-2004	186	30,268,229	1.0000	1.0000	0	30,268,229
06-2005	180	28,379,964	1.0000	1.0000	0	28,379,964
12-2005	174	35,254,360	1.0000	1.0000	0	35,254,360
06-2006	168	26,407,582	1.0000	1.0000	0	26,407,582
12-2006	162	35,059,062	1.0000	1.0000	0	35,059,062
06-2007	156	31,633,225	1.0000	1.0000	0	31,633,225
12-2007	150	39,922,502	1.0000	1.0000	0	39,922,502
06-2008	144	29,856,479	1.0000	1.0000	0	29,856,479
12-2008	138	38,485,946	1.0000	1.0000	0	38,485,946
06-2009	132	31,593,481	1.0000	1.0000	0	31,593,481
12-2009	126	44,030,054	1.0000	1.0000	0	44,030,054
06-2010	120	44,413,135	1.0023	1.0023	0	44,513,572
12-2010	114	46,583,359	0.9991	1.0014	0	46,646,722
06-2011	108	41,217,656	0.9972	0.9986	0	41,159,882
12-2011	102	52,639,760	0.9997	0.9983	0	52,550,998
06-2012	96	45,939,472	0.9977	0.9960	0	45,754,617
12-2012	90	56,670,846	1.0011	0.9970	0	56,502,543
06-2013	84	52,535,321	0.9981	0.9951	0	52,278,437
12-2013	78	57,641,225	1.0001	0.9952	0	57,366,503
06-2014	72	44,704,611	0.9992	0.9944	0	44,455,305
12-2014	66	54,289,374	0.9959	0.9904	0	53,765,676
06-2015	60	54,341,623	0.9974	0.9877	0	53,675,683
12-2015	54	68,830,851	0.9990	0.9868	0	67,919,670
06-2016	48	55,649,029	1.0037	0.9904	0	55,117,014
12-2016	42	58,805,477	1.0085	0.9989	0	58,739,438
06-2017	36	48,006,577	1.0154	1.0143	0	48,692,915
12-2017	30	53,427,827	1.0337	1.0484	0	56,015,818
06-2018	24	42,149,702	1.0433	1.0939	0	46,106,267
12-2018	18	51,016,565	1.0616	1.1613	0	59,244,000
06-2019	12	38,213,769	1.1054	1.2836	0	49,051,675
12-2019	6	28,981,372	1.5669	2.0113	0	58,290,284
Total		$ 1,644,196,275			$ 0	$ 1,695,985,744

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	18,721,172	25,794,005	26,709,465	29,748,038	29,983,158	30,261,277	29,937,537	31,152,782	31,244,343	31,996,737	31,662,054	31,413,819	31,864,300	31,598,142	31,419,314	31,362,691	31,244,578	31,378,496	31,032,512	30,936,579	30,928,025	30,926,697	30,943,281	30,921,652	30,921,652	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,631	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630
12-2000	22,742,977	28,269,748	33,055,444	34,329,818	34,190,176	34,265,257	34,960,119	34,589,056	34,503,000	34,069,318	33,915,514	33,934,883	34,130,901	33,870,511	33,750,796	33,660,447	33,636,319	33,827,714	33,615,636	33,585,619	33,583,988	34,103,386	33,970,386	33,950,386	33,767,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	
06-2001	22,379,417	32,075,845	33,393,307	33,709,739	32,961,250	33,954,364	34,514,807	34,631,831	34,736,846	35,160,055	34,496,580	34,220,556	34,406,302	33,940,377	33,912,624	33,727,902	33,965,192	34,408,552	34,385,606	34,360,529	34,356,258	34,233,875	34,214,107	34,294,817	34,266,817	34,264,729	34,254,729	34,254,729	34,254,729	34,254,729	34,254,729	34,254,729	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	34,221,587	
12-2001	22,914,200	31,485,805	32,597,864	32,280,506	32,194,941	33,164,278	33,514,539	33,417,828	33,069,079	32,846,424	33,017,291	32,542,806	32,618,300	32,419,947	32,276,574	32,250,393	31,928,873	31,979,940	31,944,032	31,828,755	31,763,355	31,895,544	31,842,067	31,853,867	31,826,867	31,786,867	31,621,546	31,601,046	31,601,046	31,680,237	31,679,939	31,679,177	31,677,424	31,676,925	31,731,688	31,729,425	31,729,425			
06-2002	18,952,302	24,721,091	24,366,853	24,436,727	24,768,317	25,482,220	26,050,785	25,057,365	25,582,589	25,704,272	25,688,719	26,341,099	25,816,318	26,191,387	26,138,307	26,139,055	26,055,630	25,964,254	25,969,871	26,147,723	26,470,200	26,248,198	26,478,184	26,638,157	26,833,157	26,813,657	26,848,457	26,867,530	26,839,732	26,832,731	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390					
12-2002	21,144,077	28,371,749	29,427,619	31,086,748	31,799,143	32,778,941	33,350,848	33,803,489	33,171,560	34,268,238	32,856,490	32,779,402	32,941,140	32,610,470	31,977,750	31,847,957	31,724,050	31,674,427	31,717,102	31,642,102	31,570,002	31,570,002	31,574,002	31,574,002	31,574,002	31,680,151	31,614,337	31,621,637	31,621,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637					
06-2003	22,117,280	28,019,645	28,170,863	29,045,031	29,400,226	29,335,035	28,912,175	29,589,880	29,560,943	29,943,527	30,126,279	29,597,374	29,653,089	29,867,622	29,732,899	30,802,058	30,865,111	30,777,692	30,715,198	30,443,056	30,458,074	30,456,216	30,464,397	30,244,264	30,235,764	30,235,764	30,202,764	30,202,764	30,202,764	30,202,764	30,191,464	30,191,464	30,191,464	30,191,464						
12-2003	21,478,103	29,100,785	28,486,988	29,783,944	30,184,604	31,130,676	30,286,014	30,229,460	30,059,169	29,816,811	29,442,160	29,501,500	29,446,967	29,338,028	29,214,277	29,201,912	29,132,440	29,117,449	28,995,449	29,203,449	29,228,652	29,179,730	29,338,230	30,152,230	29,998,730	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230						
06-2004	21,670,597	26,042,362	27,109,452	27,899,813	27,525,228	27,085,414	26,537,134	26,404,452	26,203,319	26,521,408	26,946,789	27,434,668	27,185,196	27,588,738	27,416,854	27,697,270	27,929,897	28,120,804	28,079,921	28,067,649	28,300,749	27,837,090	28,205,753	28,315,753	28,309,476	27,884,977	27,868,808	27,986,167	27,986,167	27,986,167	27,986,167	27,986,167								
12-2004	20,891,016	29,096,627	29,634,965	30,538,331	29,981,030	29,760,284	29,692,902	30,091,307	29,861,653	30,369,230	30,214,351	29,997,608	29,727,887	29,853,500	29,830,166	30,430,315	30,580,092	30,683,447	30,338,445	30,284,441	30,518,663	30,576,397	30,419,935	30,125,013	30,090,757	30,276,307	30,232,107	30,238,550	30,238,550	30,238,550	30,268,229								
06-2005	18,886,320	25,617,302	26,123,105	26,741,415	27,005,310	26,712,388	26,862,297	27,692,561	27,708,966	27,940,462	27,740,042	27,860,243	27,955,949	29,508,609	29,568,570	29,175,560	29,030,031	29,051,046	28,384,070	28,365,570	28,368,527	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964										
12-2005	24,049,576	33,489,838	34,848,287	35,802,189	36,398,011	35,670,603	33,999,588	35,150,653	35,355,632	34,755,900	34,975,647	34,883,914	34,879,626	35,005,786	34,946,397	35,265,427	35,107,760	35,094,242	35,344,143	35,394,984	35,497,349	35,496,241	35,518,703	35,242,360	35,242,360	35,242,360	35,242,360	35,242,360	35,254,360										
06-2006	20,482,557	27,765,909	27,422,661	25,376,922	24,433,422	24,869,922	25,726,652	26,295,877	25,992,137	26,137,426	26,085,040	25,996,500	26,221,791	26,121,732	25,918,352	26,089,784	25,913,808	26,399,821	26,418,284	26,209,528	26,292,249	26,246,697	26,237,602	26,307,582	26,432,007	26,407,582	26,407,582	26,407,582											
12-2006	27,467,647	34,290,223	34,531,738	34,704,440	33,458,165	34,080,390	33,984,431	34,274,227	33,869,181	33,966,128	34,060,068	34,479,034	35,033,940	35,499,312	35,278,377	35,220,969	35,394,323	35,064,846	35,590,496	35,329,379	35,101,549	35,079,693	35,065,912	35,064,174	35,059,062	35,059,062	35,059,062												
06-2007	21,541,870	28,572,560	28,723,678	29,291,920	30,600,628	30,207,291	31,197,427	31,616,826	32,284,851	31,933,309	31,972,976	32,294,692	31,628,140	31,155,381	31,835,959	32,066,281	31,812,194	31,675,953	31,277,623	31,109,389	31,664,774	31,621,607	31,594,036	31,593,253	31,634,513	31,633,225													
12-2007	23,930,730	31,720,589	33,740,718	34,993,913	36,667,381	37,500,619	37,383,956	37,834,598	38,914,834	39,396,769	40,049,948	40,359,386	40,392,547	40,729,749	41,078,667	40,374,425	39,850,335	39,869,508	39,625,025	39,567,426	40,005,220	39,949,737	39,949,741	39,922,502	39,922,502														
06-2008	20,691,646	28,482,069	29,674,903	29,940,179	30,431,584	31,008,979	31,588,511	30,576,512	31,222,671	30,883,677	30,145,348	30,863,928	30,646,707	30,264,412	30,056,139	30,005,728	29,906,236	29,813,239	29,835,240	29,835,240	29,824,240	29,864,643	29,898,979	29,856,479															
12-2008	22,980,094	33,150,455	34,469,197	36,287,983	36,346,382	37,555,666	38,358,489	38,620,748	39,068,998	39,238,577	39,340,454	39,283,895	38,812,792	38,726,899	38,979,134	39,248,977	38,967,112	38,700,476	38,668,064	38,660,393	38,488,073	38,482,737	38,485,946																
06-2009	20,740,087	27,292,047	28,726,771	28,013,954	29,457,078	30,509,681	31,433,029	31,646,997	31,385,400	30,642,086	30,924,251	31,143,247	31,231,125	31,194,111	31,277,169	31,357,191	31,266,827	31,178,887	31,167,887	31,401,241	31,486,417	31,593,481																	
12-2009	26,103,733	35,959,176	37,412,409	38,926,078	41,370,549	43,418,974	44,468,803	44,942,941	44,477,767	44,018,093	44,786,500	44,572,126	44,390,454	44,646,714	44,214,113	44,208,491	44,080,699	43,976,149	43,867,321	44,101,407	44,030,054																		
06-2010	27,802,628	35,509,349	38,520,785	39,324,740	41,197,712	41,684,875	43,482,857	44,150,838	45,644,359	46,054,834	45,993,388	45,229,744	45,145,101	45,241,554	45,297,744	45,154,762	45,004,028	44,568,409	44,537,470	44,413,135																		
12-2010	29,430,320	42,144,465	43,829,533	45,669,127	46,862,177	46,826,568	48,139,334	48,852,617	49,024,373	48,073,201	47,325,350	47,353,298	47,051,329	47,286,836	47,096,020	46,999,106	46,928,307	46,808,789	46,583,359																		
06-2011	26,640,215	35,928,219	39,462,565	39,536,664	40,535,275	40,512,679	42,204,546	42,182,654	42,291,069	42,315,055	42,238,478	42,116,239	42,122,445	41,640,308	41,362,465	41,307,417	41,250,657	41,217,656																		
12-2011	33,307,945	44,695,531	46,226,264	48,029,103	49,568,251	51,124,278	51,899,886	52,557,709	53,422,535	53,670,272	53,745,220	52,702,740	52,715,220	52,693,185	52,598,775	52,578,135	52,639,760																		
06-2012	28,817,113	40,153,997	40,124,115	41,029,634	43,521,585	43,832,054	45,004,454	46,661,763	47,102,056	46,622,676	46,568,456	46,112,355	46,179,869	45,747,621	46,001,722	45,939,472																		
12-2012	35,109,012	46,913,028	48,079,299	51,438,562	52,926,791	53,753,864	56,545,135	56,770,393	56,802,208	57,034,302	56,965,734	56,852,116	56,875,683	56,918,502	56,670,846																		
06-2013	32,937,474	42,460,722	46,537,453	47,827,749	49,523,071	50,251,203	52,087,217	52,832,504	53,277,764	53,638,292	52,883,366	53,064,130	52,998,348	52,535,321																		
12-2013	33,162,362	45,593,255	51,888,388	54,127,998	55,370,193	56,632,984	58,005,282	58,084,222	58,719,598	58,722,433	58,432,568	57,637,137	57,641,225																				
06-2014	30,295,158	39,705,069	42,591,083	45,089,409	46,259,744	46,907,236	47,838,818	48,973,178	48,223,650	47,129,884	47,174,819	44,704,611																				
12-2014	28,347,734	42,257,853	47,250,472	49,537,257	51,557,172	53,677,265	54,544,284	54,665,367	54,820,697	54,241,317	54,289,374																					
06-2015	29,878,858	42,755,465	46,889,966	50,766,872	52,657,766	53,831,795	55,888,732	55,531,801	55,058,261	54,341,623																						
12-2015	28,162,376	50,137,016	54,881,421	61,654,582	63,096,995	65,776,063	66,530,003	67,849,377	68,830,851																							
06-2016	26,109,755	40,392,724	46,706,004	48,831,744	51,480,981	53,892,417	54,643,064	55,649,029																								
12-2016	28,069,495	48,404,060	51,956,497	55,366,139	57,105,724	58,914,644	58,805,477																									
06-2017	26,223,665	37,251,704	42,194,057	44,947,867	47,359,335	48,006,577																										
12-2017	27,351,309	44,908,865	48,926,603	51,670,851	53,427,827																											
06-2018	23,672,068	36,155,824	39,783,117	42,149,702																												
12-2018	28,631,630	46,423,120	51,016,565																													
06-2019	25,873,503	38,213,769																														
12-2019	28,981,372																															

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.3778	1.0355	1.1138	1.0079	1.0093	0.9893	1.0406	1.0029	1.0241	0.9895	0.9922	1.0143	0.9916	0.9943	0.9982	0.9962	1.0043	0.9890	0.9969	0.9997	1.0000	1.0005	0.9993	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.2430	1.1693	1.0386	0.9959	1.0022	1.0203	0.9894	0.9975	0.9874	0.9955	1.0006	1.0058	0.9924	0.9965	0.9973	0.9993	1.0057	0.9937	0.9991	1.0000	1.0155	0.9961	0.9994	0.9946	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.4333	1.0411	1.0095	0.9778	1.0301	1.0165	1.0034	1.0030	1.0122	0.9811	0.9920	1.0054	0.9865	0.9992	0.9946	1.0070	1.0131	0.9993	0.9993	0.9999	0.9964	0.9994	1.0024	0.9992	0.9999	0.9997	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.3741	1.0353	0.9903	0.9973	1.0301	1.0106	0.9971	0.9896	0.9933	1.0052	0.9856	1.0023	0.9939	0.9956	0.9992	0.9900	1.0016	0.9989	0.9964	0.9979	1.0042	0.9983	1.0004	0.9992	0.9987	0.9948	0.9994	1.0000	1.0025	1.0000	1.0000	0.9999	1.0000	1.0017	0.9999	1.0000				
06-2002	1.3044	0.9857	1.0029	1.0136	1.0288	1.0223	0.9619	1.0210	1.0048	0.9994	1.0254	0.9801	1.0145	0.9980	1.0000	0.9968	0.9965	1.0002	1.0068	1.0123	0.9916	1.0088	1.0060	1.0073	0.9993	1.0013	1.0007	0.9990	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.3418	1.0372	1.0564	1.0229	1.0308	1.0174	1.0136	0.9813	1.0331	0.9588	0.9977	1.0049	0.9900	0.9806	0.9959	0.9961	0.9984	1.0013	0.9976	0.9977	1.0000	1.0001	1.0000	1.0000	1.0034	0.9979	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.2669	1.0054	1.0310	1.0122	0.9978	0.9856	1.0234	0.9990	1.0129	1.0061	0.9824	1.0019	1.0072	0.9955	1.0360	1.0020	0.9972	0.9980	0.9911	1.0005	0.9999	1.0003	0.9928	0.9997	1.0000	0.9989	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000							
12-2003	1.3549	0.9789	1.0455	1.0135	1.0313	0.9729	0.9981	0.9944	0.9919	0.9874	1.0020	0.9982	0.9963	0.9958	0.9996	0.9976	0.9995	0.9958	1.0072	1.0009	0.9983	1.0054	1.0277	0.9949	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.2017	1.0410	1.0292	0.9866	0.9840	0.9798	0.9950	0.9924	1.0121	1.0160	1.0181	0.9909	1.0148	0.9938	1.0102	1.0084	1.0068	0.9985	0.9996	1.0083	0.9836	1.0132	1.0039	0.9998	0.9850	0.9994	1.0042	1.0000	1.0000	1.0000	1.0000									
12-2004	1.3928	1.0185	1.0305	0.9818	0.9926	0.9977	1.0134	0.9924	1.0170	0.9949	0.9928	0.9910	1.0042	0.9992	1.0201	1.0049	1.0034	0.9888	0.9982	1.0077	1.0019	0.9949	0.9903	0.9989	1.0062	0.9985	1.0002	1.0000	1.0000	1.0010										
06-2005	1.3564	1.0197	1.0237	1.0099	0.9892	1.0056	1.0309	1.0006	1.0084	0.9928	1.0043	1.0034	1.0555	1.0020	0.9867	0.9950	1.0007	0.9770	0.9993	1.0001	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	1.3925	1.0406	1.0274	1.0166	0.9800	0.9532	1.0339	1.0058	0.9830	1.0063	0.9974	0.9999	1.0036	0.9983	1.0091	0.9955	0.9996	1.0071	1.0014	1.0029	1.0000	1.0006	0.9922	1.0000	1.0000	1.0000	1.0000	1.0003												
06-2006	1.3556	0.9876	0.9254	0.9628	1.0179	1.0344	1.0221	0.9884	1.0056	0.9980	0.9966	1.0087	0.9962	0.9922	1.0066	0.9933	1.0188	1.0007	0.9921	1.0032	0.9983	0.9997	1.0027	1.0047	0.9991	1.0000	1.0000													
12-2006	1.2484	1.0070	1.0050	0.9641	1.0186	0.9972	1.0085	0.9882	1.0029	1.0028	1.0123	1.0161	1.0133	0.9938	0.9984	1.0049	0.9907	1.0150	0.9927	0.9936	0.9994	0.9996	1.0000	0.9999	1.0000	1.0000														
06-2007	1.3264	1.0053	1.0198	1.0447	0.9871	1.0328	1.0134	1.0211	0.9891	1.0012	1.0101	0.9794	0.9851	1.0218	1.0072	0.9921	0.9957	0.9874	0.9946	1.0179	0.9986	0.9991	1.0000	1.0013	1.0000															
12-2007	1.3255	1.0637	1.0371	1.0478	1.0227	0.9969	1.0121	1.0286	1.0124	1.0166	1.0077	1.0008	1.0083	1.0086	0.9829	0.9870	1.0005	0.9939	0.9985	1.0111	0.9986	1.0000	0.9993	1.0000																
06-2008	1.3765	1.0419	1.0089	1.0164	1.0190	1.0187	0.9680	1.0211	0.9891	0.9761	1.0238	0.9930	0.9875	0.9931	0.9983	0.9967	0.9969	1.0007	1.0000	0.9996	1.0014	1.0011	0.9986																	
12-2008	1.4426	1.0398	1.0528	1.0016	1.0333	1.0214	1.0068	1.0116	1.0043	1.0026	0.9986	0.9880	0.9978	1.0065	1.0069	0.9928	0.9932	0.9992	0.9998	0.9955	0.9999	1.0001																		
06-2009	1.3159	1.0526	0.9752	1.0515	1.0357	1.0303	1.0068	0.9917	0.9763	1.0092	1.0071	1.0028	0.9988	1.0027	1.0026	0.9971	0.9972	0.9996	1.0075	1.0027	1.0034																			
12-2009	1.3775	1.0404	1.0405	1.0628	1.0495	1.0242	1.0107	0.9896	0.9897	1.0175	0.9952	0.9959	1.0058	0.9903	0.9999	0.9971	0.9976	0.9975	1.0053	0.9984																				
06-2010	1.2772	1.0848	1.0209	1.0476	1.0118	1.0431	1.0154	1.0338	1.0090	0.9987	0.9834	0.9981	1.0021	1.0012	0.9968	0.9967	0.9903	0.9993	0.9972																				
12-2010	1.4320	1.0400	1.0420	1.0261	0.9992	1.0280	1.0148	1.0035	0.9806	0.9844	1.0006	0.9936	1.0050	0.9960	0.9979	0.9985	0.9975	0.9952																				
06-2011	1.3486	1.0984	1.0019	1.0253	0.9994	1.0418	0.9995	1.0026	1.0006	0.9982	0.9971	1.0001	0.9886	0.9933	0.9987	0.9986	0.9992																				
12-2011	1.3419	1.0342	1.0390	1.0320	1.0314	1.0152	1.0127	1.0165	1.0046	1.0014	0.9806	1.0002	0.9996	0.9982	0.9996	1.0012																				
06-2012	1.3934	0.9993	1.0226	1.0607	1.0071	1.0267	1.0368	1.0094	0.9898	0.9988	0.9902	1.0015	0.9906	1.0056	0.9986																				
12-2012	1.3362	1.0249	1.0699	1.0289	1.0156	1.0519	1.0040	1.0006	1.0041	0.9988	0.9980	1.0004	1.0008	0.9956																				
06-2013	1.2891	1.0960	1.0277	1.0354	1.0147	1.0365	1.0143	1.0084	1.0068	0.9859	1.0034	0.9988	0.9913																				
12-2013	1.3748	1.1381	1.0432	1.0229	1.0228	1.0242	1.0014	1.0109	1.0000	0.9951	0.9864	1.0001																								
06-2014	1.3106	1.0727	1.0587	1.0260	1.0140	1.0199	1.0237	0.9847	0.9773	1.0010	0.9476																									
12-2014	1.4907	1.1181	1.0484	1.0408	1.0411	1.0162	1.0022	1.0028	0.9894	1.0009																										
06-2015	1.4310	1.0967	1.0827	1.0372	1.0223	1.0382	0.9936	0.9915	0.9870																											
12-2015	1.7803	1.0946	1.1234	1.0234	1.0425	1.0115	1.0198	1.0145																												
06-2016	1.5470	1.1563	1.0455	1.0543	1.0468	1.0139	1.0184																													
12-2016	1.7244	1.0734	1.0656	1.0314	1.0317	0.9981																														
06-2017	1.4205	1.1327	1.0653	1.0537	1.0137																															
12-2017	1.6419	1.0895	1.0561	1.0340																																
06-2018	1.5274	1.1003	1.0595																																	
12-2018	1.6214	1.0989																																		
06-2019	1.4769																																			
12-2019																																				
4 Half Yr Avg	1.5669	1.1054	1.0616	1.0433	1.0337	1.0154	1.0085	0.9984	0.9884	0.9957	0.9839	1.0002	0.9956	0.9982	0.9987	0.9987	0.9962	0.9979	1.0025	0.9991	1.0008	1.0001	0.9995	1.0015	0.9998	1.0000	1.0001	1.0001	1.0000	1.0002	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.5688	1.1085	1.0692	1.0390	1.0330	1.0163	1.0099	1.0021	0.9941	0.9967	0.9844	1.0002	0.9960	0.9983	0.9986	0.9982	0.9958	0.9986	1.0014	1.0042	1.0002	0.9999	0.9988	1.0010	1.0009	0.9997	1.0007	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.5662	1.1033	1.0648	1.0359	1.0265	1.0237	1.0127	1.0042	0.9940	0.9963	0.9883	0.9992	0.9980	0.9983	0.9982	0.9958	0.9959	0.9989	0.9989	1.0025	1.0002	1.0008	1.0015	0.9999	0.9994	0.9996	1.0005	0.9999	1.0003	1.0001	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.4980	1.0922	1.0577	1.0361	1.0216	1.0261	1.0119	1.0043	0.9943	0.9978	0.9943	0.9966	0.9982	0.9999	1.0003	0.9962	0.9987	0.9971	0.9995	1.0030	0.9988	1.0016	1.0010	1.0003	0.9994	0.9993	1.0004	0.9999	1.0002	1.0001	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.3993	1.0578	1.0361	1.0213	1.0173	1.0145	1.0093	1.0031	1.0000	0.9973	0.9976	0.9991	1.0008	0.9980	1.0017	0.9977	1.0002	0.9971	1.0025	0.9995	1.0010	1.0009	0.9994	0.9993	1.0004	0.9999	1.0002	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.5744	1.0996	1.0624	1.0438	1.0371	1.0127	1.0103	0.9972	0.9882	0.9980	0.9922	1.0002	0.9954	0.9969	0.9987	0.9986	0.9975	0.9984	1.0026	0.9990	1.0006	1.0000	0.9996	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.5669	1.1054	1.0616	1.0391	1.0344	1.0154	1.0105	1.0034	0.9951	0.9984	0.9888	1.0002	0.9956	0.9978	0.9987	0.9978	0.9964	0.9989	1.0009	1.0029	0.9998	0.9998	0.9995	1.0003	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.5576	1.1005	1.0602	1.0352	1.0256	1.0234	1.0121	1.0051	0.9945	0.9972	0.9914	0.9994	0.9982	0.9982	0.9991	0.9962	0.9960	0.9983	0.9987	1.0017	1.0000	1.0000	0.9996	0.9999	1.0003	0.9996	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.4919	1.0947	1.0551	1.0352	1.0214	1.0263	1.0114	1.0035	0.9945	0.9979	0.9957	0.9975	0.9980	0.9989	1.0010	0.9962	0.9977	0.9973	0.9995	1.0026	0.9997	1.0012	0.9996	1.0002	1.0000	0.9995	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.3944	1.0569	1.0368	1.0218	1.0174	1.0152	1.0098	1.0028	0.9996	0.9980	0.9984	0.9992	0.9992	0.9977	1.0010	0.9977	0.9998	0.9972	0.9991	1.0021	0.9995	1.0006	0.9998	0.9998	0.9999	0.9995	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.5702	1.1043	1.0617	1.0426	1.0345	1.0149	1.0090	0.9996	0.9890	0.9955	0.9852	1.0001	0.9958	0.9981	0.9987	0.9988	0.9961	0.9977	1.0021	0.9988	1.0006	1.0001	0.9995	1.0012	0.9998	1.0000	1.0001	1.0001	1.0000	1.0002	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.5727	1.1067	1.0709	1.0380	1.0335	1.0158	1.0098	1.0029	0.9945	0.9966	0.9851	1.0002	0.9962	0.9983	0.9986	0.9983	0.9958	0.9984	1.0012	1.0038	1.0001	0.9999	0.9986	1.0008	1.0009	0.9997	1.0007	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.5676	1.1023	1.0657	1.0353	1.0271	1.0231	1.0121	1.0046	0.9943	0.9963	0.9884	0.9991	0.9981	0.9981	0.9981	0.9960	0.9959	0.9987	0.9991	1.0023	1.0001	1.0007	1.0011	0.9999	0.9995	0.9996	1.0004	0.9999	1.0003	1.0001	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.4897	1.0917	1.0588	1.0356	1.0228	1.0251	1.0117	1.0048	0.9947	0.9977	0.9928	0.9972	0.9984	0.9996	0.9998	0.9964	0.9980	0.9974	0.9996	1.0028	0.9989	1.0014	1.0007	1.0002	0.9995	0.9993	1.0003	1.0000	1.0002	1.0001	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.4038	1.0625	1.0401	1.0242	1.0190	1.0162	1.0097	1.0037	0.9993	0.9974	0.9956	0.9992	1.0001	0.9981	1.0011	0.9977	0.9997	0.9972	0.9991	1.0023	0.9997	1.0008	1.0006	0.9998	0.9995	0.9993	1.0003	1.0000	1.0002	1.0001	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.4749	1.1298	1.0568	1.0484	1.0276	1.0240	1.0119	0.9949	0.9904	0.9952	0.9804	1.0001	0.9902	1.0000	0.9981	0.9975	0.9956	0.9999	1.0016	1.0067	1.0011	1.0000	1.0004	1.0020	0.9997	0.9998	1.0014	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.6626	1.0873	1.0817	1.0296	1.0384	1.0086	1.0078	1.0094	0.9979	0.9982	0.9883	1.0002	1.0018	0.9966	0.9991	0.9989	0.9961	0.9973	1.0012	1.0017	0.9993	0.9999	0.9972	1.0000	1.0021	0.9995	1.0001	1.0001	1.0001	1.0003	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	1.4930	1.1215	1.0632	1.0428	1.0242	1.0271	1.0125	0.9985	0.9902	0.9960	0.9846	0.9996	0.9931	1.0007	0.9992	0.9973	0.9959	0.9968	0.9998	1.0058	1.0004	1.0000	1.0003	1.0015	0.9960	0.9996	1.0011	0.9997	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.6920	1.0891	1.0734	1.0324	1.0345	1.0125	1.0068	1.0072	0.9996	0.9990	0.9914	0.9986	1.0028	0.9950	1.0011	0.9974	0.9972	0.9964	0.9991	0.9996	0.9995	1.0001	0.9954	0.9997	1.0015	0.9996	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.4732	1.1308	1.0563	1.0481	1.0279	1.0242	1.0113	0.9951	0.9907	0.9948	0.9813	1.0001	0.9903	1.0002	0.9980	0.9975	0.9953	0.9998	1.0010	1.0068	1.0011	1.0000	1.0003	1.0019	0.9997	0.9998	1.0014	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.6625	1.0870	1.0830	1.0293	1.0385	1.0085	1.0098	0.9980	0.9982	0.9885	1.0002	1.0016	0.9966	0.9991	0.9990	0.9962	0.9972	1.0014	1.0016	0.9993	0.9999	0.9972	1.0000	1.0018	0.9996	1.0001	1.0001	1.0001	1.0003	1.0000	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.3684	1.0617	1.0309	1.0273	1.0140	1.0219	1.0106	1.0043	0.9991	0.9963	0.9958	0.9987	0.9990	0.9997	1.0021	0.9983	1.0008	0.9955	0.9985	1.0043	0.9975	1.0023	1.0005	1.0013	0.9979	0.9999	1.0007	0.9998	1.0000	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.4377	1.0631	1.0485	1.0215	1.0236	1.0115	1.0089	1.0032	0.9990	0.9983	0.9961	0.9996	1.0011	0.9967	1.0001	0.9971	0.9987	0.9987	0.9997	1.0005	1.0019	0.9994	1.0008	0.9985	1.0011	0.9988	1.0000	1.0001	1.0006	1.0002	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - BI	1.5528	1.0990	1.0581	1.0407	1.0358	1.0199	1.0098	1.0042	0.9987	0.9970	0.9982	0.9989	1.0007	0.9978	1.0016	0.9973	0.9997	0.9973	0.9993	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.5669	1.1054	1.0616	1.0433	1.0337	1.0154	1.0085	1.0037	0.9990	0.9974	0.9959	0.9992	1.0001	0.9981	1.0011	0.9977	0.9997	0.9972	0.9991	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.5669	1.1054	1.0616	1.0433	1.0337	1.0154	1.0085	1.0037	0.9990	0.9974	0.9959	0.9992	1.0001	0.9981	1.0011	0.9977	0.9997	0.9972	0.9991	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.0113	1.2836	1.1613	1.0939	1.0484	1.0143	0.9989	0.9904	0.9868	0.9877	0.9904	0.9944	0.9952	0.9951	0.9970	0.9960	0.9983	0.9986	1.0014	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.4972	0.7791	0.8611	0.9142	0.9538	0.9859	1.0011	1.0097	1.0134	1.0124	1.0097	1.0056	1.0048	1.0049	1.0030	1.0040	1.0017	1.0014	0.9986	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 30,896,630	1.0000	1.0000	0	$ 30,896,630
12-2000	234	33,761,310	1.0000	1.0000	0	33,761,310
06-2001	228	34,199,150	1.0000	1.0000	0	34,199,150
12-2001	222	31,729,425	1.0000	1.0000	0	31,729,425
06-2002	216	26,832,390	1.0000	1.0000	0	26,832,390
12-2002	210	31,631,637	1.0000	1.0000	0	31,631,637
06-2003	204	30,191,464	1.0000	1.0000	0	30,191,464
12-2003	198	29,997,230	1.0000	1.0000	0	29,997,230
06-2004	192	27,986,167	1.0000	1.0000	0	27,986,167
12-2004	186	30,238,550	1.0000	1.0000	0	30,238,550
06-2005	180	28,379,964	1.0000	1.0000	0	28,379,964
12-2005	174	35,191,860	1.0000	1.0000	0	35,191,860
06-2006	168	26,296,087	1.0000	1.0000	0	26,296,087
12-2006	162	35,059,062	1.0000	1.0000	0	35,059,062
06-2007	156	31,331,779	1.0000	1.0000	0	31,331,779
12-2007	150	39,103,607	1.0000	1.0000	0	39,103,607
06-2008	144	29,682,142	1.0058	1.0058	0	29,855,159
12-2008	138	38,430,849	1.0068	1.0127	0	38,917,310
06-2009	132	30,834,558	1.0042	1.0169	0	31,356,290
12-2009	126	41,876,512	1.0025	1.0195	0	42,691,728
06-2010	120	42,986,595	1.0073	1.0269	0	44,143,509
12-2010	114	46,420,194	1.0043	1.0313	0	47,872,907
06-2011	108	40,708,383	1.0038	1.0352	0	42,140,120
12-2011	102	50,331,042	1.0059	1.0413	0	52,409,711
06-2012	96	43,562,773	1.0159	1.0579	0	46,082,988
12-2012	90	52,967,766	1.0126	1.0712	0	56,739,225
06-2013	84	49,104,533	1.0185	1.0910	0	53,573,996
12-2013	78	52,385,658	1.0305	1.1243	0	58,899,396
06-2014	72	39,208,338	1.0330	1.1614	0	45,538,489
12-2014	66	45,346,167	1.0381	1.2057	0	54,672,564
06-2015	60	41,001,501	1.0588	1.2766	0	52,341,014
12-2015	54	46,512,168	1.0669	1.3619	0	63,345,454
06-2016	48	34,726,848	1.1088	1.5101	0	52,440,922
12-2016	42	33,634,735	1.1379	1.7183	0	57,794,351
06-2017	36	24,238,383	1.1759	2.0206	0	48,975,564
12-2017	30	21,258,908	1.3308	2.6890	0	57,164,621
06-2018	24	10,939,605	1.6414	4.4137	0	48,283,756
12-2018	18	5,496,808	2.2383	9.8793	0	54,304,392
06-2019	12	1,058,262	3.8482	38.0171	0	40,232,022
12-2019	6	154,536	7.6505	290.8512	0	44,946,979
Total		$ 1,325,693,576			0	$ 1,667,548,782

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	746,154	3,292,410	6,465,471	10,737,754	13,311,357	17,212,687	19,105,497	21,389,310	22,899,156	24,768,632	26,041,441	26,795,318	27,699,718	28,256,346	28,468,697	29,215,741	29,409,561	29,679,112	29,761,112	30,305,612	30,305,612	30,305,612	30,403,112	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630	30,896,630
12-2000	734,979	3,001,310	7,353,277	11,115,217	16,292,044	18,557,041	21,765,467	24,044,899	25,766,152	27,203,119	27,693,244	28,366,084	30,177,507	31,061,473	31,555,223	32,089,167	32,438,718	32,594,630	32,644,310	32,769,310	32,884,310	32,884,310	33,486,310	33,551,310	33,696,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310	33,761,310
06-2001	1,006,906	3,781,577	7,227,623	12,909,279	16,388,471	19,187,417	21,370,701	23,716,956	25,058,307	26,426,595	27,508,994	29,000,570	29,661,129	31,290,324	31,855,411	32,279,225	32,816,276	33,307,201	33,309,701	33,600,212	33,723,587	33,723,587	33,761,087	33,776,087	34,151,087	34,151,087	34,151,087	34,151,087	34,151,257	34,151,650	34,199,150	34,199,150	34,199,150	34,199,150	34,199,150	34,199,150	34,199,150	34,199,150			
12-2001	608,157	2,652,947	6,906,597	9,857,749	14,810,658	17,910,931	21,302,782	23,268,197	25,072,796	26,346,059	27,307,171	27,760,802	28,634,643	29,449,579	29,860,747	29,869,086	30,376,425	30,695,842	30,760,842	30,929,585	30,928,792	31,547,586	31,601,046	31,601,046	31,601,046	31,601,046	31,601,046	31,601,046	31,601,046	31,636,046	31,636,125	31,636,125	31,676,925	31,676,925	31,729,425	31,729,425	31,729,425			
06-2002	619,151	2,901,989	5,298,230	8,653,940	10,735,371	13,498,581	15,252,693	17,250,291	18,232,221	19,503,799	20,045,556	20,600,817	21,506,554	22,430,869	22,955,363	23,383,603	23,743,543	24,080,543	24,318,087	24,509,087	25,035,615	25,088,116	25,313,116	25,601,216	25,601,216	25,841,216	26,391,216	26,390,890	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390	26,832,390					
12-2002	517,641	2,492,856	6,255,796	9,454,888	13,895,264	16,182,629	18,946,441	20,964,181	22,983,877	24,488,411	25,872,456	26,701,559	27,840,434	28,784,937	29,184,561	29,470,728	29,983,347	30,169,847	30,751,502	30,876,502	31,141,502	31,141,502	31,245,502	31,245,502	31,245,502	31,314,337	31,314,337	31,621,637	31,621,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637	31,631,637						
06-2003	565,125	2,775,088	5,366,362	9,708,095	12,676,164	15,474,997	17,797,434	19,481,608	20,550,011	22,329,092	23,854,377	25,241,070	26,306,654	27,813,853	28,123,422	28,846,015	28,848,377	29,297,048	29,355,811	30,072,289	30,070,432	30,068,574	30,067,955	30,117,464	30,118,964	30,118,964	30,118,964	30,118,964	30,118,964	30,118,964	30,191,464	30,191,464	30,191,464	30,191,464							
12-2003	458,478	2,133,629	5,813,328	8,379,342	12,741,155	15,055,261	19,077,391	20,951,125	23,124,738	24,016,836	24,986,029	25,410,845	26,244,872	26,540,690	27,318,242	27,644,636	28,307,154	28,418,449	28,418,449	28,418,449	28,548,652	28,799,730	28,807,230	29,807,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230	29,997,230							
06-2004	533,140	2,716,637	5,012,217	9,118,992	11,550,992	15,391,215	17,141,469	19,031,931	19,875,378	21,390,657	21,748,065	22,359,951	22,779,792	24,159,515	24,950,026	25,024,699	25,590,396	25,705,757	26,097,367	26,097,367	26,347,367	26,447,367	26,447,367	26,882,367	26,882,367	27,487,892	27,486,167	27,986,167	27,986,167	27,986,167	27,986,167	27,986,167								
12-2004	404,924	1,918,180	4,793,149	7,812,835	12,499,992	15,211,690	17,557,744	18,232,541	20,625,713	21,497,724	22,767,699	23,587,753	24,155,739	24,798,103	25,410,487	26,303,825	26,647,483	27,281,823	27,768,828	27,857,127	27,962,627	28,092,627	28,592,627	28,707,107	28,832,107	29,722,107	29,722,107	29,738,550	29,738,550	30,238,550	30,238,550									
06-2005	389,879	1,797,624	3,849,768	7,639,727	10,079,018	13,452,804	15,600,632	17,863,472	19,117,355	20,714,495	21,188,601	22,524,640	22,888,733	23,724,084	24,642,512	26,229,070	27,015,570	27,710,570	28,155,570	28,365,570	28,368,522	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964	28,379,964										
12-2005	293,991	1,893,049	4,759,002	7,483,297	12,627,342	15,061,749	18,918,623	20,344,658	22,657,670	25,551,988	28,238,039	29,762,529	31,470,246	31,892,772	32,417,246	32,757,100	33,131,483	33,471,200	34,210,160	34,210,160	34,530,160	34,530,160	35,191,860	35,191,860	35,191,860	35,191,860	35,191,860	35,191,860	35,191,860											
06-2006	339,687	1,707,993	3,457,528	7,164,815	9,586,060	12,286,154	14,072,206	16,758,929	19,270,445	21,217,167	22,049,146	22,640,501	23,167,112	24,039,338	24,344,715	24,469,514	24,817,336	24,925,414	24,926,060	25,037,225	25,124,725	25,148,725	25,196,087	25,696,087	25,696,087	26,296,087	26,296,087	26,296,087												
12-2006	265,364	1,484,027	4,393,975	6,962,623	12,324,499	14,260,142	17,887,511	20,107,165	21,893,308	23,670,480	25,396,895	26,562,391	28,210,157	30,324,144	31,751,470	32,251,470	32,385,547	32,781,047	33,110,187	33,293,133	33,575,633	33,575,611	33,575,611	33,575,611	33,575,611	35,059,062	35,059,062	35,059,062												
06-2007	312,714	1,740,170	3,206,857	7,261,878	10,296,953	13,698,720	16,162,981	19,407,464	21,458,678	23,251,868	24,600,652	25,360,886	26,494,010	27,600,832	27,681,176	28,685,820	29,909,125	30,164,125	30,294,279	30,341,779	30,926,779	31,331,779	31,331,779	31,331,779	31,331,779	31,331,779														
12-2007	256,467	1,443,938	4,364,846	7,297,819	13,169,481	15,765,680	18,942,616	20,786,545	24,293,474	26,788,214	30,019,965	31,672,439	34,881,886	35,714,895	36,407,553	36,895,554	37,698,054	37,696,477	38,046,507	38,187,607	38,887,607	39,043,607	39,103,607	39,103,607	39,103,607														
06-2008	314,829	1,724,452	3,213,585	7,228,653	9,649,101	13,133,337	15,545,291	18,788,963	21,002,661	22,451,381	23,442,712	25,477,538	26,959,328	28,202,047	28,890,388	29,370,497	29,622,998	29,576,739	29,576,739	29,651,739	29,651,739	29,652,142	29,652,142	29,682,142																
12-2008	249,964	1,357,684	4,855,991	8,544,146	15,162,999	18,264,684	22,502,544	25,337,778	28,069,301	29,515,935	32,309,556	33,650,648	34,983,367	35,182,826	35,962,149	37,163,899	37,597,899	37,883,689	37,910,849	38,085,849	38,375,849	38,375,849	38,430,849																
06-2009	230,985	2,553,174	4,388,202	7,940,075	10,800,766	15,268,356	18,012,322	20,075,181	21,870,107	24,192,382	25,081,111	26,794,779	27,660,925	29,111,470	29,575,763	30,189,084	30,299,834	30,516,334	30,616,334	30,624,558	30,764,558	30,834,558																	
12-2009	188,085	1,688,505	5,104,289	8,205,322	15,680,276	19,666,171	23,697,862	27,150,715	30,679,454	33,004,655	35,178,934	36,930,724	38,761,672	39,438,446	40,365,096	40,654,597	41,276,512	41,726,512	41,839,012	41,876,512	41,876,512																		
06-2010	272,241	2,094,391	4,271,924	10,383,664	15,658,481	19,759,517	22,989,910	26,779,884	29,310,925	31,698,301	34,393,755	36,457,258	37,379,598	38,905,424	40,163,924	40,788,657	41,882,623	42,202,623	42,302,283	42,986,595																		
12-2010	297,380	1,623,890	5,673,292	10,261,826	17,195,619	21,086,684	26,233,813	28,895,217	33,235,916	36,146,751	39,764,512	41,309,339	43,271,872	43,982,797	45,553,892	45,874,492	46,015,192	46,240,194	46,420,194																		
06-2011	199,486	1,750,045	4,798,934	10,361,700	13,984,891	19,890,970	23,491,398	27,774,258	30,271,161	33,355,979	35,174,552	37,126,431	38,896,545	40,001,432	40,334,633	40,354,633	40,633,383	40,708,383																		
12-2011	332,519	2,967,419	7,775,262	11,576,269	19,485,608	23,603,655	28,666,540	32,744,344	36,313,175	39,172,879	43,230,963	45,633,647	46,968,832	48,183,808	48,646,388	49,261,042	50,331,042																		
06-2012	293,808	1,868,248	6,165,409	11,946,833	15,825,161	21,095,247	26,028,727	30,940,683	33,742,279	35,824,561	38,516,641	40,798,065	41,507,009	42,958,578	43,303,578	43,562,773																		
12-2012	312,192	1,964,597	7,347,273	11,910,799	20,077,418	25,648,629	32,914,827	36,121,346	40,825,009	44,575,822	47,355,825	48,344,411	50,254,266	52,426,766	52,967,766																		
06-2013	204,393	1,646,902	5,352,741	13,434,456	19,077,859	27,825,227	31,272,952	36,342,832	39,577,568	42,187,199	44,370,402	45,262,237	47,185,118	49,104,533																				
12-2013	305,019	1,927,550	6,797,722	12,283,654	22,110,596	27,655,236	33,802,102	38,810,794	43,790,588	46,856,936	49,756,758	51,176,467	52,385,658																				
06-2014	371,158	1,794,301	5,407,206	12,522,495	18,642,238	25,314,374	27,975,466	31,643,580	33,835,483	35,745,850	37,273,904	39,208,338																				
12-2014	224,449	1,661,869	6,752,915	13,674,039	21,794,433	28,281,822	34,004,136	37,940,844	40,784,912	42,845,093	45,346,167																						
06-2015	174,731	1,619,836	5,114,878	11,925,748	18,328,266	25,787,230	30,743,195	35,145,892	38,530,563	41,001,501																							
12-2015	123,215	1,528,359	6,084,796	13,514,577	22,617,006	28,849,975	34,784,455	39,298,669	46,512,168																								
06-2016	123,744	1,339,862	5,657,342	12,780,790	19,471,819	26,813,562	29,895,911	34,726,848																									
12-2016	122,044	1,395,506	5,351,970	12,736,004	21,963,049	27,411,041	33,634,735																										
06-2017	154,759	1,379,480	4,780,069	10,030,847	17,092,963	24,238,383																											
12-2017	182,306	1,547,636	5,535,668	12,566,561	21,258,908																												
06-2018	233,134	1,604,170	5,010,861	10,939,605																													
12-2018	240,378	1,005,516	5,496,808																														
06-2019	111,824	1,058,262																															
12-2019	154,536																																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	4.4125	1.9638	1.6608	1.2397	1.2931	1.1100	1.1195	1.0706	1.0816	1.0514	1.0289	1.0338	1.0201	1.0075	1.0262	1.0066	1.0092	1.0028	1.0183	1.0000	1.0000	1.0032	1.0162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	4.0835	2.4500	1.5116	1.4657	1.1390	1.1729	1.1047	1.0716	1.0558	1.0180	1.0243	1.0639	1.0293	1.0159	1.0169	1.0109	1.0048	1.0015	1.0038	1.0035	1.0000	1.0183	1.0019	1.0043	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	3.7556	1.9113	1.7861	1.2695	1.1708	1.1138	1.1098	1.0566	1.0546	1.0410	1.0542	1.0228	1.0549	1.0181	1.0133	1.0166	1.0150	1.0001	1.0087	1.0037	1.0000	1.0011	1.0004	1.0111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	4.3623	2.6034	1.4273	1.5024	1.2093	1.1894	1.0923	1.0776	1.0508	1.0365	1.0166	1.0315	1.0285	1.0140	1.0003	1.0170	1.0105	1.0021	1.0055	1.0000	1.0200	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000	1.0000	1.0013	1.0000	1.0017	1.0000	1.0000				
06-2002	4.6870	1.8257	1.6334	1.2405	1.2574	1.1299	1.1310	1.0569	1.0697	1.0278	1.0277	1.0440	1.0430	1.0234	1.0187	1.0154	1.0142	1.0099	1.0079	1.0215	1.0021	1.0090	1.0114	1.0000	1.0094	1.0213	1.0000	1.0167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	4.8158	2.5095	1.5114	1.4696	1.1646	1.1708	1.1065	1.0963	1.0655	1.0565	1.0320	1.0427	1.0339	1.0139	1.0098	1.0174	1.0062	1.0193	1.0041	1.0086	1.0000	1.0033	1.0000	1.0000	1.0022	1.0000	1.0098	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	4.9106	1.9338	1.8091	1.3057	1.2208	1.1501	1.0946	1.0548	1.0866	1.0683	1.0581	1.0422	1.0573	1.0111	1.0257	1.0001	1.0156	1.0020	1.0244	0.9999	0.9999	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0024	1.0000	1.0000	1.0000							
12-2003	4.6537	2.7246	1.4414	1.5205	1.1816	1.2672	1.0982	1.1037	1.0386	1.0404	1.0170	1.0328	1.0113	1.0293	1.0119	1.0240	1.0039	1.0000	1.0000	1.0046	1.0088	1.0003	1.0347	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	5.0955	1.8450	1.8194	1.2667	1.3325	1.1137	1.1103	1.0443	1.0762	1.0167	1.0281	1.0188	1.0606	1.0327	1.0030	1.0226	1.0045	1.0152	1.0000	1.0096	1.0038	1.0000	1.0164	1.0000	1.0225	0.9999	1.0182	1.0000	1.0000	1.0000	1.0000									
12-2004	4.7371	2.4988	1.6300	1.5999	1.2169	1.1542	1.0384	1.1313	1.0423	1.0591	1.0360	1.0241	1.0266	1.0247	1.0352	1.0131	1.0238	1.0179	1.0032	1.0038	1.0046	1.0178	1.0040	1.0044	1.0309	1.0000	1.0006	1.0000	1.0168	1.0000										
06-2005	4.6107	2.1416	1.9845	1.3193	1.3347	1.1597	1.1450	1.0702	1.0835	1.0229	1.0631	1.0162	1.0365	1.0387	1.0644	1.0300	1.0257	1.0161	1.0075	1.0001	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	6.4391	2.5139	1.5725	1.6874	1.1928	1.2561	1.0754	1.1137	1.1277	1.1051	1.0540	1.0574	1.0134	1.0164	1.0105	1.0114	1.0103	1.0221	1.0000	1.0094	1.0000	1.0192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	5.0281	2.0243	2.0722	1.3379	1.2817	1.1454	1.1909	1.1499	1.1010	1.0392	1.0268	1.0233	1.0376	1.0127	1.0051	1.0142	1.0044	1.0000	1.0045	1.0035	1.0010	1.0019	1.0198	1.0000	1.0233	1.0000	1.0000													
12-2006	5.5924	2.9608	1.5846	1.7701	1.1571	1.2544	1.1241	1.0888	1.0812	1.0729	1.0459	1.0620	1.0749	1.0471	1.0157	1.0042	1.0122	1.0100	1.0055	1.0085	1.0000	1.0000	1.0000	1.0442	1.0000	1.0000														
06-2007	5.5647	1.8428	2.2645	1.4179	1.3304	1.1799	1.2007	1.1057	1.0836	1.0580	1.0309	1.0447	1.0418	1.0029	1.0363	1.0426	1.0085	1.0043	1.0016	1.0193	1.0131	1.0000	1.0000	1.0000	1.0000															
12-2007	5.6301	3.0229	1.6720	1.8046	1.1971	1.2015	1.0973	1.1687	1.1027	1.1206	1.0550	1.1013	1.0239	1.0194	1.0134	1.0218	1.0000	1.0093	1.0037	1.0183	1.0040	1.0015	1.0000	1.0000																
06-2008	5.4774	1.8635	2.2494	1.3348	1.3611	1.1837	1.2087	1.1178	1.0690	1.0442	1.0868	1.0582	1.0461	1.0244	1.0166	1.0086	0.9984	1.0000	1.0025	1.0000	1.0000	1.0000	1.0010																	
12-2008	5.4315	3.5767	1.7595	1.7747	1.2046	1.2320	1.1260	1.1078	1.0515	1.0946	1.0415	1.0396	1.0057	1.0222	1.0334	1.0117	1.0076	1.0007	1.0046	1.0076	1.0000	1.0014																		
06-2009	11.0534	1.7187	1.8094	1.3603	1.4136	1.1797	1.1145	1.0894	1.1062	1.0367	1.0683	1.0323	1.0524	1.0159	1.0207	1.0037	1.0071	1.0033	1.0003	1.0046	1.0023																			
12-2009	8.9774	3.0230	1.6075	1.9110	1.2542	1.2050	1.1457	1.1300	1.0758	1.0659	1.0498	1.0496	1.0175	1.0235	1.0072	1.0153	1.0109	1.0027	1.0009	1.0000																			
06-2010	7.6932	2.0397	2.4307	1.5080	1.2619	1.1635	1.1649	1.0945	1.0815	1.0850	1.0600	1.0253	1.0408	1.0323	1.0156	1.0268	1.0076	1.0024	1.0162																				
12-2010	5.4607	3.4936	1.8088	1.6757	1.2263	1.2441	1.1014	1.1502	1.0876	1.1001	1.0388	1.0475	1.0164	1.0357	1.0070	1.0031	1.0049	1.0039																				
06-2011	8.7728	2.7422	2.1592	1.3497	1.4223	1.1810	1.1823	1.0899	1.1019	1.0545	1.0555	1.0477	1.0284	1.0083	1.0005	1.0069	1.0018																				
12-2011	8.9241	2.6202	1.4889	1.6832	1.2113	1.2145	1.1422	1.1090	1.0788	1.1036	1.0556	1.0293	1.0259	1.0096	1.0126	1.0217																				
06-2012	6.3587	3.3001	1.9377	1.3246	1.3330	1.2339	1.1887	1.0905	1.0617	1.0751	1.0592	1.0174	1.0350	1.0080	1.0060																				
12-2012	6.2929	3.7398	1.6211	1.6856	1.2775	1.2833	1.0974	1.1302	1.0919	1.0624	1.0209	1.0395	1.0432	1.0103																				
06-2013	8.0575	3.2502	2.5098	1.4201	1.4585	1.1239	1.1621	1.0890	1.0659	1.0518	1.0201	1.0425	1.0407																				
12-2013	6.3194	3.5266	1.8070	1.8000	1.2508	1.2223	1.1482	1.1283	1.0700	1.0619	1.0285	1.0236																					
06-2014	4.8343	3.0135	2.3159	1.4887	1.3579	1.1051	1.1311	1.0693	1.0565	1.0427	1.0519																						
12-2014	7.4042	4.0634	2.0249	1.5939	1.2977	1.2023	1.1158	1.0750	1.0505	1.0584																							
06-2015	9.2705	3.1577	2.3316	1.5369	1.4070	1.1922	1.1432	1.0963	1.0641																								
12-2015	12.4040	3.9813	2.2210	1.6735	1.2756	1.2057	1.1298	1.1836																									
06-2016	10.8277	4.2223	2.2592	1.5235	1.3770	1.1150	1.1616																										
12-2016	11.4344	3.8351	2.3797	1.7245	1.2481	1.2271																											
06-2017	8.9137	3.4651	2.0985	1.7040	1.4180																												
12-2017	8.4892	3.5769	2.2701	1.6917																													
06-2018	6.8809	3.1236	2.1832																														
12-2018	4.1831	5.4667																															
06-2019	9.4636																																
12-2019																																	
4 Half Yr Avg	7.2542	3.9081	2.2329	1.6609	1.3297	1.1850	1.1376	1.1060	1.0603	1.0537	1.0304	1.0307	1.0362	1.0091	1.0065	1.0146	1.0063	1.0031	1.0055	1.0030	1.0016	1.0007	1.0003	1.0110	1.0058	1.0000	1.0001	1.0000	1.0042	1.0006	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	8.2275	3.9483	2.2353	1.6424	1.3372	1.1746	1.1383	1.1069	1.0665	1.0587	1.0394	1.0333	1.0316	1.0174	1.0081	1.0129	1.0067	1.0022	1.0047	1.0083	1.0032	1.0008	1.0035	1.0074	1.0090	1.0000	1.0031	1.0000	1.0029	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	8.9271	3.7906	2.1891	1.6157	1.3368	1.1911	1.1420	1.1061	1.0729	1.0696	1.0440	1.0355	1.0306	1.0190	1.0133	1.0162	1.0059	1.0037	1.0040	1.0071	1.0025	1.0042	1.0076	1.0055	1.0079	1.0021	1.0029	1.0017	1.0018	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	8.1983	3.6945	2.1035	1.5857	1.3258	1.1938	1.1439	1.1089	1.0746	1.0669	1.0494	1.0427	1.0352	1.0195	1.0143	1.0159	1.0088	1.0077	1.0036	1.0064	1.0027	1.0039	1.0064	1.0047	1.0064	1.0015	1.0022	1.0014	1.0017	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	6.7001	2.8835	1.9096	1.5273	1.2782	1.1848	1.1304	1.1004	1.0747	1.0590	1.0426	1.0398	1.0350	1.0199	1.0170	1.0152	1.0090	1.0066	1.0059	1.0063	1.0032	1.0044	1.0063	1.0044	1.0060	1.0015	1.0022	1.0014	1.0017	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	7.6851	3.5210	2.2266	1.6979	1.3263	1.1989	1.1365	1.0856	1.0603	1.0551	1.0247	1.0316	1.0378	1.0090	1.0065	1.0143	1.0063	1.0030	1.0028	1.0023	1.0011	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	8.4369	3.7749	2.2334	1.6515	1.3393	1.1788	1.1381	1.0971	1.0641	1.0586	1.0392	1.0337	1.0325	1.0151	1.0082	1.0119	1.0068	1.0023	1.0029	1.0076	1.0016	1.0007	1.0003	1.0000	1.0058	1.0000	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	9.0855	3.6782	2.2130	1.6171	1.3327	1.1903	1.1418	1.1010	1.0721	1.0686	1.0450	1.0360	1.0310	1.0183	1.0124	1.0146	1.0061	1.0033	1.0029	1.0065	1.0015	1.0028	1.0052	1.0013	1.0060	1.0000	1.0013	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	8.1824	3.6035	2.2108	1.5896	1.3243	1.1938	1.1440	1.1060	1.0739	1.0664	1.0488	1.0400	1.0343	1.0185	1.0137	1.0147	1.0083	1.0071	1.0029	1.0058	1.0021	1.0029	1.0045	1.0018	1.0049	1.0000	1.0009	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	6.6255	2.8441	1.9062	1.5245	1.2769	1.1842	1.1308	1.0995	1.0741	1.0584	1.0419	1.0383	1.0346	1.0195	1.0157	1.0147	1.0087	1.0062	1.0052	1.0058	1.0024	1.0037	1.0049	1.0019	1.0046	1.0000	1.0009	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	6.7943	3.7609	2.2377	1.6583	1.3225	1.1855	1.1366	1.1085	1.0606	1.0544	1.0293	1.0310	1.0364	1.0092	1.0068	1.0147	1.0063	1.0031	1.0059	1.0031	1.0016	1.0008	1.0002	1.0114	1.0047	1.0000	1.0001	1.0000	1.0043	1.0006	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	7.6505	3.8482	2.2383	1.6414	1.3308	1.1759	1.1379	1.1088	1.0669	1.0588	1.0381	1.0330	1.0320	1.0169	1.0082	1.0134	1.0066	1.0023	1.0051	1.0082	1.0031	1.0008	1.0027	1.0077	1.0081	1.0000	1.0029	1.0000	1.0029	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	8.3643	3.7100	2.1768	1.6128	1.3313	1.1903	1.1407	1.1079	1.0723	1.0689	1.0425	1.0352	1.0305	1.0185	1.0126	1.0159	1.0059	1.0038	1.0043	1.0073	1.0025	1.0042	1.0068	1.0058	1.0071	1.0018	1.0028	1.0014	1.0018	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	7.4475	3.6284	2.0671	1.5866	1.3207	1.1932	1.1422	1.1103	1.0734	1.0676	1.0465	1.0411	1.0339	1.0191	1.0136	1.0155	1.0083	1.0072	1.0039	1.0065	1.0026	1.0039	1.0057	1.0050	1.0058	1.0013	1.0021	1.0012	1.0016	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	5.7704	2.7114	1.8820	1.5295	1.2794	1.1862	1.1309	1.1026	1.0737	1.0613	1.0422	1.0397	1.0340	1.0194	1.0159	1.0150	1.0086	1.0063	1.0059	1.0063	1.0031	1.0044	1.0057	1.0047	1.0054	1.0013	1.0021	1.0012	1.0016	1.0004	1.0000	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	8.4194	3.6037	2.1803	1.5881	1.4007	1.1374	1.1453	1.0849	1.0622	1.0565	1.0437	1.0358	1.0347	1.0162	1.0073	1.0125	1.0055	1.0019	1.0063	1.0080	1.0051	1.0006	1.0070	1.0000	1.0078	1.0000	1.0061	1.0000	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	8.0356	4.2929	2.2903	1.6966	1.2738	1.2117	1.1312	1.1289	1.0708	1.0609	1.0350	1.0308	1.0285	1.0185	1.0089	1.0134	1.0078	1.0024	1.0031	1.0086	1.0013	1.0010	1.0000	1.0147	1.0103	1.0000	1.0002	1.0000	1.0057	1.0000	1.0000	1.0004	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	9.0215	3.4922	2.2181	1.5633	1.3900	1.1340	1.1495	1.0863	1.0621	1.0560	1.0467	1.0332	1.0362	1.0162	1.0107	1.0115	1.0038	1.0025	1.0051	1.0068	1.0041	1.0005	1.0052	1.0000	1.0115	1.0000	1.0045	1.0042	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	9.1277	4.2150	2.2239	1.6709	1.2680	1.2143	1.1228	1.1293	1.0728	1.0716	1.0360	1.0350	1.0257	1.0198	1.0151	1.0129	1.0058	1.0041	1.0037	1.0086	1.0010	1.0055	1.0010	1.0121	1.0077	1.0000	1.0026	1.0000	1.0046	1.0000	1.0000	1.0003	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	8.0884	3.5731	2.1848	1.5802	1.3998	1.1373	1.1456	1.0854	1.0625	1.0563	1.0425	1.0357	1.0351	1.0159	1.0073	1.0133	1.0054	1.0020	1.0075	1.0080	1.0052	1.0005	1.0061	1.0000	1.0070	1.0000	1.0061	1.0000	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	7.2489	4.1494	2.2871	1.6961	1.2737	1.2115	1.1312	1.1296	1.0708	1.0609	1.0343	1.0307	1.0292	1.0178	1.0091	1.0135	1.0077	1.0025	1.0030	1.0084	1.0014	1.0010	1.0000	1.0138	1.0090	1.0000	1.0002	1.0000	1.0056	1.0000	1.0000	1.0004	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	5.7165	2.3459	2.0489	1.3929	1.3404	1.1503	1.1508	1.0842	1.0759	1.0499	1.0479	1.0336	1.0417	1.0175	1.0180	1.0160	1.0090	1.0047	1.0088	1.0059	1.0023	1.0016	1.0070	1.0016	1.0062	1.0027	1.0025	1.0025	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	5.8338	3.1219	1.7337	1.6647	1.2251	1.2186	1.1125	1.1187	1.0717	1.0711	1.0369	1.0448	1.0267	1.0210	1.0140	1.0142	1.0083	1.0077	1.0031	1.0066	1.0039	1.0069	1.0045	1.0074	1.0045	1.0000	1.0017	1.0000	1.0035	1.0000	1.0000	1.0003	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - BI	7.8308	3.6863	2.2615	1.6242	1.3228	1.1752	1.1381	1.0988	1.0666	1.0661	1.0385	1.0372	1.0317	1.0197	1.0151	1.0141	1.0063	1.0055	1.0030	1.0080	1.0026	1.0042	1.0068	1.0060	1.0081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	7.6505	3.8482	2.2383	1.6414	1.3308	1.1759	1.1379	1.1088	1.0669	1.0588	1.0381	1.0330	1.0305	1.0185	1.0126	1.0159	1.0059	1.0038	1.0043	1.0073	1.0025	1.0042	1.0068	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																							
Selected	7.6505	3.8482	2.2383	1.6414	1.3308	1.1759	1.1379	1.1088	1.0669	1.0588	1.0381	1.0330	1.0305	1.0185	1.0126	1.0159	1.0059	1.0038	1.0043	1.0073	1.0025	1.0042	1.0068	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	290.8512	38.0171	9.8793	4.4137	2.6890	2.0206	1.7183	1.5101	1.3619	1.2766	1.2057	1.1614	1.1243	1.0910	1.0712	1.0579	1.0413	1.0352	1.0313	1.0269	1.0195	1.0169	1.0127	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.0034	0.0263	0.1012	0.2266	0.3719	0.4949	0.5820	0.6622	0.7343	0.7834	0.8294	0.8610	0.8894	0.9166	0.9335	0.9453	0.9603	0.9660	0.9697	0.9738	0.9809	0.9834	0.9875	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	101,467	$ 286.6992	$ 29,090,463	1.0000	0.00 %	$ 0	$ 30,896,630	$ 30,896,630	304.4998
12-2000	234	107,276	311.5916	33,426,369	1.0000	0.00 %	0	33,761,310	33,761,310	314.7139
06-2001	228	116,511	286.6985	33,403,410	1.0000	0.00 %	0	34,221,587	34,221,587	293.7209
12-2001	222	114,889	311.5927	35,798,510	1.0000	0.00 %	0	31,729,425	31,729,425	276.1751
06-2002	216	105,604	286.6973	30,276,423	1.0000	0.00 %	0	26,832,390	26,832,390	254.0846
12-2002	210	104,043	311.5917	32,419,081	1.0000	0.00 %	0	31,631,637	31,631,637	304.0232
06-2003	204	99,683	286.6998	28,579,234	1.0000	0.00 %	0	30,191,464	30,191,464	302.8733
12-2003	198	107,230	256.0134	27,452,406	1.0000	0.00 %	0	29,997,230	29,997,230	279.7457
06-2004	192	111,085	239.0925	26,559,697	1.0000	0.00 %	0	27,986,167	27,986,167	251.9337
12-2004	186	115,898	263.7584	30,569,102	1.0000	0.00 %	0	30,268,229	30,268,229	261.1624
06-2005	180	112,925	246.3246	27,816,136	1.0000	0.00 %	0	28,379,964	28,379,964	251.3176
12-2005	174	116,657	271.7279	31,698,943	1.0000	0.00 %	0	35,254,360	35,254,360	302.2054
06-2006	168	117,023	253.7713	29,697,178	1.0000	0.00 %	0	26,407,582	26,407,582	225.6607
12-2006	162	123,215	279.9453	34,493,523	1.0000	0.00 %	0	35,059,062	35,059,062	284.5352
06-2007	156	119,866	261.4444	31,338,301	1.0000	0.00 %	0	31,633,225	31,633,225	263.9048
12-2007	150	125,531	288.4103	36,204,390	1.0000	0.00 %	0	39,922,502	39,922,502	318.0295
06-2008	144	124,972	269.3522	33,661,459	1.0000	0.00 %	0	29,856,479	29,856,479	238.9055
12-2008	138	132,545	297.1337	39,383,535	1.0000	0.00 %	0	38,485,946	38,485,946	290.3617
06-2009	132	131,660	277.4950	36,535,034	1.0000	0.00 %	0	31,593,481	31,593,481	239.9624
12-2009	126	138,506	339.2544	46,988,661	1.0000	0.00 %	0	44,030,054	44,030,054	317.8935
06-2010	120	136,816	313.2283	42,854,542	1.0023	0.23 %	96,694	44,413,135	44,509,829	325.3270
12-2010	114	143,649	341.6056	49,071,413	1.0014	0.14 %	66,657	46,583,359	46,650,016	324.7493
06-2011	108	141,299	315.4071	44,566,686	0.9986	-0.14 %	(62,556)	41,217,656	41,155,100	291.2627
12-2011	102	147,645	343.9855	50,787,731	0.9983	-0.17 %	(85,784)	52,639,760	52,553,976	355.9482
06-2012	96	145,750	317.5992	46,290,182	0.9960	-0.40 %	(187,019)	45,939,472	45,752,453	313.9098
12-2012	90	152,631	346.3714	52,867,102	0.9970	-0.30 %	(157,474)	56,670,846	56,513,372	370.2608
06-2013	84	150,496	319.7994	48,128,615	0.9951	-0.49 %	(236,492)	52,535,321	52,298,829	347.5092
12-2013	78	157,090	348.7782	54,789,593	0.9952	-0.48 %	(262,381)	57,641,225	57,378,844	365.2608
06-2014	72	153,433	322.0196	49,408,288	0.9944	-0.56 %	(277,082)	44,704,611	44,427,529	289.5574
12-2014	66	160,277	351.1939	56,288,429	0.9904	-0.97 %	(548,271)	54,289,374	53,741,103	335.3007
06-2015	60	156,896	324.2597	50,875,027	0.9877	-1.24 %	(631,193)	54,341,623	53,710,430	342.3316
12-2015	54	163,412	353.6393	57,788,833	0.9868	-1.34 %	(775,270)	68,830,851	68,055,581	416.4668
06-2016	48	160,666	326.5094	52,459,106	0.9904	-0.97 %	(506,359)	55,649,029	55,142,670	343.2121
12-2016	42	165,149	356.0905	58,808,010	0.9989	-0.11 %	(66,116)	58,805,477	58,739,361	355.6748
06-2017	36	159,760	328.7789	52,525,814	1.0143	1.41 %	740,363	48,006,577	48,746,940	305.1255
12-2017	30	164,458	358.5669	58,969,380	1.0484	4.62 %	2,724,449	53,427,827	56,152,276	341.4374
06-2018	24	159,245	331.0590	52,719,384	1.0939	8.58 %	4,524,063	42,149,702	46,673,765	293.0946
12-2018	18	163,674	361.0536	59,094,959	1.1613	13.89 %	8,206,738	51,016,565	59,223,303	361.8377
06-2019	12	158,287	333.3603	52,766,538	1.2836	22.09 %	11,658,700	38,213,769	49,872,469	315.0766
12-2019	6	162,299	363.5583	59,005,046	2.0113	50.28 %	29,668,301	28,981,372	58,649,673	361.3687
Total		5,429,520		$ 1,705,456,534			$ 53,889,967	$ 1,644,196,275	$ 1,698,086,242	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 49,493,445	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 0	$ 0	$ 0	13 %
12-2000	52,263,707	7,160,302	7,160,302	7,160,302	0	0	0	14 %
06-2001	53,130,179	7,921,207	7,918,707	7,921,207	2,500	0	2,500	15 %
12-2001	56,805,921	7,014,407	7,014,407	7,014,407	0	0	0	12 %
06-2002	57,233,184	6,479,632	6,479,632	6,479,632	0	0	0	11 %
12-2002	64,050,661	7,104,213	7,104,213	7,104,213	0	0	0	11 %
06-2003	66,216,378	7,611,602	7,611,602	7,611,602	0	0	0	11 %
12-2003	73,097,558	6,227,025	6,227,025	6,227,025	0	0	0	9 %
06-2004	76,130,052	6,515,035	6,515,035	6,515,035	0	0	0	9 %
12-2004	75,520,106	6,635,714	6,635,713	6,635,714	1	0	1	9 %
06-2005	71,906,673	6,728,143	6,728,143	6,728,143	0	0	0	9 %
12-2005	70,894,477	7,517,961	7,517,961	7,517,961	0	0	0	11 %
06-2006	67,293,406	6,873,068	6,873,068	6,873,068	0	0	0	10 %
12-2006	69,671,375	7,609,589	7,609,589	7,609,589	0	0	0	11 %
06-2007	69,199,355	8,423,985	8,423,985	8,423,985	0	0	0	12 %
12-2007	73,147,906	8,755,272	8,579,644	8,755,272	175,628	0	175,628	12 %
06-2008	72,749,364	8,123,928	8,123,928	8,123,928	0	0	0	11 %
12-2008	78,056,363	9,730,848	9,730,847	9,730,848	1	0	1	12 %
06-2009	79,466,512	9,224,991	9,224,991	9,224,991	0	0	0	12 %
12-2009	85,860,621	10,626,703	10,626,703	10,626,703	0	0	0	12 %
06-2010	85,669,716	9,299,095	9,296,095	9,299,095	3,000	0	3,000	11 %
12-2010	90,583,162	11,548,062	11,548,062	11,548,062	0	0	0	13 %
06-2011	89,572,859	11,197,191	11,195,745	11,197,191	1,446	0	1,446	13 %
12-2011	93,662,882	12,688,807	12,678,807	12,688,807	10,000	0	10,000	14 %
06-2012	92,050,434	11,350,674	11,350,673	11,350,674	1	0	1	12 %
12-2012	95,714,400	14,455,386	14,271,061	14,455,386	184,325	0	184,325	15 %
06-2013	94,705,403	13,898,016	13,898,016	13,898,016	0	0	0	15 %
12-2013	99,426,685	16,889,938	16,889,616	16,889,938	322	0	322	17 %
06-2014	97,251,189	14,954,487	14,943,743	14,954,487	10,744	0	10,744	15 %
12-2014	101,383,052	16,181,060	16,167,067	16,181,060	13,993	0	13,993	16 %
06-2015	99,119,114	16,494,640	16,491,950	16,494,640	2,690	0	2,690	17 %
12-2015	103,918,729	17,826,708	17,791,708	17,826,708	35,000	0	35,000	17 %
06-2016	102,999,461	16,598,834	16,578,702	16,598,834	20,132	0	20,132	16 %
12-2016	107,144,484	17,096,994	17,068,483	17,096,994	28,511	0	28,511	16 %
06-2017	104,338,379	16,533,353	16,516,082	16,520,729	17,271	(12,624)	4,647	16 %
12-2017	107,421,007	17,215,369	17,133,055	17,207,396	82,314	(7,973)	74,341	16 %
06-2018	104,192,448	16,537,879	16,323,379	16,592,820	214,500	54,941	269,441	16 %
12-2018	108,080,925	17,944,801	17,112,652	18,180,234	832,149	235,433	1,067,582	17 %
06-2019	107,650,035	15,787,076	14,277,407	16,525,376	1,509,669	738,300	2,247,969	15 %
12-2019	113,646,553	12,642,384	5,788,524	17,281,007	6,853,860	4,638,623	11,492,483	15 %
Total	$ 3,360,718,162	$ 449,669,780	$ 439,671,723	$ 455,316,480	$ 9,998,057	$ 5,646,700	$ 15,644,757	14 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 6,245,401	$ 6,245,401	$ 6,160,951	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401		$ 6,245,401
12-2000	7,160,302	7,160,302	6,931,472	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302		7,160,302
06-2001	7,921,207	7,918,707	7,422,685	7,921,207	7,918,707	7,921,207	7,921,207	7,921,207	7,921,207		7,921,207
12-2001	7,014,407	7,014,407	7,788,848	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407		7,014,407
06-2002	6,479,632	6,479,632	7,058,024	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632		6,479,632
12-2002	7,104,213	7,104,213	7,398,860	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213		7,104,213
06-2003	7,611,602	7,611,602	6,987,633	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602		7,611,602
12-2003	6,227,025	6,227,025	5,872,292	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025		6,227,025
06-2004	6,515,035	6,515,035	6,031,577	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035		6,515,035
12-2004	6,635,714	6,635,713	6,731,947	6,635,714	6,635,713	6,635,714	6,635,714	6,635,714	6,635,714		6,635,714
06-2005	6,728,143	6,728,143	6,499,741	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143		6,728,143
12-2005	7,517,961	7,517,961	7,184,790	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961		7,517,961
06-2006	6,873,068	6,873,068	7,144,090	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068		6,873,068
12-2006	7,609,589	7,609,589	8,046,377	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589		7,609,589
06-2007	8,423,985	8,423,985	7,758,459	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985		8,423,985
12-2007	8,755,272	8,579,644	8,691,062	8,755,272	8,579,644	8,755,272	8,755,272	8,755,272	8,755,272		8,755,272
06-2008	8,123,928	8,123,928	8,575,595	8,123,928	8,123,928	8,123,928	8,123,928	8,123,928	8,123,928		8,123,928
12-2008	9,730,848	9,730,847	9,730,315	9,730,848	9,730,847	9,730,848	9,730,848	9,730,848	9,730,848		9,730,848
06-2009	9,224,991	9,224,991	9,582,806	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991		9,224,991
12-2009	10,626,703	10,626,703	10,781,484	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703		10,626,703
06-2010	9,299,095	9,296,095	10,559,170	9,299,095	9,296,095	9,299,095	9,299,095	9,299,095	9,299,095		9,299,095
12-2010	11,548,062	11,548,062	11,859,059	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062		11,548,062
06-2011	11,197,191	11,195,745	11,562,701	11,197,191	11,195,745	11,197,191	11,197,191	11,197,191	11,197,191		11,197,191
12-2011	12,688,807	12,678,807	12,924,418	12,688,807	12,678,807	12,688,807	12,688,807	12,688,807	12,688,807		12,688,807
06-2012	11,350,674	11,350,673	12,647,756	11,350,674	11,350,673	11,350,674	11,350,674	11,350,674	11,350,674		11,350,674
12-2012	14,455,386	14,271,061	14,166,913	14,455,386	14,271,061	14,455,386	14,455,386	14,455,386	14,455,386		14,455,386
06-2013	13,898,016	13,898,016	13,845,156	13,898,016	13,898,016	13,898,016	13,898,016	13,898,016	13,898,016		13,898,016
12-2013	16,889,938	16,889,616	15,462,616	16,889,938	16,889,616	16,889,938	16,889,938	16,889,938	16,889,938		16,889,938
06-2014	14,954,487	14,943,743	14,967,300	14,954,487	14,943,743	14,954,487	14,954,487	14,954,487	14,954,487		14,954,487
12-2014	16,181,060	16,167,067	16,528,950	16,181,060	16,167,067	16,181,060	16,181,060	16,181,060	16,181,060		16,181,060
06-2015	16,494,640	16,491,950	15,660,890	16,494,640	16,491,950	16,494,640	16,494,640	16,494,640	16,494,640		16,494,640
12-2015	17,826,708	17,791,708	17,039,996	17,826,708	17,791,708	17,826,708	17,826,708	17,826,708	17,826,708		17,826,708
06-2016	16,598,834	16,589,670	16,215,192	16,598,834	16,589,423	16,598,834	16,598,834	16,598,834	16,598,834		16,598,834
12-2016	17,096,994	17,080,922	17,410,077	17,096,994	17,081,161	17,096,994	17,096,994	17,096,994	17,096,994		17,096,994
06-2017	16,520,729	16,549,615	16,304,069	16,520,894	16,549,117	16,522,566	16,520,728	16,532,621	16,520,729		16,520,729
12-2017	17,207,396	17,194,015	17,530,498	17,207,246	17,195,208	17,208,635	17,207,396	17,255,122	17,207,396		17,207,396
06-2018	16,592,820	16,544,342	16,429,162	16,592,278	16,542,804	16,584,553	16,592,818	16,654,121	16,592,820		16,592,820
12-2018	18,180,234	17,786,726	17,642,106	18,173,265	17,781,245	18,134,156	18,180,144	18,333,150	18,180,234		18,180,234
06-2019	16,525,376	16,199,660	16,510,531	16,524,713	16,236,548	16,437,739	16,525,346	16,571,677	16,525,376		16,525,376
12-2019	17,281,007	15,152,047	17,685,230	17,389,510	16,717,480	16,769,405	17,310,131		17,281,007		17,281,007
Total	$ 455,316,480	$ 451,970,435	$ 455,330,794	$ 455,416,825	$ 453,566,425	$ 454,665,973	$ 455,345,483	$ 438,355,610	$ 455,316,480		$ 455,316,480

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 6,245,401	$ 0	$ 6,245,401	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 6,245,401	($ 6,245,401)	0.00 %
12-2000	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	0	7,160,302	0	0	0	0	0	0	0	0	7,160,302	(7,160,302)	0.00 %
06-2001	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,967,743	7,966,890	0	7,972,184	0	0	0	0	0	0	(46,536)	853	7,966,890	(7,972,184)	0.00 %
12-2001	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	0	7,014,407	0	0	0	0	0	0	0	0	7,014,407	(7,014,407)	0.00 %
06-2002	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	0	6,479,632	0	0	0	0	0	0	0	0	6,479,632	(6,479,632)	0.00 %
12-2002	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	0	7,104,213	0	0	0	0	0	0	0	0	7,104,213	(7,104,213)	0.00 %
06-2003	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	0	7,611,602	0	0	0	0	0	0	0	0	7,611,602	(7,611,602)	0.00 %
12-2003	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	0	6,227,025	0	0	0	0	0	0	0	0	6,227,025	(6,227,025)	0.00 %
06-2004	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,036	6,515,036	6,515,036	6,515,036	0	6,515,036	0	0	0	0	(1)	0	0	0	6,515,036	(6,515,036)	0.00 %
12-2004	6,635,714	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,638,713	0	6,638,713	1	0	0	0	0	0	0	(3,000)	6,638,713	(6,638,713)	0.00 %
06-2005	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	0	6,728,143	0	0	0	0	0	0	0	0	6,728,143	(6,728,143)	0.00 %
12-2005	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	0	7,518,961	0	0	0	0	0	0	0	0	7,517,961	(7,518,961)	0.00 %
06-2006	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,878,068	0	6,878,068	0	0	0	0	0	0	0	(5,000)	6,878,068	(6,878,068)	0.00 %
12-2006	7,609,589	7,609,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,635,031	7,634,589	0	7,634,589	0	(25,000)	0	0	0	0	(442)	442	7,634,589	(7,634,589)	0.00 %
06-2007	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,427,038	8,426,985	0	8,428,501	0	0	0	0	0	0	(3,053)	53	8,426,985	(8,428,501)	0.00 %
12-2007	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,758,380	8,755,272	0	8,773,272	0	0	0	0	0	0	(3,108)	3,108	8,755,272	(8,773,272)	0.00 %
06-2008	8,123,928	8,123,928	8,123,928	8,123,928	8,123,950	8,109,233	8,109,233	8,109,919	8,109,919	0	8,193,421	0	0	0	(22)	14,717	0	(686)	0	8,109,919	(8,193,421)	0.00 %
12-2008	9,730,848	9,730,848	9,730,848	9,730,848	9,731,121	9,726,572	9,726,572	9,726,072	9,727,572	0	9,752,572	0	0	0	(273)	4,549	0	500	(1,500)	9,727,572	(9,752,572)	0.00 %
06-2009	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	0	9,227,522	0	0	0	0	0	0	0	0	9,224,991	(9,227,522)	0.00 %
12-2009	10,626,703	10,626,703	10,626,703	10,626,703	10,634,203	10,631,283	10,631,533	10,652,024	10,652,083	0	10,659,883	0	0	0	(7,500)	2,920	(250)	(20,491)	(59)	10,652,083	(10,659,883)	0.00 %
06-2010	9,299,095	9,299,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,183	9,301,095	0	9,389,095	0	(2,000)	0	0	0	0	(88)	88	9,301,095	(9,389,095)	0.00 %
12-2010	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,586,584	0	11,619,029	0	0	0	0	0	0	0	(38,522)	11,586,584	(11,619,029)	0.00 %
06-2011	11,197,191	11,197,498	11,197,598	11,196,418	11,202,557	11,202,673	11,202,959	11,203,066	11,213,570	0	11,261,379	(307)	(100)	1,180	(6,139)	(116)	(286)	(107)	(10,504)	11,213,570	(11,261,379)	0.00 %
12-2011	12,688,807	12,688,807	12,688,807	12,688,807	12,688,807	12,698,807	12,698,807	12,993,609	12,721,814	0	12,876,621	0	0	0	0	(10,000)	0	(294,802)	271,795	12,721,814	(12,876,621)	0.00 %
06-2012	11,350,674	11,352,174	11,353,674	11,355,174	11,358,204	11,363,173	11,379,746	11,394,306	11,397,422	0	11,420,874	(1,500)	(1,500)	(1,500)	(3,030)	(4,969)	(16,573)	(14,560)	(3,116)	11,397,422	(11,420,874)	-0.01 %
12-2012	14,455,386	14,455,892	14,418,157	14,419,386	14,420,355	14,419,851	14,339,851	14,332,408	14,396,899	0	14,487,609	(506)	37,735	(1,229)	(969)	504	80,000	7,443	(64,491)	14,396,899	(14,487,609)	0.00 %
06-2013	13,898,016	13,898,016	13,898,016	13,898,016	13,900,016	13,840,601	13,847,712	13,810,813	13,779,820	0	13,926,302	0	0	0	(2,000)	59,415	(7,111)	36,899	30,993	13,779,820	(13,926,302)	0.00 %
12-2013	16,889,938	16,897,538	16,748,376	16,784,591	17,175,865	16,772,524	16,827,671	16,758,741	16,508,353	0	16,189,948	(7,600)	149,162	(36,215)	(391,274)	403,341	(55,147)	68,930	250,388	16,508,353	(16,189,948)	-0.04 %
06-2014	14,954,487	14,959,687	14,954,487	14,962,104	14,958,631	14,975,079	14,816,646	14,512,597	14,712,269	0	14,975,566	(5,200)	5,200	(7,617)	3,473	(16,448)	158,433	304,048	(199,671)	14,712,269	(14,975,566)	-0.03 %
12-2014	16,181,060	16,177,494	16,178,314	16,188,336	16,187,177	16,232,251	16,230,918	15,739,282	15,624,364	0	14,951,258	3,566	(820)	(10,022)	1,159	(45,074)	1,334	491,636	114,918	15,624,364	(14,951,258)	0.02 %
06-2015	16,494,640	16,494,590	16,465,715	16,465,807	16,577,756	16,577,821	16,252,798	16,036,142	15,872,043	0		50	28,875	(92)	(111,949)	(65)	325,023	216,656	164,099	15,872,043		0.00 %
12-2015	17,826,708	17,801,148	17,829,484	17,846,511	17,965,397	17,775,269	17,389,573	16,624,528	14,327,099			25,560	(28,336)	(17,027)	(118,887)	190,128	385,696	765,045	2,297,430			0.14 %
06-2016	16,598,834	16,593,227	16,591,916	16,704,821	16,651,796	16,227,454	15,697,019	14,262,406				5,607	1,311	(112,905)	53,026	424,341	530,435	1,434,613				0.03 %
12-2016	17,096,994	17,145,058	17,077,474	17,185,857	17,040,397	17,068,781	15,910,109					(48,064)	67,584	(108,383)	145,459	(28,384)	1,158,672					-0.28 %
06-2017	16,520,729	16,639,146	16,767,387	17,092,419	16,748,033	16,313,524						(118,417)	(128,242)	(325,032)	344,386	434,509						-0.71 %
12-2017	17,207,396	17,266,882	17,448,393	18,007,683	16,903,543							(59,486)	(181,511)	(559,290)	1,104,140							-0.34 %
06-2018	16,592,820	16,756,944	16,959,058	17,243,877								(164,124)	(202,114)	(284,820)								-0.98 %
12-2018	18,180,234	18,173,702	18,476,731									6,532	(303,029)									0.04 %
06-2019	16,525,376	16,056,220										469,156										2.92 %
12-2019	17,281,007																					
Total	$ 455,316,480	$ 437,930,204	$ 422,456,769	$ 405,442,989	$ 387,189,511	$ 368,856,601	$ 349,982,850	$ 331,130,845	$ 314,060,135	$ 0	$ 283,861,129	$ 105,269	($ 582,785)	($ 1,462,951)	$ 1,009,600	$ 1,429,367	$ 2,560,227	$ 2,941,896	$ 2,808,304	$ 299,733,036	($ 283,861,129)	0.02 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 6,245,401	1.0000	1.0000	$ 0	$ 6,245,401
12-2000	234	7,160,302	1.0000	1.0000	0	7,160,302
06-2001	228	7,921,207	1.0000	1.0000	0	7,921,207
12-2001	222	7,014,407	1.0000	1.0000	0	7,014,407
06-2002	216	6,479,632	1.0000	1.0000	0	6,479,632
12-2002	210	7,104,213	1.0000	1.0000	0	7,104,213
06-2003	204	7,611,602	1.0000	1.0000	0	7,611,602
12-2003	198	6,227,025	1.0000	1.0000	0	6,227,025
06-2004	192	6,515,035	1.0000	1.0000	0	6,515,035
12-2004	186	6,635,714	1.0000	1.0000	0	6,635,714
06-2005	180	6,728,143	1.0000	1.0000	0	6,728,143
12-2005	174	7,517,961	1.0000	1.0000	0	7,517,961
06-2006	168	6,873,068	1.0000	1.0000	0	6,873,068
12-2006	162	7,609,589	1.0000	1.0000	0	7,609,589
06-2007	156	8,423,985	1.0000	1.0000	0	8,423,985
12-2007	150	8,755,272	1.0000	1.0000	0	8,755,272
06-2008	144	8,123,928	1.0000	1.0000	0	8,123,928
12-2008	138	9,730,848	1.0000	1.0000	0	9,730,848
06-2009	132	9,224,991	1.0000	1.0000	0	9,224,991
12-2009	126	10,626,703	1.0000	1.0000	0	10,626,703
06-2010	120	9,299,095	1.0000	1.0000	0	9,299,095
12-2010	114	11,548,062	1.0000	1.0000	0	11,548,062
06-2011	108	11,197,191	1.0000	1.0000	0	11,197,191
12-2011	102	12,688,807	1.0000	1.0000	0	12,688,807
06-2012	96	11,350,674	1.0000	1.0000	0	11,350,674
12-2012	90	14,455,386	1.0000	1.0000	0	14,455,386
06-2013	84	13,898,016	1.0000	1.0000	0	13,898,016
12-2013	78	16,889,938	1.0000	1.0000	0	16,889,938
06-2014	72	14,954,487	1.0000	1.0000	0	14,954,487
12-2014	66	16,181,060	1.0000	1.0000	0	16,181,060
06-2015	60	16,494,640	1.0000	1.0000	0	16,494,640
12-2015	54	17,826,708	1.0000	1.0000	0	17,826,708
06-2016	48	16,598,834	1.0000	1.0000	0	16,598,834
12-2016	42	17,096,994	1.0000	1.0000	0	17,096,994
06-2017	36	16,533,353	0.9992	0.9992	0	16,520,729
12-2017	30	17,215,369	1.0003	0.9995	0	17,207,396
06-2018	24	16,537,879	1.0038	1.0033	0	16,592,820
12-2018	18	17,944,801	1.0098	1.0131	0	18,180,234
06-2019	12	15,787,076	1.0332	1.0468	0	16,525,376
12-2019	6	12,642,384	1.3058	1.3669	0	17,281,007
Total		$ 449,669,780			$ 0	$ 455,316,480

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	6,816,169	6,503,700	6,409,298	6,353,337	6,308,822	6,295,220	6,281,768	6,296,529	6,270,797	6,279,233	6,248,881	6,259,387	6,255,887	6,255,887	6,255,887	6,255,887	6,255,887	6,255,887	6,251,387	6,248,387	6,248,387	6,248,387	6,248,387	6,248,387	6,248,387	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401
12-2000	7,774,059	7,609,774	7,435,819	7,360,511	7,256,648	7,244,824	7,236,524	7,223,990	7,222,951	7,181,197	7,203,063	7,163,804	7,163,804	7,163,803	7,163,802	7,163,802	7,163,802	7,163,802	7,163,802	7,163,802	7,163,802	7,163,802	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	
06-2001	8,298,820	8,240,584	8,081,489	7,996,352	7,971,158	7,967,945	7,989,074	7,966,205	7,913,844	7,878,001	7,871,801	7,867,759	7,866,759	7,861,268	7,861,698	7,908,379	7,906,879	7,905,305	7,908,806	7,908,806	7,906,728	7,897,491	7,988,766	7,988,766	7,972,184	7,972,184	7,972,184	7,972,184	7,971,000	7,966,890	7,966,890	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207	7,921,207		
12-2001	6,850,054	7,080,715	6,991,549	6,961,896	6,894,114	6,891,950	6,891,455	6,885,619	6,905,266	6,902,390	6,887,622	6,880,286	6,874,229	6,873,729	6,877,868	6,877,691	6,876,926	6,876,926	6,876,926	6,876,926	7,025,900	7,025,900	7,025,342	7,023,342	7,023,342	7,023,342	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407				
06-2002	6,626,620	6,800,549	6,696,401	6,634,745	6,605,405	6,561,908	6,551,816	6,532,978	6,523,085	6,513,785	6,509,785	6,509,385	6,503,447	6,498,970	6,498,880	6,505,780	6,505,780	6,505,780	6,505,780	6,505,780	6,505,780	6,479,169	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632				
12-2002	7,194,769	7,429,043	7,323,500	7,259,904	7,197,294	7,196,354	7,191,736	7,158,590	7,143,090	7,140,590	7,133,590	7,128,590	7,127,090	7,127,090	7,127,090	7,139,590	7,121,290	7,116,290	7,116,290	7,116,290	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213					
06-2003	8,037,620	7,974,833	7,896,749	7,891,005	7,846,479	7,849,645	7,771,093	7,734,658	7,690,066	7,684,066	7,683,766	7,675,743	7,681,925	7,678,925	7,678,914	7,675,832	7,700,332	7,705,049	7,698,727	7,695,602	7,693,602	7,689,602	7,695,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602							
12-2003	6,511,328	6,453,392	6,349,075	6,294,837	6,255,435	6,235,163	6,236,336	6,241,366	6,238,365	6,228,365	6,231,016	6,227,542	6,227,542	6,227,542	6,227,542	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025							
06-2004	6,994,023	6,982,088	6,795,095	6,746,666	6,681,084	6,638,785	6,625,364	6,597,686	6,579,686	6,567,903	6,565,324	6,564,302	6,560,343	6,560,343	6,561,035	6,537,035	6,536,535	6,535,535	6,515,536	6,515,036	6,515,036	6,515,036	6,515,036	6,515,036	6,515,036	6,515,036	6,515,036	6,515,036	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035							
12-2004	6,774,110	7,030,845	6,896,425	6,808,470	6,782,946	6,679,892	6,656,782	6,660,083	6,656,827	6,628,275	6,620,275	6,620,205	6,620,205	6,620,205	6,628,698	6,628,993	6,628,993	6,626,013	6,665,713	6,635,713	6,638,713	6,638,713	6,638,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,714								
06-2005	7,143,264	7,123,638	6,893,238	6,822,624	6,789,685	6,764,097	6,755,027	6,751,370	6,748,731	6,748,731	6,738,971	6,738,971	6,738,971	6,733,971	6,736,726	6,734,143	6,731,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143									
12-2005	7,703,373	7,761,727	7,685,631	7,596,725	7,561,573	7,534,258	7,517,907	7,461,326	7,458,326	7,498,976	7,540,676	7,532,835	7,512,676	7,511,832	7,525,799	7,519,961	7,518,961	7,518,961	7,518,961	7,518,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961										
06-2006	7,247,796	7,179,986	7,068,176	6,964,678	6,942,830	6,911,577	6,916,860	6,901,599	6,899,948	6,883,997	6,883,997	6,883,047	6,878,197	6,878,197	6,878,068	6,878,068	6,878,068	6,878,068	6,878,068	6,878,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068										
12-2006	7,481,042	7,923,015	7,788,454	7,768,817	7,755,728	7,766,698	7,680,737	7,663,310	7,668,892	7,669,876	7,663,387	7,666,997	7,658,589	7,654,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,634,589	7,609,589	7,609,589										
06-2007	8,448,167	8,632,054	8,567,423	8,534,739	8,476,410	8,474,694	8,443,847	8,428,017	8,411,414	8,435,246	8,433,115	8,433,115	8,432,115	8,432,373	8,424,298	8,428,501	8,426,985	8,426,985	8,426,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985												
12-2007	8,250,916	9,088,097	8,938,351	8,912,362	8,904,571	8,862,791	8,842,850	8,780,306	8,836,904	8,815,937	8,803,948	8,843,677	8,806,610	8,773,272	8,773,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272	8,755,272												
06-2008	8,104,859	8,533,400	8,330,036	8,399,348	8,343,999	8,260,053	8,242,612	8,267,399	8,254,207	8,237,257	8,230,045	8,225,945	8,217,375	8,208,116	8,208,116	8,124,614	8,124,614	8,123,928	8,123,928	8,123,950	8,123,928	8,123,928	8,123,928	8,123,928														
12-2008	8,834,927	10,184,868	9,978,343	9,879,303	9,847,509	9,796,601	9,792,707	9,790,534	9,781,445	9,760,661	9,737,852	9,737,852	9,757,121	9,732,121	9,732,121	9,730,621	9,731,121	9,731,121	9,731,121	9,730,848	9,730,848	9,730,848	9,730,848																
06-2009	9,116,381	9,423,288	9,285,365	9,258,677	9,227,735	9,335,544	9,382,728	9,215,252	9,238,822	9,226,432	9,227,522	9,227,522	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991																	
12-2009	9,792,124	10,797,339	10,708,662	10,745,458	10,699,043	10,699,733	10,679,868	10,675,051	10,666,870	10,653,350	10,662,803	10,655,003	10,655,003	10,654,453	10,634,453	10,634,203	10,634,203	10,626,703	10,626,703	10,626,703	10,626,703																		
06-2010	9,129,581	9,471,544	9,439,464	9,426,558	9,384,159	9,346,880	9,328,582	9,325,512	9,391,929	9,389,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,095	9,301,095	9,299,095	9,299,095																			
12-2010	10,532,092	11,828,231	11,706,032	11,731,042	11,726,284	11,708,734	11,639,426	11,633,291	11,619,029	11,588,584	11,586,584	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062																			
06-2011	10,755,527	11,409,596	11,475,116	11,432,220	11,355,286	11,313,110	11,276,593	11,261,379	11,220,814	11,213,570	11,202,959	11,202,959	11,202,673	11,202,557	11,196,418	11,197,598	11,197,498	11,197,191																			
12-2011	11,140,429	12,868,288	12,774,622	12,889,976	12,948,541	12,982,292	12,876,621	12,752,314	12,721,814	12,987,874	12,698,807	12,698,807	12,688,807	12,688,807	12,688,807	12,688,807	12,688,807																				
06-2012	11,120,802	11,753,523	11,566,185	11,559,012	11,546,023	11,476,087	11,477,627	11,397,422	11,393,768	11,379,746	11,363,173	11,358,204	11,355,174	11,353,674	11,352,174	11,350,674																				
12-2012	13,100,822	14,202,193	14,623,960	14,886,599	14,589,239	14,408,550	14,396,899	14,330,290	14,339,851	14,419,851	14,420,355	14,419,386	14,418,157	14,455,892	14,455,386																				
06-2013	12,885,606	14,032,127	14,157,701	14,106,109	13,891,091	13,821,429	13,809,657	13,847,712	13,840,601	13,900,016	13,898,016	13,898,016	13,898,016	13,898,016																				
12-2013	13,720,938	16,043,777	16,316,956	16,579,591	16,644,965	16,792,600	16,827,671	16,772,524	17,175,865	16,784,591	16,748,376	16,897,538	16,889,938																				
06-2014	13,594,321	14,957,655	15,135,130	14,955,149	14,601,046	14,814,563	14,975,079	14,958,631	14,962,104	14,954,487	14,959,687	14,954,487																				
12-2014	13,196,853	15,514,514	15,811,737	16,057,011	16,203,953	16,186,673	16,187,177	16,188,336	16,178,314	16,177,494	16,181,060																						
06-2015	13,705,403	15,857,898	16,291,820	16,331,241	16,459,625	16,527,748	16,465,807	16,465,715	16,494,590	16,494,640																							
12-2015	12,510,532	16,560,892	17,377,336	17,660,554	17,793,033	17,805,527	17,829,484	17,801,148	17,826,708																								
06-2016	12,639,186	15,274,755	16,033,189	16,488,587	16,590,153	16,556,882	16,593,227	16,598,834																									
12-2016	12,660,267	16,272,636	16,613,244	16,937,999	17,033,881	17,145,812	17,096,994																										
06-2017	13,462,099	15,748,480	16,569,736	16,611,696	16,600,838	16,533,353																											
12-2017	12,599,151	16,737,179	17,002,513	17,147,102	17,215,369																												
06-2018	13,600,035	15,972,301	16,398,869	16,537,879																													
12-2018	13,258,333	17,285,628	17,944,801																														
06-2019	12,895,448	15,787,076																															
12-2019	12,642,384																																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.9542	0.9855	0.9913	0.9930	0.9978	0.9979	1.0023	0.9959	1.0013	0.9952	1.0017	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9789	0.9771	0.9899	0.9859	0.9984	0.9989	0.9983	0.9999	0.9942	1.0030	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.9930	0.9807	0.9895	0.9968	0.9996	1.0027	0.9971	0.9934	0.9955	0.9992	0.9995	0.9999	0.9993	1.0001	1.0059	0.9998	0.9998	1.0004	1.0000	0.9997	0.9988	1.0116	1.0000	0.9979	1.0000	1.0000	1.0000	0.9999	0.9995	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0337	0.9874	0.9958	0.9903	0.9997	0.9999	0.9992	1.0029	0.9996	0.9979	0.9989	0.9991	0.9999	1.0006	1.0000	0.9999	1.0000	1.0000	1.0000	1.0217	1.0000	0.9999	0.9997	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2002	1.0262	0.9847	0.9908	0.9956	0.9934	0.9985	0.9971	0.9985	0.9986	0.9994	0.9999	0.9991	0.9993	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	0.9959	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					
12-2002	1.0326	0.9858	0.9913	0.9914	0.9999	0.9994	0.9954	0.9978	0.9997	0.9990	0.9993	0.9998	1.0000	1.0000	1.0018	0.9974	0.9993	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.9922	0.9902	0.9993	0.9944	1.0004	0.9900	0.9953	0.9942	0.9992	1.0000	0.9990	1.0008	0.9996	1.0000	0.9996	1.0032	1.0006	0.9992	0.9996	0.9997	0.9995	1.0008	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9911	0.9838	0.9915	0.9937	0.9968	1.0002	1.0008	0.9995	0.9984	1.0004	0.9994	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	0.9983	0.9732	0.9929	0.9903	0.9937	0.9980	0.9958	0.9973	0.9982	0.9996	0.9998	0.9994	1.0000	1.0001	0.9963	0.9999	0.9998	0.9969	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								
12-2004	1.0379	0.9809	0.9872	0.9963	0.9848	0.9965	1.0005	0.9995	0.9957	0.9988	1.0000	1.0000	1.0000	1.0013	1.0000	1.0000	0.9996	1.0060	0.9955	1.0005	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9973	0.9677	0.9898	0.9952	0.9962	0.9987	0.9995	0.9996	1.0000	0.9986	1.0000	1.0000	0.9993	1.0004	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.0076	0.9902	0.9884	0.9954	0.9964	0.9978	0.9925	0.9996	1.0055	1.0056	0.9990	0.9973	0.9999	1.0019	0.9992	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.9906	0.9844	0.9854	0.9969	0.9955	1.0008	0.9978	0.9998	0.9977	1.0000	0.9999	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	1.0591	0.9830	0.9975	0.9983	1.0014	0.9889	0.9977	1.0007	1.0001	0.9992	1.0005	0.9989	0.9995	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9967	1.0000												
06-2007	1.0218	0.9925	0.9962	0.9932	0.9998	0.9964	0.9981	0.9980	1.0028	0.9997	1.0000	0.9999	1.0000	0.9990	1.0005	0.9998	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	1.1015	0.9835	0.9971	0.9991	0.9953	0.9978	0.9929	1.0064	0.9976	0.9986	1.0045	0.9958	0.9962	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
06-2008	1.0529	0.9762	1.0083	0.9934	0.9899	0.9979	1.0030	0.9984	0.9979	0.9991	0.9995	0.9990	0.9989	1.0000	0.9898	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.1528	0.9797	0.9901	0.9968	0.9948	0.9996	0.9998	0.9991	0.9979	0.9977	1.0000	1.0020	0.9974	1.0000	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0337	0.9854	0.9971	0.9967	1.0117	1.0051	0.9822	1.0026	0.9987	1.0001	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.1027	0.9918	1.0034	0.9957	1.0001	0.9981	0.9995	0.9992	0.9987	1.0009	0.9993	1.0000	0.9999	0.9981	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000																			
06-2010	1.0375	0.9966	0.9986	0.9955	0.9960	0.9980	0.9997	1.0071	0.9997	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000																			
12-2010	1.1231	0.9897	1.0021	0.9996	0.9985	0.9941	0.9995	0.9988	0.9974	0.9998	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.0608	1.0057	0.9963	0.9933	0.9963	0.9968	0.9987	0.9964	0.9994	0.9991	1.0000	1.0000	1.0000	0.9995	1.0001	1.0000	1.0000																			
12-2011	1.1551	0.9927	1.0090	1.0045	1.0026	0.9919	0.9903	0.9976	1.0209	0.9777	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000																					
06-2012	1.0569	0.9841	0.9994	0.9989	0.9939	1.0001	0.9930	0.9997	0.9988	0.9985	0.9996	0.9997	0.9999	0.9999	0.9999																					
12-2012	1.0841	1.0297	1.0180	0.9800	0.9876	0.9992	0.9954	1.0007	1.0056	1.0000	0.9999	0.9999	1.0026	1.0000																					
06-2013	1.0890	1.0089	0.9964	0.9848	0.9950	0.9991	1.0028	0.9995	1.0043	0.9999	1.0000	1.0000	1.0000																					
12-2013	1.1693	1.0170	1.0161	1.0039	1.0089	1.0021	0.9967	1.0240	0.9772	0.9978	1.0089	0.9996																						
06-2014	1.1003	1.0119	0.9881	0.9763	1.0146	1.0108	0.9989	1.0002	0.9995	1.0003	0.9997																							
12-2014	1.1756	1.0192	1.0155	1.0092	0.9989	1.0000	1.0001	0.9994	0.9999	1.0002																								
06-2015	1.1571	1.0274	1.0024	1.0079	1.0041	0.9963	1.0000	1.0018	1.0000																									
12-2015	1.3238	1.0493	1.0163	1.0075	1.0007	1.0013	0.9984	1.0014																										
06-2016	1.2085	1.0497	1.0284	1.0062	0.9980	1.0022	1.0003																											
12-2016	1.2853	1.0209	1.0195	1.0057	1.0066	0.9972																												
06-2017	1.1698	1.0521	1.0025	0.9993	0.9959																													
12-2017	1.3284	1.0159	1.0085	1.0040																														
06-2018	1.1744	1.0267	1.0085																															
12-2018	1.3038	1.0381																																
06-2019	1.2242																																	
12-2019																																		
4 Half Yr Avg	1.2577	1.0332	1.0098	1.0038	1.0003	0.9992	0.9997	1.0007	0.9942	0.9996	1.0021	0.9998	1.0006	0.9998	1.0000	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.2477	1.0339	1.0140	1.0051	1.0007	1.0013	0.9991	1.0044	0.9978	0.9995	1.0013	0.9997	1.0004	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.2351	1.0311	1.0106	1.0005	1.0010	1.0008	0.9976	1.0021	1.0003	0.9964	1.0004	0.9998	1.0000	0.9997	0.9988	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	0.9999	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.1995	1.0251	1.0092	0.9987	1.0001	0.9992	0.9981	1.0020	0.9999	0.9973	1.0006	0.9996	0.9996	0.9996	0.9991	0.9999	0.9999	1.0002	0.9996	1.0000	1.0000	1.0001	0.9992	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0970	1.0000	1.0000	0.9962	0.9984	0.9986	0.9975	1.0003	0.9994	0.9985	1.0000	0.9996	0.9997	0.9999	0.9997	1.0000	0.9999	1.0001	0.9997	1.0010	0.9997	1.0007	0.9993	0.9999	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.2640	1.0324	1.0085	1.0048	0.9993	0.9992	1.0000	1.0008	0.9997	1.0000	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.2469	1.0339	1.0132	1.0058	1.0004	1.0002	0.9993	1.0007	1.0009	0.9997	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.2332	1.0309	1.0112	1.0024	1.0010	1.0002	0.9979	1.0000	1.0006	0.9983	0.9998	0.9999	1.0000	0.9999	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.1984	1.0262	1.0093	0.9997	1.0000	0.9989	0.9983	1.0007	1.0000	0.9986	1.0002	0.9997	0.9996	0.9997	0.9997	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0947	0.9994	0.9996	0.9964	0.9983	0.9985	0.9979	0.9997	0.9994	0.9990	0.9999	0.9996	0.9997	1.0000	0.9998	1.0000	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.2565	1.0330	1.0098	1.0038	1.0003	0.9993	0.9997	1.0007	0.9938	0.9995	1.0024	0.9998	1.0007	0.9998	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.2463	1.0336	1.0139	1.0051	1.0007	1.0011	0.9991	1.0046	0.9972	0.9995	1.0016	0.9997	1.0005	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.2335	1.0312	1.0107	1.0010	1.0012	1.0008	0.9978	1.0026	0.9997	0.9967	1.0007	0.9998	1.0001	0.9997	0.9990	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	0.9999	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.1981	1.0260	1.0096	0.9992	1.0004	0.9995	0.9982	1.0024	0.9995	0.9973	1.0008	0.9997	0.9998	0.9996	0.9992	1.0000	0.9999	1.0002	0.9997	1.0000	1.0000	1.0001	0.9991	0.9998	0.9997	0.9999	1.0000	1.0000	0.9999	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.1173	1.0067	1.0028	0.9973	0.9991	0.9989	0.9976	1.0010	0.9993	0.9983	1.0002	0.9996	0.9998	0.9999	0.9997	1.0000	0.9999	1.0001	0.9998	1.0009	0.9997	1.0007	0.9993	0.9999	0.9997	0.9999	1.0000	1.0000	0.9999	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.1895	1.0428	1.0131	1.0045	0.9994	1.0031	0.9997	1.0005	1.0013	0.9996	0.9997	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.3058	1.0250	1.0148	1.0057	1.0021	0.9995	0.9984	1.0083	0.9942	0.9994	1.0029	0.9996	1.0009	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.1943	1.0390	1.0105	0.9974	1.0032	1.0021	1.0005	1.0003	1.0006	0.9995	0.9998	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000
8 Half Yr S2 Avg	1.3103	1.0311	1.0150	1.0066	1.0038	1.0002	0.9976	1.0064	1.0009	0.9940	1.0014	0.9997	1.0006	0.9995	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.1890	1.0427	1.0130	1.0044	0.9993	1.0028	0.9998	1.0006	1.0011	0.9997	0.9997	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.3058	1.0252	1.0148	1.0057	1.0021	0.9995	0.9984	1.0083	0.9935	0.9993	1.0034	0.9996	1.0010	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0849	1.0060	0.9998	0.9952	0.9991	0.9998	0.9980	0.9993	0.9997	0.9987	0.9999	0.9998	0.9998	0.9999	0.9995	1.0002	1.0000	0.9996	0.9999	0.9999	0.9995	1.0015	0.9987	0.9997	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.1516	1.0073	1.0057	0.9992	0.9992	0.9981	0.9972	1.0025	0.9988	0.9979	1.0006	0.9995	0.9998	0.9999	0.9999	0.9998	0.9998	1.0004	0.9996	1.0018	1.0000	0.9999	0.9999	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - PD	1.1843	1.0289	1.0147	1.0047	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.3058	1.0332	1.0098	1.0038	1.0003	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.3058	1.0332	1.0098	1.0038	1.0003	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.3669	1.0468	1.0131	1.0033	0.9995	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.7316	0.9553	0.9871	0.9967	1.0005	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 6,245,401	1.0000	1.0000	0	$ 6,245,401
12-2000	234	7,160,302	1.0000	1.0000	0	7,160,302
06-2001	228	7,918,707	1.0000	1.0000	0	7,918,707
12-2001	222	7,014,407	1.0000	1.0000	0	7,014,407
06-2002	216	6,479,632	1.0000	1.0000	0	6,479,632
12-2002	210	7,104,213	1.0000	1.0000	0	7,104,213
06-2003	204	7,611,602	1.0000	1.0000	0	7,611,602
12-2003	198	6,227,025	1.0000	1.0000	0	6,227,025
06-2004	192	6,515,035	1.0000	1.0000	0	6,515,035
12-2004	186	6,635,713	1.0000	1.0000	0	6,635,713
06-2005	180	6,728,143	1.0000	1.0000	0	6,728,143
12-2005	174	7,517,961	1.0000	1.0000	0	7,517,961
06-2006	168	6,873,068	1.0000	1.0000	0	6,873,068
12-2006	162	7,609,589	1.0000	1.0000	0	7,609,589
06-2007	156	8,423,985	1.0000	1.0000	0	8,423,985
12-2007	150	8,579,644	1.0000	1.0000	0	8,579,644
06-2008	144	8,123,928	1.0000	1.0000	0	8,123,928
12-2008	138	9,730,847	1.0000	1.0000	0	9,730,847
06-2009	132	9,224,991	1.0000	1.0000	0	9,224,991
12-2009	126	10,626,703	1.0000	1.0000	0	10,626,703
06-2010	120	9,296,095	1.0000	1.0000	0	9,296,095
12-2010	114	11,548,062	1.0000	1.0000	0	11,548,062
06-2011	108	11,195,745	1.0000	1.0000	0	11,195,745
12-2011	102	12,678,807	1.0000	1.0000	0	12,678,807
06-2012	96	11,350,673	1.0000	1.0000	0	11,350,673
12-2012	90	14,271,061	1.0000	1.0000	0	14,271,061
06-2013	84	13,898,016	1.0000	1.0000	0	13,898,016
12-2013	78	16,889,616	1.0000	1.0000	0	16,889,616
06-2014	72	14,943,743	1.0000	1.0000	0	14,943,743
12-2014	66	16,167,067	1.0000	1.0000	0	16,167,067
06-2015	60	16,491,950	1.0000	1.0000	0	16,491,950
12-2015	54	17,791,708	1.0000	1.0000	0	17,791,708
06-2016	48	16,578,702	1.0007	1.0007	0	16,589,670
12-2016	42	17,068,483	1.0001	1.0007	0	17,080,922
06-2017	36	16,516,082	1.0013	1.0020	0	16,549,615
12-2017	30	17,133,055	1.0015	1.0036	0	17,194,015
06-2018	24	16,323,379	1.0099	1.0135	0	16,544,342
12-2018	18	17,112,652	1.0255	1.0394	0	17,786,726
06-2019	12	14,277,407	1.0916	1.1346	0	16,199,660
12-2019	6	5,788,524	2.3070	2.6176	0	15,152,047
Total		$ 439,671,723			0	$ 451,970,435

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	4,609,625	5,705,188	5,936,973	6,053,847	6,102,907	6,177,867	6,177,867	6,228,152	6,228,736	6,226,901	6,226,901	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401	6,245,401
12-2000	4,587,535	6,599,583	6,872,367	6,969,598	7,145,214	7,149,998	7,149,669	7,157,015	7,159,970	7,159,970	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	7,160,302	
06-2001	5,846,184	7,416,877	7,741,122	7,781,443	7,808,447	7,812,481	7,830,313	7,831,007	7,832,507	7,832,507	7,834,507	7,834,443	7,834,443	7,834,443	7,836,873	7,836,873	7,836,873	7,835,299	7,836,873	7,836,873	7,836,873	7,836,873	7,836,873	7,836,873	7,902,583	7,902,583	7,902,583	7,902,583	7,902,583	7,911,333	7,918,707	7,918,707	7,918,707	7,918,707	7,918,707	7,918,707	7,918,707	7,918,707	7,918,707	
12-2001	4,370,554	6,493,033	6,661,223	6,731,419	6,740,364	6,800,424	6,820,666	6,822,314	6,822,314	6,825,990	6,825,990	6,833,768	6,833,768	6,833,768	6,837,907	6,837,907	6,839,407	6,839,407	6,839,407	6,839,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407	7,014,407			
06-2002	4,834,025	6,289,666	6,416,684	6,449,267	6,471,099	6,478,334	6,477,651	6,482,408	6,490,608	6,490,308	6,490,108	6,489,708	6,489,270	6,498,970	6,498,880	6,505,780	6,505,780	6,505,780	6,505,780	6,505,780	6,505,780	6,479,169	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632	6,479,632				
12-2002	4,542,024	6,684,633	6,902,753	7,007,985	7,072,308	7,077,441	7,097,801	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,097,990	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213	7,104,213					
06-2003	5,719,226	7,261,021	7,415,139	7,503,677	7,551,123	7,588,763	7,597,980	7,597,980	7,610,432	7,610,432	7,610,432	7,610,432	7,610,414	7,610,414	7,610,414	7,607,332	7,607,332	7,612,049	7,609,727	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602	7,611,602						
12-2003	4,068,239	5,968,778	6,055,825	6,130,465	6,165,859	6,177,067	6,183,440	6,228,165	6,228,165	6,228,165	6,231,016	6,227,542	6,227,542	6,227,542	6,227,542	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025	6,227,025							
06-2004	5,089,462	6,266,432	6,369,591	6,412,102	6,471,723	6,482,194	6,484,694	6,484,694	6,484,694	6,493,444	6,507,819	6,507,819	6,507,819	6,507,819	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035	6,515,035								
12-2004	3,952,061	6,156,970	6,380,897	6,528,214	6,565,305	6,571,853	6,571,412	6,571,845	6,583,845	6,591,783	6,591,783	6,602,713	6,602,713	6,602,713	6,615,713	6,615,713	6,615,713	6,615,713	6,615,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713	6,635,713								
06-2005	4,856,104	6,481,070	6,616,164	6,678,208	6,690,141	6,719,934	6,722,430	6,722,773	6,722,773	6,722,773	6,723,471	6,723,471	6,723,471	6,723,471	6,726,726	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143	6,728,143									
12-2005	4,558,680	7,037,613	7,180,143	7,242,726	7,254,504	7,267,370	7,267,320	7,265,720	7,265,720	7,426,370	7,476,370	7,476,370	7,476,370	7,475,526	7,519,483	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961	7,517,961									
06-2006	4,785,878	6,355,319	6,570,665	6,759,855	6,788,553	6,854,111	6,856,003	6,856,003	6,856,003	6,873,197	6,873,197	6,873,197	6,873,197	6,873,197	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068	6,873,068										
12-2006	4,430,616	7,107,851	7,321,237	7,420,881	7,477,464	7,489,513	7,500,513	7,500,523	7,507,105	7,508,089	7,528,089	7,530,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589	7,609,589										
06-2007	5,672,174	7,849,249	8,083,907	8,256,426	8,342,993	8,379,203	8,382,000	8,389,769	8,389,966	8,389,700	8,390,243	8,390,243	8,410,243	8,413,501	8,413,501	8,413,501	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985	8,423,985												
12-2007	4,497,070	7,764,002	8,076,223	8,216,935	8,294,458	8,340,909	8,340,900	8,340,900	8,485,382	8,485,382	8,544,644	8,544,644	8,544,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644	8,579,644													
06-2008	5,478,809	7,459,167	7,833,790	7,973,091	8,031,674	8,039,974	8,045,742	8,087,529	8,088,264	8,088,264	8,088,264	8,088,264	8,088,264	8,087,114	8,087,114	8,124,614	8,124,614	8,123,928	8,123,928	8,123,928	8,123,928	8,123,928	8,123,928	8,123,928														
12-2008	4,962,867	8,915,489	9,440,182	9,634,945	9,704,358	9,709,010	9,722,498	9,722,124	9,726,500	9,729,120	9,732,120	9,732,120	9,732,120	9,732,120	9,732,120	9,730,620	9,731,120	9,731,120	9,731,120	9,730,847	9,730,847	9,730,847	9,730,847															
06-2009	5,964,463	8,430,407	8,850,424	8,928,548	8,986,693	9,005,764	9,065,043	9,071,306	9,222,787	9,223,432	9,224,522	9,224,522	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991	9,224,991																
12-2009	5,875,273	9,910,378	10,263,015	10,467,565	10,583,627	10,624,510	10,624,296	10,628,278	10,628,278	10,628,278	10,627,753	10,627,253	10,627,253	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703	10,626,703																	
06-2010	6,070,278	8,632,287	9,042,784	9,175,428	9,260,411	9,267,460	9,274,758	9,277,406	9,291,595	9,291,595	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095	9,296,095																		
12-2010	6,141,306	10,690,043	11,189,900	11,385,248	11,512,501	11,529,313	11,531,824	11,529,206	11,529,206	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062	11,548,062																			
06-2011	7,061,564	10,202,410	10,918,957	11,082,040	11,119,747	11,128,939	11,173,802	11,191,800	11,195,735	11,198,091	11,196,937	11,196,937	11,196,651	11,196,535	11,196,252	11,196,152	11,196,052	11,195,745																			
12-2011	6,285,213	11,210,729	11,936,339	12,443,280	12,586,710	12,646,951	12,651,630	12,654,874	12,663,874	12,663,874	12,678,807	12,678,807	12,678,807	12,678,807	12,678,807	12,678,807	12,678,807	12,678,807																			
06-2012	6,887,047	10,406,922	10,946,805	11,152,769	11,221,513	11,244,996	11,281,637	11,363,550	11,363,396	11,363,396	11,358,173	11,358,173	11,355,173	11,353,673	11,352,173	11,350,673																					
12-2012	6,908,805	12,275,698	13,553,124	13,862,298	14,086,394	14,149,855	14,193,751	14,210,643	14,212,785	14,292,785	14,293,311	14,293,311	14,293,311	14,271,061	14,271,061																					
06-2013	7,478,785	12,190,454	13,232,449	13,582,588	13,669,908	13,737,845	13,744,333	13,795,960	13,800,448	13,898,016	13,898,016	13,898,016	13,898,016	13,898,016																					
12-2013	6,766,982	13,981,704	15,212,842	16,031,543	16,270,073	16,372,385	16,678,308	16,672,126	16,683,254	16,690,754	16,740,754	16,889,616	16,889,616																					
06-2014	8,161,342	13,426,652	14,222,590	14,364,255	14,515,281	14,570,249	14,944,630	14,949,073	14,945,584	14,943,743	14,943,743	14,943,743																					
12-2014	7,059,159	13,945,140	15,334,219	15,811,392	16,103,554	16,142,403	16,163,858	16,165,098	16,165,098	16,165,098	16,167,067																						
06-2015	7,905,034	14,624,661	15,964,048	16,249,715	16,399,205	16,433,184	16,427,714	16,427,714	16,491,900	16,491,950																							
12-2015	6,733,631	15,617,827	17,030,182	17,555,774	17,745,078	17,746,565	17,764,212	17,762,337	17,791,708																								
06-2016	7,081,235	13,981,746	15,459,519	16,333,254	16,511,177	16,532,164	16,570,095	16,578,702																									
12-2016	6,332,836	14,909,307	16,184,328	16,725,922	16,961,796	17,058,511	17,068,483																										
06-2017	7,669,908	14,623,703	16,128,174	16,364,822	16,510,418	16,516,082																											
12-2017	6,707,152	15,339,090	16,606,429	16,988,949	17,133,055																												
06-2018	8,703,373	15,043,742	16,102,756	16,323,379																													
12-2018	6,889,328	15,620,498	17,112,652																														
06-2019	7,850,841	14,277,407																															
12-2019	5,788,524																																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.2377	1.0406	1.0197	1.0081	1.0123	1.0000	1.0081	1.0001	0.9997	1.0000	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.4386	1.0413	1.0141	1.0252	1.0007	1.0000	1.0010	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.2687	1.0437	1.0052	1.0035	1.0005	1.0023	1.0001	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0084	1.0000	1.0000	1.0000	1.0000	1.0011	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.4856	1.0259	1.0105	1.0013	1.0089	1.0030	1.0002	1.0000	1.0005	1.0000	1.0011	1.0000	1.0000	1.0006	1.0000	1.0002	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.3011	1.0202	1.0051	1.0034	1.0011	0.9999	1.0007	1.0013	1.0000	1.0000	0.9999	0.9999	1.0015	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	0.9959	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					
12-2002	1.4717	1.0326	1.0152	1.0092	1.0007	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.2696	1.0212	1.0119	1.0063	1.0050	1.0012	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0006	0.9997	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.4672	1.0146	1.0123	1.0058	1.0018	1.0010	1.0072	1.0000	1.0000	1.0005	0.9994	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.2313	1.0165	1.0067	1.0093	1.0016	1.0004	1.0000	1.0000	1.0013	1.0022	1.0000	1.0000	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	1.5579	1.0364	1.0231	1.0057	1.0010	0.9999	1.0001	1.0018	1.0012	1.0000	1.0017	1.0000	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.3346	1.0208	1.0094	1.0018	1.0045	1.0004	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.5438	1.0203	1.0087	1.0016	1.0018	1.0000	0.9998	1.0000	1.0221	1.0067	1.0000	1.0000	0.9999	1.0059	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.3279	1.0339	1.0288	1.0042	1.0097	1.0003	1.0000	1.0000	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	1.6043	1.0300	1.0136	1.0076	1.0016	1.0015	1.0000	1.0009	1.0001	1.0027	1.0003	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	1.3838	1.0299	1.0213	1.0105	1.0043	1.0003	1.0009	1.0000	1.0000	1.0001	1.0000	1.0024	1.0004	1.0000	1.0000	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	1.7265	1.0402	1.0174	1.0094	1.0056	1.0000	1.0000	1.0173	1.0000	1.0070	1.0000	1.0000	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.3615	1.0502	1.0178	1.0073	1.0010	1.0007	1.0052	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0046	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.7964	1.0589	1.0206	1.0072	1.0005	1.0014	1.0000	1.0005	1.0003	1.0003	1.0000	1.0000	1.0000	1.0000	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.4134	1.0498	1.0088	1.0065	1.0021	1.0066	1.0007	1.0167	1.0001	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	1.6868	1.0356	1.0199	1.0111	1.0039	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.4221	1.0476	1.0147	1.0093	1.0008	1.0008	1.0003	1.0015	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	1.7407	1.0468	1.0175	1.0112	1.0015	1.0002	0.9998	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.4448	1.0702	1.0149	1.0034	1.0008	1.0040	1.0016	1.0004	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.7837	1.0647	1.0425	1.0115	1.0048	1.0004	1.0003	1.0007	1.0000	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	1.5111	1.0519	1.0188	1.0062	1.0021	1.0033	1.0073	1.0000	1.0000	0.9995	1.0000	0.9997	0.9999	0.9999	0.9999																							
12-2012	1.7768	1.1041	1.0228	1.0162	1.0045	1.0031	1.0012	1.0002	1.0056	1.0000	1.0000	1.0000	0.9984	1.0000																							
06-2013	1.6300	1.0855	1.0265	1.0064	1.0050	1.0005	1.0038	1.0003	1.0071	1.0000	1.0000	1.0000	1.0000																							
12-2013	2.0662	1.0881	1.0538	1.0149	1.0063	1.0187	0.9996	1.0007	1.0004	1.0030	1.0089	1.0000																							
06-2014	1.6452	1.0593	1.0100	1.0105	1.0038	1.0257	1.0003	0.9998	0.9999	1.0000	1.0000																								
12-2014	1.9755	1.0996	1.0311	1.0185	1.0024	1.0013	1.0001	1.0000	1.0000	1.0001																									
06-2015	1.8500	1.0916	1.0179	1.0092	1.0021	0.9997	1.0000	1.0039	1.0000																										
12-2015	2.3194	1.0904	1.0309	1.0108	1.0001	1.0010	0.9999	1.0017																											
06-2016	1.9745	1.1057	1.0565	1.0109	1.0013	1.0023	1.0005																												
12-2016	2.3543	1.0855	1.0335	1.0141	1.0057	1.0006																													
06-2017	1.9066	1.1029	1.0147	1.0089	1.0003																														
12-2017	2.2870	1.0826	1.0230	1.0085																															
06-2018	1.7285	1.0704	1.0137																																
12-2018	2.2673	1.0955																																	
06-2019	1.8186																																		
12-2019																																			
4 Half Yr Avg	2.0254	1.0879	1.0212	1.0106	1.0018	1.0009	1.0001	1.0013	1.0001	1.0008	1.0022	0.9999	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	2.0604	1.0904	1.0287	1.0104	1.0020	1.0051	1.0001	1.0011	1.0022	1.0004	1.0015	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	2.0482	1.0884	1.0285	1.0113	1.0031	1.0056	1.0013	1.0008	1.0015	1.0004	1.0009	1.0000	0.9998	1.0000	1.0004	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	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	1.9714	1.0866	1.0283	1.0107	1.0029	1.0044	1.0011	1.0018	1.0011	1.0003	1.0006	1.0002	1.0002	1.0000	1.0003	1.0001	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	1.6515	1.0554	1.0198	1.0088	1.0031	1.0024	1.0012	1.0016	1.0014	1.0008	1.0005	1.0004	1.0001	1.0004	1.0002	1.0001	1.0000	1.0000	1.0000	1.0002	1.0013	0.9998	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	2.0430	1.0891	1.0189	1.0099	1.0008	1.0008	1.0000	1.0008	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	2.0699	1.0916	1.0255	1.0099	1.0015	1.0013	1.0001	1.0007	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	2.0499	1.0898	1.0273	1.0110	1.0031	1.0038	1.0007	1.0005	1.0010	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.9680	1.0880	1.0274	1.0107	1.0029	1.0030	1.0007	1.0008	1.0007	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.6439	1.0551	1.0192	1.0085	1.0030	1.0018	1.0010	1.0011	1.0007	1.0006	1.0002	1.0001	1.0001	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.9993	1.0878	1.0212	1.0106	1.0018	1.0009	1.0001	1.0014	1.0001	1.0008	1.0025	0.9999	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	2.0341	1.0902	1.0285	1.0104	1.0020	1.0046	1.0001	1.0011	1.0020	1.0005	1.0018	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	2.0290	1.0884	1.0285	1.0113	1.0031	1.0055	1.0011	1.0008	1.0015	1.0005	1.0012	1.0000	0.9998	1.0000	1.0003	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	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.9546	1.0873	1.0283	1.0110	1.0029	1.0046	1.0009	1.0015	1.0012	1.0004	1.0009	1.0001	1.0001	1.0000	1.0002	1.0001	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.6845	1.0641	1.0221	1.0095	1.0030	1.0031	1.0010	1.0015	1.0013	1.0008	1.0007	1.0004	1.0001	1.0003	1.0002	1.0001	1.0000	1.0000	1.0001	1.0012	0.9998	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.8179	1.0930	1.0283	1.0097	1.0012	1.0092	1.0003	1.0013	1.0023	0.9998	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	2.3029	1.0879	1.0291	1.0111	1.0027	1.0010	0.9999	1.0008	1.0020	1.0011	1.0030	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.8570	1.0926	1.0257	1.0099	1.0019	1.0070	1.0011	1.0010	1.0017	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	2.3070	1.0885	1.0296	1.0130	1.0036	1.0054	1.0002	1.0006	1.0015	1.0011	1.0022	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.8141	1.0926	1.0279	1.0097	1.0012	1.0086	1.0003	1.0014	1.0021	0.9999	1.0000	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	2.3016	1.0880	1.0291	1.0111	1.0027	1.0010	0.9999	1.0008	1.0019	1.0011	1.0034	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.5418	1.0614	1.0184	1.0075	1.0028	1.0036	1.0017	1.0017	1.0008	1.0001	1.0001	1.0001	1.0001	1.0001	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0012	1.0000	1.0000	1.0000	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.8570	1.0667	1.0258	1.0114	1.0032	1.0026	1.0004	1.0013	1.0019	1.0014	1.0012	1.0006	1.0001	1.0005	1.0000	1.0000	1.0000	1.0000	1.0003	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - PD	1.8649	1.0904	1.0263	1.0112	1.0024	1.0058	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	2.3070	1.0916	1.0255	1.0099	1.0015	1.0013	1.0001	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	2.3070	1.0916	1.0255	1.0099	1.0015	1.0013	1.0001	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.6176	1.1346	1.0394	1.0135	1.0036	1.0020	1.0007	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.3820	0.8813	0.9621	0.9866	0.9965	0.9980	0.9993	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	101,467	$ 60.7189	$ 6,160,951	1.0000	0.00 %	$ 0	$ 6,245,401	$ 6,245,401	61.5512
12-2000	234	107,276	64.6133	6,931,472	1.0000	0.00 %	0	7,160,302	7,160,302	66.7464
06-2001	228	116,511	63.7083	7,422,685	1.0000	0.00 %	0	7,921,207	7,921,207	67.9870
12-2001	222	114,889	67.7947	7,788,848	1.0000	0.00 %	0	7,014,407	7,014,407	61.0539
06-2002	216	105,604	66.8347	7,058,024	1.0000	0.00 %	0	6,479,632	6,479,632	61.3577
12-2002	210	104,043	71.1132	7,398,860	1.0000	0.00 %	0	7,104,213	7,104,213	68.2812
06-2003	204	99,683	70.0982	6,987,633	1.0000	0.00 %	0	7,611,602	7,611,602	76.3577
12-2003	198	107,230	54.7633	5,872,292	1.0000	0.00 %	0	6,227,025	6,227,025	58.0715
06-2004	192	111,085	54.2967	6,031,577	1.0000	0.00 %	0	6,515,035	6,515,035	58.6489
12-2004	186	115,898	58.0850	6,731,947	1.0000	0.00 %	0	6,635,714	6,635,714	57.2547
06-2005	180	112,925	57.5582	6,499,741	1.0000	0.00 %	0	6,728,143	6,728,143	59.5808
12-2005	174	116,657	61.5890	7,184,790	1.0000	0.00 %	0	7,517,961	7,517,961	64.4450
06-2006	168	117,023	61.0484	7,144,090	1.0000	0.00 %	0	6,873,068	6,873,068	58.7324
12-2006	162	123,215	65.3034	8,046,377	1.0000	0.00 %	0	7,609,589	7,609,589	61.7585
06-2007	156	119,866	64.7261	7,758,459	1.0000	0.00 %	0	8,423,985	8,423,985	70.2783
12-2007	150	125,531	69.2345	8,691,062	1.0000	0.00 %	0	8,755,272	8,755,272	69.7460
06-2008	144	124,972	68.6202	8,575,595	1.0000	0.00 %	0	8,123,928	8,123,928	65.0060
12-2008	138	132,545	73.4115	9,730,315	1.0000	0.00 %	0	9,730,848	9,730,848	73.4155
06-2009	132	131,660	72.7844	9,582,806	1.0000	0.00 %	0	9,224,991	9,224,991	70.0667
12-2009	126	138,506	77.8415	10,781,484	1.0000	0.00 %	0	10,626,703	10,626,703	76.7239
06-2010	120	136,816	77.1781	10,559,170	1.0000	0.00 %	0	9,299,095	9,299,095	67.9681
12-2010	114	143,649	82.5556	11,859,059	1.0000	0.00 %	0	11,548,062	11,548,062	80.3906
06-2011	108	141,299	81.8315	11,562,701	1.0000	0.00 %	0	11,197,191	11,197,191	79.2447
12-2011	102	147,645	87.5371	12,924,418	1.0000	0.00 %	0	12,688,807	12,688,807	85.9413
06-2012	96	145,750	86.7769	12,647,756	1.0000	0.00 %	0	11,350,674	11,350,674	77.8775
12-2012	90	152,631	92.8179	14,166,913	1.0000	0.00 %	0	14,455,386	14,455,386	94.7079
06-2013	84	150,496	91.9967	13,845,156	1.0000	0.00 %	0	13,898,016	13,898,016	92.3479
12-2013	78	157,090	98.4315	15,462,616	1.0000	0.00 %	0	16,889,938	16,889,938	107.5175
06-2014	72	153,433	97.5497	14,967,300	1.0000	0.00 %	0	14,954,487	14,954,487	97.4662
12-2014	66	160,277	103.1272	16,528,950	1.0000	0.00 %	0	16,181,060	16,181,060	100.9566
06-2015	60	156,896	99.8171	15,660,890	1.0000	0.00 %	0	16,494,640	16,494,640	105.1311
12-2015	54	163,412	104.2764	17,039,996	1.0000	0.00 %	0	17,826,708	17,826,708	109.0907
06-2016	48	160,666	100.9246	16,215,192	1.0000	0.00 %	0	16,598,834	16,598,834	103.3124
12-2016	42	165,149	105.4204	17,410,077	1.0000	0.00 %	0	17,096,994	17,096,994	103.5246
06-2017	36	159,760	102.0533	16,304,069	0.9992	-0.08 %	(12,459)	16,533,353	16,520,894	103.4105
12-2017	30	164,458	106.5953	17,530,498	0.9995	-0.05 %	(8,123)	17,215,369	17,207,246	104.6297
06-2018	24	159,245	103.1693	16,429,162	1.0033	0.33 %	54,399	16,537,879	16,592,278	104.1936
12-2018	18	163,674	107.7883	17,642,106	1.0131	1.29 %	228,464	17,944,801	18,173,265	111.0335
06-2019	12	158,287	104.3077	16,510,531	1.0468	4.47 %	737,637	15,787,076	16,524,713	104.3973
12-2019	6	162,299	108.9672	17,685,230	1.3669	26.84 %	4,747,126	12,642,384	17,389,510	107.1451
Total		5,429,520		$ 455,330,794			$ 5,747,045	$ 449,669,780	$ 455,416,825	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 0	$ 0	$ 0	86 %
12-2000	4,245,012	3,249,706	3,249,684	3,249,706	22	0	22	77 %
06-2001	4,402,192	3,568,604	3,568,604	3,568,604	0	0	0	81 %
12-2001	4,799,408	3,376,379	3,376,379	3,376,379	0	0	0	70 %
06-2002	4,823,033	3,503,078	3,503,078	3,503,078	0	0	0	73 %
12-2002	5,252,529	3,183,060	3,183,060	3,183,060	0	0	0	61 %
06-2003	5,355,064	3,058,195	3,058,195	3,058,195	0	0	0	57 %
12-2003	5,837,668	3,575,374	3,575,374	3,575,374	0	0	0	61 %
06-2004	6,100,198	3,314,364	3,314,364	3,314,364	0	0	0	54 %
12-2004	6,584,580	3,083,112	3,083,112	3,083,112	0	0	0	47 %
06-2005	6,485,557	2,966,558	2,966,558	2,966,558	0	0	0	46 %
12-2005	6,636,449	3,945,718	3,945,696	3,945,718	22	0	22	59 %
06-2006	6,468,423	3,053,760	3,046,227	3,053,760	7,533	0	7,533	47 %
12-2006	6,797,146	4,539,225	4,539,060	4,539,225	165	0	165	67 %
06-2007	6,800,969	4,675,713	4,675,713	4,675,713	0	0	0	69 %
12-2007	7,254,131	4,761,228	4,760,686	4,761,228	542	0	542	66 %
06-2008	7,228,607	4,433,079	4,433,078	4,433,079	1	0	1	61 %
12-2008	7,754,753	4,395,496	4,395,496	4,395,496	0	0	0	57 %
06-2009	7,776,531	4,236,832	4,226,832	4,236,832	10,000	0	10,000	54 %
12-2009	8,335,579	5,598,569	5,583,512	5,598,569	15,057	0	15,057	67 %
06-2010	8,385,244	7,072,257	6,906,647	7,084,640	165,610	12,383	177,993	84 %
12-2010	8,920,615	6,713,088	6,651,855	6,702,098	61,233	(10,990)	50,243	75 %
06-2011	8,866,504	5,451,734	5,389,046	5,445,744	62,688	(5,990)	56,698	61 %
12-2011	9,445,696	6,938,337	6,658,067	6,932,564	280,270	(5,773)	274,497	73 %
06-2012	9,413,147	6,126,641	5,831,210	6,119,301	295,431	(7,340)	288,091	65 %
12-2012	9,953,807	7,892,707	7,506,225	7,841,650	386,482	(51,057)	335,425	79 %
06-2013	9,974,726	7,115,612	6,914,501	7,054,623	201,111	(60,989)	140,122	71 %
12-2013	10,555,019	7,904,932	7,485,179	7,832,438	419,753	(72,494)	347,259	74 %
06-2014	10,313,713	8,835,729	8,034,733	8,657,685	800,996	(178,044)	622,952	84 %
12-2014	10,738,292	7,190,665	6,559,104	7,096,343	631,561	(94,322)	537,239	66 %
06-2015	10,443,080	8,974,909	8,383,386	8,838,051	591,523	(136,858)	454,665	85 %
12-2015	10,824,380	9,824,703	8,737,682	9,677,804	1,087,021	(146,899)	940,122	89 %
06-2016	10,781,766	9,716,108	7,546,961	9,413,655	2,169,147	(302,453)	1,866,694	87 %
12-2016	11,243,260	8,589,927	6,952,126	8,272,832	1,637,801	(317,095)	1,320,706	74 %
06-2017	10,847,880	7,838,230	5,998,333	7,582,085	1,839,897	(256,145)	1,583,752	70 %
12-2017	11,080,509	9,428,700	6,602,543	9,078,629	2,826,157	(350,071)	2,476,086	82 %
06-2018	10,673,509	7,408,513	4,627,182	6,993,233	2,781,331	(415,280)	2,366,051	66 %
12-2018	11,226,170	10,338,844	4,442,959	9,721,226	5,895,885	(617,618)	5,278,267	87 %
06-2019	11,403,881	8,799,822	2,799,219	7,989,254	6,000,603	(810,568)	5,190,035	70 %
12-2019	12,359,793	8,696,090	670,364	8,440,983	8,025,726	(255,107)	7,770,619	68 %
Total	$ 330,372,307	$ 236,783,314	$ 200,589,746	$ 232,700,603	$ 36,193,568	($ 4,082,711)	$ 32,110,857	70 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)
06-2000		$ 3,407,716	$ 3,407,716
12-2000		3,249,706	3,249,706
06-2001		3,568,604	3,568,604
12-2001		3,376,379	3,376,379
06-2002		3,503,078	3,503,078
12-2002		3,183,060	3,183,060
06-2003		3,058,195	3,058,195
12-2003		3,575,374	3,575,374
06-2004		3,314,364	3,314,364
12-2004		3,083,112	3,083,112
06-2005		2,966,558	2,966,558
12-2005		3,945,718	3,945,718
06-2006		3,053,760	3,053,760
12-2006		4,539,225	4,539,225
06-2007		4,675,713	4,675,713
12-2007		4,761,228	4,761,228
06-2008		4,433,079	4,433,079
12-2008		4,395,496	4,395,496
06-2009		4,236,832	4,236,832
12-2009		5,598,569	5,598,569
06-2010		7,084,640	7,084,640
12-2010		6,702,098	6,702,098
06-2011		5,445,744	5,445,744
12-2011		6,932,564	6,932,564
06-2012		6,119,301	6,119,301
12-2012		7,841,650	7,841,650
06-2013		7,054,623	7,054,623
12-2013		7,832,438	7,832,438
06-2014		8,657,685	8,657,685
12-2014		7,096,343	7,096,343
06-2015		8,838,051	8,838,051
12-2015		9,677,804	9,677,804
06-2016		9,413,655	9,413,655
12-2016		8,272,832	8,272,832
06-2017		7,582,085	7,582,085
12-2017		9,078,629	9,078,629
06-2018		6,993,233	6,993,233
12-2018		9,721,226	9,721,226
06-2019		7,989,254	7,989,254
12-2019		8,440,983	8,440,983
Total		$ 232,700,603	$ 232,700,603

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 3,407,716	$ 0	$ 3,407,716	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 3,407,716	($ 3,407,716)	0.00 %
12-2000	3,249,706	3,250,306	3,252,106	3,252,706	3,255,206	3,261,306	3,261,284	3,261,372	3,261,884	0	3,262,584	(600)	(1,800)	(600)	(2,500)	(6,100)	22	(88)	(512)	3,261,884	(3,262,584)	-0.02 %
06-2001	3,568,604	3,568,604	3,568,604	3,568,604	3,568,604	3,568,604	3,568,604	3,573,191	3,573,111	0	3,573,111	0	0	0	0	0	0	(4,587)	80	3,573,111	(3,573,111)	0.00 %
12-2001	3,376,379	3,376,379	3,376,379	3,376,379	3,376,379	3,376,379	3,376,379	3,376,379	3,376,379	0	3,376,379	0	0	0	0	0	0	0	0	3,376,379	(3,376,379)	0.00 %
06-2002	3,503,078	3,503,078	3,503,078	3,503,078	3,503,078	3,503,078	3,503,078	3,503,078	3,503,078	0	3,503,078	0	0	0	0	0	0	0	0	3,503,078	(3,503,078)	0.00 %
12-2002	3,183,060	3,183,060	3,183,060	3,183,060	3,191,060	3,191,060	3,183,560	3,183,604	3,183,560	0	3,183,560	0	0	0	(8,000)	0	7,500	(44)	44	3,183,560	(3,183,560)	0.00 %
06-2003	3,058,195	3,058,195	3,058,195	3,058,195	3,058,195	3,058,195	3,058,195	3,058,195	3,058,195	0	3,058,195	0	0	0	0	0	0	0	0	3,058,195	(3,058,195)	0.00 %
12-2003	3,575,374	3,575,374	3,599,366	3,599,366	3,599,366	3,599,366	3,599,755	3,599,755	3,600,142	0	3,734,338	0	(23,992)	0	0	0	(389)	0	(387)	3,600,142	(3,734,338)	0.00 %
06-2004	3,314,364	3,314,364	3,314,596	3,315,015	3,315,130	3,315,486	3,315,486	3,316,181	3,317,635	0	3,318,109	0	(232)	(419)	(115)	(356)	0	(695)	(1,454)	3,317,635	(3,318,109)	0.00 %
12-2004	3,083,112	3,083,712	3,084,312	3,084,912	3,085,512	3,086,112	3,083,144	3,083,144	3,083,144	0	3,075,194	(600)	(600)	(600)	(600)	(600)	2,968	0	0	3,083,144	(3,075,194)	-0.02 %
06-2005	2,966,558	2,966,558	2,966,558	2,967,619	2,968,833	2,969,218	3,052,581	3,055,135	3,094,839	0	3,096,133	0	0	(1,061)	(1,214)	(385)	(83,363)	(2,554)	(39,704)	3,094,839	(3,096,133)	0.00 %
12-2005	3,945,718	3,946,454	3,946,839	3,946,839	3,947,089	3,947,090	4,103,475	4,141,801	4,140,996	0	4,076,188	(736)	(385)	0	(250)	(1)	(156,385)	(38,326)	805	4,140,996	(4,076,188)	-0.02 %
06-2006	3,053,760	3,053,760	3,053,760	3,050,982	3,050,982	3,050,982	3,056,491	3,051,325	3,049,152	0	3,089,246	0	0	2,778	0	0	(5,509)	5,166	2,174	3,049,152	(3,089,246)	0.00 %
12-2006	4,539,225	4,539,925	4,541,075	4,541,997	4,498,890	4,496,300	4,496,757	4,532,045	4,604,905	0	4,592,396	(700)	(1,150)	(922)	43,107	2,590	(457)	(35,288)	(72,860)	4,604,905	(4,592,396)	-0.02 %
06-2007	4,675,713	4,675,713	4,675,735	4,706,486	4,706,486	4,829,833	4,824,968	4,810,214	4,801,317	0	4,787,577	0	(22)	(30,751)	0	(123,347)	4,865	14,754	8,896	4,801,317	(4,787,577)	0.00 %
12-2007	4,761,228	4,762,132	4,760,708	4,760,708	4,865,449	4,941,334	4,972,840	5,104,451	5,047,233	0	5,113,298	(904)	1,424	0	(104,741)	(75,885)	(31,506)	(131,611)	57,218	5,047,233	(5,113,298)	-0.02 %
06-2008	4,433,079	4,467,939	4,467,889	4,468,409	4,485,618	4,478,943	4,341,963	4,339,974	4,326,226	0	4,383,739	(34,860)	50	(520)	(17,209)	6,675	136,980	1,989	13,748	4,326,226	(4,383,739)	-0.78 %
12-2008	4,395,496	4,396,696	4,400,017	4,404,281	4,401,197	4,403,517	4,388,356	4,380,972	4,372,378	0	4,394,296	(1,200)	(3,321)	(4,264)	3,085	(2,320)	15,162	7,384	8,594	4,372,378	(4,394,296)	-0.03 %
06-2009	4,236,832	4,302,336	4,305,053	4,313,643	4,315,486	4,346,900	4,321,380	4,317,255	4,290,737	0	4,250,397	(65,504)	(2,717)	(8,590)	(1,843)	(31,414)	25,521	4,125	26,518	4,290,737	(4,250,397)	-1.52 %
12-2009	5,598,569	5,602,923	5,598,395	5,604,812	5,603,768	5,596,261	5,595,832	5,556,445	5,596,660	0	5,653,724	(4,354)	4,528	(6,418)	1,044	7,508	428	39,388	(40,215)	5,596,660	(5,653,724)	-0.08 %
06-2010	7,084,640	7,068,332	7,076,370	6,908,363	6,900,603	6,877,565	6,839,115	6,797,021	6,799,249	0	6,963,397	16,307	(8,038)	168,007	7,759	23,039	38,450	42,094	(2,228)	6,799,249	(6,963,397)	0.23 %
12-2010	6,702,098	6,700,345	6,699,284	6,515,094	6,601,915	6,603,812	6,380,398	6,439,491	6,364,388	0	6,546,386	1,753	1,061	184,190	(86,821)	(1,896)	223,414	(59,093)	75,103	6,364,388	(6,546,386)	0.03 %
06-2011	5,445,744	5,447,800	5,446,736	5,422,437	5,466,071	5,469,686	5,417,112	5,222,045	5,265,144	0	5,246,766	(2,056)	1,064	24,299	(43,635)	(3,615)	52,574	195,067	(43,099)	5,265,144	(5,246,766)	-0.04 %
12-2011	6,932,564	6,902,301	6,748,640	6,715,144	6,823,726	6,842,931	7,032,564	7,196,061	7,086,520	0	6,957,083	30,263	153,661	33,496	(108,582)	(19,206)	(189,633)	(163,497)	109,541	7,086,520	(6,957,083)	0.44 %
06-2012	6,119,301	6,186,143	6,164,463	6,151,428	6,113,722	6,053,565	5,812,031	5,833,221	5,649,691	0	5,616,530	(66,842)	21,680	13,035	37,706	60,157	241,535	(21,190)	183,530	5,649,691	(5,616,530)	-1.08 %
12-2012	7,841,650	7,762,469	7,759,791	7,849,430	7,881,405	7,921,881	7,966,017	8,158,473	8,404,944	0	8,023,705	79,181	2,678	(89,639)	(31,975)	(40,475)	(44,137)	(192,456)	(246,471)	8,404,944	(8,023,705)	1.02 %
06-2013	7,054,623	7,096,464	7,246,620	7,202,998	7,293,162	7,270,661	7,084,975	6,896,599	7,118,600	0	7,129,130	(41,841)	(150,156)	43,622	(90,165)	22,501	185,687	188,376	(222,001)	7,118,600	(7,129,130)	-0.59 %
12-2013	7,832,438	7,753,243	8,086,663	7,867,274	7,929,319	8,380,806	7,659,995	8,181,659	7,385,746	0	7,130,395	79,195	(333,420)	219,389	(62,045)	(451,487)	720,811	(521,664)	795,913	7,385,746	(7,130,395)	1.02 %
06-2014	8,657,685	8,134,432	8,127,628	8,022,222	8,030,711	8,403,655	7,732,977	7,718,128	7,386,516	0	7,306,013	523,254	6,804	105,406	(8,489)	(372,944)	670,677	14,849	331,613	7,386,516	(7,306,013)	6.43 %
12-2014	7,096,343	7,040,576	7,062,047	7,250,814	6,986,956	7,011,066	6,856,260	6,775,769	6,517,735	0	6,252,793	55,767	(21,471)	(188,767)	263,858	(24,110)	154,805	80,492	258,034	6,517,735	(6,252,793)	0.79 %
06-2015	8,838,051	8,846,534	8,786,765	9,144,017	8,932,853	8,915,488	8,564,432	8,395,601	7,604,887	0		(8,482)	59,769	(357,252)	211,165	17,365	351,056	168,831	790,714	7,604,887		-0.10 %
12-2015	9,677,804	9,807,300	9,755,131	10,189,961	9,775,934	10,400,275	9,324,575	8,521,893	6,739,337			(129,497)	52,170	(434,831)	414,028	(624,342)	1,075,700	802,682	1,782,556			-1.32 %
06-2016	9,413,655	9,473,719	9,359,902	9,621,475	9,134,485	9,645,642	7,646,863	7,926,251				(60,064)	113,817	(261,574)	486,990	(511,157)	1,998,779	(279,388)				-0.63 %
12-2016	8,272,832	8,258,677	8,584,802	8,944,143	9,019,581	9,109,722	7,548,519					14,155	(326,125)	(359,341)	(75,437)	(90,142)	1,561,204					0.17 %
06-2017	7,582,085	7,919,203	7,619,973	7,815,350	7,411,021	6,848,993						(337,118)	299,230	(195,377)	404,330	562,027						-4.26 %
12-2017	9,078,629	8,969,002	8,989,723	9,617,072	8,335,225							109,627	(20,721)	(627,349)	1,281,847							1.22 %
06-2018	6,993,233	7,316,126	7,313,556	7,830,300								(322,893)	2,570	(516,744)								-4.41 %
12-2018	9,721,226	9,907,452	8,969,745									(186,225)	937,706									-1.88 %
06-2019	7,989,254	8,363,931										(374,677)										-4.48 %
12-2019	8,440,983																					
Total	$ 232,700,603	$ 224,989,270	$ 215,861,278	$ 209,182,330	$ 198,840,734	$ 192,183,429	$ 178,377,678	$ 170,714,444	$ 159,012,044	$ 0	$ 144,101,455	($ 729,650)	$ 764,061	($ 2,290,797)	$ 2,511,296	($ 1,677,920)	$ 6,956,758	$ 114,715	$ 3,776,149	$ 152,272,707	($ 144,101,455)	-0.32 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 0	$ 0	$ 0	58 %
12-2000	4,245,012	2,639,461	2,639,461	2,639,461	0	0	0	62 %
06-2001	4,402,192	2,344,599	2,344,599	2,344,599	0	0	0	53 %
12-2001	4,799,408	2,663,952	2,663,952	2,663,952	0	0	0	56 %
06-2002	4,823,033	2,814,901	2,814,901	2,814,901	0	0	0	58 %
12-2002	5,252,529	2,149,548	2,149,548	2,149,548	0	0	0	41 %
06-2003	5,355,064	2,046,163	2,046,163	2,046,163	0	0	0	38 %
12-2003	5,837,668	2,867,497	2,867,497	2,867,497	0	0	0	49 %
06-2004	6,100,198	2,429,331	2,429,331	2,429,331	0	0	0	40 %
12-2004	6,584,580	2,106,628	2,106,628	2,106,628	0	0	0	32 %
06-2005	6,485,557	2,269,255	2,269,255	2,269,255	0	0	0	35 %
12-2005	6,636,449	2,696,124	2,696,124	2,696,124	0	0	0	41 %
06-2006	6,468,423	2,025,472	2,025,472	2,025,472	0	0	0	31 %
12-2006	6,797,146	3,217,210	3,217,188	3,217,210	22	0	22	47 %
06-2007	6,800,969	3,179,260	3,179,260	3,179,260	0	0	0	47 %
12-2007	7,254,131	3,587,553	3,587,553	3,587,553	0	0	0	49 %
06-2008	7,228,607	3,347,218	3,347,218	3,347,218	0	0	0	46 %
12-2008	7,754,753	3,528,916	3,528,916	3,528,916	0	0	0	46 %
06-2009	7,776,531	3,206,706	3,196,706	3,206,706	10,000	0	10,000	41 %
12-2009	8,335,579	4,355,134	4,355,134	4,355,134	0	0	0	52 %
06-2010	8,385,244	5,831,222	5,665,612	5,851,442	165,610	20,220	185,830	70 %
12-2010	8,920,615	4,920,338	4,920,338	4,925,765	0	5,427	5,427	55 %
06-2011	8,866,504	4,383,545	4,383,545	4,392,586	0	9,041	9,041	50 %
12-2011	9,445,696	5,427,721	5,377,146	5,445,836	50,575	18,115	68,690	58 %
06-2012	9,413,147	4,884,240	4,786,116	4,911,303	98,124	27,063	125,187	52 %
12-2012	9,953,807	5,885,123	5,595,591	5,895,392	289,532	10,269	299,801	59 %
06-2013	9,974,726	5,420,988	5,220,478	5,425,381	200,510	4,393	204,903	54 %
12-2013	10,555,019	6,016,873	5,964,709	6,047,934	52,164	31,061	83,225	57 %
06-2014	10,313,713	5,796,058	5,726,630	5,820,039	69,428	23,981	93,409	56 %
12-2014	10,738,292	5,708,808	5,511,842	5,733,200	196,966	24,392	221,358	53 %
06-2015	10,443,080	6,761,335	6,476,431	6,804,194	284,904	42,859	327,763	65 %
12-2015	10,824,380	7,219,139	6,999,877	7,310,526	219,262	91,387	310,649	68 %
06-2016	10,781,766	6,753,412	5,958,976	6,749,819	794,436	(3,593)	790,843	63 %
12-2016	11,243,260	6,601,936	5,856,500	6,424,536	745,436	(177,400)	568,036	57 %
06-2017	10,847,880	6,327,464	5,190,040	6,158,938	1,137,424	(168,526)	968,898	57 %
12-2017	11,080,509	7,593,140	5,683,580	7,289,594	1,909,560	(303,546)	1,606,014	66 %
06-2018	10,673,509	6,262,762	4,427,650	5,776,291	1,835,112	(486,471)	1,348,641	54 %
12-2018	11,226,170	8,474,919	4,156,999	7,566,474	4,317,920	(908,445)	3,409,475	67 %
06-2019	11,403,881	7,489,811	2,594,595	6,302,557	4,895,216	(1,187,254)	3,707,962	55 %
12-2019	12,359,793	8,065,037	563,313	7,055,782	7,501,724	(1,009,255)	6,492,469	57 %
Total	$ 330,372,307	$ 181,606,549	$ 156,832,624	$ 177,670,266	$ 24,773,925	($ 3,936,283)	$ 20,837,642	54 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)
06-2000		$ 2,307,750	$ 2,307,750
12-2000		2,639,461	2,639,461
06-2001		2,344,599	2,344,599
12-2001		2,663,952	2,663,952
06-2002		2,814,901	2,814,901
12-2002		2,149,548	2,149,548
06-2003		2,046,163	2,046,163
12-2003		2,867,497	2,867,497
06-2004		2,429,331	2,429,331
12-2004		2,106,628	2,106,628
06-2005		2,269,255	2,269,255
12-2005		2,696,124	2,696,124
06-2006		2,025,472	2,025,472
12-2006		3,217,210	3,217,210
06-2007		3,179,260	3,179,260
12-2007		3,587,553	3,587,553
06-2008		3,347,218	3,347,218
12-2008		3,528,916	3,528,916
06-2009		3,206,706	3,206,706
12-2009		4,355,134	4,355,134
06-2010		5,851,442	5,851,442
12-2010		4,925,765	4,925,765
06-2011		4,392,586	4,392,586
12-2011		5,445,836	5,445,836
06-2012		4,911,303	4,911,303
12-2012		5,895,392	5,895,392
06-2013		5,425,381	5,425,381
12-2013		6,047,934	6,047,934
06-2014		5,820,039	5,820,039
12-2014		5,733,200	5,733,200
06-2015		6,804,194	6,804,194
12-2015		7,310,526	7,310,526
06-2016		6,749,819	6,749,819
12-2016		6,424,536	6,424,536
06-2017		6,158,938	6,158,938
12-2017		7,289,594	7,289,594
06-2018		5,776,291	5,776,291
12-2018		7,566,474	7,566,474
06-2019		6,302,557	6,302,557
12-2019		7,055,782	7,055,782
Total		$ 177,670,266	$ 177,670,266

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 2,307,750	$ 0	$ 2,307,750	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 2,307,750	($ 2,307,750)	0.00 %
12-2000	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,644,461	2,644,461	2,644,549	2,644,461	0	2,644,461	0	0	0	0	(5,000)	0	(88)	88	2,644,461	(2,644,461)	0.00 %
06-2001	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,349,186	2,349,106	0	2,349,106	0	0	0	0	0	0	(4,587)	80	2,349,106	(2,349,106)	0.00 %
12-2001	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	0	2,663,952	0	0	0	0	0	0	0	0	2,663,952	(2,663,952)	0.00 %
06-2002	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	0	2,814,901	0	0	0	0	0	0	0	0	2,814,901	(2,814,901)	0.00 %
12-2002	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,152,048	2,152,092	2,152,048	0	2,152,048	0	0	0	0	0	(2,500)	(44)	44	2,152,048	(2,152,048)	0.00 %
06-2003	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	0	2,046,163	0	0	0	0	0	0	0	0	2,046,163	(2,046,163)	0.00 %
12-2003	2,867,497	2,867,497	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	0	2,991,489	0	(23,992)	0	0	0	0	0	0	2,891,489	(2,991,489)	0.00 %
06-2004	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	0	2,429,331	0	0	0	0	0	0	0	0	2,429,331	(2,429,331)	0.00 %
12-2004	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	0	2,106,628	0	0	0	0	0	0	0	0	2,106,628	(2,106,628)	0.00 %
06-2005	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,352,085	2,353,551	2,352,085	0	2,360,703	0	0	0	0	0	(82,830)	(1,466)	1,466	2,352,085	(2,360,703)	0.00 %
12-2005	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	0	2,702,300	0	0	0	0	0	0	0	0	2,696,124	(2,702,300)	0.00 %
06-2006	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472	2,030,981	2,032,063	2,035,538	0	2,036,526	0	0	0	0	0	(5,509)	(1,082)	(3,475)	2,035,538	(2,036,526)	0.00 %
12-2006	3,217,210	3,217,210	3,217,310	3,217,310	3,172,978	3,169,338	3,168,745	3,199,358	3,270,050	0	3,273,466	0	(100)	0	44,332	3,640	593	(30,613)	(70,692)	3,270,050	(3,273,466)	0.00 %
06-2007	3,179,260	3,179,260	3,179,260	3,179,260	3,179,260	3,302,607	3,311,079	3,303,749	3,301,716	0	3,311,266	0	0	0	0	(123,347)	(8,472)	7,330	2,032	3,301,716	(3,311,266)	0.00 %
12-2007	3,587,553	3,587,553	3,587,553	3,587,553	3,587,553	3,600,498	3,607,961	3,740,089	3,739,545	0	3,796,146	0	0	0	0	(12,945)	(7,463)	(132,127)	544	3,739,545	(3,796,146)	0.00 %
06-2008	3,347,218	3,381,828	3,381,478	3,381,478	3,404,819	3,396,599	3,264,875	3,276,138	3,278,079	0	3,355,019	(34,610)	350	0	(23,341)	8,221	131,724	(11,262)	(1,941)	3,278,079	(3,355,019)	-1.02 %
12-2008	3,528,916	3,528,916	3,528,916	3,537,289	3,531,952	3,536,715	3,532,194	3,535,346	3,532,450	0	3,556,504	0	0	(8,373)	5,337	(4,763)	4,521	(3,152)	2,896	3,532,450	(3,556,504)	0.00 %
06-2009	3,206,706	3,272,210	3,280,839	3,275,032	3,280,070	3,321,730	3,309,859	3,312,852	3,305,549	0	3,261,980	(65,504)	(8,629)	5,807	(5,038)	(41,659)	11,871	(2,993)	7,303	3,305,549	(3,261,980)	-2.00 %
12-2009	4,355,134	4,366,052	4,359,768	4,365,657	4,366,718	4,363,820	4,347,009	4,347,003	4,325,430	0	4,362,981	(10,918)	6,285	(5,890)	(1,061)	2,898	16,811	6	21,573	4,325,430	(4,362,981)	-0.25 %
06-2010	5,851,442	5,838,110	5,851,735	5,685,319	5,692,817	5,685,359	5,662,908	5,630,647	5,633,867	0	5,737,789	13,333	(13,625)	166,415	(7,498)	7,458	22,451	32,262	(3,221)	5,633,867	(5,737,789)	0.23 %
12-2010	4,925,765	4,932,174	4,953,513	4,782,978	4,838,043	4,844,242	4,646,903	4,734,232	4,675,223	0	4,660,713	(6,409)	(21,339)	170,535	(55,066)	(6,198)	197,338	(87,329)	59,009	4,675,223	(4,660,713)	-0.13 %
06-2011	4,392,586	4,398,511	4,404,167	4,383,125	4,431,114	4,445,500	4,400,779	4,217,596	4,259,875	0	4,195,272	(5,926)	(5,656)	21,043	(47,990)	(14,386)	44,721	183,182	(42,278)	4,259,875	(4,195,272)	-0.13 %
12-2011	5,445,836	5,438,940	5,291,756	5,265,613	5,416,892	5,461,716	5,441,587	5,449,512	5,393,767	0	5,173,876	6,895	147,184	26,143	(151,279)	(44,824)	20,129	(7,925)	55,745	5,393,767	(5,173,876)	0.13 %
06-2012	4,911,303	4,985,273	4,962,679	4,956,554	4,910,856	4,915,097	4,760,036	4,806,220	4,460,456	0	4,303,356	(73,970)	22,594	6,125	45,698	(4,241)	155,061	(46,185)	345,765	4,460,456	(4,303,356)	-1.48 %
12-2012	5,895,392	5,809,277	5,836,642	5,833,751	5,840,093	5,874,010	5,843,576	6,034,807	6,110,227	0	5,754,942	86,114	(27,365)	2,891	(6,341)	(33,917)	30,434	(191,230)	(75,420)	6,110,227	(5,754,942)	1.48 %
06-2013	5,425,381	5,434,414	5,528,022	5,516,303	5,599,275	5,631,758	5,388,653	5,083,075	5,185,811	0	5,256,766	(9,033)	(93,608)	11,720	(82,972)	(32,484)	243,105	305,578	(102,736)	5,185,811	(5,256,766)	-0.17 %
12-2013	6,047,934	5,938,994	6,117,016	6,139,141	6,160,511	6,287,586	5,815,602	5,856,507	5,735,374	0	5,565,124	108,940	(178,021)	(22,126)	(21,369)	(127,075)	471,984	(40,905)	121,132	5,735,374	(5,565,124)	1.83 %
06-2014	5,820,039	5,874,508	5,862,334	5,580,753	5,566,198	5,685,711	5,038,999	4,836,776	4,620,800	0	4,809,723	(54,469)	12,174	281,582	14,555	(119,514)	646,712	202,224	215,975	4,620,800	(4,809,723)	-0.93 %
12-2014	5,733,200	5,664,246	5,683,235	5,863,736	5,669,229	5,715,420	5,294,972	5,081,994	4,922,830	0	5,524,701	68,954	(18,989)	(180,501)	194,507	(46,191)	420,448	212,978	159,164	4,922,830	(5,524,701)	1.22 %
06-2015	6,804,194	6,786,874	6,788,962	6,951,850	6,832,997	6,812,430	6,385,695	5,909,733	5,535,939	0		17,320	(2,088)	(162,888)	118,853	20,567	426,735	475,962	373,794	5,535,939		0.26 %
12-2015	7,310,526	7,435,722	7,471,342	7,720,018	7,486,357	8,012,229	6,915,649	6,397,095	5,397,079			(125,195)	(35,621)	(248,676)	233,661	(525,872)	1,096,580	518,554	1,000,016			-1.68 %
06-2016	6,749,819	6,724,320	6,593,595	6,571,523	6,049,767	6,422,426	5,080,897	5,446,944				25,499	130,725	22,072	521,756	(372,659)	1,341,529	(366,047)				0.38 %
12-2016	6,424,536	6,506,518	6,669,580	6,719,701	6,992,218	6,946,859	5,420,678					(81,982)	(163,062)	(50,121)	(272,517)	45,360	1,526,180					-1.26 %
06-2017	6,158,938	6,537,080	6,295,228	6,459,241	6,135,451	5,552,920						(378,142)	241,852	(164,012)	323,790	582,531						-5.78 %
12-2017	7,289,594	6,946,079	6,973,032	7,668,897	7,054,714							343,515	(26,953)	(695,865)	614,183							4.95 %
06-2018	5,776,291	6,089,964	5,949,004	6,787,753								(313,673)	140,960	(838,749)								-5.15 %
12-2018	7,566,474	7,802,483	7,532,389									(236,009)	270,094									-3.02 %
06-2019	6,302,557	7,032,506										(729,949)										-10.38 %
12-2019	7,055,782																					
Total	$ 177,670,266	$ 172,069,703	$ 164,684,029	$ 158,814,508	$ 150,584,556	$ 144,374,244	$ 132,119,171	$ 125,687,451	$ 118,173,643	$ 0	$ 107,504,981	($ 1,455,219)	$ 353,169	($ 1,662,869)	$ 1,442,199	($ 844,402)	$ 6,702,153	$ 1,011,041	$ 2,066,864	$ 112,776,564	($ 107,504,981)	-0.85 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 2,307,750				
12-2000	234	2,639,461				
06-2001	228	2,344,599				
12-2001	222	2,663,952				
06-2002	216	2,814,901				
12-2002	210	2,149,548				
06-2003	204	2,046,163				
12-2003	198	2,867,497				
06-2004	192	2,429,331				
12-2004	186	2,106,628				
06-2005	180	2,269,255				
12-2005	174	2,696,124				
06-2006	168	2,025,472				
12-2006	162	3,217,210				
06-2007	156	3,179,260				
12-2007	150	3,587,553				
06-2008	144	3,347,218				
12-2008	138	3,528,916				
06-2009	132	3,206,706				
12-2009	126	4,355,134				
06-2010	120	5,831,222				
12-2010	114	4,920,338				
06-2011	108	4,383,545				
12-2011	102	5,427,721				
06-2012	96	4,884,240				
12-2012	90	5,885,123				
06-2013	84	5,420,988				
12-2013	78	6,016,873				
06-2014	72	5,796,058				
12-2014	66	5,708,808				
06-2015	60	6,761,335				
12-2015	54	7,219,139				
06-2016	48	6,753,412				
12-2016	42	6,601,936				
06-2017	36	6,327,464				
12-2017	30	7,593,140				
06-2018	24	6,262,762				
12-2018	18	8,474,919				
06-2019	12	7,489,811				
12-2019	6	8,065,037				
Total		$ 181,606,549			$ 0	$ 0

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	2,570,556	2,850,359	2,647,390	2,556,475	2,458,324	2,395,159	2,362,029	2,351,204	2,316,699	2,317,497	2,283,371	2,276,113	2,318,386	2,318,386	2,318,387	2,318,387	2,318,387	2,312,343	2,315,343	2,312,343	2,312,343	2,312,343	2,312,343	2,312,343	2,312,343	2,312,343	2,312,343	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750
12-2000	2,916,954	2,821,245	2,877,575	2,864,515	3,054,660	2,747,967	2,672,223	2,615,558	2,559,153	2,562,926	2,541,358	2,517,586	2,509,651	2,566,443	2,566,443	2,560,444	2,569,019	2,566,521	2,558,669	2,494,433	2,586,460	2,586,461	2,586,388	2,586,390	2,587,123	2,586,495	2,585,913	2,644,461	2,644,461	2,644,461	2,644,461	2,644,461	2,644,461	2,644,461	2,644,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461
06-2001	2,370,241	2,751,876	2,639,625	2,510,829	2,580,065	2,533,643	2,505,029	2,495,109	2,451,468	2,477,637	2,497,700	2,471,291	2,471,292	2,333,230	2,320,231	2,369,780	2,359,107	2,364,107	2,364,107	2,364,107	2,364,107	2,354,559	2,354,559	2,354,107	2,354,107	2,349,106	2,349,106	2,349,106	2,349,106	2,349,106	2,349,106	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	
12-2001	3,102,218	3,245,342	3,225,031	3,213,603	3,216,546	3,180,057	3,133,948	2,954,062	2,895,660	2,824,014	2,768,428	2,754,922	2,739,812	2,721,447	2,749,724	2,706,307	2,692,749	2,664,755	2,664,755	2,664,755	2,664,755	2,664,755	2,664,755	2,664,755	2,664,755	2,664,755	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952			
06-2002	2,738,593	3,117,786	2,889,402	2,912,534	2,933,462	2,735,014	3,021,596	2,946,344	2,709,588	2,768,086	2,741,276	2,670,406	2,663,470	2,682,139	2,743,207	2,702,921	2,689,507	2,748,069	2,746,930	2,747,221	2,767,595	2,767,897	2,814,938	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901					
12-2002	2,943,181	2,867,108	2,608,470	2,587,802	2,432,029	2,318,215	2,251,541	2,244,293	2,188,682	2,140,130	2,148,843	2,164,972	2,165,074	2,163,685	2,156,534	2,153,417	2,153,417	2,153,417	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,152,048	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548					
06-2003	2,618,328	2,809,941	2,606,036	2,576,756	2,551,173	2,636,215	2,411,741	2,369,722	2,324,865	2,143,741	2,140,431	2,072,931	2,066,713	2,077,214	2,077,668	2,064,884	2,047,451	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,066,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163						
12-2003	3,226,455	3,618,905	3,351,454	3,239,426	3,244,492	3,410,691	3,334,426	3,175,399	3,116,422	2,877,284	2,836,804	2,864,305	2,859,996	2,837,641	2,869,175	2,919,175	2,919,175	2,919,174	2,991,489	2,991,489	2,991,489	2,991,489	2,991,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,867,497	2,867,497								
06-2004	3,331,536	3,420,582	2,995,403	2,915,496	2,742,200	2,686,028	2,657,730	2,601,057	2,522,052	2,455,339	2,460,702	2,460,544	2,459,908	2,453,131	2,453,131	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331								
12-2004	3,653,895	3,512,773	2,938,592	2,739,814	2,584,195	2,485,936	2,394,842	2,379,256	2,282,642	2,263,437	2,231,584	2,204,720	2,201,658	2,242,918	2,122,365	2,122,365	2,122,365	2,121,328	2,111,328	2,111,328	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628								
06-2005	3,210,702	2,968,639	2,610,141	2,564,174	2,551,815	2,746,839	2,632,712	2,791,300	2,630,968	2,613,939	2,577,694	2,572,406	2,556,915	2,424,668	2,384,268	2,383,708	2,354,210	2,354,325	2,354,325	2,352,085	2,352,085	2,352,085	2,352,085	2,352,085	2,352,085	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255									
12-2005	3,713,417	3,450,040	3,164,746	3,186,173	3,126,917	3,083,854	3,037,702	2,992,698	2,856,006	2,780,008	2,760,056	2,752,704	2,718,431	2,719,035	2,710,941	2,710,941	2,705,224	2,698,624	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124										
06-2006	2,846,666	2,727,036	2,336,094	2,193,438	2,184,415	2,229,642	2,202,906	2,134,975	2,076,093	1,984,349	1,979,115	1,974,417	1,977,337	2,054,413	2,038,790	2,035,895	2,043,562	2,030,981	2,030,981	2,030,981	2,030,981	2,030,981	2,030,981	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472											
12-2006	4,080,018	4,277,473	3,953,178	3,757,918	3,704,436	3,539,669	3,492,800	3,310,913	3,340,070	3,377,893	3,348,430	3,344,958	3,266,972	3,261,967	3,259,282	3,257,634	3,259,974	3,260,795	3,264,534	3,186,606	3,168,745	3,169,338	3,172,978	3,217,310	3,217,310	3,217,210	3,217,210													
06-2007	3,678,577	3,891,751	3,547,248	3,941,477	3,971,844	3,730,218	3,731,726	3,606,603	3,373,288	3,377,329	3,374,167	3,370,274	3,349,997	3,346,912	3,290,550	3,294,190	3,290,702	3,294,342	3,297,982	3,301,622	3,302,607	3,179,260	3,179,260	3,179,260	3,179,260	3,179,260	3,179,260													
12-2007	3,931,696	4,059,044	3,964,453	3,933,049	3,835,742	3,747,169	3,674,910	3,814,275	3,742,176	3,687,717	3,744,101	3,746,509	3,762,623	3,859,323	3,770,476	3,771,136	3,724,072	3,727,430	3,602,353	3,587,554	3,587,553	3,587,553	3,587,553	3,587,553	3,587,553	3,587,553													
06-2008	3,620,093	3,629,013	3,403,667	3,079,344	3,064,122	3,024,447	3,014,603	3,073,461	3,093,284	3,123,981	3,342,227	3,316,667	3,344,754	3,344,733	3,358,220	3,264,086	3,263,886	3,263,886	3,391,963	3,391,903	3,381,478	3,381,478	3,381,828	3,347,218															
12-2008	4,503,282	4,717,752	3,805,036	3,911,872	3,829,896	3,663,415	3,598,831	3,591,716	3,647,597	3,654,638	3,558,747	3,546,541	3,544,656	3,525,609	3,528,938	3,528,938	3,528,938	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916															
06-2009	4,250,815	4,256,094	3,818,434	3,598,491	3,361,389	3,414,618	3,365,388	3,331,367	3,324,518	3,339,320	3,336,422	3,256,799	3,309,675	3,313,227	3,313,090	3,314,567	3,314,567	3,272,210	3,272,210	3,272,210	3,272,210	3,206,706																	
12-2009	5,591,337	5,430,902	4,833,335	4,594,649	4,555,989	4,577,407	4,529,575	4,421,065	4,346,248	4,290,003	4,358,878	4,332,206	4,325,345	4,353,681	4,355,222	4,355,156	4,356,156	4,356,156	4,356,156	4,355,134	4,355,134																		
06-2010	5,344,756	5,562,195	5,777,359	6,040,593	6,188,324	5,941,191	5,750,144	5,991,817	5,693,265	5,715,334	5,706,287	5,631,274	5,630,551	5,694,623	5,682,625	5,682,625	5,668,496	5,834,106	5,831,222	5,831,222																		
12-2010	6,288,962	5,942,994	5,039,712	5,100,538	5,107,032	4,938,319	4,664,621	4,632,117	4,684,895	4,692,244	4,685,621	4,731,290	4,656,156	4,854,240	4,839,225	4,777,752	4,932,538	4,920,338	4,920,338																		
06-2011	5,343,594	4,832,793	4,696,663	4,411,590	4,308,641	4,203,931	4,292,472	4,312,973	4,286,001	4,266,815	4,220,479	4,408,623	4,434,463	4,441,404	4,387,980	4,386,045	4,385,323	4,383,545																		
12-2011	6,944,549	7,106,998	6,575,893	6,401,815	5,997,453	5,590,171	5,414,645	5,288,056	5,415,358	5,452,459	5,448,201	5,445,464	5,408,307	5,281,807	5,281,806	5,420,218	5,427,721																		
06-2012	6,481,710	6,170,408	5,514,280	5,006,197	4,878,624	4,571,796	4,548,125	4,557,926	4,802,082	4,748,305	4,892,639	4,899,157	4,952,797	4,961,690	4,974,309	4,884,240																		
12-2012	7,859,111	7,246,057	6,580,723	6,248,326	6,302,485	6,335,439	6,272,121	6,090,014	5,822,347	5,808,055	5,823,578	5,825,517	5,811,029	5,808,750	5,885,123																		
06-2013	7,320,809	6,361,219	5,885,712	5,869,227	5,631,026	5,443,021	5,197,446	5,417,942	5,553,339	5,527,304	5,502,946	5,496,063	5,409,628	5,420,988																				
12-2013	8,268,134	7,794,472	6,604,758	6,741,296	6,299,683	6,110,830	5,892,071	6,252,315	6,100,921	6,065,897	6,080,781	5,915,279	6,016,873																				
06-2014	7,864,881	6,494,312	5,727,121	5,384,892	5,349,566	5,256,142	5,706,091	5,618,706	5,546,256	5,831,734	5,859,789	5,796,058																				
12-2014	8,330,674	7,315,568	5,935,056	5,670,016	5,657,955	5,739,739	5,714,915	5,869,110	5,630,905	5,635,401	5,708,808																						
06-2015	7,711,039	7,363,774	6,765,762	7,024,786	7,139,073	7,000,983	7,029,095	6,813,177	6,719,617	6,761,335																							
12-2015	8,498,312	8,326,725	7,843,120	8,329,290	7,674,651	7,710,101	7,533,773	7,424,437	7,219,139																								
06-2016	6,996,189	6,350,610	6,651,378	6,440,557	6,686,760	6,701,819	6,790,324	6,753,412																									
12-2016	7,688,083	7,870,398	7,524,556	7,155,361	6,937,777	6,747,739	6,601,936																										
06-2017	6,969,331	6,879,411	6,778,462	6,607,560	6,715,826	6,327,464																											
12-2017	7,905,433	8,233,852	7,695,215	7,511,373	7,593,140																												
06-2018	7,298,691	6,797,552	6,878,470	6,262,762																													
12-2018	8,290,456	9,041,259	8,474,919																														
06-2019	8,107,343	7,489,811																															
12-2019	8,065,037																																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.1088	0.9288	0.9657	0.9616	0.9743	0.9862	0.9954	0.9853	1.0003	0.9853	0.9968	1.0186	1.0000	1.0000	1.0000	1.0000	0.9974	1.0013	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9672	1.0200	0.9955	1.0664	0.8996	0.9724	0.9788	0.9784	1.0015	0.9916	0.9906	0.9968	1.0226	1.0000	0.9977	1.0033	0.9990	0.9969	0.9749	1.0369	1.0000	1.0000	1.0000	1.0003	0.9998	0.9998	1.0226	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000		
06-2001	1.1610	0.9592	0.9512	1.0276	0.9820	0.9887	0.9960	0.9825	1.0107	1.0081	0.9894	1.0000	0.9441	0.9944	1.0214	0.9955	1.0021	1.0000	1.0000	1.0000	0.9960	1.0000	0.9998	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2001	1.0461	0.9937	0.9965	1.0009	0.9887	0.9855	0.9426	0.9802	0.9753	0.9803	0.9951	0.9945	0.9933	1.0104	0.9842	0.9950	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2002	1.1385	0.9267	1.0080	1.0072	0.9324	1.1048	0.9751	0.9196	1.0216	0.9903	0.9741	0.9974	1.0070	1.0228	0.9853	0.9950	1.0218	0.9996	1.0001	1.0074	1.0001	1.0170	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	0.9742	0.9098	0.9921	0.9398	0.9532	0.9712	0.9968	0.9752	0.9778	1.0041	1.0075	1.0000	0.9994	0.9967	0.9986	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	1.0732	0.9274	0.9888	0.9901	1.0333	0.9148	0.9826	0.9811	0.9221	0.9985	0.9685	0.9970	1.0051	1.0002	0.9938	0.9916	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0098	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.1216	0.9261	0.9666	1.0016	1.0512	0.9776	0.9523	0.9814	0.9233	0.9859	1.0097	0.9985	0.9922	1.0111	1.0174	1.0000	1.0000	1.0248	1.0000	1.0000	1.0000	1.0000	1.0000	0.9666	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917	1.0000							
06-2004	1.0267	0.8757	0.9733	0.9406	0.9795	0.9895	0.9787	0.9696	0.9735	1.0022	0.9999	0.9997	0.9972	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	0.9614	0.8365	0.9324	0.9432	0.9620	0.9634	0.9935	0.9594	0.9916	0.9859	0.9880	0.9986	1.0187	0.9463	1.0000	1.0000	0.9995	0.9953	1.0000	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9246	0.8792	0.9824	0.9952	1.0764	0.9585	1.0602	0.9426	0.9935	0.9861	0.9979	0.9940	0.9483	0.9833	0.9998	0.9876	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	0.9648	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	0.9291	0.9173	1.0068	0.9814	0.9862	0.9850	0.9852	0.9543	0.9734	0.9928	0.9973	0.9875	1.0002	0.9970	1.0000	0.9979	0.9976	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.9580	0.8566	0.9389	0.9959	1.0207	0.9880	0.9692	0.9724	0.9558	0.9974	0.9976	1.0015	1.0390	0.9924	0.9986	1.0038	0.9938	1.0000	1.0000	1.0000	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.0484	0.9242	0.9506	0.9858	0.9555	0.9868	0.9479	1.0088	1.0113	0.9913	0.9990	0.9767	0.9985	0.9992	0.9995	1.0007	1.0003	1.0011	0.9761	0.9944	1.0002	1.0011	1.0140	1.0000	1.0000	1.0000														
06-2007	1.0580	0.9115	1.1111	1.0077	0.9392	1.0004	0.9665	0.9353	1.0012	0.9991	0.9988	0.9940	0.9991	0.9832	1.0011	0.9989	1.0011	1.0011	1.0011	1.0003	0.9627	1.0000	1.0000	1.0000	1.0000															
12-2007	1.0324	0.9767	0.9921	0.9753	0.9769	0.9807	1.0379	0.9811	0.9854	1.0153	1.0006	1.0043	1.0257	0.9770	1.0002	0.9875	1.0009	0.9664	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0025	0.9379	0.9047	0.9951	0.9871	0.9967	1.0195	1.0064	1.0099	1.0699	0.9924	1.0085	1.0000	1.0040	0.9720	0.9999	1.0000	1.0392	1.0000	0.9969	1.0000	1.0001	0.9898																	
12-2008	1.0476	0.8065	1.0281	0.9790	0.9565	0.9824	0.9980	1.0156	1.0019	0.9738	0.9966	0.9995	0.9946	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0012	0.8972	0.9424	0.9341	1.0158	0.9856	0.9899	0.9979	1.0045	0.9991	0.9761	1.0162	1.0011	1.0000	1.0004	1.0000	0.9872	1.0000	1.0000	1.0000	0.9800																		
12-2009	0.9713	0.8900	0.9506	0.9916	1.0047	0.9896	0.9760	0.9831	0.9871	1.0161	0.9939	0.9984	1.0066	1.0004	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000																			
06-2010	1.0407	1.0387	1.0456	1.0245	0.9601	0.9678	1.0420	0.9502	1.0039	0.9984	0.9869	0.9999	1.0114	0.9979	1.0000	0.9975	1.0292	0.9995	1.0000																			
12-2010	0.9450	0.8480	1.0121	1.0013	0.9670	0.9446	0.9930	1.0114	1.0016	0.9986	1.0097	0.9841	1.0425	0.9969	0.9873	1.0324	0.9975	1.0000																			
06-2011	0.9044	0.9718	0.9393	0.9767	0.9757	1.0211	1.0048	0.9937	0.9955	0.9891	1.0446	1.0059	1.0016	0.9880	0.9996	0.9998	0.9996																				
12-2011	1.0234	0.9253	0.9735	0.9368	0.9321	0.9686	0.9766	1.0241	1.0069	0.9992	0.9995	0.9932	0.9766	1.0000	1.0262	1.0014																				
06-2012	0.9520	0.8937	0.9079	0.9745	0.9371	0.9948	1.0022	1.0536	0.9888	1.0304	1.0013	1.0109	1.0018	1.0025	0.9819																				
12-2012	0.9220	0.9082	0.9495	1.0087	1.0052	0.9900	0.9710	0.9560	0.9975	1.0027	1.0003	0.9975	0.9996	1.0131																						
06-2013	0.8689	0.9252	0.9972	0.9594	0.9666	0.9549	1.0424	1.0250	0.9953	0.9956	0.9987	0.9843	1.0021																						
12-2013	0.9427	0.8474	1.0207	0.9345	0.9700	0.9642	1.0611	0.9758	0.9943	1.0025	0.9728	1.0172																							
06-2014	0.8257	0.8819	0.9402	0.9934	0.9825	1.0856	0.9847	0.9871	1.0515	1.0048	0.9891																								
12-2014	0.8781	0.8113	0.9553	0.9979	1.0145	0.9957	1.0270	0.9594	1.0008	1.0130																									
06-2015	0.9550	0.9188	1.0383	1.0163	0.9807	1.0040	0.9693	0.9863	1.0062																										
12-2015	0.9798	0.9419	1.0620	0.9214	1.0046	0.9771	0.9855	0.9723																											
06-2016	0.9077	1.0474	0.9683	1.0382	1.0023	1.0132	0.9946																												
12-2016	1.0237	0.9561	0.9509	0.9696	0.9726	0.9784																													
06-2017	0.9871	0.9853	0.9748	1.0164	0.9422																														
12-2017	1.0415	0.9346	0.9761	1.0109																															
06-2018	0.9313	1.0119	0.9105																																
12-2018	1.0906	0.9374																																	
06-2019	0.9238																																		
12-2019																																			
4 Half Yr Avg	0.9968	0.9673	0.9531	1.0088	0.9804	0.9932	0.9941	0.9763	1.0132	1.0040	0.9902	1.0025	0.9950	1.0009	0.9987	1.0078	1.0066	0.9999	0.9999	0.9992	0.9950	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	0.9997	0.9788	0.9738	0.9955	0.9861	1.0090	1.0037	0.9843	1.0076	1.0082	0.9936	1.0015	1.0040	0.9997	0.9992	1.0052	1.0023	1.0065	0.9993	0.9995	0.9905	0.9998	1.0006	0.9941	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	0.9986	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	0.9719	0.9426	0.9797	0.9858	0.9841	0.9958	1.0014	0.9933	1.0038	1.0034	0.9997	1.0008	1.0038	1.0004	0.9968	1.0018	1.0016	1.0007	0.9973	0.9992	0.9943	0.9999	0.9970	0.9965	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9989	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	0.9484	0.9286	0.9732	0.9825	0.9752	0.9900	1.0022	0.9911	1.0025	1.0067	0.9973	1.0010	1.0044	0.9968	0.9976	1.0006	1.0005	1.0001	0.9980	0.9992	0.9959	1.0018	0.9972	0.9975	0.9998	1.0000	1.0016	1.0000	0.9999	1.0000	0.9989	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	0.9922	0.9233	0.9784	0.9861	0.9797	0.9873	0.9938	0.9814	0.9924	1.0002	0.9956	0.9991	1.0010	0.9968	0.9982	0.9995	1.0007	1.0011	0.9974	1.0017	0.9968	1.0014	0.9977	0.9978	0.9998	1.0000	1.0016	1.0000	0.9999	1.0000	0.9989	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	0.9864	0.9613	0.9629	1.0136	0.9874	0.9912	0.9900	0.9793	1.0035	1.0036	0.9939	1.0042	1.0007	1.0013	0.9934	1.0006	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.9959	0.9727	0.9675	1.0033	0.9900	0.9978	0.9979	0.9804	1.0000	1.0057	0.9969	1.0019	1.0013	0.9993	0.9967	1.0004	0.9993	1.0000	0.9999	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	0.9688	0.9460	0.9781	0.9873	0.9856	0.9897	0.9980	0.9905	0.9998	1.0018	0.9974	1.0008	1.0023	1.0003	0.9962	0.9997	0.9999	1.0002	0.9995	0.9996	0.9975	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	0.9468	0.9285	0.9713	0.9829	0.9755	0.9858	1.0000	0.9893	0.9998	1.0041	0.9954	1.0010	1.0035	0.9971	0.9974	0.9990	0.9992	0.9997	0.9996	0.9996	0.9983	1.0009	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	0.9921	0.9231	0.9767	0.9857	0.9792	0.9859	0.9933	0.9811	0.9928	0.9987	0.9948	0.9992	1.0017	0.9979	0.9981	0.9986	1.0000	1.0009	0.9984	1.0001	0.9986	1.0007	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.9988	0.9637	0.9536	1.0079	0.9812	0.9927	0.9923	0.9763	1.0124	1.0040	0.9899	1.0025	0.9950	1.0017	0.9992	1.0073	1.0078	0.9998	0.9999	0.9993	0.9952	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.0011	0.9741	0.9755	0.9925	0.9857	1.0056	1.0017	0.9833	1.0072	1.0075	0.9931	1.0013	1.0031	1.0003	0.9995	1.0053	1.0042	1.0050	0.9993	0.9996	0.9907	0.9999	1.0005	0.9951	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	0.9984	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.9727	0.9411	0.9813	0.9843	0.9841	0.9946	0.9998	0.9905	1.0042	1.0035	0.9981	1.0003	1.0037	1.0006	0.9975	1.0023	1.0029	1.0002	0.9974	0.9991	0.9936	0.9999	0.9968	0.9969	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9987	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.9492	0.9278	0.9752	0.9816	0.9763	0.9893	1.0014	0.9885	1.0030	1.0055	0.9968	1.0006	1.0043	0.9976	0.9980	1.0014	1.0020	0.9999	0.9980	0.9992	0.9952	1.0017	0.9971	0.9977	0.9998	1.0000	1.0017	1.0000	0.9999	1.0000	0.9987	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.9769	0.9238	0.9791	0.9854	0.9781	0.9878	0.9955	0.9828	0.9959	1.0014	0.9959	0.9991	1.0016	0.9977	0.9983	1.0003	1.0017	1.0009	0.9974	1.0014	0.9962	1.0014	0.9975	0.9980	0.9998	1.0000	1.0017	1.0000	0.9999	1.0000	0.9987	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	0.9474	1.0149	0.9512	1.0236	0.9750	1.0343	0.9828	0.9995	1.0177	1.0103	0.9964	1.0004	1.0018	0.9961	0.9938	0.9991	1.0053	1.0129	1.0000	0.9991	0.9809	0.9991	0.9966	0.9883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr S2 Avg	1.0519	0.9427	0.9963	0.9673	0.9972	0.9837	1.0245	0.9692	0.9975	1.0061	0.9909	1.0026	1.0063	1.0034	1.0045	1.0113	0.9992	1.0000	0.9986	1.0000	1.0001	1.0004	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	0.9972	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	0.9375	0.9908	0.9730	1.0161	0.9769	1.0144	0.9977	1.0130	1.0104	1.0050	1.0084	1.0002	1.0042	0.9971	0.9955	0.9993	1.0040	1.0100	1.0003	0.9993	0.9857	0.9993	0.9974	0.9912	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.0339	0.9425	0.9861	0.9749	0.9904	0.9788	1.0111	0.9659	0.9999	1.0043	0.9956	0.9980	1.0063	1.0026	1.0034	1.0085	0.9996	0.9916	0.9929	0.9986	1.0000	1.0003	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	0.9979	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	0.9460	1.0140	0.9509	1.0234	0.9751	1.0299	0.9826	0.9983	1.0169	1.0092	0.9961	0.9995	1.0018	0.9965	0.9939	0.9989	1.0091	1.0101	1.0000	0.9991	0.9810	0.9994	0.9960	0.9890	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.0528	0.9423	0.9971	0.9656	0.9964	0.9828	1.0212	0.9696	0.9974	1.0059	0.9904	1.0029	1.0044	1.0038	1.0053	1.0112	0.9990	1.0000	0.9986	1.0000	1.0001	1.0004	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	0.9969	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	0.9608	0.9432	0.9730	0.9955	0.9772	0.9995	0.9992	0.9836	1.0005	1.0043	0.9954	1.0015	0.9983	0.9975	0.9949	0.9977	1.0047	1.0041	1.0000	1.0004	0.9925	1.0027	0.9976	0.9958	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.9920	0.9075	0.9849	0.9767	0.9789	0.9775	0.9918	0.9820	0.9912	0.9988	0.9964	0.9969	1.0049	0.9978	1.0018	1.0027	0.9987	0.9980	0.9947	1.0023	1.0000	1.0001	0.9975	1.0000	1.0000	0.9999	1.0039	1.0000	0.9998	1.0000	0.9977	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000		
Default																																							
Manual Selected																																								
Selected																																								
Cumulative																																								
Ratio to Ultimate																																								

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 2,307,750				
12-2000	234	2,639,461				
06-2001	228	2,344,599				
12-2001	222	2,663,952				
06-2002	216	2,814,901				
12-2002	210	2,149,548				
06-2003	204	2,046,163				
12-2003	198	2,867,497				
06-2004	192	2,429,331				
12-2004	186	2,106,628				
06-2005	180	2,269,255				
12-2005	174	2,696,124				
06-2006	168	2,025,472				
12-2006	162	3,217,188				
06-2007	156	3,179,260				
12-2007	150	3,587,553				
06-2008	144	3,347,218				
12-2008	138	3,528,916				
06-2009	132	3,196,706				
12-2009	126	4,355,134				
06-2010	120	5,665,612				
12-2010	114	4,920,338				
06-2011	108	4,383,545				
12-2011	102	5,377,146				
06-2012	96	4,786,116				
12-2012	90	5,595,591				
06-2013	84	5,220,478				
12-2013	78	5,964,709				
06-2014	72	5,726,630				
12-2014	66	5,511,842				
06-2015	60	6,476,431				
12-2015	54	6,999,877				
06-2016	48	5,958,976				
12-2016	42	5,856,500				
06-2017	36	5,190,040				
12-2017	30	5,683,580				
06-2018	24	4,427,650				
12-2018	18	4,156,999				
06-2019	12	2,594,595				
12-2019	6	563,313				
Total		$ 156,832,624			0	$ 0

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	385,382	1,242,950	1,719,910	1,891,956	2,020,911	2,069,078	2,145,502	2,227,659	2,248,015	2,250,888	2,249,860	2,259,080	2,313,793	2,313,793	2,313,793	2,313,793	2,313,793	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750	2,307,750
12-2000	349,632	1,173,308	1,713,459	2,066,215	2,133,477	2,315,723	2,331,699	2,355,922	2,370,085	2,410,717	2,418,426	2,419,318	2,419,949	2,415,685	2,421,037	2,431,281	2,437,072	2,443,924	2,450,168	2,456,151	2,562,125	2,564,759	2,567,832	2,570,466	2,572,660	2,575,732	2,578,913	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461	2,639,461
06-2001	301,596	1,065,406	1,524,948	1,876,943	2,015,054	2,109,487	2,132,030	2,156,582	2,168,379	2,167,486	2,226,005	2,233,602	2,235,364	2,313,862	2,314,599	2,314,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	2,344,599	
12-2001	306,509	1,229,106	1,748,690	2,166,484	2,320,445	2,574,319	2,545,704	2,586,112	2,619,059	2,665,073	2,680,441	2,671,305	2,664,055	2,664,324	2,664,004	2,642,004	2,691,946	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952	2,663,952		
06-2002	352,901	1,208,634	1,716,743	1,986,454	2,101,416	2,311,592	2,313,481	2,358,963	2,397,914	2,407,483	2,384,872	2,409,012	2,406,252	2,409,892	2,413,532	2,423,712	2,423,227	2,427,401	2,430,481	2,434,121	2,658,041	2,661,821	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901	2,814,901			
12-2002	283,948	1,090,337	1,547,305	1,804,362	1,967,027	1,974,529	2,061,071	2,082,986	2,102,109	2,084,129	2,071,063	2,157,243	2,157,350	2,158,068	2,150,917	2,150,917	2,150,917	2,150,917	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548	2,149,548					
06-2003	346,124	1,055,286	1,486,866	1,709,947	1,831,015	1,935,698	1,977,311	2,004,181	2,014,096	2,004,371	2,011,970	2,015,720	2,015,720	2,010,951	2,052,951	2,047,451	2,047,451	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163	2,046,163						
12-2003	357,406	1,310,240	1,862,022	2,183,407	2,535,461	2,662,343	2,742,817	2,750,824	2,788,663	2,777,754	2,803,597	2,823,482	2,819,173	2,819,173	2,819,173	2,819,173	2,819,173	2,819,173	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,891,489	2,867,497	2,867,497							
06-2004	332,647	1,088,368	1,570,777	1,987,529	2,215,019	2,351,478	2,386,716	2,426,314	2,425,704	2,426,098	2,434,356	2,435,058	2,449,331	2,449,331	2,449,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331	2,429,331									
12-2004	279,211	1,003,242	1,500,091	1,805,950	1,901,035	1,963,186	2,000,483	2,034,662	2,053,711	2,067,680	2,066,324	2,068,587	2,068,777	2,071,665	2,107,665	2,107,665	2,107,665	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628	2,106,628								
06-2005	245,645	947,509	1,392,560	1,697,129	1,878,263	1,938,868	2,007,605	2,109,782	2,139,695	2,141,288	2,126,093	2,154,613	2,149,705	2,153,635	2,172,905	2,175,705	2,266,900	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255	2,269,255									
12-2005	363,108	1,186,454	1,750,575	2,134,185	2,389,135	2,550,724	2,620,192	2,655,183	2,682,341	2,677,307	2,707,354	2,702,392	2,697,592	2,698,196	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124	2,696,124										
06-2006	264,020	916,372	1,292,687	1,532,615	1,712,388	1,839,852	1,909,121	1,983,201	1,977,801	1,903,665	1,925,221	1,928,331	1,932,251	1,935,611	1,947,472	1,951,392	1,954,752	1,958,672	1,962,032	1,965,952	1,969,872	1,973,232	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472	2,025,472												
12-2006	345,799	1,366,758	2,048,946	2,386,522	2,606,642	2,734,932	2,826,858	2,842,263	3,001,141	3,026,726	3,033,726	3,033,226	3,060,666	3,054,361	3,059,284	3,057,636	3,061,276	3,064,916	3,068,556	3,052,628	3,056,268	3,059,908	3,063,548	3,217,188	3,217,188	3,217,188	3,217,188													
06-2007	321,553	1,241,391	1,899,120	2,387,353	2,695,401	3,053,167	3,123,833	3,155,678	3,157,451	3,166,035	3,169,675	3,168,022	3,158,405	3,155,320	3,158,960	3,162,600	3,165,820	3,169,460	3,173,100	3,176,740	3,179,820	3,179,260	3,179,260	3,179,260	3,179,260	3,179,260														
12-2007	244,739	1,214,480	1,956,121	2,409,660	2,854,267	3,042,568	3,142,430	3,213,372	3,257,573	3,267,871	3,409,127	3,399,036	3,411,483	3,478,201	3,490,649	3,561,927	3,569,190	3,574,812	3,558,451	3,587,553	3,587,553	3,587,553	3,587,553	3,587,553	3,587,553														
06-2008	276,817	1,097,988	1,687,650	2,055,504	2,317,541	2,497,678	2,749,049	2,855,109	2,899,068	2,922,408	2,938,823	3,077,543	3,217,083	3,224,503	3,231,223	3,235,143	3,239,283	3,242,923	3,246,843	3,250,063	3,243,838	3,247,198	3,346,658	3,347,218														
12-2008	305,685	1,221,182	1,929,087	2,439,052	2,799,947	2,960,067	3,108,608	3,204,399	3,289,603	3,383,115	3,474,156	3,484,185	3,493,624	3,525,087	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916	3,528,916														
06-2009	263,060	1,081,086	1,711,366	2,212,855	2,483,743	2,673,915	2,769,080	2,847,309	2,915,035	2,979,995	2,991,306	3,083,072	3,128,171	3,122,464	3,126,269	3,126,386	3,130,026	3,191,706	3,191,706	3,191,706	3,196,706	3,196,706																
12-2009	352,885	1,453,632	2,229,880	2,885,972	3,274,829	3,588,132	3,812,556	3,877,586	4,055,790	4,098,464	4,094,258	4,115,950	4,112,408	4,255,134	4,355,134	4,355,134	4,355,134	4,355,134	4,355,134	4,355,134	4,355,134	4,355,134																
06-2010	430,153	1,717,421	2,607,312	3,467,353	4,000,413	4,384,216	4,753,273	5,047,635	5,133,052	5,240,328	5,248,354	5,383,973	5,390,670	5,398,370	5,544,032	5,547,952	5,550,192	5,550,612	5,665,612	5,665,612																		
12-2010	362,822	1,558,725	2,572,386	3,250,525	3,683,985	3,859,013	4,008,446	4,090,949	4,271,499	4,294,618	4,353,038	4,515,133	4,468,279	4,479,479	4,701,898	4,714,458	4,920,338	4,920,338	4,920,338																		
06-2011	373,776	1,531,110	2,411,369	3,016,672	3,422,819	3,645,108	3,776,436	3,851,243	3,925,551	4,029,382	4,015,489	4,161,864	4,261,035	4,271,896	4,251,480	4,383,545	4,383,545	4,383,545																			
12-2011	407,640	1,798,019	3,040,058	3,876,459	4,349,613	4,626,830	4,789,131	4,857,506	4,925,564	5,046,878	5,044,294	5,056,512	5,138,506	5,266,866	5,270,786	5,273,226	5,377,146																				
06-2012	427,544	1,650,239	2,558,377	3,192,745	3,504,888	3,736,891	3,842,618	4,040,061	4,121,299	4,311,796	4,688,078	4,691,876	4,699,436	4,771,296	4,778,836	4,786,116																					
12-2012	481,672	1,954,110	3,141,823	3,932,823	4,457,670	4,747,871	5,107,630	5,421,730	5,498,584	5,518,275	5,533,150	5,544,121	5,557,571	5,568,497	5,595,591																					
06-2013	421,874	1,973,950	2,984,003	3,688,158	4,096,127	4,434,529	4,588,838	4,887,452	4,985,012	5,038,384	5,048,041	5,056,696	5,054,721	5,220,478																							
12-2013	480,302	1,879,873	3,247,510	4,065,371	4,854,015	5,142,157	5,306,985	5,429,671	5,773,231	5,824,873	5,839,305	5,866,375	5,964,709																							
06-2014	476,725	1,855,355	2,871,618	3,704,941	4,196,378	4,565,033	4,818,601	5,086,454	5,150,888	5,633,480	5,635,203	5,726,630																							
12-2014	480,051	1,900,653	3,136,573	3,927,394	4,454,574	4,950,033	5,166,765	5,389,741	5,487,494	5,509,033	5,511,842																							
06-2015	525,574	2,288,448	3,480,180	4,337,068	4,989,153	5,285,708	5,473,491	6,169,820	6,389,271	6,476,431																								
12-2015	500,120	2,286,531	3,937,974	4,951,718	5,598,044	6,050,091	6,422,527	6,581,378	6,999,877																									
06-2016	601,495	2,326,642	3,733,761	4,691,661	5,230,917	5,493,432	5,806,684	5,958,976																										
12-2016	524,947	2,342,592	4,051,233	4,982,131	5,507,508	5,765,629	5,856,500																											
06-2017	491,775	2,314,530	3,632,841	4,413,733	4,858,036	5,190,040																												
12-2017	682,797	2,705,290	4,316,602	5,138,832	5,683,580																													
06-2018	621,353	2,385,723	3,616,578	4,427,650																														
12-2018	605,497	2,534,912	4,156,999																															
06-2019	694,196	2,594,595																																
12-2019	563,313																																	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	3.2252	1.3837	1.1000	1.0682	1.0238	1.0369	1.0383	1.0091	1.0013	0.9995	1.0041	1.0242	1.0000	1.0000	1.0000	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	3.3558	1.4604	1.2059	1.0326	1.0854	1.0069	1.0104	1.0060	1.0171	1.0032	1.0004	1.0003	0.9982	1.0022	1.0042	1.0024	1.0028	1.0026	1.0024	1.0431	1.0010	1.0012	1.0010	1.0009	1.0012	1.0012	1.0235	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	3.5326	1.4313	1.2308	1.0736	1.0469	1.0107	1.0115	1.0055	0.9996	1.0270	1.0034	1.0008	1.0351	1.0003	1.0000	1.0130	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	4.0100	1.4227	1.2389	1.0711	1.1094	0.9889	1.0159	1.0127	1.0176	1.0058	0.9966	0.9973	1.0001	0.9999	0.9917	1.0189	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	3.4249	1.4204	1.1571	1.0579	1.1000	1.0008	1.0197	1.0165	1.0040	0.9906	1.0101	0.9989	1.0015	1.0015	1.0042	0.9998	1.0017	1.0013	1.0015	1.0920	1.0014	1.0575	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	3.8399	1.4191	1.1661	1.0902	1.0038	1.0438	1.0106	1.0092	0.9914	0.9937	1.0416	1.0000	1.0003	0.9967	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	3.0489	1.4090	1.1500	1.0708	1.0572	1.0215	1.0136	1.0049	0.9952	1.0038	1.0019	1.0000	0.9976	1.0209	0.9973	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2003	3.6660	1.4211	1.1726	1.1612	1.0500	1.0302	1.0029	1.0138	0.9961	1.0093	1.0071	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0257	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917	1.0000								
06-2004	3.2718	1.4432	1.2653	1.1145	1.0616	1.0150	1.0166	0.9997	1.0002	1.0034	1.0003	1.0059	1.0000	1.0000	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	3.5931	1.4952	1.2039	1.0527	1.0327	1.0190	1.0171	1.0094	1.0068	0.9993	1.0011	1.0001	1.0014	1.0174	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	3.8572	1.4697	1.2187	1.1067	1.0323	1.0355	1.0509	1.0142	1.0007	0.9929	1.0134	0.9977	1.0018	1.0089	1.0013	1.0419	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2005	3.2675	1.4755	1.2191	1.1195	1.0676	1.0272	1.0134	1.0102	0.9981	1.0112	0.9982	0.9982	1.0002	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2006	3.4708	1.4107	1.1856	1.1173	1.0744	1.0376	1.0388	0.9973	0.9625	1.0113	1.0016	1.0020	1.0017	1.0061	1.0020	1.0017	1.0020	1.0017	1.0020	1.0020	1.0017	1.0265	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	3.9525	1.4991	1.1648	1.0922	1.0492	1.0336	1.0054	1.0559	1.0085	1.0023	0.9998	1.0090	0.9979	1.0016	0.9995	1.0012	1.0012	1.0012	0.9948	1.0012	1.0012	1.0012	1.0502	1.0000	1.0000	1.0000														
06-2007	3.8606	1.5298	1.2571	1.1290	1.1327	1.0231	1.0102	1.0006	1.0027	1.0011	0.9995	0.9970	0.9990	1.0012	1.0012	1.0010	1.0011	1.0011	1.0011	1.0010	0.9998	1.0000	1.0000	1.0000	1.0000															
12-2007	4.9623	1.6107	1.2319	1.1845	1.0660	1.0328	1.0226	1.0138	1.0032	1.0432	0.9970	1.0037	1.0196	1.0036	1.0204	1.0020	1.0016	0.9954	1.0082	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	3.9665	1.5370	1.2180	1.1275	1.0777	1.1006	1.0386	1.0154	1.0081	1.0056	1.0472	1.0453	1.0023	1.0021	1.0012	1.0013	1.0011	1.0012	1.0010	0.9981	1.0010	1.0306	1.0002																	
12-2008	3.9949	1.5797	1.2644	1.1480	1.0572	1.0502	1.0308	1.0266	1.0284	1.0269	1.0029	1.0027	1.0090	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	4.1097	1.5830	1.2930	1.1224	1.0766	1.0356	1.0283	1.0238	1.0223	1.0038	1.0307	1.0146	0.9982	1.0012	1.0000	1.0012	1.0197	1.0000	1.0000	1.0016	1.0000																			
12-2009	4.1193	1.5340	1.2942	1.1347	1.0957	1.0625	1.0171	1.0460	1.0105	0.9990	1.0053	0.9991	1.0347	1.0235	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	3.9926	1.5182	1.3299	1.1537	1.0959	1.0842	1.0619	1.0169	1.0209	1.0015	1.0258	1.0012	1.0014	1.0270	1.0007	1.0004	1.0001	1.0207	1.0000																				
12-2010	4.2961	1.6503	1.2636	1.1334	1.0475	1.0387	1.0206	1.0441	1.0054	1.0136	1.0372	0.9896	1.0025	1.0497	1.0027	1.0437	1.0000	1.0000																				
06-2011	4.0963	1.5749	1.2510	1.1346	1.0649	1.0360	1.0198	1.0193	1.0265	0.9966	1.0365	1.0238	1.0025	0.9952	1.0311	1.0000	1.0000																				
12-2011	4.4108	1.6908	1.2751	1.1221	1.0637	1.0351	1.0143	1.0140	1.0246	0.9995	1.0024	1.0162	1.0250	1.0007	1.0005	1.0197																				
06-2012	3.8598	1.5503	1.2480	1.0978	1.0662	1.0283	1.0514	1.0201	1.0462	1.0873	1.0008	1.0016	1.0153	1.0016	1.0015																				
12-2012	4.0569	1.6078	1.2518	1.1335	1.0651	1.0758	1.0615	1.0142	1.0036	1.0027	1.0020	1.0024	1.0020	1.0049																				
06-2013	4.6790	1.5117	1.2360	1.1106	1.0826	1.0348	1.0651	1.0200	1.0107	1.0019	1.0017	0.9996	1.0328																				
12-2013	3.9139	1.7275	1.2518	1.1940	1.0594	1.0321	1.0231	1.0633	1.0089	1.0025	1.0046	1.0168																					
06-2014	3.8919	1.5477	1.2902	1.1326	1.0879	1.0555	1.0556	1.0127	1.0937	1.0003	1.0162																						
12-2014	3.9593	1.6503	1.2521	1.1342	1.1112	1.0438	1.0432	1.0181	1.0039	1.0005																							
06-2015	4.3542	1.5208	1.2462	1.1504	1.0594	1.0355	1.1272	1.0356	1.0136																								
12-2015	4.5720	1.7222	1.2574	1.1305	1.0808	1.0616	1.0247	1.0636																									
06-2016	3.8681	1.6048	1.2566	1.1149	1.0502	1.0570	1.0262																										
12-2016	4.4625	1.7294	1.2298	1.1055	1.0469	1.0158																											
06-2017	4.7065	1.5696	1.2150	1.1007	1.0683																												
12-2017	3.9621	1.5956	1.1905	1.1060																													
06-2018	3.8396	1.5159	1.2243																														
12-2018	4.1865	1.6399																															
06-2019	3.7376																																
12-2019																																	
4 Half Yr Avg	3.9314	1.5803	1.2149	1.1068	1.0615	1.0425	1.0553	1.0325	1.0301	1.0013	1.0061	1.0051	1.0188	1.0006	1.0089	1.0159	1.0000	1.0052	1.0000	0.9999	1.0003	1.0077	1.0126	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	4.1491	1.6092	1.2289	1.1180	1.0695	1.0449	1.0500	1.0355	1.0224	1.0159	1.0046	1.0101	1.0133	1.0132	1.0061	1.0108	1.0033	1.0037	1.0015	1.0001	1.0003	1.0097	1.0084	1.0000	1.0000	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	1.0000	
10 Half Yr Avg	4.1648	1.6096	1.2414	1.1279	1.0712	1.0440	1.0492	1.0281	1.0237	1.0106	1.0133	1.0065	1.0123	1.0107	1.0058	1.0069	1.0025	1.0021	1.0007	1.0004	1.0004	1.0058	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	4.1564	1.6067	1.2446	1.1262	1.0682	1.0453	1.0437	1.0294	1.0228	1.0101	1.0150	1.0081	1.0102	1.0085	1.0043	1.0082	1.0020	1.0015	1.0005	1.0003	1.0003	1.0083	1.0036	1.0000	1.0001	1.0001	1.0018	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	3.9327	1.5385	1.2299	1.1147	1.0672	1.0367	1.0305	1.0198	1.0107	1.0080	1.0100	1.0052	1.0067	1.0064	1.0021	1.0062	1.0008	1.0023	1.0005	1.0069	1.0003	1.0065	1.0030	1.0001	1.0001	1.0001	1.0018	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	3.9008	1.5826	1.2196	1.1057	1.0593	1.0463	1.0347	1.0269	1.0113	1.0012	1.0033	1.0020	1.0201	1.0012	1.0021	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	4.1127	1.6025	1.2314	1.1142	1.0647	1.0480	1.0374	1.0342	1.0093	1.0019	1.0027	1.0093	1.0113	1.0085	1.0013	1.0053	1.0000	1.0003	1.0002	1.0002	1.0003	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	4.1505	1.6064	1.2416	1.1231	1.0692	1.0436	1.0438	1.0256	1.0175	1.0028	1.0118	1.0065	1.0113	1.0078	1.0034	1.0032	1.0006	1.0007	1.0005	1.0005	1.0003	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	4.1455	1.6044	1.2453	1.1230	1.0663	1.0445	1.0392	1.0279	1.0185	1.0048	1.0138	1.0066	1.0091	1.0062	1.0025	1.0059	1.0007	1.0004	1.0003	1.0003	1.0002	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	3.9288	1.5375	1.2308	1.1148	1.0671	1.0362	1.0283	1.0190	1.0095	1.0058	1.0091	1.0043	1.0059	1.0051	1.0012	1.0048	1.0004	1.0015	1.0004	1.0027	1.0003	1.0037	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	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	3.9252	1.5817	1.2142	1.1068	1.0616	1.0427	1.0538	1.0344	1.0282	1.0013	1.0063	1.0055	1.0184	1.0009	1.0081	1.0157	1.0000	1.0064	1.0000	0.9999	1.0002	1.0073	1.0117	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	4.1092	1.6091	1.2283	1.1176	1.0684	1.0447	1.0491	1.0370	1.0215	1.0132	1.0048	1.0098	1.0137	1.0130	1.0055	1.0115	1.0024	1.0048	1.0014	1.0001	1.0003	1.0084	1.0086	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	4.1342	1.6100	1.2392	1.1268	1.0701	1.0442	1.0487	1.0298	1.0229	1.0093	1.0125	1.0063	1.0127	1.0114	1.0055	1.0081	1.0020	1.0031	1.0007	1.0003	1.0003	1.0055	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	4.1304	1.6075	1.2426	1.1258	1.0679	1.0455	1.0446	1.0304	1.0222	1.0092	1.0136	1.0075	1.0110	1.0096	1.0045	1.0084	1.0018	1.0025	1.0005	1.0002	1.0003	1.0082	1.0041	1.0000	1.0001	1.0001	1.0019	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	3.9569	1.5580	1.2349	1.1194	1.0686	1.0396	1.0347	1.0235	1.0141	1.0083	1.0103	1.0057	1.0082	1.0075	1.0027	1.0069	1.0009	1.0030	1.0006	1.0062	1.0003	1.0065	1.0035	1.0001	1.0001	1.0001	1.0019	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	4.0945	1.5634	1.2319	1.1220	1.0593	1.0494	1.0697	1.0227	1.0393	1.0298	1.0062	1.0083	1.0169	1.0079	1.0111	1.0005	1.0066	1.0073	1.0003	1.0002	1.0003	1.0190	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	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	4.2037	1.6550	1.2259	1.1140	1.0796	1.0404	1.0303	1.0483	1.0055	1.0019	1.0030	1.0118	1.0098	1.0184	1.0010	1.0211	1.0000	1.0000	1.0027	1.0000	1.0004	1.0004	1.0167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	4.0379	1.5528	1.2355	1.1246	1.0665	1.0457	1.0685	1.0221	1.0411	1.0215	1.0138	1.0066	1.0130	1.0063	1.0083	1.0007	1.0052	1.0058	1.0005	1.0007	1.0006	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	4.2958	1.6718	1.2325	1.1191	1.0746	1.0383	1.0381	1.0398	1.0103	1.0013	1.0116	1.0063	1.0160	1.0197	1.0008	1.0158	1.0004	0.9989	1.0007	1.0003	1.0003	1.0003	1.0125	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	4.0363	1.5630	1.2322	1.1217	1.0591	1.0492	1.0694	1.0236	1.0377	1.0259	1.0068	1.0075	1.0177	1.0092	1.0098	1.0005	1.0048	1.0099	1.0003	1.0002	1.0003	1.0181	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	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	4.1819	1.6517	1.2248	1.1139	1.0775	1.0406	1.0299	1.0494	1.0055	1.0019	1.0031	1.0118	1.0099	1.0165	1.0010	1.0216	1.0000	1.0000	1.0025	1.0000	1.0004	1.0004	1.0164	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	3.8732	1.5144	1.2364	1.1147	1.0710	1.0414	1.0458	1.0158	1.0195	1.0097	1.0141	1.0080	1.0076	1.0057	1.0036	1.0039	1.0021	1.0042	1.0005	1.0090	1.0004	1.0136	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	4.0454	1.5985	1.2335	1.1235	1.0662	1.0381	1.0238	1.0304	1.0088	1.0071	1.0066	1.0036	1.0087	1.0091	1.0019	1.0096	0.9996	1.0019	1.0007	1.0037	1.0002	1.0003	1.0072	1.0001	1.0002	1.0002	1.0040	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Default																																							
Manual Selected																																								
Selected																																								
Cumulative																																								
Ratio to Ultimate																																								

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495						$ 2,307,750		
12-2000	234	77,682						2,639,461		
06-2001	228	79,676						2,344,599		
12-2001	222	83,066						2,663,952		
06-2002	216	77,338						2,814,901		
12-2002	210	75,921						2,149,548		
06-2003	204	72,465						2,046,163		
12-2003	198	77,582						2,867,497		
06-2004	192	81,637						2,429,331		
12-2004	186	85,611						2,106,628		
06-2005	180	83,991						2,269,255		
12-2005	174	87,596						2,696,124		
06-2006	168	86,842						2,025,472		
12-2006	162	92,200						3,217,210		
06-2007	156	92,344						3,179,260		
12-2007	150	99,194						3,587,553		
06-2008	144	100,110						3,347,218		
12-2008	138	107,495						3,528,916		
06-2009	132	108,425						3,206,706		
12-2009	126	116,308						4,355,134		
06-2010	120	116,224						5,831,222		
12-2010	114	123,203						4,920,338		
06-2011	108	122,106						4,383,545		
12-2011	102	128,569						5,427,721		
06-2012	96	128,149						4,884,240		
12-2012	90	135,405						5,885,123		
06-2013	84	134,902						5,420,988		
12-2013	78	142,588						6,016,873		
06-2014	72	140,738						5,796,058		
12-2014	66	148,252						5,708,808		
06-2015	60	145,928						6,761,335		
12-2015	54	152,759						7,219,139		
06-2016	48	150,680						6,753,412		
12-2016	42	155,812						6,601,936		
06-2017	36	151,446						6,327,464		
12-2017	30	156,544						7,593,140		
06-2018	24	151,964						6,262,762		
12-2018	18	156,761						8,474,919		
06-2019	12	152,100						7,489,811		
12-2019	6	156,854						8,065,037		
Total		4,609,964		$ 0			$ 0	$ 181,606,549	$ 0	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 0	$ 0	$ 0	39 %
12-2000	4,245,012	1,507,278	1,507,278	1,507,278	0	0	0	36 %
06-2001	4,402,192	1,697,520	1,697,520	1,697,520	0	0	0	39 %
12-2001	4,799,408	1,662,911	1,662,911	1,662,911	0	0	0	35 %
06-2002	4,823,033	1,705,092	1,705,092	1,705,092	0	0	0	35 %
12-2002	5,252,529	1,567,598	1,567,598	1,567,598	0	0	0	30 %
06-2003	5,355,064	1,568,274	1,568,274	1,568,274	0	0	0	29 %
12-2003	5,837,668	1,859,259	1,859,259	1,859,259	0	0	0	32 %
06-2004	6,100,198	1,837,428	1,837,428	1,837,428	0	0	0	30 %
12-2004	6,584,580	1,608,391	1,608,391	1,608,391	0	0	0	24 %
06-2005	6,485,557	1,540,663	1,540,663	1,540,663	0	0	0	24 %
12-2005	6,636,449	1,869,912	1,869,912	1,869,912	0	0	0	28 %
06-2006	6,468,423	1,517,044	1,517,044	1,517,044	0	0	0	23 %
12-2006	6,797,146	2,141,038	2,141,016	2,141,038	22	0	22	31 %
06-2007	6,800,969	2,440,469	2,440,469	2,440,469	0	0	0	36 %
12-2007	7,254,131	2,312,745	2,312,745	2,312,745	0	0	0	32 %
06-2008	7,228,607	2,118,213	2,118,213	2,118,213	0	0	0	29 %
12-2008	7,754,753	2,634,965	2,634,965	2,634,965	0	0	0	34 %
06-2009	7,776,531	2,316,865	2,316,865	2,316,865	0	0	0	30 %
12-2009	8,335,579	3,177,102	3,177,102	3,177,102	0	0	0	38 %
06-2010	8,385,244	3,728,029	3,677,465	3,728,029	50,564	0	50,564	44 %
12-2010	8,920,615	3,354,833	3,354,833	3,354,833	0	0	0	38 %
06-2011	8,866,504	3,264,629	3,264,629	3,264,629	0	0	0	37 %
12-2011	9,445,696	4,110,403	4,070,068	4,110,403	40,335	0	40,335	44 %
06-2012	9,413,147	3,389,277	3,389,277	3,389,277	0	0	0	36 %
12-2012	9,953,807	4,226,079	4,224,507	4,226,079	1,572	0	1,572	42 %
06-2013	9,974,726	3,763,386	3,763,386	3,763,386	0	0	0	38 %
12-2013	10,555,019	4,249,617	4,231,573	4,249,617	18,044	0	18,044	40 %
06-2014	10,313,713	4,694,317	4,694,151	4,694,317	166	0	166	46 %
12-2014	10,738,292	4,266,607	4,224,396	4,266,607	42,211	0	42,211	40 %
06-2015	10,443,080	5,132,149	5,118,088	5,121,560	14,061	(10,589)	3,472	49 %
12-2015	10,824,380	5,391,461	5,316,048	5,398,163	75,413	6,702	82,115	50 %
06-2016	10,781,766	5,052,538	4,820,588	4,960,313	231,950	(92,225)	139,725	46 %
12-2016	11,243,260	5,660,094	5,256,565	5,383,619	403,529	(276,475)	127,054	48 %
06-2017	10,847,880	4,989,607	4,455,835	4,651,819	533,772	(337,788)	195,984	43 %
12-2017	11,080,509	6,001,499	4,842,166	5,444,813	1,159,333	(556,686)	602,647	49 %
06-2018	10,673,509	5,515,432	3,945,425	4,814,477	1,570,007	(700,955)	869,052	45 %
12-2018	11,226,170	7,193,624	3,611,406	5,838,415	3,582,218	(1,355,209)	2,227,009	52 %
06-2019	11,403,881	6,713,961	2,343,791	5,153,255	4,370,170	(1,560,706)	2,809,464	45 %
12-2019	12,359,793	7,429,208	480,333	5,430,707	6,948,875	(1,998,501)	4,950,374	44 %
Total	$ 330,372,307	$ 136,753,723	$ 117,711,481	$ 129,871,290	$ 19,042,242	($ 6,882,433)	$ 12,159,809	39 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 1,544,206	$ 1,544,206	$ 2,311,191	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206		$ 1,544,206
12-2000	1,507,278	1,507,278	2,695,156	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278		1,507,278
06-2001	1,697,520	1,697,520	2,505,562	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520		1,697,520
12-2001	1,662,911	1,662,911	2,881,952	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911		1,662,911
06-2002	1,705,092	1,705,092	2,432,039	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092		1,705,092
12-2002	1,567,598	1,567,598	2,634,057	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598		1,567,598
06-2003	1,568,274	1,568,274	2,278,781	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274		1,568,274
12-2003	1,859,259	1,859,259	2,212,942	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259		1,859,259
06-2004	1,837,428	1,837,428	2,155,917	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428		1,837,428
12-2004	1,608,391	1,608,391	2,548,198	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391		1,608,391
06-2005	1,540,663	1,540,663	2,315,066	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663		1,540,663
12-2005	1,869,912	1,869,912	2,721,058	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912		1,869,912
06-2006	1,517,044	1,517,044	2,498,427	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044		1,517,044
12-2006	2,141,038	2,141,016	2,989,777	2,141,038	2,141,016	2,141,038	2,141,038	2,141,038	2,141,038		2,141,038
06-2007	2,440,469	2,440,469	2,772,230	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469		2,440,469
12-2007	2,312,745	2,312,745	3,356,701	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745		2,312,745
06-2008	2,118,213	2,118,213	3,137,265	2,118,213	2,118,213	2,118,213	2,118,213	2,118,213	2,118,213		2,118,213
12-2008	2,634,965	2,634,965	3,796,501	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965		2,634,965
06-2009	2,316,865	2,316,865	3,546,270	2,316,865	2,316,865	2,316,865	2,316,865	2,316,865	2,316,865		2,316,865
12-2009	3,177,102	3,177,102	4,287,281	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102		3,177,102
06-2010	3,728,029	3,677,465	3,967,401	3,728,029	3,677,465	3,728,029	3,728,029	3,728,029	3,728,029		3,728,029
12-2010	3,354,833	3,354,833	4,739,632	3,354,833	3,354,833	3,354,833	3,354,833	3,354,833	3,354,833		3,354,833
06-2011	3,264,629	3,264,629	4,349,836	3,264,629	3,264,629	3,264,629	3,264,629	3,264,629	3,264,629		3,264,629
12-2011	4,110,403	4,070,068	5,162,314	4,110,403	4,070,068	4,110,403	4,110,403	4,110,403	4,110,403		4,110,403
06-2012	3,389,277	3,389,277	4,764,267	3,389,277	3,389,277	3,389,277	3,389,277	3,389,277	3,389,277		3,389,277
12-2012	4,226,079	4,224,507	5,674,543	4,226,079	4,224,507	4,226,079	4,226,079	4,226,079	4,226,079		4,226,079
06-2013	3,763,386	3,763,386	5,235,053	3,763,386	3,763,386	3,763,386	3,763,386	3,763,386	3,763,386		3,763,386
12-2013	4,249,617	4,231,573	6,236,413	4,249,617	4,231,573	4,249,617	4,249,617	4,249,617	4,249,617		4,249,617
06-2014	4,694,317	4,694,151	5,700,022	4,694,317	4,694,151	4,694,317	4,694,317	4,694,317	4,694,317		4,694,317
12-2014	4,266,607	4,224,396	6,732,656	4,266,607	4,224,396	4,266,607	4,266,607	4,266,607	4,266,607		4,266,607
06-2015	5,121,560	5,118,088	6,074,040	5,119,590	5,118,088	5,123,596	5,121,564	5,123,593	5,121,560		5,121,560
12-2015	5,398,163	5,316,048	7,092,901	5,400,267	5,316,048	5,396,784	5,398,165	5,408,828	5,398,163		5,398,163
06-2016	4,960,313	4,874,729	6,412,113	4,933,321	4,891,804	4,973,133	4,960,815	4,986,572	4,960,313		4,960,313
12-2016	5,383,619	5,455,340	7,397,272	5,280,208	5,526,098	5,431,381	5,388,929	5,412,850	5,383,619		5,383,619
06-2017	4,651,819	4,769,901	6,590,026	4,511,078	4,889,744	4,677,587	4,662,039	4,678,468	4,651,819		4,651,819
12-2017	5,444,813	5,483,135	7,598,736	5,224,592	5,730,446	5,552,749	5,467,328	5,512,223	5,444,813		5,444,813
06-2018	4,814,477	4,991,082	6,760,241	4,531,188	5,361,730	4,899,880	4,855,722	4,768,155	4,814,477		4,814,477
12-2018	5,838,415	5,694,279	7,779,388	5,387,877	6,456,978	6,161,433	5,942,993	5,787,138	5,838,415		5,838,415
06-2019	5,153,255	6,057,108	6,918,534	4,618,626	6,585,206	5,345,889	5,315,172	4,986,407	5,153,255		5,153,255
12-2019	5,430,707	5,398,113	7,959,104	4,500,256	7,731,223	5,627,534	5,773,113		5,430,707		5,430,707
Total	$ 129,871,290	$ 130,679,060	$ 179,220,862	$ 127,181,151	$ 135,128,601	$ 130,864,116	$ 130,559,991	$ 124,338,384	$ 129,871,290		$ 129,871,290

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 1,544,206	$ 0	$ 1,544,206	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 1,544,206	($ 1,544,206)	0.00 %
12-2000	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	0	1,507,278	0	0	0	0	0	0	0	0	1,507,278	(1,507,278)	0.00 %
06-2001	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,702,107	1,702,027	0	1,702,027	0	0	0	0	0	0	(4,587)	80	1,702,027	(1,702,027)	0.00 %
12-2001	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	0	1,662,911	0	0	0	0	0	0	0	0	1,662,911	(1,662,911)	0.00 %
06-2002	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	0	1,705,092	0	0	0	0	0	0	0	0	1,705,092	(1,705,092)	0.00 %
12-2002	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,570,098	1,570,142	1,570,098	0	1,570,098	0	0	0	0	0	(2,500)	(44)	44	1,570,098	(1,570,098)	0.00 %
06-2003	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	0	1,568,274	0	0	0	0	0	0	0	0	1,568,274	(1,568,274)	0.00 %
12-2003	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	0	1,859,259	0	0	0	0	0	0	0	0	1,859,259	(1,859,259)	0.00 %
06-2004	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	0	1,837,428	0	0	0	0	0	0	0	0	1,837,428	(1,837,428)	0.00 %
12-2004	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	0	1,608,391	0	0	0	0	0	0	0	0	1,608,391	(1,608,391)	0.00 %
06-2005	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	0	1,540,663	0	0	0	0	0	0	0	0	1,540,663	(1,540,663)	0.00 %
12-2005	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	0	1,869,912	0	0	0	0	0	0	0	0	1,869,912	(1,869,912)	0.00 %
06-2006	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	0	1,517,044	0	0	0	0	0	0	0	0	1,517,044	(1,517,044)	0.00 %
12-2006	2,141,038	2,141,038	2,141,138	2,141,138	2,141,138	2,141,138	2,141,138	2,145,721	2,192,207	0	2,192,108	0	(100)	0	0	0	0	(4,583)	(46,486)	2,192,207	(2,192,108)	0.00 %
06-2007	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	0	2,440,469	0	0	0	0	0	0	0	0	2,440,469	(2,440,469)	0.00 %
12-2007	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745	2,312,746	2,312,746	2,328,560	2,328,560	0	2,328,559	0	0	0	0	(1)	0	(15,814)	0	2,328,560	(2,328,559)	0.00 %
06-2008	2,118,213	2,123,833	2,123,833	2,123,833	2,134,258	2,134,318	2,134,341	2,134,467	2,134,541	0	2,134,541	(5,620)	0	0	(10,425)	(60)	(23)	(126)	(74)	2,134,541	(2,134,541)	-0.26 %
12-2008	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,987	2,634,987	2,634,987	0	2,631,557	0	0	0	0	0	(22)	0	0	2,634,987	(2,631,557)	0.00 %
06-2009	2,316,865	2,364,026	2,364,026	2,364,026	2,364,026	2,359,996	2,359,996	2,364,442	2,363,656	0	2,372,600	(47,161)	0	0	0	4,030	0	(4,446)	786	2,363,656	(2,372,600)	-1.99 %
12-2009	3,177,102	3,177,102	3,178,124	3,178,124	3,178,124	3,177,124	3,177,190	3,177,192	3,177,191	0	3,205,164	0	(1,022)	0	0	1,000	(66)	(2)	1	3,177,191	(3,205,164)	0.00 %
06-2010	3,728,029	3,728,029	3,728,029	3,677,465	3,679,684	3,679,684	3,680,725	3,692,191	3,692,676	0	3,715,068	0	0	50,564	(2,219)	0	(1,041)	(11,466)	(485)	3,692,676	(3,715,068)	0.00 %
12-2010	3,354,833	3,354,833	3,354,833	3,358,567	3,358,568	3,358,568	3,358,590	3,424,492	3,449,607	0	3,448,370	0	0	(3,734)	(1)	0	(22)	(65,902)	(25,115)	3,449,607	(3,448,370)	0.00 %
06-2011	3,264,629	3,266,407	3,267,129	3,259,244	3,297,021	3,290,080	3,311,048	3,309,320	3,316,314	0	3,174,335	(1,778)	(722)	7,885	(37,777)	6,941	(20,968)	1,728	(6,994)	3,316,314	(3,174,335)	-0.05 %
12-2011	4,110,403	4,111,900	3,973,488	3,973,489	4,099,989	4,089,628	4,088,990	3,911,965	3,916,181	0	3,807,983	(1,497)	138,412	(1)	(126,500)	10,361	638	177,025	(4,215)	3,916,181	(3,807,983)	-0.04 %
06-2012	3,389,277	3,389,277	3,389,298	3,389,298	3,389,298	3,395,552	3,409,837	3,403,524	3,438,438	0	3,320,433	0	(21)	0	0	(6,254)	(14,285)	6,314	(34,914)	3,438,438	(3,320,433)	0.00 %
12-2012	4,226,079	4,233,246	4,235,525	4,245,562	4,243,623	4,259,389	4,256,878	4,212,371	4,179,922	0	4,064,727	(7,167)	(2,279)	(10,037)	1,939	(15,766)	2,511	44,508	32,449	4,179,922	(4,064,727)	-0.17 %
06-2013	3,763,386	3,778,459	3,783,383	3,786,544	3,823,897	3,831,575	3,824,519	3,737,159	3,671,676	0	3,571,811	(15,073)	(4,924)	(3,161)	(37,353)	(7,678)	7,056	87,360	65,484	3,671,676	(3,571,811)	-0.40 %
12-2013	4,249,617	4,249,383	4,288,054	4,334,062	4,333,372	4,342,496	4,356,448	4,264,960	4,183,744	0	4,073,199	234	(38,671)	(46,008)	690	(9,124)	(13,952)	91,488	81,216	4,183,744	(4,073,199)	0.01 %
06-2014	4,694,317	4,694,895	4,703,862	4,548,584	4,495,716	4,535,773	4,234,449	4,079,906	3,835,944	0	3,708,711	(578)	(8,967)	155,278	52,868	(40,057)	301,324	154,543	243,963	3,835,944	(3,708,711)	-0.01 %
12-2014	4,266,607	4,262,251	4,288,043	4,266,132	4,198,574	4,283,131	4,077,495	4,020,966	3,887,379	0	4,554,729	4,356	(25,791)	21,911	67,558	(84,557)	205,636	56,529	133,587	3,887,379	(4,554,729)	0.10 %
06-2015	5,121,560	5,207,876	5,233,312	5,692,037	5,672,303	5,618,355	5,276,826	4,356,047	3,954,184	0		(86,316)	(25,436)	(458,725)	19,733	53,949	341,528	920,779	401,863	3,954,184		-1.66 %
12-2015	5,398,163	5,485,114	5,341,846	5,582,912	5,429,304	6,182,673	5,374,485	4,866,315	4,385,317			(86,952)	143,269	(241,067)	153,609	(753,369)	808,188	508,171	480,998			-1.59 %
06-2016	4,960,313	4,913,297	4,937,363	5,041,406	4,667,380	5,087,561	3,892,521	4,379,831				47,016	(24,066)	(104,042)	374,025	(420,181)	1,195,040	(487,309)				0.96 %
12-2016	5,383,619	5,446,824	5,522,372	5,769,925	5,960,281	5,969,469	4,348,456					(63,205)	(75,548)	(247,553)	(190,355)	(9,188)	1,621,013					-1.16 %
06-2017	4,651,819	4,789,707	4,785,673	5,536,403	5,217,927	4,738,801						(137,888)	4,034	(750,729)	318,476	479,126						-2.88 %
12-2017	5,444,813	5,503,016	5,702,504	6,530,701	5,642,046							(58,203)	(199,488)	(828,197)	888,655							-1.06 %
06-2018	4,814,477	4,774,683	5,054,993	5,757,551								39,795	(280,311)	(702,557)								0.83 %
12-2018	5,838,415	5,878,791	5,998,805									(40,376)	(120,013)									-0.69 %
06-2019	5,153,255	5,594,857										(441,602)										-7.89 %
12-2019	5,430,707																					
Total	$ 129,871,290	$ 125,342,600	$ 120,269,388	$ 117,430,757	$ 110,200,284	$ 105,349,067	$ 96,180,212	$ 90,377,591	$ 84,675,575	$ 0	$ 76,236,947	($ 902,017)	($ 521,645)	($ 3,160,174)	$ 1,472,922	($ 790,829)	$ 4,430,054	$ 1,454,164	$ 1,322,186	$ 80,290,258	($ 76,236,947)	-0.72 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 1,544,206	1.0000	1.0000	$ 0	$ 1,544,206
12-2000	234	1,507,278	1.0000	1.0000	0	1,507,278
06-2001	228	1,697,520	1.0000	1.0000	0	1,697,520
12-2001	222	1,662,911	1.0000	1.0000	0	1,662,911
06-2002	216	1,705,092	1.0000	1.0000	0	1,705,092
12-2002	210	1,567,598	1.0000	1.0000	0	1,567,598
06-2003	204	1,568,274	1.0000	1.0000	0	1,568,274
12-2003	198	1,859,259	1.0000	1.0000	0	1,859,259
06-2004	192	1,837,428	1.0000	1.0000	0	1,837,428
12-2004	186	1,608,391	1.0000	1.0000	0	1,608,391
06-2005	180	1,540,663	1.0000	1.0000	0	1,540,663
12-2005	174	1,869,912	1.0000	1.0000	0	1,869,912
06-2006	168	1,517,044	1.0000	1.0000	0	1,517,044
12-2006	162	2,141,038	1.0000	1.0000	0	2,141,038
06-2007	156	2,440,469	1.0000	1.0000	0	2,440,469
12-2007	150	2,312,745	1.0000	1.0000	0	2,312,745
06-2008	144	2,118,213	1.0000	1.0000	0	2,118,213
12-2008	138	2,634,965	1.0000	1.0000	0	2,634,965
06-2009	132	2,316,865	1.0000	1.0000	0	2,316,865
12-2009	126	3,177,102	1.0000	1.0000	0	3,177,102
06-2010	120	3,728,029	1.0000	1.0000	0	3,728,029
12-2010	114	3,354,833	1.0000	1.0000	0	3,354,833
06-2011	108	3,264,629	1.0000	1.0000	0	3,264,629
12-2011	102	4,110,403	1.0000	1.0000	0	4,110,403
06-2012	96	3,389,277	1.0000	1.0000	0	3,389,277
12-2012	90	4,226,079	1.0000	1.0000	0	4,226,079
06-2013	84	3,763,386	1.0000	1.0000	0	3,763,386
12-2013	78	4,249,617	1.0000	1.0000	0	4,249,617
06-2014	72	4,694,317	1.0000	1.0000	0	4,694,317
12-2014	66	4,266,607	1.0000	1.0000	0	4,266,607
06-2015	60	5,132,149	0.9979	0.9979	0	5,121,560
12-2015	54	5,391,461	1.0033	1.0012	0	5,398,163
06-2016	48	5,052,538	0.9805	0.9817	0	4,960,313
12-2016	42	5,660,094	0.9688	0.9512	0	5,383,619
06-2017	36	4,989,607	0.9802	0.9323	0	4,651,819
12-2017	30	6,001,499	0.9731	0.9072	0	5,444,813
06-2018	24	5,515,432	0.9622	0.8729	0	4,814,477
12-2018	18	7,193,624	0.9298	0.8116	0	5,838,415
06-2019	12	6,713,961	0.9457	0.7675	0	5,153,255
12-2019	6	7,429,208	0.9524	0.7310	0	5,430,707
Total		$ 136,753,723			$ 0	$ 129,871,290

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	1,935,332	2,100,000	1,853,985	1,769,218	1,663,015	1,665,488	1,636,199	1,605,701	1,577,917	1,572,920	1,566,293	1,557,300	1,553,633	1,553,633	1,553,634	1,553,634	1,553,634	1,547,590	1,550,590	1,547,590	1,547,590	1,547,590	1,547,590	1,547,590	1,547,590	1,547,590	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206
12-2000	2,204,750	1,995,589	1,967,995	2,012,449	1,972,633	1,774,685	1,687,259	1,653,937	1,602,559	1,585,524	1,574,116	1,552,023	1,542,177	1,529,177	1,529,177	1,525,177	1,530,108	1,527,608	1,519,755	1,519,755	1,507,741	1,507,741	1,507,741	1,507,741	1,507,741	1,507,741	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	
06-2001	1,882,608	2,113,100	1,954,298	1,921,483	1,859,231	1,818,393	1,774,850	1,786,763	1,757,663	1,711,026	1,707,981	1,688,892	1,688,893	1,676,945	1,668,604	1,718,153	1,707,480	1,707,480	1,707,480	1,707,480	1,707,480	1,707,480	1,702,480	1,702,480	1,702,028	1,702,028	1,702,027	1,702,027	1,702,027	1,702,027	1,702,027	1,702,027	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	
12-2001	2,422,972	2,321,002	2,116,974	2,088,869	2,044,495	1,978,189	1,901,385	1,824,895	1,781,230	1,758,639	1,729,553	1,718,706	1,711,434	1,699,328	1,700,131	1,700,266	1,691,708	1,663,714	1,663,714	1,663,714	1,663,714	1,663,714	1,663,714	1,663,714	1,663,714	1,663,714	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911			
06-2002	2,135,578	2,164,045	1,975,977	1,985,315	1,946,877	1,881,443	1,826,450	1,825,897	1,765,162	1,823,369	1,739,406	1,744,995	1,742,515	1,742,236	1,745,236	1,737,236	1,730,884	1,731,418	1,730,032	1,730,032	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092				
12-2002	2,310,105	2,208,115	1,984,101	1,903,796	1,844,724	1,765,258	1,726,634	1,707,225	1,649,933	1,601,380	1,585,802	1,583,022	1,583,124	1,581,735	1,574,584	1,571,467	1,571,467	1,571,467	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,570,098	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598				
06-2003	2,222,796	2,305,234	2,119,145	1,949,972	1,861,989	1,825,943	1,762,316	1,719,792	1,680,373	1,616,610	1,613,300	1,612,400	1,608,562	1,599,063	1,592,539	1,586,995	1,569,562	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,588,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274					
12-2003	2,722,097	2,756,226	2,395,768	2,263,274	2,200,315	2,140,637	2,076,745	2,020,681	1,948,631	1,881,507	1,872,627	1,892,490	1,890,081	1,867,726	1,859,260	1,859,260	1,859,260	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259						
06-2004	2,908,568	2,807,293	2,349,472	2,267,181	2,101,245	2,061,859	2,027,305	1,974,112	1,901,233	1,859,796	1,865,159	1,865,001	1,864,365	1,861,228	1,861,228	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428					
12-2004	3,174,755	2,887,801	2,372,828	2,184,570	1,979,841	1,895,508	1,817,143	1,792,797	1,721,962	1,696,729	1,678,187	1,661,323	1,658,357	1,631,528	1,624,128	1,624,128	1,624,128	1,623,091	1,613,091	1,613,091	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391								
06-2005	2,848,028	2,431,457	2,045,054	2,001,538	1,847,174	1,782,025	1,705,041	1,697,849	1,613,357	1,595,264	1,567,698	1,562,409	1,550,699	1,550,698	1,540,548	1,540,548	1,540,548	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663									
12-2005	3,218,763	2,765,980	2,383,536	2,346,274	2,257,868	2,189,150	2,158,481	2,127,667	2,012,619	1,929,113	1,908,124	1,900,875	1,889,219	1,889,823	1,881,729	1,881,729	1,879,012	1,872,412	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912									
06-2006	2,590,838	2,292,989	1,951,412	1,807,373	1,789,665	1,834,649	1,805,879	1,725,988	1,652,828	1,577,819	1,549,765	1,540,387	1,540,387	1,540,343	1,530,779	1,529,626	1,529,625	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044										
12-2006	3,458,705	3,305,905	2,958,492	2,769,565	2,666,132	2,525,970	2,474,416	2,404,006	2,325,523	2,266,107	2,227,811	2,217,666	2,213,666	2,205,021	2,198,696	2,193,408	2,192,108	2,192,108	2,192,207	2,145,639	2,141,138	2,141,138	2,141,138	2,141,138	2,141,138	2,141,038	2,141,038												
06-2007	3,148,181	3,225,643	2,917,068	3,279,668	3,318,358	2,798,312	2,745,986	2,667,228	2,518,147	2,483,508	2,478,364	2,471,111	2,447,194	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469									
12-2007	3,411,214	3,243,589	2,980,530	2,901,390	2,729,687	2,625,575	2,545,871	2,553,257	2,452,975	2,383,582	2,355,636	2,333,487	2,333,421	2,332,829	2,328,559	2,328,560	2,328,560	2,328,560	2,312,746	2,312,746	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745														
06-2008	3,227,878	3,061,424	2,652,524	2,381,316	2,356,156	2,298,029	2,270,616	2,267,934	2,169,629	2,134,086	2,131,806	2,131,806	2,134,562	2,134,541	2,134,541	2,134,541	2,134,341	2,134,341	2,134,318	2,134,258	2,123,833	2,123,833	2,123,833	2,118,213																
12-2008	3,999,089	4,022,093	3,170,743	3,122,472	2,914,281	2,855,454	2,751,476	2,739,572	2,713,473	2,718,287	2,647,316	2,633,442	2,631,557	2,631,658	2,634,987	2,634,987	2,634,987	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965																
06-2009	3,851,504	3,531,199	3,101,331	2,926,019	2,624,810	2,594,572	2,548,921	2,491,899	2,457,690	2,441,569	2,438,693	2,376,630	2,368,398	2,367,686	2,367,549	2,364,026	2,364,026	2,364,026	2,364,026	2,364,026	2,364,026	2,316,865																		
12-2009	5,064,014	4,711,606	4,127,051	3,752,703	3,605,777	3,592,882	3,433,777	3,336,836	3,258,627	3,197,536	3,205,164	3,183,492	3,177,191	3,177,190	3,177,190	3,177,124	3,178,124	3,178,124	3,178,124	3,177,102	3,177,102																		
06-2010	4,847,510	4,705,391	4,371,477	4,337,057	4,246,519	4,043,178	4,055,038	3,964,770	3,817,278	3,739,347	3,695,944	3,692,676	3,691,953	3,680,725	3,679,684	3,679,684	3,677,465	3,728,029	3,728,029	3,728,029																			
12-2010	5,702,554	5,254,488	4,327,092	4,290,638	4,088,278	3,855,855	3,775,892	3,641,722	3,509,474	3,484,707	3,449,607	3,424,036	3,358,590	3,358,568	3,358,568	3,358,567	3,354,833	3,354,833	3,354,833																			
06-2011	4,964,854	4,259,763	4,012,286	3,699,757	3,604,931	3,494,668	3,406,185	3,322,538	3,272,568	3,333,376	3,308,547	3,311,048	3,290,080	3,297,021	3,259,244	3,267,129	3,266,407	3,264,629																			
12-2011	5,934,891	5,763,669	5,069,816	4,916,772	4,630,425	4,267,544	4,103,092	3,965,190	3,963,717	3,937,266	4,088,990	4,089,628	4,099,989	3,973,489	3,973,488	4,111,900	4,110,403																			
06-2012	5,842,280	5,306,105	4,704,957	4,227,315	3,909,335	3,649,632	3,560,842	3,559,304	3,439,551	3,401,837	3,395,552	3,389,298	3,389,298	3,389,298	3,389,277	3,389,277																			
12-2012	7,084,186	6,027,896	5,339,078	5,065,560	4,743,317	4,578,279	4,431,130	4,349,027	4,253,392	4,239,077	4,243,623	4,245,562	4,235,525	4,233,246	4,226,079																			
06-2013	6,559,846	5,406,801	4,727,649	4,415,559	4,261,877	4,013,056	3,933,445	3,890,488	3,815,614	3,795,138	3,786,544	3,783,383	3,778,459	3,763,386																			
12-2013	7,574,785	6,603,430	5,367,933	5,003,505	4,861,995	4,619,807	4,503,068	4,407,321	4,329,322	4,295,940	4,288,054	4,249,383	4,249,617																			
06-2014	7,339,145	5,656,110	5,012,881	4,694,807	4,657,890	4,491,008	4,663,106	4,597,931	4,541,620	4,711,542	4,694,895	4,694,317																					
12-2014	7,756,676	6,208,599	5,073,028	4,745,209	4,526,917	4,446,646	4,364,619	4,335,387	4,290,880	4,269,254	4,266,607																					
06-2015	7,096,545	6,096,496	5,485,862	6,034,888	6,078,657	5,934,066	5,861,901	5,326,023	5,191,387	5,132,149																					
12-2015	7,914,095	7,142,269	6,548,167	6,816,847	5,866,342	5,774,867	5,616,163	5,558,758	5,391,461																						
06-2016	6,472,448	5,389,237	5,591,179	5,289,093	5,338,788	5,216,692	5,136,323	5,052,538																							
12-2016	7,170,086	7,147,898	6,716,495	6,379,478	5,953,847	5,800,649	5,660,094																								
06-2017	6,615,158	6,199,582	6,065,325	5,416,187	5,215,563	4,989,607																									
12-2017	7,307,401	7,390,595	6,740,623	6,364,283	6,001,499																										
06-2018	6,874,199	6,179,921	5,917,013	5,515,432																											
12-2018	7,619,523	7,694,017	7,193,624																												
06-2019	7,576,275	6,713,961																													
12-2019	7,429,208																														

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0851	0.8829	0.9543	0.9400	1.0015	0.9824	0.9814	0.9827	0.9968	0.9958	0.9943	0.9976	1.0000	1.0000	1.0000	1.0000	0.9961	1.0019	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
12-2000	0.9051	0.9862	1.0226	0.9802	0.8997	0.9507	0.9803	0.9689	0.9894	0.9928	0.9860	0.9937	0.9916	1.0000	0.9974	1.0032	0.9984	0.9949	1.0000	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.1224	0.9248	0.9832	0.9676	0.9780	0.9761	1.0067	0.9837	0.9735	0.9982	0.9888	1.0000	0.9929	0.9950	1.0297	0.9938	1.0000	1.0000	1.0000	1.0000	0.9971	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	0.9579	0.9121	0.9867	0.9788	0.9676	0.9612	0.9598	0.9761	0.9873	0.9835	0.9937	0.9958	0.9929	1.0005	1.0001	0.9950	0.9835	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0133	0.9131	1.0047	0.9806	0.9664	0.9708	0.9997	0.9667	1.0330	0.9540	1.0032	0.9986	0.9998	1.0017	0.9954	0.9963	1.0003	0.9992	1.0000	0.9856	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	0.9559	0.8985	0.9595	0.9690	0.9569	0.9781	0.9888	0.9664	0.9706	0.9903	0.9982	1.0001	0.9991	0.9955	0.9980	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0371	0.9193	0.9202	0.9549	0.9806	0.9652	0.9759	0.9771	0.9621	0.9980	0.9994	0.9976	0.9941	0.9959	0.9965	0.9890	0.9992	1.0000	1.0000	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							
12-2003	1.0125	0.8692	0.9447	0.9722	0.9729	0.9702	0.9730	0.9643	0.9656	0.9953	1.0106	0.9987	0.9882	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.9652	0.8369	0.9650	0.9268	0.9813	0.9832	0.9738	0.9631	0.9782	1.0029	0.9999	0.9997	0.9983	1.0000	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	0.9096	0.8217	0.9207	0.9063	0.9574	0.9587	0.9866	0.9605	0.9853	0.9891	0.9900	0.9982	0.9838	0.9955	1.0000	1.0000	0.9994	0.9938	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	0.8537	0.8411	0.9787	0.9229	0.9647	0.9568	0.9958	0.9502	0.9888	0.9827	0.9966	0.9925	1.0000	0.9935	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.8593	0.8617	0.9844	0.9623	0.9696	0.9860	0.9857	0.9459	0.9585	0.9891	0.9962	0.9939	1.0003	0.9957	1.0000	0.9986	0.9965	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.8850	0.8510	0.9262	0.9902	1.0251	0.9843	0.9558	0.9576	0.9546	0.9822	0.9939	1.0000	1.0000	0.9938	0.9992	1.0000	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	0.9558	0.8949	0.9361	0.9627	0.9474	0.9796	0.9715	0.9674	0.9745	0.9831	0.9954	0.9982	0.9961	0.9971	0.9976	0.9994	1.0000	1.0000	0.9788	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.0246	0.9043	1.1243	1.0118	0.8433	0.9813	0.9713	0.9441	0.9862	0.9979	0.9971	0.9903	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	0.9509	0.9189	0.9734	0.9408	0.9619	0.9696	1.0029	0.9607	0.9717	0.9883	0.9906	1.0000	0.9997	0.9982	1.0000	1.0000	1.0000	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	0.9484	0.8664	0.8978	0.9894	0.9753	0.9881	0.9988	0.9567	0.9836	0.9989	1.0000	1.0013	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	0.9974																	
12-2008	1.0058	0.7883	0.9848	0.9333	0.9798	0.9636	0.9957	0.9905	1.0018	0.9739	0.9948	0.9993	1.0000	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	0.9168	0.8783	0.9435	0.8971	0.9885	0.9824	0.9776	0.9863	0.9934	0.9988	0.9746	0.9965	0.9997	0.9999	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	0.9801																		
12-2009	0.9304	0.8759	0.9093	0.9608	0.9964	0.9557	0.9718	0.9766	0.9813	1.0024	0.9932	0.9980	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	0.9997	1.0000																			
06-2010	0.9707	0.9290	0.9921	0.9791	0.9521	1.0029	0.9777	0.9628	0.9796	0.9884	0.9991	0.9998	0.9970	0.9997	1.0000	0.9994	1.0137	1.0000	1.0000																			
12-2010	0.9214	0.8235	0.9916	0.9528	0.9431	0.9793	0.9645	0.9637	0.9929	0.9899	0.9926	0.9809	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000																			
06-2011	0.8580	0.9419	0.9221	0.9744	0.9694	0.9747	0.9754	0.9850	1.0186	0.9926	1.0008	0.9937	1.0021	0.9885	1.0024	0.9998	0.9995																				
12-2011	0.9711	0.8796	0.9698	0.9418	0.9216	0.9615	0.9664	0.9996	0.9933	1.0385	1.0002	1.0025	0.9691	1.0000	1.0348	0.9996																					
06-2012	0.9082	0.8867	0.8985	0.9248	0.9336	0.9757	0.9996	0.9664	0.9890	0.9982	0.9982	1.0000	1.0000	1.0000	1.0000																						
12-2012	0.8509	0.8857	0.9488	0.9364	0.9652	0.9679	0.9815	0.9780	0.9966	1.0011	1.0005	0.9976	0.9995	0.9983																							
06-2013	0.8242	0.8744	0.9340	0.9652	0.9416	0.9802	0.9891	0.9808	0.9946	0.9977	0.9992	0.9987	0.9960																								
12-2013	0.8718	0.8129	0.9321	0.9717	0.9502	0.9747	0.9787	0.9823	0.9923	0.9982	0.9910	1.0001																									
06-2014	0.7707	0.8863	0.9365	0.9921	0.9642	1.0383	0.9860	0.9878	1.0374	0.9965	0.9999																										
12-2014	0.8004	0.8171	0.9354	0.9540	0.9823	0.9816	0.9933	0.9897	0.9950	0.9994																											
06-2015	0.8591	0.8998	1.1001	1.0073	0.9762	0.9878	0.9086	0.9747	0.9886																												
12-2015	0.9025	0.9168	1.0410	0.8606	0.9844	0.9725	0.9898	0.9699																													
06-2016	0.8326	1.0375	0.9460	1.0094	0.9771	0.9846	0.9837																														
12-2016	0.9969	0.9396	0.9498	0.9333	0.9743	0.9758																															
06-2017	0.9372	0.9783	0.8930	0.9630	0.9567																																
12-2017	1.0114	0.9121	0.9442	0.9430																																	
06-2018	0.8990	0.9575	0.9321																																		
12-2018	1.0098	0.9350																																			
06-2019	0.8862																																				
12-2019																																					
4 Half Yr Avg	0.9516	0.9457	0.9298	0.9622	0.9731	0.9802	0.9688	0.9805	1.0033	0.9979	0.9976	0.9991	0.9912	0.9967	1.0093	0.9994	1.0033	1.0000	0.9999	0.9988	0.9950	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	0.9567	0.9600	0.9510	0.9527	0.9752	0.9901	0.9734	0.9809	1.0008	0.9985	0.9981	0.9988	0.9945	0.9978	1.0062	0.9997	1.0022	1.0000	0.9999	0.9992	0.9967	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	0.9135	0.9280	0.9610	0.9599	0.9672	0.9839	0.9777	0.9814	0.9998	1.0000	0.9974	0.9968	0.9963	0.9988	1.0036	0.9998	1.0013	0.9993	0.9978	0.9993	0.9980	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	0.8895	0.9100	0.9544	0.9555	0.9600	0.9827	0.9761	0.9788	0.9967	0.9982	0.9953	0.9971	0.9969	0.9983	1.0023	0.9997	1.0001	0.9990	0.9985	0.9993	0.9986	1.0009	0.9989	1.0000	1.0000	0.9999	0.9998	1.0000	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	0.9327	0.8937	0.9618	0.9571	0.9630	0.9765	0.9802	0.9714	0.9876	0.9932	0.9958	0.9973	0.9962	0.9979	1.0015	0.9989	0.9991	0.9991	0.9989	0.9984	0.9988	1.0007	0.9991	1.0000	1.0000	0.9999	0.9998	1.0000	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	0.9544	0.9462	0.9381	0.9530	0.9757	0.9802	0.9867	0.9812	0.9936	0.9979	0.9995	0.9993	0.9977	0.9992	1.0012	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.9607	0.9526	0.9430	0.9616	0.9775	0.9824	0.9846	0.9814	0.9946	0.9984	0.9993	0.9991	0.9989	0.9995	1.0006	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	0.9154	0.9282	0.9521	0.9662	0.9683	0.9791	0.9836	0.9810	0.9966	0.9967	0.9978	0.9981	0.9990	0.9997	1.0003	0.9998	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	0.8892	0.9074	0.9474	0.9589	0.9612	0.9798	0.9798	0.9784	0.9948	0.9968	0.9966	0.9979	0.9988	0.9989	1.0000	0.9998	0.9996	0.9994	1.0000	0.9996	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	0.9320	0.8926	0.9591	0.9584	0.9648	0.9754	0.9817	0.9714	0.9870	0.9930	0.9960	0.9977	0.9971	0.9981	1.0006	0.9991	0.9991	0.9993	0.9999	0.9990	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.9524	0.9437	0.9307	0.9599	0.9735	0.9801	0.9663	0.9797	1.0030	0.9979	0.9976	0.9991	0.9907	0.9970	1.0105	0.9994	1.0036	1.0000	0.9999	0.9990	0.9950	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	0.9574	0.9556	0.9522	0.9491	0.9752	0.9886	0.9712	0.9802	1.0008	0.9985	0.9981	0.9989	0.9938	0.9979	1.0070	0.9996	1.0026	1.0000	0.9999	0.9993	0.9966	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	0.9138	0.9269	0.9614	0.9566	0.9681	0.9836	0.9755	0.9810	0.9998	1.0003	0.9975	0.9970	0.9956	0.9987	1.0047	0.9998	1.0018	0.9994	0.9980	0.9993	0.9977	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	0.8900	0.9099	0.9557	0.9532	0.9615	0.9826	0.9747	0.9786	0.9970	0.9988	0.9960	0.9971	0.9962	0.9985	1.0036	0.9997	1.0008	0.9991	0.9985	0.9993	0.9983	1.0007	0.9990	1.0000	1.0000	0.9999	0.9998	1.0000	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	0.9166	0.8965	0.9601	0.9555	0.9618	0.9783	0.9781	0.9735	0.9904	0.9952	0.9961	0.9973	0.9959	0.9981	1.0025	0.9991	0.9998	0.9992	0.9988	0.9985	0.9985	1.0006	0.9991	1.0000	1.0000	0.9999	0.9998	1.0000	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	0.9075	0.9911	0.9237	0.9932	0.9700	1.0036	0.9594	0.9811	1.0069	0.9975	0.9991	0.9975	0.9994	0.9961	1.0008	0.9997	1.0044	1.0000	1.0000	0.9984	0.9934	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.0060	0.9289	0.9783	0.9123	0.9803	0.9766	0.9873	0.9806	0.9946	0.9995	0.9972	1.0001	0.9895	0.9994	1.0116	0.9996	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	0.8888	0.9683	0.9678	0.9929	0.9685	0.9977	0.9668	0.9774	1.0024	0.9962	0.9995	0.9980	0.9988	0.9970	1.0002	0.9998	1.0033	1.0000	1.0000	0.9988	0.9950	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	0.9801	0.9259	0.9676	0.9227	0.9728	0.9761	0.9858	0.9800	0.9943	1.0093	0.9960	0.9953	0.9922	0.9996	1.0087	0.9997	1.0000	0.9983	0.9946	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Vol Wtd S1 Avg	0.9064	0.9890	0.9230	0.9936	0.9704	1.0013	0.9563	0.9808	1.0067	0.9974	0.9992	0.9975	0.9992	0.9963	1.0008	0.9997	1.0052	1.0000	1.0000	0.9985	0.9932	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.0061	0.9289	0.9778	0.9111	0.9801	0.9762	0.9874	0.9797	0.9946	0.9995	0.9971	1.0000	0.9890	0.9994	1.0132	0.9996	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	0.9011	0.9146	0.9580	0.9715	0.9610	0.9867	0.9755	0.9718	0.9944	0.9932	0.9968	0.9976	0.9984	0.9976	1.0005	0.9985	1.0012	1.0001	0.9999	0.9981	0.9972	1.0013	0.9984	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	0.9313	0.8813	0.9621	0.9414	0.9626	0.9707	0.9808	0.9750	0.9864	0.9970	0.9954	0.9970	0.9934	0.9986	1.0045	0.9996	0.9984	0.9984	0.9977	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - ME	0.9665	0.9469	0.9332	0.9416	0.9780	0.9816	0.9694	0.9836	1.0048	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.9524	0.9457	0.9298	0.9622	0.9731	0.9802	0.9688	0.9805	1.0033	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.9524	0.9457	0.9298	0.9622	0.9731	0.9802	0.9688	0.9805	1.0033	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.7310	0.7675	0.8116	0.8729	0.9072	0.9323	0.9512	0.9817	1.0012	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.3680	1.3029	1.2321	1.1456	1.1022	1.0726	1.0514	1.0186	0.9988	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 1,544,206	1.0000	1.0000	0	$ 1,544,206
12-2000	234	1,507,278	1.0000	1.0000	0	1,507,278
06-2001	228	1,697,520	1.0000	1.0000	0	1,697,520
12-2001	222	1,662,911	1.0000	1.0000	0	1,662,911
06-2002	216	1,705,092	1.0000	1.0000	0	1,705,092
12-2002	210	1,567,598	1.0000	1.0000	0	1,567,598
06-2003	204	1,568,274	1.0000	1.0000	0	1,568,274
12-2003	198	1,859,259	1.0000	1.0000	0	1,859,259
06-2004	192	1,837,428	1.0000	1.0000	0	1,837,428
12-2004	186	1,608,391	1.0000	1.0000	0	1,608,391
06-2005	180	1,540,663	1.0000	1.0000	0	1,540,663
12-2005	174	1,869,912	1.0000	1.0000	0	1,869,912
06-2006	168	1,517,044	1.0000	1.0000	0	1,517,044
12-2006	162	2,141,016	1.0000	1.0000	0	2,141,016
06-2007	156	2,440,469	1.0000	1.0000	0	2,440,469
12-2007	150	2,312,745	1.0000	1.0000	0	2,312,745
06-2008	144	2,118,213	1.0000	1.0000	0	2,118,213
12-2008	138	2,634,965	1.0000	1.0000	0	2,634,965
06-2009	132	2,316,865	1.0000	1.0000	0	2,316,865
12-2009	126	3,177,102	1.0000	1.0000	0	3,177,102
06-2010	120	3,677,465	1.0000	1.0000	0	3,677,465
12-2010	114	3,354,833	1.0000	1.0000	0	3,354,833
06-2011	108	3,264,629	1.0000	1.0000	0	3,264,629
12-2011	102	4,070,068	1.0000	1.0000	0	4,070,068
06-2012	96	3,389,277	1.0000	1.0000	0	3,389,277
12-2012	90	4,224,507	1.0000	1.0000	0	4,224,507
06-2013	84	3,763,386	1.0000	1.0000	0	3,763,386
12-2013	78	4,231,573	1.0000	1.0000	0	4,231,573
06-2014	72	4,694,151	1.0000	1.0000	0	4,694,151
12-2014	66	4,224,396	1.0000	1.0000	0	4,224,396
06-2015	60	5,118,088	1.0000	1.0000	0	5,118,088
12-2015	54	5,316,048	1.0000	1.0000	0	5,316,048
06-2016	48	4,820,588	1.0112	1.0112	0	4,874,729
12-2016	42	5,256,565	1.0263	1.0378	0	5,455,340
06-2017	36	4,455,835	1.0315	1.0705	0	4,769,901
12-2017	30	4,842,166	1.0578	1.1324	0	5,483,135
06-2018	24	3,945,425	1.1172	1.2650	0	4,991,082
12-2018	18	3,611,406	1.2464	1.5767	0	5,694,279
06-2019	12	2,343,791	1.6390	2.5843	0	6,057,108
12-2019	6	480,333	4.3486	11.2383	0	5,398,113
Total		$ 117,711,481			0	$ 130,679,060

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	252,752	868,089	1,202,249	1,322,179	1,399,598	1,452,415	1,524,725	1,534,980	1,540,257	1,540,847	1,542,476	1,548,476	1,550,249	1,550,249	1,550,249	1,550,249	1,550,249	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206	1,544,206
12-2000	219,932	782,438	1,174,845	1,387,476	1,433,033	1,469,279	1,486,629	1,505,483	1,517,012	1,522,713	1,523,497	1,518,145	1,514,330	1,502,916	1,502,916	1,506,916	1,506,916	1,508,416	1,508,416	1,508,416	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	1,507,278	
06-2001	230,654	819,684	1,156,127	1,413,960	1,511,123	1,587,177	1,595,433	1,616,065	1,627,862	1,626,969	1,649,268	1,656,865	1,658,627	1,662,125	1,667,520	1,667,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520	1,697,520		
12-2001	193,155	770,995	1,153,300	1,458,050	1,565,348	1,642,928	1,676,813	1,662,291	1,682,634	1,692,248	1,707,400	1,698,264	1,691,014	1,691,283	1,690,963	1,690,963	1,690,905	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911	1,662,911			
06-2002	220,699	889,181	1,284,289	1,486,420	1,572,134	1,618,203	1,613,232	1,652,174	1,687,485	1,693,414	1,681,723	1,706,723	1,704,243	1,704,243	1,704,243	1,709,243	1,704,558	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092	1,705,092				
12-2002	195,487	775,542	1,149,469	1,333,370	1,484,980	1,518,342	1,554,639	1,590,228	1,608,343	1,589,372	1,575,298	1,575,293	1,575,400	1,576,118	1,568,967	1,568,967	1,568,967	1,568,967	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598	1,567,598					
06-2003	237,340	808,351	1,149,003	1,316,864	1,410,122	1,497,559	1,546,727	1,568,292	1,578,207	1,568,482	1,576,081	1,579,831	1,579,831	1,575,062	1,575,062	1,569,562	1,569,562	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274	1,568,274						
12-2003	244,927	854,541	1,269,998	1,508,911	1,719,634	1,818,141	1,880,655	1,881,270	1,871,849	1,835,940	1,841,783	1,861,668	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259	1,859,259							
06-2004	247,515	832,096	1,195,475	1,439,132	1,641,924	1,765,935	1,795,517	1,831,755	1,832,225	1,834,195	1,842,453	1,843,155	1,857,428	1,857,428	1,857,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428	1,837,428								
12-2004	165,673	716,404	1,135,838	1,393,906	1,465,637	1,523,130	1,559,447	1,591,386	1,616,474	1,605,443	1,604,087	1,606,350	1,606,540	1,609,428	1,609,428	1,609,428	1,609,428	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391	1,608,391									
06-2005	170,879	708,108	1,043,544	1,270,836	1,406,804	1,455,229	1,472,886	1,515,563	1,535,887	1,533,103	1,522,646	1,547,246	1,542,198	1,542,198	1,540,548	1,540,548	1,540,548	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663	1,540,663										
12-2005	238,538	837,877	1,237,785	1,516,154	1,691,351	1,816,248	1,871,429	1,895,987	1,915,457	1,868,862	1,881,242	1,876,180	1,871,380	1,871,984	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912	1,869,912										
06-2006	207,792	732,118	1,025,621	1,215,667	1,370,676	1,482,086	1,544,519	1,593,179	1,580,499	1,534,658	1,517,854	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044	1,517,044										
12-2006	231,917	1,014,942	1,579,655	1,827,675	1,972,921	2,071,068	2,141,920	2,143,391	2,183,149	2,186,034	2,186,034	2,178,534	2,174,534	2,164,589	2,165,872	2,160,584	2,160,584	2,160,584	2,160,584	2,141,016	2,141,016	2,141,016	2,141,016	2,141,016	2,141,016	2,141,016	2,141,016												
06-2007	239,819	971,675	1,483,924	1,862,931	2,123,507	2,358,610	2,419,202	2,463,227	2,460,800	2,465,744	2,465,744	2,460,451	2,447,194	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469	2,440,469										
12-2007	169,527	878,943	1,459,655	1,814,382	2,063,223	2,201,953	2,273,976	2,318,215	2,341,429	2,328,259	2,350,208	2,328,559	2,328,559	2,328,559	2,328,559	2,328,559	2,328,559	2,328,559	2,328,559	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745	2,312,745													
06-2008	188,637	846,358	1,299,239	1,585,668	1,787,405	1,936,295	2,046,904	2,096,924	2,122,683	2,125,863	2,127,018	2,127,018	2,127,018	2,127,018	2,127,018	2,127,018	2,127,238	2,128,078	2,128,078	2,128,638	2,118,213	2,118,213	2,118,213	2,118,213															
12-2008	223,777	930,688	1,516,805	1,939,627	2,223,741	2,358,890	2,484,982	2,545,645	2,615,429	2,637,344	2,620,105	2,624,394	2,629,913	2,631,136	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965	2,634,965																
06-2009	178,377	844,273	1,354,736	1,777,090	1,977,007	2,132,483	2,213,240	2,261,647	2,319,473	2,325,413	2,326,104	2,306,910	2,318,080	2,315,503	2,315,388	2,311,865	2,311,865	2,311,865	2,311,865	2,311,865	2,316,865	2,316,865																	
12-2009	242,023	1,125,952	1,782,466	2,337,933	2,660,475	2,890,526	3,033,550	3,089,529	3,148,587	3,166,850	3,159,800	3,173,188	3,166,888	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102	3,177,102																		
06-2010	344,640	1,395,278	2,116,292	2,794,735	3,148,593	3,362,675	3,502,237	3,610,151	3,680,660	3,682,564	3,682,470	3,679,229	3,678,506	3,678,506	3,677,465	3,677,465	3,677,465	3,677,465	3,677,465	3,677,465																			
12-2010	271,628	1,266,366	2,133,487	2,717,504	3,082,468	3,238,737	3,338,802	3,392,845	3,407,702	3,409,541	3,399,584	3,398,279	3,354,833	3,354,833	3,354,833	3,354,833	3,354,833	3,354,833	3,354,833																				
06-2011	287,448	1,232,567	1,959,475	2,451,403	2,789,129	2,995,839	3,101,196	3,158,061	3,223,376	3,284,613	3,264,868	3,289,061	3,276,079	3,283,020	3,259,244	3,264,629	3,264,629	3,264,629																					
12-2011	267,621	1,321,217	2,370,912	3,057,420	3,417,956	3,649,956	3,755,317	3,807,950	3,847,130	3,853,159	3,828,945	3,836,758	3,845,988	3,970,988	3,970,988	3,970,068	4,070,068																						
06-2012	351,342	1,366,885	2,129,376	2,679,135	2,942,337	3,144,264	3,228,556	3,345,659	3,388,409	3,382,226	3,395,551	3,389,297	3,389,297	3,389,297	3,389,277	3,389,277																							
12-2012	357,532	1,530,823	2,533,783	3,173,080	3,601,061	3,850,902	4,058,684	4,150,828	4,209,224	4,217,631	4,220,746	4,221,637	4,223,327	4,224,173	4,224,507																							
06-2013	336,663	1,578,939	2,387,590	2,964,555	3,281,298	3,512,405	3,638,123	3,729,897	3,754,611	3,766,743	3,768,700	3,769,935	3,766,409	3,763,386																							
12-2013	325,712	1,455,744	2,612,318	3,306,588	3,835,172	4,053,786	4,173,754	4,214,731	4,249,855	4,257,577	4,260,989	4,231,339	4,231,573																							
06-2014	388,293	1,542,605	2,423,174	3,163,826	3,595,111	3,837,984	3,965,863	4,237,901	4,275,875	4,679,361	4,674,084	4,694,151																							
12-2014	354,904	1,524,135	2,609,594	3,290,591	3,721,313	3,939,667	4,106,161	4,174,955	4,222,868	4,225,787	4,224,396																								
06-2015	406,154	1,850,423	2,881,363	3,619,582	4,115,426	4,382,113	4,495,157	5,067,366	5,118,488	5,118,088																									
12-2015	386,932	1,912,788	3,355,418	4,227,074	4,772,373	5,016,874	5,189,130	5,243,397	5,316,048																										
06-2016	469,002	1,953,808	3,186,302	3,989,213	4,420,096	4,632,509	4,743,352	4,820,588																											
12-2016	440,233	2,058,209	3,623,119	4,476,681	4,950,983	5,177,740	5,256,565																												
06-2017	429,445	2,052,440	3,256,057	3,975,972	4,306,752	4,455,835																													
12-2017	589,752	2,319,747	3,738,545	4,476,571	4,842,166																														
06-2018	549,718	2,145,515	3,234,193	3,945,425																															
12-2018	477,100	2,138,276	3,611,406																																
06-2019	613,859	2,343,791																																	
12-2019	480,333																																		

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	3.4345	1.3849	1.0998	1.0586	1.0377	1.0498	1.0067	1.0034	1.0004	1.0011	1.0039	1.0011	1.0000	1.0000	1.0000	1.0000	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	3.5576	1.5015	1.1810	1.0328	1.0253	1.0118	1.0127	1.0077	1.0038	1.0005	0.9965	0.9975	0.9925	1.0000	1.0027	1.0000	1.0010	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	3.5537	1.4105	1.2230	1.0687	1.0503	1.0052	1.0129	1.0073	0.9995	1.0137	1.0046	1.0011	1.0021	1.0032	1.0000	1.0180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	3.9916	1.4959	1.2642	1.0736	1.0496	1.0206	0.9913	1.0122	1.0057	1.0090	0.9946	0.9957	1.0002	0.9998	1.0000	1.0000	0.9834	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	4.0289	1.4444	1.1574	1.0577	1.0293	0.9989	1.0241	1.0214	1.0035	0.9931	1.0149	0.9985	1.0000	1.0000	1.0029	0.9973	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	3.9672	1.4821	1.1600	1.1137	1.0225	1.0239	1.0229	1.0114	0.9882	0.9911	1.0000	1.0001	1.0005	0.9955	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	3.4059	1.4214	1.1461	1.0708	1.0620	1.0328	1.0139	1.0063	0.9938	1.0048	1.0024	1.0000	0.9970	1.0000	0.9965	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	3.4890	1.4862	1.1881	1.1397	1.0573	1.0344	1.0003	0.9950	0.9808	1.0032	1.0108	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	3.3618	1.4367	1.2038	1.1409	1.0755	1.0168	1.0202	1.0003	1.0011	1.0045	1.0004	1.0077	1.0000	1.0000	0.9892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	4.3242	1.5855	1.2272	1.0515	1.0392	1.0238	1.0205	1.0158	0.9932	0.9992	1.0014	1.0001	1.0018	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	4.1439	1.4737	1.2178	1.1070	1.0344	1.0121	1.0290	1.0134	0.9982	0.9932	1.0162	0.9967	1.0000	0.9989	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	3.5126	1.4773	1.2249	1.1156	1.0738	1.0304	1.0131	1.0103	0.9757	1.0066	0.9973	0.9974	1.0003	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	3.5233	1.4009	1.1853	1.1275	1.0813	1.0421	1.0315	0.9920	0.9710	0.9891	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	4.3763	1.5564	1.1570	1.0795	1.0497	1.0342	1.0007	1.0185	1.0013	1.0000	0.9966	0.9982	0.9954	1.0006	0.9976	1.0000	1.0000	1.0000	0.9909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	4.0517	1.5272	1.2554	1.1399	1.1107	1.0257	1.0182	0.9990	1.0020	1.0000	0.9979	0.9946	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	5.1847	1.6607	1.2430	1.1371	1.0672	1.0327	1.0195	1.0100	0.9944	1.0094	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	4.4867	1.5351	1.2205	1.1272	1.0833	1.0571	1.0244	1.0123	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0004	1.0000	1.0003	0.9951	1.0000	1.0000	1.0000																	
12-2008	4.1590	1.6298	1.2788	1.1465	1.0608	1.0535	1.0244	1.0274	1.0084	0.9935	1.0016	1.0021	1.0005	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	4.7331	1.6046	1.3118	1.1125	1.0786	1.0379	1.0219	1.0256	1.0026	1.0003	0.9917	1.0048	0.9989	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0022	1.0000																			
12-2009	4.6523	1.5831	1.3116	1.1380	1.0865	1.0495	1.0185	1.0191	1.0058	0.9978	1.0042	0.9980	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	4.0485	1.5168	1.3206	1.1266	1.0680	1.0415	1.0308	1.0195	1.0005	1.0000	0.9991	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	4.6621	1.6847	1.2737	1.1343	1.0507	1.0309	1.0162	1.0044	1.0005	0.9971	0.9996	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	4.2880	1.5898	1.2511	1.1378	1.0741	1.0352	1.0183	1.0207	1.0190	0.9940	1.0074	0.9961	1.0021	0.9928	1.0017	1.0000	1.0000																					
12-2011	4.9369	1.7945	1.2896	1.1179	1.0679	1.0289	1.0140	1.0103	1.0016	0.9937	1.0020	1.0024	1.0325	1.0000	0.9998	1.0252																					
06-2012	3.8905	1.5578	1.2582	1.0982	1.0686	1.0268	1.0363	1.0128	0.9982	1.0039	0.9982	1.0000	1.0000	1.0000	1.0000																					
12-2012	4.2816	1.6552	1.2523	1.1349	1.0694	1.0540	1.0227	1.0141	1.0020	1.0007	1.0002	1.0004	1.0002	1.0001																					
06-2013	4.6900	1.5121	1.2417	1.1068	1.0704	1.0358	1.0252	1.0066	1.0032	1.0005	1.0003	0.9991	0.9992																					
12-2013	4.4694	1.7945	1.2658	1.1599	1.0570	1.0296	1.0098	1.0083	1.0018	1.0008	0.9930	1.0001																						
06-2014	3.9728	1.5708	1.3057	1.1363	1.0676	1.0333	1.0686	1.0090	1.0944	0.9989	1.0043																							
12-2014	4.2945	1.7122	1.2610	1.1309	1.0587	1.0423	1.0168	1.0115	1.0007	0.9997																								
06-2015	4.5560	1.5571	1.2562	1.1370	1.0648	1.0258	1.1273	1.0101	0.9999																									
12-2015	4.9435	1.7542	1.2598	1.1290	1.0512	1.0343	1.0105	1.0139																										
06-2016	4.1659	1.6308	1.2520	1.1080	1.0481	1.0239	1.0163																											
12-2016	4.6753	1.7603	1.2356	1.1059	1.0458	1.0152																												
06-2017	4.7793	1.5864	1.2211	1.0832	1.0346																													
12-2017	3.9334	1.6116	1.1974	1.0817																														
06-2018	3.9029	1.5074	1.2199																															
12-2018	4.4818	1.6889																																
06-2019	3.8181																																	
12-2019																																		
4 Half Yr Avg	4.0341	1.5986	1.2185	1.0947	1.0449	1.0248	1.0427	1.0111	1.0242	1.0000	0.9995	0.9999	1.0080	0.9982	1.0004	1.0063	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	4.2651	1.6309	1.2310	1.1075	1.0505	1.0291	1.0415	1.0099	1.0170	1.0008	0.9997	0.9997	1.0057	0.9988	1.0002	1.0042	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	4.3551	1.6380	1.2474	1.1179	1.0568	1.0321	1.0347	1.0117	1.0121	0.9989	1.0008	0.9988	1.0037	0.9994	1.0000	1.0025	1.0000	0.9993	0.9991	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	4.3546	1.6357	1.2511	1.1191	1.0592	1.0327	1.0308	1.0133	1.0099	0.9987	0.9995	0.9989	1.0021	0.9996	0.9998	1.0018	1.0000	0.9995	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	4.1725	1.5680	1.2329	1.1102	1.0592	1.0308	1.0224	1.0109	1.0017	1.0000	1.0010	0.9992	1.0009	0.9996	0.9996	1.0017	0.9991	0.9997	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	3.9182	1.5990	1.2205	1.0946	1.0469	1.0249	1.0165	1.0108	1.0013	1.0001	1.0003	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	4.2484	1.6294	1.2321	1.1065	1.0509	1.0293	1.0280	1.0097	1.0019	1.0004	1.0002	0.9999	1.0006	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	4.3486	1.6390	1.2464	1.1172	1.0578	1.0315	1.0263	1.0112	1.0036	0.9990	1.0010	0.9995	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	4.3502	1.6331	1.2511	1.1188	1.0600	1.0324	1.0245	1.0130	1.0038	0.9987	0.9995	0.9994	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	4.1671	1.5668	1.2342	1.1110	1.0588	1.0311	1.0200	1.0110	0.9996	0.9999	1.0008	0.9993	0.9999	0.9998	0.9999	1.0008	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	4.0115	1.5989	1.2182	1.0947	1.0451	1.0247	1.0417	1.0112	1.0232	0.9999	0.9996	0.9999	1.0081	0.9984	1.0003	1.0070	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	4.2121	1.6301	1.2303	1.1067	1.0501	1.0285	1.0407	1.0101	1.0168	1.0006	0.9998	0.9998	1.0059	0.9989	1.0002	1.0051	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	4.3033	1.6371	1.2442	1.1160	1.0557	1.0315	1.0348	1.0116	1.0125	0.9990	1.0007	0.9987	1.0041	0.9994	1.0000	1.0034	1.0000	0.9994	0.9992	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	4.3112	1.6351	1.2480	1.1175	1.0579	1.0321	1.0315	1.0127	1.0106	0.9987	0.9998	0.9988	1.0029	0.9995	0.9999	1.0028	1.0000	0.9995	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	4.1848	1.5910	1.2398	1.1137	1.0596	1.0317	1.0256	1.0114	1.0048	0.9997	1.0006	0.9991	1.0018	0.9996	0.9996	1.0024	0.9993	0.9996	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	4.1668	1.5749	1.2310	1.1094	1.0492	1.0277	1.0707	1.0086	1.0325	1.0011	1.0009	0.9984	1.0004	0.9975	1.0006	1.0000	1.0000	1.0000	1.0001	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	4.3635	1.6870	1.2309	1.1055	1.0519	1.0306	1.0123	1.0112	1.0015	1.0004	0.9984	1.0010	1.0109	1.0000	0.9999	1.0084	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	4.1666	1.5705	1.2373	1.1161	1.0538	1.0297	1.0593	1.0096	1.0239	0.9993	1.0025	0.9987	1.0003	0.9981	1.0000	1.0000	1.0001	1.0000	1.0001	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	4.5085	1.7038	1.2384	1.1119	1.0532	1.0304	1.0149	1.0119	1.0015	0.9987	0.9987	0.9975	1.0090	1.0000	0.9999	1.0063	1.0000	0.9983	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	4.1065	1.5730	1.2309	1.1085	1.0489	1.0274	1.0698	1.0087	1.0316	1.0008	1.0013	0.9984	1.0004	0.9976	1.0005	1.0000	1.0000	1.0000	1.0001	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	4.3237	1.6840	1.2298	1.1051	1.0513	1.0295	1.0122	1.0114	1.0015	1.0004	0.9983	1.0009	1.0110	1.0000	0.9999	1.0095	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	4.0595	1.5260	1.2378	1.1108	1.0627	1.0300	1.0373	1.0108	1.0104	0.9998	1.0021	0.9997	0.9998	0.9993	0.9993	1.0010	0.9998	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	4.3270	1.6538	1.2417	1.1163	1.0564	1.0333	1.0140	1.0121	0.9990	0.9997	0.9991	0.9985	1.0038	0.9999	0.9999	1.0036	0.9988	0.9993	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - ME	4.3574	1.6479	1.2491	1.1236	1.0607	1.0321	1.0265	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	4.3486	1.6390	1.2464	1.1172	1.0578	1.0315	1.0263	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	4.3486	1.6390	1.2464	1.1172	1.0578	1.0315	1.0263	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	11.2383	2.5843	1.5767	1.2650	1.1324	1.0705	1.0378	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.0890	0.3869	0.6342	0.7905	0.8831	0.9342	0.9636	0.9889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495	$ 31.4470	$ 2,311,191	1.0000	0.00 %	$ 0	$ 1,544,206	$ 1,544,206	21.0111
12-2000	234	77,682	34.6947	2,695,156	1.0000	0.00 %	0	1,507,278	1,507,278	19.4031
06-2001	228	79,676	31.4470	2,505,562	1.0000	0.00 %	0	1,697,520	1,697,520	21.3054
12-2001	222	83,066	34.6948	2,881,952	1.0000	0.00 %	0	1,662,911	1,662,911	20.0192
06-2002	216	77,338	31.4468	2,432,039	1.0000	0.00 %	0	1,705,092	1,705,092	22.0472
12-2002	210	75,921	34.6946	2,634,057	1.0000	0.00 %	0	1,567,598	1,567,598	20.6477
06-2003	204	72,465	31.4467	2,278,781	1.0000	0.00 %	0	1,568,274	1,568,274	21.6418
12-2003	198	77,582	28.5238	2,212,942	1.0000	0.00 %	0	1,859,259	1,859,259	23.9650
06-2004	192	81,637	26.4085	2,155,917	1.0000	0.00 %	0	1,837,428	1,837,428	22.5073
12-2004	186	85,611	29.7649	2,548,198	1.0000	0.00 %	0	1,608,391	1,608,391	18.7872
06-2005	180	83,991	27.5634	2,315,066	1.0000	0.00 %	0	1,540,663	1,540,663	18.3433
12-2005	174	87,596	31.0636	2,721,058	1.0000	0.00 %	0	1,869,912	1,869,912	21.3469
06-2006	168	86,842	28.7698	2,498,427	1.0000	0.00 %	0	1,517,044	1,517,044	17.4690
12-2006	162	92,200	32.4271	2,989,777	1.0000	0.00 %	0	2,141,038	2,141,038	23.2217
06-2007	156	92,344	30.0207	2,772,230	1.0000	0.00 %	0	2,440,469	2,440,469	26.4280
12-2007	150	99,194	33.8398	3,356,701	1.0000	0.00 %	0	2,312,745	2,312,745	23.3154
06-2008	144	100,110	31.3381	3,137,265	1.0000	0.00 %	0	2,118,213	2,118,213	21.1588
12-2008	138	107,495	35.3179	3,796,501	1.0000	0.00 %	0	2,634,965	2,634,965	24.5124
06-2009	132	108,425	32.7070	3,546,270	1.0000	0.00 %	0	2,316,865	2,316,865	21.3683
12-2009	126	116,308	36.8615	4,287,281	1.0000	0.00 %	0	3,177,102	3,177,102	27.3163
06-2010	120	116,224	34.1357	3,967,401	1.0000	0.00 %	0	3,728,029	3,728,029	32.0761
12-2010	114	123,203	38.4701	4,739,632	1.0000	0.00 %	0	3,354,833	3,354,833	27.2301
06-2011	108	122,106	35.6234	4,349,836	1.0000	0.00 %	0	3,264,629	3,264,629	26.7360
12-2011	102	128,569	40.1521	5,162,314	1.0000	0.00 %	0	4,110,403	4,110,403	31.9704
06-2012	96	128,149	37.1775	4,764,267	1.0000	0.00 %	0	3,389,277	3,389,277	26.4479
12-2012	90	135,405	41.9080	5,674,543	1.0000	0.00 %	0	4,226,079	4,226,079	31.2107
06-2013	84	134,902	38.8063	5,235,053	1.0000	0.00 %	0	3,763,386	3,763,386	27.8971
12-2013	78	142,588	43.7372	6,236,413	1.0000	0.00 %	0	4,249,617	4,249,617	29.8034
06-2014	72	140,738	40.5009	5,700,022	1.0000	0.00 %	0	4,694,317	4,694,317	33.3549
12-2014	66	148,252	45.4137	6,732,656	1.0000	0.00 %	0	4,266,607	4,266,607	28.7795
06-2015	60	145,928	41.6237	6,074,040	0.9979	-0.21 %	(12,559)	5,132,149	5,119,590	35.0831
12-2015	54	152,759	46.4319	7,092,901	1.0012	0.12 %	8,806	5,391,461	5,400,267	35.3515
06-2016	48	150,680	42.5546	6,412,113	0.9817	-1.86 %	(119,217)	5,052,538	4,933,321	32.7405
12-2016	42	155,812	47.4756	7,397,272	0.9512	-5.14 %	(379,886)	5,660,094	5,280,208	33.8883
06-2017	36	151,446	43.5141	6,590,026	0.9323	-7.26 %	(478,529)	4,989,607	4,511,078	29.7867
12-2017	30	156,544	48.5406	7,598,736	0.9072	-10.22 %	(776,907)	6,001,499	5,224,592	33.3746
06-2018	24	151,964	44.4857	6,760,241	0.8729	-14.56 %	(984,244)	5,515,432	4,531,188	29.8175
12-2018	18	156,761	49.6257	7,779,388	0.8116	-23.21 %	(1,805,747)	7,193,624	5,387,877	34.3700
06-2019	12	152,100	45.4867	6,918,534	0.7675	-30.29 %	(2,095,335)	6,713,961	4,618,626	30.3657
12-2019	6	156,854	50.7420	7,959,104	0.7310	-36.80 %	(2,928,952)	7,429,208	4,500,256	28.6907
Total		4,609,964		$ 179,220,862			($ 9,572,572)	$ 136,753,723	$ 127,181,151	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 664,944	$ 664,944	$ 664,944	$ 0	$ 0	$ 0	17 %
12-2000	4,245,012	1,026,778	1,026,778	1,026,778	0	0	0	24 %
06-2001	4,402,192	647,079	647,079	647,079	0	0	0	15 %
12-2001	4,799,408	894,039	894,039	894,039	0	0	0	19 %
06-2002	4,823,033	1,030,514	1,030,514	1,030,514	0	0	0	21 %
12-2002	5,252,529	498,326	498,326	498,326	0	0	0	9 %
06-2003	5,355,064	448,011	448,011	448,011	0	0	0	8 %
12-2003	5,837,668	944,203	944,203	944,203	0	0	0	16 %
06-2004	6,100,198	568,166	568,166	568,166	0	0	0	9 %
12-2004	6,584,580	413,429	413,429	413,429	0	0	0	6 %
06-2005	6,485,557	685,118	685,118	685,118	0	0	0	11 %
12-2005	6,636,449	779,438	779,438	779,438	0	0	0	12 %
06-2006	6,468,423	501,428	501,428	501,428	0	0	0	8 %
12-2006	6,797,146	954,057	954,057	954,057	0	0	0	14 %
06-2007	6,800,969	690,791	690,791	690,791	0	0	0	10 %
12-2007	7,254,131	1,147,018	1,147,018	1,147,018	0	0	0	16 %
06-2008	7,228,607	1,172,780	1,172,780	1,172,780	0	0	0	16 %
12-2008	7,754,753	825,951	825,951	825,951	0	0	0	11 %
06-2009	7,776,531	841,776	831,776	841,776	10,000	0	10,000	11 %
12-2009	8,335,579	1,108,336	1,108,336	1,108,336	0	0	0	13 %
06-2010	8,385,244	2,092,193	1,977,147	2,112,413	115,046	20,220	135,266	25 %
12-2010	8,920,615	1,502,505	1,502,505	1,507,932	0	5,427	5,427	17 %
06-2011	8,866,504	1,059,613	1,059,613	1,068,654	0	9,041	9,041	12 %
12-2011	9,445,696	1,207,350	1,197,110	1,225,465	10,240	18,115	28,355	13 %
06-2012	9,413,147	1,458,963	1,360,839	1,486,026	98,124	27,063	125,187	16 %
12-2012	9,953,807	1,621,613	1,333,653	1,631,882	287,960	10,269	298,229	16 %
06-2013	9,974,726	1,600,731	1,400,221	1,605,124	200,510	4,393	204,903	16 %
12-2013	10,555,019	1,659,504	1,625,384	1,690,565	34,120	31,061	65,181	16 %
06-2014	10,313,713	1,074,681	1,005,419	1,098,662	69,262	23,981	93,243	11 %
12-2014	10,738,292	1,369,937	1,215,182	1,394,329	154,755	24,392	179,147	13 %
06-2015	10,443,080	1,468,386	1,208,543	1,521,491	259,843	53,105	312,948	15 %
12-2015	10,824,380	1,778,759	1,634,910	1,863,332	143,849	84,573	228,422	17 %
06-2016	10,781,766	1,580,114	1,017,628	1,668,871	562,486	88,757	651,243	15 %
12-2016	11,243,260	904,514	562,607	1,003,891	341,907	99,377	441,284	9 %
06-2017	10,847,880	1,302,929	699,557	1,472,428	603,372	169,499	772,871	14 %
12-2017	11,080,509	1,506,141	755,914	1,760,146	750,227	254,005	1,004,232	16 %
06-2018	10,673,509	724,330	459,225	939,076	265,105	214,746	479,851	9 %
12-2018	11,226,170	1,162,295	439,593	1,612,424	722,702	450,129	1,172,831	14 %
06-2019	11,403,881	756,850	231,804	1,131,546	525,046	374,696	899,742	10 %
12-2019	12,359,793	562,829	69,980	1,554,994	492,849	992,165	1,485,014	13 %
Total	$ 330,372,307	$ 42,236,419	$ 36,589,016	$ 45,191,431	$ 5,647,403	$ 2,955,012	$ 8,602,415	14 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 664,944	$ 664,944	$ 2,311,191	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944		$ 664,944
12-2000	1,026,778	1,026,778	2,695,156	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778		1,026,778
06-2001	647,079	647,079	2,505,562	647,079	647,079	647,079	647,079	647,079	647,079		647,079
12-2001	894,039	894,039	2,881,952	894,039	894,039	894,039	894,039	894,039	894,039		894,039
06-2002	1,030,514	1,030,514	2,432,039	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514		1,030,514
12-2002	498,326	498,326	2,634,057	498,326	498,326	498,326	498,326	498,326	498,326		498,326
06-2003	448,011	448,011	2,278,781	448,011	448,011	448,011	448,011	448,011	448,011		448,011
12-2003	944,203	944,203	2,212,942	944,203	944,203	944,203	944,203	944,203	944,203		944,203
06-2004	568,166	568,166	2,155,917	568,166	568,166	568,166	568,166	568,166	568,166		568,166
12-2004	413,429	413,429	2,548,198	413,429	413,429	413,429	413,429	413,429	413,429		413,429
06-2005	685,118	685,118	2,315,066	685,118	685,118	685,118	685,118	685,118	685,118		685,118
12-2005	779,438	779,438	2,721,058	779,438	779,438	779,438	779,438	779,438	779,438		779,438
06-2006	501,428	501,428	2,498,427	501,428	501,428	501,428	501,428	501,428	501,428		501,428
12-2006	954,057	954,057	2,989,777	954,057	954,057	954,057	954,057	954,057	954,057		954,057
06-2007	690,791	690,791	2,772,230	690,791	690,791	690,791	690,791	690,791	690,791		690,791
12-2007	1,147,018	1,147,018	3,356,701	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018		1,147,018
06-2008	1,172,780	1,172,780	3,137,265	1,172,780	1,172,780	1,172,780	1,172,780	1,172,780	1,172,780		1,172,780
12-2008	825,951	825,951	3,796,501	825,951	825,951	825,951	825,951	825,951	825,951		825,951
06-2009	841,776	831,776	3,546,270	841,776	831,776	841,776	841,776	841,776	841,776		841,776
12-2009	1,108,336	1,108,336	4,287,281	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336		1,108,336
06-2010	2,112,413	1,977,147	3,967,401	2,130,170	1,977,147	2,103,252	2,112,583	2,112,669	2,112,413		2,112,413
12-2010	1,507,932	1,502,505	4,739,632	1,519,563	1,502,505	1,506,928	1,507,974	1,507,474	1,507,932		1,507,932
06-2011	1,068,654	1,059,613	4,349,836	1,096,413	1,059,613	1,069,948	1,068,889	1,067,998	1,068,654		1,068,654
12-2011	1,225,465	1,197,110	5,162,314	1,283,659	1,197,110	1,226,588	1,226,325	1,222,312	1,225,465		1,225,465
06-2012	1,486,026	1,360,839	4,764,267	1,545,727	1,360,839	1,482,582	1,487,113	1,482,961	1,486,026		1,486,026
12-2012	1,631,882	1,348,592	5,674,543	1,657,320	1,396,514	1,630,243	1,632,042	1,632,426	1,631,882		1,631,882
06-2013	1,605,124	1,458,623	5,235,053	1,615,060	1,609,827	1,604,493	1,605,152	1,601,279	1,605,124		1,605,124
12-2013	1,690,565	1,739,076	6,236,413	1,774,086	2,033,089	1,686,223	1,692,099	1,684,023	1,690,565		1,690,565
06-2014	1,098,662	1,102,894	5,700,022	1,199,097	1,509,192	1,105,698	1,100,854	1,091,960	1,098,662		1,098,662
12-2014	1,394,329	1,387,951	6,732,656	1,487,718	2,053,249	1,395,820	1,395,963	1,386,917	1,394,329		1,394,329
06-2015	1,521,491	1,430,972	6,074,040	1,680,389	2,152,687	1,518,606	1,527,037	1,506,459	1,521,491		1,521,491
12-2015	1,863,332	2,026,229	7,092,901	2,100,693	3,004,740	1,846,450	1,874,106	1,846,652	1,863,332		1,863,332
06-2016	1,668,871	1,348,079	6,412,113	1,921,136	2,589,412	1,659,119	1,682,288	1,655,785	1,668,871		1,668,871
12-2016	1,003,891	799,399	7,397,272	1,636,784	2,753,770	1,057,862	1,066,542	1,000,033	1,003,891		1,003,891
06-2017	1,472,428	1,067,411	6,590,026	2,061,541	2,970,627	1,474,982	1,540,244	1,492,224	1,472,428		1,472,428
12-2017	1,760,146	1,287,615	7,598,736	2,602,707	3,893,695	1,726,453	1,881,735	1,702,468	1,760,146		1,760,146
06-2018	939,076	905,875	6,760,241	2,270,247	3,792,422	1,060,622	1,243,485	1,007,068	939,076		939,076
12-2018	1,612,424	1,079,290	7,779,388	3,334,012	5,050,448	1,594,088	2,093,028	1,649,310	1,612,424		1,612,424
06-2019	1,131,546	850,630	6,918,534	3,047,826	5,264,979	1,277,139	1,766,095	1,223,830	1,131,546		1,131,546
12-2019	1,554,994	973,556	7,959,104	5,641,140	7,456,977	1,649,385	4,162,162		1,554,994		1,554,994
Total	$ 45,191,431	$ 41,735,587	$ 179,220,862	$ 57,447,468	$ 70,461,025	$ 45,518,665	$ 49,507,896	$ 43,716,028	$ 45,191,431		$ 45,191,431

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 664,944	$ 0	$ 664,944	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 664,944	($ 664,944)	0.00 %
12-2000	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,031,778	1,031,778	1,031,866	1,031,778	0	1,031,778	0	0	0	0	(5,000)	0	(88)	88	1,031,778	(1,031,778)	0.00 %
06-2001	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	0	647,079	0	0	0	0	0	0	0	0	647,079	(647,079)	0.00 %
12-2001	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	0	894,039	0	0	0	0	0	0	0	0	894,039	(894,039)	0.00 %
06-2002	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	0	1,030,514	0	0	0	0	0	0	0	0	1,030,514	(1,030,514)	0.00 %
12-2002	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	0	498,326	0	0	0	0	0	0	0	0	498,326	(498,326)	0.00 %
06-2003	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	0	448,011	0	0	0	0	0	0	0	0	448,011	(448,011)	0.00 %
12-2003	944,203	944,203	968,195	968,195	968,195	968,195	968,195	968,195	968,195	0	1,068,195	0	(23,992)	0	0	0	0	0	0	968,195	(1,068,195)	0.00 %
06-2004	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	0	568,166	0	0	0	0	0	0	0	0	568,166	(568,166)	0.00 %
12-2004	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	0	413,429	0	0	0	0	0	0	0	0	413,429	(413,429)	0.00 %
06-2005	685,118	685,118	685,118	685,118	685,118	685,118	767,948	769,414	767,948	0	776,566	0	0	0	0	0	(82,830)	(1,466)	1,466	767,948	(776,566)	0.00 %
12-2005	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	0	785,614	0	0	0	0	0	0	0	0	779,438	(785,614)	0.00 %
06-2006	501,428	501,428	501,428	501,428	501,428	501,428	506,937	508,019	511,494	0	512,482	0	0	0	0	0	(5,509)	(1,082)	(3,475)	511,494	(512,482)	0.00 %
12-2006	954,057	954,057	954,057	954,057	909,725	906,085	905,492	914,222	938,728	0	942,243	0	0	0	44,332	3,640	593	(8,730)	(24,506)	938,728	(942,243)	0.00 %
06-2007	690,791	690,791	690,791	690,791	690,791	814,138	822,610	815,280	813,247	0	822,797	0	0	0	0	(123,347)	(8,472)	7,330	2,032	813,247	(822,797)	0.00 %
12-2007	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018	1,159,962	1,167,425	1,283,739	1,283,195	0	1,339,797	0	0	0	0	(12,944)	(7,463)	(116,313)	544	1,283,195	(1,339,797)	0.00 %
06-2008	1,172,780	1,201,770	1,201,420	1,201,420	1,214,336	1,206,056	1,074,309	1,085,446	1,087,313	0	1,164,253	(28,990)	350	0	(12,916)	8,281	131,747	(11,137)	(1,867)	1,087,313	(1,164,253)	-2.41 %
12-2008	825,951	825,951	825,951	834,324	828,987	833,750	829,207	832,359	829,463	0	856,947	0	0	(8,373)	5,337	(4,763)	4,543	(3,151)	2,896	829,463	(856,947)	0.00 %
06-2009	841,776	860,119	868,748	862,941	867,979	913,669	901,798	900,344	893,828	0	841,315	(18,343)	(8,629)	5,807	(5,038)	(45,689)	11,871	1,453	6,517	893,828	(841,315)	-2.13 %
12-2009	1,108,336	1,119,254	1,111,948	1,117,837	1,118,898	1,117,000	1,100,123	1,100,116	1,078,543	0	1,088,121	(10,918)	7,307	(5,890)	(1,061)	1,898	16,877	7	21,573	1,078,543	(1,088,121)	-0.98 %
06-2010	2,112,413	2,099,081	2,112,706	1,996,854	2,002,133	1,994,675	1,971,183	1,927,456	1,930,191	0	1,996,729	13,333	(13,625)	115,851	(5,279)	7,458	23,492	43,728	(2,736)	1,930,191	(1,996,729)	0.64 %
12-2010	1,507,932	1,514,341	1,535,680	1,361,411	1,416,475	1,422,674	1,225,313	1,246,740	1,162,616	0	1,149,525	(6,409)	(21,339)	174,269	(55,065)	(6,198)	197,360	(21,427)	84,125	1,162,616	(1,149,525)	-0.42 %
06-2011	1,068,654	1,072,801	1,077,735	1,064,578	1,074,790	1,096,117	1,030,428	848,973	884,164	0	962,243	(4,148)	(4,934)	13,158	(10,213)	(21,327)	65,689	181,454	(35,191)	884,164	(962,243)	-0.39 %
12-2011	1,225,465	1,217,072	1,208,300	1,182,156	1,206,935	1,262,120	1,242,629	1,427,348	1,367,645	0	1,254,494	8,392	8,772	26,144	(24,779)	(55,185)	19,491	(184,719)	59,704	1,367,645	(1,254,494)	0.69 %
06-2012	1,486,026	1,559,996	1,537,381	1,531,256	1,485,558	1,483,545	1,314,110	1,366,708	986,272	0	947,400	(73,970)	22,615	6,125	45,698	2,013	169,435	(52,597)	380,436	986,272	(947,400)	-4.74 %
12-2012	1,631,882	1,538,600	1,563,686	1,550,758	1,559,039	1,577,079	1,549,268	1,785,276	1,893,328	0	1,653,279	93,281	(25,086)	12,928	(8,280)	(18,040)	27,811	(236,008)	(108,053)	1,893,328	(1,653,279)	6.06 %
06-2013	1,605,124	1,599,084	1,687,768	1,672,888	1,718,336	1,743,291	1,507,638	1,289,702	1,457,947	0	1,628,924	6,040	(88,684)	14,881	(45,449)	(24,955)	235,653	217,936	(168,245)	1,457,947	(1,628,924)	0.38 %
12-2013	1,690,565	1,581,859	1,721,210	1,697,064	1,719,245	1,837,933	1,352,520	1,485,255	1,445,372	0	1,387,366	108,706	(139,350)	24,146	(22,182)	(118,687)	485,412	(132,734)	39,883	1,445,372	(1,387,366)	6.87 %
06-2014	1,098,662	1,152,553	1,131,348	1,005,080	1,043,559	1,123,140	777,835	730,249	758,231	0	1,072,386	(53,891)	21,205	126,267	(38,479)	(79,581)	345,304	47,586	(27,982)	758,231	(1,072,386)	-4.68 %
12-2014	1,394,329	1,329,581	1,322,840	1,525,608	1,399,084	1,360,842	1,146,137	989,864	965,337	0	917,381	64,749	6,741	(202,768)	126,523	38,242	214,706	156,273	24,526	965,337	(917,381)	4.87 %
06-2015	1,521,491	1,418,052	1,395,404	1,100,367	1,001,696	1,034,050	950,879	1,399,073	1,422,944	0		103,439	22,648	295,037	98,671	(32,354)	83,171	(448,194)	(23,872)	1,422,944		7.29 %
12-2015	1,863,332	1,901,857	2,068,061	2,077,977	1,998,108	1,764,293	1,449,114	1,441,791	926,242			(38,525)	(166,204)	(9,917)	79,869	233,815	315,179	7,322	515,549			-2.03 %
06-2016	1,668,871	1,691,183	1,536,685	1,410,943	1,268,852	1,222,003	1,069,327	978,232				(22,312)	154,499	125,742	142,091	46,849	152,675	91,096				-1.32 %
12-2016	1,003,891	1,022,774	1,110,707	903,289	986,107	940,261	1,006,805					(18,883)	(87,934)	207,418	(82,818)	45,846	(66,545)					-1.85 %
06-2017	1,472,428	1,713,152	1,475,399	889,077	870,480	786,146						(240,724)	237,753	586,322	18,597	84,334						-14.05 %
12-2017	1,760,146	1,358,736	1,187,339	1,057,604	1,350,300							401,410	171,397	129,736	(292,697)							29.54 %
06-2018	939,076	1,292,852	880,014	1,006,971								(353,776)	412,838	(126,957)								-27.36 %
12-2018	1,612,424	1,776,556	1,392,011									(164,132)	384,544									-9.24 %
06-2019	1,131,546	1,416,177										(284,632)										-20.10 %
12-2019	1,554,994																					
Total	$ 45,191,431	$ 44,156,740	$ 41,869,672	$ 38,967,734	$ 38,003,899	$ 36,729,293	$ 33,612,956	$ 33,069,611	$ 31,347,968	$ 0	$ 29,364,343	($ 520,303)	$ 870,891	$ 1,509,927	($ 43,136)	($ 75,694)	$ 2,330,190	($ 463,460)	$ 743,411	$ 30,421,726	($ 29,364,343)	-1.18 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 664,944	1.0000	1.0000	$ 0	$ 664,944
12-2000	234	1,026,778	1.0000	1.0000	0	1,026,778
06-2001	228	647,079	1.0000	1.0000	0	647,079
12-2001	222	894,039	1.0000	1.0000	0	894,039
06-2002	216	1,030,514	1.0000	1.0000	0	1,030,514
12-2002	210	498,326	1.0000	1.0000	0	498,326
06-2003	204	448,011	1.0000	1.0000	0	448,011
12-2003	198	944,203	1.0000	1.0000	0	944,203
06-2004	192	568,166	1.0000	1.0000	0	568,166
12-2004	186	413,429	1.0000	1.0000	0	413,429
06-2005	180	685,118	1.0000	1.0000	0	685,118
12-2005	174	779,438	1.0000	1.0000	0	779,438
06-2006	168	501,428	1.0000	1.0000	0	501,428
12-2006	162	954,057	1.0000	1.0000	0	954,057
06-2007	156	690,791	1.0000	1.0000	0	690,791
12-2007	150	1,147,018	1.0000	1.0000	0	1,147,018
06-2008	144	1,172,780	1.0000	1.0000	0	1,172,780
12-2008	138	825,951	1.0000	1.0000	0	825,951
06-2009	132	841,776	1.0000	1.0000	0	841,776
12-2009	126	1,108,336	1.0000	1.0000	0	1,108,336
06-2010	120	2,092,193	1.0097	1.0097	0	2,112,413
12-2010	114	1,502,505	0.9940	1.0036	0	1,507,932
06-2011	108	1,059,613	1.0049	1.0085	0	1,068,654
12-2011	102	1,207,350	1.0064	1.0150	0	1,225,465
06-2012	96	1,458,963	1.0035	1.0185	0	1,486,026
12-2012	90	1,621,613	0.9880	1.0063	0	1,631,882
06-2013	84	1,600,731	0.9964	1.0027	0	1,605,124
12-2013	78	1,659,504	1.0159	1.0187	0	1,690,565
06-2014	72	1,074,681	1.0035	1.0223	0	1,098,662
12-2014	66	1,369,937	0.9956	1.0178	0	1,394,329
06-2015	60	1,468,386	1.0180	1.0362	0	1,521,491
12-2015	54	1,778,759	1.0110	1.0475	0	1,863,332
06-2016	48	1,580,114	1.0082	1.0562	0	1,668,871
12-2016	42	904,514	1.0508	1.1099	0	1,003,891
06-2017	36	1,302,929	1.0182	1.1301	0	1,472,428
12-2017	30	1,506,141	1.0341	1.1686	0	1,760,146
06-2018	24	724,330	1.1094	1.2965	0	939,076
12-2018	18	1,162,295	1.0700	1.3873	0	1,612,424
06-2019	12	756,850	1.0777	1.4951	0	1,131,546
12-2019	6	562,829	1.8479	2.7628	0	1,554,994
Total		$ 42,236,419			$ 0	$ 45,191,431

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	521,624	648,759	689,805	683,657	691,709	629,071	627,230	646,903	640,182	645,977	618,478	620,213	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	666,153	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944
12-2000	624,282	733,734	794,003	746,489	976,622	867,877	879,559	856,216	851,189	871,997	861,837	860,158	862,069	931,861	931,861	929,862	933,506	933,508	933,509	869,273	973,314	973,315	973,242	973,244	973,977	973,349	973,230	1,031,778	1,031,778	1,031,778	1,031,778	1,031,778	1,031,778	1,031,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	
06-2001	487,633	638,776	685,327	589,346	720,834	715,250	730,179	708,346	693,805	766,611	789,719	782,399	782,399	656,285	651,627	651,627	651,627	656,627	656,627	656,627	656,627	652,079	652,079	652,079	652,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079			
12-2001	605,034	799,338	991,055	1,006,732	1,054,049	1,083,766	1,115,561	1,012,165	997,428	958,373	931,873	929,214	921,376	915,117	942,591	899,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039			
06-2002	515,975	873,702	833,386	847,180	903,996	770,982	1,068,070	1,041,152	865,131	865,422	922,575	846,116	841,660	860,608	918,676	886,390	879,328	937,356	937,603	937,894	983,208	983,510	1,030,551	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514				
12-2002	565,576	580,447	555,950	608,073	510,952	446,743	441,283	453,444	455,125	455,126	479,417	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326					
06-2003	366,112	444,749	457,413	597,306	659,306	780,394	619,547	620,052	614,614	497,253	497,253	430,653	428,273	448,273	455,251	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011						
12-2003	423,358	784,644	888,651	909,117	977,142	1,203,019	1,193,646	1,090,683	1,103,756	931,742	900,142	907,780	905,880	905,880	945,880	995,880	995,880	995,880	1,068,195	1,068,195	1,068,195	1,068,195	1,068,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	944,203	944,203						
06-2004	387,241	582,562	615,204	619,578	612,218	595,432	601,688	598,208	592,082	571,806	571,806	571,806	571,806	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166								
12-2004	376,072	509,184	449,736	453,436	502,545	489,408	486,680	495,440	469,661	475,689	463,089	453,089	453,089	526,582	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429								
06-2005	322,904	505,138	514,043	515,636	658,667	921,340	884,197	1,049,977	974,137	975,201	966,522	966,523	962,742	830,496	800,246	799,686	770,188	770,188	770,188	767,948	767,948	767,948	767,948	767,948	685,118	685,118	685,118	685,118	685,118	685,118	685,118									
12-2005	472,654	650,286	734,436	793,125	822,275	847,930	832,447	818,257	796,613	804,121	805,158	805,055	782,438	782,438	782,438	782,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438										
06-2006	251,828	426,046	377,682	379,065	387,750	387,993	390,027	401,987	416,265	399,530	422,350	427,030	429,950	507,070	501,011	499,269	506,937	506,937	506,937	506,937	506,937	506,937	506,937	501,428	501,428	501,428	501,428	501,428	501,428											
12-2006	473,063	816,068	844,182	838,236	899,187	874,582	879,267	767,792	875,432	972,671	981,504	988,177	914,191	917,831	921,471	925,111	928,751	929,572	933,212	901,852	905,492	906,085	909,725	954,057	954,057	954,057	954,057													
06-2007	503,396	612,606	582,178	613,809	605,486	883,906	937,738	891,373	807,139	845,819	847,801	851,161	854,801	858,441	802,081	805,721	802,233	805,873	809,513	813,153	814,138	690,791	690,791	690,791	690,791	690,791														
12-2007	421,390	688,885	856,133	903,869	978,265	993,804	1,001,249	1,133,228	1,161,411	1,176,345	1,260,675	1,285,232	1,301,412	1,398,704	1,314,127	1,314,786	1,267,722	1,271,080	1,161,817	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018															
06-2008	355,615	521,366	694,918	641,803	651,741	670,193	687,762	749,302	867,430	933,670	1,154,196	1,128,636	1,153,967	1,153,967	1,167,454	1,073,320	1,073,320	1,073,320	1,201,420	1,201,420	1,201,420	1,201,420	1,201,770	1,172,780																
12-2008	446,193	610,159	566,293	721,400	847,615	739,961	779,355	784,144	866,124	868,351	843,431	845,099	845,099	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951																	
06-2009	356,311	655,332	667,538	622,907	677,014	770,481	766,902	791,381	818,741	849,664	849,664	832,104	893,212	897,476	897,476	902,476	902,476	860,119	860,119	860,119	860,119	841,776																		
12-2009	467,823	642,296	631,588	771,250	879,516	913,829	1,025,102	1,013,533	1,016,925	1,022,771	1,084,018	1,079,018	1,078,458	1,106,795	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336																			
06-2010	468,246	827,804	1,378,882	1,677,536	1,915,805	1,872,013	1,669,106	2,001,047	1,849,987	1,949,987	1,984,343	1,927,598	1,927,598	2,002,898	1,991,941	1,991,941	1,980,031	2,095,077	2,092,193	2,092,193																			
12-2010	522,308	608,406	633,520	752,800	950,654	1,014,364	825,729	927,395	1,112,421	1,144,537	1,173,014	1,244,254	1,234,566	1,432,672	1,417,657	1,356,185	1,514,705	1,502,505	1,502,505																			
06-2011	338,140	522,954	629,621	653,792	645,004	649,961	827,746	931,132	954,130	874,136	852,629	1,038,272	1,085,080	1,085,080	1,069,433	1,059,613	1,059,613	1,059,613																			
12-2011	884,603	1,227,409	1,392,109	1,371,075	1,255,060	1,210,659	1,198,585	1,212,898	1,341,673	1,405,225	1,249,243	1,245,868	1,198,350	1,198,350	1,198,350	1,198,350	1,207,350																				
06-2012	620,090	819,462	765,323	742,882	933,289	886,164	951,283	962,622	1,326,531	1,310,468	1,461,087	1,473,859	1,527,499	1,536,392	1,549,032	1,458,963																				
12-2012	712,010	1,169,046	1,201,214	1,142,335	1,521,737	1,719,729	1,803,560	1,703,556	1,531,524	1,531,547	1,542,524	1,542,524	1,538,073	1,538,073	1,621,613																				
06-2013	691,869	892,547	1,101,192	1,396,797	1,312,278	1,373,094	1,207,130	1,470,583	1,680,854	1,675,295	1,659,531	1,655,809	1,574,298	1,600,731																				
12-2013	599,749	1,072,042	1,129,073	1,630,039	1,329,936	1,383,271	1,281,251	1,737,242	1,663,847	1,662,205	1,684,975	1,558,144	1,659,504																				
06-2014	493,736	807,702	688,240	663,025	664,616	738,074	1,015,925	993,715	977,576	1,093,132	1,137,834	1,074,681																				
12-2014	517,996	1,031,809	789,764	852,543	1,058,774	1,220,829	1,278,032	1,461,459	1,267,761	1,293,883	1,369,937																							
06-2015	486,994	1,098,808	1,121,430	830,308	898,616	906,117	1,006,394	1,326,354	1,367,430	1,468,386																								
12-2015	496,167	1,090,829	1,200,696	1,446,484	1,748,390	1,875,315	1,855,691	1,816,760	1,778,759																									
06-2016	437,240	835,710	945,437	1,036,704	1,227,212	1,364,367	1,533,241	1,580,114																										
12-2016	453,642	683,172	760,711	728,555	946,602	909,762	904,514																											
06-2017	326,525	630,181	678,489	1,156,725	1,465,615	1,302,929																												
12-2017	535,532	757,757	869,092	1,061,590	1,506,141																													
06-2018	401,490	602,791	938,437	724,330																														
12-2018	527,433	1,190,742	1,162,295																															
06-2019	508,568	756,850																																
12-2019	562,829																																	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.2437	1.0633	0.9911	1.0118	0.9094	0.9971	1.0314	0.9896	1.0091	0.9574	1.0028	1.0741	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.1753	1.0821	0.9402	1.3083	0.8887	1.0135	0.9735	0.9941	1.0244	0.9883	0.9981	1.0022	1.0810	1.0000	0.9979	1.0039	1.0000	1.0000	0.9312	1.1197	1.0000	0.9999	1.0000	1.0008	0.9994	0.9999	1.0602	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9952	1.0000	1.0000	1.0000	1.0000		
06-2001	1.3100	1.0729	0.8599	1.2231	0.9923	1.0209	0.9701	0.9795	1.1049	1.0301	0.9907	1.0000	0.8388	0.9929	1.0000	1.0000	1.0077	1.0000	1.0000	1.0000	0.9931	1.0000	1.0000	1.0000	0.9923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.3211	1.2398	1.0158	1.0470	1.0282	1.0293	0.9073	0.9854	0.9608	0.9723	0.9971	0.9916	0.9932	1.0300	0.9538	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.6933	0.9539	1.0166	1.0671	0.8529	1.3853	0.9748	0.8309	1.0003	1.0660	0.9171	0.9947	1.0225	1.0675	0.9649	0.9920	1.0660	1.0003	1.0003	1.0483	1.0003	1.0478	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	1.0263	0.9578	1.0938	0.8403	0.8743	0.9878	1.0276	1.0037	1.0000	1.0534	1.0394	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.2148	1.0285	1.3058	1.1038	1.1837	0.7939	1.0008	0.9912	0.8090	1.0000	0.8661	0.9945	1.0467	1.0156	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.8534	1.1326	1.0230	1.0748	1.2312	0.9922	0.9137	1.0120	0.8442	0.9661	1.0085	0.9979	1.0000	1.0442	1.0529	1.0000	1.0000	1.0726	1.0000	1.0000	1.0000	1.0000	0.9064	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9752	1.0000								
06-2004	1.5044	1.0560	1.0071	0.9881	0.9726	1.0105	0.9942	0.9898	0.9658	1.0000	1.0000	1.0000	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.3540	0.8832	1.0082	1.1083	0.9739	0.9944	1.0180	0.9480	1.0128	0.9735	0.9784	1.0000	1.1622	0.7851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	1.5644	1.0176	1.0031	1.2774	1.3988	0.9597	1.1875	0.9278	1.0011	0.9911	1.0000	0.9961	0.8626	0.9636	0.9993	0.9631	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	0.8921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.3758	1.1294	1.0799	1.0368	1.0312	0.9817	0.9830	0.9735	1.0094	1.0013	0.9999	0.9719	1.0000	1.0000	1.0000	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.6918	0.8865	1.0037	1.0229	1.0006	1.0052	1.0307	1.0355	0.9598	1.0571	1.0111	1.0068	1.1794	0.9881	0.9965	1.0154	1.0000	1.0000	1.0000	1.0000	1.0000	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.7251	1.0345	0.9930	1.0727	0.9726	1.0054	0.8732	1.1402	1.1111	1.0091	1.0068	0.9251	1.0040	1.0040	1.0040	1.0039	1.0009	1.0039	0.9664	1.0040	1.0007	1.0040	1.0487	1.0000	1.0000	1.0000														
06-2007	1.2169	0.9503	1.0543	0.9864	1.4598	1.0609	0.9506	0.9055	1.0479	1.0023	1.0040	1.0043	1.0043	0.9343	1.0045	0.9957	1.0045	1.0045	1.0045	1.0012	0.8485	1.0000	1.0000	1.0000	1.0000															
12-2007	1.6348	1.2428	1.0558	1.0823	1.0159	1.0075	1.1318	1.0249	1.0129	1.0717	1.0195	1.0126	1.0748	0.9395	1.0005	0.9642	1.0026	0.9140	0.9873	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.4661	1.3329	0.9236	1.0155	1.0283	1.0262	1.0895	1.1577	1.0764	1.2362	0.9779	1.0224	1.0000	1.0117	0.9194	1.0000	1.0000	1.1193	1.0000	1.0000	1.0000	1.0003	0.9759																	
12-2008	1.3675	0.9281	1.2739	1.1750	0.8730	1.0532	1.0061	1.1045	1.0026	0.9713	1.0020	1.0000	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.8392	1.0186	0.9331	1.0869	1.1381	0.9954	1.0319	1.0346	1.0378	1.0000	0.9793	1.0734	1.0048	1.0000	1.0056	1.0000	0.9531	1.0000	1.0000	1.0000	0.9787																		
12-2009	1.3729	0.9833	1.2211	1.1404	1.0390	1.1218	0.9887	1.0033	1.0057	1.0599	0.9954	0.9995	1.0263	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.7679	1.6657	1.2166	1.1420	0.9771	0.8916	1.1989	0.9245	1.0541	1.0176	0.9714	1.0000	1.0391	0.9945	1.0000	0.9940	1.0581	0.9986	1.0000																			
12-2010	1.1648	1.0413	1.1883	1.2628	1.0670	0.8140	1.1231	1.1995	1.0289	1.0249	1.0607	0.9922	1.1605	0.9895	0.9566	1.1169	0.9919	1.0000																			
06-2011	1.5466	1.2040	1.0384	0.9866	1.0077	1.2735	1.1249	1.0247	0.9162	0.9754	1.2177	1.0451	1.0000	0.9856	0.9908	1.0000	1.0000																				
12-2011	1.3875	1.1342	0.9849	0.9154	0.9646	0.9900	1.0119	1.1062	1.0474	0.8890	0.9973	0.9619	1.0000	1.0000	1.0000	1.0075																					
06-2012	1.3215	0.9339	0.9707	1.2563	0.9495	1.0735	1.0119	1.3780	0.9879	1.1149	1.0087	1.0364	1.0058	1.0082	0.9419																					
12-2012	1.6419	1.0275	0.9510	1.3321	1.1301	1.0487	0.9446	0.8990	1.0000	1.0072	1.0000	0.9971	1.0000	1.0543																							
06-2013	1.2901	1.2338	1.2684	0.9395	1.0463	0.8791	1.2182	1.1430	0.9967	0.9906	0.9978	0.9508	1.0168																							
12-2013	1.7875	1.0532	1.4437	0.8159	1.0401	0.9262	1.3559	0.9578	0.9990	1.0137	0.9247	1.0651																									
06-2014	1.6359	0.8521	0.9634	1.0024	1.1105	1.3765	0.9781	0.9838	1.1182	1.0409	0.9445																										
12-2014	1.9919	0.7654	1.0795	1.2419	1.1531	1.0469	1.1435	0.8675	1.0206	1.0588																											
06-2015	2.2563	1.0206	0.7404	1.0823	1.0083	1.1107	1.3179	1.0310	1.0738																												
12-2015	2.1985	1.1007	1.2047	1.2087	1.0726	0.9895	0.9790	0.9791																													
06-2016	1.9113	1.1313	1.0965	1.1838	1.1118	1.1238	1.0306																														
12-2016	1.5060	1.1135	0.9577	1.2993	0.9611	0.9942																															
06-2017	1.9300	1.0767	1.7049	1.2670	0.8890																																
12-2017	1.4150	1.1469	1.2215	1.4188																																	
06-2018	1.5014	1.5568	0.7718																																		
12-2018	2.2576	0.9761																																			
06-2019	1.4882																																				
12-2019																																					
4 Half Yr Avg	1.6655	1.1891	1.1640	1.2922	1.0086	1.0546	1.1178	0.9653	1.0529	1.0260	0.9667	1.0123	1.0057	1.0120	0.9723	1.0296	1.0125	0.9997	1.0000	1.0000	0.9947	1.0001	1.0062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.6830	1.1669	1.1595	1.2433	1.0326	1.1069	1.1342	0.9937	1.0347	1.0377	0.9788	1.0094	1.0305	1.0054	0.9816	1.0197	1.0005	1.0197	0.9979	1.0002	0.9713	0.9989	1.0041	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9959	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.8456	1.0740	1.1184	1.1460	1.0523	1.0569	1.0992	1.0370	1.0189	1.0133	1.0118	1.0121	1.0231	1.0045	0.9815	1.0078	1.0011	1.0040	0.9958	1.0005	0.9828	0.9993	0.9931	0.9892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.7723	1.0706	1.0971	1.1393	1.0366	1.0385	1.1020	1.0380	1.0206	1.0286	1.0069	1.0115	1.0224	0.9937	0.9871	1.0041	1.0008	1.0029	0.9968	1.0004	0.9877	1.0029	0.9951	0.9923	0.9994	1.0000	1.0045	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.5628	1.0797	1.0704	1.1118	1.0387	1.0288	1.0462	1.0164	1.0077	1.0180	0.9971	1.0041	1.0183	0.9927	0.9909	1.0020	1.0037	1.0052	0.9946	1.0087	0.9906	1.0023	0.9959	0.9933	0.9994	1.0000	1.0045	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.4948	1.1118	1.0896	1.2832	1.0168	1.0524	1.0870	0.9814	1.0472	1.0273	0.9711	1.0168	1.0029	1.0041	0.9737	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.6064	1.1171	1.1201	1.2397	1.0384	1.0689	1.1178	0.9879	1.0234	1.0301	0.9849	1.0101	1.0057	0.9981	0.9869	1.0019	0.9980	1.0000	1.0000	1.0000	0.9947	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	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.8479	1.0522	1.0924	1.1531	1.0601	1.0392	1.0864	1.0156	1.0193	1.0161	0.9970	1.0121	1.0116	1.0007	0.9862	0.9997	1.0000	1.0009	0.9984	1.0002	0.9973	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.7720	1.0555	1.0762	1.1429	1.0391	1.0290	1.0939	1.0239	1.0212	1.0229	0.9962	1.0114	1.0146	0.9935	0.9912	0.9981	1.0000	1.0006	0.9987	1.0001	0.9982	1.0004	0.9980	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.5586	1.0721	1.0617	1.1114	1.0315	1.0250	1.0417	1.0106	1.0107	1.0148	0.9938	1.0045	1.0190	0.9982	0.9913	0.9985	1.0031	1.0040	0.9974	1.0030	0.9984	1.0003	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.6767	1.1467	1.1307	1.2917	1.0120	1.0483	1.0901	0.9631	1.0457	1.0223	0.9678	1.0111	1.0061	1.0150	0.9692	1.0278	1.0182	0.9995	1.0000	1.0000	0.9955	1.0001	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.6786	1.1392	1.1412	1.2447	1.0319	1.0826	1.1186	0.9921	1.0277	1.0338	0.9789	1.0080	1.0286	1.0062	0.9806	1.0204	1.0082	1.0168	0.9980	1.0002	0.9755	0.9997	1.0029	0.9829	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.8498	1.0487	1.1106	1.1255	1.0509	1.0372	1.0864	1.0201	1.0178	1.0125	1.0008	1.0088	1.0250	1.0054	0.9801	1.0090	1.0060	1.0021	0.9959	1.0005	0.9828	0.9998	0.9895	0.9886	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.7555	1.0527	1.0885	1.1224	1.0374	1.0137	1.0950	1.0184	1.0210	1.0245	0.9997	1.0093	1.0249	0.9955	0.9843	1.0057	1.0049	1.0017	0.9966	1.0004	0.9869	1.0042	0.9922	0.9920	0.9994	1.0000	1.0063	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.5475	1.0777	1.0700	1.1094	1.0341	1.0182	1.0508	1.0082	1.0110	1.0180	0.9956	1.0035	1.0159	0.9964	0.9880	1.0035	1.0064	1.0049	0.9940	1.0097	0.9903	1.0032	0.9936	0.9931	0.9995	1.0000	1.0063	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.6398	1.2549	1.1911	1.1777	1.0030	1.2036	1.1089	1.0526	1.0625	1.0488	0.9837	1.0107	1.0075	0.9961	0.9776	0.9980	1.0037	1.0383	1.0000	1.0004	0.9424	0.9965	0.9920	0.9640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.7262	1.0788	1.1280	1.3089	1.0622	1.0102	1.1595	0.9348	1.0065	1.0265	0.9740	1.0080	1.0535	1.0146	0.9855	1.0415	0.9973	1.0000	0.9958	1.0000	1.0002	1.0013	1.0162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.7077	1.1963	1.0784	1.1339	1.0299	1.1225	1.1362	1.1339	1.0442	1.0305	1.0422	1.0081	1.0154	0.9971	0.9846	0.9985	1.0028	1.0306	1.0011	1.0003	0.9568	0.9974	0.9940	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.8443	1.0843	1.1159	1.2922	1.0567	0.9892	1.1057	0.9258	1.0168	0.9922	0.9957	1.0041	1.0467	1.0113	0.9892	1.0311	0.9986	0.9785	0.9884	1.0010	1.0002	1.0010	1.0122	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9938	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.6091	1.2386	1.1387	1.1877	0.9950	1.1818	1.0969	1.0620	1.0524	1.0440	0.9873	1.0045	1.0084	0.9970	0.9783	0.9970	1.0184	1.0311	1.0000	1.0003	0.9507	0.9978	0.9879	0.9577	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.7352	1.0610	1.1435	1.2980	1.0672	1.0081	1.1360	0.9392	1.0055	1.0245	0.9709	1.0114	1.0499	1.0164	0.9835	1.0457	0.9965	1.0000	0.9952	1.0000	1.0002	1.0013	1.0156	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9898	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.5499	1.1095	1.0437	1.0955	1.0375	1.0409	1.0799	1.0172	1.0179	1.0338	0.9926	1.0109	0.9980	0.9973	0.9811	0.9957	1.0135	1.0138	1.0002	1.0062	0.9805	1.0065	0.9956	0.9844	0.9990	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.5453	1.0514	1.0948	1.1212	1.0310	0.9993	1.0241	1.0003	1.0041	1.0036	0.9987	0.9966	1.0355	0.9956	0.9953	1.0106	0.9992	0.9967	0.9872	1.0127	1.0001	1.0005	0.9917	1.0001	0.9999	1.0000	1.0129	1.0000	1.0000	1.0000	0.9929	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - DI	1.8664	1.0830	1.0764	1.0950	1.0397	1.0192	1.0537	1.0095	1.0092	1.0145	0.9978	0.9995	1.0154	0.9933	0.9916	1.0031	1.0045	1.0046	0.9935	1.0099	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.8479	1.0777	1.0700	1.1094	1.0341	1.0182	1.0508	1.0082	1.0110	1.0180	0.9956	1.0035	1.0159	0.9964	0.9880	1.0035	1.0064	1.0049	0.9940	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.8479	1.0777	1.0700	1.1094	1.0341	1.0182	1.0508	1.0082	1.0110	1.0180	0.9956	1.0035	1.0159	0.9964	0.9880	1.0035	1.0064	1.0049	0.9940	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.7628	1.4951	1.3873	1.2965	1.1686	1.1301	1.1099	1.0562	1.0475	1.0362	1.0178	1.0223	1.0187	1.0027	1.0063	1.0185	1.0150	1.0085	1.0036	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.3619	0.6689	0.7208	0.7713	0.8557	0.8849	0.9010	0.9468	0.9546	0.9651	0.9825	0.9782	0.9816	0.9973	0.9937	0.9818	0.9852	0.9915	0.9964	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 664,944	1.0000	1.0000	0	$ 664,944
12-2000	234	1,026,778	1.0000	1.0000	0	1,026,778
06-2001	228	647,079	1.0000	1.0000	0	647,079
12-2001	222	894,039	1.0000	1.0000	0	894,039
06-2002	216	1,030,514	1.0000	1.0000	0	1,030,514
12-2002	210	498,326	1.0000	1.0000	0	498,326
06-2003	204	448,011	1.0000	1.0000	0	448,011
12-2003	198	944,203	1.0000	1.0000	0	944,203
06-2004	192	568,166	1.0000	1.0000	0	568,166
12-2004	186	413,429	1.0000	1.0000	0	413,429
06-2005	180	685,118	1.0000	1.0000	0	685,118
12-2005	174	779,438	1.0000	1.0000	0	779,438
06-2006	168	501,428	1.0000	1.0000	0	501,428
12-2006	162	954,057	1.0000	1.0000	0	954,057
06-2007	156	690,791	1.0000	1.0000	0	690,791
12-2007	150	1,147,018	1.0000	1.0000	0	1,147,018
06-2008	144	1,172,780	1.0000	1.0000	0	1,172,780
12-2008	138	825,951	1.0000	1.0000	0	825,951
06-2009	132	831,776	1.0000	1.0000	0	831,776
12-2009	126	1,108,336	1.0000	1.0000	0	1,108,336
06-2010	120	1,977,147	1.0000	1.0000	0	1,977,147
12-2010	114	1,502,505	1.0000	1.0000	0	1,502,505
06-2011	108	1,059,613	1.0000	1.0000	0	1,059,613
12-2011	102	1,197,110	1.0000	1.0000	0	1,197,110
06-2012	96	1,360,839	1.0000	1.0000	0	1,360,839
12-2012	90	1,333,653	1.0112	1.0112	0	1,348,592
06-2013	84	1,400,221	1.0302	1.0417	0	1,458,623
12-2013	78	1,625,384	1.0271	1.0699	0	1,739,076
06-2014	72	1,005,419	1.0252	1.0969	0	1,102,894
12-2014	66	1,215,182	1.0412	1.1422	0	1,387,951
06-2015	60	1,208,543	1.0367	1.1840	0	1,430,972
12-2015	54	1,634,910	1.0467	1.2394	0	2,026,229
06-2016	48	1,017,628	1.0689	1.3247	0	1,348,079
12-2016	42	562,607	1.0726	1.4209	0	799,399
06-2017	36	699,557	1.0739	1.5258	0	1,067,411
12-2017	30	755,914	1.1164	1.7034	0	1,287,615
06-2018	24	459,225	1.1581	1.9726	0	905,875
12-2018	18	439,593	1.2446	2.4552	0	1,079,290
06-2019	12	231,804	1.4946	3.6696	0	850,630
12-2019	6	69,980	3.7911	13.9119	0	973,556
Total		$ 36,589,016			0	$ 41,735,587

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	72,030	273,261	414,061	466,177	517,713	516,063	522,177	594,079	609,158	611,441	608,784	612,004	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944	664,944
12-2000	78,940	319,110	433,059	573,184	595,039	741,039	739,665	745,034	747,668	782,599	789,524	795,768	800,214	807,364	812,716	818,960	824,751	830,103	836,347	842,330	949,442	952,076	955,149	957,783	959,977	963,049	966,230	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	1,026,778	
06-2001	70,942	245,722	368,821	462,983	503,931	522,310	536,597	540,517	540,517	540,517	576,737	576,737	576,737	651,737	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079	647,079			
12-2001	91,354	351,109	488,388	601,432	648,095	824,389	761,889	816,819	829,423	865,823	866,039	866,039	866,039	866,039	866,039	844,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039	894,039				
06-2002	73,162	241,554	353,966	421,546	450,495	614,094	620,954	627,494	631,134	634,774	623,854	622,994	622,714	626,354	629,994	635,174	639,374	643,014	646,094	649,734	873,654	877,434	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514	1,030,514				
12-2002	77,461	248,673	331,516	397,158	407,793	392,598	422,808	409,134	410,142	411,133	412,141	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326	498,326						
06-2003	80,364	217,457	308,385	363,605	391,015	408,261	400,706	406,011	406,011	406,011	406,011	406,011	406,011	406,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011	448,011							
12-2003	83,479	391,664	527,989	610,461	751,792	780,167	798,127	805,519	852,779	877,779	897,779	897,779	895,879	895,879	895,879	895,879	895,879	895,879	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	968,195	944,203	944,203							
06-2004	62,405	232,545	351,565	524,660	549,358	561,806	567,462	570,822	569,742	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166	568,166								
12-2004	63,510	213,810	279,445	327,236	350,590	355,248	356,228	358,468	352,429	377,429	377,429	377,429	377,429	377,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429	413,429									
06-2005	55,766	212,401	310,016	391,293	427,985	440,165	491,245	550,745	560,334	564,711	559,973	563,893	564,033	567,963	588,883	591,683	682,878	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118	685,118										
12-2005	111,570	314,803	466,016	571,257	651,010	687,702	701,989	712,422	720,110	761,671	779,338	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438	779,438											
06-2006	52,228	177,254	260,066	309,948	334,712	350,766	357,602	383,022	390,302	362,007	400,367	404,287	408,207	411,567	423,428	427,348	430,708	434,628	437,988	441,908	445,828	449,188	501,428	501,428	501,428	501,428	501,428	501,428												
12-2006	48,767	231,701	337,176	425,732	511,606	541,749	562,823	576,757	695,877	718,577	725,577	732,577	764,017	767,657	771,297	774,937	778,577	782,217	785,857	789,497	793,137	796,777	800,417	954,057	954,057	954,057	954,057													
06-2007	58,734	232,716	367,196	476,422	523,894	646,557	656,631	644,451	648,651	652,291	655,931	659,571	663,211	666,851	670,491	674,131	677,351	680,991	684,631	688,271	691,351	690,791	690,791	690,791	690,791	690,791														
12-2007	37,201	222,067	368,676	467,488	663,254	712,825	740,664	767,367	788,354	811,822	931,129	942,687	955,134	1,021,852	1,034,300	1,105,578	1,112,841	1,118,463	1,117,916	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018	1,147,018															
06-2008	72,180	227,407	332,186	413,611	473,911	505,158	645,920	701,960	720,160	740,320	755,580	894,300	1,033,840	1,041,260	1,047,980	1,051,900	1,055,820	1,058,620	1,062,540	1,065,200	1,069,400	1,072,760	1,172,220	1,172,780																
12-2008	51,908	233,494	344,282	431,425	508,206	533,177	555,626	590,754	606,174	677,771	786,051	791,791	795,711	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951	825,951																	
06-2009	46,683	191,750	308,565	387,700	458,671	493,367	507,775	537,597	547,497	606,517	617,137	728,097	762,026	758,896	762,816	766,456	770,096	831,776	831,776	831,776	831,776	831,776																		
12-2009	76,862	268,563	387,718	488,343	554,658	637,910	719,310	728,361	847,507	861,918	864,762	873,066	875,824	1,008,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336	1,108,336																			
06-2010	82,513	316,143	483,020	664,618	840,820	1,010,541	1,240,036	1,426,484	1,441,392	1,546,764	1,554,884	1,693,744	1,701,164	1,708,864	1,855,567	1,859,487	1,861,727	1,862,147	1,977,147	1,977,147																				
12-2010	77,194	261,359	396,899	480,021	548,517	567,276	606,644	635,104	800,797	822,077	890,454	1,053,854	1,050,446	1,061,646	1,284,065	1,296,625	1,502,505	1,502,505	1,502,505																				
06-2011	71,328	248,467	397,138	507,228	574,984	589,967	616,699	633,879	642,872	685,466	691,318	813,500	925,653	929,573	932,933	1,059,613	1,059,613	1,059,613																				
12-2011	94,684	387,802	581,178	731,071	843,689	888,906	923,846	939,588	968,466	1,083,751	1,105,381	1,109,786	1,182,550	1,185,910	1,189,830	1,193,190	1,197,110																				
06-2012	65,202	250,354	396,001	477,610	526,551	556,627	578,062	658,402	696,890	893,570	1,256,527	1,266,579	1,274,139	1,345,999	1,353,559	1,360,839																				
12-2012	110,025	387,172	567,609	719,312	819,178	859,538	1,011,515	1,233,471	1,251,929	1,263,213	1,274,973	1,285,053	1,296,813	1,306,893	1,333,653																				
06-2013	84,340	349,140	539,542	666,732	757,958	865,253	893,844	1,100,684	1,173,530	1,214,770	1,222,470	1,229,890	1,231,441	1,400,221																				
12-2013	94,590	351,129	527,440	651,031	911,091	980,619	1,025,479	1,107,188	1,415,624	1,459,544	1,470,564	1,527,284	1,625,384																				
06-2014	76,432	286,750	422,444	514,055	574,207	699,989	825,678	821,493	847,953	927,059	934,059	1,005,419																								
12-2014	87,607	307,858	454,715	564,539	660,997	938,102	988,340	1,142,522	1,192,362	1,210,982	1,215,182																									
06-2015	81,420	292,555	452,347	569,896	723,927	753,795	828,534	952,654	1,120,983	1,208,543																										
12-2015	70,688	327,316	535,499	675,725	776,752	984,258	1,184,478	1,289,062	1,634,910																											
06-2016	98,493	290,274	443,699	598,688	690,061	740,163	942,572	1,017,628																												
12-2016	69,019	248,055	390,786	468,122	519,197	550,561	562,607																													
06-2017	50,682	227,442	342,136	403,113	516,636	699,557																														
12-2017	79,045	326,043	517,557	601,761	755,914																															
06-2018	71,635	238,208	369,385	459,225																																
12-2018	71,357	291,636	439,593																																	
06-2019	64,337	231,804																																		
12-2019	69,980																																			

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	3.7937	1.5153	1.1259	1.1106	0.9968	1.0118	1.1377	1.0254	1.0037	0.9957	1.0053	1.0865	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	4.0424	1.3571	1.3236	1.0381	1.2454	0.9981	1.0073	1.0035	1.0467	1.0088	1.0079	1.0056	1.0089	1.0066	1.0077	1.0071	1.0065	1.0075	1.0072	1.1272	1.0028	1.0032	1.0028	1.0023	1.0032	1.0033	1.0627	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	3.4637	1.5010	1.2553	1.0884	1.0365	1.0274	1.0073	1.0000	1.0000	1.0670	1.0000	1.0000	1.1300	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	3.8434	1.3910	1.2315	1.0776	1.2720	0.9242	1.0721	1.0154	1.0439	1.0002	1.0000	1.0000	1.0000	1.0000	0.9746	1.0592	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	3.3016	1.4654	1.1909	1.0687	1.3632	1.0112	1.0105	1.0058	1.0058	0.9828	0.9986	0.9996	1.0058	1.0058	1.0082	1.0066	1.0057	1.0048	1.0056	1.3446	1.0043	1.1745	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	3.2103	1.3331	1.1980	1.0268	0.9627	1.0769	0.9677	1.0025	1.0024	1.0025	1.2091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	2.7059	1.4181	1.1791	1.0754	1.0441	0.9815	1.0132	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	4.6918	1.3481	1.1562	1.2315	1.0377	1.0230	1.0093	1.0587	1.0293	1.0228	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9752	1.0000								
06-2004	3.7264	1.5118	1.4924	1.0471	1.0227	1.0101	1.0059	0.9981	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	3.3666	1.3070	1.1710	1.0714	1.0133	1.0028	1.0063	0.9832	1.0709	1.0000	1.0000	1.0000	1.0000	1.0954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	3.8088	1.4596	1.2622	1.0938	1.0285	1.1160	1.1211	1.0174	1.0078	0.9916	1.0070	1.0002	1.0070	1.0368	1.0048	1.1541	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2005	2.8216	1.4803	1.2258	1.1396	1.0564	1.0208	1.0149	1.0108	1.0577	1.0232	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2006	3.3939	1.4672	1.1918	1.0799	1.0480	1.0195	1.0711	1.0190	0.9275	1.1060	1.0098	1.0097	1.0082	1.0288	1.0093	1.0079	1.0091	1.0077	1.0090	1.0089	1.0075	1.1163	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	4.7512	1.4552	1.2626	1.2017	1.0589	1.0389	1.0248	1.2065	1.0326	1.0097	1.0096	1.0429	1.0048	1.0047	1.0047	1.0047	1.0047	1.0047	1.0046	1.0046	1.0046	1.0046	1.1919	1.0000	1.0000	1.0000														
06-2007	3.9622	1.5779	1.2975	1.0996	1.2341	1.0156	0.9815	1.0065	1.0056	1.0056	1.0055	1.0055	1.0055	1.0055	1.0054	1.0048	1.0054	1.0053	1.0053	1.0045	0.9992	1.0000	1.0000	1.0000	1.0000																
12-2007	5.9694	1.6602	1.2680	1.4188	1.0747	1.0391	1.0361	1.0273	1.0298	1.1470	1.0124	1.0132	1.0699	1.0122	1.0689	1.0066	1.0051	0.9995	1.0260	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	3.1506	1.4608	1.2451	1.1458	1.0659	1.2786	1.0868	1.0259	1.0280	1.0206	1.1836	1.1560	1.0072	1.0065	1.0037	1.0037	1.0027	1.0037	1.0025	1.0039	1.0031	1.0927	1.0005																	
12-2008	4.4982	1.4745	1.2531	1.1780	1.0491	1.0421	1.0632	1.0261	1.1181	1.1598	1.0073	1.0050	1.0380	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	4.1075	1.6092	1.2565	1.1831	1.0756	1.0292	1.0587	1.0184	1.1078	1.0175	1.1798	1.0466	0.9959	1.0052	1.0048	1.0047	1.0801	1.0000	1.0000	1.0000	1.0000																			
12-2009	3.4941	1.4437	1.2595	1.1358	1.1501	1.1276	1.0126	1.1636	1.0170	1.0033	1.0096	1.0032	1.1513	1.0992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	3.8314	1.5279	1.3760	1.2651	1.2019	1.2271	1.1504	1.0105	1.0731	1.0052	1.0893	1.0044	1.0045	1.0858	1.0021	1.0012	1.0002	1.0618	1.0000																				
12-2010	3.3857	1.5186	1.2094	1.1427	1.0342	1.0694	1.0469	1.2609	1.0266	1.0832	1.1835	0.9968	1.0107	1.2095	1.0098	1.1588	1.0000	1.0000																				
06-2011	3.4834	1.5984	1.2772	1.1336	1.0261	1.0453	1.0279	1.0142	1.0663	1.0085	1.1767	1.1379	1.0042	1.0036	1.1358	1.0000	1.0000																					
12-2011	4.0958	1.4986	1.2579	1.1540	1.0536	1.0393	1.0170	1.0307	1.1190	1.0200	1.0040	1.0656	1.0028	1.0033	1.0028	1.0033																						
06-2012	3.8397	1.5818	1.2061	1.1025	1.0571	1.0385	1.1390	1.0585	1.2822	1.4062	1.0080	1.0060	1.0564	1.0056	1.0054																							
12-2012	3.5189	1.4660	1.2673	1.1388	1.0493	1.1768	1.2194	1.0150	1.0090	1.0093	1.0079	1.0092	1.0078	1.0205																							
06-2013	4.1397	1.5453	1.2357	1.1368	1.1416	1.0330	1.2314	1.0662	1.0351	1.0063	1.0061	1.0013	1.1371																							
12-2013	3.7121	1.5021	1.2343	1.3995	1.0763	1.0457	1.0797	1.2786	1.0310	1.0076	1.0386	1.0642																							
06-2014	3.7517	1.4732	1.2169	1.1170	1.2191	1.1796	0.9949	1.0322	1.0933	1.0076	1.0764																								
12-2014	3.5141	1.4770	1.2415	1.1709	1.4192	1.0536	1.1560	1.0436	1.0156	1.0035																									
06-2015	3.5932	1.5462	1.2599	1.2703	1.0413	1.0992	1.1498	1.1767	1.0781																										
12-2015	4.6304	1.6360	1.2619	1.1495	1.2671	1.2034	1.0883	1.2683																											
06-2016	2.9472	1.5286	1.3493	1.1526	1.0726	1.2735	1.0796																												
12-2016	3.5940	1.5754	1.1979	1.1091	1.0604	1.0219																													
06-2017	4.4876	1.5043	1.1782	1.2816	1.3541																														
12-2017	4.1248	1.5874	1.1627	1.2562																															
06-2018	3.3253	1.5507	1.2432																																
12-2018	4.0870	1.5073																																	
06-2019	3.6030																																		
12-2019																																			
4 Half Yr Avg	3.7850	1.5374	1.1955	1.1999	1.1886	1.1495	1.1184	1.1302	1.0545	1.0062	1.0322	1.0202	1.0510	1.0083	1.0384	1.0408	1.0001	1.0154	1.0000	1.0010	1.0008	1.0232	1.0481	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	3.8703	1.5423	1.2322	1.2032	1.2025	1.1385	1.0914	1.1443	1.0437	1.0734	1.0235	1.0473	1.0365	1.0547	1.0260	1.0280	1.0134	1.0109	1.0048	1.0014	1.0012	1.0356	1.0321	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	3.7907	1.5386	1.2346	1.2043	1.1701	1.1125	1.1155	1.0984	1.0756	1.0557	1.0600	1.0335	1.0409	1.0439	1.0233	1.0183	1.0098	1.0083	1.0047	1.0022	1.0014	1.0214	1.0192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	3.7878	1.5344	1.2366	1.1837	1.1337	1.1076	1.0995	1.1027	1.0766	1.0542	1.0702	1.0368	1.0354	1.0350	1.0181	1.0250	1.0079	1.0059	1.0034	1.0016	1.0010	1.0277	1.0137	1.0000	1.0002	1.0002	1.0048	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	3.7889	1.4963	1.2438	1.1525	1.1117	1.0677	1.0633	1.0584	1.0439	1.0374	1.0426	1.0235	1.0243	1.0281	1.0099	1.0176	1.0053	1.0080	1.0029	1.0247	1.0011	1.0217	1.0115	1.0001	1.0002	1.0002	1.0048	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	3.8450	1.5290	1.1881	1.2044	1.1699	1.1513	1.1191	1.1102	1.0546	1.0069	1.0232	1.0076	1.0321	1.0046	1.0076	1.0022	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	3.8522	1.5405	1.2203	1.2071	1.1886	1.1339	1.0994	1.1387	1.0400	1.0077	1.0151	1.0362	1.0198	1.0289	1.0050	1.0023	1.0001	1.0009	1.0006	1.0010	1.0008	1.0243	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	1.0000			
10 Half Yr Avg Exc Hi/Lo	3.7911	1.5346	1.2292	1.1919	1.1551	1.1037	1.1161	1.0864	1.0581	1.0185	1.0516	1.0250	1.0327	1.0287	1.0122	1.0030	1.0022	1.0027	1.0027	1.0016	1.0010	1.0122	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	1.0000			
14 Half Yr Avg Exc Hi/Lo	3.7876	1.5316	1.2334	1.1725	1.1189	1.1009	1.0972	1.0957	1.0651	1.0291	1.0663	1.0302	1.0291	1.0234	1.0097	1.0159	1.0025	1.0018	1.0018	1.0011	1.0006	1.0178	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	3.7593	1.4971	1.2401	1.1484	1.1069	1.0656	1.0609	1.0536	1.0397	1.0262	1.0381	1.0194	1.0204	1.0220	1.0060	1.0120	1.0020	1.0048	1.0018	1.0083	1.0009	1.0136	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	3.7981	1.5403	1.1928	1.1980	1.1886	1.1616	1.1161	1.1404	1.0501	1.0062	1.0297	1.0224	1.0510	1.0087	1.0315	1.0392	1.0001	1.0217	1.0000	1.0011	1.0009	1.0266	1.0405	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	3.8495	1.5436	1.2338	1.2005	1.2003	1.1426	1.0924	1.1515	1.0402	1.0581	1.0220	1.0420	1.0387	1.0545	1.0199	1.0296	1.0087	1.0165	1.0046	1.0013	1.0012	1.0312	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	3.7367	1.5402	1.2357	1.2053	1.1614	1.1150	1.1152	1.1080	1.0650	1.0458	1.0526	1.0298	1.0393	1.0467	1.0204	1.0210	1.0072	1.0126	1.0045	1.0018	1.0013	1.0209	1.0200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	3.7447	1.5330	1.2386	1.1844	1.1303	1.1131	1.1051	1.1042	1.0670	1.0461	1.0599	1.0339	1.0357	1.0394	1.0174	1.0243	1.0064	1.0102	1.0035	1.0014	1.0010	1.0302	1.0146	1.0000	1.0000	1.0003	1.0003	1.0067	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	3.7216	1.4946	1.2446	1.1581	1.1164	1.0739	1.0726	1.0689	1.0467	1.0367	1.0412	1.0252	1.0271	1.0302	1.0112	1.0195	1.0049	1.0116	1.0031	1.0231	1.0011	1.0233	1.0122	1.0002	1.0003	1.0003	1.0067	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	3.8053	1.5278	1.2569	1.2348	1.1560	1.1841	1.0748	1.0917	1.0688	1.1400	1.0302	1.0484	1.0659	1.0317	1.0478	1.0020	1.0268	1.0218	1.0008	1.0028	1.0008	1.0697	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	3.9353	1.5567	1.2075	1.1716	1.2489	1.0930	1.1080	1.1968	1.0186	1.0068	1.0168	1.0463	1.0071	1.0778	1.0042	1.0540	1.0000	1.0000	1.0087	1.0000	1.0015	1.0015	1.0640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
8 Half Yr S1 Avg	3.5908	1.5324	1.2577	1.2054	1.1717	1.1463	1.1139	1.0834	1.1222	1.1072	1.0668	1.0374	1.0506	1.0251	1.0370	1.0024	1.0207	1.0177	1.0020	1.0043	1.0025	1.0523	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	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	4.1091	1.5765	1.2160	1.1714	1.2058	1.0812	1.1359	1.1514	1.0437	1.0101	1.0585	1.0339	1.0431	1.0831	1.0032	1.0405	1.0013	0.9999	1.0077	1.0012	1.0011	1.0011	1.0480	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Vol Wtd S1 Avg	3.7366	1.5282	1.2647	1.2284	1.1362	1.1836	1.0751	1.0931	1.0662	1.1244	1.0260	1.0366	1.0713	1.0396	1.0333	1.0016	1.0168	1.0317	1.0007	1.0028	1.0011	1.0686	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	3.9455	1.5570	1.2090	1.1754	1.2637	1.1062	1.1065	1.1990	1.0191	1.0069	1.0185	1.0466	1.0070	1.0712	1.0044	1.0583	1.0000	1.0000	1.0095	1.0000	1.0013	1.0563	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Vol Wtd S1 Avg	3.5828	1.5197	1.2574	1.1412	1.1156	1.0932	1.0833	1.0356	1.0533	1.0436	1.0537	1.0328	1.0304	1.0237	1.0152	1.0119	1.0082	1.0151	1.0016	1.0351	1.0014	1.0499	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	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	3.8524	1.4737	1.2330	1.1729	1.1170	1.0573	1.0627	1.0978	1.0406	1.0308	1.0296	1.0185	1.0238	1.0360	1.0072	1.0262	1.0015	1.0085	1.0047	1.0134	1.0009	1.0009	1.0242	1.0003	1.0006	1.0006	1.0134	1.0000	1.0000	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Selections at 2019-06-30 - DI	3.8097	1.4941	1.2435	1.1542	1.1074	1.0736	1.0709	1.0564	1.0442	1.0376	1.0390	1.0275	1.0201	1.0322	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	3.7911	1.4946	1.2446	1.1581	1.1164	1.0739	1.0726	1.0689	1.0467	1.0367	1.0412	1.0252	1.0271	1.0302	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	3.7911	1.4946	1.2446	1.1581	1.1164	1.0739	1.0726	1.0689	1.0467	1.0367	1.0412	1.0252	1.0271	1.0302	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	13.9119	3.6696	2.4552	1.9726	1.7034	1.5258	1.4209	1.3247	1.2394	1.1840	1.1422	1.0969	1.0699	1.0417	1.0112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.0719	0.2725	0.4073	0.5069	0.5871	0.6554	0.7038	0.7549	0.8069	0.8446	0.8755	0.9116	0.9346	0.9600	0.9889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495	$ 31.4470	$ 2,311,191	1.0000	0.00 %	$ 0	$ 664,944	$ 664,944	9.0475
12-2000	234	77,682	34.6947	2,695,156	1.0000	0.00 %	0	1,026,778	1,026,778	13.2177
06-2001	228	79,676	31.4470	2,505,562	1.0000	0.00 %	0	647,079	647,079	8.1214
12-2001	222	83,066	34.6948	2,881,952	1.0000	0.00 %	0	894,039	894,039	10.7630
06-2002	216	77,338	31.4468	2,432,039	1.0000	0.00 %	0	1,030,514	1,030,514	13.3248
12-2002	210	75,921	34.6946	2,634,057	1.0000	0.00 %	0	498,326	498,326	6.5637
06-2003	204	72,465	31.4467	2,278,781	1.0000	0.00 %	0	448,011	448,011	6.1825
12-2003	198	77,582	28.5238	2,212,942	1.0000	0.00 %	0	944,203	944,203	12.1704
06-2004	192	81,637	26.4085	2,155,917	1.0000	0.00 %	0	568,166	568,166	6.9597
12-2004	186	85,611	29.7649	2,548,198	1.0000	0.00 %	0	413,429	413,429	4.8292
06-2005	180	83,991	27.5634	2,315,066	1.0000	0.00 %	0	685,118	685,118	8.1571
12-2005	174	87,596	31.0636	2,721,058	1.0000	0.00 %	0	779,438	779,438	8.8981
06-2006	168	86,842	28.7698	2,498,427	1.0000	0.00 %	0	501,428	501,428	5.7740
12-2006	162	92,200	32.4271	2,989,777	1.0000	0.00 %	0	954,057	954,057	10.3477
06-2007	156	92,344	30.0207	2,772,230	1.0000	0.00 %	0	690,791	690,791	7.4806
12-2007	150	99,194	33.8398	3,356,701	1.0000	0.00 %	0	1,147,018	1,147,018	11.5634
06-2008	144	100,110	31.3381	3,137,265	1.0000	0.00 %	0	1,172,780	1,172,780	11.7149
12-2008	138	107,495	35.3179	3,796,501	1.0000	0.00 %	0	825,951	825,951	7.6836
06-2009	132	108,425	32.7070	3,546,270	1.0000	0.00 %	0	841,776	841,776	7.7637
12-2009	126	116,308	36.8615	4,287,281	1.0000	0.00 %	0	1,108,336	1,108,336	9.5293
06-2010	120	116,224	34.1357	3,967,401	1.0097	0.96 %	37,977	2,092,193	2,130,170	18.3281
12-2010	114	123,203	38.4701	4,739,632	1.0036	0.36 %	17,058	1,502,505	1,519,563	12.3338
06-2011	108	122,106	35.6234	4,349,836	1.0085	0.85 %	36,800	1,059,613	1,096,413	8.9792
12-2011	102	128,569	40.1521	5,162,314	1.0150	1.48 %	76,309	1,207,350	1,283,659	9.9842
06-2012	96	128,149	37.1775	4,764,267	1.0185	1.82 %	86,764	1,458,963	1,545,727	12.0619
12-2012	90	135,405	41.9080	5,674,543	1.0063	0.63 %	35,707	1,621,613	1,657,320	12.2397
06-2013	84	134,902	38.8063	5,235,053	1.0027	0.27 %	14,329	1,600,731	1,615,060	11.9721
12-2013	78	142,588	43.7372	6,236,413	1.0187	1.84 %	114,582	1,659,504	1,774,086	12.4420
06-2014	72	140,738	40.5009	5,700,022	1.0223	2.18 %	124,416	1,074,681	1,199,097	8.5200
12-2014	66	148,252	45.4137	6,732,656	1.0178	1.75 %	117,781	1,369,937	1,487,718	10.0351
06-2015	60	145,928	41.6237	6,074,040	1.0362	3.49 %	212,003	1,468,386	1,680,389	11.5152
12-2015	54	152,759	46.4319	7,092,901	1.0475	4.54 %	321,934	1,778,759	2,100,693	13.7517
06-2016	48	150,680	42.5546	6,412,113	1.0562	5.32 %	341,022	1,580,114	1,921,136	12.7498
12-2016	42	155,812	47.4756	7,397,272	1.1099	9.90 %	732,270	904,514	1,636,784	10.5049
06-2017	36	151,446	43.5141	6,590,026	1.1301	11.51 %	758,612	1,302,929	2,061,541	13.6124
12-2017	30	156,544	48.5406	7,598,736	1.1686	14.43 %	1,096,566	1,506,141	2,602,707	16.6260
06-2018	24	151,964	44.4857	6,760,241	1.2965	22.87 %	1,545,917	724,330	2,270,247	14.9394
12-2018	18	156,761	49.6257	7,779,388	1.3873	27.92 %	2,171,717	1,162,295	3,334,012	21.2681
06-2019	12	152,100	45.4867	6,918,534	1.4951	33.11 %	2,290,976	756,850	3,047,826	20.0383
12-2019	6	156,854	50.7420	7,959,104	2.7628	63.81 %	5,078,311	562,829	5,641,140	35.9642
Total		4,609,964		$ 179,220,862			$ 15,211,049	$ 42,236,419	$ 57,447,468	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 80,002	$ 80,002	$ 80,002	$ 0	$ 0	$ 0	2 %
12-2000	4,245,012	83,850	83,850	83,850	0	0	0	2 %
06-2001	4,402,192	0	0	0	0	0	0	0 %
12-2001	4,799,408	98,001	98,001	98,001	0	0	0	2 %
06-2002	4,823,033	67,295	67,295	67,295	0	0	0	1 %
12-2002	5,252,529	77,514	77,514	77,514	0	0	0	1 %
06-2003	5,355,064	15,400	15,400	15,400	0	0	0	0 %
12-2003	5,837,668	34,035	34,035	34,035	0	0	0	1 %
06-2004	6,100,198	20,736	20,736	20,736	0	0	0	0 %
12-2004	6,584,580	72,780	72,780	72,780	0	0	0	1 %
06-2005	6,485,557	35,474	35,474	35,474	0	0	0	1 %
12-2005	6,636,449	36,115	36,115	36,115	0	0	0	1 %
06-2006	6,468,423	4,000	4,000	4,000	0	0	0	0 %
12-2006	6,797,146	108,000	108,000	108,000	0	0	0	2 %
06-2007	6,800,969	43,000	43,000	43,000	0	0	0	1 %
12-2007	7,254,131	115,790	115,790	115,790	0	0	0	2 %
06-2008	7,228,607	47,001	47,001	47,001	0	0	0	1 %
12-2008	7,754,753	57,000	57,000	57,000	0	0	0	1 %
06-2009	7,776,531	41,949	41,949	41,949	0	0	0	1 %
12-2009	8,335,579	60,117	60,117	60,117	0	0	0	1 %
06-2010	8,385,244	4,000	4,000	4,000	0	0	0	0 %
12-2010	8,920,615	55,000	55,000	55,000	0	0	0	1 %
06-2011	8,866,504	41,000	41,000	41,000	0	0	0	0 %
12-2011	9,445,696	99,968	99,968	99,968	0	0	0	1 %
06-2012	9,413,147	32,000	32,000	32,000	0	0	0	0 %
12-2012	9,953,807	32,115	32,115	32,115	0	0	0	0 %
06-2013	9,974,726	50,000	50,000	50,000	0	0	0	1 %
12-2013	10,555,019	86,000	86,000	86,000	0	0	0	1 %
06-2014	10,313,713	20,000	20,000	20,000	0	0	0	0 %
12-2014	10,738,292	56,120	56,120	56,120	0	0	0	1 %
06-2015	10,443,080	137,120	127,120	137,465	10,000	345	10,345	1 %
12-2015	10,824,380	36,842	36,842	36,967	0	125	125	0 %
06-2016	10,781,766	110,560	110,560	110,505	0	(55)	(55)	1 %
12-2016	11,243,260	23,108	23,108	22,980	0	(128)	(128)	0 %
06-2017	10,847,880	30,648	30,648	30,476	0	(172)	(172)	0 %
12-2017	11,080,509	70,000	70,000	69,560	0	(440)	(440)	1 %
06-2018	10,673,509	20,000	20,000	19,812	0	(188)	(188)	0 %
12-2018	11,226,170	99,000	87,000	96,605	12,000	(2,395)	9,605	1 %
06-2019	11,403,881	12,000	12,000	11,235	0	(765)	(765)	0 %
12-2019	12,359,793	60,000	10,000	56,988	50,000	(3,012)	46,988	0 %
Total	$ 330,372,307	$ 2,173,540	$ 2,101,540	$ 2,166,857	$ 72,000	($ 6,683)	$ 65,317	1 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 80,002	$ 80,002	$ 2,311,191	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002		$ 80,002
12-2000	83,850	83,850	2,695,156	83,850	83,850	83,850	83,850	83,850	83,850		83,850
06-2001	0	0	2,505,562	0	0	0	0	0	0		0
12-2001	98,001	98,001	2,881,952	98,001	98,001	98,001	98,001	-8	98,001		98,001
06-2002	67,295	67,295	2,432,039	67,295	67,295	67,295	67,295	67,295	67,295		67,295
12-2002	77,514	77,514	2,634,057	77,514	77,514	77,514	77,514	77,514	77,514		77,514
06-2003	15,400	15,400	2,278,781	15,400	15,400	15,400	15,400	15,400	15,400		15,400
12-2003	34,035	34,035	2,212,942	34,035	34,035	34,035	34,035	34,035	34,035		34,035
06-2004	20,736	20,736	2,155,917	20,736	20,736	20,736	20,736	20,736	20,736		20,736
12-2004	72,780	72,780	2,548,198	72,780	72,780	72,780	72,780	72,780	72,780		72,780
06-2005	35,474	35,474	2,315,066	35,474	35,474	35,474	35,474	35,474	35,474		35,474
12-2005	36,115	36,115	2,721,058	36,115	36,115	36,115	36,115	36,115	36,115		36,115
06-2006	4,000	4,000	2,498,427	4,000	4,000	4,000	4,000	4,000	4,000		4,000
12-2006	108,000	108,000	2,989,777	108,000	108,000	108,000	108,000	108,000	108,000		108,000
06-2007	43,000	43,000	2,772,230	43,000	43,000	43,000	43,000	43,000	43,000		43,000
12-2007	115,790	115,790	3,356,701	115,790	115,790	115,790	115,790	115,790	115,790		115,790
06-2008	47,001	47,001	3,137,265	47,001	47,001	47,001	47,001	47,001	47,001		47,001
12-2008	57,000	57,000	3,796,501	57,000	57,000	57,000	57,000	57,000	57,000		57,000
06-2009	41,949	41,949	3,546,270	41,949	41,949	41,949	41,949	41,949	41,949		41,949
12-2009	60,117	60,117	4,287,281	60,117	60,117	60,117	60,117	60,117	60,117		60,117
06-2010	4,000	4,000	3,967,401	4,000	4,000	4,000	4,000	4,000	4,000		4,000
12-2010	55,000	55,000	4,739,632	55,000	55,000	55,000	55,000	55,000	55,000		55,000
06-2011	41,000	41,000	4,349,836	41,000	41,000	41,000	41,000	41,000	41,000		41,000
12-2011	99,968	99,968	5,162,314	99,968	99,968	99,968	99,968	99,968	99,968		99,968
06-2012	32,000	32,000	4,764,267	32,000	32,000	32,000	32,000	32,000	32,000		32,000
12-2012	32,115	32,115	5,674,543	32,115	32,115	32,115	32,115	32,115	32,115		32,115
06-2013	50,000	50,000	5,235,053	50,000	50,000	50,000	50,000	50,000	50,000		50,000
12-2013	86,000	86,000	6,236,413	86,000	86,000	86,000	86,000	86,000	86,000		86,000
06-2014	20,000	20,000	5,700,022	20,000	20,000	20,000	20,000	20,000	20,000		20,000
12-2014	56,120	56,120	6,732,656	56,120	56,120	56,120	56,120	56,120	56,120		56,120
06-2015	137,465	127,175	6,074,040	152,380	129,730	137,292	137,503	137,467	137,465		137,465
12-2015	36,967	37,081	7,092,901	60,849	82,637	37,082	37,048	36,884	36,967		36,967
06-2016	110,505	111,555	6,412,113	107,349	167,735	110,525	110,506	110,279	110,505		110,505
12-2016	22,980	23,487	7,397,272	(18,028)	142,605	22,699	23,208	22,940	22,980		22,980
06-2017	30,476	31,471	6,590,026	(6,518)	203,081	30,248	30,685	30,394	30,476		30,476
12-2017	69,560	73,119	7,598,736	21,940	394,138	69,542	69,861	69,370	69,560		69,560
06-2018	19,812	21,292	6,760,241	(44,019)	430,357	19,339	20,417	19,773	19,812		19,812
12-2018	96,605	96,230	7,779,388	(93,828)	833,135	97,180	101,326	96,151	96,605		96,605
06-2019	11,235	15,100	6,918,534	(458,979)	1,432,207	6,922	43,245	11,300	11,235		11,235
12-2019	56,988	26,528	7,959,104	(360,636)	4,968,794	55,728	79,059		56,988		56,988
Total	$ 2,166,857	$ 2,137,300	$ 179,220,862	$ 934,772	$ 10,358,681	$ 2,160,817	$ 2,227,120	-8	$ 2,166,857		$ 2,166,857

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 80,002	$ 0	$ 80,002	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 80,002	($ 80,002)	0.00 %
12-2000	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	0	83,850	0	0	0	0	0	0	0	0	83,850	(83,850)	0.00 %
06-2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	0	98,001	0	0	0	0	0	0	0	0	98,001	(98,001)	0.00 %
06-2002	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	0	67,295	0	0	0	0	0	0	0	0	67,295	(67,295)	0.00 %
12-2002	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	0	77,514	0	0	0	0	0	0	0	0	77,514	(77,514)	0.00 %
06-2003	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	0	15,400	0	0	0	0	0	0	0	0	15,400	(15,400)	0.00 %
12-2003	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	0	34,035	0	0	0	0	0	0	0	0	34,035	(34,035)	0.00 %
06-2004	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	0	20,736	0	0	0	0	0	0	0	0	20,736	(20,736)	0.00 %
12-2004	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	0	72,780	0	0	0	0	0	0	0	0	72,780	(72,780)	0.00 %
06-2005	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	0	35,474	0	0	0	0	0	0	0	0	35,474	(35,474)	0.00 %
12-2005	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	0	36,115	0	0	0	0	0	0	0	0	36,115	(36,115)	0.00 %
06-2006	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	0	4,000	0	0	0	0	0	0	0	0	4,000	(4,000)	0.00 %
12-2006	108,000	108,000	108,000	108,000	108,000	108,000	108,000	125,301	125,000	0	125,000	0	0	0	0	0	0	(17,301)	301	125,000	(125,000)	0.00 %
06-2007	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	0	43,000	0	0	0	0	0	0	0	0	43,000	(43,000)	0.00 %
12-2007	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	0	115,790	0	0	0	0	0	0	0	0	115,790	(115,790)	0.00 %
06-2008	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	0	47,001	0	0	0	0	0	0	0	0	47,001	(47,001)	0.00 %
12-2008	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	0	57,000	0	0	0	0	0	0	0	0	57,000	(57,000)	0.00 %
06-2009	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	0	41,949	0	0	0	0	0	0	0	0	41,949	(41,949)	0.00 %
12-2009	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	0	60,117	0	0	0	0	0	0	0	0	60,117	(60,117)	0.00 %
06-2010	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	0	18,994	0	0	0	0	0	0	0	0	4,000	(18,994)	0.00 %
12-2010	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	0	54,840	0	0	0	0	0	0	0	0	55,000	(54,840)	0.00 %
06-2011	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,093	0	40,590	0	0	0	0	0	0	0	(93)	41,093	(40,590)	0.00 %
12-2011	99,968	99,968	99,968	99,968	99,968	99,968	99,968	100,198	99,964	0	100,657	0	0	0	0	0	0	(230)	234	99,964	(100,657)	0.00 %
06-2012	32,000	32,000	32,000	32,000	32,000	32,000	32,087	31,999	31,787	0	31,666	0	0	0	0	0	(87)	88	212	31,787	(31,666)	0.00 %
12-2012	32,115	32,115	32,115	32,115	32,115	32,225	32,126	31,900	31,775	0	31,856	0	0	0	0	(110)	98	226	125	31,775	(31,856)	0.00 %
06-2013	50,000	50,000	50,000	50,000	50,168	50,037	49,694	49,491	49,549	0	49,365	0	0	0	(168)	131	343	203	(58)	49,549	(49,365)	0.00 %
12-2013	86,000	86,000	86,000	86,258	86,156	85,625	85,262	85,273	85,435	0	83,959	0	0	(258)	102	531	363	(12)	(162)	85,435	(83,959)	0.00 %
06-2014	20,000	20,000	20,061	20,034	19,934	19,863	19,862	19,866	19,765	0	18,878	0	(61)	28	99	71	1	(3)	101	19,765	(18,878)	0.00 %
12-2014	56,120	56,262	56,216	55,954	55,714	55,778	55,826	55,484	54,787	0	29,209	(142)	46	262	240	(64)	(48)	341	697	54,787	(29,209)	-0.25 %
06-2015	137,465	137,277	136,711	136,171	136,007	136,328	134,988	133,289	138,086	0		189	565	540	165	(322)	1,341	1,699	(4,797)	138,086		0.14 %
12-2015	36,967	36,748	48,499	46,414	46,396	46,585	73,244	71,151	70,888			219	(11,751)	2,084	18	(188)	(26,659)	2,093	263			0.60 %
06-2016	110,505	109,756	109,627	109,373	103,586	103,123	106,348	77,850				749	129	254	5,787	463	(3,225)	28,499				0.68 %
12-2016	22,980	22,916	22,836	22,814	22,702	22,055	51,924					64	81	22	111	648	(29,869)					0.28 %
06-2017	30,476	30,372	30,255	29,937	42,382	25,100						104	116	318	(12,444)	17,281						0.34 %
12-2017	69,560	69,198	68,389	66,120	45,071							362	808	2,270	21,048							0.52 %
06-2018	19,812	19,561	11,183	20,286								252	8,377	(9,103)								1.29 %
12-2018	96,605	121,366	117,222									(24,760)	4,144									-20.40 %
06-2019	11,235	11,129										106										0.96 %
12-2019	56,988																					
Total	$ 2,166,857	$ 2,132,725	$ 2,119,142	$ 2,005,503	$ 1,970,258	$ 1,906,745	$ 1,939,386	$ 1,871,861	$ 1,797,190	$ 0	$ 1,575,073	($ 22,857)	$ 2,455	($ 3,583)	$ 14,958	$ 18,442	($ 57,742)	$ 15,602	($ 3,179)	$ 1,726,302	($ 1,575,073)	-1.07 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 80,002	1.0000	1.0000	$ 0	$ 80,002
12-2000	234	83,850	1.0000	1.0000	0	83,850
06-2001	228	0	1.0000	1.0000	0	0
12-2001	222	98,001	1.0000	1.0000	0	98,001
06-2002	216	67,295	1.0000	1.0000	0	67,295
12-2002	210	77,514	1.0000	1.0000	0	77,514
06-2003	204	15,400	1.0000	1.0000	0	15,400
12-2003	198	34,035	1.0000	1.0000	0	34,035
06-2004	192	20,736	1.0000	1.0000	0	20,736
12-2004	186	72,780	1.0000	1.0000	0	72,780
06-2005	180	35,474	1.0000	1.0000	0	35,474
12-2005	174	36,115	1.0000	1.0000	0	36,115
06-2006	168	4,000	1.0000	1.0000	0	4,000
12-2006	162	108,000	1.0000	1.0000	0	108,000
06-2007	156	43,000	1.0000	1.0000	0	43,000
12-2007	150	115,790	1.0000	1.0000	0	115,790
06-2008	144	47,001	1.0000	1.0000	0	47,001
12-2008	138	57,000	1.0000	1.0000	0	57,000
06-2009	132	41,949	1.0000	1.0000	0	41,949
12-2009	126	60,117	1.0000	1.0000	0	60,117
06-2010	120	4,000	1.0000	1.0000	0	4,000
12-2010	114	55,000	1.0000	1.0000	0	55,000
06-2011	108	41,000	1.0000	1.0000	0	41,000
12-2011	102	99,968	1.0000	1.0000	0	99,968
06-2012	96	32,000	1.0000	1.0000	0	32,000
12-2012	90	32,115	1.0000	1.0000	0	32,115
06-2013	84	50,000	1.0000	1.0000	0	50,000
12-2013	78	86,000	1.0000	1.0000	0	86,000
06-2014	72	20,000	1.0000	1.0000	0	20,000
12-2014	66	56,120	1.0000	1.0000	0	56,120
06-2015	60	137,120	1.0025	1.0025	0	137,465
12-2015	54	36,842	1.0009	1.0034	0	36,967
06-2016	48	110,560	0.9961	0.9995	0	110,505
12-2016	42	23,108	0.9950	0.9945	0	22,980
06-2017	36	30,648	0.9999	0.9944	0	30,476
12-2017	30	70,000	0.9993	0.9937	0	69,560
06-2018	24	20,000	0.9969	0.9906	0	19,812
12-2018	18	99,000	0.9851	0.9758	0	96,605
06-2019	12	12,000	0.9595	0.9363	0	11,235
12-2019	6	60,000	1.0145	0.9498	0	56,988
Total		$ 2,173,540			$ 0	$ 2,166,857

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	96,002	84,002	86,002	86,002	86,002	83,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002
12-2000	67,022	69,022	94,022	84,022	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	
06-2001	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	0	0	0			
12-2001	67,000	116,001	108,001	108,001	108,001	108,001	108,001	108,001	108,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001		
06-2002	73,040	68,039	68,039	68,039	70,589	70,589	115,076	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295			
12-2002	57,000	66,900	62,000	69,514	67,514	100,139	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514				
06-2003	15,000	45,480	15,000	15,000	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400					
12-2003	48,000	46,035	36,035	36,035	36,035	36,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035						
06-2004	32,726	27,726	27,726	25,736	25,736	25,736	25,736	25,736	25,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736							
12-2004	91,200	103,840	104,000	89,780	89,781	88,992	78,991	78,991	78,991	78,991	78,280	78,280	78,184	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780							
06-2005	29,840	22,022	40,022	38,000	37,974	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474								
12-2005	11,000	23,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115									
06-2006	2,000	4,001	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000										
12-2006	132,000	140,000	135,002	135,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000											
06-2007	23,000	48,000	43,000	43,000	43,000	43,000	43,001	43,001	43,001	43,001	43,001	43,001	43,001	43,001	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000												
12-2007	90,991	114,570	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790													
06-2008	24,000	37,000	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001														
12-2008	43,000	69,500	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000															
06-2009	38,000	63,448	43,449	43,449	53,449	43,449	43,449	41,971	41,971	41,971	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949																
12-2009	49,000	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117																	
06-2010	21,000	21,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000																		
12-2010	54,000	69,000	68,000	48,000	58,000	58,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000																			
06-2011	33,500	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000																				
12-2011	106,800	104,000	102,968	102,968	101,968	101,968	101,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968																					
06-2012	10,000	40,000	40,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000																						
12-2012	54,115	44,115	34,115	34,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115																							
06-2013	60,654	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000																								
12-2013	75,100	96,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000																									
06-2014	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000																										
12-2014	30,000	56,000	56,120	56,120	56,120	56,120	56,120	56,120	56,120	56,120	56,120																											
06-2015	110,000	146,030	136,030	136,030	137,120	137,120	137,120	137,120	137,120	137,120																												
12-2015	72,540	74,540	74,540	46,842	46,842	46,842	48,842	36,842	36,842																													
06-2016	75,000	112,001	104,561	104,560	110,560	110,560	110,560	110,560																														
12-2016	50,400	23,108	23,108	23,108	23,108	23,108	23,108																															
06-2017	24,648	44,648	30,648	30,648	30,648	30,648																																
12-2017	44,500	70,000	70,000	70,000	70,000																																	
06-2018	20,001	11,840	20,020	20,000																																		
12-2018	119,000	129,000	99,000																																			
06-2019	12,000	12,000																																				
12-2019	60,000																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.8750	1.0238	1.0000	1.0000	0.9651	0.9639	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0298	1.3622	0.8936	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	1.7314	0.9310	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9315	1.0000	1.0000	1.0375	1.0000	1.6302	0.5848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1737	0.9268	1.1212	0.9712	1.4832	0.7741	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	3.0320	0.3298	1.0000	1.0267	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9591	0.7828	1.0000	1.0000	1.0000	0.9445	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.8472	1.0000	0.9282	1.0000	1.0000	1.0000	1.0000	1.0000	0.8057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.1386	1.0015	0.8633	1.0000	0.9912	0.8876	1.0000	1.0000	1.0000	0.9910	1.0000	0.9988	0.9309	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2005	0.7380	1.8174	0.9495	0.9993	0.9342	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2005	2.1014	1.5624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2006	2.0005	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2006	1.0606	0.9643	1.0000	0.9259	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	2.0870	0.8958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	1.2591	1.0106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.5417	1.2703	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.6163	0.8201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.6697	0.6848	1.0000	1.2302	0.8129	1.0000	0.9660	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.2269	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	1.0000	0.9048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.2105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	1.2778	0.9855	0.7059	1.2083	1.0000	0.9483	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.2239	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	0.9738	0.9901	1.0000	0.9903	1.0000	1.0000	0.9804	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	4.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2012	0.8152	0.7733	1.0000	0.9414	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2013	0.8243	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2013	1.2783	0.8958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2014	1.8667	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2015	1.3275	0.9315	1.0000	1.0080	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2015	1.0276	1.0000	0.6284	1.0000	1.0000	1.0427	0.7543	1.0000																									
06-2016	1.4933	0.9336	1.0000	1.0574	1.0000	1.0000	1.0000																										
12-2016	0.4585	1.0000	1.0000	1.0000	1.0000	1.0000																											
06-2017	1.8114	0.6864	1.0000	1.0000	1.0000																												
12-2017	1.5730	1.0000	1.0000	1.0000																													
06-2018	0.5920	1.6909	0.9990																														
12-2018	1.0840	0.7674																															
06-2019	1.0000																																
12-2019																																	
4 Half Yr Avg	1.0623	1.0362	0.9998	1.0143	1.0000	1.0107	0.9386	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	1.0865	1.0131	0.9379	1.0109	1.0000	1.0071	0.9591	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	1.2234	1.0012	0.9627	1.0065	1.0000	1.0043	0.9735	1.0000	1.0000	1.0000	0.9211	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.1537	0.9772	0.9591	0.9998	1.0000	0.9994	0.9810	1.0000	1.0000	1.0000	0.9436	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.3591	0.9985	0.9691	1.0113	1.0055	1.0058	0.9777	1.0000	0.9904	0.9997	0.9718	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	1.0420	0.8837	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	1.0623	0.9253	0.9997	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	1.2386	0.9543	0.9999	1.0010	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	1.1522	0.9420	0.9832	0.9999	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.3108	0.9942	0.9747	1.0072	0.9966	0.9931	0.9900	1.0000	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	1.1398	0.8598	0.9999	1.0263	1.0000	1.0063	0.9660	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd Avg	1.0741	0.8892	0.9141	1.0172	1.0000	1.0051	0.9738	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Vol Wtd Avg	1.2170	0.9227	0.9554	1.0114	1.0000	1.0034	0.9793	1.0000	1.0000	1.0000	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9699	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Vol Wtd Avg	1.1580	0.9203	0.9579	1.0049	1.0000	0.9988	0.9835	1.0000	1.0000	1.0000	0.9802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9760	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd Avg	1.1967	0.9561	0.9646	1.0072	1.0081	1.0029	0.9680	1.0000	0.9915	0.9995	0.9904	0.9999	0.9962	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr S1 Avg	1.1345	1.1036	0.9997	1.0218	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr S2 Avg	1.0385	0.9225	0.8761	1.0000	1.0000	1.0142	0.9181	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
8 Half Yr S1 Avg	1.2242	1.0606	0.9997	1.0163	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S2 Avg	1.0358	0.9419	0.9071	1.0000	1.0000	1.0107	0.9386	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9660	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Vol Wtd S1 Avg	1.2090	0.9213	0.9999	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S2 Avg	1.0384	0.8649	0.8348	1.0000	1.0000	1.0159	0.9372	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Vol Wtd S1 Avg	1.2468	0.9427	0.9856	1.0249	0.9812	1.0534	0.9398	1.0000	0.9924	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S2 Avg	1.1681	0.9641	0.9513	0.9959	1.0269	0.9707	0.9879	1.0000	0.9910	0.9994	1.0000	0.9999	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9776	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Selections at 2019-06-30 - DB	0.9857	0.9629	0.9884	0.9975	0.9993	0.9990	0.9953	0.9963	0.9986	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	1.0145	0.9595	0.9851	0.9969	0.9993	0.9999	0.9950	0.9961	1.0009	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0145	0.9595	0.9851	0.9969	0.9993	0.9999	0.9950	0.9961	1.0009	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.0145	0.9595	0.9851	0.9969	0.9993	0.9999	0.9950	0.9961	1.0009	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.9498	0.9363	0.9758	0.9906	0.9937	0.9944	0.9945	0.9995	1.0034	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0528	1.0681	1.0248	1.0095	1.0063	1.0056	1.0056	1.0005	0.9966	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 80,002	1.0000	1.0000	0	$ 80,002
12-2000	234	83,850	1.0000	1.0000	0	83,850
06-2001	228	0	1.0000	1.0000	0	0
12-2001	222	98,001	1.0000	1.0000	0	98,001
06-2002	216	67,295	1.0000	1.0000	0	67,295
12-2002	210	77,514	1.0000	1.0000	0	77,514
06-2003	204	15,400	1.0000	1.0000	0	15,400
12-2003	198	34,035	1.0000	1.0000	0	34,035
06-2004	192	20,736	1.0000	1.0000	0	20,736
12-2004	186	72,780	1.0000	1.0000	0	72,780
06-2005	180	35,474	1.0000	1.0000	0	35,474
12-2005	174	36,115	1.0000	1.0000	0	36,115
06-2006	168	4,000	1.0000	1.0000	0	4,000
12-2006	162	108,000	1.0000	1.0000	0	108,000
06-2007	156	43,000	1.0000	1.0000	0	43,000
12-2007	150	115,790	1.0000	1.0000	0	115,790
06-2008	144	47,001	1.0000	1.0000	0	47,001
12-2008	138	57,000	1.0000	1.0000	0	57,000
06-2009	132	41,949	1.0000	1.0000	0	41,949
12-2009	126	60,117	1.0000	1.0000	0	60,117
06-2010	120	4,000	1.0000	1.0000	0	4,000
12-2010	114	55,000	1.0000	1.0000	0	55,000
06-2011	108	41,000	1.0000	1.0000	0	41,000
12-2011	102	99,968	1.0000	1.0000	0	99,968
06-2012	96	32,000	1.0000	1.0000	0	32,000
12-2012	90	32,115	1.0000	1.0000	0	32,115
06-2013	84	50,000	1.0000	1.0000	0	50,000
12-2013	78	86,000	1.0000	1.0000	0	86,000
06-2014	72	20,000	1.0000	1.0000	0	20,000
12-2014	66	56,120	1.0000	1.0000	0	56,120
06-2015	60	127,120	1.0004	1.0004	0	127,175
12-2015	54	36,842	1.0061	1.0065	0	37,081
06-2016	48	110,560	1.0025	1.0090	0	111,555
12-2016	42	23,108	1.0074	1.0164	0	23,487
06-2017	36	30,648	1.0103	1.0269	0	31,471
12-2017	30	70,000	1.0172	1.0446	0	73,119
06-2018	24	20,000	1.0192	1.0646	0	21,292
12-2018	18	87,000	1.0389	1.1061	0	96,230
06-2019	12	12,000	1.1376	1.2583	0	15,100
12-2019	6	10,000	2.1082	2.6528	0	26,528
Total		$ 2,101,540			0	$ 2,137,300

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	46,002	84,002	86,002	86,002	86,002	83,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002	80,002
12-2000	40,000	52,000	84,000	84,000	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	83,850	
06-2001	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	0	0	0			
12-2001	20,000	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001	98,001			
06-2002	52,040	65,899	66,488	66,488	66,787	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295	67,295				
12-2002	10,000	60,000	60,000	67,514	67,514	57,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514	77,514					
06-2003	15,000	15,000	15,000	15,000	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400	15,400						
12-2003	2,000	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035	34,035						
06-2004	20,726	20,726	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736	20,736							
12-2004	42,000	62,000	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780	72,780							
06-2005	16,000	20,000	30,000	28,000	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474	35,474								
12-2005	10,000	23,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115	36,115									
06-2006	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000										
12-2006	56,000	106,000	118,000	118,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000	108,000											
06-2007	21,000	33,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000												
12-2007	32,011	102,470	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790	115,790													
06-2008	13,000	17,000	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001	47,001														
12-2008	25,000	47,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000	57,000															
06-2009	34,000	39,948	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949	41,949																
12-2009	26,000	50,117	50,117	50,117	50,117	50,117	50,117	50,117	50,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117	60,117																	
06-2010	0	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000																		
12-2010	10,000	25,000	35,000	45,000	45,000	45,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000																			
06-2011	11,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000	41,000																				
12-2011	34,000	79,000	77,968	77,968	77,968	77,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968	99,968																					
06-2012	10,000	30,000	30,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000																						
12-2012	12,115	32,115	34,115	34,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115	32,115																							
06-2013	0	40,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000																								
12-2013	51,000	61,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000	86,000																									
06-2014	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000																										
12-2014	30,000	55,000	56,120	56,120	56,120	56,120	56,120	56,120	56,120	56,120	56,120																											
06-2015	31,000	126,030	126,030	126,030	127,120	127,120	127,120	127,120	127,120	127,120																												
12-2015	35,540	36,540	36,540	36,842	36,842	36,882	36,842	36,842	36,842																													
06-2016	30,000	72,000	94,560	94,560	110,560	110,560	110,560	110,560																														
12-2016	10,000	23,108	23,108	23,108	23,108	23,108	23,108																															
06-2017	10,648	30,648	30,648	30,648	30,648	30,648																																
12-2017	12,000	48,000	48,000	48,000	70,000																																	
06-2018	0	0	10,000	20,000																																		
12-2018	45,040	87,000	87,000																																			
06-2019	12,000	12,000																																				
12-2019	10,000																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.8261	1.0238	1.0000	1.0000	0.9651	0.9639	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.3000	1.6154	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	4.9001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.2663	1.0089	1.0000	1.0045	1.0076	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	6.0000	1.0000	1.1252	1.0000	0.8519	1.3477	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0000	1.0000	1.0000	1.0267	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	17.0175	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.4762	1.1739	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.2500	1.5000	0.9333	1.2669	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	2.3115	1.5624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.8929	1.1132	1.0000	0.9153	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.5714	1.3030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	3.2011	1.1300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.3077	2.7648	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.8800	1.2128	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.1749	1.0501	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.9276	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	0.0000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	2.5000	1.4000	1.2857	1.0000	1.0000	1.2222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	3.7273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2011	2.3235	0.9869	1.0000	1.0000	1.0000	1.2822	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2012	3.0000	1.0000	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2012	2.6508	1.0623	1.0000	0.9414	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2013	0.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2013	1.1961	1.4098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2014	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2014	1.8333	1.0204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2015	4.0655	1.0000	1.0000	1.0086	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2015	1.0281	1.0000	1.0083	1.0000	1.0011	0.9989	1.0000	1.0000																									
06-2016	2.4000	1.3133	1.0000	1.1692	1.0000	1.0000	1.0000																										
12-2016	2.3108	1.0000	1.0000	1.0000	1.0000	1.0000																											
06-2017	2.8783	1.0000	1.0000	1.0000	1.0000																												
12-2017	4.0000	1.0000	1.0000	1.4583																													
06-2018	0.0000	0.0000	2.0000																														
12-2018	1.9316	1.0000																															
06-2019	1.0000																																
12-2019																																	
4 Half Yr Avg	2.3105	1.0000	1.2500	1.1569	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	2.4241	1.0627	1.1680	1.1060	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	2.3831	1.0371	1.1008	1.0636	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	2.2745	1.0812	1.0768	1.0413	1.0001	1.0360	1.0000	1.0000	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	2.6614	1.1639	1.0394	1.0511	0.9949	1.0247	1.0000	1.0000	1.0067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	1.9316	1.0000	1.0000	1.0846	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	2.3736	1.0000	1.0021	1.0445	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	2.3403	1.0029	1.0010	1.0222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	2.2229	1.0587	1.0062	1.0148	1.0000	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	2.2767	1.1221	1.0143	1.0265	0.9989	1.0162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	2.1292	1.0000	1.0895	1.1936	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	2.2384	1.0865	1.0424	1.1088	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	2.2676	1.0475	1.0194	1.0684	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	2.0856	1.0917	1.0170	1.0490	1.0001	1.0431	1.0000	1.0000	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	2.0460	1.1236	1.0148	1.0196	0.9933	1.0270	1.0000	1.0000	1.0059	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.9391	1.1567	1.3333	1.0593	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	2.7475	1.0000	1.0028	1.1528	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	2.0928	1.1044	1.2500	1.0445	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	2.3176	1.0000	1.0021	1.1146	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.8831	1.2198	1.0740	1.0680	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	2.3584	1.0000	1.0028	1.2038	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.8876	1.1318	1.0132	1.0364	0.9968	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	2.1514	1.1185	1.0159	1.0086	0.9908	1.0485	1.0000	1.0000	1.0094	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - DB	2.1977	1.1396	1.0421	1.0166	1.0167	1.0081	1.0072	1.0024	1.0079	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	2.1082	1.1376	1.0389	1.0192	1.0172	1.0103	1.0074	1.0025	1.0061	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	2.1082	1.1376	1.0389	1.0192	1.0172	1.0103	1.0074	1.0025	1.0061	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																							
Selected	2.1082	1.1376	1.0389	1.0192	1.0172	1.0103	1.0074	1.0025	1.0061	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.6528	1.2583	1.1061	1.0646	1.0446	1.0269	1.0164	1.0090	1.0065	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.3770	0.7947	0.9041	0.9393	0.9573	0.9738	0.9838	0.9911	0.9935	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495	$ 31.4470	$ 2,311,191	1.0000	0.00 %	$ 0	$ 80,002	$ 80,002	1.0885
12-2000	234	77,682	34.6947	2,695,156	1.0000	0.00 %	0	83,850	83,850	1.0794
06-2001	228	79,676	31.4470	2,505,562	1.0000	0.00 %	0	0	0	0.0000
12-2001	222	83,066	34.6948	2,881,952	1.0000	0.00 %	0	98,001	98,001	1.1798
06-2002	216	77,338	31.4468	2,432,039	1.0000	0.00 %	0	67,295	67,295	0.8701
12-2002	210	75,921	34.6946	2,634,057	1.0000	0.00 %	0	77,514	77,514	1.0210
06-2003	204	72,465	31.4467	2,278,781	1.0000	0.00 %	0	15,400	15,400	0.2125
12-2003	198	77,582	28.5238	2,212,942	1.0000	0.00 %	0	34,035	34,035	0.4387
06-2004	192	81,637	26.4085	2,155,917	1.0000	0.00 %	0	20,736	20,736	0.2540
12-2004	186	85,611	29.7649	2,548,198	1.0000	0.00 %	0	72,780	72,780	0.8501
06-2005	180	83,991	27.5634	2,315,066	1.0000	0.00 %	0	35,474	35,474	0.4224
12-2005	174	87,596	31.0636	2,721,058	1.0000	0.00 %	0	36,115	36,115	0.4123
06-2006	168	86,842	28.7698	2,498,427	1.0000	0.00 %	0	4,000	4,000	0.0461
12-2006	162	92,200	32.4271	2,989,777	1.0000	0.00 %	0	108,000	108,000	1.1714
06-2007	156	92,344	30.0207	2,772,230	1.0000	0.00 %	0	43,000	43,000	0.4656
12-2007	150	99,194	33.8398	3,356,701	1.0000	0.00 %	0	115,790	115,790	1.1673
06-2008	144	100,110	31.3381	3,137,265	1.0000	0.00 %	0	47,001	47,001	0.4695
12-2008	138	107,495	35.3179	3,796,501	1.0000	0.00 %	0	57,000	57,000	0.5303
06-2009	132	108,425	32.7070	3,546,270	1.0000	0.00 %	0	41,949	41,949	0.3869
12-2009	126	116,308	36.8615	4,287,281	1.0000	0.00 %	0	60,117	60,117	0.5169
06-2010	120	116,224	34.1357	3,967,401	1.0000	0.00 %	0	4,000	4,000	0.0344
12-2010	114	123,203	38.4701	4,739,632	1.0000	0.00 %	0	55,000	55,000	0.4464
06-2011	108	122,106	35.6234	4,349,836	1.0000	0.00 %	0	41,000	41,000	0.3358
12-2011	102	128,569	40.1521	5,162,314	1.0000	0.00 %	0	99,968	99,968	0.7775
06-2012	96	128,149	37.1775	4,764,267	1.0000	0.00 %	0	32,000	32,000	0.2497
12-2012	90	135,405	41.9080	5,674,543	1.0000	0.00 %	0	32,115	32,115	0.2372
06-2013	84	134,902	38.8063	5,235,053	1.0000	0.00 %	0	50,000	50,000	0.3706
12-2013	78	142,588	43.7372	6,236,413	1.0000	0.00 %	0	86,000	86,000	0.6031
06-2014	72	140,738	40.5009	5,700,022	1.0000	0.00 %	0	20,000	20,000	0.1421
12-2014	66	148,252	45.4137	6,732,656	1.0000	0.00 %	0	56,120	56,120	0.3785
06-2015	60	145,928	41.6237	6,074,040	1.0025	0.25 %	15,260	137,120	152,380	1.0442
12-2015	54	152,759	46.4319	7,092,901	1.0034	0.34 %	24,007	36,842	60,849	0.3983
06-2016	48	150,680	42.5546	6,412,113	0.9995	-0.05 %	(3,211)	110,560	107,349	0.7124
12-2016	42	155,812	47.4756	7,397,272	0.9945	-0.56 %	(41,136)	23,108	(18,028)	(0.1157)
06-2017	36	151,446	43.5141	6,590,026	0.9944	-0.56 %	(37,166)	30,648	(6,518)	(0.0430)
12-2017	30	156,544	48.5406	7,598,736	0.9937	-0.63 %	(48,060)	70,000	21,940	0.1402
06-2018	24	151,964	44.4857	6,760,241	0.9906	-0.95 %	(64,019)	20,000	(44,019)	(0.2897)
12-2018	18	156,761	49.6257	7,779,388	0.9758	-2.48 %	(192,828)	99,000	(93,828)	(0.5985)
06-2019	12	152,100	45.4867	6,918,534	0.9363	-6.81 %	(470,979)	12,000	(458,979)	(3.0176)
12-2019	6	156,854	50.7420	7,959,104	0.9498	-5.28 %	(420,636)	60,000	(360,636)	(2.2992)
Total		4,609,964		$ 179,220,862			($ 1,238,768)	$ 2,173,540	$ 934,772	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 18,598	$ 18,598	$ 18,598	$ 0	$ 0	$ 0	0 %
12-2000	4,245,012	21,555	21,555	21,555	0	0	0	1 %
06-2001	4,402,192	0	0	0	0	0	0	0 %
12-2001	4,799,408	9,001	9,001	9,001	0	0	0	0 %
06-2002	4,823,033	12,000	12,000	12,000	0	0	0	0 %
12-2002	5,252,529	6,110	6,110	6,110	0	0	0	0 %
06-2003	5,355,064	14,478	14,478	14,478	0	0	0	0 %
12-2003	5,837,668	30,000	30,000	30,000	0	0	0	1 %
06-2004	6,100,198	3,001	3,001	3,001	0	0	0	0 %
12-2004	6,584,580	12,028	12,028	12,028	0	0	0	0 %
06-2005	6,485,557	8,000	8,000	8,000	0	0	0	0 %
12-2005	6,636,449	10,659	10,659	10,659	0	0	0	0 %
06-2006	6,468,423	3,000	3,000	3,000	0	0	0	0 %
12-2006	6,797,146	14,115	14,115	14,115	0	0	0	0 %
06-2007	6,800,969	5,000	5,000	5,000	0	0	0	0 %
12-2007	7,254,131	12,000	12,000	12,000	0	0	0	0 %
06-2008	7,228,607	9,224	9,224	9,224	0	0	0	0 %
12-2008	7,754,753	11,000	11,000	11,000	0	0	0	0 %
06-2009	7,776,531	6,116	6,116	6,116	0	0	0	0 %
12-2009	8,335,579	9,579	9,579	9,579	0	0	0	0 %
06-2010	8,385,244	7,000	7,000	7,000	0	0	0	0 %
12-2010	8,920,615	8,000	8,000	8,000	0	0	0	0 %
06-2011	8,866,504	18,303	18,303	18,303	0	0	0	0 %
12-2011	9,445,696	10,000	10,000	10,000	0	0	0	0 %
06-2012	9,413,147	4,000	4,000	4,000	0	0	0	0 %
12-2012	9,953,807	5,316	5,316	5,316	0	0	0	0 %
06-2013	9,974,726	6,871	6,871	6,871	0	0	0	0 %
12-2013	10,555,019	21,752	21,752	21,752	0	0	0	0 %
06-2014	10,313,713	7,060	7,060	7,060	0	0	0	0 %
12-2014	10,738,292	16,144	16,144	16,144	0	0	0	0 %
06-2015	10,443,080	23,680	22,680	23,678	1,000	(2)	998	0 %
12-2015	10,824,380	12,077	12,077	12,064	0	(13)	(13)	0 %
06-2016	10,781,766	10,200	10,200	10,130	0	(70)	(70)	0 %
12-2016	11,243,260	14,220	14,220	14,046	0	(174)	(174)	0 %
06-2017	10,847,880	4,280	4,000	4,215	280	(65)	215	0 %
12-2017	11,080,509	15,500	15,500	15,075	0	(425)	(425)	0 %
06-2018	10,673,509	3,000	3,000	2,925	0	(75)	(75)	0 %
12-2018	11,226,170	20,000	19,000	19,030	1,000	(970)	30	0 %
06-2019	11,403,881	7,000	7,000	6,521	0	(479)	(479)	0 %
12-2019	12,359,793	13,000	3,000	13,093	10,000	93	10,093	0 %
Total	$ 330,372,307	$ 442,867	$ 430,587	$ 440,688	$ 12,280	($ 2,179)	$ 10,101	0 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 18,598	$ 18,598	$ 2,311,191	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598		$ 18,598
12-2000	21,555	21,555	2,695,156	21,555	21,555	21,555	21,555	21,555	21,555		21,555
06-2001	0	0	2,505,562	0	0	0	0	0	0		0
12-2001	9,001	9,001	2,881,952	9,001	9,001	9,001	9,001	-8	9,001		9,001
06-2002	12,000	12,000	2,432,039	12,000	12,000	12,000	12,000	12,000	12,000		12,000
12-2002	6,110	6,110	2,634,057	6,110	6,110	6,110	6,110	6,110	6,110		6,110
06-2003	14,478	14,478	2,278,781	14,478	14,478	14,478	14,478	14,478	14,478		14,478
12-2003	30,000	30,000	2,212,942	30,000	30,000	30,000	30,000	30,000	30,000		30,000
06-2004	3,001	3,001	2,155,917	3,001	3,001	3,001	3,001	3,001	3,001		3,001
12-2004	12,028	12,028	2,548,198	12,028	12,028	12,028	12,028	12,028	12,028		12,028
06-2005	8,000	8,000	2,315,066	8,000	8,000	8,000	8,000	8,000	8,000		8,000
12-2005	10,659	10,659	2,721,058	10,659	10,659	10,659	10,659	10,659	10,659		10,659
06-2006	3,000	3,000	2,498,427	3,000	3,000	3,000	3,000	3,000	3,000		3,000
12-2006	14,115	14,115	2,989,777	14,115	14,115	14,115	14,115	14,115	14,115		14,115
06-2007	5,000	5,000	2,772,230	5,000	5,000	5,000	5,000	5,000	5,000		5,000
12-2007	12,000	12,000	3,356,701	12,000	12,000	12,000	12,000	12,000	12,000		12,000
06-2008	9,224	9,224	3,137,265	9,224	9,224	9,224	9,224	9,224	9,224		9,224
12-2008	11,000	11,000	3,796,501	11,000	11,000	11,000	11,000	11,000	11,000		11,000
06-2009	6,116	6,116	3,546,270	6,116	6,116	6,116	6,116	6,116	6,116		6,116
12-2009	9,579	9,579	4,287,281	9,579	9,579	9,579	9,579	9,579	9,579		9,579
06-2010	7,000	7,000	3,967,401	7,000	7,000	7,000	7,000	7,000	7,000		7,000
12-2010	8,000	8,000	4,739,632	8,000	8,000	8,000	8,000	8,000	8,000		8,000
06-2011	18,303	18,303	4,349,836	18,303	18,303	18,303	18,303	18,303	18,303		18,303
12-2011	10,000	10,000	5,162,314	10,000	10,000	10,000	10,000	10,000	10,000		10,000
06-2012	4,000	4,000	4,764,267	4,000	4,000	4,000	4,000	4,000	4,000		4,000
12-2012	5,316	5,316	5,674,543	5,316	5,316	5,316	5,316	5,316	5,316		5,316
06-2013	6,871	6,871	5,235,053	6,871	6,871	6,871	6,871	6,871	6,871		6,871
12-2013	21,752	21,752	6,236,413	21,752	21,752	21,752	21,752	21,752	21,752		21,752
06-2014	7,060	7,060	5,700,022	7,060	7,060	7,060	7,060	7,060	7,060		7,060
12-2014	16,144	16,144	6,732,656	16,144	16,144	16,144	16,144	16,144	16,144		16,144
06-2015	23,678	22,703	6,074,040	23,163	28,797	23,679	23,678	23,692	23,678		23,678
12-2015	12,064	12,095	7,092,901	4,639	22,564	12,062	12,072	12,072	12,064		12,064
06-2016	10,130	10,215	6,412,113	(33,902)	19,681	10,101	10,433	10,137	10,130		10,130
12-2016	14,046	14,296	7,397,272	(77,204)	53,430	14,035	15,174	14,058	14,046		14,046
06-2017	4,215	4,033	6,590,026	(97,752)	58,151	4,056	5,793	4,221	4,215		4,215
12-2017	15,075	15,741	7,598,736	(198,668)	131,646	15,084	21,099	14,907	15,075		15,075
06-2018	2,925	3,097	6,760,241	(170,361)	214,476	2,636	7,369	2,930	2,925		2,925
12-2018	19,030	20,010	7,779,388	(376,674)	411,674	19,238	39,207	18,819	19,030		19,030
06-2019	6,521	8,192	6,918,534	(501,096)	1,013,411	5,885	43,800	6,306	6,521		6,521
12-2019	13,093	7,097	7,959,104	69,775	4,597,656	13,117	13,498		13,093		13,093
Total	$ 440,688	$ 437,388	$ 179,220,862	($ 1,038,169)	$ 6,871,396	$ 439,804	$ 512,034	-8	$ 440,688		$ 440,688

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 18,598	$ 0	$ 18,598	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 18,598	($ 18,598)	0.00 %
12-2000	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	0	21,555	0	0	0	0	0	0	0	0	21,555	(21,555)	0.00 %
06-2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	0	9,001	0	0	0	0	0	0	0	0	9,001	(9,001)	0.00 %
06-2002	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	0	12,000	0	0	0	0	0	0	0	0	12,000	(12,000)	0.00 %
12-2002	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	0	6,110	0	0	0	0	0	0	0	0	6,110	(6,110)	0.00 %
06-2003	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	0	14,478	0	0	0	0	0	0	0	0	14,478	(14,478)	0.00 %
12-2003	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	0	30,000	0	0	0	0	0	0	0	0	30,000	(30,000)	0.00 %
06-2004	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	0	3,001	0	0	0	0	0	0	0	0	3,001	(3,001)	0.00 %
12-2004	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	0	12,028	0	0	0	0	0	0	0	0	12,028	(12,028)	0.00 %
06-2005	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	0	8,000	0	0	0	0	0	0	0	0	8,000	(8,000)	0.00 %
12-2005	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	0	10,659	0	0	0	0	0	0	0	0	10,659	(10,659)	0.00 %
06-2006	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	0	3,000	0	0	0	0	0	0	0	0	3,000	(3,000)	0.00 %
12-2006	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	0	14,115	0	0	0	0	0	0	0	0	14,115	(14,115)	0.00 %
06-2007	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	0	5,000	0	0	0	0	0	0	0	0	5,000	(5,000)	0.00 %
12-2007	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	0	12,000	0	0	0	0	0	0	0	0	12,000	(12,000)	0.00 %
06-2008	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	0	9,224	0	0	0	0	0	0	0	0	9,224	(9,224)	0.00 %
12-2008	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	0	11,000	0	0	0	0	0	0	0	0	11,000	(11,000)	0.00 %
06-2009	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	0	6,116	0	0	0	0	0	0	0	0	6,116	(6,116)	0.00 %
12-2009	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	0	9,579	0	0	0	0	0	0	0	0	9,579	(9,579)	0.00 %
06-2010	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	0	6,998	0	0	0	0	0	0	0	0	7,000	(6,998)	0.00 %
12-2010	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	0	7,978	0	0	0	0	0	0	0	0	8,000	(7,978)	0.00 %
06-2011	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	0	18,104	0	0	0	0	0	0	0	0	18,303	(18,104)	0.00 %
12-2011	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	9,978	0	10,741	0	0	0	0	0	0	0	22	9,978	(10,741)	0.00 %
06-2012	4,000	4,000	4,000	4,000	4,000	4,000	4,001	3,990	3,958	0	3,857	0	0	0	0	0	(1)	11	31	3,958	(3,857)	0.00 %
12-2012	5,316	5,316	5,316	5,316	5,316	5,317	5,304	5,260	5,201	0	5,081	0	0	0	0	(1)	14	44	59	5,201	(5,081)	0.00 %
06-2013	6,871	6,871	6,871	6,871	6,873	6,855	6,802	6,722	6,639	0	6,665	0	0	0	(2)	18	53	80	83	6,639	(6,665)	0.00 %
12-2013	21,752	21,752	21,752	21,758	21,738	21,532	21,372	21,019	20,823	0	20,600	0	0	(6)	20	206	160	353	196	20,823	(20,600)	0.00 %
06-2014	7,060	7,060	7,064	7,055	6,989	6,936	6,853	6,755	6,860	0	9,748	0	(4)	8	67	53	83	98	(106)	6,860	(9,748)	0.00 %
12-2014	16,144	16,152	16,137	16,042	15,857	15,670	15,515	15,680	15,326	0	23,381	(8)	15	94	185	188	154	(165)	354	15,326	(23,381)	-0.05 %
06-2015	23,678	23,670	23,534	23,275	22,991	23,697	23,003	21,324	20,725	0		8	135	260	284	(706)	695	1,679	599	20,725		0.04 %
12-2015	12,064	12,002	12,937	12,714	12,549	18,679	18,807	17,838	14,632			62	(935)	223	165	(6,130)	(128)	968	3,206			0.52 %
06-2016	10,130	10,083	9,920	9,801	9,949	9,739	12,701	11,032				47	164	119	(148)	210	(2,961)	1,669				0.47 %
12-2016	14,046	14,004	13,664	23,673	23,128	15,074	13,493					43	340	(10,008)	545	8,054	1,581					0.30 %
06-2017	4,215	3,849	3,901	3,824	4,662	2,873						366	(52)	76	(838)	1,790						9.50 %
12-2017	15,075	15,129	14,799	14,472	17,296							(54)	330	327	(2,824)							-0.35 %
06-2018	2,925	2,868	2,813	2,945								56	56	(132)								1.97 %
12-2018	19,030	25,770	24,351									(6,741)	1,419									-26.16 %
06-2019	6,521	10,343										(3,822)										-36.95 %
12-2019	13,093																					
Total	$ 440,688	$ 437,637	$ 425,826	$ 410,514	$ 410,115	$ 389,140	$ 386,617	$ 368,388	$ 352,910	$ 0	$ 328,617	($ 10,042)	$ 1,468	($ 9,039)	($ 2,546)	$ 3,679	($ 350)	$ 4,736	$ 4,446	$ 338,278	($ 328,617)	-2.29 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 18,598	1.0000	1.0000	$ 0	$ 18,598
12-2000	234	21,555	1.0000	1.0000	0	21,555
06-2001	228	0	1.0000	1.0000	0	0
12-2001	222	9,001	1.0000	1.0000	0	9,001
06-2002	216	12,000	1.0000	1.0000	0	12,000
12-2002	210	6,110	1.0000	1.0000	0	6,110
06-2003	204	14,478	1.0000	1.0000	0	14,478
12-2003	198	30,000	1.0000	1.0000	0	30,000
06-2004	192	3,001	1.0000	1.0000	0	3,001
12-2004	186	12,028	1.0000	1.0000	0	12,028
06-2005	180	8,000	1.0000	1.0000	0	8,000
12-2005	174	10,659	1.0000	1.0000	0	10,659
06-2006	168	3,000	1.0000	1.0000	0	3,000
12-2006	162	14,115	1.0000	1.0000	0	14,115
06-2007	156	5,000	1.0000	1.0000	0	5,000
12-2007	150	12,000	1.0000	1.0000	0	12,000
06-2008	144	9,224	1.0000	1.0000	0	9,224
12-2008	138	11,000	1.0000	1.0000	0	11,000
06-2009	132	6,116	1.0000	1.0000	0	6,116
12-2009	126	9,579	1.0000	1.0000	0	9,579
06-2010	120	7,000	1.0000	1.0000	0	7,000
12-2010	114	8,000	1.0000	1.0000	0	8,000
06-2011	108	18,303	1.0000	1.0000	0	18,303
12-2011	102	10,000	1.0000	1.0000	0	10,000
06-2012	96	4,000	1.0000	1.0000	0	4,000
12-2012	90	5,316	1.0000	1.0000	0	5,316
06-2013	84	6,871	1.0000	1.0000	0	6,871
12-2013	78	21,752	1.0000	1.0000	0	21,752
06-2014	72	7,060	1.0000	1.0000	0	7,060
12-2014	66	16,144	1.0000	1.0000	0	16,144
06-2015	60	23,680	0.9999	0.9999	0	23,678
12-2015	54	12,077	0.9990	0.9990	0	12,064
06-2016	48	10,200	0.9942	0.9932	0	10,130
12-2016	42	14,220	0.9946	0.9878	0	14,046
06-2017	36	4,280	0.9969	0.9848	0	4,215
12-2017	30	15,500	0.9876	0.9726	0	15,075
06-2018	24	3,000	1.0025	0.9750	0	2,925
12-2018	18	20,000	0.9759	0.9515	0	19,030
06-2019	12	7,000	0.9791	0.9316	0	6,521
12-2019	6	13,000	1.0812	1.0072	0	13,093
Total		$ 442,867			$ 0	$ 440,688

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	17,598	17,598	17,598	17,598	17,598	17,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598
12-2000	20,900	22,900	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	
06-2001	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	0	0	0	0		
12-2001	7,212	9,001	9,001	10,001	10,001	10,101	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001		
06-2002	14,000	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	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	12,000	12,000	12,000	12,000	12,000			
12-2002	10,500	11,646	6,419	6,419	8,839	6,075	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110				
06-2003	14,420	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478					
12-2003	33,000	32,000	31,000	31,000	31,000	31,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000						
06-2004	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001							
12-2004	11,868	11,948	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028								
06-2005	9,930	10,022	11,022	9,000	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	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000								
12-2005	11,000	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659									
06-2006	2,000	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	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										
12-2006	16,250	15,500	15,502	15,117	14,117	14,117	14,117	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115											
06-2007	4,000	5,502	5,002	5,000	5,000	5,000	5,001	5,001	5,001	5,001	5,001	5,001	5,001	5,001	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000												
12-2007	8,101	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	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000													
06-2008	12,600	9,223	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224														
12-2008	15,000	16,000	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	11,000	11,000	11,000	11,000	11,000	11,000	11,000															
06-2009	5,000	6,115	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116																
12-2009	10,500	16,883	14,579	10,579	10,579	10,579	10,579	10,579	10,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579																	
06-2010	8,000	8,000	8,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000																		
12-2010	10,100	11,100	11,100	9,100	10,100	10,100	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																			
06-2011	7,100	9,076	13,756	17,041	17,706	18,302	17,541	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303																				
12-2011	18,255	11,920	11,000	11,000	10,000	10,000	11,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000																					
06-2012	9,340	4,841	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000																						
12-2012	8,800	5,000	6,316	6,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316																							
06-2013	8,440	11,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871																								
12-2013	18,500	23,000	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752																									
06-2014	12,000	10,500	6,000	7,060	7,060	7,060	7,060	7,060	7,060	7,060	7,060	7,060																										
12-2014	26,002	19,160	16,144	16,144	16,144	16,144	16,144	16,144	16,144	16,144	16,144																											
06-2015	17,500	22,440	22,440	23,560	24,680	23,680	23,680	23,680	23,680	23,680																												
12-2015	15,510	19,087	19,717	19,117	13,077	13,077	13,077	12,077	12,077																													
06-2016	11,501	13,662	10,201	10,200	10,200	10,200	10,200	10,200																														
12-2016	13,955	16,220	24,242	24,220	14,220	14,220	14,220																															
06-2017	3,000	5,000	4,000	4,000	4,000	4,280																																
12-2017	18,000	15,500	15,500	15,500	15,500																																	
06-2018	3,001	3,000	3,000	3,000																																		
12-2018	24,500	27,500	20,000																																			
06-2019	10,500	7,000																																				
12-2019	13,000																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0568	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0957	0.9413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	1.2481	1.0000	1.1111	1.0000	1.0100	0.8911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1091	0.5512	1.0000	1.3770	0.6873	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0040	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9697	0.9688	1.0000	1.0000	1.0000	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.0067	1.0067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.0093	1.0998	0.8165	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	0.9690	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	0.9538	1.0001	0.9752	0.9338	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.3755	0.9091	0.9996	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.4813	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	0.7320	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.0667	0.6875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.2230	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.6079	0.8635	0.7256	1.0000	1.0000	1.0000	1.0000	1.0000	0.9055	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	1.0990	1.0000	0.8198	1.1099	1.0000	0.7921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.2783	1.5156	1.2388	1.0390	1.0337	0.9584	1.0434	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2011	0.6530	0.9228	1.0000	0.9091	1.0000	1.1000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2012	0.5183	0.8263	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2012	0.5682	1.2632	1.0000	0.8417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2013	1.4065	0.5788	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2013	1.2432	0.9457	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2014	0.8750	0.5714	1.1767	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2014	0.7369	0.8426	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
06-2015	1.2823	1.0000	1.0499	1.0475	0.9595	1.0000	1.0000	1.0000	1.0000																										
12-2015	1.2306	1.0330	0.9696	0.6841	1.0000	1.0000	0.9235	1.0000																											
06-2016	1.1879	0.7467	0.9999	1.0000	1.0000	1.0000	1.0000																												
12-2016	1.1623	1.4946	0.9991	0.5871	1.0000	1.0000																													
06-2017	1.6667	0.8000	1.0000	1.0000	1.0700																														
12-2017	0.8611	1.0000	1.0000	1.0000																															
06-2018	0.9997	1.0000	1.0000																																
12-2018	1.1224	0.7273																																	
06-2019	0.6667																																		
12-2019																																			
4 Half Yr Avg	0.9125	0.8818	0.9998	0.8968	1.0175	1.0000	0.9809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.0798	0.9614	0.9948	0.8865	1.0049	1.0000	0.9873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.0917	0.9216	1.0195	0.9319	1.0029	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.0721	0.9164	1.0139	0.9363	1.0045	0.9893	0.9911	1.0000	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0860	0.9472	0.9932	0.9834	0.9930	0.9931	0.9961	1.0000	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	0.9304	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.0364	0.8867	0.9997	0.9210	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0729	0.8937	1.0061	0.9605	1.0000	1.0000	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0646	0.8970	1.0041	0.9562	1.0028	0.9965	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0764	0.9423	0.9939	0.9835	1.0001	0.9961	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.9464	0.8333	0.9995	0.8145	1.0067	1.0000	0.9842	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.0173	0.9513	0.9919	0.8455	0.9913	1.0000	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.0355	0.9288	1.0109	0.8995	0.9942	1.0000	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.0404	0.9157	1.0091	0.9130	0.9992	0.9889	0.9924	1.0000	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.0286	0.9411	0.9917	0.9649	0.9929	0.9924	0.9966	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.1110	0.8489	1.0000	1.0158	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.0486	1.0739	0.9896	0.7571	1.0000	1.0000	0.9745	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.1302	0.8867	1.0125	1.0119	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.0941	1.0637	0.9922	0.8178	1.0000	1.0000	0.9809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	0.9090	0.7941	0.9999	1.0297	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.0490	1.0088	0.9895	0.7274	1.0000	1.0000	0.9804	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0254	0.9377	1.0153	1.0049	0.9992	1.0015	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.0304	0.9430	0.9777	0.9407	0.9885	0.9862	0.9906	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - FE	1.0512	0.9801	0.9796	1.0143	0.9771	0.9962	0.9947	0.9943	0.9991	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - FE	1.0812	0.9791	0.9759	1.0025	0.9876	0.9969	0.9946	0.9942	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0812	0.9791	0.9759	1.0025	0.9876	0.9969	0.9946	0.9942	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																							
Selected	1.0812	0.9791	0.9759	1.0025	0.9876	0.9969	0.9946	0.9942	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0072	0.9316	0.9515	0.9750	0.9726	0.9848	0.9878	0.9932	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9929	1.0734	1.0510	1.0256	1.0282	1.0155	1.0124	1.0069	1.0010	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 18,598	1.0000	1.0000	0	$ 18,598
12-2000	234	21,555	1.0000	1.0000	0	21,555
06-2001	228	0	1.0000	1.0000	0	0
12-2001	222	9,001	1.0000	1.0000	0	9,001
06-2002	216	12,000	1.0000	1.0000	0	12,000
12-2002	210	6,110	1.0000	1.0000	0	6,110
06-2003	204	14,478	1.0000	1.0000	0	14,478
12-2003	198	30,000	1.0000	1.0000	0	30,000
06-2004	192	3,001	1.0000	1.0000	0	3,001
12-2004	186	12,028	1.0000	1.0000	0	12,028
06-2005	180	8,000	1.0000	1.0000	0	8,000
12-2005	174	10,659	1.0000	1.0000	0	10,659
06-2006	168	3,000	1.0000	1.0000	0	3,000
12-2006	162	14,115	1.0000	1.0000	0	14,115
06-2007	156	5,000	1.0000	1.0000	0	5,000
12-2007	150	12,000	1.0000	1.0000	0	12,000
06-2008	144	9,224	1.0000	1.0000	0	9,224
12-2008	138	11,000	1.0000	1.0000	0	11,000
06-2009	132	6,116	1.0000	1.0000	0	6,116
12-2009	126	9,579	1.0000	1.0000	0	9,579
06-2010	120	7,000	1.0000	1.0000	0	7,000
12-2010	114	8,000	1.0000	1.0000	0	8,000
06-2011	108	18,303	1.0000	1.0000	0	18,303
12-2011	102	10,000	1.0000	1.0000	0	10,000
06-2012	96	4,000	1.0000	1.0000	0	4,000
12-2012	90	5,316	1.0000	1.0000	0	5,316
06-2013	84	6,871	1.0000	1.0000	0	6,871
12-2013	78	21,752	1.0000	1.0000	0	21,752
06-2014	72	7,060	1.0000	1.0000	0	7,060
12-2014	66	16,144	1.0000	1.0000	0	16,144
06-2015	60	22,680	1.0010	1.0010	0	22,703
12-2015	54	12,077	1.0005	1.0015	0	12,095
06-2016	48	10,200	1.0000	1.0015	0	10,215
12-2016	42	14,220	1.0038	1.0053	0	14,296
06-2017	36	4,000	1.0029	1.0083	0	4,033
12-2017	30	15,500	1.0072	1.0155	0	15,741
06-2018	24	3,000	1.0165	1.0323	0	3,097
12-2018	18	19,000	1.0202	1.0532	0	20,010
06-2019	12	7,000	1.1112	1.1702	0	8,192
12-2019	6	3,000	2.0215	2.3656	0	7,097
Total		$ 430,587			0	$ 437,388

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	14,598	17,598	17,598	17,598	17,598	17,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598	18,598
12-2000	10,760	19,760	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	21,555	
06-2001	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	0	0	0			
12-2001	2,000	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001	9,001			
06-2002	7,000	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	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	12,000	12,000	12,000	12,000	12,000			
12-2002	1,000	6,122	6,320	6,320	6,740	6,075	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110	6,110				
06-2003	13,420	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478	14,478					
12-2003	27,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000						
06-2004	2,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001	3,001							
12-2004	8,028	11,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028	12,028								
06-2005	3,000	7,000	9,000	7,000	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	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000									
12-2005	3,000	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659	10,659										
06-2006	2,000	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	3,000	3,000	3,000	3,000	3,000	3,000	3,000											
12-2006	9,115	14,115	14,115	15,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115	14,115												
06-2007	2,000	4,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000													
12-2007	6,000	11,000	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	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000														
06-2008	3,000	7,223	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224	9,224															
12-2008	5,000	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	11,000	11,000	11,000	11,000	11,000	11,000	11,000															
06-2009	4,000	5,115	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116	6,116																
12-2009	8,000	9,000	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579	9,579																	
06-2010	3,000	4,000	6,000	6,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000																		
12-2010	4,000	6,000	7,000	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	8,000	8,000																			
06-2011	4,000	9,076	13,756	17,041	17,706	18,302	17,541	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303	18,303																				
12-2011	11,335	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	10,000																					
06-2012	1,000	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000																						
12-2012	2,000	4,000	6,316	6,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316	5,316																							
06-2013	871	5,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871																								
12-2013	9,000	12,000	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752	21,752																									
06-2014	2,000	6,000	6,000	7,060	7,060	7,060	7,060	7,060	7,060	7,060	7,060	7,060																										
12-2014	7,540	13,660	16,144	16,144	16,144	16,144	16,144	16,144	16,144	16,144	16,144																											
06-2015	7,000	19,440	20,440	21,560	22,680	22,680	22,680	22,680	22,680	22,680																												
12-2015	6,960	9,887	10,517	12,077	12,077	12,077	12,077	12,077	12,077																													
06-2016	4,000	10,560	9,200	9,200	10,200	10,200	10,200	10,200																														
12-2016	5,695	13,220	14,220	14,220	14,220	14,220	14,220																															
06-2017	1,000	4,000	4,000	4,000	4,000	4,000																																
12-2017	2,000	11,500	12,500	12,500	15,500																																	
06-2018	0	2,000	3,000	3,000																																		
12-2018	12,000	18,000	19,000																																			
06-2019	4,000	7,000																																				
12-2019	3,000																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.2055	1.0000	1.0000	1.0000	1.0000	1.0568	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.8364	1.0908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	4.5005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.7143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	6.1220	1.0323	1.0000	1.0665	0.9013	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0788	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.4998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.3737	1.0907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	2.3333	1.2857	0.7778	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	3.5530	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.5485	1.0000	1.0708	0.9338	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	2.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.8333	1.0909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	2.4077	1.2770	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	2.0000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.2788	1.1957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.1250	1.0643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.3333	1.5000	1.0000	1.1667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	1.5000	1.1667	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	1.0000																			
06-2011	2.2690	1.5156	1.2388	1.0390	1.0337	0.9584	1.0434	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2011	0.8822	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2012	3.0000	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																			
12-2012	2.0000	1.5790	1.0000	0.8417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2013	6.7405	1.1703	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2013	1.3333	1.8127	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2014	3.0000	1.0000	1.1767	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2014	1.8117	1.1818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2015	2.7771	1.0514	1.0548	1.0519	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2015	1.4205	1.0637	1.1483	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2016	2.6400	0.8712	1.0000	1.1087	1.0000	1.0000	1.0000																											
12-2016	2.3213	1.0756	1.0000	1.0000	1.0000	1.0000																												
06-2017	4.0000	1.0000	1.0000	1.0000	1.0000																													
12-2017	5.7500	1.0870	1.0000	1.2400																														
06-2018	0.0000	1.5000	1.0000																															
12-2018	1.5000	1.0556																																
06-2019	1.7500																																	
12-2019																																		
4 Half Yr Avg	3.0000	1.1606	1.0000	1.0872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	3.0643	1.0982	1.0247	1.0668	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	2.6634	1.0886	1.0380	1.0401	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	2.8496	1.1749	1.0509	1.0201	1.0024	0.9970	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	2.3257	1.1381	1.0262	1.0169	0.9981	1.0006	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.7500	1.0713	1.0000	1.0543	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	2.6904	1.0545	1.0000	1.0402	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	2.4000	1.0644	1.0254	1.0201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	2.6337	1.1470	1.0316	1.0166	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	2.2408	1.1264	1.0245	1.0154	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	2.0278	1.0845	1.0000	1.1002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	2.1753	1.0445	1.0292	1.0696	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	2.1370	1.0624	1.0318	1.0408	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	2.1094	1.1489	1.0329	1.0294	1.0037	0.9953	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.7008	1.1067	1.0208	1.0159	0.9998	1.0007	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	2.8750	1.1237	1.0000	1.0535	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	3.1904	1.0727	1.0494	1.0800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	2.7967	1.1057	1.0137	1.0402	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	2.7480	1.0705	1.0371	1.0600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	2.2000	0.9783	1.0000	1.0610	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	2.1691	1.0702	1.0419	1.0773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.8277	1.1043	1.0294	1.0312	1.0038	1.0015	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.6303	1.1081	1.0152	1.0060	0.9970	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - FE	2.0018	1.1088	1.0218	1.0157	1.0070	1.0029	1.0038	1.0000	1.0005	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - FE	2.0215	1.1112	1.0202	1.0165	1.0072	1.0029	1.0038	1.0000	1.0005	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	2.0215	1.1112	1.0202	1.0165	1.0072	1.0029	1.0038	1.0000	1.0005	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	2.0215	1.1112	1.0202	1.0165	1.0072	1.0029	1.0038	1.0000	1.0005	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.3656	1.1702	1.0532	1.0323	1.0155	1.0083	1.0053	1.0015	1.0015	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.4227	0.8545	0.9495	0.9687	0.9847	0.9918	0.9947	0.9985	0.9985	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495	$ 31.4470	$ 2,311,191	1.0000	0.00 %	$ 0	$ 18,598	$ 18,598	0.2531
12-2000	234	77,682	34.6947	2,695,156	1.0000	0.00 %	0	21,555	21,555	0.2775
06-2001	228	79,676	31.4470	2,505,562	1.0000	0.00 %	0	0	0	0.0000
12-2001	222	83,066	34.6948	2,881,952	1.0000	0.00 %	0	9,001	9,001	0.1084
06-2002	216	77,338	31.4468	2,432,039	1.0000	0.00 %	0	12,000	12,000	0.1552
12-2002	210	75,921	34.6946	2,634,057	1.0000	0.00 %	0	6,110	6,110	0.0805
06-2003	204	72,465	31.4467	2,278,781	1.0000	0.00 %	0	14,478	14,478	0.1998
12-2003	198	77,582	28.5238	2,212,942	1.0000	0.00 %	0	30,000	30,000	0.3867
06-2004	192	81,637	26.4085	2,155,917	1.0000	0.00 %	0	3,001	3,001	0.0368
12-2004	186	85,611	29.7649	2,548,198	1.0000	0.00 %	0	12,028	12,028	0.1405
06-2005	180	83,991	27.5634	2,315,066	1.0000	0.00 %	0	8,000	8,000	0.0952
12-2005	174	87,596	31.0636	2,721,058	1.0000	0.00 %	0	10,659	10,659	0.1217
06-2006	168	86,842	28.7698	2,498,427	1.0000	0.00 %	0	3,000	3,000	0.0345
12-2006	162	92,200	32.4271	2,989,777	1.0000	0.00 %	0	14,115	14,115	0.1531
06-2007	156	92,344	30.0207	2,772,230	1.0000	0.00 %	0	5,000	5,000	0.0541
12-2007	150	99,194	33.8398	3,356,701	1.0000	0.00 %	0	12,000	12,000	0.1210
06-2008	144	100,110	31.3381	3,137,265	1.0000	0.00 %	0	9,224	9,224	0.0921
12-2008	138	107,495	35.3179	3,796,501	1.0000	0.00 %	0	11,000	11,000	0.1023
06-2009	132	108,425	32.7070	3,546,270	1.0000	0.00 %	0	6,116	6,116	0.0564
12-2009	126	116,308	36.8615	4,287,281	1.0000	0.00 %	0	9,579	9,579	0.0824
06-2010	120	116,224	34.1357	3,967,401	1.0000	0.00 %	0	7,000	7,000	0.0602
12-2010	114	123,203	38.4701	4,739,632	1.0000	0.00 %	0	8,000	8,000	0.0649
06-2011	108	122,106	35.6234	4,349,836	1.0000	0.00 %	0	18,303	18,303	0.1499
12-2011	102	128,569	40.1521	5,162,314	1.0000	0.00 %	0	10,000	10,000	0.0778
06-2012	96	128,149	37.1775	4,764,267	1.0000	0.00 %	0	4,000	4,000	0.0312
12-2012	90	135,405	41.9080	5,674,543	1.0000	0.00 %	0	5,316	5,316	0.0393
06-2013	84	134,902	38.8063	5,235,053	1.0000	0.00 %	0	6,871	6,871	0.0509
12-2013	78	142,588	43.7372	6,236,413	1.0000	0.00 %	0	21,752	21,752	0.1526
06-2014	72	140,738	40.5009	5,700,022	1.0000	0.00 %	0	7,060	7,060	0.0502
12-2014	66	148,252	45.4137	6,732,656	1.0000	0.00 %	0	16,144	16,144	0.1089
06-2015	60	145,928	41.6237	6,074,040	0.9999	-0.01 %	(517)	23,680	23,163	0.1587
12-2015	54	152,759	46.4319	7,092,901	0.9990	-0.10 %	(7,438)	12,077	4,639	0.0304
06-2016	48	150,680	42.5546	6,412,113	0.9932	-0.69 %	(44,102)	10,200	(33,902)	(0.2250)
12-2016	42	155,812	47.4756	7,397,272	0.9878	-1.24 %	(91,424)	14,220	(77,204)	(0.4955)
06-2017	36	151,446	43.5141	6,590,026	0.9848	-1.55 %	(102,032)	4,280	(97,752)	(0.6455)
12-2017	30	156,544	48.5406	7,598,736	0.9726	-2.82 %	(214,168)	15,500	(198,668)	(1.2691)
06-2018	24	151,964	44.4857	6,760,241	0.9750	-2.56 %	(173,361)	3,000	(170,361)	(1.1211)
12-2018	18	156,761	49.6257	7,779,388	0.9515	-5.10 %	(396,674)	20,000	(376,674)	(2.4029)
06-2019	12	152,100	45.4867	6,918,534	0.9316	-7.34 %	(508,096)	7,000	(501,096)	(3.2945)
12-2019	6	156,854	50.7420	7,959,104	1.0072	0.71 %	56,775	13,000	69,775	0.4448
Total		4,609,964		$ 179,220,862			($ 1,481,036)	$ 442,867	($ 1,038,169)	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 3,983,486	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 0	$ 0	$ 0	28 %
12-2000	4,245,012	610,245	610,223	610,245	22	0	22	14 %
06-2001	4,402,192	1,224,005	1,224,005	1,224,005	0	0	0	28 %
12-2001	4,799,408	712,427	712,427	712,427	0	0	0	15 %
06-2002	4,823,033	688,177	688,177	688,177	0	0	0	14 %
12-2002	5,252,529	1,033,512	1,033,512	1,033,512	0	0	0	20 %
06-2003	5,355,064	1,012,032	1,012,032	1,012,032	0	0	0	19 %
12-2003	5,837,668	707,877	707,877	707,877	0	0	0	12 %
06-2004	6,100,198	885,033	885,033	885,033	0	0	0	15 %
12-2004	6,584,580	976,484	976,484	976,484	0	0	0	15 %
06-2005	6,485,557	697,303	697,303	697,303	0	0	0	11 %
12-2005	6,636,449	1,249,594	1,249,572	1,249,594	22	0	22	19 %
06-2006	6,468,423	1,028,288	1,020,755	1,028,288	7,533	0	7,533	16 %
12-2006	6,797,146	1,322,015	1,321,872	1,322,015	143	0	143	19 %
06-2007	6,800,969	1,496,453	1,496,453	1,496,453	0	0	0	22 %
12-2007	7,254,131	1,173,675	1,173,133	1,173,675	542	0	542	16 %
06-2008	7,228,607	1,085,861	1,085,860	1,085,861	1	0	1	15 %
12-2008	7,754,753	866,580	866,580	866,580	0	0	0	11 %
06-2009	7,776,531	1,030,126	1,030,126	1,030,126	0	0	0	13 %
12-2009	8,335,579	1,243,435	1,228,378	1,243,435	15,057	0	15,057	15 %
06-2010	8,385,244	1,241,035	1,241,035	1,233,197	0	(7,838)	(7,838)	15 %
12-2010	8,920,615	1,792,750	1,731,517	1,776,333	61,233	(16,417)	44,816	20 %
06-2011	8,866,504	1,068,189	1,005,501	1,053,158	62,688	(15,031)	47,657	12 %
12-2011	9,445,696	1,510,616	1,280,921	1,486,728	229,695	(23,888)	205,807	16 %
06-2012	9,413,147	1,242,401	1,045,094	1,207,998	197,307	(34,403)	162,904	13 %
12-2012	9,953,807	2,007,584	1,910,634	1,946,258	96,950	(61,326)	35,624	20 %
06-2013	9,974,726	1,694,624	1,694,023	1,629,242	601	(65,382)	(64,781)	16 %
12-2013	10,555,019	1,888,059	1,520,470	1,784,505	367,589	(103,554)	264,035	17 %
06-2014	10,313,713	3,039,671	2,308,103	2,837,647	731,568	(202,024)	529,544	28 %
12-2014	10,738,292	1,481,857	1,047,262	1,363,142	434,595	(118,715)	315,880	13 %
06-2015	10,443,080	2,213,574	1,906,955	2,033,858	306,619	(179,716)	126,903	19 %
12-2015	10,824,380	2,605,564	1,737,805	2,367,277	867,759	(238,287)	629,472	22 %
06-2016	10,781,766	2,962,696	1,587,985	2,663,835	1,374,711	(298,861)	1,075,850	25 %
12-2016	11,243,260	1,987,991	1,095,626	1,848,295	892,365	(139,696)	752,669	16 %
06-2017	10,847,880	1,510,766	808,293	1,423,147	702,473	(87,619)	614,854	13 %
12-2017	11,080,509	1,835,560	918,963	1,789,035	916,597	(46,525)	870,072	16 %
06-2018	10,673,509	1,145,751	199,532	1,216,942	946,219	71,191	1,017,410	11 %
12-2018	11,226,170	1,863,925	285,960	2,154,752	1,577,965	290,827	1,868,792	19 %
06-2019	11,403,881	1,310,011	204,624	1,686,697	1,105,387	376,686	1,482,073	15 %
12-2019	12,359,793	631,053	107,051	1,385,202	524,002	754,149	1,278,151	11 %
Total	$ 330,372,307	$ 55,176,765	$ 43,757,122	$ 55,030,338	$ 11,419,643	($ 146,427)	$ 11,273,216	17 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 1,099,966	$ 1,099,966	$ 823,894	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966		$ 1,099,966
12-2000	610,245	610,223	872,058	610,245	610,223	610,245	610,245	610,245	610,245		610,245
06-2001	1,224,005	1,224,005	895,701	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005		1,224,005
12-2001	712,427	712,427	935,117	712,427	712,427	712,427	712,427	712,427	712,427		712,427
06-2002	688,177	688,177	871,739	688,177	688,177	688,177	688,177	688,177	688,177		688,177
12-2002	1,033,512	1,033,512	856,920	1,033,512	1,033,512	1,033,512	1,033,512	1,033,512	1,033,512		1,033,512
06-2003	1,012,032	1,012,032	819,122	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032		1,012,032
12-2003	707,877	707,877	877,987	707,877	707,877	707,877	707,877	707,877	707,877		707,877
06-2004	885,033	885,033	925,280	885,033	885,033	885,033	885,033	885,033	885,033		885,033
12-2004	976,484	976,484	971,613	976,484	976,484	976,484	976,484	976,484	976,484		976,484
06-2005	697,303	697,303	954,394	697,303	697,303	697,303	697,303	697,303	697,303		697,303
12-2005	1,249,594	1,249,572	996,866	1,249,594	1,249,572	1,249,594	1,249,594	1,249,594	1,249,594		1,249,594
06-2006	1,028,288	1,020,755	989,540	1,028,288	1,020,755	1,028,288	1,028,288	1,028,288	1,028,288		1,028,288
12-2006	1,322,015	1,321,872	1,051,996	1,322,015	1,321,872	1,322,015	1,322,015	1,322,015	1,322,015		1,322,015
06-2007	1,496,453	1,496,453	1,055,135	1,496,453	1,496,453	1,496,453	1,496,453	1,496,453	1,496,453		1,496,453
12-2007	1,173,675	1,173,133	1,134,885	1,173,675	1,173,133	1,173,675	1,173,675	1,173,675	1,173,675		1,173,675
06-2008	1,085,861	1,085,860	1,146,884	1,085,861	1,085,860	1,085,861	1,085,861	1,085,861	1,085,861		1,085,861
12-2008	866,580	866,580	1,233,167	866,580	866,580	866,580	866,580	866,580	866,580		866,580
06-2009	1,030,126	1,030,126	1,245,699	1,030,126	1,030,126	1,030,126	1,030,126	1,030,126	1,030,126		1,030,126
12-2009	1,243,435	1,228,378	1,337,832	1,243,435	1,228,378	1,243,435	1,243,435	1,243,435	1,243,435		1,243,435
06-2010	1,233,197	1,248,834	1,338,977	1,232,525	1,249,397	1,232,061	1,233,201	1,233,796	1,233,197		1,233,197
12-2010	1,776,333	1,745,756	1,421,253	1,779,615	1,743,109	1,778,867	1,776,303	1,777,209	1,776,333		1,776,333
06-2011	1,053,158	1,026,144	1,410,631	1,048,056	1,033,879	1,046,879	1,053,231	1,053,565	1,053,158		1,053,158
12-2011	1,486,728	1,326,967	1,487,153	1,486,721	1,332,526	1,485,059	1,486,728	1,482,021	1,486,728		1,486,728
06-2012	1,207,998	1,105,166	1,484,440	1,200,126	1,125,782	1,197,258	1,208,223	1,203,622	1,207,998		1,207,998
12-2012	1,946,258	2,073,526	1,570,659	1,958,093	2,034,022	1,954,769	1,945,885	1,940,035	1,946,258		1,946,258
06-2013	1,629,242	1,874,976	1,566,856	1,631,745	1,845,240	1,627,217	1,629,141	1,627,022	1,629,242		1,629,242
12-2013	1,784,505	1,728,053	1,658,205	1,791,834	1,719,663	1,784,916	1,784,079	1,785,801	1,784,505		1,784,505
06-2014	2,837,647	2,723,611	1,638,816	2,922,997	2,558,117	2,916,022	2,831,570	2,874,531	2,837,647		2,837,647
12-2014	1,363,142	1,301,451	1,728,751	1,331,302	1,384,908	1,324,376	1,365,915	1,348,109	1,363,142		1,363,142
06-2015	2,033,858	2,551,506	1,703,833	2,063,020	2,337,370	2,058,183	2,031,281	2,018,560	2,033,858		2,033,858
12-2015	2,367,277	2,480,886	1,786,199	2,425,768	2,272,812	2,422,087	2,361,390	2,356,460	2,367,277		2,367,277
06-2016	2,663,835	2,532,928	1,764,646	2,764,717	2,246,310	2,759,001	2,652,517	2,640,533	2,663,835		2,663,835
12-2016	1,848,295	1,966,485	1,827,018	1,849,903	1,904,722	1,844,893	1,848,174	1,843,849	1,848,295		1,848,295
06-2017	1,423,147	1,712,107	1,778,236	1,401,286	1,747,016	1,398,300	1,424,493	1,417,591	1,423,147		1,423,147
12-2017	1,789,035	2,245,300	1,840,525	1,787,696	2,006,192	1,787,036	1,789,070	1,769,059	1,789,035		1,789,035
06-2018	1,216,942	636,942	1,789,052	1,250,410	1,428,135	1,250,897	1,218,900	1,212,176	1,216,942		1,216,942
12-2018	2,154,752	1,174,738	1,847,834	2,113,327	1,683,986	2,119,077	2,149,161	2,138,102	2,154,752		2,154,752
06-2019	1,686,697	1,120,765	1,795,389	1,710,971	1,672,219	1,738,880	1,692,118	1,599,971	1,686,697		1,686,697
12-2019	1,385,202	928,969	1,854,068	1,640,468	1,747,463	1,764,195	1,524,177		1,385,202		1,385,202
Total	$ 55,030,338	$ 53,624,878	$ 53,288,371	$ 55,533,668	$ 55,192,635	$ 55,633,061	$ 55,148,646	$ 53,465,101	$ 55,030,338		$ 55,030,338

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 1,099,966	$ 0	$ 1,099,966	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 1,099,966	($ 1,099,966)	0.00 %
12-2000	610,245	610,845	612,645	613,245	615,745	616,845	616,823	616,823	617,423	0	618,123	(600)	(1,800)	(600)	(2,500)	(1,100)	22	0	(600)	617,423	(618,123)	-0.10 %
06-2001	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	0	1,224,005	0	0	0	0	0	0	0	0	1,224,005	(1,224,005)	0.00 %
12-2001	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	0	712,427	0	0	0	0	0	0	0	0	712,427	(712,427)	0.00 %
06-2002	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	0	688,177	0	0	0	0	0	0	0	0	688,177	(688,177)	0.00 %
12-2002	1,033,512	1,033,512	1,033,512	1,033,512	1,041,512	1,041,512	1,031,512	1,031,512	1,031,512	0	1,031,512	0	0	0	(8,000)	0	10,000	0	0	1,031,512	(1,031,512)	0.00 %
06-2003	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	0	1,012,032	0	0	0	0	0	0	0	0	1,012,032	(1,012,032)	0.00 %
12-2003	707,877	707,877	707,877	707,877	707,877	707,877	708,266	708,266	708,653	0	742,849	0	0	0	0	0	(389)	0	(387)	708,653	(742,849)	0.00 %
06-2004	885,033	885,033	885,265	885,684	885,799	886,155	886,155	886,850	888,304	0	888,778	0	(232)	(419)	(115)	(356)	0	(695)	(1,454)	888,304	(888,778)	0.00 %
12-2004	976,484	977,084	977,684	978,284	978,884	979,484	976,516	976,516	976,516	0	968,566	(600)	(600)	(600)	(600)	(600)	2,968	0	0	976,516	(968,566)	-0.06 %
06-2005	697,303	697,303	697,303	698,364	699,578	699,963	700,496	701,584	742,754	0	735,430	0	0	(1,061)	(1,214)	(385)	(533)	(1,088)	(41,170)	742,754	(735,430)	0.00 %
12-2005	1,249,594	1,250,330	1,250,715	1,250,715	1,250,965	1,250,966	1,407,351	1,445,677	1,444,872	0	1,373,889	(736)	(385)	0	(250)	(1)	(156,385)	(38,326)	805	1,444,872	(1,373,889)	-0.06 %
06-2006	1,028,288	1,028,288	1,028,288	1,025,510	1,025,510	1,025,510	1,025,510	1,019,263	1,013,614	0	1,052,721	0	0	2,778	0	0	0	6,247	5,649	1,013,614	(1,052,721)	0.00 %
12-2006	1,322,015	1,322,715	1,323,765	1,324,687	1,325,912	1,326,962	1,328,012	1,332,686	1,334,855	0	1,318,930	(700)	(1,050)	(922)	(1,225)	(1,050)	(1,050)	(4,674)	(2,168)	1,334,855	(1,318,930)	-0.05 %
06-2007	1,496,453	1,496,453	1,496,475	1,527,226	1,527,226	1,527,226	1,513,889	1,506,465	1,499,601	0	1,476,311	0	(22)	(30,751)	0	0	13,337	7,424	6,864	1,499,601	(1,476,311)	0.00 %
12-2007	1,173,675	1,174,579	1,173,155	1,173,155	1,277,896	1,340,836	1,364,879	1,364,362	1,307,688	0	1,317,152	(904)	1,424	0	(104,741)	(62,940)	(24,043)	516	56,674	1,307,688	(1,317,152)	-0.08 %
06-2008	1,085,861	1,086,111	1,086,411	1,086,931	1,080,799	1,082,344	1,077,088	1,063,837	1,048,148	0	1,028,720	(250)	(300)	(520)	6,132	(1,546)	5,256	13,252	15,689	1,048,148	(1,028,720)	-0.02 %
12-2008	866,580	867,780	871,101	866,992	869,244	866,802	856,161	845,626	839,928	0	837,792	(1,200)	(3,321)	4,109	(2,252)	2,443	10,641	10,535	5,698	839,928	(837,792)	-0.14 %
06-2009	1,030,126	1,030,126	1,024,213	1,038,611	1,035,416	1,025,171	1,011,521	1,004,403	985,188	0	988,417	0	5,913	(14,397)	3,194	10,245	13,650	7,118	19,215	985,188	(988,417)	0.00 %
12-2009	1,243,435	1,236,871	1,238,627	1,239,155	1,237,050	1,232,440	1,248,823	1,209,441	1,271,230	0	1,290,743	6,564	(1,756)	(528)	2,105	4,609	(16,383)	39,382	(61,789)	1,271,230	(1,290,743)	0.53 %
06-2010	1,233,197	1,230,222	1,224,635	1,223,043	1,207,786	1,192,206	1,176,207	1,166,374	1,165,382	0	1,225,608	2,975	5,588	1,591	15,257	15,580	15,999	9,832	992	1,165,382	(1,225,608)	0.24 %
12-2010	1,776,333	1,768,171	1,745,771	1,732,116	1,763,872	1,759,570	1,733,494	1,705,259	1,689,166	0	1,885,673	8,162	22,400	13,655	(31,756)	4,302	26,075	28,235	16,093	1,689,166	(1,885,673)	0.46 %
06-2011	1,053,158	1,049,288	1,042,568	1,039,312	1,034,957	1,024,186	1,016,334	1,004,449	1,005,269	0	1,051,494	3,870	6,720	3,256	4,355	10,770	7,853	11,885	(820)	1,005,269	(1,051,494)	0.37 %
12-2011	1,486,728	1,463,360	1,456,884	1,449,531	1,406,834	1,381,215	1,590,977	1,746,549	1,692,752	0	1,783,208	23,368	6,476	7,353	42,697	25,619	(209,762)	(155,572)	53,797	1,692,752	(1,783,208)	1.60 %
06-2012	1,207,998	1,200,870	1,201,785	1,194,874	1,202,866	1,138,468	1,051,995	1,027,001	1,189,236	0	1,313,174	7,128	(914)	6,911	(7,993)	64,398	86,473	24,994	(162,235)	1,189,236	(1,313,174)	0.59 %
12-2012	1,946,258	1,953,192	1,923,149	2,015,679	2,041,313	2,047,871	2,122,441	2,123,666	2,294,717	0	2,268,763	(6,934)	30,043	(92,530)	(25,634)	(6,558)	(74,571)	(1,225)	(171,051)	2,294,717	(2,268,763)	-0.35 %
06-2013	1,629,242	1,662,050	1,718,598	1,686,695	1,693,888	1,638,903	1,696,322	1,813,524	1,932,789	0	1,872,364	(32,808)	(56,548)	31,903	(7,193)	54,985	(57,419)	(117,202)	(119,265)	1,932,789	(1,872,364)	-1.97 %
12-2013	1,784,505	1,814,249	1,969,647	1,728,133	1,768,808	2,093,220	1,844,393	2,325,153	1,650,372	0	1,565,270	(29,744)	(155,399)	241,515	(40,675)	(324,412)	248,827	(480,759)	674,781	1,650,372	(1,565,270)	-1.64 %
06-2014	2,837,647	2,259,924	2,265,294	2,441,469	2,464,513	2,717,943	2,693,978	2,881,353	2,765,715	0	2,496,290	577,723	(5,370)	(176,176)	(23,044)	(253,430)	23,965	(187,375)	115,638	2,765,715	(2,496,290)	25.56 %
12-2014	1,363,142	1,376,329	1,378,812	1,387,078	1,317,727	1,295,645	1,561,288	1,693,774	1,594,905	0	728,092	(13,187)	(2,483)	(8,265)	69,351	22,082	(265,643)	(132,486)	98,869	1,594,905	(728,092)	-0.96 %
06-2015	2,033,858	2,059,660	1,997,803	2,192,168	2,099,856	2,103,058	2,178,737	2,485,868	2,068,948	0		(25,802)	61,857	(194,365)	92,312	(3,202)	(75,679)	(307,131)	416,920	2,068,948		-1.25 %
12-2015	2,367,277	2,371,579	2,283,788	2,469,943	2,289,576	2,388,046	2,408,926	2,124,798	1,342,258			(4,301)	87,790	(186,155)	180,367	(98,469)	(20,880)	284,128	782,540			-0.18 %
06-2016	2,663,835	2,749,399	2,766,307	3,049,952	3,084,718	3,223,216	2,565,965	2,479,307				(85,564)	(16,908)	(283,646)	(34,766)	(138,498)	657,251	86,658				-3.11 %
12-2016	1,848,295	1,752,159	1,915,222	2,224,442	2,027,362	2,162,864	2,127,840					96,137	(163,063)	(309,220)	197,080	(135,502)	35,023					5.49 %
06-2017	1,423,147	1,382,123	1,324,745	1,356,110	1,275,570	1,296,073						41,025	57,378	(31,365)	80,540	(20,503)						2.97 %
12-2017	1,789,035	2,022,923	2,016,691	1,948,175	1,280,512							(233,888)	6,232	68,516	667,664							-11.56 %
06-2018	1,216,942	1,226,162	1,364,552	1,042,547								(9,220)	(138,391)	322,005								-0.75 %
12-2018	2,154,752	2,104,969	1,437,357									49,784	667,612									2.37 %
06-2019	1,686,697	1,331,425										355,272										26.68 %
12-2019	1,385,202																					
Total	$ 55,030,338	$ 52,919,568	$ 51,177,250	$ 50,367,821	$ 48,256,178	$ 47,809,185	$ 46,258,507	$ 45,026,993	$ 40,838,401	$ 0	$ 36,596,474	$ 725,569	$ 410,893	($ 627,928)	$ 1,069,097	($ 833,518)	$ 254,604	($ 896,326)	$ 1,709,285	$ 39,496,143	($ 36,596,474)	1.37 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 1,099,966	1.0000	1.0000	$ 0	$ 1,099,966
12-2000	234	610,245	1.0000	1.0000	0	610,245
06-2001	228	1,224,005	1.0000	1.0000	0	1,224,005
12-2001	222	712,427	1.0000	1.0000	0	712,427
06-2002	216	688,177	1.0000	1.0000	0	688,177
12-2002	210	1,033,512	1.0000	1.0000	0	1,033,512
06-2003	204	1,012,032	1.0000	1.0000	0	1,012,032
12-2003	198	707,877	1.0000	1.0000	0	707,877
06-2004	192	885,033	1.0000	1.0000	0	885,033
12-2004	186	976,484	1.0000	1.0000	0	976,484
06-2005	180	697,303	1.0000	1.0000	0	697,303
12-2005	174	1,249,594	1.0000	1.0000	0	1,249,594
06-2006	168	1,028,288	1.0000	1.0000	0	1,028,288
12-2006	162	1,322,015	1.0000	1.0000	0	1,322,015
06-2007	156	1,496,453	1.0000	1.0000	0	1,496,453
12-2007	150	1,173,675	1.0000	1.0000	0	1,173,675
06-2008	144	1,085,861	1.0000	1.0000	0	1,085,861
12-2008	138	866,580	1.0000	1.0000	0	866,580
06-2009	132	1,030,126	1.0000	1.0000	0	1,030,126
12-2009	126	1,243,435	1.0000	1.0000	0	1,243,435
06-2010	120	1,241,035	0.9937	0.9937	0	1,233,197
12-2010	114	1,792,750	0.9971	0.9908	0	1,776,333
06-2011	108	1,068,189	0.9950	0.9859	0	1,053,158
12-2011	102	1,510,616	0.9982	0.9842	0	1,486,728
06-2012	96	1,242,401	0.9879	0.9723	0	1,207,998
12-2012	90	2,007,584	0.9971	0.9695	0	1,946,258
06-2013	84	1,694,624	0.9917	0.9614	0	1,629,242
12-2013	78	1,888,059	0.9831	0.9452	0	1,784,505
06-2014	72	3,039,671	0.9877	0.9335	0	2,837,647
12-2014	66	1,481,857	0.9854	0.9199	0	1,363,142
06-2015	60	2,213,574	0.9988	0.9188	0	2,033,858
12-2015	54	2,605,564	0.9888	0.9085	0	2,367,277
06-2016	48	2,962,696	0.9896	0.8991	0	2,663,835
12-2016	42	1,987,991	1.0340	0.9297	0	1,848,295
06-2017	36	1,510,766	1.0132	0.9420	0	1,423,147
12-2017	30	1,835,560	1.0347	0.9747	0	1,789,035
06-2018	24	1,145,751	1.0898	1.0621	0	1,216,942
12-2018	18	1,863,925	1.0884	1.1560	0	2,154,752
06-2019	12	1,310,011	1.1138	1.2875	0	1,686,697
12-2019	6	631,053	1.7048	2.1951	0	1,385,202
Total		$ 55,176,765			$ 0	$ 55,030,338

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	785,645	971,039	1,097,019	1,179,597	1,156,575	1,379,976	1,350,677	1,329,719	1,362,897	1,247,504	1,267,270	1,259,611	1,179,259	1,171,650	1,206,259	1,157,966	1,130,334	1,129,966	1,131,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966
12-2000	550,528	503,976	646,765	642,995	692,080	716,527	693,726	772,112	780,027	765,786	746,342	663,643	663,643	652,143	651,743	651,043	646,043	624,743	624,343	623,743	622,943	622,443	621,743	621,743	620,223	619,723	619,123	618,523	618,123	617,523	617,423	616,823	616,823	616,845	615,745	613,245	612,645	610,845	610,245	
06-2001	592,285	894,067	982,133	1,066,759	1,153,637	1,271,856	1,253,753	1,362,214	1,475,928	1,443,533	1,430,967	1,392,073	1,364,363	1,364,363	1,361,432	1,367,157	1,277,478	1,276,400	1,264,202	1,240,602	1,240,602	1,242,412	1,239,005	1,240,559	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	
12-2001	624,251	899,347	979,897	1,015,015	1,083,911	1,071,122	1,029,016	944,385	941,246	751,706	751,706	735,427	735,427	735,427	735,427	735,427	735,427	735,427	735,427	735,427	735,427	735,427	735,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427		
06-2002	404,426	610,859	636,841	603,144	820,073	725,215	711,614	703,437	635,463	634,185	754,698	755,879	814,979	756,111	754,911	750,999	710,877	693,327	693,239	693,239	689,524	689,524	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177				
12-2002	587,395	888,502	1,001,878	1,261,863	1,211,534	1,260,714	1,064,840	1,076,882	1,144,838	1,107,642	1,081,618	1,079,543	1,067,843	1,066,745	1,065,995	1,045,211	1,064,264	1,062,264	1,057,516	1,046,514	1,046,514	1,053,407	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,041,512	1,041,512	1,033,512	1,033,512	1,033,512	1,033,512					
06-2003	667,965	742,810	744,054	897,639	802,522	909,077	1,018,762	1,065,734	1,004,874	1,095,703	1,062,531	1,030,331	992,199	992,054	992,054	992,054	992,054	992,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032						
12-2003	749,744	831,268	909,717	999,685	928,176	923,753	765,955	759,441	756,830	768,812	768,712	767,238	766,638	766,038	765,438	765,037	764,428	762,640	733,023	731,123	729,545	743,149	742,849	742,649	708,653	708,266	708,266	707,877	707,877	707,877	707,877	707,877	707,877							
06-2004	498,197	897,952	894,159	1,015,193	1,003,351	1,007,952	1,041,044	983,995	979,596	963,856	943,958	939,504	929,418	922,522	919,310	930,358	917,667	897,304	897,096	896,902	896,902	888,778	888,508	888,304	886,850	886,155	886,155	885,799	885,684	885,265	885,033	885,033							
12-2004	398,088	681,004	743,113	795,702	940,796	868,601	829,671	980,639	960,530	958,658	943,437	981,405	981,405	1,060,576	959,054	1,020,054	955,354	955,354	955,354	955,354	968,566	976,516	976,516	976,516	976,516	979,484	978,884	978,284	977,684	977,084	976,484								
06-2005	512,036	580,533	841,928	835,070	872,435	741,460	847,012	857,116	925,315	927,772	952,578	952,441	1,004,402	988,191	987,509	987,009	747,559	747,559	747,559	744,657	743,054	742,754	701,584	700,496	699,963	699,578	698,364	697,303	697,303	697,303									
12-2005	894,928	1,291,234	1,464,317	1,481,420	1,318,433	1,552,706	1,437,496	1,577,357	1,559,559	1,594,054	1,568,906	1,572,161	1,464,928	1,554,693	1,354,212	1,353,349	1,381,647	1,332,464	1,377,665	1,377,665	1,444,872	1,441,986	1,407,351	1,250,966	1,250,965	1,250,715	1,250,715	1,250,330	1,249,594											
06-2006	737,281	918,215	1,089,444	1,236,485	1,309,409	1,190,248	1,143,188	1,286,248	1,285,454	1,295,799	1,276,847	1,242,074	1,241,974	1,241,952	1,125,514	1,125,514	1,044,052	1,073,812	1,073,501	1,018,741	1,018,741	1,025,510	1,025,510	1,025,510	1,025,510	1,028,288	1,028,288	1,028,288												
12-2006	798,985	977,243	1,010,046	1,178,193	1,350,705	1,479,916	1,577,089	1,519,677	1,552,794	1,530,969	1,455,354	1,447,009	1,407,664	1,413,609	1,422,559	1,421,684	1,362,602	1,347,587	1,340,112	1,339,062	1,328,012	1,326,962	1,325,912	1,324,687	1,323,765	1,322,715	1,322,015													
06-2007	509,699	911,739	1,096,851	1,086,308	1,370,475	1,488,955	1,523,340	1,677,138	1,768,683	1,595,177	1,553,075	1,747,541	1,585,774	1,453,642	1,547,790	1,540,099	1,543,999	1,512,014	1,511,182	1,521,953	1,527,226	1,527,226	1,527,226	1,496,475	1,496,453	1,496,453														
12-2007	899,885	1,426,642	1,423,609	1,520,555	1,516,132	1,532,372	1,471,998	1,662,617	1,539,437	1,465,917	1,450,065	1,491,640	1,429,036	1,386,536	1,386,925	1,333,057	1,337,337	1,372,455	1,372,319	1,347,896	1,277,896	1,173,155	1,173,155	1,174,579	1,173,675															
06-2008	587,710	765,473	807,464	834,707	1,147,245	1,134,705	1,081,127	1,122,028	1,134,733	1,307,692	1,217,739	1,265,646	1,127,453	1,090,220	1,090,028	1,089,392	1,089,003	1,088,381	1,088,003	1,087,531	1,086,931	1,086,411	1,086,111	1,085,861																
12-2008	537,438	648,739	610,660	754,718	874,071	831,226	808,371	893,140	892,413	811,583	874,223	897,873	896,764	881,971	879,411	878,211	877,011	875,811	874,154	872,799	871,101	867,780	866,580																
06-2009	429,082	663,397	945,584	933,647	1,085,886	1,040,657	1,051,721	1,175,422	1,062,916	1,049,631	1,049,586	1,065,785	1,065,785	1,041,585	1,050,886	1,050,371	1,047,910	1,046,466	1,045,904	1,030,126	1,030,126	1,030,126																	
12-2009	389,238	879,452	1,024,718	1,220,065	1,362,930	1,419,078	1,500,812	1,403,222	1,312,285	1,377,373	1,399,033	1,395,527	1,355,577	1,278,725	1,306,493	1,276,176	1,256,082	1,254,130	1,249,347	1,244,149	1,243,435																		
06-2010	728,619	899,555	1,071,916	1,108,730	1,351,260	1,350,394	1,402,838	1,430,905	1,387,477	1,331,477	1,331,477	1,252,126	1,246,034	1,244,162	1,243,700	1,242,918	1,242,327	1,241,525	1,241,035	1,241,035																			
12-2010	896,120	1,100,542	1,289,779	1,514,981	1,602,774	1,836,329	1,937,721	2,058,204	2,055,916	2,013,188	1,837,480	1,834,358	1,847,167	1,855,273	1,828,025	1,780,975	1,780,975	1,792,815	1,792,750																			
06-2011	869,148	1,584,108	1,464,935	1,376,306	1,380,494	1,407,433	1,504,096	1,153,173	1,133,491	1,099,750	1,092,473	1,090,741	1,087,702	1,080,478	1,076,263	1,074,964	1,069,792	1,068,189																			
12-2011	840,040	1,545,104	1,669,892	1,773,424	1,807,629	1,696,851	1,883,685	1,810,373	1,855,013	1,894,142	1,729,149	1,481,061	1,480,638	1,510,638	1,510,616	1,510,616	1,510,616																			
06-2012	610,865	1,028,746	1,100,373	1,213,615	1,443,237	1,370,829	1,348,913	1,316,549	1,118,598	1,150,241	1,239,606	1,279,505	1,254,582	1,253,582	1,242,401	1,242,401																			
12-2012	1,418,268	1,927,523	1,936,625	1,949,766	2,303,410	2,539,333	2,452,803	2,345,087	2,320,627	2,229,783	2,207,131	2,140,745	2,034,599	2,032,636	2,007,584																			
06-2013	1,209,152	1,626,167	1,631,142	1,768,346	1,811,070	2,029,631	1,936,189	1,878,224	1,792,921	1,826,191	1,825,108	1,846,700	1,755,729	1,694,624																			
12-2013	873,316	1,522,554	1,364,110	1,400,257	1,670,577	2,422,284	1,973,025	2,312,178	1,920,520	1,864,646	2,157,857	1,946,822	1,888,059																			
06-2014	1,720,966	1,989,117	2,289,163	2,590,999	2,871,021	2,840,983	2,896,973	2,714,738	2,656,511	2,474,987	2,479,537	3,039,671																					
12-2014	486,885	1,076,929	1,365,655	1,560,529	1,579,042	1,361,819	1,400,831	1,528,899	1,520,713	1,506,644	1,481,857																						
06-2015	1,295,900	1,609,953	2,088,183	2,029,851	2,123,584	2,199,846	2,329,124	2,231,627	2,276,001	2,213,574																							
12-2015	773,812	1,614,732	2,053,133	2,211,704	2,310,318	2,579,822	2,468,612	2,649,470	2,605,564																								
06-2016	1,449,094	1,973,001	2,733,409	2,842,482	3,051,298	2,947,372	2,975,579	2,962,696																									
12-2016	1,140,052	1,643,920	1,712,767	2,036,120	1,962,134	1,870,280	1,987,991																										
06-2017	782,494	971,652	1,137,916	1,249,876	1,427,558	1,510,766																											
12-2017	676,559	1,470,869	1,753,879	1,913,335	1,835,560																												
06-2018	630,933	1,067,709	1,066,451	1,145,751																													
12-2018	718,020	1,646,545	1,863,925																														
06-2019	833,648	1,310,011																															
12-2019	631,053																																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.2360	1.1297	1.0753	0.9805	1.1932	0.9788	0.9845	1.0250	0.9153	1.0158	0.9940	0.9362	0.9935	1.0295	0.9600	0.9761	0.9997	1.0018	0.9717	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9154	1.2833	0.9942	1.0763	1.0353	0.9682	1.1130	1.0103	0.9817	0.9746	0.8892	1.0000	0.9827	0.9994	0.9989	0.9923	0.9670	0.9994	0.9990	0.9987	0.9992	0.9989	1.0000	0.9976	0.9992	0.9990	0.9990	0.9994	0.9990	0.9998	0.9990	1.0000	1.0000	0.9982	0.9959	0.9990	0.9971	0.9990		
06-2001	1.5095	1.0985	1.0862	1.0814	1.1025	0.9858	1.0865	1.0835	0.9781	0.9913	0.9728	0.9801	1.0000	0.9979	1.0042	0.9344	0.9992	0.9904	0.9813	1.0000	1.0015	0.9973	1.0013	0.9867	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.4407	1.0896	1.0358	1.0679	0.9882	0.9607	0.9178	0.9967	0.7986	1.0000	0.9783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9687	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2002	1.5104	1.0425	0.9471	1.3597	0.8843	0.9812	0.9885	0.9034	0.9980	1.1900	1.0016	1.0782	0.9278	0.9984	0.9948	0.9466	0.9753	0.9999	1.0000	0.9946	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.5126	1.1276	1.2595	0.9601	1.0406	0.8446	1.0113	1.0631	0.9675	0.9765	0.9981	0.9892	0.9990	0.9993	0.9805	1.0182	0.9981	0.9955	0.9896	1.0000	1.0066	0.9792	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0097	1.0000	0.9923	1.0000	1.0000	1.0000					
06-2003	1.1120	1.0017	1.2064	0.8940	1.1328	1.1207	1.0461	0.9429	1.0904	0.9697	0.9697	0.9630	0.9999	1.0000	1.0000	1.0000	1.0000	1.0202	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.1087	1.0944	1.0989	0.9285	0.9952	0.8292	0.9915	0.9966	1.0158	0.9999	0.9981	0.9992	0.9992	0.9992	0.9995	0.9992	0.9977	0.9612	0.9974	0.9978	1.0186	0.9996	0.9997	0.9542	0.9995	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.8024	0.9958	1.1354	0.9883	1.0046	1.0328	0.9452	0.9955	0.9839	0.9794	0.9953	0.9893	0.9926	0.9965	1.0120	0.9864	0.9778	0.9998	0.9998	1.0000	0.9909	0.9997	0.9998	0.9984	0.9992	1.0000	0.9996	0.9999	0.9995	0.9997	1.0000									
12-2004	1.7107	1.0912	1.0708	1.1823	0.9233	0.9552	1.1820	0.9795	0.9981	0.9841	1.0402	1.0000	1.0807	0.9043	1.0636	0.9366	1.0000	1.0000	1.0000	1.0138	1.0082	1.0000	1.0000	1.0000	1.0030	0.9994	0.9994	0.9994	0.9994	0.9994										
06-2005	1.1338	1.4503	0.9919	1.0447	0.8499	1.1424	1.0119	1.0796	1.0027	1.0267	0.9999	1.0546	0.9839	0.9993	0.9995	0.7574	1.0000	1.0000	0.9961	0.9978	0.9996	0.9446	0.9984	0.9992	0.9994	0.9983	0.9985	1.0000	1.0000											
12-2005	1.4428	1.1340	1.0117	0.8900	1.1777	0.9258	1.0973	0.9887	1.0221	0.9842	1.0021	0.9318	1.0613	0.8710	0.9994	1.0209	0.9644	1.0339	1.0000	1.0488	0.9980	0.9760	0.8889	1.0000	0.9998	1.0000	0.9997	0.9994												
06-2006	1.2454	1.1865	1.1350	1.0590	0.9090	0.9605	1.1251	0.9994	1.0080	0.9854	0.9728	0.9999	1.0000	0.9062	1.0000	0.9276	1.0285	0.9997	0.9490	1.0000	1.0066	1.0000	1.0000	1.0000	1.0027	1.0000	1.0000													
12-2006	1.2231	1.0336	1.1665	1.1464	1.0957	1.0657	0.9636	1.0218	0.9859	0.9506	0.9943	0.9728	1.0042	1.0063	0.9994	0.9584	0.9890	0.9945	0.9992	0.9917	0.9992	0.9992	0.9991	0.9993	0.9992	0.9995														
06-2007	1.7888	1.2030	0.9904	1.2616	1.0865	1.0231	1.1010	1.0546	0.9019	0.9736	1.1252	0.9074	0.9167	1.0648	0.9950	1.0025	0.9793	0.9994	1.0071	1.0035	1.0000	1.0000	0.9799	1.0000	1.0000															
12-2007	1.5854	0.9979	1.0681	0.9971	1.0107	0.9606	1.1295	0.9259	0.9522	0.9892	1.0287	0.9580	0.9703	1.0003	0.9612	1.0032	1.0263	0.9999	0.9822	0.9481	0.9180	1.0000	1.0012	0.9992																
06-2008	1.3025	1.0549	1.0337	1.3744	0.9891	0.9528	1.0378	1.0113	1.1524	0.9312	1.0393	0.8908	0.9670	0.9998	0.9994	0.9996	0.9994	0.9997	0.9996	0.9994	0.9995	0.9997	0.9998																	
12-2008	1.2071	0.9413	1.2359	1.1581	0.9510	0.9725	1.1049	0.9992	0.9094	1.0772	1.0271	0.9988	0.9835	0.9971	0.9986	0.9986	0.9986	0.9981	0.9984	0.9981	0.9962	0.9986																		
06-2009	1.5461	1.4254	0.9874	1.1631	0.9583	1.0106	1.1176	0.9043	0.9875	1.0000	1.0154	1.0000	0.9773	1.0089	0.9995	0.9977	0.9986	0.9995	0.9849	1.0000	1.0000																			
12-2009	2.2594	1.1652	1.1906	1.1171	1.0412	1.0576	0.9350	0.9352	1.0496	1.0157	0.9975	0.9714	0.9433	1.0217	0.9768	0.9843	0.9984	0.9962	0.9958	0.9994																				
06-2010	1.2346	1.1916	1.0343	1.2187	0.9994	1.0388	1.0200	0.9696	0.9596	1.0000	0.9404	0.9951	0.9985	0.9996	0.9994	0.9995	0.9994	0.9996	1.0000																				
12-2010	1.2281	1.1719	1.1746	1.0579	1.1457	1.0552	1.0622	0.9989	0.9792	0.9127	0.9983	1.0070	1.0044	0.9853	0.9743	1.0000	1.0066	1.0000																				
06-2011	1.8226	0.9248	0.9395	1.0030	1.0195	1.0687	0.7667	0.9829	0.9702	0.9934	0.9984	0.9972	0.9934	0.9961	0.9988	0.9952	0.9985																				
12-2011	1.8393	1.0808	1.0620	1.0193	0.9387	1.1101	0.9611	1.0247	1.0211	0.9129	0.8565	0.9997	1.0203	1.0000	1.0000	1.0000																				
06-2012	1.6841	1.0696	1.1029	1.1892	0.9498	0.9840	0.9760	0.8496	1.0283	1.0777	1.0322	0.9805	0.9992	0.9911	1.0000																				
12-2012	1.3591	1.0047	1.0068	1.1814	1.1024	0.9659	0.9561	0.9896	0.9609	0.9898	0.9699	0.9504	0.9990	0.9877																						
06-2013	1.3449	1.0031	1.0841	1.0242	1.1207	0.9540	0.9701	0.9546	1.0186	0.9994	1.0118	0.9507	0.9652																						
12-2013	1.7434	0.8959	1.0265	1.1931	1.4500	0.8145	1.1719	0.8306	0.9709	1.1572	0.9022	0.9698																							
06-2014	1.1558	1.1508	1.1319	1.1081	0.9895	1.0197	0.9371	0.9786	0.9317	1.0018	1.2259																								
12-2014	2.2119	1.2681	1.1427	1.0119	0.8624	1.0286	1.0914	0.9946	0.9907	0.9835																									
06-2015	1.2423	1.2970	0.9721	1.0462	1.0359	1.0588	0.9581	1.0199	0.9726																										
12-2015	2.0867	1.2715	1.0772	1.0446	1.1167	0.9569	1.0733	0.9834																											
06-2016	1.3615	1.3854	1.0399	1.0735	0.9659	1.0096	0.9957																												
12-2016	1.4420	1.0419	1.1888	0.9637	0.9532	1.0629																													
06-2017	1.2417	1.1711	1.0984	1.1422	1.0583																														
12-2017	2.1740	1.1924	1.0909	0.9594																															
06-2018	1.6923	0.9988	1.0744																																
12-2018	2.2932	1.1320																																	
06-2019	1.5714																																		
12-2019																																			
4 Half Yr Avg	1.9327	1.1236	1.1131	1.0347	1.0235	1.0220	1.0296	0.9941	0.9665	1.0355	1.0275	0.9629	0.9959	0.9937	0.9933	0.9987	1.0007	0.9988	0.9948	0.9992	0.9784	0.9996	0.9950	0.9996	1.0004	0.9994	0.9994	0.9997	0.9997	0.9998	0.9981	1.0000	1.0000	1.0000	0.9990	0.9998	0.9990	0.9995	1.0000	
6 Half Yr Avg	1.7358	1.1536	1.0949	1.0382	0.9987	1.0228	1.0379	0.9603	0.9742	1.0349	0.9998	0.9747	0.9969	0.9933	0.9915	0.9961	1.0000	0.9988	0.9935	0.9914	0.9855	0.9996	0.9781	0.9996	1.0007	0.9995	0.9994	0.9998	1.0014	0.9999	0.9987	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
10 Half Yr Avg	1.7317	1.1909	1.0843	1.0567	1.0655	0.9855	1.0091	0.9609	0.9844	1.0029	0.9933	0.9822	0.9884	0.9987	0.9908	0.9981	0.9994	0.9986	0.9916	0.9987	0.9925	0.9918	0.9867	0.9950	1.0003	0.9997	0.9997	0.9999	1.0008	0.9999	0.9990	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
14 Half Yr Avg	1.6372	1.1345	1.0785	1.0685	1.0506	1.0091	0.9910	0.9583	0.9822	1.0038	1.0031	0.9698	0.9816	0.9975	0.9930	0.9746	0.9991	1.0014	0.9935	0.9999	0.9958	0.9925	0.9882	0.9955	1.0001	0.9997	0.9997	0.9998	1.0007	0.9999	0.9990	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
Avg	1.5211	1.1263	1.0802	1.0824	1.0308	0.9958	1.0251	0.9842	0.9840	1.0015	0.9991	0.9811	0.9912	0.9908	0.9966	0.9765	0.9957	0.9995	0.9929	0.9996	0.9970	0.9939	0.9904	0.9959	1.0001	0.9997	0.9997	0.9998	1.0007	0.9999	0.9990	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.9332	1.1516	1.0947	1.0186	1.0121	1.0342	1.0345	0.9890	0.9717	1.0006	0.9909	0.9603	0.9991	0.9936	0.9994	0.9998	0.9989	0.9995	0.9971	0.9994	0.9979	0.9999	0.9994	0.9996	0.9999	0.9997	0.9995	0.9996	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.7199	1.1344	1.0852	1.0320	1.0033	1.0292	1.0296	0.9778	0.9738	1.0172	0.9790	0.9746	0.9990	0.9936	0.9937	0.9981	0.9988	0.9992	0.9947	0.9992	0.9987	0.9997	0.9947	0.9996	1.0005	0.9997	0.9995	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	1.7228	1.1906	1.0852	1.0518	1.0428	0.9972	0.9977	0.9692	0.9855	0.9948	0.9813	0.9831	0.9901	0.9975	0.9933	0.9991	0.9986	0.9990	0.9950	0.9987	0.9999	0.9967	0.9971	0.9995	1.0001	0.9999	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	1.6226	1.1334	1.0781	1.0673	1.0330	1.0169	0.9947	0.9634	0.9826	0.9986	0.9968	0.9733	0.9838	0.9995	0.9950	0.9889	0.9995	0.9993	0.9961	1.0001	1.0004	0.9958	0.9954	0.9986	1.0000	0.9998	0.9997	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.5166	1.1237	1.0791	1.0795	1.0236	0.9969	1.0284	0.9860	0.9846	0.9979	0.9960	0.9809	0.9906	0.9927	0.9953	0.9844	0.9957	0.9997	0.9945	0.9997	1.0003	0.9966	0.9964	0.9986	1.0000	0.9998	0.9997	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	1.9219	1.1290	1.1189	1.0292	1.0179	1.0171	1.0216	0.9928	0.9625	1.0354	1.0351	0.9611	0.9948	0.9931	0.9915	0.9990	1.0014	0.9989	0.9949	0.9993	0.9745	0.9997	0.9940	0.9996	1.0003	0.9996	0.9995	0.9996	0.9997	0.9998	0.9978	1.0000	1.0000	1.0000	0.9992	0.9998	0.9994	0.9996	1.0000	
6 Half Yr Vol Wtd Avg	1.6962	1.1704	1.0901	1.0348	1.0013	1.0188	1.0253	0.9592	0.9703	1.0306	1.0083	0.9710	0.9965	0.9924	0.9903	0.9964	1.0007	0.9989	0.9931	0.9905	0.9846	0.9996	0.9752	0.9997	1.0006	0.9996	0.9995	0.9997	1.0017	0.9998	0.9984	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000	
10 Half Yr Vol Wtd Avg	1.6370	1.1991	1.0806	1.0530	1.0565	0.9823	1.0039	0.9629	0.9798	0.9995	1.0005	0.9793	0.9892	0.9974	0.9892	0.9983	0.9994	0.9987	0.9924	0.9989	0.9913	0.9929	0.9826	0.9964	1.0003	0.9997	0.9997	0.9998	1.0010	0.9999	0.9989	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000	
14 Half Yr Vol Wtd Avg	1.5312	1.1383	1.0746	1.0641	1.0464	1.0016	0.9923	0.9620	0.9802	0.9993	1.0063	0.9672	0.9818	0.9975	0.9920	0.9789	0.9984	1.0017	0.9937	0.9999	0.9943	0.9930	0.9852	0.9962	1.0002	0.9998	0.9997	0.9998	1.0009	0.9999	0.9989	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000	
Vol Wtd Avg	1.4810	1.1216	1.0764	1.0699	1.0358	0.9941	1.0171	0.9815	0.9811	0.9962	1.0038	0.9751	0.9911	0.9895	0.9950	0.9780	0.9963	1.0001	0.9925	0.9997	0.9956	0.9942	0.9878	0.9965	1.0002	0.9998	0.9997	0.9998	1.0009	0.9999	0.9989	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000	
6 Half Yr S1 Avg	1.5018	1.1851	1.0709	1.0873	1.0200	1.0293	0.9636	0.9843	0.9743	1.0263	1.0900	0.9762	0.9859	0.9956	0.9994	0.9975	0.9988	0.9996	0.9948	1.0010	0.9998	0.9999	0.9932	0.9997	1.0007	0.9994	0.9994	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.9697	1.1221	1.1190	0.9892	0.9774	1.0162	1.1122	0.9362	0.9742	1.0435	0.9095	0.9733	1.0079	0.9910	0.9837	0.9948	1.0012	0.9981	0.9922	0.9818	0.9711	0.9993	0.9631	0.9995	1.0007	0.9996	0.9995	0.9996	1.0030	0.9998	0.9974	1.0000	1.0000	0.9994	0.9980	0.9995	0.9971	0.9990		
8 Half Yr S1 Avg	1.4667	1.2131	1.0462	1.0925	1.0124	1.0105	0.9652	0.9507	0.9878	1.0181	1.0671	0.9809	0.9891	0.9989	0.9994	0.9980	0.9990	0.9995	0.9979	1.0007	1.0015	0.9861	0.9945	0.9994	1.0003	0.9996	0.9995	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.9990	1.1595	1.1249	0.9949	1.0956	0.9658	1.0732	0.9496	0.9859	1.0109	0.9317	0.9817	0.9917	0.9987	0.9874	0.9957	1.0075	0.9985	0.9939	0.9843	0.9779	0.9935	0.9723	0.9996	1.0004	0.9997	0.9996	0.9997	1.0023	0.9998	0.9978	1.0000	1.0000	0.9994	0.9980	0.9995	0.9971	0.9990		
6 Half Yr Vol Wtd S1 Avg	1.4905	1.2306	1.0608	1.0784	1.0084	1.0267	0.9643	0.9855	0.9687	1.0170	1.1121	0.9718	0.9831	0.9956	0.9994	0.9976	0.9989	0.9996	0.9952	1.0013	0.9999	0.9999	0.9915	0.9998	1.0007	0.9995	0.9995	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.8785	1.1196	1.1162	0.9914	0.9932	1.0078	1.1109	0.9316	0.9721	1.0439	0.9138	0.9703	1.0067	0.9903	0.9833	0.9956	1.0022	0.9983	0.9911	0.9791	0.9686	0.9993	0.9600	0.9995	1.0005	0.9996	0.9995	0.9995	1.0035	0.9998	0.9968	1.0000	1.0000	0.9995	0.9981	0.9995	0.9971	0.9990		
Vol Wtd S1 Avg	1.3886	1.1455	1.0546	1.0969	1.0140	1.0152	0.9935	0.9871	0.9844	1.0017	1.0350	0.9725	0.9787	0.9998	0.9968	0.9628	0.9964	1.0006	0.9898	0.9999	1.0000	0.9950	0.9967	0.9977	1.0002	0.9998	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.5839	1.0996	1.0989	1.0444	1.0591	0.9738	1.0428	0.9763	0.9777	0.9909	0.9717	0.9775	1.0039	0.9801	0.9931	0.9928	0.9963	0.9997	0.9956	0.9995	0.9907	0.9933	0.9776	0.9952	1.0001	0.9997	0.9996	0.9997	1.0022	0.9998	0.9972	1.0000	1.0000	0.9995	0.9981	0.9995	0.9971	0.9990		
Selections at 2019-06-30 - UA	1.2493	1.1119	1.0875	1.0920	1.0334	1.0139	1.0323	0.9891	0.9906	1.0023	0.9780	0.9844	0.9851	0.9941	0.9978	0.9876	0.9945	0.9949	0.9971	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UA	1.7048	1.1138	1.0884	1.0898	1.0347	1.0132	1.0340	0.9896	0.9888	0.9988	0.9854	0.9877	0.9831	0.9917	0.9971	0.9879	0.9982	0.9950	0.9971	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.7048	1.1138	1.0884	1.0898	1.0347	1.0132	1.0340	0.9896	0.9888	0.9988	0.9854	0.9877	0.9831	0.9917	0.9971	0.9879	0.9982	0.9950	0.9971	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.7048	1.1138	1.0884	1.0898	1.0347	1.0132	1.0340	0.9896	0.9888	0.9988	0.9854	0.9877	0.9831	0.9917	0.9971	0.9879	0.9982	0.9950	0.9971	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	2.1951	1.2875	1.1560	1.0621	0.9747	0.9420	0.9297	0.8991	0.9085	0.9188	0.9199	0.9335	0.9452	0.9614	0.9695	0.9723	0.9842	0.9859	0.9908	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.4556	0.7767	0.8650	0.9415	1.0260	1.0616	1.0756	1.1122	1.1007	1.0884	1.0871	1.0712	1.0580	1.0401	1.0315	1.0285	1.0161	1.0143	1.0092	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 1,099,966	1.0000	1.0000	0	$ 1,099,966
12-2000	234	610,223	1.0000	1.0000	0	610,223
06-2001	228	1,224,005	1.0000	1.0000	0	1,224,005
12-2001	222	712,427	1.0000	1.0000	0	712,427
06-2002	216	688,177	1.0000	1.0000	0	688,177
12-2002	210	1,033,512	1.0000	1.0000	0	1,033,512
06-2003	204	1,012,032	1.0000	1.0000	0	1,012,032
12-2003	198	707,877	1.0000	1.0000	0	707,877
06-2004	192	885,033	1.0000	1.0000	0	885,033
12-2004	186	976,484	1.0000	1.0000	0	976,484
06-2005	180	697,303	1.0000	1.0000	0	697,303
12-2005	174	1,249,572	1.0000	1.0000	0	1,249,572
06-2006	168	1,020,755	1.0000	1.0000	0	1,020,755
12-2006	162	1,321,872	1.0000	1.0000	0	1,321,872
06-2007	156	1,496,453	1.0000	1.0000	0	1,496,453
12-2007	150	1,173,133	1.0000	1.0000	0	1,173,133
06-2008	144	1,085,860	1.0000	1.0000	0	1,085,860
12-2008	138	866,580	1.0000	1.0000	0	866,580
06-2009	132	1,030,126	1.0000	1.0000	0	1,030,126
12-2009	126	1,228,378	1.0000	1.0000	0	1,228,378
06-2010	120	1,241,035	1.0063	1.0063	0	1,248,834
12-2010	114	1,731,517	1.0019	1.0082	0	1,745,756
06-2011	108	1,005,501	1.0122	1.0205	0	1,026,144
12-2011	102	1,280,921	1.0151	1.0359	0	1,326,967
06-2012	96	1,045,094	1.0208	1.0575	0	1,105,166
12-2012	90	1,910,634	1.0263	1.0853	0	2,073,526
06-2013	84	1,694,023	1.0199	1.1068	0	1,874,976
12-2013	78	1,520,470	1.0268	1.1365	0	1,728,053
06-2014	72	2,308,103	1.0383	1.1800	0	2,723,611
12-2014	66	1,047,262	1.0531	1.2427	0	1,301,451
06-2015	60	1,906,955	1.0767	1.3380	0	2,551,506
12-2015	54	1,737,805	1.0670	1.4276	0	2,480,886
06-2016	48	1,587,985	1.1173	1.5951	0	2,532,928
12-2016	42	1,095,626	1.1253	1.7949	0	1,966,485
06-2017	36	808,293	1.1801	2.1182	0	1,712,107
12-2017	30	918,963	1.1535	2.4433	0	2,245,300
06-2018	24	199,532	1.3065	3.1922	0	636,942
12-2018	18	285,960	1.2869	4.1081	0	1,174,738
06-2019	12	204,624	1.3333	5.4772	0	1,120,765
12-2019	6	107,051	1.5844	8.6778	0	928,969
Total		$ 43,757,122			0	$ 53,624,878

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	94,108	278,901	455,563	635,124	740,003	769,594	881,602	916,861	938,804	938,977	1,029,621	1,029,621	1,029,966	1,029,966	1,029,966	1,029,966	1,129,966	1,129,966	1,129,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966	1,099,966
12-2000	90,912	147,599	236,627	316,281	351,233	401,950	409,660	572,549	581,509	582,393	582,393	608,643	608,643	627,143	626,743	626,043	646,043	624,743	624,343	623,743	622,943	622,443	621,743	621,743	620,223	619,723	619,123	618,523	618,123	617,523	617,423	616,823	616,823	616,823	615,723	613,223	612,623	610,823	610,223	
06-2001	144,732	213,815	301,722	435,554	482,269	580,410	744,503	744,407	911,661	943,971	1,162,832	1,137,372	1,137,974	1,137,974	1,137,933	1,137,933	1,228,683	1,227,605	1,239,005	1,239,005	1,239,005	1,239,005	1,239,005	1,239,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005	1,224,005		
12-2001	100,119	152,034	214,420	238,205	396,597	464,161	522,673	598,191	597,581	597,866	598,427	706,427	706,427	706,427	706,427	706,427	706,427	706,427	706,427	706,427	706,427	706,427	716,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427	712,427				
06-2002	84,128	128,436	144,349	230,647	415,516	493,452	492,498	490,021	513,371	512,071	511,271	510,676	509,976	509,326	508,626	507,476	667,376	693,326	693,239	693,239	689,524	689,524	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177	688,177				
12-2002	96,504	119,235	246,501	271,178	270,172	353,696	439,060	590,133	787,633	807,416	971,402	969,327	967,627	966,562	965,812	965,187	964,262	962,262	1,046,762	1,046,512	1,046,512	1,046,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,031,512	1,033,512	1,033,512	1,033,512	1,033,512	1,033,512					
06-2003	80,770	147,026	185,926	224,425	323,885	364,220	383,250	506,935	566,185	871,815	874,065	936,265	942,132	942,032	942,032	942,032	942,032	942,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032	1,012,032						
12-2003	83,347	359,455	365,828	434,530	534,738	598,347	605,775	605,379	602,574	652,574	652,574	651,100	650,500	649,900	649,300	648,900	648,350	646,562	716,945	715,184	713,945	713,149	712,849	712,649	708,653	708,266	708,266	707,877	707,877	707,877	707,877	707,877	707,877							
06-2004	85,138	163,483	190,238	265,335	437,762	500,998	579,013	680,250	732,311	836,053	826,474	822,021	811,936	805,040	801,850	797,792	910,101	889,738	889,496	889,302	889,302	888,778	888,508	888,304	886,850	886,155	886,155	885,799	885,684	885,265	885,033	885,033								
12-2004	38,777	75,201	92,306	95,133	192,457	252,066	353,743	353,651	610,807	610,757	610,414	610,354	610,354	610,354	610,354	670,354	755,354	756,566	756,566	756,566	968,566	976,516	976,516	976,516	976,516	979,484	978,884	978,284	977,684	977,084	976,484									
06-2005	63,206	134,238	169,521	202,808	313,846	435,996	471,448	471,148	470,691	632,304	631,674	631,534	663,313	738,186	737,504	737,004	747,259	747,259	747,259	744,357	742,754	742,754	701,584	700,496	699,963	699,578	698,364	697,303	697,303	697,303										
12-2005	129,359	160,163	347,308	357,634	584,253	651,133	699,103	698,740	850,291	849,314	874,167	936,509	965,681	965,586	1,059,425	1,059,562	1,237,157	1,237,964	1,239,965	1,239,965	1,233,465	1,233,465	1,233,465	1,250,965	1,250,965	1,250,715	1,250,715	1,250,330	1,249,572												
06-2006	125,573	204,861	279,954	481,739	595,535	675,375	675,284	717,563	716,791	716,234	737,326	802,358	802,358	802,358	889,936	889,936	989,255	989,255	989,255	989,255	989,255	989,255	989,255	989,255	989,255	1,020,755	1,020,755	1,020,755													
12-2006	63,557	124,881	370,250	428,756	505,579	610,017	681,501	691,829	866,970	976,422	1,161,422	1,174,039	1,240,669	1,239,619	1,328,569	1,327,814	1,326,764	1,340,714	1,339,922	1,338,872	1,327,822	1,326,772	1,325,722	1,324,497	1,323,622	1,322,572	1,321,872														
06-2007	99,411	138,592	145,029	181,546	229,903	318,003	360,932	401,366	491,416	954,083	953,356	953,206	1,262,856	1,262,656	1,326,853	1,346,753	1,346,603	1,346,503	1,346,453	1,346,453	1,346,453	1,346,453	1,346,453	1,496,453	1,496,453	1,496,453														
12-2007	82,250	142,623	321,080	328,657	406,724	479,659	662,209	816,004	921,154	966,040	946,204	951,054	1,071,054	1,076,054	1,076,054	1,073,054	1,073,054	1,073,054	1,072,874	1,073,133	1,073,133	1,173,133	1,173,133	1,173,133	1,173,133															
06-2008	108,210	213,297	224,859	257,153	325,314	322,321	452,841	539,914	550,407	601,875	721,845	721,715	1,090,215	1,090,215	1,090,023	1,089,391	1,088,980	1,088,380	1,087,980	1,087,530	1,086,930	1,086,410	1,086,110	1,085,860																
12-2008	86,549	121,390	202,852	267,416	378,529	595,463	703,757	703,341	702,614	804,083	803,201	801,851	800,664	880,610	879,410	878,210	877,010	875,810	874,153	872,799	871,101	867,780	866,580																	
06-2009	104,242	132,067	160,372	321,693	400,272	621,353	746,353	922,051	914,585	1,004,585	1,004,585	1,004,585	1,004,585	1,031,585	1,030,885	1,030,885	1,030,885	1,030,126	1,030,126	1,030,126	1,030,126	1,030,126																		
12-2009	56,692	100,903	114,907	200,081	324,993	495,624	675,529	772,879	928,452	1,019,258	1,150,815	1,207,263	1,211,811	1,214,059	1,211,999	1,209,247	1,235,195	1,233,243	1,231,275	1,228,378	1,228,378																			
06-2010	157,316	211,264	275,755	467,458	821,446	997,446	1,050,282	1,186,369	1,221,176	1,221,176	1,221,176	1,221,176	1,246,034	1,244,162	1,243,700	1,242,918	1,242,327	1,241,525	1,241,035	1,241,035																				
12-2010	133,377	211,157	419,246	672,893	739,494	810,776	844,910	1,081,281	1,369,221	1,432,274	1,706,331	1,706,849	1,706,849	1,706,849	1,719,617	1,731,517	1,731,517	1,731,517	1,731,517																				
06-2011	119,314	255,437	341,595	476,843	547,203	718,958	755,408	813,517	865,176	1,007,392	1,007,301	1,005,801	1,005,801	1,005,501	1,005,501	1,005,501	1,005,501	1,005,501																					
12-2011	88,162	163,822	211,282	298,461	500,591	651,957	750,663	803,380	1,035,951	1,054,551	1,212,521	1,281,321	1,280,921	1,280,921	1,280,921	1,280,921	1,280,921																						
06-2012	102,090	158,106	232,694	334,881	415,290	597,085	667,909	743,860	815,850	1,075,950	1,072,423	1,071,223	1,046,301	1,045,301	1,044,901	1,045,094																							
12-2012	150,858	302,130	502,644	591,970	786,414	866,359	1,473,857	1,657,857	1,797,179	1,809,479	1,798,534	1,780,634	1,810,634	1,810,634	1,910,634																							
06-2013	293,483	358,991	474,703	589,065	773,475	1,101,563	1,429,539	1,627,371	1,627,221	1,639,696	1,639,696	1,639,696	1,649,023	1,694,023																							
12-2013	200,768	326,383	414,485	519,667	693,722	827,261	915,693	1,199,511	1,199,011	1,222,036	1,521,836	1,520,470	1,520,470																							
06-2014	252,263	327,605	325,307	720,136	923,960	1,228,867	1,374,411	1,512,690	1,589,495	1,760,368	1,759,583	2,308,103																							
12-2014	152,579	243,532	326,040	577,843	754,311	893,872	891,691	890,503	1,023,174	1,021,374	1,047,262																								
06-2015	229,580	359,666	452,589	602,115	930,849	1,284,066	1,324,113	1,695,555	1,695,005	1,906,955																									
12-2015	244,234	343,921	409,976	631,719	951,032	1,170,631	1,632,461	1,647,612	1,737,805																										
06-2016	210,525	319,555	475,256	809,979	1,300,020	1,413,955	1,416,945	1,587,985																											
12-2016	106,900	174,764	335,700	410,840	738,801	801,315	1,095,626																												
06-2017	96,430	179,382	248,651	417,683	645,960	808,293																													
12-2017	119,861	160,237	475,053	578,172	918,963																														
06-2018	109,705	153,068	175,820	199,532																															
12-2018	88,308	230,333	285,960																																
06-2019	161,088	204,624																																	
12-2019	107,051																																		

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	2.9636	1.6334	1.3942	1.1651	1.0400	1.1455	1.0400	1.0239	1.0002	1.0965	1.0000	1.0003	1.0000	1.0000	1.0000	1.0971	1.0000	1.0000	0.9735	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.6235	1.6032	1.3366	1.1105	1.1444	1.0192	1.3976	1.0156	1.0015	1.0000	1.0451	1.0000	1.0304	0.9994	0.9989	1.0319	0.9670	0.9994	0.9990	0.9987	0.9992	0.9989	1.0000	0.9976	0.9992	0.9990	0.9990	0.9994	0.9990	0.9998	0.9990	1.0000	1.0000	0.9982	0.9959	0.9990	0.9971	0.9990		
06-2001	1.4773	1.4111	1.4436	1.1073	1.2035	1.2827	0.9999	1.2247	1.0354	1.2319	0.9781	1.0005	1.0000	1.0000	1.0000	1.0797	0.9991	1.0093	1.0000	1.0000	1.0000	1.0000	1.0000	0.9879	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.5185	1.4103	1.1109	1.6649	1.1704	1.1261	1.1445	0.9990	1.0005	1.0009	1.1805	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0142	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.5267	1.1239	1.5978	1.8015	1.1876	0.9981	0.9950	1.0477	0.9975	0.9984	0.9988	0.9986	0.9987	0.9986	0.9977	1.3151	1.0389	0.9999	1.0000	0.9946	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.2355	2.0674	1.1001	0.9963	1.3092	1.2413	1.3441	1.3347	1.0251	1.2031	0.9979	0.9982	0.9989	0.9992	0.9994	0.9990	0.9979	1.0878	0.9998	1.0000	1.0000	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0019	1.0000	1.0000	1.0000	1.0000						
06-2003	1.8203	1.2646	1.2071	1.4432	1.1245	1.0522	1.3227	1.1169	1.5398	1.0026	1.0712	1.0063	0.9999	1.0000	1.0000	1.0000	1.0000	1.0743	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	4.3128	1.0177	1.1878	1.2306	1.1190	1.0124	0.9993	0.9954	1.0830	1.0000	0.9977	0.9991	0.9991	0.9991	0.9994	0.9992	0.9972	1.1089	0.9975	0.9983	0.9989	0.9996	0.9997	0.9944	0.9995	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.9202	1.1637	1.3948	1.6498	1.1445	1.1557	1.1748	1.0765	1.1417	0.9885	0.9946	0.9677	0.9915	0.9960	0.9949	1.1408	0.9776	0.9997	0.9998	1.0000	0.9994	0.9997	0.9998	0.9984	0.9992	1.0000	0.9996	0.9999	0.9995	0.9997	1.0000									
12-2004	1.9393	1.2275	1.0306	2.0230	1.3097	1.4034	0.9997	1.7271	0.9999	0.9994	0.9999	1.0000	1.0000	1.0000	1.0983	1.1268	1.0016	1.0000	1.0000	1.2802	1.0082	1.0000	1.0000	1.0000	1.0030	0.9994	0.9994	0.9994	0.9994	0.9994										
06-2005	2.1238	1.2628	1.1964	1.5475	1.3892	1.0813	0.9994	0.9990	1.3434	0.9990	0.9998	1.0503	1.1129	0.9991	0.9993	1.0139	1.0000	1.0000	0.9961	0.9978	1.0000	0.9446	0.9984	0.9992	0.9994	0.9983	0.9985	1.0000	1.0000											
12-2005	1.2381	2.1685	1.0297	1.6337	1.1145	1.0737	0.9995	1.2169	0.9989	1.0293	1.0713	1.0311	0.9999	1.0972	1.0001	1.1676	1.0007	1.0016	1.0000	0.9948	1.0000	1.0000	1.0142	1.0000	0.9998	1.0000	0.9997	0.9994												
06-2006	1.6314	1.3666	1.7208	1.2362	1.1341	0.9999	1.0626	0.9989	0.9992	1.0294	1.0882	1.0000	1.0000	1.1092	1.0000	1.1116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0318	1.0000	1.0000													
12-2006	1.9649	2.9648	1.1580	1.1792	1.2066	1.1172	1.0152	1.2532	1.1262	1.1895	1.0109	1.0568	0.9992	1.0718	0.9994	0.9992	1.0105	0.9994	0.9992	0.9917	0.9992	0.9992	0.9991	0.9993	0.9992	0.9995														
06-2007	1.3941	1.0464	1.2518	1.2664	1.3832	1.1350	1.1120	1.2244	1.9415	0.9992	0.9998	1.3249	0.9998	1.0508	1.0150	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.1114	1.0000	1.0000															
12-2007	1.7340	2.2512	1.0236	1.2375	1.1793	1.3806	1.2322	1.1289	1.0487	0.9795	1.0051	1.1262	1.0047	1.0000	0.9972	1.0000	1.0000	0.9998	1.0002	1.0000	1.0932	1.0000	1.0000	1.0000																
06-2008	1.9711	1.0542	1.1436	1.2651	0.9908	1.4049	1.1923	1.0194	1.0935	1.1993	0.9998	1.5106	1.0000	0.9998	0.9994	0.9996	0.9994	0.9996	0.9996	0.9994	0.9995	0.9997	0.9998																	
12-2008	1.4026	1.6711	1.3183	1.4155	1.5731	1.1819	0.9994	0.9990	1.1444	0.9989	0.9983	0.9985	1.0998	0.9986	0.9986	0.9986	0.9986	0.9981	0.9985	0.9981	0.9962	0.9986																		
06-2009	1.2669	1.2143	2.0059	1.2443	1.5523	1.2012	1.2354	0.9919	1.0984	1.0000	1.0000	1.0000	1.0269	0.9993	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.7798	1.1388	1.7412	1.6243	1.5250	1.3630	1.1441	1.2013	1.0978	1.1291	1.0491	1.0038	1.0019	0.9983	0.9977	1.0215	0.9984	0.9984	0.9976	1.0000																			
06-2010	1.3429	1.3053	1.6952	1.7573	1.2143	1.0530	1.1296	1.0293	1.0000	1.0000	1.0000	1.0204	0.9985	0.9996	0.9994	0.9995	0.9994	0.9996	1.0000																				
12-2010	1.5832	1.9855	1.6050	1.0990	1.0964	1.0421	1.2798	1.2663	1.0461	1.1913	1.0003	1.0000	1.0000	1.0075	1.0069	1.0000	1.0000	1.0000																				
06-2011	2.1409	1.3373	1.3959	1.1476	1.3139	1.0507	1.0769	1.0635	1.1644	0.9999	0.9985	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.8582	1.2897	1.4126	1.6772	1.3024	1.1514	1.0702	1.2895	1.0180	1.1498	1.0567	0.9997	1.0000	1.0000	1.0000	1.0000																						
06-2012	1.5487	1.4718	1.4391	1.2401	1.4378	1.1186	1.1137	1.0968	1.3188	0.9967	0.9989	0.9767	0.9990	0.9996	1.0002																							
12-2012	2.0027	1.6637	1.1777	1.3285	1.1017	1.7012	1.1248	1.0840	1.0068	0.9940	0.9900	1.0168	1.0000	1.0552																								
06-2013	1.2232	1.3223	1.2409	1.3131	1.4242	1.2977	1.1384	0.9999	1.0077	1.0000	1.0000	1.0057	1.0273																								
12-2013	1.6257	1.2699	1.2538	1.3349	1.1925	1.1069	1.3099	0.9996	1.0192	1.2453	0.9991	1.0000																								
06-2014	1.2987	0.9930	2.2137	1.2830	1.3300	1.1184	1.1006	1.0508	1.1075	0.9996	1.3117																									
12-2014	1.5961	1.3388	1.7723	1.3054	1.1850	0.9976	0.9987	1.1490	0.9982	1.0253																										
06-2015	1.5666	1.2584	1.3304	1.5460	1.3795	1.0312	1.2805	0.9997	1.1250																											
12-2015	1.4082	1.1921	1.5409	1.5055	1.2309	1.3945	1.0093	1.0547																												
06-2016	1.5179	1.4872	1.7043	1.6050	1.0876	1.0021	1.1207																													
12-2016	1.6348	1.9209	1.2238	1.7983	1.0846	1.3673																														
06-2017	1.8602	1.3862	1.6798	1.5465	1.2513																															
12-2017	1.3369	2.9647	1.2171	1.5894																																
06-2018	1.3953	1.1486	1.1349																																	
12-2018	2.6083	1.2415																																		
06-2019	1.2703																																			
12-2019																																				
4 Half Yr Avg	1.6527	1.6852	1.3139	1.6348	1.1636	1.1988	1.1023	1.0635	1.0625	1.0676	1.0752	0.9998	1.0066	1.0137	1.0018	0.9999	0.9994	0.9995	0.9990	0.9994	1.0222	0.9996	1.0276	0.9998	1.0077	0.9994	0.9994	0.9997	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	0.9990	0.9998	0.9990	0.9995	1.0000	
6 Half Yr Avg	1.6843	1.6915	1.4168	1.5984	1.2032	1.1518	1.1366	1.0423	1.0441	1.0435	1.0594	0.9998	1.0043	1.0103	1.0007	1.0035	0.9993	0.9993	0.9993	0.9996	1.0147	0.9996	1.0207	0.9998	1.0056	0.9995	0.9994	0.9998	0.9998	0.9998	1.0002	1.0000	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000
10 Half Yr Avg	1.6195	1.4931	1.5071	1.4827	1.2267	1.2136	1.1267	1.0787	1.0812	1.0602	1.0404	1.0023	1.0153	1.0058	0.9999	1.0019	1.0006	0.9995	0.9995	0.9982	1.0096	0.9942	1.0122	0.9991	1.0032	0.9997	0.9997	0.9999	0.9998	1.0001	0.9999	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
14 Half Yr Avg	1.5961	1.4756	1.4529	1.4443	1.2441	1.1738	1.1355	1.0912	1.0823	1.0664	1.0291	1.0702	1.0112	1.0207	1.0010	1.0222	1.0006	0.9997	0.9992	1.0186	1.0068	0.9947	1.0083	0.9985	1.0022	0.9997	0.9997	0.9998	0.9998	1.0001	0.9999	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
Avg	1.7350	1.4905	1.3900	1.4144	1.2409	1.1708	1.1261	1.1149	1.1138	1.0559	1.0290	1.0397	1.0107	1.0146	1.0041	1.0459	0.9994	1.0125	0.9981	1.0127	1.0049	0.9966	1.0069	0.9985	1.0021	0.9997	0.9997	0.9998	0.9998	1.0001	0.9999	1.0000	1.0000	0.9997	0.9992	0.9998	0.9990	0.9995	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.3661	1.3138	1.2204	1.5972	1.1593	1.1992	1.0650	1.0528	1.0634	1.0127	0.9996	1.0028	1.0000	1.0000	1.0001	1.0000	0.9997	0.9998	0.9992	0.9997	0.9998	0.9999	0.9999	1.0000	0.9999	0.9997	0.9995	0.9996	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.5568	1.5089	1.4154	1.5717	1.1887	1.1298	1.1278	1.0263	1.0353	1.0054	1.0137	1.0013	0.9999	1.0018	0.9999	1.0000	0.9993	0.9994	0.9995	0.9999	0.9997	0.9997	1.0035	0.9998	1.0006	0.9997	0.9995	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	1.5395	1.3717	1.4653	1.4682	1.2198	1.1796	1.1198	1.0623	1.0618	1.0453	1.0128	1.0032	1.0068	1.0006	0.9994	0.9999	0.9996	0.9996	0.9997	0.9988	1.0009	0.9997	1.0016	0.9996	1.0001	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	1.5428	1.3918	1.4161	1.4396	1.2413	1.1445	1.1324	1.0829	1.0696	1.0575	1.0088	1.0413	1.0049	1.0152	1.0002	1.0121	0.9999	0.9997	0.9994	0.9990	1.0004	0.9984	1.0009	0.9993	1.0000	0.9998	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.6791	1.4633	1.3769	1.4088	1.2384	1.1597	1.1216	1.0986	1.0893	1.0518	1.0204	1.0240	1.0073	1.0114	1.0004	1.0358	0.9990	1.0084	0.9993	0.9990	1.0003	0.9987	1.0007	0.9992	1.0000	0.9998	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	1.5623	1.6396	1.3004	1.6257	1.1536	1.1711	1.1057	1.0521	1.0734	1.0576	1.0788	1.0024	1.0076	1.0194	1.0024	0.9999	0.9995	0.9995	0.9990	0.9995	1.0237	0.9997	1.0301	0.9998	1.0060	0.9996	0.9995	0.9996	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	0.9992	0.9998	0.9994	0.9996	1.0000	
6 Half Yr Vol Wtd Avg	1.6157	1.6400	1.4374	1.5898	1.1976	1.1388	1.1295	1.0348	1.0480	1.0364	1.0663	1.0017	1.0051	1.0138	1.0011	1.0034	0.9993	0.9994	0.9993	0.9997	1.0141	0.9996	1.0232	0.9998	1.0049	0.9996	0.9995	0.9997	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000
10 Half Yr Vol Wtd Avg	1.5594	1.4086	1.5026	1.4736	1.2233	1.2000	1.1254	1.0631	1.0701	1.0561	1.0463	1.0032	1.0118	1.0088	1.0003	1.0020	1.0007	0.9995	0.9995	0.9980	1.0097	0.9959	1.0158	0.9993	1.0031	0.9997	0.9997	0.9998	0.9998	1.0001	0.9999	1.0000	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000
14 Half Yr Vol Wtd Avg	1.5245	1.4116	1.4391	1.4394	1.2312	1.1691	1.1327	1.0764	1.0712	1.0596	1.0373	1.0498	1.0089	1.0209	1.0014	1.0195	1.0007	0.9998	0.9993	1.0132	1.0071	0.9957	1.0116	0.9985	1.0023	0.9998	0.9997	0.9998	0.9998	1.0001	0.9999	1.0000	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000
Vol Wtd Avg	1.6428	1.4413	1.3871	1.3884	1.2242	1.1635	1.1217	1.0933	1.0890	1.0573	1.0322	1.0339	1.0086	1.0165	1.0030	1.0366	0.9996	1.0103	0.9980	1.0094	1.0054	0.9971	1.0095	0.9985	1.0021	0.9998	0.9997	0.9998	0.9998	1.0001	0.9999	1.0000	1.0000	1.0000	0.9998	0.9994	0.9998	0.9994	0.9996	1.0000
6 Half Yr S1 Avg	1.5086	1.3407	1.5063	1.5658	1.2395	1.0506	1.1673	1.0168	1.0801	0.9988	1.1035	0.9941	1.0087	0.9997	0.9999	0.9998	0.9995	0.9997	0.9999	0.9998	0.9998	0.9999	1.0371	0.9997	1.0104	0.9994	0.9994	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.8600	2.0424	1.3273	1.6311	1.1668	1.2531	1.1060	1.0678	1.0081	1.0882	1.0153	1.0055	1.0000	1.0209	1.0015	1.0072	0.9990	0.9988	0.9988	0.9994	1.0295	0.9993	1.0044	0.9998	1.0007	0.9996	0.9995	0.9996	0.9998	1.0004	1.0000	1.0000	1.0000	0.9994	0.9980	0.9995	0.9971	0.9990		
8 Half Yr S1 Avg	1.5109	1.3201	1.4623	1.4951	1.2621	1.1124	1.1601	1.0368	1.1398	0.9990	1.0773	1.0007	1.0061	0.9996	0.9999	0.9998	0.9995	0.9998	0.9999	0.9999	0.9999	0.9861	1.0274	0.9994	1.0076	0.9996	0.9995	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.7470	1.8298	1.4385	1.5496	1.1733	1.2166	1.1107	1.0718	1.0106	1.1036	1.0115	1.0041	1.0005	1.0153	1.0008	1.0050	0.9993	0.9991	0.9989	0.9975	1.0221	0.9995	1.0033	0.9998	1.0004	0.9997	0.9996	0.9997	0.9998	1.0003	0.9998	1.0000	1.0000	0.9994	0.9980	0.9995	0.9971	0.9990		
6 Half Yr Vol Wtd S1 Avg	1.4625	1.3799	1.5863	1.5722	1.2188	1.0480	1.1654	1.0157	1.0805	0.9990	1.1224	0.9958	1.0118	0.9997	0.9998	0.9998	0.9995	0.9997	0.9999	0.9998	0.9998	0.9999	1.0438	0.9998	1.0098	0.9995	0.9995	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.7943	1.9399	1.3277	1.6096	1.1725	1.2631	1.0866	1.0595	1.0083	1.0777	1.0109	1.0065	1.0000	1.0235	1.0022	1.0061	0.9992	0.9991	0.9987	0.9995	1.0292	0.9993	1.0044	0.9998	1.0005	0.9996	0.9995	0.9995	0.9998	1.0005	1.0000	1.0000	1.0000	0.9995	0.9981	0.9995	0.9971	0.9990		
Vol Wtd S1 Avg	1.5737	1.2899	1.4931	1.3878	1.2457	1.1113	1.1269	1.0465	1.1370	1.0297	1.0424	1.0530	1.0096	1.0115	1.0010	1.0486	1.0002	1.0071	0.9971	0.9994	0.9999	0.9953	1.0164	0.9979	1.0038	0.9998	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.7319	1.6101	1.2877	1.3891	1.1992	1.2228	1.1158	1.1410	1.0383	1.0855	1.0216	1.0165	1.0075	1.0212	1.0052	1.0250	0.9989	1.0136	0.9992	1.0199	1.0119	0.9990	1.0015	0.9992	1.0001	0.9997	0.9996	0.9997	0.9997	1.0003	0.9998	1.0000	1.0000	0.9995	0.9981	0.9995	0.9971	0.9990		
Selections at 2019-06-30 - UA	1.4936	1.3460	1.2929	1.2982	1.1503	1.1772	1.1249	1.1179	1.0678	1.0775	1.0474	1.0396	1.0285	1.0187	1.0268	1.0206	1.0170	1.0123	1.0019	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UA	1.5844	1.3333	1.2869	1.3065	1.1535	1.1801	1.1253	1.1173	1.0670	1.0767	1.0531	1.0383	1.0268	1.0199	1.0263	1.0208	1.0151	1.0122	1.0019	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.5844	1.3333	1.2869	1.3065	1.1535	1.1801	1.1253	1.1173	1.0670	1.0767	1.0531	1.0383	1.0268	1.0199	1.0263	1.0208	1.0151	1.0122	1.0019	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.5844	1.3333	1.2869	1.3065	1.1535	1.1801	1.1253	1.1173	1.0670	1.0767	1.0531	1.0383	1.0268	1.0199	1.0263	1.0208	1.0151	1.0122	1.0019	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	8.6778	5.4772	4.1081	3.1922	2.4433	2.1182	1.7949	1.5951	1.4276	1.3380	1.2427	1.1800	1.1365	1.1068	1.0853	1.0575	1.0359	1.0205	1.0082	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.1152	0.1826	0.2434	0.3133	0.4093	0.4721	0.5571	0.6269	0.7005	0.7474	0.8047	0.8474	0.8799	0.9035	0.9214	0.9456	0.9653	0.9799	0.9918	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	73,495	$ 11.2102	$ 823,894	1.0000	0.00 %	$ 0	$ 1,099,966	$ 1,099,966	14.9666
12-2000	234	77,682	11.2260	872,058	1.0000	0.00 %	0	610,245	610,245	7.8557
06-2001	228	79,676	11.2418	895,701	1.0000	0.00 %	0	1,224,005	1,224,005	15.3623
12-2001	222	83,066	11.2575	935,117	1.0000	0.00 %	0	712,427	712,427	8.5766
06-2002	216	77,338	11.2718	871,739	1.0000	0.00 %	0	688,177	688,177	8.8983
12-2002	210	75,921	11.2870	856,920	1.0000	0.00 %	0	1,033,512	1,033,512	13.6130
06-2003	204	72,465	11.3037	819,122	1.0000	0.00 %	0	1,012,032	1,012,032	13.9658
12-2003	198	77,582	11.3169	877,987	1.0000	0.00 %	0	707,877	707,877	9.1242
06-2004	192	81,637	11.3341	925,280	1.0000	0.00 %	0	885,033	885,033	10.8411
12-2004	186	85,611	11.3492	971,613	1.0000	0.00 %	0	976,484	976,484	11.4061
06-2005	180	83,991	11.3631	954,394	1.0000	0.00 %	0	697,303	697,303	8.3021
12-2005	174	87,596	11.3802	996,866	1.0000	0.00 %	0	1,249,594	1,249,594	14.2653
06-2006	168	86,842	11.3947	989,540	1.0000	0.00 %	0	1,028,288	1,028,288	11.8409
12-2006	162	92,200	11.4099	1,051,996	1.0000	0.00 %	0	1,322,015	1,322,015	14.3386
06-2007	156	92,344	11.4261	1,055,135	1.0000	0.00 %	0	1,496,453	1,496,453	16.2052
12-2007	150	99,194	11.4411	1,134,885	1.0000	0.00 %	0	1,173,675	1,173,675	11.8321
06-2008	144	100,110	11.4562	1,146,884	1.0000	0.00 %	0	1,085,861	1,085,861	10.8467
12-2008	138	107,495	11.4718	1,233,167	1.0000	0.00 %	0	866,580	866,580	8.0616
06-2009	132	108,425	11.4890	1,245,699	1.0000	0.00 %	0	1,030,126	1,030,126	9.5008
12-2009	126	116,308	11.5025	1,337,832	1.0000	0.00 %	0	1,243,435	1,243,435	10.6909
06-2010	120	116,224	11.5206	1,338,977	0.9937	-0.64 %	(8,510)	1,241,035	1,232,525	10.6047
12-2010	114	123,203	11.5359	1,421,253	0.9908	-0.92 %	(13,135)	1,792,750	1,779,615	14.4446
06-2011	108	122,106	11.5525	1,410,631	0.9859	-1.43 %	(20,133)	1,068,189	1,048,056	8.5832
12-2011	102	128,569	11.5670	1,487,153	0.9842	-1.61 %	(23,895)	1,510,616	1,486,721	11.5636
06-2012	96	128,149	11.5837	1,484,440	0.9723	-2.85 %	(42,275)	1,242,401	1,200,126	9.3651
12-2012	90	135,405	11.5997	1,570,659	0.9695	-3.15 %	(49,491)	2,007,584	1,958,093	14.4610
06-2013	84	134,902	11.6147	1,566,856	0.9614	-4.01 %	(62,879)	1,694,624	1,631,745	12.0958
12-2013	78	142,588	11.6293	1,658,205	0.9452	-5.80 %	(96,225)	1,888,059	1,791,834	12.5665
06-2014	72	140,738	11.6444	1,638,816	0.9335	-7.12 %	(116,674)	3,039,671	2,922,997	20.7690
12-2014	66	148,252	11.6609	1,728,751	0.9199	-8.71 %	(150,555)	1,481,857	1,331,302	8.9800
06-2015	60	145,928	11.6759	1,703,833	0.9188	-8.84 %	(150,554)	2,213,574	2,063,020	14.1373
12-2015	54	152,759	11.6929	1,786,199	0.9085	-10.07 %	(179,796)	2,605,564	2,425,768	15.8797
06-2016	48	150,680	11.7113	1,764,646	0.8991	-11.22 %	(197,979)	2,962,696	2,764,717	18.3483
12-2016	42	155,812	11.7258	1,827,018	0.9297	-7.56 %	(138,088)	1,987,991	1,849,903	11.8727
06-2017	36	151,446	11.7417	1,778,236	0.9420	-6.16 %	(109,480)	1,510,766	1,401,286	9.2527
12-2017	30	156,544	11.7572	1,840,525	0.9747	-2.60 %	(47,864)	1,835,560	1,787,696	11.4198
06-2018	24	151,964	11.7728	1,789,052	1.0621	5.85 %	104,659	1,145,751	1,250,410	8.2283
12-2018	18	156,761	11.7876	1,847,834	1.1560	13.50 %	249,402	1,863,925	2,113,327	13.4812
06-2019	12	152,100	11.8040	1,795,389	1.2875	22.33 %	400,960	1,310,011	1,710,971	11.2490
12-2019	6	156,854	11.8203	1,854,068	2.1951	54.44 %	1,009,415	631,053	1,640,468	10.4585
Total		4,609,964		$ 53,288,371			$ 356,903	$ 55,176,765	$ 55,533,668	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 16,916,928	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 0	$ 0	$ 0	70 %
12-2000	18,810,809	14,330,322	14,330,322	14,330,322	0	0	0	76 %
06-2001	20,113,026	12,704,326	12,704,326	12,704,326	0	0	0	63 %
12-2001	22,518,291	14,302,866	14,302,866	14,302,866	0	0	0	64 %
06-2002	23,312,698	11,937,897	11,937,897	11,937,897	0	0	0	51 %
12-2002	26,064,497	14,563,711	14,563,711	14,563,711	0	0	0	56 %
06-2003	27,107,994	12,648,070	12,648,070	12,648,070	0	0	0	47 %
12-2003	29,826,439	13,023,276	13,023,276	13,023,276	0	0	0	44 %
06-2004	31,262,097	12,863,746	12,863,746	12,863,746	0	0	0	41 %
12-2004	26,536,405	15,415,391	15,415,391	15,415,391	0	0	0	58 %
06-2005	25,421,732	12,995,449	12,995,449	12,995,449	0	0	0	51 %
12-2005	25,734,905	15,940,033	15,940,033	15,940,033	0	0	0	62 %
06-2006	25,292,203	13,892,447	13,892,447	13,892,447	0	0	0	55 %
12-2006	26,845,236	16,565,561	16,565,561	16,565,561	0	0	0	62 %
06-2007	26,742,940	16,097,451	16,097,451	16,097,451	0	0	0	60 %
12-2007	28,302,165	18,929,212	18,929,190	18,929,212	22	0	22	67 %
06-2008	29,023,363	16,402,138	16,402,116	16,402,138	22	0	22	57 %
12-2008	31,713,001	20,485,950	20,485,950	20,485,950	0	0	0	65 %
06-2009	32,440,459	19,128,869	19,128,869	19,128,869	0	0	0	59 %
12-2009	35,077,921	22,330,637	22,330,637	22,330,637	0	0	0	64 %
06-2010	35,779,957	19,932,597	19,932,597	19,932,597	0	0	0	56 %
12-2010	38,452,830	26,298,190	26,298,185	26,298,190	5	0	5	68 %
06-2011	38,438,408	21,687,213	21,687,213	21,687,213	0	0	0	56 %
12-2011	40,752,949	27,457,572	27,457,571	27,457,572	1	0	1	67 %
06-2012	41,220,486	24,282,448	24,282,426	24,282,448	22	0	22	59 %
12-2012	43,599,543	30,409,106	30,409,084	30,409,106	22	0	22	70 %
06-2013	44,123,392	27,556,336	27,556,334	27,556,336	2	0	2	62 %
12-2013	47,458,122	31,137,185	31,137,141	31,137,185	44	0	44	66 %
06-2014	47,871,176	31,781,167	31,780,605	31,781,167	562	0	562	66 %
12-2014	51,392,696	34,247,450	34,239,591	34,247,450	7,859	0	7,859	67 %
06-2015	52,091,934	33,841,740	33,831,926	33,841,740	9,814	0	9,814	65 %
12-2015	55,496,032	38,428,787	38,427,979	38,428,787	808	0	808	69 %
06-2016	55,794,562	36,858,912	36,847,532	36,858,912	11,380	0	11,380	66 %
12-2016	58,208,104	40,402,498	40,370,724	40,402,498	31,774	0	31,774	69 %
06-2017	57,619,735	42,537,633	42,507,858	42,537,633	29,775	0	29,775	74 %
12-2017	60,049,077	37,383,533	37,347,377	37,329,131	36,156	(54,402)	(18,246)	62 %
06-2018	59,512,681	36,099,214	35,940,587	35,907,064	158,627	(192,150)	(33,523)	60 %
12-2018	62,446,180	41,908,294	41,427,487	41,258,037	480,807	(650,257)	(169,450)	66 %
06-2019	62,465,784	38,431,930	37,580,332	36,271,454	851,598	(2,160,476)	(1,308,878)	58 %
12-2019	65,158,458	45,078,356	34,021,086	39,080,506	11,057,270	(5,997,850)	5,059,420	60 %
Total	$ 1,546,995,211	$ 972,193,971	$ 959,517,401	$ 963,138,836	$ 12,676,570	($ 9,055,135)	$ 3,621,435	62 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)
06-2000		$ 11,876,458	$ 11,876,458
12-2000		14,330,322	14,330,322
06-2001		12,704,326	12,704,326
12-2001		14,302,866	14,302,866
06-2002		11,937,897	11,937,897
12-2002		14,563,711	14,563,711
06-2003		12,648,070	12,648,070
12-2003		13,023,276	13,023,276
06-2004		12,863,746	12,863,746
12-2004		15,415,391	15,415,391
06-2005		12,995,449	12,995,449
12-2005		15,940,033	15,940,033
06-2006		13,892,447	13,892,447
12-2006		16,565,561	16,565,561
06-2007		16,097,451	16,097,451
12-2007		18,929,212	18,929,212
06-2008		16,402,138	16,402,138
12-2008		20,485,950	20,485,950
06-2009		19,128,869	19,128,869
12-2009		22,330,637	22,330,637
06-2010		19,932,597	19,932,597
12-2010		26,298,190	26,298,190
06-2011		21,687,213	21,687,213
12-2011		27,457,572	27,457,572
06-2012		24,282,448	24,282,448
12-2012		30,409,106	30,409,106
06-2013		27,556,336	27,556,336
12-2013		31,137,185	31,137,185
06-2014		31,781,167	31,781,167
12-2014		34,247,450	34,247,450
06-2015		33,841,740	33,841,740
12-2015		38,428,787	38,428,787
06-2016		36,858,912	36,858,912
12-2016		40,402,498	40,402,498
06-2017		42,537,633	42,537,633
12-2017		37,329,131	37,329,131
06-2018		35,907,064	35,907,064
12-2018		41,258,037	41,258,037
06-2019		36,271,454	36,271,454
12-2019		39,080,506	39,080,506
Total		$ 963,138,836	$ 963,138,836

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 11,876,458	$ 0	$ 11,876,480	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 11,876,458	($ 11,876,480)	0.00 %
12-2000	14,330,322	14,330,322	14,330,322	14,330,322	14,330,322	14,330,322	14,330,322	14,330,322	14,330,322	0	14,330,322	0	0	0	0	0	0	0	0	14,330,322	(14,330,322)	0.00 %
06-2001	12,704,326	12,704,326	12,704,326	12,704,326	12,704,326	12,704,326	12,704,326	12,704,326	12,704,326	0	12,704,326	0	0	0	0	0	0	0	0	12,704,326	(12,704,326)	0.00 %
12-2001	14,302,866	14,302,866	14,302,866	14,302,866	14,302,866	14,302,866	14,302,866	14,302,866	14,302,866	0	14,302,866	0	0	0	0	0	0	0	0	14,302,866	(14,302,866)	0.00 %
06-2002	11,937,897	11,937,897	11,937,897	11,937,897	11,937,897	11,937,897	11,937,897	11,937,897	11,937,897	0	11,937,897	0	0	0	0	0	0	0	0	11,937,897	(11,937,897)	0.00 %
12-2002	14,563,711	14,563,711	14,563,711	14,563,711	14,563,711	14,563,711	14,563,711	14,563,733	14,563,733	0	14,563,733	0	0	0	0	0	0	(22)	0	14,563,733	(14,563,733)	0.00 %
06-2003	12,648,070	12,648,070	12,648,070	12,648,070	12,648,070	12,648,070	12,648,070	12,648,070	12,648,070	0	12,648,070	0	0	0	0	0	0	0	0	12,648,070	(12,648,070)	0.00 %
12-2003	13,023,276	13,023,276	13,023,276	13,023,276	13,023,276	13,023,276	13,023,276	13,023,276	13,023,276	0	13,024,712	0	0	0	0	0	0	0	0	13,023,276	(13,024,712)	0.00 %
06-2004	12,863,746	12,863,746	12,863,746	12,863,746	12,863,768	12,863,768	12,864,601	12,864,726	12,864,801	0	12,865,101	0	0	0	(22)	0	(833)	(125)	(75)	12,864,801	(12,865,101)	0.00 %
12-2004	15,415,391	15,415,392	15,415,392	15,415,391	15,415,391	15,415,391	15,419,130	15,419,130	15,419,199	0	15,419,498	(1)	0	1	0	0	(3,739)	0	(69)	15,419,199	(15,419,498)	0.00 %
06-2005	12,995,449	12,995,449	12,995,449	12,995,449	12,995,449	12,995,450	12,995,450	12,995,450	12,995,965	0	12,995,965	0	0	0	0	(1)	0	0	(515)	12,995,965	(12,995,965)	0.00 %
12-2005	15,940,033	15,940,033	15,940,925	15,941,872	15,941,872	15,941,872	15,941,872	15,941,872	15,941,872	0	15,941,872	0	(892)	(947)	0	0	0	0	0	15,941,872	(15,941,872)	0.00 %
06-2006	13,892,447	13,892,447	13,892,447	13,892,447	13,892,447	13,892,447	13,892,447	13,892,447	13,896,896	0	13,896,896	0	0	0	0	0	0	0	(4,449)	13,896,896	(13,896,896)	0.00 %
12-2006	16,565,561	16,565,561	16,565,561	16,565,561	16,565,561	16,565,561	16,565,561	16,582,879	16,583,730	0	16,591,321	0	0	0	0	0	0	(17,318)	(851)	16,583,730	(16,591,321)	0.00 %
06-2007	16,097,451	16,101,510	16,097,451	16,097,451	16,097,451	16,097,473	16,097,517	16,097,518	16,097,517	0	16,101,345	(4,059)	4,059	0	0	(22)	(44)	(1)	1	16,097,517	(16,101,345)	-0.03 %
12-2007	18,929,212	18,929,212	18,929,212	18,929,214	18,929,213	18,929,213	18,932,745	18,933,887	18,933,865	0	18,933,865	0	0	(2)	1	0	(3,532)	(1,142)	22	18,933,865	(18,933,865)	0.00 %
06-2008	16,402,138	16,402,228	16,402,138	16,402,116	16,402,138	16,382,723	16,382,723	16,382,385	16,382,886	0	16,385,164	(90)	90	22	(22)	19,415	0	338	(501)	16,382,886	(16,385,164)	0.00 %
12-2008	20,485,950	20,485,950	20,485,950	20,487,208	20,487,415	20,489,268	20,489,420	20,487,422	20,488,478	0	20,488,444	0	0	(1,258)	(207)	(1,853)	(152)	1,998	(1,056)	20,488,478	(20,488,444)	0.00 %
06-2009	19,128,869	19,128,869	19,128,869	19,128,891	19,128,891	19,128,231	19,128,231	19,128,231	19,128,450	0	19,129,541	0	0	(22)	0	660	0	0	(219)	19,128,450	(19,129,541)	0.00 %
12-2009	22,330,637	22,330,637	22,330,787	22,330,987	22,331,288	22,318,959	22,319,431	22,319,882	22,323,831	0	22,328,428	0	(150)	(200)	(301)	12,329	(472)	(451)	(3,949)	22,323,831	(22,328,428)	0.00 %
06-2010	19,932,597	19,936,098	19,936,398	19,936,720	19,937,215	19,937,215	19,937,737	19,939,259	19,936,984	0	19,949,979	(3,501)	(300)	(322)	(495)	0	(522)	(1,522)	2,275	19,936,984	(19,949,979)	-0.02 %
12-2010	26,298,190	26,301,440	26,298,190	26,303,262	26,303,362	26,303,612	26,303,912	26,304,251	26,301,758	0	26,301,644	(3,250)	3,250	(5,072)	(100)	(250)	(300)	(339)	2,493	26,301,758	(26,301,644)	-0.01 %
06-2011	21,687,213	21,690,463	21,687,213	21,687,213	21,687,213	21,687,213	21,687,213	21,687,213	21,703,098	0	21,721,326	(3,250)	3,250	0	0	0	0	0	(15,885)	21,703,098	(21,721,326)	-0.01 %
12-2011	27,457,572	27,458,122	27,458,722	27,456,021	27,456,621	27,505,266	27,460,845	27,517,568	27,489,925	0	27,503,463	(550)	(600)	2,701	(600)	(48,645)	44,421	(56,723)	27,643	27,489,925	(27,503,463)	0.00 %
06-2012	24,282,448	24,283,990	24,287,870	24,292,390	24,297,350	24,296,429	24,302,533	24,379,686	24,328,962	0	24,653,466	(1,542)	(3,880)	(4,520)	(4,960)	921	(6,104)	(77,153)	50,724	24,328,962	(24,653,466)	-0.01 %
12-2012	30,409,106	30,409,106	30,409,106	30,412,246	30,410,106	30,458,399	30,456,133	30,474,168	30,490,828	0	30,482,360	0	0	(3,140)	2,140	(48,293)	2,266	(18,035)	(16,660)	30,490,828	(30,482,360)	0.00 %
06-2013	27,556,336	27,556,686	27,556,980	27,567,195	27,557,405	27,557,567	27,556,769	27,571,666	27,604,162	0	27,542,548	(350)	(294)	(10,215)	9,790	(162)	798	(14,897)	(32,497)	27,604,162	(27,542,548)	0.00 %
12-2013	31,137,185	31,137,235	31,139,772	31,140,618	31,151,721	31,154,146	31,129,142	31,125,902	31,115,386	0	31,013,366	(50)	(2,537)	(846)	(11,103)	(2,425)	25,004	3,240	10,516	31,115,386	(31,013,366)	0.00 %
06-2014	31,781,167	31,781,167	31,788,580	31,790,376	31,801,163	31,801,886	31,790,610	31,764,132	31,635,679	0	31,314,940	0	(7,413)	(1,796)	(10,787)	(723)	11,276	26,478	128,454	31,635,679	(31,314,940)	0.00 %
12-2014	34,247,450	34,256,433	34,257,014	34,264,717	34,272,334	34,283,749	34,250,333	34,198,796	34,118,592	0	34,348,188	(8,983)	(581)	(7,703)	(7,617)	(11,415)	33,416	51,536	80,205	34,118,592	(34,348,188)	-0.03 %
06-2015	33,841,740	33,845,523	33,838,630	33,858,135	33,873,013	33,941,820	33,852,741	33,734,426	33,550,872	0		(3,783)	6,893	(19,505)	(14,878)	(68,807)	89,079	118,316	183,553	33,550,872		-0.01 %
12-2015	38,428,787	38,429,386	38,444,449	38,465,243	38,462,870	38,461,039	38,602,190	38,503,171	38,191,431			(599)	(15,063)	(20,794)	2,373	1,831	(141,151)	99,019	311,740			0.00 %
06-2016	36,858,912	36,859,135	36,873,814	36,946,923	36,864,960	37,296,175	37,278,385	37,498,789				(223)	(14,679)	(73,109)	81,963	(431,215)	17,790	(220,403)				0.00 %
12-2016	40,402,498	40,452,308	40,412,481	40,448,517	40,535,846	40,615,460	39,143,958					(49,810)	39,827	(36,036)	(87,329)	(79,614)	1,471,502					-0.12 %
06-2017	42,537,633	42,519,511	42,555,267	42,372,569	42,287,884	43,125,363						18,122	(35,756)	182,698	84,686	(837,479)						0.04 %
12-2017	37,329,131	37,313,778	37,128,041	37,463,184	36,706,269							15,354	185,737	(335,143)	756,915							0.04 %
06-2018	35,907,064	35,573,668	35,156,690	35,965,331								333,396	416,978	(808,642)								0.94 %
12-2018	41,258,037	41,232,149	39,099,206									25,888	2,132,943									0.06 %
06-2019	36,271,454	35,433,084										838,369										2.37 %
12-2019	39,080,506																					
Total	$ 963,138,836	$ 922,907,242	$ 884,763,275	$ 846,807,920	$ 810,043,141	$ 774,832,620	$ 730,168,556	$ 691,131,807	$ 652,912,115	$ 0	$ 581,297,126	$ 1,151,089	$ 2,710,882	($ 1,143,851)	$ 799,447	($ 1,495,748)	$ 1,538,702	($ 107,209)	$ 720,903	$ 614,720,684	($ 581,297,126)	0.12 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 11,161,842	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 0	$ 0	$ 0	72 %
12-2000	12,421,997	9,610,712	9,610,712	9,610,712	0	0	0	77 %
06-2001	13,221,752	8,567,862	8,567,862	8,567,862	0	0	0	65 %
12-2001	14,873,267	9,624,151	9,624,151	9,624,151	0	0	0	65 %
06-2002	15,444,112	7,741,546	7,741,546	7,741,546	0	0	0	50 %
12-2002	17,401,592	9,754,376	9,754,376	9,754,376	0	0	0	56 %
06-2003	18,175,171	8,891,295	8,891,295	8,891,295	0	0	0	49 %
12-2003	20,071,576	8,992,680	8,992,680	8,992,680	0	0	0	45 %
06-2004	21,025,089	8,902,406	8,902,406	8,902,406	0	0	0	42 %
12-2004	17,112,748	11,028,479	11,028,479	11,028,479	0	0	0	64 %
06-2005	16,181,888	8,891,940	8,891,940	8,891,940	0	0	0	55 %
12-2005	16,592,850	11,043,104	11,043,104	11,043,104	0	0	0	67 %
06-2006	16,331,896	9,468,758	9,468,758	9,468,758	0	0	0	58 %
12-2006	17,363,107	11,880,228	11,880,228	11,880,228	0	0	0	68 %
06-2007	17,274,590	11,577,425	11,577,425	11,577,425	0	0	0	67 %
12-2007	18,403,269	12,831,864	12,831,842	12,831,864	22	0	22	70 %
06-2008	18,846,212	11,292,881	11,292,859	11,292,881	22	0	22	60 %
12-2008	20,647,602	14,065,891	14,065,891	14,065,891	0	0	0	68 %
06-2009	21,138,280	12,783,518	12,783,518	12,783,518	0	0	0	60 %
12-2009	22,979,872	14,957,317	14,957,317	14,957,317	0	0	0	65 %
06-2010	23,429,947	12,853,187	12,853,187	12,853,187	0	0	0	55 %
12-2010	25,231,342	15,837,563	15,837,558	15,837,563	5	0	5	63 %
06-2011	25,150,023	13,858,612	13,858,612	13,858,612	0	0	0	55 %
12-2011	26,632,111	17,631,646	17,631,646	17,631,646	0	0	0	66 %
06-2012	26,696,847	15,565,385	15,565,363	15,565,385	22	0	22	58 %
12-2012	27,950,876	19,273,716	19,273,694	19,273,716	22	0	22	69 %
06-2013	27,947,934	17,650,078	17,650,076	17,650,078	2	0	2	63 %
12-2013	29,833,878	20,432,849	20,432,805	20,432,849	44	0	44	68 %
06-2014	29,647,633	20,350,493	20,349,931	20,350,493	562	0	562	69 %
12-2014	31,633,617	21,843,696	21,835,837	21,843,696	7,859	0	7,859	69 %
06-2015	32,276,199	22,340,435	22,330,621	22,340,435	9,814	0	9,814	69 %
12-2015	35,267,661	24,681,539	24,680,731	24,681,539	808	0	808	70 %
06-2016	35,883,606	23,343,089	23,331,715	23,343,089	11,374	0	11,374	65 %
12-2016	37,752,433	26,133,115	26,102,251	26,133,115	30,864	0	30,864	69 %
06-2017	37,255,900	22,188,300	22,158,879	22,188,300	29,421	0	29,421	60 %
12-2017	38,832,145	23,494,692	23,468,984	23,443,243	25,708	(51,449)	(25,741)	60 %
06-2018	38,274,152	21,921,223	21,774,625	21,727,214	146,598	(194,009)	(47,411)	57 %
12-2018	40,101,211	26,300,710	25,921,623	25,663,392	379,087	(637,318)	(258,231)	64 %
06-2019	39,781,195	25,968,735	25,247,140	23,733,683	721,595	(2,235,052)	(1,513,457)	60 %
12-2019	41,530,980	32,435,573	23,035,218	24,967,144	9,400,355	(7,468,429)	1,931,926	60 %
Total	$ 997,778,400	$ 634,083,342	$ 623,319,158	$ 623,497,084	$ 10,764,184	($ 10,586,258)	$ 177,926	62 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 8,072,273	$ 8,072,273	$ 7,854,048	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273		$ 8,072,273
12-2000	9,610,712	9,610,712	9,606,777	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712		9,610,712
06-2001	8,567,862	8,567,862	9,566,942	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862		8,567,862
12-2001	9,624,151	9,624,151	10,697,853	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151		9,624,151
06-2002	7,741,546	7,741,546	8,789,866	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546		7,741,546
12-2002	9,754,376	9,754,376	9,777,689	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376		9,754,376
06-2003	8,891,295	8,891,295	8,413,886	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295		8,891,295
12-2003	8,992,680	8,992,680	9,087,508	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680		8,992,680
06-2004	8,902,406	8,902,406	8,593,661	8,902,406	8,902,406	8,902,406	8,902,406	8,902,406	8,902,406		8,902,406
12-2004	11,028,479	11,028,479	10,240,107	11,028,479	11,028,479	11,028,479	11,028,479	11,028,479	11,028,479		11,028,479
06-2005	8,891,940	8,891,940	9,118,102	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940		8,891,940
12-2005	11,043,104	11,043,104	10,863,602	11,043,104	11,043,104	11,043,104	11,043,104	11,043,104	11,043,104		11,043,104
06-2006	9,468,758	9,468,758	9,724,396	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758		9,468,758
12-2006	11,880,228	11,880,228	11,731,661	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228		11,880,228
06-2007	11,577,425	11,577,425	10,515,680	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425		11,577,425
12-2007	12,831,864	12,831,842	12,664,296	12,831,864	12,831,842	12,831,864	12,831,864	12,831,864	12,831,864		12,831,864
06-2008	11,292,881	11,292,859	11,532,658	11,292,881	11,292,859	11,292,881	11,292,881	11,292,881	11,292,881		11,292,881
12-2008	14,065,891	14,065,891	14,036,363	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891		14,065,891
06-2009	12,783,518	12,783,518	12,623,678	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518		12,783,518
12-2009	14,957,317	14,957,317	15,159,399	14,957,317	14,957,317	14,957,317	14,957,317	14,957,317	14,957,317		14,957,317
06-2010	12,853,187	12,853,187	13,581,974	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187		12,853,187
12-2010	15,837,563	15,837,558	16,327,821	15,837,563	15,837,558	15,837,563	15,837,563	15,837,563	15,837,563		15,837,563
06-2011	13,858,612	13,858,612	14,524,440	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612		13,858,612
12-2011	17,631,646	17,631,646	17,360,547	17,631,646	17,631,646	17,631,646	17,631,646	17,631,646	17,631,646		17,631,646
06-2012	15,565,385	15,565,363	15,604,219	15,565,385	15,565,363	15,565,385	15,565,385	15,565,385	15,565,385		15,565,385
12-2012	19,273,716	19,273,694	18,713,029	19,273,716	19,273,694	19,273,716	19,273,716	19,273,716	19,273,716		19,273,716
06-2013	17,650,078	17,650,076	16,786,602	17,650,078	17,650,076	17,650,078	17,650,078	17,650,078	17,650,078		17,650,078
12-2013	20,432,849	20,432,805	20,194,735	20,432,849	20,432,805	20,432,849	20,432,849	20,432,849	20,432,849		20,432,849
06-2014	20,350,493	20,349,931	17,933,621	20,350,493	20,349,931	20,350,493	20,350,493	20,350,493	20,350,493		20,350,493
12-2014	21,843,696	21,835,837	23,352,446	21,843,696	21,835,837	21,843,696	21,843,696	21,843,696	21,843,696		21,843,696
06-2015	22,340,435	22,330,621	20,624,214	22,340,435	22,330,621	22,340,435	22,340,435	22,340,435	22,340,435		22,340,435
12-2015	24,681,539	24,680,731	24,593,645	24,681,539	24,680,731	24,681,539	24,681,539	24,681,539	24,681,539		24,681,539
06-2016	23,343,089	23,331,715	21,928,747	23,343,089	23,331,715	23,343,089	23,343,089	23,343,089	23,343,089		23,343,089
12-2016	26,133,115	26,102,251	25,472,550	26,133,115	26,102,251	26,133,115	26,133,115	26,133,115	26,133,115		26,133,115
06-2017	22,188,300	22,158,879	22,093,656	22,188,300	22,158,879	22,188,300	22,188,300	22,188,300	22,188,300		22,188,300
12-2017	23,443,243	23,433,136	25,701,563	23,438,287	23,429,666	23,441,473	23,443,254	23,437,296	23,443,243		23,443,243
06-2018	21,727,214	21,607,831	22,324,785	21,721,878	21,602,297	21,707,798	21,727,262	21,715,275	21,727,214		21,727,214
12-2018	25,663,392	25,349,800	26,003,394	25,654,948	25,335,057	25,678,809	25,663,601	25,478,901	25,663,392		25,663,392
06-2019	23,733,683	23,655,923	22,601,914	23,840,264	23,726,821	23,629,240	23,723,646	23,594,719	23,733,683		23,733,683
12-2019	24,967,144	24,648,058	26,430,789	24,529,323	24,764,710	24,677,492	25,098,109		24,967,144		24,967,144
Total	$ 623,497,084	$ 622,566,316	$ 622,752,867	$ 623,147,109	$ 622,730,119	$ 623,097,220	$ 623,618,281	$ 598,188,599	$ 623,497,084		$ 623,497,084

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 8,072,273	$ 0	$ 8,072,295	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 8,072,273	($ 8,072,295)	0.00 %
12-2000	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	0	9,610,712	0	0	0	0	0	0	0	0	9,610,712	(9,610,712)	0.00 %
06-2001	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	0	8,567,862	0	0	0	0	0	0	0	0	8,567,862	(8,567,862)	0.00 %
12-2001	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	0	9,624,151	0	0	0	0	0	0	0	0	9,624,151	(9,624,151)	0.00 %
06-2002	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	0	7,741,546	0	0	0	0	0	0	0	0	7,741,546	(7,741,546)	0.00 %
12-2002	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,398	9,754,398	0	9,754,398	0	0	0	0	0	0	(22)	0	9,754,398	(9,754,398)	0.00 %
06-2003	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	0	8,891,295	0	0	0	0	0	0	0	0	8,891,295	(8,891,295)	0.00 %
12-2003	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	0	8,992,680	0	0	0	0	0	0	0	0	8,992,680	(8,992,680)	0.00 %
06-2004	8,902,406	8,902,406	8,902,406	8,902,406	8,902,428	8,902,428	8,902,428	8,902,553	8,902,628	0	8,902,928	0	0	0	(22)	0	0	(125)	(75)	8,902,628	(8,902,928)	0.00 %
12-2004	11,028,479	11,028,480	11,028,480	11,028,479	11,028,479	11,028,479	11,032,218	11,032,218	11,032,287	0	11,032,586	(1)	0	1	0	0	(3,739)	0	(69)	11,032,287	(11,032,586)	0.00 %
06-2005	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,892,455	0	8,892,455	0	0	0	0	0	0	0	(515)	8,892,455	(8,892,455)	0.00 %
12-2005	11,043,104	11,043,104	11,043,996	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	0	11,044,943	0	(892)	(947)	0	0	0	0	0	11,044,943	(11,044,943)	0.00 %
06-2006	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,473,207	0	9,473,207	0	0	0	0	0	0	0	(4,449)	9,473,207	(9,473,207)	0.00 %
12-2006	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,897,546	11,898,264	0	11,905,855	0	0	0	0	0	0	(17,318)	(718)	11,898,264	(11,905,855)	0.00 %
06-2007	11,577,425	11,581,484	11,577,425	11,577,425	11,577,425	11,577,447	11,577,491	11,577,492	11,577,491	0	11,581,319	(4,059)	4,059	0	0	(22)	(44)	(1)	1	11,577,491	(11,581,319)	-0.04 %
12-2007	12,831,864	12,831,864	12,831,864	12,831,866	12,831,865	12,831,865	12,835,397	12,835,375	12,835,375	0	12,835,375	0	0	(2)	1	0	(3,532)	22	0	12,835,375	(12,835,375)	0.00 %
06-2008	11,292,881	11,292,971	11,292,881	11,292,859	11,292,881	11,277,357	11,277,357	11,276,997	11,277,520	0	11,279,798	(90)	90	22	(22)	15,524	0	360	(523)	11,277,520	(11,279,798)	0.00 %
12-2008	14,065,891	14,065,891	14,065,891	14,067,149	14,067,356	14,069,209	14,069,361	14,067,363	14,067,362	0	14,067,865	0	0	(1,258)	(207)	(1,853)	(152)	1,998	1	14,067,362	(14,067,865)	0.00 %
06-2009	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,540	12,783,540	12,783,759	0	12,784,850	0	0	0	0	0	(22)	0	(219)	12,783,759	(12,784,850)	0.00 %
12-2009	14,957,317	14,957,317	14,957,467	14,957,667	14,957,968	14,954,269	14,954,591	14,954,892	14,958,091	0	14,961,303	0	(150)	(200)	(301)	3,699	(322)	(301)	(3,199)	14,958,091	(14,961,303)	0.00 %
06-2010	12,853,187	12,856,688	12,856,688	12,856,688	12,856,688	12,856,688	12,856,710	12,858,232	12,855,157	0	12,868,152	(3,501)	0	0	0	0	(22)	(1,522)	3,075	12,855,157	(12,868,152)	-0.03 %
12-2010	15,837,563	15,840,813	15,837,563	15,842,635	15,842,735	15,842,985	15,843,285	15,843,624	15,841,045	0	15,841,603	(3,250)	3,250	(5,072)	(100)	(250)	(300)	(339)	2,579	15,841,045	(15,841,603)	-0.02 %
06-2011	13,858,612	13,861,862	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,874,142	0	13,890,938	(3,250)	3,250	0	0	0	0	0	(15,530)	13,874,142	(13,890,938)	-0.02 %
12-2011	17,631,646	17,631,646	17,631,646	17,628,345	17,628,345	17,631,368	17,631,518	17,641,402	17,649,001	0	17,662,263	0	0	3,301	0	(3,023)	(150)	(9,884)	(7,599)	17,649,001	(17,662,263)	0.00 %
06-2012	15,565,385	15,566,927	15,570,807	15,575,327	15,580,287	15,579,343	15,588,956	15,595,105	15,615,620	0	15,928,167	(1,542)	(3,880)	(4,520)	(4,960)	944	(9,613)	(6,149)	(20,515)	15,615,620	(15,928,167)	-0.01 %
12-2012	19,273,716	19,273,716	19,273,716	19,276,856	19,275,632	19,275,882	19,274,470	19,292,002	19,311,764	0	19,315,018	0	0	(3,140)	1,224	(250)	1,412	(17,532)	(19,762)	19,311,764	(19,315,018)	0.00 %
06-2013	17,650,078	17,650,428	17,650,722	17,660,937	17,651,147	17,651,309	17,650,511	17,666,796	17,700,180	0	17,617,619	(350)	(294)	(10,215)	9,790	(162)	798	(16,285)	(33,384)	17,700,180	(17,617,619)	0.00 %
12-2013	20,432,849	20,432,899	20,435,436	20,436,282	20,447,385	20,449,810	20,454,558	20,452,160	20,429,349	0	20,319,851	(50)	(2,537)	(846)	(11,103)	(2,425)	(4,748)	2,398	22,811	20,429,349	(20,319,851)	0.00 %
06-2014	20,350,493	20,350,493	20,354,005	20,356,452	20,364,772	20,365,075	20,359,163	20,336,009	20,198,617	0	19,888,861	0	(3,512)	(2,447)	(8,320)	(303)	5,912	23,154	137,392	20,198,617	(19,888,861)	0.00 %
12-2014	21,843,696	21,852,679	21,853,260	21,860,963	21,868,580	21,879,680	21,850,692	21,811,992	21,713,450	0	21,734,890	(8,983)	(581)	(7,703)	(7,617)	(11,100)	28,988	38,700	98,542	21,713,450	(21,734,890)	-0.04 %
06-2015	22,340,435	22,344,711	22,338,566	22,358,606	22,368,168	22,391,604	22,370,423	22,252,505	22,028,057	0		(4,276)	6,145	(20,040)	(9,562)	(23,436)	21,182	117,918	224,448	22,028,057		-0.02 %
12-2015	24,681,539	24,683,392	24,698,806	24,714,600	24,687,714	24,684,426	24,791,602	24,710,747	24,401,477			(1,853)	(15,414)	(15,794)	26,886	3,288	(107,176)	80,855	309,270			-0.01 %
06-2016	23,343,089	23,342,659	23,354,088	23,432,078	23,349,069	23,706,655	23,624,275	23,670,489				430	(11,429)	(77,990)	83,010	(357,586)	82,380	(46,213)				0.00 %
12-2016	26,133,115	26,152,519	26,112,188	26,127,821	26,180,146	26,241,139	25,184,949					(19,404)	40,331	(15,633)	(52,325)	(60,993)	1,056,191					-0.07 %
06-2017	22,188,300	22,169,883	22,173,786	22,089,947	22,169,929	22,730,380						18,417	(3,903)	83,839	(79,982)	(560,451)						0.08 %
12-2017	23,443,243	23,424,669	23,319,740	23,690,079	23,145,822							18,574	104,929	(370,338)	544,257							0.08 %
06-2018	21,727,214	21,357,506	20,978,180	21,556,767								369,709	379,326	(578,587)								1.73 %
12-2018	25,663,392	25,619,006	23,862,833									44,386	1,756,172									0.17 %
06-2019	23,733,683	23,546,209										187,473										0.80 %
12-2019	24,967,144																					
Total	$ 623,497,084	$ 597,941,561	$ 572,140,392	$ 549,305,128	$ 527,257,714	$ 505,110,293	$ 481,312,871	$ 455,978,210	$ 431,616,157	$ 0	$ 385,084,786	$ 588,380	$ 2,254,959	($ 1,027,569)	$ 490,647	($ 998,401)	$ 1,067,042	$ 149,712	$ 691,565	$ 407,214,680	($ 385,084,786)	0.10 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 8,072,273	1.0000	1.0000	$ 0	$ 8,072,273
12-2000	234	9,610,712	1.0000	1.0000	0	9,610,712
06-2001	228	8,567,862	1.0000	1.0000	0	8,567,862
12-2001	222	9,624,151	1.0000	1.0000	0	9,624,151
06-2002	216	7,741,546	1.0000	1.0000	0	7,741,546
12-2002	210	9,754,376	1.0000	1.0000	0	9,754,376
06-2003	204	8,891,295	1.0000	1.0000	0	8,891,295
12-2003	198	8,992,680	1.0000	1.0000	0	8,992,680
06-2004	192	8,902,406	1.0000	1.0000	0	8,902,406
12-2004	186	11,028,479	1.0000	1.0000	0	11,028,479
06-2005	180	8,891,940	1.0000	1.0000	0	8,891,940
12-2005	174	11,043,104	1.0000	1.0000	0	11,043,104
06-2006	168	9,468,758	1.0000	1.0000	0	9,468,758
12-2006	162	11,880,228	1.0000	1.0000	0	11,880,228
06-2007	156	11,577,425	1.0000	1.0000	0	11,577,425
12-2007	150	12,831,864	1.0000	1.0000	0	12,831,864
06-2008	144	11,292,881	1.0000	1.0000	0	11,292,881
12-2008	138	14,065,891	1.0000	1.0000	0	14,065,891
06-2009	132	12,783,518	1.0000	1.0000	0	12,783,518
12-2009	126	14,957,317	1.0000	1.0000	0	14,957,317
06-2010	120	12,853,187	1.0000	1.0000	0	12,853,187
12-2010	114	15,837,563	1.0000	1.0000	0	15,837,563
06-2011	108	13,858,612	1.0000	1.0000	0	13,858,612
12-2011	102	17,631,646	1.0000	1.0000	0	17,631,646
06-2012	96	15,565,385	1.0000	1.0000	0	15,565,385
12-2012	90	19,273,716	1.0000	1.0000	0	19,273,716
06-2013	84	17,650,078	1.0000	1.0000	0	17,650,078
12-2013	78	20,432,849	1.0000	1.0000	0	20,432,849
06-2014	72	20,350,493	1.0000	1.0000	0	20,350,493
12-2014	66	21,843,696	1.0000	1.0000	0	21,843,696
06-2015	60	22,340,435	1.0000	1.0000	0	22,340,435
12-2015	54	24,681,539	1.0000	1.0000	0	24,681,539
06-2016	48	23,343,089	1.0000	1.0000	0	23,343,089
12-2016	42	26,133,115	1.0000	1.0000	0	26,133,115
06-2017	36	22,188,300	1.0000	1.0000	0	22,188,300
12-2017	30	23,494,692	0.9978	0.9978	0	23,443,243
06-2018	24	21,921,223	0.9933	0.9911	0	21,727,214
12-2018	18	26,300,710	0.9845	0.9758	0	25,663,392
06-2019	12	25,968,735	0.9366	0.9139	0	23,733,683
12-2019	6	32,435,573	0.8422	0.7697	0	24,967,144
Total		$ 634,083,342			$ 0	$ 623,497,084

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	9,327,198	8,586,827	8,336,046	8,255,213	8,197,297	8,164,162	8,156,589	8,142,544	8,140,318	8,137,796	8,080,992	8,073,967	8,073,967	8,073,967	8,074,992	8,140,672	8,139,647	8,073,967	8,083,967	8,073,967	8,073,967	8,073,967	8,073,967	8,073,967	8,073,967	8,072,273	8,072,273	8,072,295	8,072,295	8,072,295	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273
12-2000	11,233,404	10,317,058	9,975,326	9,792,201	9,737,573	9,725,546	9,699,918	9,689,893	9,684,142	9,666,862	9,611,658	9,608,011	9,606,727	9,605,996	9,604,625	9,611,615	9,611,615	9,620,615	9,611,412	9,611,412	9,611,412	9,611,390	9,611,390	9,611,390	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	
06-2001	9,912,390	9,186,070	8,801,452	8,726,846	8,665,274	8,643,171	8,618,753	8,615,752	8,600,493	8,579,758	8,603,277	8,577,136	8,573,005	8,572,013	8,582,151	8,568,351	8,575,451	8,564,505	8,582,203	8,570,005	8,570,005	8,568,351	8,568,351	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862		
12-2001	10,490,189	9,923,849	9,748,529	9,704,737	9,680,814	9,655,847	9,631,228	9,631,228	9,628,359	9,628,358	9,626,104	9,626,354	9,625,836	9,625,814	9,625,814	9,664,014	9,625,814	9,625,227	9,625,227	9,625,227	9,625,227	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151		
06-2002	8,504,242	8,121,815	7,871,048	7,830,191	7,784,588	7,774,429	7,772,062	7,771,542	7,771,052	7,760,152	7,756,552	7,752,912	7,752,912	7,752,512	7,776,857	7,750,585	7,743,215	7,742,618	7,742,268	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546			
12-2002	10,590,385	10,222,588	10,021,628	9,865,141	9,835,870	9,815,212	9,766,976	9,760,215	9,760,215	9,760,193	9,760,215	9,762,224	9,762,224	9,776,245	9,820,916	9,762,224	9,761,125	9,771,855	9,761,102	9,760,620	9,754,399	9,754,398	9,754,398	9,754,398	9,754,398	9,754,398	9,754,398	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376					
06-2003	9,801,751	9,254,870	9,068,366	8,980,279	8,938,460	8,910,357	8,901,899	8,901,677	8,897,857	8,896,770	8,891,983	8,891,983	8,891,389	8,891,989	8,891,989	8,891,989	8,891,945	8,891,795	8,891,795	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295						
12-2003	10,290,765	9,442,357	9,192,280	9,143,410	9,104,819	9,091,116	9,063,640	9,052,272	9,013,919	9,020,827	9,020,027	9,007,397	9,006,706	8,994,080	8,993,680	8,993,280	8,993,080	8,992,880	8,992,780	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680							
06-2004	9,733,478	9,296,721	9,142,095	9,042,655	8,943,707	8,918,381	8,913,610	8,913,310	8,913,643	8,913,433	8,913,306	8,909,052	8,906,556	8,906,406	8,904,021	8,903,678	8,903,553	8,903,403	8,903,303	8,903,153	8,903,003	8,902,928	8,902,778	8,902,628	8,902,553	8,902,428	8,902,428	8,902,428	8,902,406	8,902,406	8,902,406	8,902,406								
12-2004	11,708,756	11,566,951	11,268,735	11,159,585	11,087,309	11,071,236	11,070,491	11,068,455	11,066,837	11,059,252	11,058,252	11,044,657	11,044,657	11,042,864	11,042,617	11,040,517	11,039,817	11,039,244	11,034,505	11,037,804	11,032,586	11,032,426	11,032,287	11,032,218	11,032,218	11,028,479	11,028,479	11,028,479	11,028,480	11,028,480	11,028,479								
06-2005	10,290,853	9,353,851	9,099,912	9,038,960	8,996,604	8,938,538	8,935,014	8,928,615	8,928,260	8,928,261	8,927,961	8,925,426	8,924,404	8,922,710	8,919,455	8,918,830	8,893,705	8,892,455	8,892,455	8,892,455	8,892,455	8,892,455	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940										
12-2005	11,892,223	11,558,919	11,311,001	11,181,702	11,130,932	11,096,016	11,079,330	11,074,744	11,072,257	11,069,945	11,061,029	11,056,979	11,045,743	11,044,457	11,044,793	11,044,326	11,043,601	11,045,375	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,043,996	11,043,104	11,043,104										
06-2006	10,757,435	9,832,048	9,541,558	9,478,524	9,492,299	9,463,895	9,464,140	9,462,047	9,460,824	9,460,715	9,437,940	9,436,467	9,474,481	9,474,341	9,473,229	9,473,229	9,473,207	9,473,207	9,473,207	9,473,207	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758											
12-2006	13,024,511	12,493,680	12,210,071	12,100,104	11,993,899	11,928,644	11,926,526	11,914,284	11,906,450	11,907,975	11,910,355	11,907,855	11,907,855	11,905,855	11,905,855	11,905,855	11,905,855	11,905,855	11,898,264	11,897,245	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228												
06-2007	12,802,397	12,068,410	11,836,831	11,702,104	11,677,476	11,641,106	11,619,105	11,619,698	11,615,315	11,608,258	11,609,617	11,609,413	11,584,661	11,583,742	11,583,278	11,581,319	11,578,765	11,577,491	11,577,491	11,577,491	11,577,447	11,577,425	11,577,425	11,577,425	11,581,484	11,577,425													
12-2007	14,796,093	13,818,811	13,243,417	13,122,824	12,986,009	12,885,281	12,865,991	12,847,629	12,850,974	12,844,084	12,839,075	12,835,575	12,835,375	12,835,375	12,835,375	12,835,375	12,835,375	12,835,375	12,835,397	12,831,865	12,831,865	12,831,866	12,831,864	12,831,864	12,831,864														
06-2008	13,232,033	11,987,871	11,609,781	11,452,864	11,369,235	11,348,322	11,326,698	11,324,835	11,305,164	11,303,622	11,299,501	11,298,014	11,299,105	11,295,322	11,293,074	11,293,044	11,292,521	11,292,881	11,292,881	11,292,881	11,292,859	11,292,881	11,292,971	11,292,881															
12-2008	15,741,516	15,124,881	14,399,709	14,245,476	14,163,804	14,108,663	14,098,021	14,087,246	14,080,552	14,080,574	14,077,142	14,072,634	14,066,417	14,066,417	14,065,914	14,065,915	14,067,913	14,067,761	14,067,356	14,067,149	14,065,891	14,065,891	14,065,891																
06-2009	15,286,904	13,720,560	13,130,060	12,942,941	12,890,680	12,819,561	12,811,674	12,796,464	12,791,081	12,787,453	12,787,409	12,784,850	12,783,759	12,783,759	12,783,540	12,783,540	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518																	
12-2009	18,294,726	16,045,271	15,488,032	15,219,106	15,080,943	15,009,391	14,993,749	14,983,739	14,972,457	14,966,943	14,965,302	14,963,505	14,962,090	14,958,891	14,958,590	14,958,268	14,957,968	14,957,667	14,957,467	14,957,317	14,957,317																		
06-2010	15,641,484	13,969,361	13,255,929	13,104,336	12,950,860	12,918,324	12,891,905	12,886,391	12,884,527	12,868,152	12,855,358	12,855,157	12,858,144	12,856,710	12,856,688	12,856,688	12,856,688	12,856,688	12,856,688	12,853,187																			
12-2010	20,346,274	17,335,921	16,468,226	16,028,075	15,898,051	15,864,371	15,848,954	15,840,013	15,841,603	15,840,748	15,841,045	15,843,535	15,843,285	15,842,985	15,842,735	15,842,635	15,837,563	15,840,813	15,837,563																				
06-2011	17,714,920	15,118,364	14,337,210	14,126,491	13,992,355	13,968,219	13,921,230	13,890,938	13,874,215	13,874,142	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,861,862	13,858,612																				
12-2011	22,144,886	19,716,814	18,414,280	18,084,017	17,827,508	17,731,305	17,662,263	17,664,042	17,649,001	17,641,237	17,631,518	17,631,368	17,628,345	17,628,345	17,631,646	17,631,646	17,631,646																					
06-2012	20,048,176	16,798,377	16,433,437	16,136,046	15,994,983	15,928,167	15,619,888	15,615,620	15,595,178	15,588,956	15,579,343	15,580,287	15,575,327	15,570,807	15,566,927	15,565,385																						
12-2012	25,276,786	21,629,839	20,083,745	19,627,835	19,380,024	19,277,106	19,311,764	19,291,999	19,274,470	19,275,882	19,275,632	19,276,856	19,273,716	19,273,716	19,273,716																						
06-2013	23,540,086	19,332,563	18,332,628	17,871,665	17,705,992	17,700,180	17,666,681	17,650,511	17,651,309	17,651,147	17,660,937	17,650,722	17,650,428	17,650,078																							
12-2013	27,139,861	22,562,368	21,059,383	20,784,875	20,507,340	20,452,515	20,454,558	20,449,810	20,447,385	20,436,282	20,435,436	20,432,899	20,432,849																							
06-2014	27,411,708	21,776,256	20,758,150	20,501,192	20,401,542	20,359,163	20,365,075	20,364,772	20,356,452	20,354,005	20,350,493	20,350,493																							
12-2014	29,170,269	24,332,407	22,448,928	22,105,862	21,907,594	21,879,680	21,868,580	21,860,963	21,853,260	21,852,679	21,843,696																								
06-2015	31,909,258	24,292,072	22,935,084	22,634,954	22,427,225	22,368,168	22,358,606	22,338,566	22,344,711	22,340,435																									
12-2015	33,330,924	27,162,185	25,426,636	24,950,493	24,741,267	24,714,600	24,698,806	24,683,392	24,681,539																										
06-2016	32,488,401	25,802,842	24,323,835	23,584,816	23,473,524	23,354,088	23,342,659	23,343,089																											
12-2016	34,493,658	28,802,422	26,966,803	26,380,135	26,178,114	26,152,519	26,133,115																												
06-2017	31,172,114	24,298,979	22,781,391	22,397,412	22,224,204	22,188,300																													
12-2017	31,496,108	26,042,338	24,083,058	23,650,551	23,494,692																														
06-2018	29,295,803	23,163,162	22,042,614	21,921,223																															
12-2018	32,608,995	28,202,009	26,300,710																																
06-2019	31,785,708	25,968,735																																	
12-2019	32,435,573																																		

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.9206	0.9708	0.9903	0.9930	0.9960	0.9991	0.9983	0.9997	0.9997	0.9930	0.9991	1.0000	1.0000	1.0001	1.0081	0.9999	0.9919	1.0012	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9184	0.9669	0.9816	0.9944	0.9988	0.9974	0.9990	0.9994	0.9982	0.9943	0.9996	0.9999	0.9999	0.9999	1.0007	1.0000	1.0009	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.9267	0.9581	0.9915	0.9929	0.9974	0.9972	0.9997	0.9982	0.9976	1.0027	0.9970	0.9995	0.9999	1.0012	0.9984	1.0008	0.9987	1.0021	0.9986	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	0.9460	0.9823	0.9955	0.9975	0.9974	0.9975	1.0000	0.9997	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0040	0.9960	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9550	0.9691	0.9948	0.9942	0.9987	0.9997	0.9999	0.9999	0.9986	0.9995	0.9995	1.0000	0.9999	1.0031	0.9966	0.9990	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	0.9653	0.9803	0.9844	0.9970	0.9979	0.9951	0.9993	1.0000	1.0000	1.0000	1.0002	1.0000	1.0014	1.0046	0.9940	0.9999	1.0011	0.9989	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.9442	0.9798	0.9903	0.9953	0.9969	0.9991	1.0000	0.9996	0.9999	0.9995	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	0.9176	0.9735	0.9947	0.9958	0.9985	0.9970	0.9987	0.9958	1.0008	0.9999	0.9986	0.9999	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2004	0.9551	0.9834	0.9891	0.9891	0.9972	0.9995	1.0000	1.0000	1.0000	1.0000	0.9995	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2004	0.9879	0.9742	0.9903	0.9935	0.9986	0.9999	0.9998	0.9999	0.9993	0.9999	0.9988	1.0000	0.9998	1.0000	0.9998	0.9999	0.9999	0.9996	1.0003	0.9995	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9089	0.9729	0.9933	0.9953	0.9935	0.9996	0.9993	1.0000	1.0000	1.0000	0.9997	0.9999	0.9998	0.9996	0.9999	0.9972	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.9720	0.9786	0.9886	0.9955	0.9969	0.9985	0.9996	0.9998	0.9998	0.9992	0.9996	0.9990	0.9999	1.0000	1.0000	0.9999	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000												
06-2006	0.9140	0.9705	0.9934	1.0015	0.9970	1.0000	0.9998	0.9999	1.0000	0.9976	0.9998	1.0040	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	0.9592	0.9773	0.9910	0.9912	0.9946	0.9998	0.9990	0.9993	1.0001	1.0002	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9994	0.9999	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	0.9427	0.9808	0.9886	0.9979	0.9969	0.9981	1.0001	0.9996	0.9994	1.0001	1.0000	0.9979	0.9999	1.0000	0.9998	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	0.9996															
12-2007	0.9339	0.9584	0.9909	0.9896	0.9922	0.9985	0.9986	1.0003	0.9995	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	0.9060	0.9685	0.9865	0.9927	0.9982	0.9981	0.9998	0.9983	0.9999	0.9996	0.9999	1.0001	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	0.9608	0.9521	0.9893	0.9943	0.9961	0.9992	0.9992	0.9995	1.0000	0.9998	0.9997	0.9996	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000																		
06-2009	0.8975	0.9570	0.9857	0.9960	0.9945	0.9994	0.9988	0.9996	0.9997	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	0.8770	0.9653	0.9826	0.9909	0.9953	0.9990	0.9993	0.9992	0.9996	0.9999	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	0.8931	0.9489	0.9886	0.9883	0.9975	0.9980	0.9996	0.9999	0.9987	0.9990	1.0000	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997																				
12-2010	0.8520	0.9499	0.9733	0.9919	0.9979	0.9990	0.9994	1.0001	0.9999	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	0.9997	1.0002	0.9998																				
06-2011	0.8534	0.9483	0.9853	0.9905	0.9983	0.9966	0.9978	0.9988	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	0.9998																				
12-2011	0.8904	0.9339	0.9821	0.9858	0.9946	0.9961	1.0001	0.9991	0.9996	0.9994	1.0000	0.9998	1.0000	1.0002	1.0000	1.0000																						
06-2012	0.8379	0.9783	0.9819	0.9913	0.9958	0.9806	0.9997	0.9987	0.9996	0.9994	1.0001	0.9997	0.9997	0.9998	0.9999																						
12-2012	0.8557	0.9285	0.9773	0.9874	0.9947	1.0018	0.9990	0.9991	1.0001	1.0000	1.0001	0.9998	1.0000	1.0000																						
06-2013	0.8213	0.9483	0.9749	0.9907	0.9997	0.9981	0.9991	1.0000	1.0000	1.0006	0.9994	1.0000	1.0000																						
12-2013	0.8313	0.9334	0.9870	0.9866	0.9973	1.0001	0.9998	0.9999	0.9995	1.0000	0.9999	1.0000																							
06-2014	0.7944	0.9532	0.9876	0.9951	0.9979	1.0003	1.0000	0.9996	0.9999	0.9998	1.0000																								
12-2014	0.8342	0.9226	0.9847	0.9910	0.9987	0.9995	0.9997	0.9996	1.0000	0.9996																									
06-2015	0.7613	0.9441	0.9869	0.9908	0.9974	0.9996	0.9991	1.0003	0.9998																										
12-2015	0.8149	0.9361	0.9813	0.9916	0.9989	0.9994	0.9994	0.9999																											
06-2016	0.7942	0.9427	0.9696	0.9953	0.9949	0.9995	1.0000																												
12-2016	0.8350	0.9363	0.9782	0.9923	0.9990	0.9993																													
06-2017	0.7795	0.9375	0.9831	0.9923	0.9984																														
12-2017	0.8268	0.9248	0.9820	0.9934																															
06-2018	0.7907	0.9516	0.9945																																
12-2018	0.8649	0.9326																																	
06-2019	0.8170																																		
12-2019																																			
4 Half Yr Avg	0.8248	0.9366	0.9845	0.9933	0.9978	0.9994	0.9995	0.9999	0.9998	1.0000	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	0.8190	0.9376	0.9815	0.9926	0.9979	0.9996	0.9997	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	0.8118	0.9382	0.9835	0.9919	0.9977	0.9978	0.9996	0.9995	0.9998	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	0.8158	0.9407	0.9822	0.9910	0.9974	0.9977	0.9994	0.9996	0.9997	0.9997	0.9999	0.9998	0.9999	1.0000	1.0000	0.9998	1.0000	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	0.8835	0.9571	0.9862	0.9928	0.9970	0.9982	0.9994	0.9995	0.9996	0.9994	0.9996	1.0000	0.9999	1.0003	1.0000	0.9997	0.9997	1.0000	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	0.8219	0.9351	0.9826	0.9929	0.9987	0.9994	0.9995	0.9998	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	0.8174	0.9373	0.9812	0.9924	0.9983	0.9995	0.9997	0.9999	0.9999	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	0.8115	0.9382	0.9839	0.9922	0.9978	0.9995	0.9996	0.9995	0.9998	0.9997	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	0.8163	0.9391	0.9823	0.9911	0.9974	0.9988	0.9995	0.9996	0.9998	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	0.8840	0.9574	0.9864	0.9928	0.9970	0.9987	0.9994	0.9996	0.9997	0.9995	0.9997	0.9999	0.9999	1.0001	1.0000	0.9998	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	0.8258	0.9361	0.9841	0.9933	0.9979	0.9994	0.9995	0.9999	0.9998	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	0.8199	0.9372	0.9812	0.9926	0.9979	0.9996	0.9996	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.8122	0.9377	0.9832	0.9920	0.9977	0.9983	0.9996	0.9996	0.9998	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.8154	0.9395	0.9822	0.9912	0.9974	0.9981	0.9995	0.9996	0.9998	0.9997	0.9999	0.9998	0.9999	1.0000	1.0000	0.9998	1.0000	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.8589	0.9510	0.9848	0.9924	0.9970	0.9983	0.9994	0.9995	0.9997	0.9995	0.9997	0.9999	0.9999	1.0002	1.0000	0.9997	0.9998	1.0000	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	0.7957	0.9439	0.9824	0.9928	0.9969	0.9998	0.9997	1.0000	0.9999	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0001	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	0.8422	0.9312	0.9805	0.9925	0.9989	0.9994	0.9996	0.9998	0.9998	0.9998	1.0000	0.9999	1.0000	1.0001	1.0000	0.9999	1.0001	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	0.7953	0.9440	0.9835	0.9934	0.9971	0.9994	0.9995	0.9997	0.9998	0.9997	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	0.8354	0.9324	0.9816	0.9921	0.9985	0.9996	0.9994	0.9996	0.9998	0.9997	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	0.9999	0.9996	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Vol Wtd S1 Avg	0.7960	0.9438	0.9820	0.9928	0.9969	0.9998	0.9997	1.0000	0.9999	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0001	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.8423	0.9314	0.9804	0.9924	0.9989	0.9994	0.9996	0.9998	0.9998	1.0000	0.9999	1.0000	1.0001	1.0000	0.9999	1.0001	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	0.8416	0.9569	0.9857	0.9932	0.9971	0.9976	0.9995	0.9995	0.9996	0.9994	0.9997	1.0000	0.9999	1.0002	1.0002	0.9998	0.9993	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.8756	0.9459	0.9840	0.9916	0.9970	0.9989	0.9994	0.9995	0.9998	0.9995	0.9998	0.9999	1.0000	1.0003	0.9999	0.9997	1.0002	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - CL	0.8155	0.9376	0.9783	0.9929	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.8422	0.9366	0.9845	0.9933	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.8422	0.9366	0.9845	0.9933	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.7697	0.9139	0.9758	0.9911	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.2991	1.0942	1.0248	1.0089	1.0022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 8,072,273	1.0000	1.0000	0	$ 8,072,273
12-2000	234	9,610,712	1.0000	1.0000	0	9,610,712
06-2001	228	8,567,862	1.0000	1.0000	0	8,567,862
12-2001	222	9,624,151	1.0000	1.0000	0	9,624,151
06-2002	216	7,741,546	1.0000	1.0000	0	7,741,546
12-2002	210	9,754,376	1.0000	1.0000	0	9,754,376
06-2003	204	8,891,295	1.0000	1.0000	0	8,891,295
12-2003	198	8,992,680	1.0000	1.0000	0	8,992,680
06-2004	192	8,902,406	1.0000	1.0000	0	8,902,406
12-2004	186	11,028,479	1.0000	1.0000	0	11,028,479
06-2005	180	8,891,940	1.0000	1.0000	0	8,891,940
12-2005	174	11,043,104	1.0000	1.0000	0	11,043,104
06-2006	168	9,468,758	1.0000	1.0000	0	9,468,758
12-2006	162	11,880,228	1.0000	1.0000	0	11,880,228
06-2007	156	11,577,425	1.0000	1.0000	0	11,577,425
12-2007	150	12,831,842	1.0000	1.0000	0	12,831,842
06-2008	144	11,292,859	1.0000	1.0000	0	11,292,859
12-2008	138	14,065,891	1.0000	1.0000	0	14,065,891
06-2009	132	12,783,518	1.0000	1.0000	0	12,783,518
12-2009	126	14,957,317	1.0000	1.0000	0	14,957,317
06-2010	120	12,853,187	1.0000	1.0000	0	12,853,187
12-2010	114	15,837,558	1.0000	1.0000	0	15,837,558
06-2011	108	13,858,612	1.0000	1.0000	0	13,858,612
12-2011	102	17,631,646	1.0000	1.0000	0	17,631,646
06-2012	96	15,565,363	1.0000	1.0000	0	15,565,363
12-2012	90	19,273,694	1.0000	1.0000	0	19,273,694
06-2013	84	17,650,076	1.0000	1.0000	0	17,650,076
12-2013	78	20,432,805	1.0000	1.0000	0	20,432,805
06-2014	72	20,349,931	1.0000	1.0000	0	20,349,931
12-2014	66	21,835,837	1.0000	1.0000	0	21,835,837
06-2015	60	22,330,621	1.0000	1.0000	0	22,330,621
12-2015	54	24,680,731	1.0000	1.0000	0	24,680,731
06-2016	48	23,331,715	1.0000	1.0000	0	23,331,715
12-2016	42	26,102,251	1.0000	1.0000	0	26,102,251
06-2017	36	22,158,879	1.0000	1.0000	0	22,158,879
12-2017	30	23,468,984	0.9985	0.9985	0	23,433,136
06-2018	24	21,774,625	0.9939	0.9923	0	21,607,831
12-2018	18	25,921,623	0.9855	0.9779	0	25,349,800
06-2019	12	25,247,140	0.9581	0.9370	0	23,655,923
12-2019	6	23,035,218	1.1420	1.0700	0	24,648,058
Total		$ 623,319,158			0	$ 622,566,316

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	7,620,282	8,330,195	8,177,603	8,133,323	8,114,887	8,094,082	8,086,908	8,079,379	8,078,879	8,076,379	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273	8,072,273
12-2000	8,710,950	9,961,299	9,793,664	9,706,262	9,662,072	9,655,442	9,654,759	9,644,686	9,602,910	9,602,483	9,601,421	9,597,774	9,596,712	9,596,712	9,596,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	9,610,712	
06-2001	8,132,142	8,814,872	8,639,005	8,618,083	8,610,975	8,593,575	8,582,093	8,579,146	8,577,291	8,576,561	8,575,633	8,575,633	8,571,524	8,571,524	8,567,862	8,567,862	8,567,862	8,564,016	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862	8,567,862		
12-2001	8,462,626	9,761,002	9,680,546	9,666,143	9,664,336	9,649,783	9,628,753	9,628,753	9,627,474	9,627,474	9,625,264	9,625,514	9,625,514	9,625,514	9,625,514	9,625,514	9,625,514	9,625,227	9,625,227	9,625,227	9,625,227	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151	9,624,151			
06-2002	7,257,680	7,937,525	7,789,753	7,805,248	7,772,535	7,769,168	7,768,151	7,767,951	7,767,461	7,756,661	7,753,061	7,750,443	7,750,443	7,750,043	7,749,543	7,749,293	7,743,193	7,742,596	7,742,246	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546	7,741,546			
12-2002	8,646,774	10,019,948	9,900,761	9,809,122	9,795,393	9,789,178	9,764,831	9,758,570	9,758,570	9,758,570	9,758,570	9,761,079	9,761,079	9,761,079	9,761,079	9,761,079	9,761,079	9,761,079	9,761,079	9,760,599	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376	9,754,376					
06-2003	8,470,005	9,092,523	9,023,687	8,970,876	8,920,979	8,902,928	8,895,836	8,895,636	8,894,553	8,893,466	8,891,310	8,891,310	8,890,695	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295	8,891,295							
12-2003	8,366,930	9,194,692	9,099,266	9,081,624	9,064,597	9,063,406	9,040,212	9,027,390	9,013,156	9,009,734	9,008,934	8,996,305	8,994,705	8,994,080	8,993,680	8,993,280	8,993,080	8,992,880	8,992,780	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680	8,992,680							
06-2004	8,489,461	9,086,412	8,999,154	8,968,224	8,902,042	8,916,266	8,913,687	8,912,950	8,913,283	8,913,208	8,913,103	8,908,850	8,906,512	8,906,362	8,903,977	8,903,656	8,903,531	8,903,381	8,903,281	8,903,131	8,902,981	8,902,906	8,902,756	8,902,606	8,902,531	8,902,406	8,902,406	8,902,406	8,902,406	8,902,406	8,902,406	8,902,406								
12-2004	9,408,341	11,329,474	11,185,114	11,098,798	11,071,793	11,065,607	11,061,887	11,062,629	11,061,011	11,053,448	11,053,448	11,039,852	11,039,852	11,038,180	11,038,064	11,035,964	11,035,264	11,034,545	11,034,406	11,037,705	11,032,586	11,032,426	11,032,287	11,032,218	11,032,218	11,028,479	11,028,479	11,028,479	11,028,479	11,028,479	11,028,479	11,028,479								
06-2005	8,647,715	9,145,122	9,016,865	8,972,222	8,936,863	8,910,676	8,907,774	8,901,375	8,901,375	8,901,375	8,901,075	8,900,377	8,899,377	8,897,710	8,894,455	8,893,830	8,893,705	8,892,455	8,892,455	8,892,455	8,892,455	8,892,455	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940	8,891,940									
12-2005	9,561,028	11,323,731	11,224,243	11,147,869	11,108,102	11,088,408	11,072,745	11,068,705	11,067,118	11,064,828	11,055,907	11,055,896	11,044,687	11,043,207	11,043,543	11,043,826	11,043,601	11,045,375	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,044,943	11,043,996	11,043,104	11,043,104									
06-2006	9,140,178	9,568,171	9,449,298	9,408,396	9,386,839	9,356,909	9,362,459	9,360,364	9,360,164	9,360,055	9,318,305	9,318,145	9,470,459	9,470,319	9,469,207	9,469,207	9,469,207	9,469,207	9,469,207	9,469,207	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758	9,468,758											
12-2006	10,108,850	12,240,902	12,064,820	11,991,698	11,916,072	11,859,572	11,894,792	11,889,502	11,883,633	11,888,562	11,891,338	11,888,838	11,888,838	11,888,838	11,888,838	11,888,838	11,888,838	11,888,838	11,881,247	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228	11,880,228											
06-2007	10,681,525	11,890,031	11,779,840	11,683,604	11,658,593	11,642,435	11,624,696	11,618,192	11,612,329	11,605,379	11,606,244	11,606,540	11,584,595	11,583,676	11,583,212	11,581,253	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425	11,577,425													
12-2007	11,416,764	13,331,327	13,065,829	12,997,252	12,900,130	12,867,433	12,859,910	12,844,441	12,844,441	12,840,562	12,835,575	12,835,575	12,835,375	12,835,375	12,835,375	12,835,375	12,835,375	12,835,375	12,835,375	12,831,842	12,831,842	12,831,842	12,831,842	12,831,842	12,831,842													
06-2008	10,772,785	11,607,427	11,401,546	11,358,819	11,307,414	11,299,923	11,305,574	11,304,895	11,291,508	11,293,938	11,293,517	11,292,030	11,293,143	11,292,659	11,292,551	11,292,521	11,292,521	11,292,859	11,292,859	11,292,859	11,292,859	11,292,859	11,292,859	11,292,859															
12-2008	11,439,243	14,697,743	14,278,584	14,165,277	14,116,076	14,082,957	14,080,339	14,073,596	14,074,401	14,074,401	14,070,992	14,066,494	14,066,394	14,066,394	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891	14,065,891															
06-2009	12,293,631	13,352,008	13,007,456	12,882,753	12,863,115	12,805,298	12,803,674	12,791,794	12,786,465	12,786,665	12,786,665	12,784,128	12,783,659	12,783,659	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518	12,783,518																
12-2009	13,778,730	15,616,201	15,278,090	15,083,111	15,019,283	14,982,410	14,977,110	14,973,572	14,971,205	14,965,713	14,964,082	14,963,482	14,962,067	14,958,867	14,958,567	14,958,267	14,957,967	14,957,667	14,957,467	14,957,317	14,957,317																	
06-2010	12,430,453	13,412,699	13,064,474	12,983,036	12,889,345	12,882,590	12,873,088	12,870,899	12,875,527	12,866,194	12,853,900	12,853,700	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187	12,853,187																		
12-2010	14,873,729	16,594,370	16,125,202	15,930,273	15,860,791	15,845,363	15,838,878	15,833,767	15,835,825	15,835,475	15,835,772	15,838,508	15,838,258	15,837,958	15,837,708	15,837,608	15,837,558	15,837,558	15,837,558																			
06-2011	13,735,590	14,476,862	14,101,888	14,006,801	13,916,872	13,902,233	13,897,713	13,870,687	13,860,419	13,860,419	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612	13,858,612																				
12-2011	16,459,647	18,790,767	18,076,557	17,879,365	17,731,468	17,657,616	17,638,070	17,633,406	17,625,084	17,631,920	17,631,861	17,631,711	17,631,646	17,631,646	17,631,646	17,631,646	17,631,646																					
06-2012	15,753,802	16,237,852	15,858,076	15,726,545	15,618,600	15,597,743	15,610,489	15,607,298	15,599,321	15,594,121	15,584,508	15,580,265	15,575,305	15,570,343	15,566,463	15,565,363																						
12-2012	19,130,817	20,974,534	19,902,652	19,601,281	19,396,029	19,315,616	19,304,539	19,291,819	19,273,694	19,273,694	19,273,694	19,273,694	19,273,694	19,273,694	19,273,694																							
06-2013	18,657,981	18,783,674	18,173,160	17,850,552	17,694,864	17,700,247	17,660,197	17,645,833	17,647,312	17,647,194	17,657,013	17,650,676	17,650,426	17,650,076																								
12-2013	19,918,926	21,863,555	20,972,886	20,773,867	20,513,206	20,472,585	20,440,422	20,445,339	20,445,152	20,434,471	20,434,592	20,432,755	20,432,805																								
06-2014	21,428,285	21,199,622	20,625,001	20,507,291	20,441,306	20,384,494	20,363,377	20,363,606	20,355,851	20,353,413	20,349,931	20,349,931																								
12-2014	21,606,824	23,263,584	22,251,833	22,034,959	21,869,325	21,852,942	21,835,970	21,836,324	21,836,324	21,838,381	21,835,837																								
06-2015	24,029,191	23,656,373	22,778,591	22,587,049	22,414,074	22,357,259	22,353,834	22,336,146	22,334,466	22,330,621																									
12-2015	24,090,620	26,336,741	25,230,519	24,895,505	24,713,062	24,694,794	24,694,057	24,682,600	24,680,731																										
06-2016	24,934,749	25,114,632	24,140,682	23,535,712	23,413,119	23,340,819	23,332,249	23,331,715																											
12-2016	25,226,727	27,905,388	26,806,595	26,313,294	26,138,064	26,108,091	26,102,251																												
06-2017	23,125,903	23,607,092	22,631,967	22,318,643	22,178,992	22,158,879																													
12-2017	22,443,628	25,264,834	23,911,464	23,557,083	23,468,984																														
06-2018	22,864,139	22,511,963	21,810,822	21,774,625																															
12-2018	22,782,871	27,204,742	25,921,623																																
06-2019	25,353,002	25,247,140																																	
12-2019	23,035,218																																		

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0932	0.9817	0.9946	0.9977	0.9974	0.9991	0.9991	0.9999	0.9997	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.1435	0.9832	0.9911	0.9954	0.9993	0.9999	0.9990	0.9957	1.0000	0.9999	0.9996	0.9999	1.0000	1.0000	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0840	0.9800	0.9976	0.9992	0.9980	0.9987	0.9997	0.9998	0.9999	0.9999	1.0000	0.9995	1.0000	0.9996	1.0000	1.0000	0.9996	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.1534	0.9918	0.9985	0.9998	0.9985	0.9978	1.0000	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0937	0.9814	1.0020	0.9958	0.9996	0.9999	1.0000	0.9999	0.9986	0.9995	0.9997	1.0000	0.9999	0.9999	1.0000	0.9992	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1588	0.9881	0.9907	0.9986	0.9994	0.9975	0.9994	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0735	0.9924	0.9941	0.9944	0.9980	0.9992	1.0000	0.9999	0.9999	0.9998	1.0000	0.9999	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.0989	0.9896	0.9981	0.9981	0.9999	0.9974	0.9986	0.9984	0.9996	0.9999	0.9986	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.0703	0.9904	0.9966	0.9926	1.0016	0.9997	0.9999	1.0000	1.0000	1.0000	0.9995	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	1.2042	0.9873	0.9923	0.9976	0.9994	0.9997	1.0001	0.9999	0.9993	1.0000	0.9988	1.0000	0.9998	1.0000	0.9998	0.9999	0.9999	1.0000	1.0003	0.9995	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.0575	0.9860	0.9950	0.9961	0.9971	0.9997	0.9993	1.0000	1.0000	1.0000	0.9999	0.9999	0.9998	0.9996	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.1844	0.9912	0.9932	0.9964	0.9982	0.9986	0.9996	0.9999	0.9998	0.9992	1.0000	0.9990	0.9999	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000												
06-2006	1.0468	0.9876	0.9957	0.9977	0.9968	1.0006	0.9998	1.0000	1.0000	0.9955	1.0000	1.0163	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.2109	0.9856	0.9939	0.9937	0.9953	1.0030	0.9996	0.9995	1.0004	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.1131	0.9907	0.9918	0.9979	0.9986	0.9985	0.9994	0.9995	0.9994	1.0001	1.0000	0.9981	0.9999	1.0000	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.1677	0.9801	0.9948	0.9925	0.9975	0.9994	0.9988	1.0000	0.9997	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0775	0.9823	0.9963	0.9955	0.9993	1.0005	0.9999	0.9988	1.0002	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.2849	0.9715	0.9921	0.9965	0.9977	0.9998	0.9995	1.0001	1.0000	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0861	0.9742	0.9904	0.9985	0.9955	0.9999	0.9991	0.9996	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	1.1334	0.9783	0.9872	0.9958	0.9975	0.9996	0.9998	0.9998	0.9996	0.9999	1.0000	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0790	0.9740	0.9938	0.9928	0.9995	0.9993	0.9998	1.0004	0.9993	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	1.1157	0.9717	0.9879	0.9956	0.9990	0.9996	0.9997	1.0001	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.0540	0.9741	0.9933	0.9936	0.9989	0.9997	0.9981	0.9993	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2011	1.1416	0.9620	0.9891	0.9917	0.9958	0.9989	0.9997	0.9995	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	1.0307	0.9766	0.9917	0.9931	0.9987	1.0008	0.9998	0.9995	0.9997	0.9994	0.9997	0.9997	0.9997	0.9998	0.9999																								
12-2012	1.0964	0.9489	0.9849	0.9895	0.9959	0.9994	0.9993	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2013	1.0067	0.9675	0.9822	0.9913	1.0003	0.9977	0.9992	1.0001	1.0000	1.0006	0.9996	1.0000	1.0000																								
12-2013	1.0976	0.9593	0.9905	0.9875	0.9980	0.9984	1.0002	1.0000	0.9995	1.0000	0.9999	1.0000																								
06-2014	0.9893	0.9729	0.9943	0.9968	0.9972	0.9990	1.0000	0.9996	0.9999	0.9998	1.0000																								
12-2014	1.0767	0.9565	0.9903	0.9925	0.9993	0.9992	1.0000	1.0000	1.0001	0.9999																									
06-2015	0.9845	0.9629	0.9916	0.9923	0.9975	0.9998	0.9992	0.9999	0.9998																										
12-2015	1.0932	0.9580	0.9867	0.9927	0.9993	1.0000	0.9995	0.9999																											
06-2016	1.0072	0.9612	0.9749	0.9948	0.9969	0.9996	1.0000																												
12-2016	1.1062	0.9606	0.9816	0.9933	0.9989	0.9998																													
06-2017	1.0208	0.9587	0.9862	0.9937	0.9991																														
12-2017	1.1257	0.9464	0.9852	0.9963																															
06-2018	0.9846	0.9689	0.9983																																
12-2018	1.1941	0.9528																																	
06-2019	0.9958																																		
12-2019																																			
4 Half Yr Avg	1.0751	0.9567	0.9878	0.9945	0.9985	0.9998	0.9997	0.9999	0.9998	1.0001	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.0712	0.9581	0.9855	0.9939	0.9985	0.9996	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
10 Half Yr Avg	1.0589	0.9599	0.9880	0.9931	0.9982	0.9994	0.9997	0.9997	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.0556	0.9608	0.9877	0.9928	0.9982	0.9994	0.9996	0.9998	0.9999	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0958	0.9744	0.9916	0.9949	0.9982	0.9994	0.9995	0.9996	0.9998	0.9997	0.9998	1.0004	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.0608	0.9558	0.9857	0.9943	0.9990	0.9998	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.0621	0.9583	0.9849	0.9936	0.9987	0.9996	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0513	0.9600	0.9883	0.9934	0.9983	0.9994	0.9997	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0500	0.9607	0.9879	0.9929	0.9982	0.9994	0.9997	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0937	0.9747	0.9918	0.9950	0.9982	0.9994	0.9996	0.9997	0.9999	0.9998	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.0726	0.9563	0.9874	0.9945	0.9985	0.9998	0.9997	0.9999	0.9998	1.0000	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.0701	0.9579	0.9852	0.9938	0.9985	0.9996	0.9998	0.9999	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
10 Half Yr Vol Wtd Avg	1.0577	0.9595	0.9876	0.9932	0.9982	0.9994	0.9997	0.9997	0.9999	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.0549	0.9601	0.9874	0.9929	0.9982	0.9994	0.9996	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.0836	0.9697	0.9902	0.9944	0.9982	0.9994	0.9996	0.9997	0.9999	0.9998	0.9998	1.0003	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.0004	0.9629	0.9865	0.9936	0.9978	0.9995	0.9997	0.9999	0.9999	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.1420	0.9533	0.9845	0.9941	0.9991	0.9997	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.0021	0.9629	0.9878	0.9944	0.9977	0.9990	0.9996	0.9998	0.9998	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.1298	0.9545	0.9859	0.9937	0.9988	0.9993	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.0003	0.9628	0.9861	0.9936	0.9978	0.9995	0.9997	0.9999	0.9999	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.1408	0.9535	0.9844	0.9940	0.9991	0.9997	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0315	0.9735	0.9912	0.9948	0.9983	0.9995	0.9995	0.9997	0.9998	0.9996	0.9999	1.0008	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1370	0.9665	0.9892	0.9940	0.9981	0.9994	0.9996	0.9996	0.9999	0.9999	0.9998	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - CL	1.0731	0.9590	0.9844	0.9932	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.1420	0.9581	0.9855	0.9939	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.1420	0.9581	0.9855	0.9939	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0700	0.9370	0.9779	0.9923	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9346	1.0673	1.0226	1.0077	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	59,845	$ 131.2402	$ 7,854,048	1.0000	0.00 %	$ 0	$ 8,072,273	$ 8,072,273	134.8867
12-2000	234	64,956	147.8970	9,606,777	1.0000	0.00 %	0	9,610,712	9,610,712	147.9575
06-2001	228	72,896	131.2402	9,566,942	1.0000	0.00 %	0	8,567,862	8,567,862	117.5347
12-2001	222	72,333	147.8970	10,697,853	1.0000	0.00 %	0	9,624,151	9,624,151	133.0531
06-2002	216	66,975	131.2401	8,789,866	1.0000	0.00 %	0	7,741,546	7,741,546	115.5878
12-2002	210	66,111	147.8973	9,777,689	1.0000	0.00 %	0	9,754,376	9,754,376	147.5446
06-2003	204	64,111	131.2402	8,413,886	1.0000	0.00 %	0	8,891,295	8,891,295	138.6868
12-2003	198	68,775	132.1343	9,087,508	1.0000	0.00 %	0	8,992,680	8,992,680	130.7555
06-2004	192	72,373	118.7413	8,593,661	1.0000	0.00 %	0	8,902,406	8,902,406	123.0074
12-2004	186	75,566	135.5114	10,240,107	1.0000	0.00 %	0	11,028,479	11,028,479	145.9442
06-2005	180	74,876	121.7761	9,118,102	1.0000	0.00 %	0	8,891,940	8,891,940	118.7556
12-2005	174	78,170	138.9745	10,863,602	1.0000	0.00 %	0	11,043,104	11,043,104	141.2708
06-2006	168	77,865	124.8884	9,724,396	1.0000	0.00 %	0	9,468,758	9,468,758	121.6053
12-2006	162	82,312	142.5263	11,731,661	1.0000	0.00 %	0	11,880,228	11,880,228	144.3312
06-2007	156	82,102	128.0805	10,515,680	1.0000	0.00 %	0	11,577,425	11,577,425	141.0125
12-2007	150	86,641	146.1694	12,664,296	1.0000	0.00 %	0	12,831,864	12,831,864	148.1034
06-2008	144	87,798	131.3539	11,532,658	1.0000	0.00 %	0	11,292,881	11,292,881	128.6229
12-2008	138	93,635	149.9051	14,036,363	1.0000	0.00 %	0	14,065,891	14,065,891	150.2204
06-2009	132	93,709	134.7110	12,623,678	1.0000	0.00 %	0	12,783,518	12,783,518	136.4167
12-2009	126	98,607	153.7362	15,159,399	1.0000	0.00 %	0	14,957,317	14,957,317	151.6868
06-2010	120	98,311	138.1538	13,581,974	1.0000	0.00 %	0	12,853,187	12,853,187	130.7407
12-2010	114	103,560	157.6656	16,327,821	1.0000	0.00 %	0	15,837,563	15,837,563	152.9315
06-2011	108	102,512	141.6849	14,524,440	1.0000	0.00 %	0	13,858,612	13,858,612	135.1898
12-2011	102	107,366	161.6949	17,360,547	1.0000	0.00 %	0	17,631,646	17,631,646	164.2199
06-2012	96	107,389	145.3061	15,604,219	1.0000	0.00 %	0	15,565,385	15,565,385	144.9445
12-2012	90	112,846	165.8274	18,713,029	1.0000	0.00 %	0	19,273,716	19,273,716	170.7960
06-2013	84	112,647	149.0196	16,786,602	1.0000	0.00 %	0	17,650,078	17,650,078	156.6849
12-2013	78	118,747	170.0655	20,194,735	1.0000	0.00 %	0	20,432,849	20,432,849	172.0707
06-2014	72	117,345	152.8282	17,933,621	1.0000	0.00 %	0	20,350,493	20,350,493	173.4245
12-2014	66	122,334	190.8901	23,352,446	1.0000	0.00 %	0	21,843,696	21,843,696	178.5571
06-2015	60	120,249	171.5124	20,624,214	1.0000	0.00 %	0	22,340,435	22,340,435	185.7846
12-2015	54	125,626	195.7693	24,593,645	1.0000	0.00 %	0	24,681,539	24,681,539	196.4689
06-2016	48	124,668	175.8965	21,928,747	1.0000	0.00 %	0	23,343,089	23,343,089	187.2413
12-2016	42	126,873	200.7725	25,472,550	1.0000	0.00 %	0	26,133,115	26,133,115	205.9790
06-2017	36	122,476	180.3919	22,093,656	1.0000	0.00 %	0	22,188,300	22,188,300	181.1647
12-2017	30	124,823	205.9041	25,701,563	0.9978	-0.22 %	(56,405)	23,494,692	23,438,287	187.7722
06-2018	24	120,673	185.0021	22,324,785	0.9911	-0.89 %	(199,345)	21,921,223	21,721,878	180.0059
12-2018	18	123,142	211.1660	26,003,394	0.9758	-2.48 %	(645,762)	26,300,710	25,654,948	208.3364
06-2019	12	119,126	189.7305	22,601,914	0.9139	-9.42 %	(2,128,471)	25,968,735	23,840,264	200.1257
12-2019	6	122,047	216.5632	26,430,789	0.7697	-29.91 %	(7,906,250)	32,435,573	24,529,323	200.9834
Total		3,872,417		$ 622,752,867			($ 10,936,233)	$ 634,083,342	$ 623,147,109	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 5,297,734	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 0	$ 0	$ 0	67 %
12-2000	5,909,917	4,337,551	4,337,551	4,337,551	0	0	0	73 %
06-2001	6,375,782	3,788,352	3,788,352	3,788,352	0	0	0	59 %
12-2001	7,094,190	4,333,718	4,333,718	4,333,718	0	0	0	61 %
06-2002	7,321,042	3,955,034	3,955,034	3,955,034	0	0	0	54 %
12-2002	8,056,548	4,348,264	4,348,264	4,348,264	0	0	0	54 %
06-2003	8,300,005	3,521,489	3,521,489	3,521,489	0	0	0	42 %
12-2003	9,003,096	3,771,607	3,771,607	3,771,607	0	0	0	42 %
06-2004	9,434,825	3,740,924	3,740,924	3,740,924	0	0	0	40 %
12-2004	8,652,970	3,941,044	3,941,044	3,941,044	0	0	0	46 %
06-2005	8,504,438	3,839,445	3,839,445	3,839,445	0	0	0	45 %
12-2005	8,431,198	4,609,128	4,609,128	4,609,128	0	0	0	55 %
06-2006	8,294,652	4,070,734	4,070,734	4,070,734	0	0	0	49 %
12-2006	8,783,458	4,321,901	4,321,901	4,321,901	0	0	0	49 %
06-2007	8,744,950	4,180,294	4,180,294	4,180,294	0	0	0	48 %
12-2007	9,167,901	5,710,283	5,710,283	5,710,283	0	0	0	62 %
06-2008	9,466,637	4,629,885	4,629,885	4,629,885	0	0	0	49 %
12-2008	10,308,018	5,905,978	5,905,978	5,905,978	0	0	0	57 %
06-2009	10,507,693	6,008,189	6,008,189	6,008,189	0	0	0	57 %
12-2009	11,236,751	7,126,030	7,126,030	7,126,030	0	0	0	63 %
06-2010	11,466,861	6,537,331	6,537,331	6,537,331	0	0	0	57 %
12-2010	12,267,510	9,781,280	9,781,280	9,781,280	0	0	0	80 %
06-2011	12,317,069	7,405,159	7,405,159	7,405,159	0	0	0	60 %
12-2011	13,107,855	9,236,265	9,236,264	9,236,265	1	0	1	70 %
06-2012	13,540,252	8,208,771	8,208,771	8,208,771	0	0	0	61 %
12-2012	14,638,475	10,389,898	10,389,898	10,389,898	0	0	0	71 %
06-2013	15,160,751	9,297,753	9,297,753	9,297,753	0	0	0	61 %
12-2013	16,543,538	10,029,904	10,029,904	10,029,904	0	0	0	61 %
06-2014	17,125,795	10,768,738	10,768,738	10,768,738	0	0	0	63 %
12-2014	18,554,119	11,473,167	11,473,167	11,473,167	0	0	0	62 %
06-2015	18,567,880	10,556,833	10,556,833	10,556,833	0	0	0	57 %
12-2015	18,854,080	12,835,259	12,835,259	12,835,259	0	0	0	68 %
06-2016	18,493,719	12,605,499	12,605,493	12,605,499	6	0	6	68 %
12-2016	18,925,821	13,147,224	13,146,314	13,147,224	910	0	910	69 %
06-2017	18,811,863	19,125,079	19,124,725	19,125,079	354	0	354	102 %
12-2017	19,634,485	13,077,013	13,073,915	13,077,013	3,098	0	3,098	67 %
06-2018	19,693,737	13,144,757	13,133,021	13,151,303	11,736	6,546	18,282	67 %
12-2018	20,760,124	14,363,444	14,267,067	14,370,508	96,377	7,064	103,441	69 %
06-2019	21,089,815	11,652,009	11,558,346	11,766,358	93,663	114,349	208,012	56 %
12-2019	21,957,716	11,233,416	9,951,735	12,958,381	1,281,681	1,724,965	3,006,646	59 %
Total	$ 510,403,270	$ 314,535,505	$ 313,047,679	$ 316,388,428	$ 1,487,826	$ 1,852,923	$ 3,340,749	62 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 3,526,856	$ 3,526,856	$ 3,663,899	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856		$ 3,526,856
12-2000	4,337,551	4,337,551	4,208,683	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551		4,337,551
06-2001	3,788,352	3,788,352	4,005,706	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352		3,788,352
12-2001	4,333,718	4,333,718	4,447,637	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718		4,333,718
06-2002	3,955,034	3,955,034	3,844,247	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034		3,955,034
12-2002	4,348,264	4,348,264	4,052,715	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264		4,348,264
06-2003	3,521,489	3,521,489	3,403,137	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489		3,521,489
12-2003	3,771,607	3,771,607	3,914,707	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607		3,771,607
06-2004	3,740,924	3,740,924	3,794,643	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924		3,740,924
12-2004	3,941,044	3,941,044	4,245,829	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044		3,941,044
06-2005	3,839,445	3,839,445	3,877,706	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445		3,839,445
12-2005	4,609,128	4,609,128	4,321,726	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128		4,609,128
06-2006	4,070,734	4,070,734	3,967,699	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734		4,070,734
12-2006	4,321,901	4,321,901	4,457,500	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901		4,321,901
06-2007	4,180,294	4,180,294	4,178,450	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294		4,180,294
12-2007	5,710,283	5,710,283	4,975,809	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283		5,710,283
06-2008	4,629,885	4,629,885	4,883,058	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885		4,629,885
12-2008	5,905,978	5,905,978	5,869,817	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978		5,905,978
06-2009	6,008,189	6,008,189	5,697,106	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189		6,008,189
12-2009	7,126,030	7,126,030	6,757,884	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030		7,126,030
06-2010	6,537,331	6,537,331	6,533,318	6,537,331	6,537,331	6,537,331	6,537,331	6,537,331	6,537,331		6,537,331
12-2010	9,781,280	9,781,280	8,809,611	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280		9,781,280
06-2011	7,405,159	7,405,159	8,260,311	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159		7,405,159
12-2011	9,236,265	9,236,264	9,505,660	9,236,265	9,236,264	9,236,265	9,236,265	9,236,265	9,236,265		9,236,265
06-2012	8,208,771	8,208,771	8,996,327	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771		8,208,771
12-2012	10,389,898	10,389,898	10,349,069	10,389,898	10,389,898	10,389,898	10,389,898	10,389,898	10,389,898		10,389,898
06-2013	9,297,753	9,297,753	9,772,211	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753		9,297,753
12-2013	10,029,904	10,029,904	11,307,389	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904		10,029,904
06-2014	10,768,738	10,768,738	10,609,408	10,768,738	10,768,738	10,768,738	10,768,738	10,768,738	10,768,738		10,768,738
12-2014	11,473,167	11,473,167	12,106,337	11,473,167	11,473,167	11,473,167	11,473,167	11,473,167	11,473,167		11,473,167
06-2015	10,556,833	10,556,833	11,296,855	10,556,833	10,556,833	10,556,833	10,556,833	10,556,833	10,556,833		10,556,833
12-2015	12,835,259	12,835,259	12,823,128	12,835,259	12,835,259	12,835,259	12,835,259	12,835,259	12,835,259		12,835,259
06-2016	12,605,499	12,605,493	12,008,350	12,605,499	12,605,493	12,605,499	12,605,499	12,605,499	12,605,499		12,605,499
12-2016	13,147,224	13,146,314	13,466,090	13,147,224	13,146,314	13,147,224	13,147,224	13,147,224	13,147,224		13,147,224
06-2017	19,125,079	19,124,725	12,426,752	19,125,079	19,124,725	19,125,079	19,125,079	19,125,079	19,125,079		19,125,079
12-2017	13,077,013	13,073,915	13,927,149	13,077,013	13,073,915	13,077,013	13,077,013	13,077,013	13,077,013		13,077,013
06-2018	13,151,303	13,143,548	12,826,152	13,151,141	13,143,294	13,150,835	13,151,303	13,154,101	13,151,303		13,151,303
12-2018	14,370,508	14,296,994	14,351,092	14,370,499	14,297,107	14,369,772	14,370,508	14,348,914	14,370,508		14,370,508
06-2019	11,766,358	11,759,105	13,199,576	11,780,286	11,783,698	11,779,097	11,766,493	11,743,086	11,766,358		11,766,358
12-2019	12,958,381	12,951,540	14,781,970	13,201,129	13,375,500	13,045,839	12,990,694		12,958,381		12,958,381
Total	$ 316,388,428	$ 316,288,698	$ 315,924,714	$ 316,644,934	$ 316,737,109	$ 316,487,422	$ 316,420,877	$ 303,387,980	$ 316,388,428		$ 316,388,428

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 3,526,856	$ 0	$ 3,526,856	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 3,526,856	($ 3,526,856)	0.00 %
12-2000	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	0	4,337,551	0	0	0	0	0	0	0	0	4,337,551	(4,337,551)	0.00 %
06-2001	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	0	3,788,352	0	0	0	0	0	0	0	0	3,788,352	(3,788,352)	0.00 %
12-2001	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	0	4,333,718	0	0	0	0	0	0	0	0	4,333,718	(4,333,718)	0.00 %
06-2002	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	0	3,955,034	0	0	0	0	0	0	0	0	3,955,034	(3,955,034)	0.00 %
12-2002	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	0	4,348,264	0	0	0	0	0	0	0	0	4,348,264	(4,348,264)	0.00 %
06-2003	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	0	3,521,489	0	0	0	0	0	0	0	0	3,521,489	(3,521,489)	0.00 %
12-2003	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	0	3,773,043	0	0	0	0	0	0	0	0	3,771,607	(3,773,043)	0.00 %
06-2004	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924	3,741,757	3,741,757	3,741,757	0	3,741,757	0	0	0	0	0	(833)	0	0	3,741,757	(3,741,757)	0.00 %
12-2004	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	0	3,941,044	0	0	0	0	0	0	0	0	3,941,044	(3,941,044)	0.00 %
06-2005	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	0	3,839,445	0	0	0	0	0	0	0	0	3,839,445	(3,839,445)	0.00 %
12-2005	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	0	4,609,128	0	0	0	0	0	0	0	0	4,609,128	(4,609,128)	0.00 %
06-2006	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	0	4,070,734	0	0	0	0	0	0	0	0	4,070,734	(4,070,734)	0.00 %
12-2006	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,322,034	0	4,322,034	0	0	0	0	0	0	0	(133)	4,322,034	(4,322,034)	0.00 %
06-2007	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	0	4,180,294	0	0	0	0	0	0	0	0	4,180,294	(4,180,294)	0.00 %
12-2007	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,711,425	5,711,425	0	5,711,425	0	0	0	0	0	0	(1,142)	0	5,711,425	(5,711,425)	0.00 %
06-2008	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,625,994	4,625,994	4,625,994	4,625,994	0	4,625,994	0	0	0	0	3,891	0	0	0	4,625,994	(4,625,994)	0.00 %
12-2008	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,907,035	0	5,906,498	0	0	0	0	0	0	0	(1,057)	5,907,035	(5,906,498)	0.00 %
06-2009	6,008,189	6,008,189	6,008,189	6,008,211	6,008,211	6,007,551	6,007,529	6,007,529	6,007,529	0	6,007,529	0	0	(22)	0	660	22	0	0	6,007,529	(6,007,529)	0.00 %
12-2009	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030	7,117,400	7,117,550	7,117,700	7,118,450	0	7,119,835	0	0	0	0	8,630	(150)	(150)	(750)	7,118,450	(7,119,835)	0.00 %
06-2010	6,537,331	6,537,331	6,537,631	6,537,953	6,538,448	6,538,448	6,538,948	6,538,926	6,539,726	0	6,539,748	0	(300)	(322)	(495)	0	(500)	22	(800)	6,539,726	(6,539,748)	0.00 %
12-2010	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,365	0	9,780,694	0	0	0	0	0	0	0	(85)	9,781,365	(9,780,694)	0.00 %
06-2011	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,514	0	7,406,946	0	0	0	0	0	0	0	(355)	7,405,514	(7,406,946)	0.00 %
12-2011	9,236,265	9,236,815	9,237,415	9,238,015	9,238,615	9,284,237	9,239,666	9,286,505	9,251,263	0	9,251,539	(550)	(600)	(600)	(600)	(45,622)	44,571	(46,839)	35,242	9,251,263	(9,251,539)	-0.01 %
06-2012	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771	8,208,794	8,205,285	8,276,524	8,205,285	0	8,217,275	0	0	0	0	(23)	3,509	(71,239)	71,239	8,205,285	(8,217,275)	0.00 %
12-2012	10,389,898	10,389,898	10,389,898	10,389,898	10,388,982	10,437,025	10,436,171	10,436,674	10,433,572	0	10,428,321	0	0	0	916	(48,043)	854	(503)	3,102	10,433,572	(10,428,321)	0.00 %
06-2013	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,296,360	9,295,858	0	9,297,179	0	0	0	0	0	0	1,393	502	9,295,858	(9,297,179)	0.00 %
12-2013	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904	10,000,152	9,997,821	10,014,447	0	10,026,410	0	0	0	0	0	29,752	2,331	(16,626)	10,014,447	(10,026,410)	0.00 %
06-2014	10,768,738	10,768,738	10,772,639	10,771,988	10,774,455	10,774,875	10,768,136	10,764,885	10,788,842	0	10,821,192	0	(3,901)	651	(2,467)	(420)	6,739	3,251	(23,957)	10,788,842	(10,821,192)	0.00 %
12-2014	11,473,167	11,473,167	11,473,167	11,473,167	11,473,167	11,472,980	11,467,944	11,465,804	11,485,030	0	11,841,403	0	0	0	0	187	5,036	2,140	(19,227)	11,485,030	(11,841,403)	0.00 %
06-2015	10,556,833	10,556,340	10,555,592	10,555,057	10,559,844	10,605,247	10,551,760	10,553,259	10,582,370	0		493	748	535	(4,787)	(45,403)	53,487	(1,499)	(29,112)	10,582,370		0.00 %
12-2015	12,835,259	12,834,005	12,833,654	12,838,654	12,861,575	12,860,692	12,868,361	12,810,015	12,848,021			1,254	351	(5,000)	(22,921)	883	(7,669)	58,346	(38,006)			0.01 %
06-2016	12,605,499	12,606,152	12,609,402	12,600,432	12,599,415	12,660,547	12,689,693	12,802,137				(653)	(3,250)	8,970	1,017	(61,132)	(29,147)	(112,444)				-0.01 %
12-2016	13,147,224	13,161,316	13,159,286	13,176,041	13,209,550	13,251,001	12,804,026					(14,092)	2,030	(16,755)	(33,509)	(41,452)	446,976					-0.11 %
06-2017	19,125,079	19,125,398	19,153,869	19,082,229	18,999,857	19,227,438						(319)	(28,471)	71,640	82,371	(227,581)						0.00 %
12-2017	13,077,013	13,085,261	13,015,967	13,009,661	12,721,784							(8,248)	69,294	6,307	287,877							-0.06 %
06-2018	13,151,303	13,179,345	13,188,381	13,566,772								(28,042)	(9,037)	(378,391)								-0.21 %
12-2018	14,370,508	14,321,921	14,081,602									48,587	240,319									0.34 %
06-2019	11,766,358	11,072,204										694,153										6.27 %
12-2019	12,958,381																					
Total	$ 316,388,428	$ 302,737,464	$ 291,398,076	$ 277,629,462	$ 263,755,287	$ 251,488,927	$ 231,708,841	$ 219,071,149	$ 206,289,034	$ 0	$ 183,270,731	$ 692,583	$ 267,183	($ 312,988)	$ 307,403	($ 455,425)	$ 552,648	($ 166,333)	($ 20,022)	$ 193,441,013	($ 183,270,731)	0.23 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 3,526,856	1.0000	1.0000	$ 0	$ 3,526,856
12-2000	234	4,337,551	1.0000	1.0000	0	4,337,551
06-2001	228	3,788,352	1.0000	1.0000	0	3,788,352
12-2001	222	4,333,718	1.0000	1.0000	0	4,333,718
06-2002	216	3,955,034	1.0000	1.0000	0	3,955,034
12-2002	210	4,348,264	1.0000	1.0000	0	4,348,264
06-2003	204	3,521,489	1.0000	1.0000	0	3,521,489
12-2003	198	3,771,607	1.0000	1.0000	0	3,771,607
06-2004	192	3,740,924	1.0000	1.0000	0	3,740,924
12-2004	186	3,941,044	1.0000	1.0000	0	3,941,044
06-2005	180	3,839,445	1.0000	1.0000	0	3,839,445
12-2005	174	4,609,128	1.0000	1.0000	0	4,609,128
06-2006	168	4,070,734	1.0000	1.0000	0	4,070,734
12-2006	162	4,321,901	1.0000	1.0000	0	4,321,901
06-2007	156	4,180,294	1.0000	1.0000	0	4,180,294
12-2007	150	5,710,283	1.0000	1.0000	0	5,710,283
06-2008	144	4,629,885	1.0000	1.0000	0	4,629,885
12-2008	138	5,905,978	1.0000	1.0000	0	5,905,978
06-2009	132	6,008,189	1.0000	1.0000	0	6,008,189
12-2009	126	7,126,030	1.0000	1.0000	0	7,126,030
06-2010	120	6,537,331	1.0000	1.0000	0	6,537,331
12-2010	114	9,781,280	1.0000	1.0000	0	9,781,280
06-2011	108	7,405,159	1.0000	1.0000	0	7,405,159
12-2011	102	9,236,265	1.0000	1.0000	0	9,236,265
06-2012	96	8,208,771	1.0000	1.0000	0	8,208,771
12-2012	90	10,389,898	1.0000	1.0000	0	10,389,898
06-2013	84	9,297,753	1.0000	1.0000	0	9,297,753
12-2013	78	10,029,904	1.0000	1.0000	0	10,029,904
06-2014	72	10,768,738	1.0000	1.0000	0	10,768,738
12-2014	66	11,473,167	1.0000	1.0000	0	11,473,167
06-2015	60	10,556,833	1.0000	1.0000	0	10,556,833
12-2015	54	12,835,259	1.0000	1.0000	0	12,835,259
06-2016	48	12,605,499	1.0000	1.0000	0	12,605,499
12-2016	42	13,147,224	1.0000	1.0000	0	13,147,224
06-2017	36	19,125,079	1.0000	1.0000	0	19,125,079
12-2017	30	13,077,013	1.0000	1.0000	0	13,077,013
06-2018	24	13,144,757	1.0005	1.0005	0	13,151,303
12-2018	18	14,363,444	1.0000	1.0005	0	14,370,508
06-2019	12	11,652,009	1.0093	1.0098	0	11,766,358
12-2019	6	11,233,416	1.1423	1.1536	0	12,958,381
Total		$ 314,535,505			$ 0	$ 316,388,428

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	2,921,113	3,494,909	3,514,929	3,516,925	3,521,005	3,545,436	3,535,816	3,536,156	3,535,986	3,535,988	3,527,288	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856
12-2000	3,962,053	4,320,075	4,353,350	4,352,256	4,354,881	4,346,740	4,348,261	4,347,761	4,347,761	4,345,712	4,344,432	4,344,432	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	
06-2001	3,054,662	3,763,023	3,797,650	3,799,558	3,791,044	3,790,852	3,792,442	3,793,251	3,790,580	3,790,480	3,790,948	3,790,913	3,790,913	3,790,913	3,790,913	3,790,913	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352		
12-2001	3,948,788	4,289,442	4,335,846	4,343,752	4,341,677	4,341,242	4,339,575	4,338,878	4,338,719	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718				
06-2002	3,098,307	3,917,799	3,948,553	3,952,228	3,952,532	3,952,355	3,970,068	3,965,034	3,963,037	3,963,037	3,955,036	3,955,036	3,955,036	3,955,036	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034				
12-2002	3,847,280	4,299,864	4,347,813	4,351,319	4,348,373	4,348,286	4,348,286	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264					
06-2003	2,824,628	3,521,650	3,541,611	3,531,714	3,530,839	3,530,839	3,531,464	3,520,025	3,520,352	3,520,352	3,520,351	3,520,351	3,521,621	3,521,621	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489						
12-2003	3,388,574	3,725,131	3,781,331	3,780,011	3,782,964	3,782,563	3,782,962	3,788,377	3,781,600	3,774,799	3,774,799	3,774,798	3,775,363	3,775,363	3,775,114	3,775,114	3,774,964	3,774,514	3,774,514	3,773,993	3,773,463	3,773,103	3,773,043	3,773,043	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607							
06-2004	3,320,390	3,739,397	3,739,463	3,745,286	3,748,140	3,742,757	3,742,757	3,742,257	3,742,257	3,742,257	3,744,257	3,742,257	3,742,257	3,742,257	3,742,257	3,742,257	3,742,257	3,742,257	3,742,257	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924								
12-2004	3,477,185	3,907,883	3,957,761	3,945,262	3,942,817	3,942,207	3,941,960	3,941,960	3,942,283	3,940,923	3,940,923	3,940,923	3,940,923	3,940,923	3,940,923	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044									
06-2005	3,101,403	3,800,109	3,842,617	3,844,624	3,839,700	3,840,835	3,840,065	3,839,946	3,839,446	3,839,446	3,839,446	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445							
12-2005	4,099,971	4,541,208	4,606,860	4,608,199	4,610,362	4,613,475	4,611,725	4,612,698	4,611,698	4,608,698	4,609,129	4,609,129	4,609,129	4,609,129	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128				
06-2006	3,447,006	4,087,120	4,084,083	4,098,096	4,097,994	4,110,073	4,090,486	4,088,652	4,068,691	4,069,872	4,069,872	4,069,915	4,070,279	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734									
12-2006	4,030,469	4,311,060	4,338,818	4,346,454	4,345,420	4,345,512	4,346,109	4,342,629	4,342,629	4,321,129	4,321,548	4,321,548	4,321,548	4,321,548	4,321,548	4,321,548	4,322,034	4,322,034	4,322,034	4,322,034	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901												
06-2007	3,422,823	4,115,313	4,188,312	4,212,609	4,183,735	4,185,492	4,189,927	4,191,259	4,191,259	4,180,142	4,180,294	4,180,994	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294													
12-2007	4,968,860	5,668,638	5,707,547	5,723,821	5,719,732	5,714,734	5,714,194	5,714,205	5,714,632	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283														
06-2008	3,659,227	4,576,576	4,630,776	4,637,675	4,632,907	4,632,230	4,630,071	4,630,392	4,630,392	4,630,392	4,630,302	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885															
12-2008	5,180,610	5,911,798	5,957,341	5,952,244	5,953,153	5,968,507	5,959,188	5,959,188	5,958,053	5,909,498	5,907,998	5,907,498	5,906,498	5,906,498	5,907,035	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978															
06-2009	4,650,228	5,967,805	6,004,310	6,009,329	6,008,227	6,012,667	6,009,687	6,008,339	6,008,339	6,008,339	6,008,339	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,211	6,008,211	6,008,189	6,008,189	6,008,189																		
12-2009	6,395,144	7,141,602	7,186,261	7,174,009	7,163,795	7,157,070	7,154,072	7,150,264	7,149,202	7,130,265	7,128,465	7,127,552	7,127,080	7,126,330	7,126,180	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030																		
06-2010	5,343,649	6,489,358	6,539,025	6,566,379	6,565,140	6,546,755	6,539,996	6,539,770	6,539,748	6,539,748	6,539,748	6,539,748	6,538,948	6,538,948	6,538,448	6,538,448	6,537,953	6,537,631	6,537,331	6,537,331																			
12-2010	8,461,132	9,674,292	9,810,965	9,802,878	9,788,355	9,792,893	9,780,420	9,780,573	9,780,694	9,780,694	9,781,365	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280																			
06-2011	5,662,732	7,272,931	7,409,167	7,411,141	7,412,877	7,404,444	7,406,027	7,406,946	7,405,634	7,405,514	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159																				
12-2011	7,710,490	9,166,404	9,280,208	9,278,868	9,325,134	9,318,485	9,251,539	9,250,831	9,251,263	9,285,708	9,239,666	9,284,237	9,238,615	9,238,015	9,237,415	9,236,815	9,236,265																					
06-2012	6,385,214	8,067,706	8,195,817	8,224,632	8,220,984	8,217,275	8,217,451	8,205,285	8,275,285	8,205,285	8,208,794	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771																						
12-2012	9,134,404	10,248,304	10,398,050	10,417,738	10,428,321	10,431,727	10,433,572	10,435,611	10,436,171	10,437,025	10,388,982	10,389,898	10,389,898	10,389,898	10,389,898																						
06-2013	7,981,425	9,178,277	9,244,377	9,283,734	9,288,057	9,295,858	9,296,360	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753																							
12-2013	9,037,209	10,014,234	10,016,754	10,039,624	10,042,729	10,026,604	10,028,434	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904																							
06-2014	9,005,837	10,679,254	10,790,207	10,785,207	10,764,858	10,768,136	10,774,875	10,774,455	10,771,988	10,772,639	10,768,738	10,768,738																							
12-2014	10,376,529	11,352,667	11,458,310	11,466,014	11,467,944	11,472,980	11,473,167	11,473,167	11,473,167	11,473,167	11,473,167																								
06-2015	8,410,174	10,500,130	10,535,246	10,554,247	10,605,247	10,559,844	10,555,057	10,555,592	10,556,340	10,556,833																									
12-2015	11,490,991	12,710,865	12,857,565	12,849,693	12,861,575	12,838,654	12,833,654	12,834,005	12,835,259																										
06-2016	10,580,523	12,570,374	12,645,292	12,586,707	12,600,432	12,609,402	12,606,152	12,605,499																											
12-2016	11,500,319	13,136,019	13,205,369	13,152,972	13,159,286	13,161,316	13,147,224																												
06-2017	15,785,673	18,870,596	19,084,170	19,118,846	19,125,398	19,125,079																													
12-2017	11,340,654	12,901,008	13,016,235	13,075,984	13,077,013																														
06-2018	11,112,457	13,085,640	13,177,227	13,144,757																															
12-2018	12,398,028	14,220,943	14,363,444																																
06-2019	9,251,010	11,652,009																																	
12-2019	11,233,416																																		

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.1964	1.0057	1.0006	1.0012	1.0069	0.9973	1.0001	1.0000	1.0000	0.9975	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0904	1.0077	0.9997	1.0006	0.9981	1.0003	0.9999	1.0000	0.9995	0.9997	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	1.2319	1.0092	1.0005	0.9978	0.9999	1.0004	1.0002	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
12-2001	1.0863	1.0108	1.0018	0.9995	0.9999	0.9996	0.9998	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
06-2002	1.2645	1.0078	1.0009	1.0001	1.0000	1.0045	0.9987	0.9995	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1176	1.0112	1.0008	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.2468	1.0057	0.9972	0.9998	1.0000	1.0002	0.9968	1.0001	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.0993	1.0151	0.9997	1.0008	0.9999	1.0001	1.0014	0.9982	0.9982	1.0000	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.1262	1.0000	1.0016	1.0008	0.9986	1.0000	0.9999	1.0000	1.0000	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.1239	1.0128	0.9968	0.9994	0.9998	0.9999	1.0000	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.2253	1.0112	1.0005	0.9987	1.0003	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.1076	1.0145	1.0003	1.0005	1.0007	0.9996	1.0002	0.9998	0.9993	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.1857	0.9993	1.0034	1.0000	1.0029	0.9952	0.9996	0.9951	1.0003	1.0000	1.0000	1.0001	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	1.0000													
12-2006	1.0696	1.0064	1.0018	0.9998	1.0000	1.0001	0.9992	1.0000	0.9950	1.0001	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.2023	1.0177	1.0058	0.9931	1.0004	1.0011	1.0003	1.0000	0.9973	1.0000	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.1408	1.0069	1.0029	0.9993	0.9991	0.9999	1.0000	1.0001	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.2507	1.0118	1.0015	0.9990	0.9999	0.9995	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.1411	1.0077	0.9991	1.0002	1.0026	0.9984	1.0000	0.9998	0.9919	0.9997	0.9999	0.9998	1.0000	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.2833	1.0061	1.0008	0.9998	1.0007	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	1.1167	1.0063	0.9983	0.9986	0.9991	0.9996	0.9995	0.9999	0.9974	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.2144	1.0077	1.0042	0.9998	0.9972	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000																				
12-2010	1.1434	1.0141	0.9992	0.9985	1.0005	0.9987	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.2844	1.0187	1.0003	1.0002	0.9989	1.0002	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.1888	1.0124	0.9999	1.0050	0.9993	0.9928	0.9999	1.0000	1.0037	0.9950	1.0048	0.9951	0.9999	0.9999	0.9999	0.9999																						
06-2012	1.2635	1.0159	1.0035	0.9996	0.9995	1.0000	0.9985	1.0085	0.9915	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2012	1.1219	1.0146	1.0019	1.0010	1.0003	1.0002	1.0002	1.0001	1.0001	0.9954	1.0001	1.0000	1.0000	1.0000																								
06-2013	1.1500	1.0072	1.0043	1.0005	1.0008	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2013	1.1081	1.0003	1.0023	1.0003	0.9984	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2014	1.1858	1.0104	0.9995	0.9981	1.0003	1.0006	1.0000	0.9998	1.0001	0.9996	1.0000																											
12-2014	1.0941	1.0093	1.0007	1.0002	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000																												
06-2015	1.2485	1.0033	1.0018	1.0048	0.9957	0.9995	1.0001	1.0001	1.0000																													
12-2015	1.1062	1.0115	0.9994	1.0009	0.9982	0.9996	1.0000	1.0001																														
06-2016	1.1881	1.0060	0.9954	1.0011	1.0007	0.9997	0.9999																															
12-2016	1.1422	1.0053	0.9960	1.0005	1.0002	0.9989																																
06-2017	1.1954	1.0113	1.0018	1.0003	1.0000																																	
12-2017	1.1376	1.0089	1.0046	1.0001																																		
06-2018	1.1776	1.0070	0.9975																																			
12-2018	1.1472	1.0100																																				
06-2019	1.2595																																					
12-2019																																						
4 Half Yr Avg	1.1805	1.0093	1.0000	1.0005	0.9998	0.9995	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.1766	1.0081	0.9991	1.0013	0.9992	0.9997	1.0000	1.0000	1.0000	0.9992	1.0008	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.1696	1.0083	0.9999	1.0007	0.9995	0.9999	0.9999	1.0008	0.9995	0.9991	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.1616	1.0086	1.0006	1.0009	0.9995	0.9993	0.9999	1.0006	0.9989	0.9993	1.0003	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.1709	1.0092	1.0007	1.0000	1.0000	0.9996	0.9998	1.0000	0.9991	0.9995	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.1624	1.0095	0.9997	1.0004	1.0001	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.1656	1.0080	0.9987	1.0007	0.9997	0.9997	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.1678	1.0085	0.9999	1.0005	0.9998	0.9999	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.1590	1.0087	1.0007	1.0008	0.9997	0.9997	1.0000	1.0000	0.9991	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.1705	1.0092	1.0007	1.0000	0.9999	0.9996	0.9999	0.9999	0.9992	0.9997	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.1760	1.0095	1.0002	1.0005	0.9998	0.9994	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.1748	1.0083	0.9993	1.0011	0.9993	0.9997	1.0000	1.0000	1.0000	0.9992	1.0008	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.1671	1.0085	0.9999	1.0006	0.9995	0.9999	0.9999	1.0007	0.9997	0.9990	1.0005	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.1609	1.0087	1.0005	1.0008	0.9996	0.9993	0.9999	1.0005	0.9992	0.9992	1.0004	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.1673	1.0092	1.0006	1.0002	0.9998	0.9995	0.9999	1.0002	0.9992	0.9994	1.0002	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.2108	1.0081	0.9982	1.0021	0.9988	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
6 Half Yr S2 Avg	1.1423	1.0081	1.0000	1.0005	0.9996	0.9995	1.0001	1.0000	1.0000	0.9985	1.0016	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.2051	1.0069	0.9991	1.0011	0.9992	1.0000	1.0000	1.0021	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	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.1333	1.0089	1.0002	1.0004	0.9993	0.9997	1.0001	1.0000	1.0010	0.9976	1.0012	0.9988	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.2063	1.0085	0.9987	1.0017	0.9991	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
6 Half Yr Vol Wtd S2 Avg	1.1425	1.0081	1.0000	1.0005	0.9996	0.9995	1.0001	1.0000	1.0000	0.9985	1.0015	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.2140	1.0088	1.0008	1.0001	0.9999	0.9998	0.9997	1.0004	0.9992	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1246	1.0095	1.0003	1.0004	0.9997	0.9991	1.0000	0.9999	0.9992	0.9990	1.0005	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - CM	1.1870	1.0081	0.9995	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.1423	1.0093	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.1423	1.0093	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.1536	1.0098	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8669	0.9903	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 3,526,856	1.0000	1.0000	0	$ 3,526,856
12-2000	234	4,337,551	1.0000	1.0000	0	4,337,551
06-2001	228	3,788,352	1.0000	1.0000	0	3,788,352
12-2001	222	4,333,718	1.0000	1.0000	0	4,333,718
06-2002	216	3,955,034	1.0000	1.0000	0	3,955,034
12-2002	210	4,348,264	1.0000	1.0000	0	4,348,264
06-2003	204	3,521,489	1.0000	1.0000	0	3,521,489
12-2003	198	3,771,607	1.0000	1.0000	0	3,771,607
06-2004	192	3,740,924	1.0000	1.0000	0	3,740,924
12-2004	186	3,941,044	1.0000	1.0000	0	3,941,044
06-2005	180	3,839,445	1.0000	1.0000	0	3,839,445
12-2005	174	4,609,128	1.0000	1.0000	0	4,609,128
06-2006	168	4,070,734	1.0000	1.0000	0	4,070,734
12-2006	162	4,321,901	1.0000	1.0000	0	4,321,901
06-2007	156	4,180,294	1.0000	1.0000	0	4,180,294
12-2007	150	5,710,283	1.0000	1.0000	0	5,710,283
06-2008	144	4,629,885	1.0000	1.0000	0	4,629,885
12-2008	138	5,905,978	1.0000	1.0000	0	5,905,978
06-2009	132	6,008,189	1.0000	1.0000	0	6,008,189
12-2009	126	7,126,030	1.0000	1.0000	0	7,126,030
06-2010	120	6,537,331	1.0000	1.0000	0	6,537,331
12-2010	114	9,781,280	1.0000	1.0000	0	9,781,280
06-2011	108	7,405,159	1.0000	1.0000	0	7,405,159
12-2011	102	9,236,264	1.0000	1.0000	0	9,236,264
06-2012	96	8,208,771	1.0000	1.0000	0	8,208,771
12-2012	90	10,389,898	1.0000	1.0000	0	10,389,898
06-2013	84	9,297,753	1.0000	1.0000	0	9,297,753
12-2013	78	10,029,904	1.0000	1.0000	0	10,029,904
06-2014	72	10,768,738	1.0000	1.0000	0	10,768,738
12-2014	66	11,473,167	1.0000	1.0000	0	11,473,167
06-2015	60	10,556,833	1.0000	1.0000	0	10,556,833
12-2015	54	12,835,259	1.0000	1.0000	0	12,835,259
06-2016	48	12,605,493	1.0000	1.0000	0	12,605,493
12-2016	42	13,146,314	1.0000	1.0000	0	13,146,314
06-2017	36	19,124,725	1.0000	1.0000	0	19,124,725
12-2017	30	13,073,915	1.0000	1.0000	0	13,073,915
06-2018	24	13,133,021	1.0008	1.0008	0	13,143,548
12-2018	18	14,267,067	1.0013	1.0021	0	14,296,994
06-2019	12	11,558,346	1.0152	1.0174	0	11,759,105
12-2019	6	9,951,735	1.2792	1.3014	0	12,951,540
Total		$ 313,047,679			0	$ 316,288,698

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	2,439,202	3,452,220	3,491,388	3,502,316	3,512,136	3,536,346	3,527,146	3,527,486	3,527,486	3,527,486	3,527,286	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856	3,526,856
12-2000	3,427,326	4,236,178	4,327,260	4,336,751	4,340,700	4,342,662	4,344,186	4,344,186	4,344,186	4,344,332	4,344,332	4,344,332	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	4,337,551	
06-2001	2,651,201	3,701,784	3,779,764	3,792,390	3,786,701	3,787,003	3,789,093	3,789,902	3,790,480	3,790,480	3,790,948	3,790,913	3,790,913	3,790,913	3,790,913	3,790,913	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352	3,788,352		
12-2001	3,519,130	4,251,838	4,325,857	4,334,448	4,336,316	4,336,976	4,339,057	4,338,361	4,338,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718	4,333,718			
06-2002	2,775,142	3,903,404	3,941,465	3,948,163	3,949,915	3,952,350	3,962,865	3,962,831	3,963,034	3,963,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034	3,955,034				
12-2002	3,385,942	4,270,692	4,341,295	4,348,897	4,348,351	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264	4,348,264					
06-2003	2,450,700	3,503,037	3,534,854	3,527,375	3,529,951	3,529,951	3,530,575	3,519,892	3,520,219	3,520,219	3,520,219	3,520,219	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489	3,521,489						
12-2003	3,038,690	3,698,946	3,765,330	3,779,072	3,782,025	3,782,025	3,782,711	3,779,926	3,781,349	3,774,548	3,774,548	3,774,548	3,775,113	3,775,113	3,775,113	3,775,113	3,774,963	3,774,513	3,774,513	3,773,993	3,773,463	3,773,103	3,773,043	3,773,043	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607	3,771,607							
06-2004	2,928,064	3,703,697	3,728,192	3,737,117	3,740,090	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,741,757	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924	3,740,924								
12-2004	2,957,324	3,853,135	3,933,096	3,937,467	3,940,497	3,941,168	3,941,460	3,941,460	3,942,283	3,940,923	3,940,923	3,940,923	3,940,923	3,940,923	3,940,923	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044	3,941,044									
06-2005	2,671,523	3,781,888	3,825,691	3,832,581	3,837,929	3,839,064	3,839,064	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445	3,839,445									
12-2005	3,576,495	4,479,893	4,597,535	4,604,278	4,609,861	4,610,474	4,608,724	4,609,697	4,608,697	4,608,697	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128	4,609,128										
06-2006	2,853,663	3,987,788	4,034,096	4,054,818	4,056,449	4,061,032	4,062,273	4,065,433	4,068,433	4,069,609	4,069,609	4,069,910	4,070,279	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734	4,070,734										
12-2006	3,410,585	4,191,304	4,311,577	4,322,134	4,321,171	4,322,915	4,323,512	4,321,129	4,321,129	4,321,129	4,321,548	4,321,548	4,321,548	4,321,548	4,321,548	4,321,548	4,322,034	4,322,034	4,322,034	4,322,034	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901	4,321,901											
06-2007	2,918,576	4,087,742	4,165,056	4,175,419	4,181,669	4,184,966	4,189,926	4,191,259	4,191,259	4,180,142	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294	4,180,294												
12-2007	4,320,060	5,578,546	5,690,168	5,717,677	5,715,507	5,714,711	5,714,193	5,714,193	5,714,631	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,711,425	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283	5,710,283														
06-2008	3,112,093	4,514,841	4,607,477	4,627,933	4,627,935	4,632,207	4,629,981	4,630,302	4,630,302	4,630,302	4,630,302	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885	4,629,885															
12-2008	4,413,628	5,852,993	5,945,733	5,950,913	5,952,516	5,952,556	5,950,938	5,950,938	5,949,803	5,909,498	5,907,998	5,907,498	5,906,498	5,906,498	5,907,035	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978	5,905,978																
06-2009	3,883,594	5,901,231	5,997,156	6,002,717	6,005,790	6,009,417	6,007,438	6,008,339	6,008,339	6,008,339	6,008,339	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189	6,008,189																	
12-2009	5,695,029	7,044,827	7,147,317	7,167,473	7,160,160	7,153,560	7,154,072	7,150,264	7,149,180	7,130,243	7,128,443	7,127,530	7,127,080	7,126,330	7,126,180	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030	7,126,030																		
06-2010	4,769,048	6,423,527	6,519,271	6,548,123	6,555,584	6,538,711	6,539,952	6,539,726	6,539,726	6,539,726	6,539,726	6,539,726	6,538,926	6,538,926	6,538,426	6,538,426	6,537,931	6,537,631	6,537,331	6,537,331																			
12-2010	7,436,370	9,544,593	9,747,656	9,770,947	9,770,770	9,777,188	9,780,415	9,780,573	9,780,694	9,780,694	9,781,365	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280	9,781,280																			
06-2011	4,862,580	7,223,199	7,386,079	7,401,081	7,410,906	7,404,065	7,405,670	7,406,611	7,405,299	7,405,179	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159	7,405,159																				
12-2011	6,760,682	9,036,406	9,222,581	9,249,529	9,301,985	9,304,222	9,240,915	9,240,229	9,240,661	9,240,684	9,239,642	9,239,214	9,238,614	9,238,014	9,237,414	9,236,814	9,236,264																					
06-2012	5,567,170	8,017,729	8,179,148	8,212,054	8,217,629	8,217,175	8,217,329	8,205,262	8,205,262	8,205,262	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771	8,208,771																						
12-2012	8,245,706	10,115,310	10,323,912	10,352,182	10,366,557	10,370,495	10,372,340	10,375,567	10,376,127	10,376,981	10,388,981	10,389,898	10,389,898	10,389,898	10,389,898																							
06-2013	6,838,403	9,135,138	9,237,821	9,268,951	9,275,677	9,292,317	9,296,360	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753	9,297,753																								
12-2013	8,033,662	9,865,059	9,970,075	9,994,991	10,001,906	10,026,604	10,028,434	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904	10,029,904																								
06-2014	7,952,478	10,588,081	10,727,266	10,751,149	10,763,336	10,767,881	10,774,875	10,774,455	10,771,988	10,772,639	10,768,738	10,768,738																								
12-2014	9,137,004	11,166,461	11,444,689	11,462,227	11,467,922	11,472,958	11,473,167	11,473,167	11,473,167	11,473,167	11,473,167																									
06-2015	7,196,729	10,402,734	10,526,267	10,552,143	10,552,745	10,556,296	10,555,056	10,555,591	10,556,339	10,556,833																										
12-2015	10,298,646	12,588,895	12,803,964	12,808,691	12,826,906	12,833,651	12,833,651	12,834,004	12,835,259																											
06-2016	8,995,866	12,428,638	12,604,125	12,581,201	12,599,412	12,609,395	12,606,146	12,605,493																												
12-2016	10,293,286	13,009,095	13,148,940	13,141,686	13,150,386	13,144,495	13,146,314																													
06-2017	13,663,832	18,730,545	19,047,787	19,100,579	19,117,457	19,124,725																														
12-2017	10,127,814	12,795,497	13,009,269	13,071,387	13,073,915																															
06-2018	9,662,250	12,924,488	13,114,051	13,133,021																																
12-2018	10,702,178	14,024,186	14,267,067																																	
06-2019	7,937,261	11,558,346																																		
12-2019	9,951,735																																			

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.4153	1.0113	1.0031	1.0028	1.0069	0.9974	1.0001	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.2360	1.0215	1.0022	1.0009	1.0005	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.3963	1.0211	1.0033	0.9985	1.0001	1.0006	1.0002	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.2082	1.0174	1.0020	1.0004	1.0002	1.0005	0.9998	1.0001	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.4066	1.0098	1.0017	1.0004	1.0006	1.0027	1.0000	1.0001	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.2613	1.0165	1.0018	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.4294	1.0091	0.9979	1.0007	1.0000	1.0002	0.9970	1.0001	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.2173	1.0179	1.0036	1.0008	1.0000	1.0002	0.9993	1.0004	0.9982	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.2649	1.0066	1.0024	1.0008	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.3029	1.0208	1.0011	1.0008	1.0002	1.0001	1.0000	1.0002	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2005	1.4156	1.0116	1.0018	1.0014	1.0003	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2005	1.2526	1.0263	1.0015	1.0012	1.0001	0.9996	1.0002	0.9998	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2006	1.3974	1.0116	1.0051	1.0004	1.0011	1.0003	1.0008	1.0007	1.0003	1.0000	1.0001	1.0001	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	1.0000	1.0000	1.0000											
12-2006	1.2289	1.0287	1.0024	0.9998	1.0004	1.0001	0.9994	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	1.4006	1.0189	1.0025	1.0015	1.0008	1.0012	1.0003	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	1.2913	1.0200	1.0048	0.9996	0.9999	0.9999	1.0000	1.0001	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.4507	1.0205	1.0044	1.0000	1.0009	0.9995	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.3261	1.0158	1.0009	1.0003	1.0000	0.9997	1.0000	0.9998	0.9932	0.9997	0.9999	0.9998	1.0000	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.5195	1.0163	1.0009	1.0005	1.0006	0.9997	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	1.0000	1.0000																		
12-2009	1.2370	1.0145	1.0028	0.9990	0.9991	1.0001	0.9995	0.9998	0.9974	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	1.3469	1.0149	1.0044	1.0011	0.9974	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000																				
12-2010	1.2835	1.0213	1.0024	1.0000	1.0007	1.0003	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.4855	1.0225	1.0020	1.0013	0.9991	1.0002	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2011	1.3366	1.0206	1.0029	1.0057	1.0002	0.9932	0.9999	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	0.9999	0.9999	0.9999																							
06-2012	1.4402	1.0201	1.0040	1.0007	0.9999	1.0000	0.9985	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2012	1.2267	1.0206	1.0027	1.0014	1.0004	1.0002	1.0003	1.0001	1.0001	1.0012	1.0001	1.0000	1.0000	1.0000																									
06-2013	1.3359	1.0112	1.0034	1.0007	1.0018	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2013	1.2280	1.0106	1.0025	1.0007	1.0025	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000																									
06-2014	1.3314	1.0131	1.0022	1.0011	1.0004	1.0006	1.0000	0.9998	1.0001	0.9996	1.0000																										
12-2014	1.2221	1.0249	1.0015	1.0005	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000																											
06-2015	1.4455	1.0119	1.0025	1.0001	1.0003	0.9999	1.0001	1.0001	1.0000																												
12-2015	1.2224	1.0171	1.0004	1.0014	1.0005	1.0000	1.0000	1.0001																													
06-2016	1.3816	1.0141	0.9982	1.0014	1.0008	0.9997	0.9999																														
12-2016	1.2638	1.0107	0.9994	1.0007	0.9996	1.0001																															
06-2017	1.3708	1.0169	1.0028	1.0009	1.0004																																
12-2017	1.2634	1.0167	1.0048	1.0002																																	
06-2018	1.3376	1.0147	1.0014																																		
12-2018	1.3104	1.0173																																			
06-2019	1.4562																																				
12-2019																																					
4 Half Yr Avg	1.3419	1.0164	1.0021	1.0008	1.0003	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.3337	1.0151	1.0012	1.0008	1.0003	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.3274	1.0158	1.0016	1.0008	1.0007	1.0001	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.3140	1.0157	1.0021	1.0012	1.0005	0.9997	0.9999	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.3320	1.0167	1.0023	1.0008	1.0005	0.9999	0.9999	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.3240	1.0168	1.0021	1.0008	1.0005	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.3207	1.0156	1.0010	1.0008	1.0004	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.3244	1.0152	1.0016	1.0008	1.0006	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.3098	1.0154	1.0022	1.0009	1.0005	1.0001	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.3302	1.0167	1.0023	1.0007	1.0004	1.0000	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.3350	1.0165	1.0022	1.0008	1.0003	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.3311	1.0152	1.0013	1.0008	1.0003	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.3225	1.0158	1.0016	1.0008	1.0006	1.0001	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.3118	1.0158	1.0020	1.0011	1.0005	0.9997	0.9999	1.0000	0.9995	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.3231	1.0166	1.0022	1.0008	1.0004	0.9998	0.9999	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.3882	1.0152	1.0008	1.0008	1.0005	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
6 Half Yr S2 Avg	1.2792	1.0149	1.0015	1.0008	1.0002	1.0001	1.0001	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.3866	1.0144	1.0012	1.0009	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.2650	1.0155	1.0015	1.0007	1.0007	1.0001	1.0001	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.3822	1.0155	1.0011	1.0008	1.0005	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	
6 Half Yr Vol Wtd S2 Avg	1.2797	1.0150	1.0015	1.0008	1.0002	1.0001	1.0001	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.3942	1.0149	1.0022	1.0008	1.0005	1.0001	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.2595	1.0182	1.0021	1.0008	1.0003	0.9996	1.0000	1.0000	0.9992	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - CM	1.3633	1.0152	1.0014	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.2792	1.0152	1.0013	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.2792	1.0152	1.0013	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.3014	1.0174	1.0021	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.7684	0.9829	0.9979	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	62,733	$ 58.4048	$ 3,663,899	1.0000	0.00 %	$ 0	$ 3,526,856	$ 3,526,856	56.2203
12-2000	234	67,582	62.2752	4,208,683	1.0000	0.00 %	0	4,337,551	4,337,551	64.1820
06-2001	228	70,867	56.5239	4,005,706	1.0000	0.00 %	0	3,788,352	3,788,352	53.4569
12-2001	222	73,795	60.2699	4,447,637	1.0000	0.00 %	0	4,333,718	4,333,718	58.7261
06-2002	216	70,274	54.7037	3,844,247	1.0000	0.00 %	0	3,955,034	3,955,034	56.2802
12-2002	210	69,480	58.3289	4,052,715	1.0000	0.00 %	0	4,348,264	4,348,264	62.5826
06-2003	204	67,889	50.1280	3,403,137	1.0000	0.00 %	0	3,521,489	3,521,489	51.8713
12-2003	198	72,617	53.9090	3,914,707	1.0000	0.00 %	0	3,771,607	3,771,607	51.9384
06-2004	192	77,039	49.2563	3,794,643	1.0000	0.00 %	0	3,740,924	3,740,924	48.5590
12-2004	186	80,084	53.0171	4,245,829	1.0000	0.00 %	0	3,941,044	3,941,044	49.2113
06-2005	180	80,037	48.4487	3,877,706	1.0000	0.00 %	0	3,839,445	3,839,445	47.9706
12-2005	174	82,990	52.0755	4,321,726	1.0000	0.00 %	0	4,609,128	4,609,128	55.5386
06-2006	168	83,383	47.5840	3,967,699	1.0000	0.00 %	0	4,070,734	4,070,734	48.8196
12-2006	162	87,079	51.1892	4,457,500	1.0000	0.00 %	0	4,321,901	4,321,901	49.6320
06-2007	156	87,033	48.0099	4,178,450	1.0000	0.00 %	0	4,180,294	4,180,294	48.0311
12-2007	150	91,420	54.4278	4,975,809	1.0000	0.00 %	0	5,710,283	5,710,283	62.4618
06-2008	144	93,284	52.3461	4,883,058	1.0000	0.00 %	0	4,629,885	4,629,885	49.6321
12-2008	138	98,951	59.3206	5,869,817	1.0000	0.00 %	0	5,905,978	5,905,978	59.6861
06-2009	132	99,727	57.1269	5,697,106	1.0000	0.00 %	0	6,008,189	6,008,189	60.2462
12-2009	126	104,452	64.6985	6,757,884	1.0000	0.00 %	0	7,126,030	7,126,030	68.2231
06-2010	120	104,942	62.2567	6,533,318	1.0000	0.00 %	0	6,537,331	6,537,331	62.2949
12-2010	114	109,964	80.1135	8,809,611	1.0000	0.00 %	0	9,781,280	9,781,280	88.9497
06-2011	108	109,740	75.2718	8,260,311	1.0000	0.00 %	0	7,405,159	7,405,159	67.4792
12-2011	102	114,051	83.3454	9,505,660	1.0000	0.00 %	0	9,236,265	9,236,265	80.9833
06-2012	96	114,839	78.3383	8,996,327	1.0000	0.00 %	0	8,208,771	8,208,771	71.4804
12-2012	90	119,390	86.6830	10,349,069	1.0000	0.00 %	0	10,389,898	10,389,898	87.0250
06-2013	84	119,975	81.4522	9,772,211	1.0000	0.00 %	0	9,297,753	9,297,753	77.4975
12-2013	78	125,463	90.1250	11,307,389	1.0000	0.00 %	0	10,029,904	10,029,904	79.9429
06-2014	72	125,267	84.6940	10,609,408	1.0000	0.00 %	0	10,768,738	10,768,738	85.9660
12-2014	66	129,149	93.7395	12,106,337	1.0000	0.00 %	0	11,473,167	11,473,167	88.8368
06-2015	60	128,165	88.1428	11,296,855	1.0000	0.00 %	0	10,556,833	10,556,833	82.3688
12-2015	54	131,487	97.5237	12,823,128	1.0000	0.00 %	0	12,835,259	12,835,259	97.6160
06-2016	48	131,048	91.6333	12,008,350	1.0000	0.00 %	0	12,605,499	12,605,499	96.1901
12-2016	42	132,796	101.4044	13,466,090	1.0000	0.00 %	0	13,147,224	13,147,224	99.0032
06-2017	36	130,362	95.3252	12,426,752	1.0000	0.00 %	0	19,125,079	19,125,079	146.7079
12-2017	30	131,987	105.5192	13,927,149	1.0000	0.00 %	0	13,077,013	13,077,013	99.0782
06-2018	24	129,380	99.1353	12,826,152	1.0005	0.05 %	6,384	13,144,757	13,151,141	101.6471
12-2018	18	130,791	109.7255	14,351,092	1.0005	0.05 %	7,055	14,363,444	14,370,499	109.8739
06-2019	12	127,977	103.1406	13,199,576	1.0098	0.97 %	128,277	11,652,009	11,780,286	92.0503
12-2019	6	129,486	114.1589	14,781,970	1.1536	13.31 %	1,967,713	11,233,416	13,201,129	101.9503
Total		4,096,976		$ 315,924,714			$ 2,109,429	$ 314,535,505	$ 316,644,934	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium (1)	Incurred Loss (2)	Paid Loss (3)	Ultimate Loss (4)	Case Loss Reserves (2) - (3) (5)	IBNR Loss Reserves (4) - (2) (6)	Total Outstanding Loss Reserves (5) + (6) (7)	Ultimate Loss Ratio (4) /(1) (8)
06-2000	$ 124,548	$ 34,374	$ 34,374	$ 34,374	$ 0	$ 0	$ 0	28 %
12-2000	118,915	56,262	56,262	56,262	0	0	0	47 %
06-2001	120,966	47,226	47,226	47,226	0	0	0	39 %
12-2001	116,369	58,947	58,947	58,947	0	0	0	51 %
06-2002	114,012	8,948	8,948	8,948	0	0	0	8 %
12-2002	110,005	47,201	47,201	47,201	0	0	0	43 %
06-2003	112,514	40,142	40,142	40,142	0	0	0	36 %
12-2003	118,358	26,543	26,543	26,543	0	0	0	22 %
06-2004	127,988	23,750	23,750	23,750	0	0	0	19 %
12-2004	117,181	57,080	57,080	57,080	0	0	0	49 %
06-2005	124,161	24,390	24,390	24,390	0	0	0	20 %
12-2005	121,485	48,628	48,628	48,628	0	0	0	40 %
06-2006	125,128	32,957	32,957	32,957	0	0	0	26 %
12-2006	128,976	49,780	49,780	49,780	0	0	0	39 %
06-2007	134,405	42,899	42,899	42,899	0	0	0	32 %
12-2007	127,160	67,997	67,997	67,997	0	0	0	53 %
06-2008	138,289	52,543	52,543	52,543	0	0	0	38 %
12-2008	137,097	17,768	17,768	17,768	0	0	0	13 %
06-2009	154,401	40,937	40,937	40,937	0	0	0	27 %
12-2009	145,476	35,184	35,184	35,184	0	0	0	24 %
06-2010	155,775	42,537	42,537	42,537	0	0	0	27 %
12-2010	151,206	56,376	56,376	56,376	0	0	0	37 %
06-2011	158,292	6,156	6,156	6,156	0	0	0	4 %
12-2011	142,638	40,299	40,299	40,299	0	0	0	28 %
06-2012	160,880	60,707	60,707	60,707	0	0	0	38 %
12-2012	149,120	36,983	36,983	36,983	0	0	0	25 %
06-2013	156,947	66,349	66,349	66,349	0	0	0	42 %
12-2013	155,257	27,526	27,526	27,526	0	0	0	18 %
06-2014	169,014	56,378	56,378	56,378	0	0	0	33 %
12-2014	158,943	87,251	87,251	87,251	0	0	0	55 %
06-2015	168,262	54,569	54,569	54,569	0	0	0	32 %
12-2015	153,823	32,768	32,768	32,768	0	0	0	21 %
06-2016	164,308	75,835	75,835	75,835	0	0	0	46 %
12-2016	152,102	16,127	16,127	16,127	0	0	0	11 %
06-2017	164,103	108,234	108,234	108,234	0	0	0	66 %
12-2017	152,026	59,377	59,377	59,377	0	0	0	39 %
06-2018	163,998	52,372	52,372	52,372	0	0	0	32 %
12-2018	150,368	83,276	83,265	83,797	11	521	532	56 %
06-2019	163,510	12,969	12,969	12,993	0	24	24	8 %
12-2019	152,722	43,110	21,739	45,897	21,371	2,787	24,158	30 %
Total	$ 5,660,729	$ 1,832,755	$ 1,811,373	$ 1,836,087	$ 21,382	$ 3,332	$ 24,714	32 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 34,374	$ 34,374	$ 39,217	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374		$ 34,374
12-2000	56,262	56,262	38,010	56,262	56,262	56,262	56,262	56,262	56,262		56,262
06-2001	47,226	47,226	38,400	47,226	47,226	47,226	47,226	47,226	47,226		47,226
12-2001	58,947	58,947	36,418	58,947	58,947	58,947	58,947	58,947	58,947		58,947
06-2002	8,948	8,948	35,073	8,948	8,948	8,948	8,948	8,948	8,948		8,948
12-2002	47,201	47,201	32,310	47,201	47,201	47,201	47,201	47,201	47,201		47,201
06-2003	40,142	40,142	30,995	40,142	40,142	40,142	40,142	40,142	40,142		40,142
12-2003	26,543	26,543	32,121	26,543	26,543	26,543	26,543	26,543	26,543		26,543
06-2004	23,750	23,750	36,105	23,750	23,750	23,750	23,750	23,750	23,750		23,750
12-2004	57,080	57,080	36,768	57,080	57,080	57,080	57,080	57,080	57,080		57,080
06-2005	24,390	24,390	38,881	24,390	24,390	24,390	24,390	24,390	24,390		24,390
12-2005	48,628	48,628	38,157	48,628	48,628	48,628	48,628	48,628	48,628		48,628
06-2006	32,957	32,957	39,533	32,957	32,957	32,957	32,957	32,957	32,957		32,957
12-2006	49,780	49,780	39,418	49,780	49,780	49,780	49,780	49,780	49,780		49,780
06-2007	42,899	42,899	40,968	42,899	42,899	42,899	42,899	42,899	42,899		42,899
12-2007	67,997	67,997	40,454	67,997	67,997	67,997	67,997	67,997	67,997		67,997
06-2008	52,543	52,543	41,632	52,543	52,543	52,543	52,543	52,543	52,543		52,543
12-2008	17,768	17,768	40,136	17,768	17,768	17,768	17,768	17,768	17,768		17,768
06-2009	40,937	40,937	43,703	40,937	40,937	40,937	40,937	40,937	40,937		40,937
12-2009	35,184	35,184	42,221	35,184	35,184	35,184	35,184	35,184	35,184		35,184
06-2010	42,537	42,537	44,367	42,537	42,537	42,537	42,537	42,537	42,537		42,537
12-2010	56,376	56,376	43,867	56,376	56,376	56,376	56,376	56,376	56,376		56,376
06-2011	6,156	6,156	45,412	6,156	6,156	6,156	6,156	6,156	6,156		6,156
12-2011	40,299	40,299	43,556	40,299	40,299	40,299	40,299	40,299	40,299		40,299
06-2012	60,707	60,707	46,096	60,707	60,707	60,707	60,707	60,707	60,707		60,707
12-2012	36,983	36,983	42,591	36,983	36,983	36,983	36,983	36,983	36,983		36,983
06-2013	66,349	66,349	44,168	66,349	66,349	66,349	66,349	66,349	66,349		66,349
12-2013	27,526	27,526	43,125	27,526	27,526	27,526	27,526	27,526	27,526		27,526
06-2014	56,378	56,378	45,580	56,378	56,378	56,378	56,378	56,378	56,378		56,378
12-2014	87,251	87,251	42,587	87,251	87,251	87,251	87,251	87,251	87,251		87,251
06-2015	54,569	54,569	44,420	54,569	54,569	54,569	54,569	54,569	54,569		54,569
12-2015	32,768	32,768	42,071	32,768	32,768	32,768	32,768	32,768	32,768		32,768
06-2016	75,835	75,835	45,383	75,835	75,835	75,835	75,835	75,835	75,835		75,835
12-2016	16,127	16,127	42,306	16,127	16,127	16,127	16,127	16,127	16,127		16,127
06-2017	108,234	108,234	45,671	108,234	108,234	108,234	108,234	108,234	108,234		108,234
12-2017	59,377	59,377	42,492	59,377	59,377	59,377	59,377	59,377	59,377		59,377
06-2018	52,372	52,372	45,402	52,372	52,372	52,372	52,372	52,372	52,372		52,372
12-2018	83,797	83,505	41,627	83,535	83,385	83,579	83,795	83,825	83,797		83,797
06-2019	12,993	13,286	44,100	13,052	14,021	13,069	12,994	12,952	12,993		12,993
12-2019	45,897	34,581	40,608	45,575	36,819	46,118	45,877		45,897		45,897
Total	$ 1,836,087	$ 1,824,771	$ 1,635,948	$ 1,835,562	$ 1,827,624	$ 1,836,166	$ 1,836,066	$ 1,790,177	$ 1,836,087		$ 1,836,087

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 34,374	$ 0	$ 34,374	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 34,374	($ 34,374)	0.00 %
12-2000	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	0	56,262	0	0	0	0	0	0	0	0	56,262	(56,262)	0.00 %
06-2001	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	0	47,226	0	0	0	0	0	0	0	0	47,226	(47,226)	0.00 %
12-2001	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	0	58,947	0	0	0	0	0	0	0	0	58,947	(58,947)	0.00 %
06-2002	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	0	8,948	0	0	0	0	0	0	0	0	8,948	(8,948)	0.00 %
12-2002	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	0	47,201	0	0	0	0	0	0	0	0	47,201	(47,201)	0.00 %
06-2003	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	0	40,142	0	0	0	0	0	0	0	0	40,142	(40,142)	0.00 %
12-2003	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	0	26,543	0	0	0	0	0	0	0	0	26,543	(26,543)	0.00 %
06-2004	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	0	23,750	0	0	0	0	0	0	0	0	23,750	(23,750)	0.00 %
12-2004	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	0	57,080	0	0	0	0	0	0	0	0	57,080	(57,080)	0.00 %
06-2005	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	0	24,390	0	0	0	0	0	0	0	0	24,390	(24,390)	0.00 %
12-2005	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	0	48,628	0	0	0	0	0	0	0	0	48,628	(48,628)	0.00 %
06-2006	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	0	32,957	0	0	0	0	0	0	0	0	32,957	(32,957)	0.00 %
12-2006	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	0	49,780	0	0	0	0	0	0	0	0	49,780	(49,780)	0.00 %
06-2007	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	0	42,899	0	0	0	0	0	0	0	0	42,899	(42,899)	0.00 %
12-2007	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	0	67,997	0	0	0	0	0	0	0	0	67,997	(67,997)	0.00 %
06-2008	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	0	52,543	0	0	0	0	0	0	0	0	52,543	(52,543)	0.00 %
12-2008	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	0	17,768	0	0	0	0	0	0	0	0	17,768	(17,768)	0.00 %
06-2009	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	0	40,937	0	0	0	0	0	0	0	0	40,937	(40,937)	0.00 %
12-2009	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	0	35,184	0	0	0	0	0	0	0	0	35,184	(35,184)	0.00 %
06-2010	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,559	42,559	0	42,537	0	0	0	0	0	0	(22)	0	42,559	(42,537)	0.00 %
12-2010	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	0	56,376	0	0	0	0	0	0	0	0	56,376	(56,376)	0.00 %
06-2011	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	0	6,156	0	0	0	0	0	0	0	0	6,156	(6,156)	0.00 %
12-2011	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	0	40,299	0	0	0	0	0	0	0	0	40,299	(40,299)	0.00 %
06-2012	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	0	60,707	0	0	0	0	0	0	0	0	60,707	(60,707)	0.00 %
12-2012	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	0	43,763	0	0	0	0	0	0	0	0	36,983	(43,763)	0.00 %
06-2013	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	0	66,349	0	0	0	0	0	0	0	0	66,349	(66,349)	0.00 %
12-2013	27,526	27,526	27,526	27,526	27,526	27,526	27,526	27,526	27,337	0	27,241	0	0	0	0	0	0	0	189	27,337	(27,241)	0.00 %
06-2014	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378	0	50,139	0	0	0	0	0	0	0	0	56,378	(50,139)	0.00 %
12-2014	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,482	0	64,429	0	0	0	0	0	0	0	(231)	87,482	(64,429)	0.00 %
06-2015	54,569	54,569	54,569	54,569	54,569	54,569	54,569	54,749	54,170	0		0	0	0	0	0	0	(180)	579	54,170		0.00 %
12-2015	32,768	32,768	32,768	32,768	32,768	32,768	32,949	32,508	42,700			0	0	0	0	0	(181)	441	(10,192)			0.00 %
06-2016	75,835	75,835	75,835	75,835	75,835	76,266	75,440	46,091				0	0	0	0	(431)	826	29,348				0.00 %
12-2016	16,127	16,127	16,127	16,127	16,222	16,055	7,346					0	0	0	(95)	167	8,709					0.00 %
06-2017	108,234	108,234	108,234	112,958	92,763	117,023						0	0	(4,724)	20,195	(24,260)						0.00 %
12-2017	59,377	59,382	59,711	59,277	59,114							(5)	(329)	434	163							-0.01 %
06-2018	52,372	52,695	52,294	63,906								(323)	401	(11,612)								-0.61 %
12-2018	83,797	89,404	107,990									(5,607)	(18,585)									-6.27 %
06-2019	12,993	16,859										(3,865)										-22.93 %
12-2019	45,897																					
Total	$ 1,836,087	$ 1,799,991	$ 1,801,646	$ 1,709,558	$ 1,625,389	$ 1,590,799	$ 1,464,421	$ 1,427,488	$ 1,391,052	$ 0	$ 1,271,551	($ 9,801)	($ 18,513)	($ 15,902)	$ 20,263	($ 24,524)	$ 9,355	$ 29,587	($ 9,655)	$ 1,348,352	($ 1,271,551)	-0.54 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 34,374	1.0000	1.0000	$ 0	$ 34,374
12-2000	234	56,262	1.0000	1.0000	0	56,262
06-2001	228	47,226	1.0000	1.0000	0	47,226
12-2001	222	58,947	1.0000	1.0000	0	58,947
06-2002	216	8,948	1.0000	1.0000	0	8,948
12-2002	210	47,201	1.0000	1.0000	0	47,201
06-2003	204	40,142	1.0000	1.0000	0	40,142
12-2003	198	26,543	1.0000	1.0000	0	26,543
06-2004	192	23,750	1.0000	1.0000	0	23,750
12-2004	186	57,080	1.0000	1.0000	0	57,080
06-2005	180	24,390	1.0000	1.0000	0	24,390
12-2005	174	48,628	1.0000	1.0000	0	48,628
06-2006	168	32,957	1.0000	1.0000	0	32,957
12-2006	162	49,780	1.0000	1.0000	0	49,780
06-2007	156	42,899	1.0000	1.0000	0	42,899
12-2007	150	67,997	1.0000	1.0000	0	67,997
06-2008	144	52,543	1.0000	1.0000	0	52,543
12-2008	138	17,768	1.0000	1.0000	0	17,768
06-2009	132	40,937	1.0000	1.0000	0	40,937
12-2009	126	35,184	1.0000	1.0000	0	35,184
06-2010	120	42,537	1.0000	1.0000	0	42,537
12-2010	114	56,376	1.0000	1.0000	0	56,376
06-2011	108	6,156	1.0000	1.0000	0	6,156
12-2011	102	40,299	1.0000	1.0000	0	40,299
06-2012	96	60,707	1.0000	1.0000	0	60,707
12-2012	90	36,983	1.0000	1.0000	0	36,983
06-2013	84	66,349	1.0000	1.0000	0	66,349
12-2013	78	27,526	1.0000	1.0000	0	27,526
06-2014	72	56,378	1.0000	1.0000	0	56,378
12-2014	66	87,251	1.0000	1.0000	0	87,251
06-2015	60	54,569	1.0000	1.0000	0	54,569
12-2015	54	32,768	1.0000	1.0000	0	32,768
06-2016	48	75,835	1.0000	1.0000	0	75,835
12-2016	42	16,127	1.0000	1.0000	0	16,127
06-2017	36	108,234	1.0000	1.0000	0	108,234
12-2017	30	59,377	1.0000	1.0000	0	59,377
06-2018	24	52,372	1.0000	1.0000	0	52,372
12-2018	18	83,276	1.0063	1.0063	0	83,797
06-2019	12	12,969	0.9957	1.0019	0	12,993
12-2019	6	43,110	1.0626	1.0646	0	45,897
Total		$ 1,832,755			$ 0	$ 1,836,087

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	24,888	35,757	34,995	34,995	34,995	34,995	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374
12-2000	64,901	56,041	56,041	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262
06-2001	49,025	49,749	47,284	47,284	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226
12-2001	61,307	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947		
06-2002	9,779	11,135	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948		
12-2002	49,601	46,987	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201				
06-2003	39,029	41,576	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142					
12-2003	31,627	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543						
06-2004	33,031	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750						
12-2004	80,821	57,780	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080							
06-2005	25,502	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,625	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390								
12-2005	54,798	48,322	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628									
06-2006	37,684	36,229	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957										
12-2006	52,053	49,383	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780											
06-2007	39,134	53,705	53,705	53,705	53,511	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899												
12-2007	61,453	75,697	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997													
06-2008	74,447	71,763	71,190	71,190	51,590	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543														
12-2008	21,532	19,629	19,629	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768															
06-2009	54,779	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937																
12-2009	27,196	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184																	
06-2010	46,049	41,293	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537																		
12-2010	63,355	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376																			
06-2011	4,763	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156																				
12-2011	39,258	42,449	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299																					
06-2012	51,113	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707																						
12-2012	46,715	43,763	43,763	43,763	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983																							
06-2013	96,823	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349																								
12-2013	23,419	25,503	27,227	27,337	27,337	27,526	27,526	27,526	27,526	27,526	27,526	27,526	27,526																									
06-2014	34,595	50,551	47,978	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378																										
12-2014	71,878	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251																											
06-2015	39,544	54,569	54,569	54,569	54,569	54,569	54,569	54,569	54,569	54,569																												
12-2015	41,463	32,768	32,768	32,768	32,768	32,768	32,768	32,768	32,768																													
06-2016	43,892	75,835	75,835	75,835	75,835	75,835	75,835	75,835																														
12-2016	6,870	16,127	16,127	16,127	16,127	16,127	16,127																															
06-2017	106,782	93,274	112,274	108,234	108,234	108,234																																
12-2017	54,826	59,382	59,382	59,382	59,377																																	
06-2018	58,452	52,394	52,372	52,372																																		
12-2018	100,570	89,492	83,276																																			
06-2019	15,826	12,969																																				
12-2019	43,110																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.4367	0.9787	1.0000	1.0000	1.0000	0.9823	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.8635	1.0000	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0148	0.9505	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	0.9615	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.1387	0.8036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	0.9473	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0653	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.8393	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.7190	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	0.7149	0.9879	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9656	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9905	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	0.8818	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	0.9614	0.9097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	0.9487	1.0080	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
06-2007	1.3723	1.0000	1.0000	0.9964	0.8017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.2318	0.8983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	0.9639	0.9920	1.0000	0.7247	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	0.9116	1.0000	0.9052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	0.7473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.2937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	0.8967	1.0301	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	0.8898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.2925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2011	1.0813	0.9494	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2012	1.1877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2012	0.9368	1.0000	1.0000	0.8451	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2013	0.6853	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2013	1.0890	1.0676	1.0040	1.0000	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2014	1.4612	0.9491	1.1751	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2014	1.2139	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2015	1.3800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2015	0.7903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2016	1.7278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																											
12-2016	2.3475	1.0000	1.0000	1.0000	1.0000	1.0000																												
06-2017	0.8735	1.2037	0.9640	1.0000	1.0000																													
12-2017	1.0831	1.0000	1.0000	0.9999																														
06-2018	0.8964	0.9996	1.0000																															
12-2018	0.8898	0.9305																																
06-2019	0.8195																																	
12-2019																																		
4 Half Yr Avg	0.9222	1.0335	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	1.1516	1.0223	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	1.2022	1.0083	1.0143	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.1567	1.0108	1.0102	0.9889	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.0646	0.9904	1.0014	0.9879	0.9951	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	0.8931	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.9357	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.1105	0.9936	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0968	1.0014	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0402	0.9897	0.9992	0.9953	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.9328	1.0433	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	0.9427	1.0330	0.9884	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.0629	1.0167	1.0079	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.0250	1.0147	1.0058	0.9908	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	0.9957	0.9961	1.0016	0.9841	0.9941	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	0.8631	1.0678	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.4401	0.9768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.0793	1.0508	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.2777	0.9826	1.0000	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	0.8762	1.0857	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.0169	0.9623	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0205	1.0078	1.0049	0.9766	0.9884	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	0.9727	0.9848	0.9982	0.9918	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - SP	1.0663	0.9929	1.0062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - SP	1.0626	0.9957	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0626	0.9957	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																							
Selected	1.0626	0.9957	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0646	1.0019	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9393	0.9981	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 34,374	1.0000	1.0000	0	$ 34,374
12-2000	234	56,262	1.0000	1.0000	0	56,262
06-2001	228	47,226	1.0000	1.0000	0	47,226
12-2001	222	58,947	1.0000	1.0000	0	58,947
06-2002	216	8,948	1.0000	1.0000	0	8,948
12-2002	210	47,201	1.0000	1.0000	0	47,201
06-2003	204	40,142	1.0000	1.0000	0	40,142
12-2003	198	26,543	1.0000	1.0000	0	26,543
06-2004	192	23,750	1.0000	1.0000	0	23,750
12-2004	186	57,080	1.0000	1.0000	0	57,080
06-2005	180	24,390	1.0000	1.0000	0	24,390
12-2005	174	48,628	1.0000	1.0000	0	48,628
06-2006	168	32,957	1.0000	1.0000	0	32,957
12-2006	162	49,780	1.0000	1.0000	0	49,780
06-2007	156	42,899	1.0000	1.0000	0	42,899
12-2007	150	67,997	1.0000	1.0000	0	67,997
06-2008	144	52,543	1.0000	1.0000	0	52,543
12-2008	138	17,768	1.0000	1.0000	0	17,768
06-2009	132	40,937	1.0000	1.0000	0	40,937
12-2009	126	35,184	1.0000	1.0000	0	35,184
06-2010	120	42,537	1.0000	1.0000	0	42,537
12-2010	114	56,376	1.0000	1.0000	0	56,376
06-2011	108	6,156	1.0000	1.0000	0	6,156
12-2011	102	40,299	1.0000	1.0000	0	40,299
06-2012	96	60,707	1.0000	1.0000	0	60,707
12-2012	90	36,983	1.0000	1.0000	0	36,983
06-2013	84	66,349	1.0000	1.0000	0	66,349
12-2013	78	27,526	1.0000	1.0000	0	27,526
06-2014	72	56,378	1.0000	1.0000	0	56,378
12-2014	66	87,251	1.0000	1.0000	0	87,251
06-2015	60	54,569	1.0000	1.0000	0	54,569
12-2015	54	32,768	1.0000	1.0000	0	32,768
06-2016	48	75,835	1.0000	1.0000	0	75,835
12-2016	42	16,127	1.0000	1.0000	0	16,127
06-2017	36	108,234	1.0000	1.0000	0	108,234
12-2017	30	59,377	1.0000	1.0000	0	59,377
06-2018	24	52,372	1.0000	1.0000	0	52,372
12-2018	18	83,265	1.0029	1.0029	0	83,505
06-2019	12	12,969	1.0215	1.0244	0	13,286
12-2019	6	21,739	1.5528	1.5907	0	34,581
Total		$ 1,811,373			0	$ 1,824,771

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	13,458	35,530	34,995	34,995	34,995	34,995	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374	34,374
12-2000	44,868	56,041	56,041	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262	56,262
06-2001	43,168	47,284	47,284	47,284	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226	47,226
12-2001	60,276	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947	58,947		
06-2002	7,486	8,842	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948	8,948		
12-2002	39,461	46,987	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201	47,201				
06-2003	36,651	41,576	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142	40,142					
12-2003	19,977	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543	26,543						
06-2004	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750	23,750							
12-2004	45,335	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080	57,080								
06-2005	19,902	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390	24,390								
12-2005	44,809	48,322	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628	48,628									
06-2006	27,084	32,729	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957	32,957										
12-2006	43,162	49,383	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780	49,780											
06-2007	30,014	39,618	39,618	39,618	39,618	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899	42,899												
12-2007	61,340	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997	67,997													
06-2008	67,272	70,963	71,190	71,190	51,590	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543	52,543														
12-2008	16,682	17,129	17,129	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768	17,768															
06-2009	24,061	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937	40,937																
12-2009	25,346	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184	35,184																	
06-2010	41,283	41,293	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537	42,537																		
12-2010	56,130	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376	56,376																			
06-2011	4,763	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156	6,156																				
12-2011	31,168	40,199	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299	40,299																					
06-2012	28,943	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707	60,707																						
12-2012	39,628	43,763	43,763	43,763	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983	36,983																							
06-2013	23,012	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349	66,349																								
12-2013	18,536	20,981	27,227	27,337	27,337	27,526	27,526	27,526	27,526	27,526	27,526	27,526	27,526																									
06-2014	24,950	47,611	47,978	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378	56,378																										
12-2014	60,261	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251	87,251																											
06-2015	26,317	54,569	54,569	54,569	54,569	54,569	54,569	54,569	54,569	54,569																												
12-2015	26,398	32,768	32,768	32,768	32,768	32,768	32,768	32,768	32,768																													
06-2016	33,691	75,835	75,835	75,835	75,835	75,835	75,835	75,835																														
12-2016	5,145	16,127	16,127	16,127	16,127	16,127	16,127																															
06-2017	89,013	88,274	111,043	108,234	108,234	108,234																																
12-2017	35,456	59,377	59,377	59,377	59,377																																	
06-2018	32,376	52,372	52,372	52,372																																		
12-2018	62,147	86,844	83,265																																			
06-2019	4,416	12,969																																				
12-2019	21,739																																					

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	2.6401	0.9849	1.0000	1.0000	1.0000	0.9823	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.2490	1.0000	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0953	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.1811	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1907	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.1344	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	1.3287	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.2591	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.2255	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	1.0784	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	1.2084	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.1441	1.0080	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.3200	1.0000	1.0000	1.0000	1.0828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.1085	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0549	1.0032	1.0000	0.7247	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.0268	1.0000	1.0373	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.7014	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	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.3881	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0002	1.0301	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.2925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2011	1.2898	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2012	2.0975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2012	1.1043	1.0000	1.0000	0.8451	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2013	2.8832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2013	1.1319	1.2977	1.0040	1.0000	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2014	1.9083	1.0077	1.1751	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2014	1.4479	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2015	2.0735	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2015	1.2413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2016	2.2509	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																											
12-2016	3.1345	1.0000	1.0000	1.0000	1.0000	1.0000																												
06-2017	0.9917	1.2579	0.9747	1.0000	1.0000																													
12-2017	1.6747	1.0000	1.0000	1.0000																														
06-2018	1.6176	1.0000	1.0000																															
12-2018	1.3974	0.9588																																
06-2019	2.9368																																	
12-2019																																		
4 Half Yr Avg	1.9066	1.0542	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.9588	1.0361	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.8766	1.0224	1.0154	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.8424	1.0373	1.0110	0.9889	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.4818	1.0144	1.0053	0.9880	1.0031	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.6461	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.9066	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.8300	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.8057	1.0221	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.4508	1.0080	1.0013	0.9954	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.5742	1.0669	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.3824	1.0507	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.5095	1.0325	1.0101	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.5479	1.0325	1.0073	0.9908	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.3299	1.0151	1.0038	0.9841	1.0028	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.8487	1.0860	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	2.0689	0.9863	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	1.9493	1.0645	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.8620	0.9897	1.0000	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S1 Avg	1.2211	1.1052	0.9883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.5801	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S1 Avg	1.4490	1.0267	1.0063	0.9765	1.0052	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.2325	1.0041	1.0012	0.9918	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selections at 2019-06-30 - SP	1.5168	1.0184	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - SP	1.5528	1.0215	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.5528	1.0215	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.5528	1.0215	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.5907	1.0244	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.6286	0.9761	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	4,388	$ 8.9367	$ 39,217	1.0000	0.00 %	$ 0	$ 34,374	$ 34,374	7.8331
12-2000	234	4,208	9.0337	38,010	1.0000	0.00 %	0	56,262	56,262	13.3717
06-2001	228	4,203	9.1368	38,400	1.0000	0.00 %	0	47,226	47,226	11.2368
12-2001	222	3,939	9.2452	36,418	1.0000	0.00 %	0	58,947	58,947	14.9647
06-2002	216	3,752	9.3476	35,073	1.0000	0.00 %	0	8,948	8,948	2.3848
12-2002	210	3,418	9.4541	32,310	1.0000	0.00 %	0	47,201	47,201	13.8113
06-2003	204	3,241	9.5639	30,995	1.0000	0.00 %	0	40,142	40,142	12.3866
12-2003	198	3,321	9.6723	32,121	1.0000	0.00 %	0	26,543	26,543	7.9927
06-2004	192	3,690	9.7834	36,105	1.0000	0.00 %	0	23,750	23,750	6.4355
12-2004	186	3,715	9.8963	36,768	1.0000	0.00 %	0	57,080	57,080	15.3634
06-2005	180	3,886	10.0065	38,881	1.0000	0.00 %	0	24,390	24,390	6.2770
12-2005	174	3,770	10.1223	38,157	1.0000	0.00 %	0	48,628	48,628	12.9002
06-2006	168	3,861	10.2383	39,533	1.0000	0.00 %	0	32,957	32,957	8.5352
12-2006	162	3,807	10.3549	39,418	1.0000	0.00 %	0	49,780	49,780	13.0770
06-2007	156	3,912	10.4712	40,968	1.0000	0.00 %	0	42,899	42,899	10.9647
12-2007	150	3,820	10.5908	40,454	1.0000	0.00 %	0	67,997	67,997	17.8016
06-2008	144	3,886	10.7130	41,632	1.0000	0.00 %	0	52,543	52,543	13.5209
12-2008	138	3,705	10.8341	40,136	1.0000	0.00 %	0	17,768	17,768	4.7962
06-2009	132	3,987	10.9600	43,703	1.0000	0.00 %	0	40,937	40,937	10.2664
12-2009	126	3,809	11.0835	42,221	1.0000	0.00 %	0	35,184	35,184	9.2361
06-2010	120	3,957	11.2112	44,367	1.0000	0.00 %	0	42,537	42,537	10.7488
12-2010	114	3,869	11.3387	43,867	1.0000	0.00 %	0	56,376	56,376	14.5722
06-2011	108	3,959	11.4700	45,412	1.0000	0.00 %	0	6,156	6,156	1.5548
12-2011	102	3,755	11.5996	43,556	1.0000	0.00 %	0	40,299	40,299	10.7323
06-2012	96	3,929	11.7312	46,096	1.0000	0.00 %	0	60,707	60,707	15.4495
12-2012	90	3,590	11.8645	42,591	1.0000	0.00 %	0	36,983	36,983	10.3022
06-2013	84	3,680	12.0010	44,168	1.0000	0.00 %	0	66,349	66,349	18.0280
12-2013	78	3,553	12.1375	43,125	1.0000	0.00 %	0	27,526	27,526	7.7471
06-2014	72	3,713	12.2773	45,580	1.0000	0.00 %	0	56,378	56,378	15.1857
12-2014	66	3,430	12.4154	42,587	1.0000	0.00 %	0	87,251	87,251	25.4363
06-2015	60	3,537	12.5580	44,420	1.0000	0.00 %	0	54,569	54,569	15.4274
12-2015	54	3,312	12.7011	42,071	1.0000	0.00 %	0	32,768	32,768	9.8926
06-2016	48	3,533	12.8468	45,383	1.0000	0.00 %	0	75,835	75,835	21.4669
12-2016	42	3,256	12.9923	42,306	1.0000	0.00 %	0	16,127	16,127	4.9526
06-2017	36	3,475	13.1415	45,671	1.0000	0.00 %	0	108,234	108,234	31.1437
12-2017	30	3,197	13.2913	42,492	1.0000	0.00 %	0	59,377	59,377	18.5728
06-2018	24	3,377	13.4441	45,402	1.0000	0.00 %	0	52,372	52,372	15.5078
12-2018	18	3,062	13.5961	41,627	1.0063	0.62 %	259	83,276	83,535	27.2842
06-2019	12	3,207	13.7513	44,100	1.0019	0.19 %	83	12,969	13,052	4.0699
12-2019	6	2,920	13.9083	40,608	1.0646	6.07 %	2,465	43,110	45,575	15.6096
Total		146,630		$ 1,635,948			$ 2,807	$ 1,832,755	$ 1,835,562	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 332,805	$ 242,955	$ 242,955	$ 242,955	$ 0	$ 0	$ 0	73 %
12-2000	359,981	325,797	325,797	325,797	0	0	0	91 %
06-2001	394,525	300,886	300,886	300,886	0	0	0	76 %
12-2001	434,465	286,050	286,050	286,050	0	0	0	66 %
06-2002	433,532	232,369	232,369	232,369	0	0	0	54 %
12-2002	496,351	413,870	413,870	413,870	0	0	0	83 %
06-2003	520,304	195,144	195,144	195,144	0	0	0	38 %
12-2003	633,411	232,446	232,446	232,446	0	0	0	37 %
06-2004	674,195	196,666	196,666	196,666	0	0	0	29 %
12-2004	653,505	388,788	388,788	388,788	0	0	0	59 %
06-2005	611,245	239,674	239,674	239,674	0	0	0	39 %
12-2005	589,372	239,173	239,173	239,173	0	0	0	41 %
06-2006	540,526	319,998	319,998	319,998	0	0	0	59 %
12-2006	569,695	313,652	313,652	313,652	0	0	0	55 %
06-2007	588,994	296,833	296,833	296,833	0	0	0	50 %
12-2007	603,836	319,068	319,068	319,068	0	0	0	53 %
06-2008	572,225	426,829	426,829	426,829	0	0	0	75 %
12-2008	620,284	496,313	496,313	496,313	0	0	0	80 %
06-2009	640,085	296,225	296,225	296,225	0	0	0	46 %
12-2009	715,822	212,106	212,106	212,106	0	0	0	30 %
06-2010	727,374	499,542	499,542	499,542	0	0	0	69 %
12-2010	802,772	622,971	622,971	622,971	0	0	0	78 %
06-2011	813,024	417,286	417,286	417,286	0	0	0	51 %
12-2011	870,345	549,362	549,362	549,362	0	0	0	63 %
06-2012	822,507	447,585	447,585	447,585	0	0	0	54 %
12-2012	861,072	708,509	708,509	708,509	0	0	0	82 %
06-2013	857,760	542,156	542,156	542,156	0	0	0	63 %
12-2013	925,449	646,906	646,906	646,906	0	0	0	70 %
06-2014	928,734	605,558	605,558	605,558	0	0	0	65 %
12-2014	1,046,017	843,336	843,336	843,336	0	0	0	81 %
06-2015	1,079,593	889,903	889,903	889,903	0	0	0	82 %
12-2015	1,220,469	879,221	879,221	879,221	0	0	0	72 %
06-2016	1,252,929	834,489	834,489	834,489	0	0	0	67 %
12-2016	1,377,747	1,106,032	1,106,032	1,106,032	0	0	0	80 %
06-2017	1,387,869	1,116,020	1,116,020	1,116,020	0	0	0	80 %
12-2017	1,430,422	752,451	745,101	749,498	7,350	(2,953)	4,397	52 %
06-2018	1,380,793	980,862	980,569	976,175	293	(4,687)	(4,394)	71 %
12-2018	1,434,477	1,160,864	1,155,532	1,140,340	5,332	(20,524)	(15,192)	79 %
06-2019	1,431,264	798,217	761,877	758,420	36,340	(39,797)	(3,457)	53 %
12-2019	1,517,039	1,366,257	1,012,394	1,109,085	353,863	(257,172)	96,691	73 %
Total	$ 33,152,813	$ 21,742,369	$ 21,339,191	$ 21,417,236	$ 403,178	($ 325,133)	$ 78,045	65 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	$ 242,955	$ 242,955	$ 321,282	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955		$ 242,955
12-2000	325,797	325,797	365,769	325,797	325,797	325,797	325,797	325,797	325,797		325,797
06-2001	300,886	300,886	309,550	300,886	300,886	300,886	300,886	300,886	300,886		300,886
12-2001	286,050	286,050	339,913	286,050	286,050	286,050	286,050	286,050	286,050		286,050
06-2002	232,369	232,369	236,137	232,369	232,369	232,369	232,369	232,369	232,369		232,369
12-2002	413,870	413,870	256,468	413,870	413,870	413,870	413,870	413,870	413,870		413,870
06-2003	195,144	195,144	195,340	195,144	195,144	195,144	195,144	195,144	195,144		195,144
12-2003	232,446	232,446	239,450	232,446	232,446	232,446	232,446	232,446	232,446		232,446
06-2004	196,666	196,666	230,339	196,666	196,666	196,666	196,666	196,666	196,666		196,666
12-2004	388,788	388,788	295,019	388,788	388,788	388,788	388,788	388,788	388,788		388,788
06-2005	239,674	239,674	254,934	239,674	239,674	239,674	239,674	239,674	239,674		239,674
12-2005	239,173	239,173	335,642	239,173	239,173	239,173	239,173	239,173	239,173		239,173
06-2006	319,998	319,998	284,610	319,998	319,998	319,998	319,998	319,998	319,998		319,998
12-2006	313,652	313,652	355,171	313,652	313,652	313,652	313,652	313,652	313,652		313,652
06-2007	296,833	296,833	319,288	296,833	296,833	296,833	296,833	296,833	296,833		296,833
12-2007	319,068	319,068	407,778	319,068	319,068	319,068	319,068	319,068	319,068		319,068
06-2008	426,829	426,829	324,762	426,829	426,829	426,829	426,829	426,829	426,829		426,829
12-2008	496,313	496,313	407,221	496,313	496,313	496,313	496,313	496,313	496,313		496,313
06-2009	296,225	296,225	357,170	296,225	296,225	296,225	296,225	296,225	296,225		296,225
12-2009	212,106	212,106	457,496	212,106	212,106	212,106	212,106	212,106	212,106		212,106
06-2010	499,542	499,542	392,662	499,542	499,542	499,542	499,542	499,542	499,542		499,542
12-2010	622,971	622,971	504,975	622,971	622,971	622,971	622,971	622,971	622,971		622,971
06-2011	417,286	417,286	465,440	417,286	417,286	417,286	417,286	417,286	417,286		417,286
12-2011	549,362	549,362	593,330	549,362	549,362	549,362	549,362	549,362	549,362		549,362
06-2012	447,585	447,585	476,588	447,585	447,585	447,585	447,585	447,585	447,585		447,585
12-2012	708,509	708,509	595,078	708,509	708,509	708,509	708,509	708,509	708,509		708,509
06-2013	542,156	542,156	513,926	542,156	542,156	542,156	542,156	542,156	542,156		542,156
12-2013	646,906	646,906	658,766	646,906	646,906	646,906	646,906	646,906	646,906		646,906
06-2014	605,558	605,558	575,544	605,558	605,558	605,558	605,558	605,558	605,558		605,558
12-2014	843,336	843,336	746,800	843,336	843,336	843,336	843,336	843,336	843,336		843,336
06-2015	889,903	889,903	658,465	889,903	889,903	889,903	889,903	889,903	889,903		889,903
12-2015	879,221	879,221	864,843	879,221	879,221	879,221	879,221	879,221	879,221		879,221
06-2016	834,489	834,489	757,338	834,489	834,489	834,489	834,489	834,489	834,489		834,489
12-2016	1,106,032	1,106,032	944,839	1,106,032	1,106,032	1,106,032	1,106,032	1,106,032	1,106,032		1,106,032
06-2017	1,116,020	1,116,020	791,467	1,116,020	1,116,020	1,116,020	1,116,020	1,116,020	1,116,020		1,116,020
12-2017	749,498	745,609	956,876	748,681	745,753	748,806	749,501	749,976	749,498		749,498
06-2018	976,175	979,626	796,828	977,036	979,802	976,575	976,171	974,975	976,175		976,175
12-2018	1,140,340	1,144,464	981,263	1,143,203	1,146,042	1,144,166	1,140,289	1,135,807	1,140,340		1,140,340
06-2019	758,420	746,257	835,432	754,379	744,391	749,643	758,632	760,295	758,420		758,420
12-2019	1,109,085	1,053,359	1,027,509	1,128,000	1,052,353	1,138,750	1,104,699		1,109,085		1,109,085
Total	$ 21,417,236	$ 21,353,033	$ 20,431,309	$ 21,435,018	$ 21,352,060	$ 21,441,659	$ 21,413,010	$ 20,304,772	$ 21,417,236		$ 21,417,236

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 242,955	$ 0	$ 242,955	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 242,955	($ 242,955)	0.00 %
12-2000	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	0	325,797	0	0	0	0	0	0	0	0	325,797	(325,797)	0.00 %
06-2001	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	0	300,886	0	0	0	0	0	0	0	0	300,886	(300,886)	0.00 %
12-2001	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	0	286,050	0	0	0	0	0	0	0	0	286,050	(286,050)	0.00 %
06-2002	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	0	232,369	0	0	0	0	0	0	0	0	232,369	(232,369)	0.00 %
12-2002	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	0	413,870	0	0	0	0	0	0	0	0	413,870	(413,870)	0.00 %
06-2003	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	0	195,144	0	0	0	0	0	0	0	0	195,144	(195,144)	0.00 %
12-2003	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	0	232,446	0	0	0	0	0	0	0	0	232,446	(232,446)	0.00 %
06-2004	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	0	196,666	0	0	0	0	0	0	0	0	196,666	(196,666)	0.00 %
12-2004	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	0	388,788	0	0	0	0	0	0	0	0	388,788	(388,788)	0.00 %
06-2005	239,674	239,674	239,674	239,674	239,674	239,675	239,675	239,675	239,675	0	239,675	0	0	0	0	(1)	0	0	0	239,675	(239,675)	0.00 %
12-2005	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	0	239,173	0	0	0	0	0	0	0	0	239,173	(239,173)	0.00 %
06-2006	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	0	319,998	0	0	0	0	0	0	0	0	319,998	(319,998)	0.00 %
12-2006	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	0	313,652	0	0	0	0	0	0	0	0	313,652	(313,652)	0.00 %
06-2007	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	0	296,833	0	0	0	0	0	0	0	0	296,833	(296,833)	0.00 %
12-2007	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,090	319,068	0	319,068	0	0	0	0	0	0	(22)	22	319,068	(319,068)	0.00 %
06-2008	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,851	426,829	0	426,829	0	0	0	0	0	0	(22)	22	426,829	(426,829)	0.00 %
12-2008	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	0	496,313	0	0	0	0	0	0	0	0	496,313	(496,313)	0.00 %
06-2009	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	0	296,225	0	0	0	0	0	0	0	0	296,225	(296,225)	0.00 %
12-2009	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	0	212,106	0	0	0	0	0	0	0	0	212,106	(212,106)	0.00 %
06-2010	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	0	499,542	0	0	0	0	0	0	0	0	499,542	(499,542)	0.00 %
12-2010	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,972	0	622,971	0	0	0	0	0	0	0	(1)	622,972	(622,971)	0.00 %
06-2011	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	0	417,286	0	0	0	0	0	0	0	0	417,286	(417,286)	0.00 %
12-2011	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	0	549,362	0	0	0	0	0	0	0	0	549,362	(549,362)	0.00 %
06-2012	447,585	447,585	447,585	447,585	447,585	447,585	447,585	447,350	447,350	0	447,317	0	0	0	0	0	0	235	0	447,350	(447,317)	0.00 %
12-2012	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	0	695,258	0	0	0	0	0	0	0	0	708,509	(695,258)	0.00 %
06-2013	542,156	542,156	542,156	542,156	542,156	542,156	542,156	542,161	541,775	0	561,401	0	0	0	0	0	0	(5)	386	541,775	(561,401)	0.00 %
12-2013	646,906	646,906	646,906	646,906	646,906	646,906	646,906	648,395	644,254	0	639,864	0	0	0	0	0	0	(1,489)	4,141	644,254	(639,864)	0.00 %
06-2014	605,558	605,558	605,558	605,558	605,558	605,558	606,933	606,860	591,842	0	554,748	0	0	0	0	0	(1,375)	74	15,018	591,842	(554,748)	0.00 %
12-2014	843,336	843,336	843,336	843,336	843,336	843,838	844,446	833,750	832,629	0	707,467	0	0	0	0	(502)	(608)	10,696	1,120	832,629	(707,467)	0.00 %
06-2015	889,903	889,903	889,903	889,903	890,432	890,400	875,990	873,913	886,275	0		0	0	0	(529)	33	14,410	2,077	(12,362)	886,275		0.00 %
12-2015	879,221	879,221	879,221	879,221	880,813	883,153	909,278	949,902	899,234			0	0	0	(1,592)	(2,340)	(26,126)	(40,623)	50,668			0.00 %
06-2016	834,489	834,489	834,489	838,578	840,642	852,708	888,977	980,072				0	0	(4,089)	(2,064)	(12,067)	(36,269)	(91,094)				0.00 %
12-2016	1,106,032	1,122,346	1,124,880	1,128,528	1,129,928	1,107,264	1,147,638					(16,314)	(2,534)	(3,648)	(1,400)	22,664	(40,374)					-1.45 %
06-2017	1,116,020	1,115,996	1,119,378	1,087,436	1,025,335	1,050,522						24	(3,382)	31,943	62,101	(25,187)						0.00 %
12-2017	749,498	744,465	732,622	704,168	779,549							5,033	11,844	28,454	(75,382)							0.68 %
06-2018	976,175	984,122	937,834	777,886								(7,947)	46,288	159,948								-0.81 %
12-2018	1,140,340	1,201,818	1,046,781									(61,478)	155,037									-5.12 %
06-2019	758,420	797,812										(39,392)										-4.94 %
12-2019	1,109,085																					
Total	$ 21,417,236	$ 20,428,226	$ 19,423,161	$ 18,163,772	$ 17,404,752	$ 16,642,601	$ 15,682,423	$ 14,654,960	$ 13,615,873	$ 0	$ 11,670,058	($ 120,074)	$ 207,253	$ 212,608	($ 18,865)	($ 17,399)	($ 90,343)	($ 120,175)	$ 59,015	$ 12,716,639	($ 11,670,058)	-0.59 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 242,955	1.0000	1.0000	$ 0	$ 242,955
12-2000	234	325,797	1.0000	1.0000	0	325,797
06-2001	228	300,886	1.0000	1.0000	0	300,886
12-2001	222	286,050	1.0000	1.0000	0	286,050
06-2002	216	232,369	1.0000	1.0000	0	232,369
12-2002	210	413,870	1.0000	1.0000	0	413,870
06-2003	204	195,144	1.0000	1.0000	0	195,144
12-2003	198	232,446	1.0000	1.0000	0	232,446
06-2004	192	196,666	1.0000	1.0000	0	196,666
12-2004	186	388,788	1.0000	1.0000	0	388,788
06-2005	180	239,674	1.0000	1.0000	0	239,674
12-2005	174	239,173	1.0000	1.0000	0	239,173
06-2006	168	319,998	1.0000	1.0000	0	319,998
12-2006	162	313,652	1.0000	1.0000	0	313,652
06-2007	156	296,833	1.0000	1.0000	0	296,833
12-2007	150	319,068	1.0000	1.0000	0	319,068
06-2008	144	426,829	1.0000	1.0000	0	426,829
12-2008	138	496,313	1.0000	1.0000	0	496,313
06-2009	132	296,225	1.0000	1.0000	0	296,225
12-2009	126	212,106	1.0000	1.0000	0	212,106
06-2010	120	499,542	1.0000	1.0000	0	499,542
12-2010	114	622,971	1.0000	1.0000	0	622,971
06-2011	108	417,286	1.0000	1.0000	0	417,286
12-2011	102	549,362	1.0000	1.0000	0	549,362
06-2012	96	447,585	1.0000	1.0000	0	447,585
12-2012	90	708,509	1.0000	1.0000	0	708,509
06-2013	84	542,156	1.0000	1.0000	0	542,156
12-2013	78	646,906	1.0000	1.0000	0	646,906
06-2014	72	605,558	1.0000	1.0000	0	605,558
12-2014	66	843,336	1.0000	1.0000	0	843,336
06-2015	60	889,903	1.0000	1.0000	0	889,903
12-2015	54	879,221	1.0000	1.0000	0	879,221
06-2016	48	834,489	1.0000	1.0000	0	834,489
12-2016	42	1,106,032	1.0000	1.0000	0	1,106,032
06-2017	36	1,116,020	1.0000	1.0000	0	1,116,020
12-2017	30	752,451	0.9961	0.9961	0	749,498
06-2018	24	980,862	0.9991	0.9952	0	976,175
12-2018	18	1,160,864	0.9870	0.9823	0	1,140,340
06-2019	12	798,217	0.9672	0.9501	0	758,420
12-2019	6	1,366,257	0.8544	0.8118	0	1,109,085
Total		$ 21,742,369			$ 0	$ 21,417,236

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	265,192	238,571	241,831	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955
12-2000	304,906	352,036	353,364	330,089	328,758	328,940	325,888	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	
06-2001	305,507	278,549	264,219	262,995	258,369	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886		
12-2001	281,743	280,201	283,466	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050				
06-2002	271,214	319,158	238,935	238,251	236,179	232,368	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369					
12-2002	337,097	435,171	415,358	411,879	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870						
06-2003	233,070	230,831	217,284	216,026	215,530	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144						
12-2003	265,299	243,262	243,172	237,508	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446							
06-2004	303,834	261,670	243,166	243,166	243,166	243,166	236,166	236,166	236,166	236,166	236,166	241,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666								
12-2004	399,285	398,243	391,627	391,627	389,127	389,127	389,127	389,127	389,127	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788									
06-2005	230,542	245,845	239,974	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,675	239,674	239,674	239,674	239,674	239,674										
12-2005	319,406	260,154	246,785	239,173	239,168	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173											
06-2006	319,140	302,539	301,148	301,148	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998												
12-2006	391,134	343,853	314,246	313,416	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652													
06-2007	345,586	310,609	301,179	296,809	296,855	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833														
12-2007	378,159	344,288	337,129	327,128	319,984	319,984	319,984	319,984	319,983	319,983	319,983	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068															
06-2008	359,261	455,687	437,980	437,287	432,970	432,970	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,851	426,829	426,829	426,829	426,829	426,829	426,829	426,829																
12-2008	547,780	564,731	513,784	496,744	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313																	
06-2009	389,444	354,808	309,325	303,928	296,595	296,595	296,595	296,247	296,247	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225																		
12-2009	407,729	325,417	285,216	274,802	233,718	229,318	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106																			
06-2010	575,557	568,000	560,163	506,822	499,542	499,542	499,542	499,542	499,542	499,542	499,564	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542																				
12-2010	798,302	694,043	681,027	660,443	649,174	623,132	622,971	622,971	622,971	622,971	622,972	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971																					
06-2011	519,122	475,087	436,175	417,719	416,816	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286																						
12-2011	734,174	679,550	580,362	576,862	572,173	549,384	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362																							
06-2012	571,006	519,468	447,912	446,291	445,915	447,350	450,350	447,350	447,350	447,585	447,585	447,585	447,585	447,585	447,585	447,585																								
12-2012	848,067	734,730	719,799	708,736	708,704	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509																									
06-2013	828,504	670,765	574,749	573,862	540,897	540,874	542,161	542,156	542,156	542,156	542,156	542,156	542,156	542,156																										
12-2013	895,799	683,407	658,439	650,127	649,175	646,906	646,906	646,906	646,906	646,906	646,906	646,906	646,906																											
06-2014	732,390	616,908	604,375	605,413	605,558	605,558	605,558	605,558	605,558	605,558	605,558	605,558																												
12-2014	966,684	892,156	857,687	844,566	843,336	843,336	843,336	843,336	843,336	843,336	843,336																													
06-2015	1,197,635	970,867	891,523	888,189	890,658	889,903	889,903	889,903	889,903	889,903																														
12-2015	1,180,146	1,014,233	928,895	883,387	881,246	879,221	879,221	879,221	879,221																															
06-2016	1,217,416	962,238	867,313	841,236	839,238	834,489	834,489	834,489																																
12-2016	1,468,615	1,218,582	1,159,154	1,130,398	1,127,361	1,122,346	1,106,032																																	
06-2017	1,405,546	1,141,238	1,119,350	1,123,169	1,119,706	1,116,020																																		
12-2017	1,047,659	773,308	754,039	748,919	752,451																																			
06-2018	1,077,860	1,013,790	1,004,640	980,862																																				
12-2018	1,363,165	1,258,943	1,160,864																																					
06-2019	979,131	798,217																																						
12-2019	1,366,257																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.8996	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.1546	1.0038	0.9341	0.9960	1.0006	0.9907	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	0.9118	0.9486	0.9954	0.9824	1.1646	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	0.9945	1.0117	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.1768	0.7486	0.9971	0.9913	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	1.2909	0.9545	0.9916	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	0.9904	0.9413	0.9942	0.9977	0.9054	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	0.9169	0.9996	0.9767	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.8612	0.9293	1.0000	1.0000	1.0000	0.9712	1.0000	1.0000	1.0000	1.0000	1.0233	0.8138	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	0.9974	0.9834	1.0000	0.9936	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	1.0664	0.9761	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.8145	0.9486	0.9692	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.9480	0.9954	1.0000	1.0626	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	0.8791	0.9139	0.9974	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	0.8988	0.9696	0.9855	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	0.9104	0.9792	0.9703	0.9782	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.2684	0.9611	0.9984	0.9901	1.0000	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.0309	0.9098	0.9668	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	0.9111	0.8718	0.9826	0.9759	1.0000	1.0000	0.9988	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	0.7981	0.8765	0.9635	0.8505	0.9812	0.9249	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	0.9869	0.9862	0.9048	0.9856	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	0.8694	0.9812	0.9698	0.9829	0.9599	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	0.9152	0.9181	0.9577	0.9978	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	0.9256	0.8540	0.9940	0.9919	0.9602	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	0.9097	0.8623	0.9964	0.9992	1.0032	1.0067	0.9933	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2012	0.8664	0.9797	0.9846	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2013	0.8096	0.8569	0.9985	0.9426	1.0000	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
12-2013	0.7629	0.9635	0.9874	0.9985	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2014	0.8423	0.9797	1.0017	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																											
12-2014	0.9229	0.9614	0.9847	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																												
06-2015	0.8107	0.9183	0.9963	1.0028	0.9992	1.0000	1.0000	1.0000	1.0000																													
12-2015	0.8594	0.9159	0.9510	0.9976	0.9977	1.0000	1.0000	1.0000																														
06-2016	0.7904	0.9013	0.9699	0.9976	0.9943	1.0000	1.0000																															
12-2016	0.8297	0.9512	0.9752	0.9973	0.9956	0.9855																																
06-2017	0.8120	0.9808	1.0034	0.9969	0.9967																																	
12-2017	0.7381	0.9751	0.9932	1.0047																																		
06-2018	0.9406	0.9910	0.9763																																			
12-2018	0.9235	0.9221																																				
06-2019	0.8152																																					
12-2019																																						
4 Half Yr Avg	0.8544	0.9672	0.9870	0.9991	0.9961	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	0.8432	0.9536	0.9782	0.9995	0.9972	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	0.8443	0.9497	0.9839	0.9937	0.9980	0.9995	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	0.8374	0.9399	0.9866	0.9947	0.9931	0.9996	0.9995	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	0.9244	0.9430	0.9832	0.9916	0.9983	0.9961	0.9998	1.0000	1.0000	1.0000	1.0007	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	0.8694	0.9780	0.9848	0.9975	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.8451	0.9573	0.9787	0.9988	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	0.8455	0.9506	0.9856	0.9987	0.9982	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	0.8371	0.9426	0.9882	0.9982	0.9951	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	0.9195	0.9465	0.9848	0.9936	0.9960	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.8604	0.9646	0.9867	0.9987	0.9961	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	0.8450	0.9525	0.9785	0.9992	0.9972	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.8437	0.9478	0.9831	0.9952	0.9977	0.9984	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.8383	0.9421	0.9851	0.9956	0.9936	0.9987	0.9997	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.8870	0.9418	0.9818	0.9932	0.9969	0.9971	0.9998	1.0000	1.0000	1.0000	1.0004	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	0.8559	0.9577	0.9832	0.9991	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	0.8305	0.9495	0.9731	0.9999	0.9978	0.9952	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	0.8395	0.9479	0.9865	0.9994	0.9976	1.0006	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	0.8377	0.9411	0.9760	0.9995	0.9974	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	0.8529	0.9596	0.9846	0.9990	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.8380	0.9456	0.9721	0.9994	0.9975	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	0.8852	0.9361	0.9854	0.9946	1.0014	0.9987	0.9995	1.0000	1.0000	1.0000	1.0010	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.8888	0.9468	0.9782	0.9921	0.9928	0.9957	1.0000	1.0000	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - AP	0.8535	0.9745	0.9854	0.9974	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.8544	0.9672	0.9870	0.9991	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.8544	0.9672	0.9870	0.9991	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.8118	0.9501	0.9823	0.9952	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.2319	1.0525	1.0180	1.0048	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	$ 242,955	1.0000	1.0000	0	$ 242,955
12-2000	234	325,797	1.0000	1.0000	0	325,797
06-2001	228	300,886	1.0000	1.0000	0	300,886
12-2001	222	286,050	1.0000	1.0000	0	286,050
06-2002	216	232,369	1.0000	1.0000	0	232,369
12-2002	210	413,870	1.0000	1.0000	0	413,870
06-2003	204	195,144	1.0000	1.0000	0	195,144
12-2003	198	232,446	1.0000	1.0000	0	232,446
06-2004	192	196,666	1.0000	1.0000	0	196,666
12-2004	186	388,788	1.0000	1.0000	0	388,788
06-2005	180	239,674	1.0000	1.0000	0	239,674
12-2005	174	239,173	1.0000	1.0000	0	239,173
06-2006	168	319,998	1.0000	1.0000	0	319,998
12-2006	162	313,652	1.0000	1.0000	0	313,652
06-2007	156	296,833	1.0000	1.0000	0	296,833
12-2007	150	319,068	1.0000	1.0000	0	319,068
06-2008	144	426,829	1.0000	1.0000	0	426,829
12-2008	138	496,313	1.0000	1.0000	0	496,313
06-2009	132	296,225	1.0000	1.0000	0	296,225
12-2009	126	212,106	1.0000	1.0000	0	212,106
06-2010	120	499,542	1.0000	1.0000	0	499,542
12-2010	114	622,971	1.0000	1.0000	0	622,971
06-2011	108	417,286	1.0000	1.0000	0	417,286
12-2011	102	549,362	1.0000	1.0000	0	549,362
06-2012	96	447,585	1.0000	1.0000	0	447,585
12-2012	90	708,509	1.0000	1.0000	0	708,509
06-2013	84	542,156	1.0000	1.0000	0	542,156
12-2013	78	646,906	1.0000	1.0000	0	646,906
06-2014	72	605,558	1.0000	1.0000	0	605,558
12-2014	66	843,336	1.0000	1.0000	0	843,336
06-2015	60	889,903	1.0000	1.0000	0	889,903
12-2015	54	879,221	1.0000	1.0000	0	879,221
06-2016	48	834,489	1.0000	1.0000	0	834,489
12-2016	42	1,106,032	1.0000	1.0000	0	1,106,032
06-2017	36	1,116,020	1.0000	1.0000	0	1,116,020
12-2017	30	745,101	1.0007	1.0007	0	745,609
06-2018	24	980,569	0.9984	0.9990	0	979,626
12-2018	18	1,155,532	0.9914	0.9904	0	1,144,464
06-2019	12	761,877	0.9890	0.9795	0	746,257
12-2019	6	1,012,394	1.0622	1.0405	0	1,053,359
Total		$ 21,339,191			0	$ 21,353,033

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	210,927	236,738	241,602	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955	242,955
12-2000	219,073	341,767	342,958	330,067	328,736	328,736	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	325,797	
06-2001	213,664	260,069	262,197	262,973	258,369	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886	300,886		
12-2001	226,893	275,575	283,466	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050	286,050				
06-2002	191,953	304,026	235,152	234,280	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369	232,369					
12-2002	256,049	409,951	415,358	411,879	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870	413,870						
06-2003	186,968	229,098	216,589	216,025	215,530	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144	195,144						
12-2003	180,266	233,150	237,448	235,920	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446	232,446							
06-2004	164,243	258,568	243,166	243,166	243,166	243,166	236,166	236,166	236,166	236,166	236,166	241,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666	196,666								
12-2004	312,924	395,405	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788	388,788									
06-2005	177,022	244,735	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674	239,674										
12-2005	261,507	254,160	245,440	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173	239,173											
06-2006	284,853	298,739	297,348	297,348	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998	319,998												
12-2006	302,113	329,925	311,286	311,795	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652	313,652													
06-2007	283,750	297,462	296,787	296,787	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833	296,833														
12-2007	310,321	333,476	332,689	323,378	319,983	319,983	319,983	319,983	319,983	319,983	319,983	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068	319,068															
06-2008	284,603	442,901	427,322	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829	426,829																
12-2008	455,915	551,651	506,116	496,744	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313	496,313																	
06-2009	264,124	295,664	291,747	303,536	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225	296,225																		
12-2009	262,688	289,995	265,390	261,904	228,164	228,164	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106	212,106																			
06-2010	405,197	533,955	557,700	502,578	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542	499,542																				
12-2010	593,243	645,954	650,557	632,216	631,914	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971	622,971																					
06-2011	403,875	440,723	415,156	413,080	416,794	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286	417,286																						
12-2011	525,114	639,807	576,895	573,439	571,578	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362	549,362																							
06-2012	428,411	492,365	447,514	445,915	445,915	447,350	447,350	447,350	447,350	447,585	447,585	447,585	447,585	447,585	447,585	447,585																								
12-2012	626,292	714,952	707,900	708,704	708,704	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509	708,509																									
06-2013	622,235	646,250	569,793	570,127	540,874	540,874	542,156	542,156	542,156	542,156	542,156	542,156	542,156	542,156																										
12-2013	708,594	658,674	650,136	646,994	647,955	646,906	646,906	646,906	646,906	646,906	646,906	646,906	646,906																											
06-2014	582,456	609,853	604,353	605,413	605,558	605,558	605,558	605,558	605,558	605,558	605,558	605,558																												
12-2014	727,530	860,729	850,119	843,939	843,336	843,336	843,336	843,336	843,336	843,336	843,336																													
06-2015	968,739	931,509	889,597	888,122	890,657	889,903	889,903	889,903	889,903	889,903																														
12-2015	895,024	981,431	908,284	881,746	881,246	879,221	879,221	879,221	879,221																															
06-2016	964,031	934,123	859,650	841,214	839,238	834,489	834,489	834,489																																
12-2016	1,125,388	1,144,102	1,120,052	1,093,844	1,090,807	1,106,032	1,106,032																																	
06-2017	1,180,836	1,119,155	1,115,028	1,118,847	1,119,684	1,116,020																																		
12-2017	776,789	746,805	739,969	746,739	745,101																																			
06-2018	883,687	1,008,261	1,004,347	980,569																																				
12-2018	931,565	1,188,075	1,155,532																																					
06-2019	738,736	761,877																																						
12-2019	1,012,394																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.1224	1.0205	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.5601	1.0035	0.9624	0.9960	1.0000	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	1.2172	1.0082	1.0030	0.9825	1.1646	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.2146	1.0286	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.5839	0.7735	0.9963	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.6011	1.0132	0.9916	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.2253	0.9454	0.9974	0.9977	0.9054	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.2934	1.0184	0.9936	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.5743	0.9404	1.0000	1.0000	1.0000	0.9712	1.0000	1.0000	1.0000	1.0000	1.0233	0.8138	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	1.2636	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	1.3825	0.9793	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.9719	0.9657	0.9745	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.0487	0.9953	1.0000	1.0762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	1.0921	0.9435	1.0016	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	1.0483	0.9977	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.0746	0.9976	0.9720	0.9895	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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																
06-2008	1.5562	0.9648	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.2100	0.9175	0.9815	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.1194	0.9868	1.0404	0.9759	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.1040	0.9152	0.9869	0.8712	1.0000	0.9296	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.3178	1.0445	0.9012	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	1.0000	1.0000	1.0000																			
12-2010	1.0889	1.0071	0.9718	0.9995	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.0912	0.9420	0.9950	1.0090	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2011	1.2184	0.9017	0.9940	0.9968	0.9611	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2012	1.1493	0.9089	0.9964	1.0000	1.0032	1.0000	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2012	1.1416	0.9901	1.0011	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2013	1.0386	0.8817	1.0006	0.9487	1.0000	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2013	0.9296	0.9870	0.9952	1.0015	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2014	1.0470	0.9910	1.0018	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2014	1.1831	0.9877	0.9927	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
06-2015	0.9616	0.9550	0.9983	1.0029	0.9992	1.0000	1.0000	1.0000	1.0000																										
12-2015	1.0965	0.9255	0.9708	0.9994	0.9977	1.0000	1.0000	1.0000																											
06-2016	0.9690	0.9203	0.9786	0.9977	0.9943	1.0000	1.0000																												
12-2016	1.0166	0.9790	0.9766	0.9972	1.0140	1.0000																													
06-2017	0.9478	0.9963	1.0034	1.0007	0.9967																														
12-2017	0.9614	0.9908	1.0091	0.9978																															
06-2018	1.1410	0.9961	0.9763																																
12-2018	1.2754	0.9726																																	
06-2019	1.0313																																		
12-2019																																			
4 Half Yr Avg	1.1023	0.9890	0.9914	0.9984	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	1.0622	0.9759	0.9858	0.9993	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	1.0584	0.9714	0.9903	0.9945	1.0000	1.0002	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	1.0529	0.9630	0.9925	0.9965	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	1.1761	0.9678	0.9913	0.9950	1.0006	0.9969	1.0000	1.0000	1.0000	1.0000	1.0007	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	1.0861	0.9935	0.9900	0.9977	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.0376	0.9846	0.9837	0.9989	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0451	0.9747	0.9904	0.9992	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0446	0.9670	0.9929	0.9995	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.1713	0.9711	0.9925	0.9963	0.9985	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.1124	0.9883	0.9901	0.9985	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.0588	0.9762	0.9853	0.9993	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.0526	0.9709	0.9892	0.9961	1.0003	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.0489	0.9656	0.9911	0.9970	0.9974	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.1152	0.9671	0.9891	0.9963	0.9997	0.9984	1.0000	1.0000	1.0000	1.0000	1.0004	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.0400	0.9709	0.9861	1.0004	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.0845	0.9808	0.9855	0.9982	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.0223	0.9669	0.9892	1.0004	0.9976	1.0006	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.0875	0.9670	0.9873	0.9984	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.0307	0.9730	0.9871	1.0005	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.0865	0.9794	0.9834	0.9981	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0959	0.9614	0.9907	0.9977	1.0018	0.9992	1.0000	1.0000	1.0000	1.0000	1.0010	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.1339	0.9721	0.9875	0.9952	0.9978	0.9978	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - AP	1.0518	0.9906	0.9919	0.9988	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0622	0.9890	0.9914	0.9984	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																							
Selected	1.0622	0.9890	0.9914	0.9984	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0405	0.9795	0.9904	0.9990	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9611	1.0209	1.0097	1.0010	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	1,142	$ 281.2608	$ 321,282	1.0000	0.00 %	$ 0	$ 242,955	$ 242,955	212.6909
12-2000	234	1,213	301.4269	365,769	1.0000	0.00 %	0	325,797	325,797	268.4864
06-2001	228	1,320	234.4970	309,550	1.0000	0.00 %	0	300,886	300,886	227.9337
12-2001	222	1,353	251.3096	339,913	1.0000	0.00 %	0	286,050	286,050	211.4865
06-2002	216	1,208	195.5074	236,137	1.0000	0.00 %	0	232,369	232,369	192.3875
12-2002	210	1,224	209.5252	256,468	1.0000	0.00 %	0	413,870	413,870	338.1167
06-2003	204	1,198	163.0008	195,340	1.0000	0.00 %	0	195,144	195,144	162.8376
12-2003	198	1,299	184.3988	239,450	1.0000	0.00 %	0	232,446	232,446	179.0050
06-2004	192	1,441	159.8459	230,339	1.0000	0.00 %	0	196,666	196,666	136.4781
12-2004	186	1,546	190.8808	295,019	1.0000	0.00 %	0	388,788	388,788	251.5501
06-2005	180	1,541	165.4653	254,934	1.0000	0.00 %	0	239,674	239,674	155.5609
12-2005	174	1,699	197.5915	335,642	1.0000	0.00 %	0	239,173	239,173	140.8004
06-2006	168	1,662	171.2822	284,610	1.0000	0.00 %	0	319,998	319,998	192.5789
12-2006	162	1,736	204.5381	355,171	1.0000	0.00 %	0	313,652	313,652	180.6280
06-2007	156	1,801	177.3037	319,288	1.0000	0.00 %	0	296,833	296,833	164.8344
12-2007	150	1,926	211.7280	407,778	1.0000	0.00 %	0	319,068	319,068	165.6677
06-2008	144	1,769	183.5366	324,762	1.0000	0.00 %	0	426,829	426,829	241.2192
12-2008	138	1,858	219.1713	407,221	1.0000	0.00 %	0	496,313	496,313	267.1218
06-2009	132	1,880	189.9888	357,170	1.0000	0.00 %	0	296,225	296,225	157.5704
12-2009	126	2,017	226.8760	457,496	1.0000	0.00 %	0	212,106	212,106	105.1850
06-2010	120	1,997	196.6674	392,662	1.0000	0.00 %	0	499,542	499,542	250.1986
12-2010	114	2,150	234.8520	504,975	1.0000	0.00 %	0	622,971	622,971	289.7292
06-2011	108	2,286	203.5815	465,440	1.0000	0.00 %	0	417,286	417,286	182.5193
12-2011	102	2,441	243.1080	593,330	1.0000	0.00 %	0	549,362	549,362	225.0929
06-2012	96	2,262	210.7383	476,588	1.0000	0.00 %	0	447,585	447,585	197.9137
12-2012	90	2,365	251.6544	595,078	1.0000	0.00 %	0	708,509	708,509	299.6238
06-2013	84	2,356	218.1468	513,926	1.0000	0.00 %	0	542,156	542,156	230.1295
12-2013	78	2,529	260.5014	658,766	1.0000	0.00 %	0	646,906	646,906	255.8117
06-2014	72	2,549	225.8157	575,544	1.0000	0.00 %	0	605,558	605,558	237.5916
12-2014	66	2,769	269.6594	746,800	1.0000	0.00 %	0	843,336	843,336	304.5173
06-2015	60	2,817	233.7541	658,465	1.0000	0.00 %	0	889,903	889,903	315.9141
12-2015	54	3,098	279.1392	864,843	1.0000	0.00 %	0	879,221	879,221	283.7799
06-2016	48	3,130	241.9716	757,338	1.0000	0.00 %	0	834,489	834,489	266.6217
12-2016	42	3,270	288.9520	944,839	1.0000	0.00 %	0	1,106,032	1,106,032	338.2483
06-2017	36	3,160	250.4779	791,467	1.0000	0.00 %	0	1,116,020	1,116,020	353.1900
12-2017	30	3,199	299.1100	956,876	0.9961	-0.39 %	(3,770)	752,451	748,681	234.0305
06-2018	24	3,073	259.2835	796,828	0.9952	-0.48 %	(3,826)	980,862	977,036	317.9222
12-2018	18	3,169	309.6251	981,263	0.9823	-1.80 %	(17,661)	1,160,864	1,143,203	360.7231
06-2019	12	3,113	268.3984	835,432	0.9501	-5.25 %	(43,838)	798,217	754,379	242.3585
12-2019	6	3,206	320.5098	1,027,509	0.8118	-23.19 %	(238,257)	1,366,257	1,128,000	351.8558
Total		85,769		$ 20,431,309			($ 307,351)	$ 21,742,369	$ 21,435,018	

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 1. 1. 1

Summary of Loss Reserve
Data Evaluated as of 2019-12-31

Accident Half year	Earned Premium	Incurred Loss	Paid Loss	Ultimate Loss	Case Loss Reserves (2) - (3)	IBNR Loss Reserves (4) - (2)	Total Outstanding Loss Reserves (5) + (6)	Ultimate Loss Ratio (4) /(1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
06-2000	$ 982,486	($ 807)	($ 807)	($ 807)	$ 0	$ 0	$ 0	0 %
12-2000	1,015,653	101,921	101,921	101,921	0	0	0	10 %
06-2001	1,042,542	391,978	391,978	391,978	0	0	0	38 %
12-2001	1,106,201	14,528	14,528	14,528	0	0	0	1 %
06-2002	1,097,918	195,000	195,000	195,000	0	0	0	18 %
12-2002	1,191,717	238,058	238,058	238,058	0	0	0	20 %
06-2003	1,216,022	0	0	0	0	0	0	0 %
12-2003	1,308,057	52,247	52,247	52,247	0	0	0	4 %
06-2004	1,291,907	165	165	165	0	0	0	0 %
12-2004	1,357,605	1,490	1,490	1,490	0	0	0	0 %
06-2005	1,373,910	30,000	0	30,000	30,000	0	30,000	2 %
12-2005	1,504,968	323,783	323,783	323,783	0	0	0	22 %
06-2006	1,511,529	15,127	15,127	15,127	0	0	0	1 %
12-2006	1,597,844	4,542	4,542	4,542	0	0	0	0 %
06-2007	1,612,136	105,303	105,303	105,303	0	0	0	7 %
12-2007	1,766,406	650,842	650,842	650,842	0	0	0	37 %
06-2008	1,805,870	96,278	96,278	96,278	0	0	0	5 %
12-2008	1,954,850	85,871	85,871	85,871	0	0	0	4 %
06-2009	1,947,702	164,575	164,575	164,575	0	0	0	8 %
12-2009	2,070,767	130,000	130,000	130,000	0	0	0	6 %
06-2010	2,085,513	146,578	146,578	145,458	0	(1,120)	(1,120)	7 %
12-2010	2,238,882	47,332	47,332	47,566	0	234	234	2 %
06-2011	2,240,456	371,264	0	374,131	371,264	2,867	374,131	17 %
12-2011	2,385,591	700,456	58,011	715,034	642,445	14,578	657,023	30 %
06-2012	2,410,792	142,895	27,509	150,540	115,386	7,645	123,031	6 %
12-2012	2,586,672	569,396	210,022	577,726	359,374	8,330	367,704	22 %
06-2013	2,595,472	444,985	429,985	448,465	15,000	3,480	18,480	17 %
12-2013	2,771,943	377,309	16,356	375,814	360,953	(1,495)	359,458	14 %
06-2014	2,756,052	172,358	137,358	170,647	35,000	(1,711)	33,289	6 %
12-2014	2,941,450	294,319	0	275,276	294,319	(19,043)	275,276	9 %
06-2015	2,943,800	441,897	214,732	426,090	227,165	(15,807)	211,358	14 %
12-2015	3,137,762	535,567	248,439	511,260	287,128	(24,307)	262,821	16 %
06-2016	3,174,627	1,982,029	1,106,635	1,948,792	875,394	(33,237)	842,157	61 %
12-2016	3,348,386	286,114	193	278,846	285,921	(7,268)	278,653	8 %
06-2017	3,248,391	49,700	30,819	49,262	18,881	(438)	18,443	2 %
12-2017	3,386,026	168,951	1,716	194,769	167,235	25,818	193,053	6 %
06-2018	3,309,619	158,041	259	207,048	157,782	49,007	206,789	6 %
12-2018	3,465,575	48,502	5,093	80,478	43,409	31,976	75,385	2 %
06-2019	3,425,212	121,973	19,535	267,002	102,438	145,029	247,467	8 %
12-2019	3,604,471	52,887	12,405	208,726	40,482	155,839	196,321	6 %
Total	$ 86,812,781	$ 9,713,454	$ 5,283,878	$ 10,053,834	$ 4,429,576	$ 340,380	$ 4,769,956	12 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 1. 1. 2

Comparison of Ultimate Loss Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Incurred Loss Development (incl. Loss Adj)	Paid Loss Development (incl. Loss Adj)	Claim Frequency and Severity	Bornhuetter-Ferguson Using Exposures and Incurred Loss	Bornhuetter-Ferguson Using Exposures and Paid Loss	Generalized Cape Cod Using Ultimate Premiums and Incurred Loss	Benktander Using Exposures and Incurred Loss	Loss Emergence Using Prior Implied Incurred Loss Development	Default Selected	Manual Selected	Ultimate Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
06-2000	($ 807)	($ 807)	$ 163,310	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)		($ 807)
12-2000	101,921	101,921	165,595	101,921	101,921	101,921	101,921	101,921	101,921		101,921
06-2001	391,978	391,978	163,487	391,978	391,978	391,978	391,978	391,978	391,978		391,978
12-2001	14,528	14,528	166,428	14,528	14,528	14,528	14,528	14,528	14,528		14,528
06-2002	195,000	195,000	160,926	195,000	195,000	195,000	195,000	195,000	195,000		195,000
12-2002	238,058	238,058	165,979	238,058	238,058	238,058	238,058	238,058	238,058		238,058
06-2003	0	0	160,196	0	0	0	0	0	0		0
12-2003	52,247	52,247	163,840	52,247	52,247	52,247	52,247	-8	52,247		52,247
06-2004	165	165	159,125	165	165	165	165	165	165		165
12-2004	1,490	1,490	164,997	1,490	1,490	1,490	1,490	1,490	1,490		1,490
06-2005	30,000	0	161,854	30,000	0	30,000	30,000	30,000	30,000		30,000
12-2005	323,783	323,783	168,779	323,783	323,783	323,783	323,783	323,783	323,783		323,783
06-2006	15,127	15,127	165,767	15,127	15,127	15,127	15,127	15,127	15,127		15,127
12-2006	4,542	4,542	175,588	4,542	4,542	4,542	4,542	4,542	4,542		4,542
06-2007	105,303	105,303	176,779	105,303	105,303	105,303	105,303	105,303	105,303		105,303
12-2007	650,842	650,842	194,852	650,842	650,842	650,842	650,842	650,842	650,842		650,842
06-2008	96,278	96,278	199,460	96,278	96,278	96,278	96,278	96,278	96,278		96,278
12-2008	85,871	85,871	214,366	85,871	85,871	85,871	85,871	85,871	85,871		85,871
06-2009	164,575	164,575	208,736	164,575	164,575	164,575	164,575	164,575	164,575		164,575
12-2009	130,000	130,000	216,446	130,000	130,000	130,000	130,000	130,000	130,000		130,000
06-2010	145,458	147,979	215,910	144,915	148,622	144,630	145,462	145,192	145,458		145,458
12-2010	47,566	49,993	229,579	48,461	59,550	48,667	47,570	47,581	47,566		47,566
06-2011	374,131	0	228,396	373,014	18,095	373,346	374,122	374,724	374,131		374,131
12-2011	715,034	64,352	242,123	705,393	81,870	706,356	714,838	703,031	715,034		715,034
06-2012	150,540	32,486	243,058	155,239	64,748	157,746	150,779	146,590	150,540		150,540
12-2012	577,726	257,301	258,509	573,124	257,523	573,920	577,660	580,797	577,726		577,726
06-2013	448,465	566,239	256,986	446,979	491,823	447,428	448,454	451,013	448,465		448,465
12-2013	375,814	23,121	273,723	376,220	96,444	375,972	375,813	376,637	375,814		375,814
06-2014	170,647	205,924	271,202	169,639	227,660	169,007	170,657	167,664	170,647		170,647
12-2014	275,276	0	288,259	274,378	109,667	269,638	275,338	274,948	275,276		275,276
06-2015	426,090	405,000	285,827	431,294	349,013	428,651	425,897	417,388	426,090		426,090
12-2015	511,260	546,092	303,770	521,125	414,012	517,473	510,791	460,688	511,260		511,260
06-2016	1,948,792	3,781,716	310,964	1,976,725	1,326,603	1,975,462	1,948,316	1,895,236	1,948,792		1,948,792
12-2016	278,846	834	335,980	277,357	258,395	275,528	278,885	272,517	278,846		278,846
06-2017	49,262	144,517	328,092	46,785	288,944	46,200	49,284	48,791	49,262		49,262
12-2017	194,769	9,629	340,087	214,032	281,195	223,393	197,323	188,926	194,769		194,769
06-2018	207,048	2,891	330,200	236,198	300,875	253,059	213,948	204,257	207,048		207,048
12-2018	80,478	75,585	341,199	184,069	323,301	215,518	121,637	66,684	80,478		80,478
06-2019	267,002	725,873	330,553	301,521	341,192	347,639	285,752	177,935	267,002		267,002
12-2019	208,726	702,419	342,035	308,257	348,399	379,309	283,038		208,726		208,726
Total	$ 10,053,834	$ 10,312,852	$ 9,272,960	$ 10,365,626	$ 8,358,833	$ 10,529,842	$ 10,196,465	-8	$ 10,053,834		$ 10,053,834

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 1. 1. 3

Comparison of Ultimate Loss to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Loss (Current Valuation)	Sel Ult Loss (Prior Valuation)	Sel Ult Loss (2nd Prior Valuation)	Sel Ult Loss (3rd Prior Valuation)	Sel Ult Loss (4th Prior Valuation)	Sel Ult Loss (5th Prior Valuation)	Sel Ult Loss (6th Prior Valuation)	Sel Ult Loss (7th Prior Valuation)	Sel Ult Loss (8th Prior Valuation)	Sel Ult Loss (9th Prior Valuation)	Sel Ult Loss (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	($ 807)	$ 0	($ 807)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	($ 807)	$ 807	0.00 %
12-2000	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	0	101,921	0	0	0	0	0	0	0	0	101,921	(101,921)	0.00 %
06-2001	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	0	391,978	0	0	0	0	0	0	0	0	391,978	(391,978)	0.00 %
12-2001	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	0	14,528	0	0	0	0	0	0	0	0	14,528	(14,528)	0.00 %
06-2002	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	0	169,000	0	0	0	0	0	0	0	0	195,000	(169,000)	0.00 %
12-2002	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	0	238,058	0	0	0	0	0	0	0	0	238,058	(238,058)	0.00 %
06-2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2003	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	0	52,247	0	0	0	0	0	0	0	0	52,247	(52,247)	0.00 %
06-2004	165	165	165	165	165	165	165	165	165	0	165	0	0	0	0	0	0	0	0	165	(165)	0.00 %
12-2004	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	51,490	0	51,490	0	0	0	0	0	0	0	(50,000)	51,490	(51,490)	0.00 %
06-2005	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,531	30,000	0	30,045	0	0	0	0	0	0	(531)	531	30,000	(30,045)	0.00 %
12-2005	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	0	325,001	0	0	0	0	0	0	0	0	323,783	(325,001)	0.00 %
06-2006	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,087	0	15,087	0	0	0	0	0	0	0	40	15,087	(15,087)	0.00 %
12-2006	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,529	4,509	0	4,660	0	0	0	0	0	0	13	20	4,509	(4,660)	0.00 %
06-2007	105,303	105,303	105,303	105,303	105,303	105,303	103,611	105,334	104,030	0	116,446	0	0	0	0	0	1,692	(1,723)	1,304	104,030	(116,446)	0.00 %
12-2007	650,842	650,842	650,709	650,709	650,709	639,643	642,505	651,788	632,810	0	697,086	0	133	0	0	11,066	(2,862)	(9,283)	18,978	632,810	(697,086)	0.00 %
06-2008	96,278	96,278	96,278	96,278	94,598	95,557	94,501	93,727	91,524	0	102,001	0	0	0	1,680	(959)	1,057	774	2,203	91,524	(102,001)	0.00 %
12-2008	85,871	85,871	85,871	84,201	85,190	84,617	93,375	92,798	91,185	0	96,258	0	0	1,670	(989)	573	(8,758)	577	1,613	91,185	(96,258)	0.00 %
06-2009	164,575	164,575	163,382	163,455	163,303	159,010	158,077	155,421	161,379	0	228,624	0	1,193	(73)	152	4,293	933	2,656	(5,958)	161,379	(228,624)	0.00 %
12-2009	130,000	128,998	130,889	129,312	183,006	117,081	141,243	164,201	179,557	0	211,228	1,002	(1,891)	1,577	(53,694)	65,926	(24,162)	(22,958)	(15,355)	179,557	(211,228)	0.78 %
06-2010	145,458	178,443	189,615	103,697	56,792	54,976	135,544	134,919	59,049	0	72,284	(32,985)	(11,172)	85,918	46,904	1,817	(80,569)	626	75,869	59,049	(72,284)	-18.49 %
12-2010	47,566	47,770	55,135	54,547	61,780	62,352	60,382	52,104	51,086	0	609,754	(204)	(7,365)	588	(7,234)	(572)	1,970	8,278	1,019	51,086	(609,754)	-0.43 %
06-2011	374,131	377,814	376,883	95,778	98,338	88,375	86,392	84,659	135,191	0	46,030	(3,683)	930	281,105	(2,560)	9,963	1,983	1,733	(50,532)	135,191	(46,030)	-0.97 %
12-2011	715,034	148,522	186,577	185,965	134,396	86,375	123,661	88,965	250,976	0	360,470	566,512	(38,055)	612	51,569	48,021	(37,287)	34,696	(162,010)	250,976	(360,470)	381.43 %
06-2012	150,540	145,731	145,856	148,811	144,015	33,381	221,293	72,501	199,928	0	136,610	4,810	(125)	(2,955)	4,796	110,635	(187,912)	148,792	(127,427)	199,928	(136,610)	3.30 %
12-2012	577,726	585,885	579,656	553,229	623,944	426,384	487,198	368,739	486,660	0	1,640,021	(8,159)	6,229	26,426	(70,715)	197,560	(60,814)	118,459	(117,921)	486,660	(1,640,021)	-1.39 %
06-2013	448,465	444,149	476,215	441,148	520,668	460,194	547,417	721,532	769,644	0	877,856	4,316	(32,066)	35,067	(79,520)	60,474	(87,223)	(174,115)	(48,112)	769,644	(877,856)	0.97 %
12-2013	375,814	356,803	275,463	282,447	179,750	53,270	56,826	159,379	159,567	0	30,142	19,012	81,339	(6,984)	102,697	126,480	(3,556)	(102,553)	(188)	159,567	(30,142)	5.33 %
06-2014	170,647	148,844	166,127	268,797	272,260	342,765	366,466	531,836	279,605	0	589,613	21,803	(17,283)	(102,670)	(3,463)	(70,505)	(23,701)	(165,370)	252,232	279,605	(589,613)	14.65 %
12-2014	275,276	213,363	274,764	286,112	297,662	266,113	109,347	58,059	0	0	128,072	61,914	(61,402)	(11,348)	(11,550)	31,549	156,766	51,288	58,059	0	(128,072)	29.02 %
06-2015	426,090	402,461	439,195	566,234	504,415	404,748	575,263	666,709	229,003	0		23,629	(36,733)	(127,040)	61,819	99,667	(170,515)	(91,446)	437,707	229,003		5.87 %
12-2015	511,260	914,997	980,383	991,816	399,927	414,367	598,187	924,381	1,162,517			(403,737)	(65,386)	(11,433)	591,889	(14,440)	(183,820)	(326,194)	(238,136)			-44.12 %
06-2016	1,948,792	2,019,617	2,101,454	2,559,762	2,635,048	1,535,108	2,029,673	131,418				(70,825)	(81,837)	(458,308)	(75,286)	1,099,939	(494,565)	1,898,255				-3.51 %
12-2016	278,846	291,380	226,975	153,891	51,395	157,707	62,584					(12,534)	64,405	73,085	102,496	(106,312)	95,123					-4.30 %
06-2017	49,262	62,787	57,259	139,266	267,140	179,299						(13,525)	5,528	(82,007)	(127,875)	87,841						-21.54 %
12-2017	194,769	154,488	134,602	207,510	388,614							40,281	19,885	(72,908)	(181,104)							26.07 %
06-2018	207,048	212,002	275,000	135,216								(4,954)	(62,998)	139,784								-2.34 %
12-2018	80,478	48,524	35,572									31,954	12,952									65.85 %
06-2019	267,002	108,634										158,368										145.78 %
12-2019	208,726																					
Total	$ 10,053,834	$ 9,462,113	$ 9,577,196	$ 9,771,515	$ 9,286,288	$ 7,134,658	$ 8,061,579	$ 6,627,022	$ 6,461,669	$ 0	$ 7,335,867	$ 382,995	($ 223,718)	($ 229,891)	$ 350,011	$ 1,763,016	($ 1,106,220)	$ 1,371,972	$ 33,936	$ 5,299,151	($ 7,335,867)	4.05 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 1. 1

Ultimate Loss Based on Incurred Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Incurred Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Incurred	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	($ 807)	1.0000	1.0000	$ 0	($ 807)
12-2000	234	101,921	1.0000	1.0000	0	101,921
06-2001	228	391,978	1.0000	1.0000	0	391,978
12-2001	222	14,528	1.0000	1.0000	0	14,528
06-2002	216	195,000	1.0000	1.0000	0	195,000
12-2002	210	238,058	1.0000	1.0000	0	238,058
06-2003	204	0	1.0000	1.0000	0	0
12-2003	198	52,247	1.0000	1.0000	0	52,247
06-2004	192	165	1.0000	1.0000	0	165
12-2004	186	1,490	1.0000	1.0000	0	1,490
06-2005	180	30,000	1.0000	1.0000	0	30,000
12-2005	174	323,783	1.0000	1.0000	0	323,783
06-2006	168	15,127	1.0000	1.0000	0	15,127
12-2006	162	4,542	1.0000	1.0000	0	4,542
06-2007	156	105,303	1.0000	1.0000	0	105,303
12-2007	150	650,842	1.0000	1.0000	0	650,842
06-2008	144	96,278	1.0000	1.0000	0	96,278
12-2008	138	85,871	1.0000	1.0000	0	85,871
06-2009	132	164,575	1.0000	1.0000	0	164,575
12-2009	126	130,000	1.0000	1.0000	0	130,000
06-2010	120	146,578	0.9924	0.9924	0	145,458
12-2010	114	47,332	1.0127	1.0049	0	47,566
06-2011	108	371,264	1.0028	1.0077	0	374,131
12-2011	102	700,456	1.0130	1.0208	0	715,034
06-2012	96	142,895	1.0320	1.0535	0	150,540
12-2012	90	569,396	0.9631	1.0146	0	577,726
06-2013	84	444,985	0.9933	1.0078	0	448,465
12-2013	78	377,309	0.9883	0.9960	0	375,814
06-2014	72	172,358	0.9940	0.9901	0	170,647
12-2014	66	294,319	0.9447	0.9353	0	275,276
06-2015	60	441,897	1.0309	0.9642	0	426,090
12-2015	54	535,567	0.9900	0.9546	0	511,260
06-2016	48	1,982,029	1.0300	0.9832	0	1,948,792
12-2016	42	286,114	0.9912	0.9746	0	278,846
06-2017	36	49,700	1.0170	0.9912	0	49,262
12-2017	30	168,951	1.1631	1.1528	0	194,769
06-2018	24	158,041	1.1364	1.3101	0	207,048
12-2018	18	48,502	1.2665	1.6593	0	80,478
06-2019	12	121,973	1.3193	2.1890	0	267,002
12-2019	6	52,887	1.8029	3.9466	0	208,726
Total		$ 9,713,454			$ 0	$ 10,053,834

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 1. 2

Incurred Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	12,500	0	0	0	0	0	2,934	329	1,282	4,597	14,773	1,617	1,584	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)
12-2000	0	150	150	50,150	25,150	38,150	36,745	36,360	36,360	52,332	224,547	213,049	126,921	126,921	126,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	
06-2001	1,155	238	741	741	124,602	178,131	175,361	149,133	173,482	194,482	180,014	180,014	266,170	264,126	347,582	347,582	393,626	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978		
12-2001	2,500	15,028	14,528	64,528	66,368	57,528	119,212	119,212	119,212	34,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528				
06-2002	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	0	0	0	0	0	0	0	0	40,100	40,100	169,000	220,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000				
12-2002	30,000	30,000	0	0	10,000	0	55,200	55,200	920,000	907,041	238,058	238,058	238,058	238,058	238,058	238,058	251,858	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058					
06-2003	0	0	13,800	13,800	13,800	12,414	69,868	69,726	68,760	11,782	35,500	35,233	35,233	12,500	12,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12-2003	13,288	13,287	2,247	2,247	52,247	52,247	52,247	52,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	17,247	17,247	127,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247							
06-2004	0	0	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165								
12-2004	0	953	1,490	14,461	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	51,490	51,490	51,490	51,490	51,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490									
06-2005	0	0	0	0	78,000	39,000	78,000	78,000	0	0	0	0	0	30,000	40,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000										
12-2005	1,740	101,249	1,688	1,689	1,688	10,188	139,188	10,188	110,188	101,688	101,688	101,688	110,188	374,052	374,052	374,052	332,283	332,283	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783											
06-2006	1,627	132	127	127	127	127	127	127	127	127	127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127												
12-2006	154,043	154,043	4,043	4,043	4,043	4,043	4,043	19,043	154,043	154,043	154,043	154,044	79,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542													
06-2007	0	0	50,000	50,000	50,000	50,000	63,800	63,800	60,000	60,000	60,000	60,000	35,303	35,303	35,303	115,303	115,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303														
12-2007	2,898	500,000	510,000	559,444	559,523	559,523	710,168	925,558	611,260	601,260	615,960	615,965	720,860	700,860	686,998	662,514	655,056	655,056	650,709	650,709	650,709	650,709	650,709	650,842	650,842															
06-2008	65,400	89,022	65,689	65,917	40,917	40,895	40,895	101,544	101,544	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278																
12-2008	0	0	27,500	0	58,250	142,991	140,625	156,125	141,125	141,371	134,971	134,971	93,871	177,873	96,913	96,911	96,911	85,871	85,871	85,871	85,871	85,871	85,871	85,871																
06-2009	12,000	12,000	12,000	140,000	130,310	194,170	194,002	194,002	192,154	192,154	227,154	225,413	199,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575																		
12-2009	0	0	25,000	95,400	242,114	312,114	133,800	173,900	158,900	158,900	214,240	193,576	188,576	163,460	148,663	120,764	188,119	130,000	130,000	130,000	130,000																			
06-2010	0	0	0	225,000	237,000	237,000	237,000	260,554	303,554	70,054	60,054	63,554	139,354	137,333	57,694	57,694	106,554	187,511	177,511	146,578																				
12-2010	573,260	571,276	502,254	593,054	550,211	647,443	660,225	654,426	554,426	72,968	56,468	56,468	63,402	63,402	63,402	55,232	55,232	47,332	47,332																					
06-2011	25,000	25,001	25,001	25,001	125,001	113,800	113,800	39,740	142,379	142,379	93,450	93,450	93,450	97,920	97,920	371,264	371,264	371,264																						
12-2011	1	42,542	126,042	366,500	308,000	298,000	298,000	104,000	256,040	139,430	139,430	139,430	139,059	184,104	184,104	144,756	700,456																							
06-2012	28,000	63,000	63,000	42,509	107,509	107,509	278,209	193,166	74,779	235,159	153,545	153,545	153,545	142,895	142,895	142,895																								
12-2012	568,840	867,000	926,911	926,911	1,162,286	1,232,566	454,666	362,866	510,635	459,641	694,862	590,387	582,862	577,933	569,396																									
06-2013	250,000	263,800	264,025	534,591	556,912	696,169	676,642	554,647	494,985	544,985	494,985	494,985	444,985	444,985																										
12-2013	30,000	350	15,350	30,350	129,550	144,550	55,475	55,475	189,013	298,029	304,077	368,054	377,309																											
06-2014	176,220	234,101	247,441	194,676	431,554	345,281	345,281	272,581	285,581	176,658	162,358	172,358																												
12-2014	30,000	0	0	41,000	93,000	260,965	290,384	288,738	295,892	226,356	294,319																													
06-2015	47,243	147,622	468,132	493,382	431,382	481,382	556,454	457,382	435,397	441,897																														
12-2015	300,484	412,932	369,722	311,635	339,623	946,428	1,014,000	954,319	535,567																															
06-2016	45,010	939,786	991,640	1,907,705	2,136,946	2,100,268	2,113,861	1,982,029																																
12-2016	15,000	0	31,500	110,335	195,035	295,600	286,114																																	
06-2017	46,650	115,034	85,060	42,669	54,669	49,700																																		
12-2017	99,016	80,610	80,610	120,810	168,951																																			
06-2018	36,040	126,566	132,566	158,041																																				
12-2018	9,319	23,527	48,502																																					
06-2019	29,889	121,973																																						
12-2019	52,887																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 1. 3

Incurred Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1121	3.8867	3.5858	3.2136	0.1095	0.9796	(0.5055)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.0000	1.0000	334.3333	0.5015	1.5169	0.9632	0.9895	1.0000	1.4393	4.2908	0.9488	0.5957	1.0000	1.0000	0.8030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.2061	3.1134	1.0000	168.1538	1.4296	0.9844	0.8504	1.1633	1.1211	0.9256	1.0000	1.4786	0.9923	1.3160	1.0000	1.1325	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2001	6.0112	0.9667	4.4416	1.0285	0.8668	2.0722	1.0000	1.0000	0.2896	0.4208	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	4.2145	1.3018	0.8864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	16.6667	0.9859	0.2625	1.0000	1.0000	1.0000	1.0000	1.0000	1.0580	0.9452	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.0000	0.0000	1.0000	1.0000	0.8996	5.6282	0.9980	0.9861	0.1713	3.0131	0.9925	1.0000	0.3548	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000							
12-2003	0.9999	0.1691	1.0000	23.2519	1.0000	1.0000	1.0000	0.0430	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	7.6756	1.0000	7.3779	0.4106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	0.0000	1.5635	9.7054	0.1030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	34.5570	1.0000	1.0000	1.0000	1.0000	0.0289	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.0000	0.0000	0.0000	0.0000	0.5000	2.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	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	1.0000	1.0000	1.0000	1.0000									
12-2005	58.1891	0.0167	1.0006	0.9994	6.0355	13.6620	0.0732	10.8155	0.9229	1.0000	1.0000	1.0836	3.3947	1.0000	1.0000	0.8883	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.0811	0.9621	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	119.1102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	1.0000	0.0262	1.0000	1.0000	1.0000	1.0000	4.7101	8.0892	1.0000	1.0000	1.0000	0.5164	0.0571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
06-2007	0.0000	0.0000	1.0000	1.0000	1.0000	1.2760	1.0000	0.9404	1.0000	1.0000	1.0000	0.5884	1.0000	1.0000	3.2661	1.0000	0.9133	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2007	172.5328	1.0200	1.0969	1.0001	1.0000	1.2692	1.3033	0.6604	0.9836	1.0244	1.0000	1.1703	0.9723	0.9802	0.9644	0.9887	1.0000	0.9934	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000															
06-2008	1.3612	0.7379	1.0035	0.6207	0.9995	1.0000	2.4830	1.0000	0.9481	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	0.0000	0.0000	0.0000	0.0000	2.4548	0.9835	1.1102	0.9039	1.0017	0.9547	1.0000	0.6955	1.8949	0.5448	1.0000	1.0000	0.8861	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.0000	1.0000	11.6667	0.9308	1.4901	0.9991	1.0000	0.9905	1.0000	1.1821	0.9923	0.8854	0.8246	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2009	0.0000	0.0000	3.8160	2.5379	1.2891	0.4287	1.2997	0.9137	1.0000	1.3483	0.9035	0.9742	0.8668	0.9095	0.8123	1.5577	0.6911	1.0000	1.0000	1.0000	1.0000																		
06-2010	0.0000	0.0000	0.0000	1.0533	1.0000	1.0000	1.0994	1.1650	0.2308	0.8573	1.0583	2.1927	0.9855	0.4201	1.0000	1.8469	1.7598	0.9467	0.8257																			
12-2010	0.9965	0.8792	1.1808	0.9278	1.1767	1.0197	0.9912	0.8472	0.1316	0.7739	1.0000	1.1228	1.0000	1.0000	0.8711	1.0000	0.8570	1.0000																			
06-2011	1.0000	1.0000	1.0000	4.9998	0.9104	1.0000	0.3492	3.5828	1.0000	0.6563	1.0000	1.0000	1.0478	1.0000	3.7915	1.0000	1.0000																				
12-2011	42,542.0000	2.9628	2.9078	0.8404	0.9675	1.0000	0.3490	2.4619	0.5446	1.0000	1.0000	0.9973	1.3239	1.0000	0.7863	4.8389																					
06-2012	2.2500	1.0000	0.6747	2.5291	1.0000	2.5878	0.6943	0.3871	3.1447	0.6529	1.0000	1.0000	0.9306	1.0000	1.0000																					
12-2012	1.5242	1.0691	1.0000	1.2539	1.0605	0.3689	0.7981	1.4072	0.9001	1.5117	0.8496	0.9873	0.9915	0.9852																							
06-2013	1.0552	1.0009	2.0248	1.0418	1.2501	0.9720	0.8197	0.8924	1.1010	0.9083	1.0000	0.8990	1.0000																							
12-2013	0.0117	43.8571	1.9772	4.2685	1.1158	0.3838	1.0000	3.4072	1.5768	1.0203	1.2104	1.0251																							
06-2014	1.3285	1.0570	0.7868	2.2168	0.8001	1.0000	0.7894	1.0477	0.6186	0.9191	1.0616																								
12-2014	0.0000	0.0000	0.0000	2.2683	2.8061	1.1127	0.9943	1.0248	0.7650	1.3002																									
06-2015	3.1247	3.1712	1.0539	0.8743	1.1159	1.1560	0.8220	0.9519	1.0149																										
12-2015	1.3742	0.8954	0.8429	1.0898	2.7867	1.0714	0.9411	0.5612																											
06-2016	20.8795	1.0552	1.9238	1.1202	0.9828	1.0065	0.9376																												
12-2016	0.0000	0.0000	3.5027	1.7677	1.5156	0.9679																													
06-2017	2.4659	0.7394	0.5016	1.2812	0.9091																														
12-2017	0.8141	1.0000	1.4987	1.3985																															
06-2018	3.5118	1.0474	1.1922																																
12-2018	2.5246	2.0615																																	
06-2019	4.0809																																		
12-2019																																			
4 Half Yr Avg	2.7329	1.2121	1.6738	1.3919	1.5486	1.0504	0.9238	0.8964	0.9938	1.0370	1.0304	0.9778	1.0615	0.9963	1.6122	2.1714	1.0769	0.9867	0.9564	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	2.6795	1.1807	1.5770	1.2553	1.6860	1.0524	0.9141	1.3142	0.9961	1.0521	1.0203	0.9848	1.0490	0.9009	1.3769	1.8739	1.0323	0.9911	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	4.8470	1.3784	1.4755	1.7327	1.4343	1.0627	0.8146	1.5724	1.0797	0.9600	1.0083	1.1084	1.0866	0.8860	1.2226	1.5232	1.0107	0.9940	0.9826	1.0000	1.0000	1.0000	0.9029	1.0000	1.0000	1.0335	0.9874	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	3.5579	4.8295	1.5298	1.9250	1.3141	1.0462	0.8489	1.4029	1.0021	1.0061	1.0054	1.0384	0.9925	0.9171	1.3208	1.3658	1.0077	1.3908	0.9876	1.4906	0.9547	1.0000	0.9191	1.0000	1.0000	1.2473	1.0232	0.9905	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1,647.3586	2.8220	13.2044	7.5180	1.3712	1.6424	1.0459	2.2841	1.0493	1.2150	5.1870	1.0071	1.0049	0.9804	1.1759	1.2414	1.0023	3.0074	0.9908	1.3543	0.9653	1.0000	0.9353	1.0000	1.2296	1.0232	0.9905	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	3.0182	1.0237	1.3454	1.3399	1.2492	1.0389	0.9394	0.9884	0.8900	0.9697	1.0308	0.9936	0.9958	1.0000	0.9356	1.4234	0.9285	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg Exc Hi/Lo	2.8341	1.0342	1.3644	1.2224	1.6003	1.0477	0.9238	0.9792	0.9453	1.0370	1.0154	0.9961	1.0098	0.9963	0.9209	1.3512	0.9358	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg Exc Hi/Lo	2.8470	1.1861	1.3251	1.5230	1.3421	0.9588	0.8496	1.4693	0.9401	0.9294	1.0029	1.0007	1.0183	0.9299	0.9560	1.1756	0.9570	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg Exc Hi/Lo	2.1804	1.3358	1.4439	1.7592	1.2326	0.9742	0.8530	1.3059	0.8961	0.9934	1.0013	0.9797	0.9953	0.9516	1.1595	1.1161	0.9714	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg Exc Hi/Lo	12.0546	1.2291	2.1892	2.2346	1.2448	1.2718	0.9591	1.8654	0.9914	1.1364	1.0007	0.9793	0.9684	0.9890	1.0716	1.0792	0.9788	1.3691	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Vol Wtd Avg	2.0238	1.0029	1.3097	1.1715	1.2442	1.0384	0.9265	0.7868	0.9478	1.0078	0.9816	0.9700	1.0223	0.9915	1.4625	1.9612	1.0207	0.9811	0.9446	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	2.1172	1.0411	1.5677	1.1139	1.2718	1.0398	0.9166	0.8658	0.9711	1.0841	0.9844	0.9736	1.0230	0.9267	1.2849	1.7349	1.0040	0.9859	0.9763	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	3.2071	1.1651	1.3912	1.1982	1.1848	0.9184	0.8590	0.9809	0.8451	1.0372	0.9799	1.0014	1.0266	0.8981	1.0997	1.3524	0.9967	0.9904	0.9824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	2.0341	1.1279	1.3783	1.2122	1.1658	0.9334	0.8791	0.9701	0.8179	1.0582	0.9857	1.0129	0.9871	0.9228	1.1169	1.2697	0.9973	1.0146	0.9833	1.0657	0.9604	1.0000	0.9685	1.0000	1.0977	1.0380	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.9415	1.0333	1.3757	1.1866	1.1616	0.9729	0.9204	1.0955	0.8636	0.9389	0.9868	0.9944	1.0513	0.9713	1.0743	1.2264	0.9928	1.0162	0.9881	1.0454	0.9688	1.0000	0.9760	1.0000	1.0978	1.0380	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	3.3529	0.9473	1.2059	1.0919	1.0026	1.0541	0.8497	0.9640	0.9115	0.8267	1.0205	0.9663	0.9928	0.8067	1.9305	1.2823	1.2533	0.9822	0.9419	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.6694	1.5308	1.9481	1.4187	2.3695	1.0507	0.9785	1.6644	1.0806	1.2774	1.0200	1.0032	1.1052	0.9951	0.8232	2.4655	0.8114	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	7.7345	1.5033	1.1679	1.3731	0.9520	1.0336	0.8422	0.8198	1.4698	0.7841	1.0154	1.2729	0.9910	0.8550	1.6979	1.2117	1.1899	0.9867	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.5710	1.3190	1.9481	1.6311	2.0560	0.8840	0.9334	1.6001	0.9466	1.2081	1.0150	1.0331	1.0456	0.9737	0.8674	2.0992	0.8585	0.9983	1.0000	1.0000	1.0000	1.0000	0.7573	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S1 Avg	3.2295	1.0236	1.7435	1.0733	1.0032	1.0303	0.8993	0.9466	0.9569	0.8475	1.0123	0.9326	0.9911	0.7894	1.9157	1.0823	1.1260	0.9777	0.9294	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.9612	1.2398	1.1265	1.2963	2.3946	1.0582	0.9549	0.7859	0.9884	1.3143	0.9644	1.0012	1.0511	0.9897	0.8096	2.9425	0.7735	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S1 Avg	2.7979	1.1682	1.5166	1.1886	1.0281	1.0755	0.8931	0.9904	0.9301	0.9132	1.0084	1.0431	0.9526	1.0138	1.3445	1.0793	1.0536	0.9899	0.9684	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.2215	1.0842	0.9619	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.5749	0.9355	1.2451	1.1843	1.3208	0.8786	0.9529	1.1580	0.8253	0.9521	0.9749	0.9699	1.1134	0.9551	0.9357	1.3234	0.9467	1.0323	1.0000	1.0680	0.9531	1.0000	0.9653	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selections at 2019-06-30 - UM	1.7622	1.2897	1.2506	1.1134	1.1651	1.0317	0.9965	1.0373	0.9806	1.0282	0.9457	0.9713	0.9846	0.9940	0.9940	1.0082	1.0083	1.0040	1.0131	0.9923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UM	1.8029	1.3193	1.2665	1.1364	1.1631	1.0170	0.9912	1.0300	0.9900	1.0309	0.9447	0.9940	0.9883	0.9933	0.9631	1.0320	1.0130	1.0028	1.0127	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.8029	1.3193	1.2665	1.1364	1.1631	1.0170	0.9912	1.0300	0.9900	1.0309	0.9447	0.9940	0.9883	0.9933	0.9631	1.0320	1.0130	1.0028	1.0127	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.8029	1.3193	1.2665	1.1364	1.1631	1.0170	0.9912	1.0300	0.9900	1.0309	0.9447	0.9940	0.9883	0.9933	0.9631	1.0320	1.0130	1.0028	1.0127	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	3.9466	2.1890	1.6593	1.3101	1.1528	0.9912	0.9746	0.9832	0.9546	0.9642	0.9353	0.9901	0.9960	1.0078	1.0146	1.0535	1.0208	1.0077	1.0049	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.2534	0.4568	0.6027	0.7633	0.8674	1.0089	1.0261	1.0171	1.0475	1.0371	1.0692	1.0100	1.0040	0.9922	0.9856	0.9492	0.9796	0.9923	0.9951	1.0077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 2. 1

Ultimate Loss Based on Paid Loss Development (incl. Loss Adj)
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Paid Loss	Selected Development Factors	Cumulative Development Factors	Adjustment to Paid	Ultimate Loss [(2)-(5)]*(4)+(5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	240	($ 807)	1.0000	1.0000	0	($ 807)
12-2000	234	101,921	1.0000	1.0000	0	101,921
06-2001	228	391,978	1.0000	1.0000	0	391,978
12-2001	222	14,528	1.0000	1.0000	0	14,528
06-2002	216	195,000	1.0000	1.0000	0	195,000
12-2002	210	238,058	1.0000	1.0000	0	238,058
06-2003	204	0	1.0000	1.0000	0	0
12-2003	198	52,247	1.0000	1.0000	0	52,247
06-2004	192	165	1.0000	1.0000	0	165
12-2004	186	1,490	1.0000	1.0000	0	1,490
06-2005	180	0	1.0000	1.0000	0	0
12-2005	174	323,783	1.0000	1.0000	0	323,783
06-2006	168	15,127	1.0000	1.0000	0	15,127
12-2006	162	4,542	1.0000	1.0000	0	4,542
06-2007	156	105,303	1.0000	1.0000	0	105,303
12-2007	150	650,842	1.0000	1.0000	0	650,842
06-2008	144	96,278	1.0000	1.0000	0	96,278
12-2008	138	85,871	1.0000	1.0000	0	85,871
06-2009	132	164,575	1.0000	1.0000	0	164,575
12-2009	126	130,000	1.0000	1.0000	0	130,000
06-2010	120	146,578	1.0096	1.0096	0	147,979
12-2010	114	47,332	1.0462	1.0562	0	49,993
06-2011	108	0	1.0282	1.0860	0	0
12-2011	102	58,011	1.0214	1.1093	0	64,352
06-2012	96	27,509	1.0646	1.1809	0	32,486
12-2012	90	210,022	1.0374	1.2251	0	257,301
06-2013	84	429,985	1.0749	1.3169	0	566,239
12-2013	78	16,356	1.0734	1.4136	0	23,121
06-2014	72	137,358	1.0605	1.4992	0	205,924
12-2014	66	0	1.0766	1.6141	0	0
06-2015	60	214,732	1.1685	1.8861	0	405,000
12-2015	54	248,439	1.1654	2.1981	0	546,092
06-2016	48	1,106,635	1.5547	3.4173	0	3,781,716
12-2016	42	193	1.2641	4.3197	0	834
06-2017	36	30,819	1.0855	4.6892	0	144,517
12-2017	30	1,716	1.1966	5.6112	0	9,629
06-2018	24	259	1.9891	11.1614	0	2,891
12-2018	18	5,093	1.3297	14.8409	0	75,585
06-2019	12	19,535	2.5037	37.1575	0	725,873
12-2019	6	12,405	1.5239	56.6239	0	702,419
Total		$ 5,283,878			0	$ 10,312,852

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 2. 2

Paid Loss - Cumulative
Data Evaluated as of 2019-12-31

Accident Half_year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	0	0	0	0	0	0	0	0	0	0	0	0	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)	(807)
12-2000	0	150	150	150	150	150	150	150	150	150	150	150	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	101,921	
06-2001	155	238	741	741	851	10,013	10,013	10,013	10,013	10,013	11,001	11,001	11,569	11,569	12,225	12,225	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978	391,978		
12-2001	0	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528				
06-2002	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	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000	195,000				
12-2002	0	0	0	0	0	0	0	0	0	0	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058	238,058					
06-2003	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						
12-2003	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247	52,247							
06-2004	0	0	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165									
12-2004	0	953	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490										
06-2005	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										
12-2005	1,238	1,238	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783	323,783											
06-2006	127	127	127	127	127	127	127	127	127	127	127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127												
12-2006	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,043	4,251	4,351	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542	4,542													
06-2007	0	0	0	0	0	303	303	303	303	303	303	303	303	303	303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303	105,303														
12-2007	0	0	0	(556)	(477)	(477)	168	558	101,260	601,260	601,260	601,260	656,160	656,160	656,998	657,514	650,056	650,056	650,709	650,709	650,709	650,709	650,709	650,842	650,842															
06-2008	0	39,000	40,689	40,895	40,895	40,895	40,895	41,278	41,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278	96,278																
12-2008	0	0	0	0	0	65,625	65,625	65,625	65,625	65,871	65,871	65,871	85,871	85,871	85,871	85,871	85,871	85,871	85,871	85,871	85,871	85,871	85,871																	
06-2009	0	0	0	0	27,000	164,500	164,500	164,500	164,500	164,500	164,500	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575	164,575																		
12-2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	130,000	130,000	130,000	130,000	130,000																			
06-2010	0	0	0	0	0	0	554	554	554	554	554	554	554	554	554	554	554	554	554	146,578																				
12-2010	549	2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232	47,332	47,332	47,332	47,332	47,332	47,332	47,332	47,332	47,332																				
06-2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																				
12-2011	0	0	8,011	8,011	8,011	8,011	8,011	8,011	8,011	58,011	58,011	58,011	58,011	58,011	58,011	58,011	58,011																						
06-2012	0	0	0	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509	27,509																							
12-2012	0	0	86	86	86	86	86	210,086	210,086	210,086	210,086	210,086	210,086	210,086	210,022																								
06-2013	0	0	2,817	4,154	4,154	4,154	64,154	429,985	429,985	429,985	429,985	429,985	429,985	429,985																									
12-2013	0	350	350	15,350	15,350	15,350	16,356	16,356	16,356	16,356	16,356	16,356	16,356																										
06-2014	1,299	2,308	2,308	52,308	52,308	52,358	52,358	52,358	52,358	137,358	137,358	137,358																											
12-2014	0	0	0	0	0	0	0	0	0	0	0																												
06-2015	26,082	26,082	26,232	26,332	214,407	214,482	214,582	214,732	214,732	214,732																													
12-2015	484	13,360	73,360	73,360	73,360	73,439	73,439	248,439	248,439																														
06-2016	1,609	6,200	8,863	27,007	940,715	981,635	981,635	1,106,635																															
12-2016	0	0	0	0	193	193	193																																
06-2017	150	5,450	5,777	35,777	35,777	30,819																																	
12-2017	1,716	1,716	1,716	1,716	1,716																																		
06-2018	193	259	259	259																																			
12-2018	1,487	5,093	5,093																																				
06-2019	8,356	19,535																																					
12-2019	12,405																																						

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 2. 3

Paid Loss Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	679.4733	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.5355	3.1134	1.0000	1.1484	11.7662	1.0000	1.0000	1.0000	1.0000	1.0987	1.0000	1.0516	1.0000	1.0567	1.0000	32.0636	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000							
12-2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	23.2519	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	0.0000	1.5635	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000											
12-2005	1.0000	1.3635	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	191.8146	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	119.1102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0514	1.0235	1.0439	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	347.5347	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2007	0.0000	0.0000	0.0000	0.8579	1.0000	(0.3522)	3.3214	181.4695	5.9378	1.0000	1.0000	1.0913	1.0000	1.0013	1.0008	0.9887	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000																
06-2008	0.0000	1.0433	1.0051	1.0000	1.0000	1.0000	1.0094	1.0000	2.3324	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0037	1.0000	1.0000	1.3036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	0.0000	0.0000	0.0000	0.0000	6.0926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	264.5812																			
12-2010	4.0656	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	21.2061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000																					
12-2011	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	7.2414	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2012	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	2,442.8605	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997																							
06-2013	0.0000	0.0000	1.4746	1.0000	1.0000	15.4439	6.7024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2013	0.0000	1.0000	43.8571	1.0000	1.0000	1.0655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2014	1.7768	1.0000	22.6638	1.0000	1.0010	1.0000	1.0000	1.0000	2.6234	1.0000	1.0000																								
12-2014	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000																									
06-2015	1.0000	1.0058	1.0038	8.1425	1.0003	1.0005	1.0007	1.0000	1.0000																										
12-2015	27.6033	5.4910	1.0000	1.0000	1.0011	1.0000	3.3829	1.0000																											
06-2016	3.8533	1.4295	3.0472	34.8323	1.0435	1.0000	1.1273																												
12-2016	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000																													
06-2017	36.3333	1.0600	6.1930	1.0000	0.8614																														
12-2017	1.0000	1.0000	1.0000	1.0000																															
06-2018	1.3420	1.0000	1.0000																																
12-2018	3.4250	1.0000																																	
06-2019	2.3378																																		
12-2019																																			
4 Half Yr Avg	2.0262	1.0150	2.7310	12.2774	0.9765	1.0001	1.8370	1.0000	1.5411	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	66.8953	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	8.8876	1.0979	2.4480	9.1949	0.9813	1.0001	1.5022	1.0000	1.3247	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	44.9302	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	9.6118	1.6233	9.9706	6.1218	0.9897	2.6122	273.2304	1.0000	1.9831	3.5258	1.0000	1.0000	1.0000	1.0000	1.0001	0.9986	1.0000	1.0001	27.3581	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	8.7413	1.5540	7.5672	4.7250	0.9923	2.3191	223.7340	1.0000	1.7153	2.8369	1.0000	1.0329	1.0000	1.0001	29.8780	18.3457	1.0000	1.0001	21.2755	1.0000	2.8543	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	5.8848	1.4247	4.2838	2.7818	1.6569	1.5263	99.0962	8.5196	1.6170	1.9240	6.1372	31.8600	1.0000	1.0027	18.3268	12.6772	1.0000	1.0001	15.6434	1.0000	2.3907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.8399	1.0000	1.0000	1.0000	1.0005	1.0000	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	2.3683	1.0200	1.6824	3.3808	1.0005	1.0000	1.0427	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	6.5936	1.0825	5.8180	2.1904	1.0003	1.0094	2.1733	1.0000	1.2706	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	5.9055	1.0708	4.2647	1.7936	1.0002	1.0073	1.9126	1.0000	1.1808	1.0000	1.0000	1.0091	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	3.9184	1.2105	2.4694	1.3472	1.2336	1.0029	1.4584	1.0000	1.3785	1.0061	1.0021	1.0223	1.0000	1.0001	1.0000	2.8273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	2.2637	1.0261	4.8700	15.1680	1.0343	1.0001	1.2364	1.0000	1.2999	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.3833	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	2.6931	1.1597	1.5351	7.7103	1.0286	1.0001	1.2243	1.0000	1.0920	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.1295	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.9386	2.0442	1.9527	5.6685	1.0271	1.0446	1.6091	1.0000	1.1404	1.0511	1.0000	1.0000	1.0000	0.9999	1.0005	0.9939	1.0000	1.0005	1.0926	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.9336	2.0382	1.8829	5.0565	1.0263	1.0443	1.6079	1.0000	1.1135	1.0373	1.0000	1.0436	1.0000	1.0006	1.0911	1.2544	1.0000	1.0004	1.0924	1.0000	1.0296	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.8122	1.5281	1.5801	4.2472	1.1246	1.0367	1.5019	1.0664	1.5043	1.0250	1.0072	1.0883	1.0000	1.0008	1.0690	1.4322	1.0000	1.0003	1.0628	1.0000	1.0228	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	13.3377	1.1632	3.4134	14.6582	0.9684	1.0002	1.0427	1.0000	1.5411	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	88.8604	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	2.2125	1.0000	1.0000	1.0000	1.0005	1.0000	2.1915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	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	1.0000	1.0000		
8 Half Yr S1 Avg	10.9666	1.1238	2.8110	11.2437	0.9766	4.6111	2.4576	1.0000	1.4059	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	66.8953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	10.6761	2.4970	1.0000	1.0000	1.0004	1.0218	815.7478	1.0000	3.0805	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	2.9019	1.2511	4.2314	13.3635	1.0303	1.0001	1.1002	1.0000	1.1219	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.5586	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	2.1258	1.0000	1.0000	1.0000	1.0011	1.0000	2.9489	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	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	1.0000	1.0000		
Vol Wtd S1 Avg	1.5854	1.0669	2.1342	6.1247	1.1360	1.0402	1.3156	1.0000	1.1487	1.0011	1.0174	1.0008	1.0000	1.0021	1.3324	1.9653	1.0000	1.0000	1.1889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	2.5441	2.3284	1.1365	1.0006	1.0006	1.0088	3.0277	1.1750	2.2870	1.0462	1.0002	1.1400	1.0000	1.0005	1.0004	1.2593	1.0000	1.0004	1.0000	1.0000	1.0351	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - UM	1.4957	2.5753	1.3743	1.9193	1.2475	1.1829	1.2684	1.5565	1.1954	1.1559	1.0701	1.0559	1.0843	1.0683	1.0331	1.0596	1.0197	1.0280	1.0339	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UM	1.5239	2.5037	1.3297	1.9891	1.1966	1.0855	1.2641	1.5547	1.1654	1.1685	1.0766	1.0605	1.0734	1.0749	1.0374	1.0646	1.0214	1.0282	1.0462	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.5239	2.5037	1.3297	1.9891	1.1966	1.0855	1.2641	1.5547	1.1654	1.1685	1.0766	1.0605	1.0734	1.0749	1.0374	1.0646	1.0214	1.0282	1.0462	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.5239	2.5037	1.3297	1.9891	1.1966	1.0855	1.2641	1.5547	1.1654	1.1685	1.0766	1.0605	1.0734	1.0749	1.0374	1.0646	1.0214	1.0282	1.0462	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	56.6239	37.1575	14.8409	11.1614	5.6112	4.6892	4.3197	3.4173	2.1981	1.8861	1.6141	1.4992	1.4136	1.3169	1.2251	1.1809	1.1093	1.0860	1.0562	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.0177	0.0269	0.0674	0.0896	0.1782	0.2133	0.2315	0.2926	0.4549	0.5302	0.6196	0.6670	0.7074	0.7594	0.8163	0.8468	0.9015	0.9208	0.9468	0.9905	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Exhibit 2. 3. 1

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Exposures	Selected Loss Rate	Expected Ultimate Loss (2) x (3)	Cumulative Development Factors	Percentage Undeveloped 1 - 1/(5)	Undeveloped Incurred Loss (4) x (6)	Cumulative Incurred Loss	Ultimate Loss (7) + (8)	Calculated Loss Rate (9) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
06-2000	240	75,625	$ 2.1595	$ 163,310	1.0000	0.00 %	$ 0	($ 807)	($ 807)	(0.0107)
12-2000	234	76,589	2.1621	165,595	1.0000	0.00 %	0	101,921	101,921	1.3308
06-2001	228	75,666	2.1606	163,487	1.0000	0.00 %	0	391,978	391,978	5.1803
12-2001	222	77,077	2.1592	166,428	1.0000	0.00 %	0	14,528	14,528	0.1885
06-2002	216	74,370	2.1638	160,926	1.0000	0.00 %	0	195,000	195,000	2.6220
12-2002	210	76,678	2.1646	165,979	1.0000	0.00 %	0	238,058	238,058	3.1047
06-2003	204	73,927	2.1669	160,196	1.0000	0.00 %	0	0	0	0.0000
12-2003	198	75,605	2.1671	163,840	1.0000	0.00 %	0	52,247	52,247	0.6911
06-2004	192	73,544	2.1637	159,125	1.0000	0.00 %	0	165	165	0.0022
12-2004	186	76,159	2.1665	164,997	1.0000	0.00 %	0	1,490	1,490	0.0196
06-2005	180	74,863	2.1620	161,854	1.0000	0.00 %	0	30,000	30,000	0.4007
12-2005	174	78,073	2.1618	168,779	1.0000	0.00 %	0	323,783	323,783	4.1472
06-2006	168	76,776	2.1591	165,767	1.0000	0.00 %	0	15,127	15,127	0.1970
12-2006	162	81,070	2.1659	175,588	1.0000	0.00 %	0	4,542	4,542	0.0560
06-2007	156	81,843	2.1600	176,779	1.0000	0.00 %	0	105,303	105,303	1.2866
12-2007	150	90,082	2.1631	194,852	1.0000	0.00 %	0	650,842	650,842	7.2250
06-2008	144	92,256	2.1620	199,460	1.0000	0.00 %	0	96,278	96,278	1.0436
12-2008	138	99,216	2.1606	214,366	1.0000	0.00 %	0	85,871	85,871	0.8655
06-2009	132	96,633	2.1601	208,736	1.0000	0.00 %	0	164,575	164,575	1.7031
12-2009	126	100,028	2.1638	216,446	1.0000	0.00 %	0	130,000	130,000	1.2996
06-2010	120	99,738	2.1648	215,910	0.9924	-0.77 %	(1,663)	146,578	144,915	1.4530
12-2010	114	106,255	2.1606	229,579	1.0049	0.49 %	1,129	47,332	48,461	0.4561
06-2011	108	105,607	2.1627	228,396	1.0077	0.77 %	1,750	371,264	373,014	3.5321
12-2011	102	111,933	2.1631	242,123	1.0208	2.04 %	4,937	700,456	705,393	6.3019
06-2012	96	112,149	2.1673	243,058	1.0535	5.08 %	12,344	142,895	155,239	1.3842
12-2012	90	119,274	2.1674	258,509	1.0146	1.44 %	3,728	569,396	573,124	4.8051
06-2013	84	118,922	2.1610	256,986	1.0078	0.78 %	1,994	444,985	446,979	3.7586
12-2013	78	126,558	2.1628	273,723	0.9960	-0.40 %	(1,089)	377,309	376,220	2.9727
06-2014	72	125,380	2.1630	271,202	0.9901	-1.00 %	(2,719)	172,358	169,639	1.3530
12-2014	66	133,293	2.1626	288,259	0.9353	-6.92 %	(19,941)	294,319	274,378	2.0585
06-2015	60	132,071	2.1642	285,827	0.9642	-3.71 %	(10,603)	441,897	431,294	3.2656
12-2015	54	140,634	2.1600	303,770	0.9546	-4.75 %	(14,442)	535,567	521,125	3.7055
06-2016	48	143,817	2.1622	310,964	0.9832	-1.71 %	(5,304)	1,982,029	1,976,725	13.7448
12-2016	42	155,176	2.1652	335,980	0.9746	-2.61 %	(8,757)	286,114	277,357	1.7874
06-2017	36	151,591	2.1643	328,092	0.9912	-0.89 %	(2,915)	49,700	46,785	0.3086
12-2017	30	157,037	2.1657	340,087	1.1528	13.26 %	45,081	168,951	214,032	1.3629
06-2018	24	152,366	2.1672	330,200	1.3101	23.67 %	78,157	158,041	236,198	1.5502
12-2018	18	157,479	2.1666	341,199	1.6593	39.73 %	135,567	48,502	184,069	1.1688
06-2019	12	152,738	2.1642	330,553	2.1890	54.32 %	179,548	121,973	301,521	1.9741
12-2019	6	157,920	2.1659	342,035	3.9466	74.66 %	255,370	52,887	308,257	1.9520
Total		4,286,014		$ 9,272,960			$ 652,172	$ 9,713,454	$ 10,365,626	

Section 4 : Actuarial Support

Appendix B (Part 3) – Industry Private Passenger Vehicle Claim Count Valuation Analysis

Industry Valuation
as at December 31, 2019

Newfoundland & Labrador - Private Passenger
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		Accident Benefits Disability Benefits	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	Avg 3 AHYs-2	Implied LDF	Avg 3 AHYs-2	Avg 3 AHYs-1	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Implied LDF
12 - 18	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Implied LDF
18 - 24	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Implied LDF
24 - 30	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Implied LDF
30 - 36	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Avg 6 AHYs	Avg 6 AHYs	Implied LDF	Avg 6 AHYs	Implied LDF
36 - 42	Avg 6 AHYs	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
42 - 48	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
48 - 54	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
54 - 60	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
60 - 66	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
66 - 72	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
72 - 78	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
78 - 84	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
84 - 90	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
90 - 96	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
96 - 102	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
102 - 108	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
108 - 114	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
114 - 120	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
120 - 126	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
126 - 132	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
132 - 138	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
138 - 144	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
144 - 150	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
150 - 156	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
156 - 162	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
162 - 168	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
168 - 174	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
174 - 180	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
180 - 186	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
186 - 192	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
192 - 198	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
198 - 204	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
204 - 210	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
210 - 216	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
216 - 222	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
222 - 228	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
228 - 234	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
234 - 240	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
240 - Ult.	No Development	Implied LDF	No Development	No Development	No Development	Implied LDF	No Development	Implied LDF
		*Implied LDFs are calculated based on FA 2018-2 Selected Claim Counts				*Implied LDFs are calculated based on FA 2018-2 Selected Claim Counts		*Implied LDFs are calculated based on FA 2018-2 Selected Claim Counts

Industry Valuation
as at December 31, 2019

Newfoundland & Labrador - Private Passenger
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 Collision	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 3 AHYs-2	Avg 3 AHYs-1
12 - 18	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs
18 - 24	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs
24 - 30	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs
30 - 36	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
36 - 42	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
42 - 48	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
48 - 54	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
54 - 60	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
60 - 66	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
66 - 72	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
72 - 78	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
78 - 84	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
84 - 90	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
90 - 96	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
96 - 102	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
102 - 108	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
108 - 114	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
114 - 120	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
120 - 126	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
126 - 132	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
132 - 138	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
138 - 144	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
144 - 150	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
150 - 156	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
156 - 162	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
162 - 168	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
168 - 174	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
174 - 180	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
180 - 186	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
186 - 192	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
192 - 198	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
198 - 204	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
204 - 210	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
210 - 216	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
216 - 222	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
222 - 228	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
228 - 234	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
234 - 240	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development
240 - Ult.	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development

Industry Valuation
as at December 31, 2019

Newfoundland & Labrador - Private Passenger
Indemnity Only
Summary of Selection Basis for Development Factors
Cumulative Claim Counts

Development Intervals	Other Coverages Comprehensive		Other Coverages Specified Perils		Other Coverages All Perils		Other Coverages Underinsured Motorist	
	FA 2019-2	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**	**FA 2019-2**	**FA 2019-1**
6 - 12	Avg 3 AHYs-2	Avg 3 AHYs-1	ATL PPV Indem Only	ATL PPV Indem Only	Avg 3 AHYs-2	Avg 3 AHYs-1	ATL PPV Indem Only	ATL PPV Indem Only
12 - 18	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
18 - 24	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
24 - 30	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
30 - 36	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	Avg 6 AHYs	Avg 6 AHYs	ATL PPV Indem Only	ATL PPV Indem Only
36 - 42	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
42 - 48	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
48 - 54	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
54 - 60	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
60 - 66	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
66 - 72	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
72 - 78	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
78 - 84	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
84 - 90	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
90 - 96	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
96 - 102	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
102 - 108	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
108 - 114	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
114 - 120	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
120 - 126	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
126 - 132	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
132 - 138	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
138 - 144	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
144 - 150	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
150 - 156	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
156 - 162	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
162 - 168	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
168 - 174	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
174 - 180	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
180 - 186	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
186 - 192	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
192 - 198	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
198 - 204	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
204 - 210	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
210 - 216	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
216 - 222	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
222 - 228	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
228 - 234	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
234 - 240	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only
240 - Ult.	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only	No Development	No Development	ATL PPV Indem Only	ATL PPV Indem Only

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims	Reported Claims	Closed Claims	Open Claims (2) - (3)	IBNR Claims (1) - (2)	Total Open and IBNR Claims (4) + (5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	12,020	12,020	12,020	0	0	0
12-2000	12,623	12,623	12,623	0	0	0
06-2001	14,481	14,481	14,480	1	0	1
12-2001	12,695	12,695	12,695	0	0	0
06-2002	12,375	12,375	12,375	0	0	0
12-2002	11,956	11,956	11,956	0	0	0
06-2003	12,144	12,144	12,144	0	0	0
12-2003	10,375	10,375	10,375	0	0	0
06-2004	11,409	11,409	11,409	0	0	0
12-2004	10,831	10,831	10,831	0	0	0
06-2005	11,266	11,266	11,265	1	0	1
12-2005	11,726	11,726	11,725	1	0	1
06-2006	12,200	12,200	12,200	0	0	0
12-2006	12,234	12,234	12,234	0	0	0
06-2007	13,555	13,555	13,555	0	0	0
12-2007	12,631	12,631	12,631	0	0	0
06-2008	12,862	12,862	12,861	1	0	1
12-2008	13,874	13,874	13,874	0	0	0
06-2009	15,329	15,329	15,324	5	0	5
12-2009	16,094	16,094	16,090	4	0	4
06-2010	16,376	16,376	16,373	3	0	3
12-2010	18,138	18,138	18,136	2	0	2
06-2011	18,350	18,350	18,344	6	0	6
12-2011	19,532	19,532	19,521	11	0	11
06-2012	19,324	19,324	19,322	2	0	2
12-2012	20,122	20,123	20,110	13	(1)	12
06-2013	20,472	20,473	20,459	14	(1)	13
12-2013	20,689	20,690	20,669	21	(1)	20
06-2014	22,024	22,026	21,998	28	(2)	26
12-2014	20,021	20,022	19,995	27	(1)	26
06-2015	22,539	22,542	22,494	48	(3)	45
12-2015	20,343	20,347	20,278	69	(4)	65
06-2016	22,222	22,228	22,154	74	(6)	68
12-2016	20,050	20,053	19,951	102	(3)	99
06-2017	23,659	23,660	23,530	130	(1)	129
12-2017	19,417	19,420	19,227	193	(3)	190
06-2018	19,755	19,738	19,464	274	17	291
12-2018	19,109	19,105	18,493	612	4	616
06-2019	18,546	18,512	17,457	1,055	34	1,089
12-2019	18,833	17,559	12,375	5,184	1,274	6,458
Total	652,199	650,898	643,017	7,881	1,302	9,183

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Default Selected	Manual Selected	Ultimate Claims
	(1)	(2)	(3)
06-2000		12,020	12,020
12-2000		12,623	12,623
06-2001		14,481	14,481
12-2001		12,695	12,695
06-2002		12,375	12,375
12-2002		11,956	11,956
06-2003		12,144	12,144
12-2003		10,375	10,375
06-2004		11,409	11,409
12-2004		10,831	10,831
06-2005		11,266	11,266
12-2005		11,726	11,726
06-2006		12,200	12,200
12-2006		12,234	12,234
06-2007		13,555	13,555
12-2007		12,631	12,631
06-2008		12,862	12,862
12-2008		13,874	13,874
06-2009		15,329	15,329
12-2009		16,094	16,094
06-2010		16,376	16,376
12-2010		18,138	18,138
06-2011		18,350	18,350
12-2011		19,532	19,532
06-2012		19,324	19,324
12-2012		20,122	20,122
06-2013		20,472	20,472
12-2013		20,689	20,689
06-2014		22,024	22,024
12-2014		20,021	20,021
06-2015		22,539	22,539
12-2015		20,343	20,343
06-2016		22,222	22,222
12-2016		20,050	20,050
06-2017		23,659	23,659
12-2017		19,417	19,417
06-2018		19,755	19,755
12-2018		19,109	19,109
06-2019		18,546	18,546
12-2019		18,833	18,833
Total		652,199	652,199

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Total All Lines

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 12,020	$ 0	$ 12,020	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 12,020	($ 12,020)	0.00 %
12-2000	12,623	12,623	12,623	12,623	12,623	12,624	12,624	12,624	12,624	0	12,624	0	0	0	0	(1)	0	0	0	12,624	(12,624)	0.00 %
06-2001	14,481	14,481	14,481	14,481	14,481	14,481	14,481	14,481	14,481	0	14,481	0	0	0	0	0	0	0	0	14,481	(14,481)	0.00 %
12-2001	12,695	12,694	12,694	12,694	12,694	12,694	12,694	12,694	12,693	0	12,694	1	0	0	0	0	0	0	1	12,693	(12,694)	0.01 %
06-2002	12,375	12,375	12,375	12,375	12,375	12,375	12,375	12,375	12,375	0	12,375	0	0	0	0	0	0	0	0	12,375	(12,375)	0.00 %
12-2002	11,956	11,956	11,956	11,956	11,957	11,956	11,955	11,956	11,954	0	11,956	0	0	0	(1)	1	1	(1)	2	11,954	(11,956)	0.00 %
06-2003	12,144	12,144	12,144	12,144	12,144	12,144	12,144	12,144	12,144	0	12,144	0	0	0	0	0	0	0	0	12,144	(12,144)	0.00 %
12-2003	10,375	10,375	10,375	10,375	10,375	10,375	10,375	10,375	10,375	0	10,377	0	0	0	0	0	0	0	0	10,375	(10,377)	0.00 %
06-2004	11,409	11,409	11,409	11,409	11,410	11,411	11,411	11,411	11,410	0	11,410	0	0	0	(1)	(1)	0	0	1	11,410	(11,410)	0.00 %
12-2004	10,831	10,831	10,831	10,831	10,831	10,831	10,831	10,831	10,833	0	10,834	0	0	0	0	0	0	0	(2)	10,833	(10,834)	0.00 %
06-2005	11,266	11,266	11,266	11,266	11,266	11,266	11,266	11,266	11,266	0	11,265	0	0	0	0	0	0	0	0	11,266	(11,265)	0.00 %
12-2005	11,726	11,725	11,725	11,725	11,725	11,725	11,724	11,725	11,725	0	11,726	1	0	0	0	0	1	(1)	0	11,725	(11,726)	0.01 %
06-2006	12,200	12,200	12,200	12,200	12,200	12,200	12,200	12,200	12,200	0	12,201	0	0	0	0	0	0	0	0	12,200	(12,201)	0.00 %
12-2006	12,234	12,236	12,237	12,238	12,238	12,234	12,234	12,236	12,237	0	12,237	(2)	(1)	(1)	0	4	0	(2)	(1)	12,237	(12,237)	-0.02 %
06-2007	13,555	13,557	13,556	13,556	13,556	13,555	13,555	13,557	13,557	0	13,560	(2)	1	0	0	1	0	(2)	0	13,557	(13,560)	-0.01 %
12-2007	12,631	12,632	12,632	12,632	12,633	12,632	12,634	12,636	12,635	0	12,637	(1)	0	0	(1)	1	(2)	(2)	1	12,635	(12,637)	-0.01 %
06-2008	12,862	12,862	12,862	12,862	12,862	12,857	12,857	12,857	12,857	0	12,862	0	0	0	0	5	0	0	0	12,857	(12,862)	0.00 %
12-2008	13,874	13,874	13,874	13,874	13,874	13,873	13,875	13,878	13,876	0	13,879	0	0	0	0	1	(2)	(3)	2	13,876	(13,879)	0.00 %
06-2009	15,329	15,326	15,326	15,327	15,327	15,322	15,322	15,323	15,323	0	15,326	3	0	(1)	0	5	0	(1)	0	15,323	(15,326)	0.02 %
12-2009	16,094	16,097	16,097	16,097	16,099	16,084	16,084	16,087	16,089	0	16,093	(3)	0	0	(2)	15	(1)	(3)	(2)	16,089	(16,093)	-0.02 %
06-2010	16,376	16,379	16,381	16,381	16,381	16,372	16,371	16,373	16,372	0	16,385	(3)	(2)	0	0	8	1	(2)	1	16,372	(16,385)	-0.02 %
12-2010	18,138	18,127	18,129	18,130	18,130	18,119	18,121	18,124	18,128	0	18,142	11	(2)	(1)	(1)	11	(2)	(3)	(5)	18,128	(18,142)	0.06 %
06-2011	18,350	18,355	18,355	18,354	18,355	18,350	18,349	18,352	18,356	0	18,368	(5)	0	0	(1)	5	1	(4)	(3)	18,356	(18,368)	-0.03 %
12-2011	19,532	19,537	19,538	19,538	19,536	19,531	19,533	19,536	19,544	0	19,572	(5)	(2)	0	2	5	(2)	(3)	(8)	19,544	(19,572)	-0.02 %
06-2012	19,324	19,326	19,329	19,329	19,330	19,325	19,328	19,343	19,350	0	19,355	(2)	(4)	0	(1)	4	(2)	(15)	(7)	19,350	(19,355)	-0.01 %
12-2012	20,122	20,133	20,136	20,137	20,140	20,113	20,114	20,124	20,130	0	20,150	(10)	(4)	(1)	(2)	26	(1)	(10)	(6)	20,130	(20,150)	-0.05 %
06-2013	20,472	20,462	20,465	20,465	20,464	20,581	20,585	20,589	20,586	0	20,631	10	(4)	0	1	(117)	(4)	(4)	3	20,586	(20,631)	0.05 %
12-2013	20,689	20,685	20,686	20,685	20,683	20,908	20,916	20,934	20,913	0	20,896	4	(1)	1	2	(225)	(8)	(18)	21	20,913	(20,896)	0.02 %
06-2014	22,024	21,992	22,000	21,756	21,749	21,983	21,979	21,992	21,968	0	22,054	32	(8)	245	7	(234)	3	(13)	24	21,968	(22,054)	0.14 %
12-2014	20,021	19,949	19,961	20,142	20,130	20,351	20,327	20,341	20,275	0	20,169	72	(12)	(181)	12	(221)	24	(14)	66	20,275	(20,169)	0.36 %
06-2015	22,539	22,555	22,562	22,744	22,726	22,912	22,845	22,825	22,802	0		(15)	(7)	(182)	18	(185)	66	20	23	22,802		-0.07 %
12-2015	20,343	20,337	20,360	20,539	20,508	20,837	20,824	20,806	20,879			6	(23)	(180)	32	(330)	13	18	(73)			0.03 %
06-2016	22,222	22,204	22,222	22,050	22,000	22,312	22,289	22,443				19	(18)	172	50	(312)	23	(154)				0.08 %
12-2016	20,050	20,089	20,114	20,061	20,002	20,269	20,189					(39)	(25)	53	59	(267)	80					-0.20 %
06-2017	23,659	23,719	23,753	23,762	23,574	24,229						(60)	(34)	(8)	188	(655)						-0.25 %
12-2017	19,417	20,113	20,174	20,174	19,749							(696)	(61)	0	425							-3.46 %
06-2018	19,755	21,227	21,299	20,995								(1,472)	(71)	304								-6.94 %
12-2018	19,109	20,046	20,270									(937)	(224)									-4.67 %
06-2019	18,546	18,533										12										0.07 %
12-2019	18,833																					
Total	$ 652,199	$ 636,449	$ 618,417	$ 597,926	$ 576,146	$ 558,850	$ 534,430	$ 514,457	$ 491,976	$ 0	$ 448,421	($ 3,083)	($ 501)	$ 221	$ 785	($ 2,454)	$ 191	($ 215)	$ 38	$ 471,097	($ 448,421)	-0.48 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	3,731	3,731	3,731	0	0	0
12-2000	4,266	4,266	4,266	0	0	0
06-2001	4,639	4,639	4,638	1	0	1
12-2001	3,796	3,796	3,796	0	0	0
06-2002	3,570	3,570	3,570	0	0	0
12-2002	3,664	3,664	3,664	0	0	0
06-2003	3,888	3,888	3,888	0	0	0
12-2003	3,329	3,329	3,329	0	0	0
06-2004	3,660	3,660	3,660	0	0	0
12-2004	3,478	3,478	3,478	0	0	0
06-2005	3,463	3,463	3,463	0	0	0
12-2005	3,761	3,761	3,761	0	0	0
06-2006	3,534	3,534	3,534	0	0	0
12-2006	3,892	3,892	3,892	0	0	0
06-2007	3,968	3,968	3,968	0	0	0
12-2007	3,661	3,661	3,661	0	0	0
06-2008	3,446	3,446	3,445	1	0	1
12-2008	3,991	3,991	3,991	0	0	0
06-2009	3,881	3,881	3,877	4	0	4
12-2009	4,531	4,531	4,528	3	0	3
06-2010	4,101	4,101	4,098	3	0	3
12-2010	4,722	4,722	4,721	1	0	1
06-2011	4,509	4,509	4,505	4	0	4
12-2011	4,973	4,973	4,967	6	0	6
06-2012	4,505	4,505	4,503	2	0	2
12-2012	5,068	5,068	5,060	8	0	8
06-2013	4,861	4,861	4,849	12	0	12
12-2013	5,383	5,383	5,368	15	0	15
06-2014	4,944	4,944	4,923	21	0	21
12-2014	5,073	5,073	5,052	21	0	21
06-2015	5,088	5,088	5,050	38	0	38
12-2015	5,063	5,063	5,013	50	0	50
06-2016	4,632	4,632	4,584	48	0	48
12-2016	4,997	4,997	4,912	85	0	85
06-2017	4,514	4,513	4,401	112	1	113
12-2017	4,664	4,660	4,501	159	4	163
06-2018	4,272	4,246	4,013	233	26	259
12-2018	4,560	4,503	4,014	489	57	546
06-2019	3,969	3,856	3,066	790	113	903
12-2019	4,454	3,663	1,479	2,184	791	2,975
Total	170,500	169,509	165,219	4,290	991	5,281

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development	Default Selected	Manual Selected	Ultimate Claims
	(1)	(2)	(3)	(4)
06-2000			3,731	3,731
12-2000			4,266	4,266
06-2001			4,639	4,639
12-2001			3,796	3,796
06-2002			3,570	3,570
12-2002			3,664	3,664
06-2003			3,888	3,888
12-2003			3,329	3,329
06-2004			3,660	3,660
12-2004			3,478	3,478
06-2005			3,463	3,463
12-2005			3,761	3,761
06-2006			3,534	3,534
12-2006			3,892	3,892
06-2007			3,968	3,968
12-2007			3,661	3,661
06-2008			3,446	3,446
12-2008			3,991	3,991
06-2009			3,881	3,881
12-2009			4,531	4,531
06-2010			4,101	4,101
12-2010			4,722	4,722
06-2011			4,509	4,509
12-2011			4,973	4,973
06-2012			4,505	4,505
12-2012			5,068	5,068
06-2013			4,861	4,861
12-2013			5,383	5,383
06-2014			4,944	4,944
12-2014			5,073	5,073
06-2015			5,088	5,088
12-2015			5,063	5,063
06-2016			4,632	4,632
12-2016			4,997	4,997
06-2017			4,514	4,514
12-2017			4,664	4,664
06-2018			4,272	4,272
12-2018			4,560	4,560
06-2019			3,969	3,969
12-2019			4,454	4,454
Total		0	170,500	170,500

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 3,731	$ 0	$ 3,731	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 3,731	($ 3,731)	0.00 %
12-2000	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	4,266	0	4,266	0	0	0	0	0	0	0	0	4,266	(4,266)	0.00 %
06-2001	4,639	4,639	4,639	4,639	4,639	4,639	4,639	4,639	4,639	0	4,639	0	0	0	0	0	0	0	0	4,639	(4,639)	0.00 %
12-2001	3,796	3,795	3,795	3,795	3,795	3,795	3,795	3,795	3,794	0	3,795	1	0	0	0	0	0	0	1	3,794	(3,795)	0.03 %
06-2002	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	0	3,570	0	0	0	0	0	0	0	0	3,570	(3,570)	0.00 %
12-2002	3,664	3,664	3,664	3,664	3,664	3,664	3,663	3,663	3,662	0	3,664	0	0	0	0	0	1	0	1	3,662	(3,664)	0.00 %
06-2003	3,888	3,888	3,888	3,888	3,888	3,888	3,888	3,888	3,888	0	3,888	0	0	0	0	0	0	0	0	3,888	(3,888)	0.00 %
12-2003	3,329	3,329	3,329	3,329	3,329	3,329	3,329	3,329	3,329	0	3,330	0	0	0	0	0	0	0	0	3,329	(3,330)	0.00 %
06-2004	3,660	3,660	3,660	3,660	3,660	3,661	3,661	3,661	3,661	0	3,661	0	0	0	0	(1)	0	0	0	3,661	(3,661)	0.00 %
12-2004	3,478	3,478	3,478	3,478	3,478	3,478	3,479	3,479	3,480	0	3,481	0	0	0	0	0	(1)	0	(1)	3,480	(3,481)	0.00 %
06-2005	3,463	3,463	3,463	3,463	3,463	3,463	3,463	3,463	3,463	0	3,462	0	0	0	0	0	0	0	0	3,463	(3,462)	0.00 %
12-2005	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	0	3,763	0	0	0	0	0	0	0	0	3,761	(3,763)	0.00 %
06-2006	3,534	3,534	3,534	3,534	3,534	3,534	3,534	3,534	3,534	0	3,534	0	0	0	0	0	0	0	0	3,534	(3,534)	0.00 %
12-2006	3,892	3,893	3,894	3,894	3,894	3,892	3,892	3,892	3,893	0	3,893	(1)	(1)	0	0	2	0	0	(1)	3,893	(3,893)	-0.03 %
06-2007	3,968	3,969	3,969	3,969	3,969	3,968	3,968	3,970	3,970	0	3,970	(1)	0	0	0	1	0	(2)	0	3,970	(3,970)	-0.03 %
12-2007	3,661	3,662	3,663	3,663	3,663	3,662	3,663	3,663	3,663	0	3,664	(1)	(1)	0	0	1	(1)	0	0	3,663	(3,664)	-0.03 %
06-2008	3,446	3,446	3,446	3,446	3,446	3,444	3,444	3,444	3,444	0	3,449	0	0	0	0	2	0	0	0	3,444	(3,449)	0.00 %
12-2008	3,991	3,991	3,991	3,991	3,991	3,990	3,991	3,994	3,992	0	3,994	0	0	0	0	1	(1)	(3)	2	3,992	(3,994)	0.00 %
06-2009	3,881	3,878	3,878	3,878	3,878	3,877	3,877	3,877	3,877	0	3,879	3	0	0	0	1	0	0	0	3,877	(3,879)	0.08 %
12-2009	4,531	4,534	4,534	4,534	4,535	4,525	4,525	4,526	4,528	0	4,531	(3)	0	0	(1)	10	0	(1)	(2)	4,528	(4,531)	-0.07 %
06-2010	4,101	4,103	4,104	4,104	4,104	4,096	4,095	4,095	4,096	0	4,103	(2)	(1)	0	0	8	1	0	(1)	4,096	(4,103)	-0.05 %
12-2010	4,722	4,726	4,726	4,726	4,726	4,719	4,720	4,718	4,722	0	4,729	(4)	0	0	0	7	(1)	2	(4)	4,722	(4,729)	-0.08 %
06-2011	4,509	4,512	4,512	4,512	4,513	4,508	4,507	4,511	4,508	0	4,516	(3)	0	0	(1)	5	1	(4)	2	4,508	(4,516)	-0.07 %
12-2011	4,973	4,979	4,979	4,979	4,979	4,972	4,973	4,972	4,973	0	4,989	(6)	0	0	0	7	(1)	0	(1)	4,973	(4,989)	-0.12 %
06-2012	4,505	4,505	4,505	4,505	4,505	4,503	4,503	4,512	4,511	0	4,520	0	0	0	0	2	(1)	(9)	1	4,511	(4,520)	0.00 %
12-2012	5,068	5,076	5,077	5,077	5,077	5,057	5,054	5,060	5,067	0	5,080	(8)	(1)	0	0	20	2	(6)	(7)	5,067	(5,080)	-0.15 %
06-2013	4,861	4,858	4,858	4,858	4,859	4,816	4,815	4,824	4,826	0	4,868	3	0	0	(1)	43	1	(10)	(2)	4,826	(4,868)	0.07 %
12-2013	5,383	5,376	5,376	5,377	5,378	5,318	5,324	5,341	5,320	0	5,339	7	0	(1)	(1)	61	(6)	(17)	20	5,320	(5,339)	0.12 %
06-2014	4,944	4,935	4,934	4,869	4,869	4,810	4,802	4,805	4,797	0	4,819	9	1	65	0	58	8	(3)	8	4,797	(4,819)	0.19 %
12-2014	5,073	5,048	5,049	5,040	5,040	5,001	4,993	4,992	4,968	0	4,827	25	(1)	9	0	38	8	1	24	4,968	(4,827)	0.50 %
06-2015	5,088	5,093	5,092	5,094	5,094	5,036	5,003	4,992	4,907	0		(5)	1	(2)	0	58	33	11	85	4,907		-0.09 %
12-2015	5,063	5,047	5,053	5,058	5,049	4,992	4,968	4,860	4,496			16	(6)	(5)	8	58	24	108	363			0.32 %
06-2016	4,632	4,611	4,609	4,570	4,557	4,455	4,373	4,191				21	2	39	13	102	82	182				0.45 %
12-2016	4,997	5,007	5,009	5,020	4,990	4,907	4,740					(10)	(2)	(11)	30	83	168					-0.20 %
06-2017	4,514	4,527	4,542	4,567	4,498	4,373						(13)	(15)	(24)	69	125						-0.28 %
12-2017	4,664	4,832	4,853	4,902	4,758							(168)	(22)	(48)	143							-3.47 %
06-2018	4,272	4,525	4,607	4,511								(253)	(82)	97								-5.59 %
12-2018	4,560	4,764	4,858									(205)	(94)									-4.30 %
06-2019	3,969	4,135										(166)										-4.01 %
12-2019	4,454																					
Total	$ 170,500	$ 166,809	$ 162,896	$ 157,920	$ 153,150	$ 147,699	$ 143,008	$ 138,018	$ 133,338	$ 0	$ 123,953	($ 762)	($ 222)	$ 117	$ 259	$ 693	$ 318	$ 251	$ 489	$ 128,841	($ 123,953)	-0.46 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	926	926	926	0	0	0
12-2000	1,132	1,132	1,132	0	0	0
06-2001	1,181	1,181	1,181	0	0	0
12-2001	988	988	988	0	0	0
06-2002	903	903	903	0	0	0
12-2002	1,023	1,023	1,023	0	0	0
06-2003	997	997	997	0	0	0
12-2003	921	921	921	0	0	0
06-2004	859	859	859	0	0	0
12-2004	917	917	917	0	0	0
06-2005	804	804	804	0	0	0
12-2005	933	933	933	0	0	0
06-2006	780	780	780	0	0	0
12-2006	930	930	930	0	0	0
06-2007	839	839	839	0	0	0
12-2007	887	887	887	0	0	0
06-2008	772	772	771	1	0	1
12-2008	977	977	977	0	0	0
06-2009	810	810	806	4	0	4
12-2009	991	991	988	3	0	3
06-2010	917	917	915	2	0	2
12-2010	1,017	1,017	1,016	1	0	1
06-2011	915	915	911	4	0	4
12-2011	1,089	1,089	1,084	5	0	5
06-2012	960	960	959	1	0	1
12-2012	1,123	1,123	1,116	7	0	7
06-2013	1,073	1,073	1,061	12	0	12
12-2013	1,163	1,163	1,148	15	0	15
06-2014	1,019	1,019	999	20	0	20
12-2014	1,094	1,094	1,076	18	0	18
06-2015	1,040	1,040	1,003	37	0	37
12-2015	1,085	1,085	1,037	48	0	48
06-2016	942	942	898	44	0	44
12-2016	1,095	1,095	1,011	84	0	84
06-2017	884	883	775	108	1	109
12-2017	966	962	817	145	4	149
06-2018	832	817	617	200	15	215
12-2018	881	860	488	372	21	393
06-2019	773	752	264	488	21	509
12-2019	919	774	70	704	145	849
Total	38,358	38,150	35,827	2,323	208	2,531

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	926	926		926
12-2000	1,132	1,132		1,132
06-2001	1,181	1,181		1,181
12-2001	988	988		988
06-2002	903	903		903
12-2002	1,023	1,023		1,023
06-2003	997	997		997
12-2003	921	921		921
06-2004	859	859		859
12-2004	917	917		917
06-2005	804	804		804
12-2005	933	933		933
06-2006	780	780		780
12-2006	930	930		930
06-2007	839	839		839
12-2007	887	887		887
06-2008	772	772		772
12-2008	977	977		977
06-2009	810	810		810
12-2009	991	991		991
06-2010	917	917		917
12-2010	1,017	1,017		1,017
06-2011	915	915		915
12-2011	1,089	1,089		1,089
06-2012	960	960		960
12-2012	1,123	1,123		1,123
06-2013	1,073	1,073		1,073
12-2013	1,163	1,163		1,163
06-2014	1,019	1,019		1,019
12-2014	1,094	1,094		1,094
06-2015	1,040	1,040		1,040
12-2015	1,085	1,085		1,085
06-2016	942	942		942
12-2016	1,095	1,095		1,095
06-2017	884	884		884
12-2017	966	966		966
06-2018	832	832		832
12-2018	881	881		881
06-2019	773	773		773
12-2019	919	919		919
Total	38,358	38,358		38,358

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 926	$ 926	$ 926	$ 926	$ 926	$ 926	$ 926	$ 926	$ 926	$ 0	$ 926	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 926	($ 926)	0.00 %
12-2000	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	0	1,132	0	0	0	0	0	0	0	0	1,132	(1,132)	0.00 %
06-2001	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	0	1,181	0	0	0	0	0	0	0	0	1,181	(1,181)	0.00 %
12-2001	988	987	987	987	987	987	987	987	986	0	987	1	0	0	0	0	0	0	1	986	(987)	0.10 %
06-2002	903	903	903	903	903	903	903	903	903	0	903	0	0	0	0	0	0	0	0	903	(903)	0.00 %
12-2002	1,023	1,023	1,023	1,023	1,023	1,023	1,022	1,022	1,021	0	1,023	0	0	0	0	0	1	0	1	1,021	(1,023)	0.00 %
06-2003	997	997	997	997	997	997	997	997	997	0	997	0	0	0	0	0	0	0	0	997	(997)	0.00 %
12-2003	921	921	921	921	921	921	921	921	921	0	922	0	0	0	0	0	0	0	0	921	(922)	0.00 %
06-2004	859	859	859	859	859	859	859	859	859	0	859	0	0	0	0	0	0	0	0	859	(859)	0.00 %
12-2004	917	917	917	917	917	917	918	918	918	0	919	0	0	0	0	0	(1)	0	0	918	(919)	0.00 %
06-2005	804	804	804	804	804	804	804	804	804	0	803	0	0	0	0	0	0	0	0	804	(803)	0.00 %
12-2005	933	933	933	933	933	933	933	933	933	0	934	0	0	0	0	0	0	0	0	933	(934)	0.00 %
06-2006	780	780	780	780	780	780	780	780	780	0	780	0	0	0	0	0	0	0	0	780	(780)	0.00 %
12-2006	930	931	931	931	931	929	929	929	930	0	930	(1)	0	0	0	2	0	0	(1)	930	(930)	-0.11 %
06-2007	839	840	840	840	840	839	839	840	840	0	840	(1)	0	0	0	1	0	(1)	0	840	(840)	-0.12 %
12-2007	887	888	888	888	888	888	889	889	889	0	890	(1)	0	0	0	0	(1)	0	0	889	(890)	-0.11 %
06-2008	772	772	772	772	772	771	771	771	771	0	774	0	0	0	0	1	0	0	0	771	(774)	0.00 %
12-2008	977	977	977	977	977	977	978	981	979	0	980	0	0	0	0	0	(1)	(3)	2	979	(980)	0.00 %
06-2009	810	807	807	807	807	806	806	806	806	0	809	3	0	0	0	1	0	0	0	806	(809)	0.37 %
12-2009	991	994	994	994	994	986	986	987	989	0	991	(3)	0	0	0	8	0	(1)	(2)	989	(991)	-0.30 %
06-2010	917	919	919	919	919	911	910	910	911	0	917	(2)	0	0	0	8	1	0	(1)	911	(917)	-0.22 %
12-2010	1,017	1,021	1,021	1,021	1,021	1,014	1,015	1,013	1,014	0	1,021	(4)	0	0	0	7	(1)	2	(1)	1,014	(1,021)	-0.39 %
06-2011	915	918	918	918	918	914	913	917	913	0	919	(3)	0	0	0	4	1	(4)	3	913	(919)	-0.33 %
12-2011	1,089	1,095	1,095	1,095	1,095	1,088	1,089	1,086	1,088	0	1,097	(6)	0	0	0	7	(1)	2	(2)	1,088	(1,097)	-0.55 %
06-2012	960	960	960	960	960	957	957	965	964	0	966	0	0	0	0	3	(1)	(8)	1	964	(966)	0.00 %
12-2012	1,123	1,131	1,131	1,131	1,131	1,111	1,108	1,114	1,121	0	1,119	(8)	0	0	0	20	2	(6)	(7)	1,121	(1,119)	-0.67 %
06-2013	1,073	1,070	1,070	1,070	1,070	965	964	971	971	0	996	3	0	0	0	105	1	(8)	0	971	(996)	0.30 %
12-2013	1,163	1,156	1,156	1,156	1,156	1,044	1,046	1,058	1,048	0	1,060	7	0	0	0	113	(2)	(12)	9	1,048	(1,060)	0.58 %
06-2014	1,019	1,009	1,009	1,009	1,009	914	908	918	922	0	921	10	0	0	0	94	6	(9)	(4)	922	(921)	1.02 %
12-2014	1,094	1,071	1,071	1,071	1,071	950	952	974	987	0	932	23	0	0	0	120	(2)	(21)	(14)	987	(932)	2.19 %
06-2015	1,040	1,045	1,045	1,045	1,045	912	899	917	892	0		(5)	0	0	0	133	13	(18)	24	892		-0.44 %
12-2015	1,085	1,066	1,066	1,066	1,066	914	918	943	933			19	0	0	0	152	(4)	(25)	10			1.79 %
06-2016	942	919	919	919	919	772	777	832				23	0	0	0	148	(5)	(56)				2.46 %
12-2016	1,095	1,100	1,100	1,100	1,100	919	895					(5)	0	0	0	181	24					-0.45 %
06-2017	884	882	882	882	882	687						2	0	0	0	195						0.27 %
12-2017	966	1,012	1,012	1,012	1,012							(46)	0	0	0							-4.52 %
06-2018	832	900	892	893								(67)	8	(1)								-7.48 %
12-2018	881	990	972									(109)	17									-11.00 %
06-2019	773	869										(96)										-11.06 %
12-2019	919																					
Total	$ 38,358	$ 37,703	$ 36,809	$ 35,837	$ 34,945	$ 32,630	$ 31,912	$ 31,184	$ 30,331	$ 0	$ 28,527	($ 264)	$ 25	($ 1)	$ 0	$ 1,303	$ 31	($ 167)	$ 20	$ 29,398	($ 28,527)	-0.70 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	926	1.0000	1.0000	926
12-2000	234	1,132	1.0000	1.0000	1,132
06-2001	228	1,181	1.0000	1.0000	1,181
12-2001	222	988	1.0000	1.0000	988
06-2002	216	903	1.0000	1.0000	903
12-2002	210	1,023	1.0000	1.0000	1,023
06-2003	204	997	1.0000	1.0000	997
12-2003	198	921	1.0000	1.0000	921
06-2004	192	859	1.0000	1.0000	859
12-2004	186	917	1.0000	1.0000	917
06-2005	180	804	1.0000	1.0000	804
12-2005	174	933	1.0000	1.0000	933
06-2006	168	780	1.0000	1.0000	780
12-2006	162	930	1.0000	1.0000	930
06-2007	156	839	1.0000	1.0000	839
12-2007	150	887	1.0000	1.0000	887
06-2008	144	772	1.0000	1.0000	772
12-2008	138	977	1.0000	1.0000	977
06-2009	132	810	1.0000	1.0000	810
12-2009	126	991	1.0000	1.0000	991
06-2010	120	917	1.0000	1.0000	917
12-2010	114	1,017	1.0000	1.0000	1,017
06-2011	108	915	1.0000	1.0000	915
12-2011	102	1,089	1.0000	1.0000	1,089
06-2012	96	960	1.0000	1.0000	960
12-2012	90	1,123	1.0000	1.0000	1,123
06-2013	84	1,073	1.0000	1.0000	1,073
12-2013	78	1,163	1.0000	1.0000	1,163
06-2014	72	1,019	1.0000	1.0000	1,019
12-2014	66	1,094	1.0000	1.0000	1,094
06-2015	60	1,040	1.0000	1.0000	1,040
12-2015	54	1,085	1.0000	1.0000	1,085
06-2016	48	942	1.0000	1.0000	942
12-2016	42	1,095	1.0000	1.0000	1,095
06-2017	36	883	1.0016	1.0016	884
12-2017	30	962	1.0028	1.0044	966
06-2018	24	817	1.0143	1.0187	832
12-2018	18	860	1.0056	1.0245	881
06-2019	12	752	1.0030	1.0276	773
12-2019	6	774	1.1557	1.1876	919
Total		38,150			38,358

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Bodily Injury

Exhibit 2. 1. 2

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	986	1,055	1,009	993	971	960	969	959	985	975	967	963	963	957	938	933	934	932	930	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926
12-2000	1,057	1,154	1,178	1,201	1,168	1,155	1,217	1,206	1,188	1,181	1,173	1,169	1,161	1,137	1,134	1,135	1,133	1,139	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	
06-2001	1,112	1,185	1,251	1,258	1,229	1,276	1,264	1,262	1,249	1,231	1,234	1,225	1,195	1,188	1,188	1,183	1,185	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181		
12-2001	986	1,083	1,074	1,062	1,097	1,084	1,069	1,045	1,042	1,031	1,018	991	990	990	991	995	992	992	989	990	990	990	990	991	991	990	987	986	986	987	987	987	987	987	988	988	988			
06-2002	961	989	977	1,016	989	987	977	963	958	956	915	911	906	909	912	906	905	905	904	903	904	903	904	904	904	903	903	903	903	903	903	903	903	903	903	903				
12-2002	987	1,114	1,182	1,163	1,151	1,140	1,125	1,120	1,105	1,044	1,039	1,038	1,030	1,032	1,026	1,025	1,023	1,023	1,023	1,023	1,023	1,023	1,023	1,023	1,023	1,023	1,021	1,022	1,022	1,023	1,023	1,023	1,023	1,023	1,023					
06-2003	1,049	1,218	1,179	1,169	1,129	1,096	1,094	1,083	1,031	1,024	1,018	1,010	1,006	1,000	1,001	1,001	1,001	999	998	998	998	998	998	997	997	997	997	997	997	997	997	997	997	997						
12-2003	1,015	1,098	1,087	1,063	1,036	1,020	992	953	944	941	942	937	926	926	926	926	924	922	921	921	921	921	922	922	921	921	921	921	921	921	921	921	921							
06-2004	983	1,055	985	966	960	925	883	870	870	878	875	864	861	860	860	858	857	858	860	859	859	859	858	859	859	859	859	859	859	859	859	859								
12-2004	940	1,063	1,043	1,049	1,019	954	950	950	939	931	928	928	926	921	922	922	922	923	921	919	919	918	918	918	918	917	917	917	917	917	917									
06-2005	806	938	951	909	850	834	833	818	815	808	806	804	804	803	803	802	804	803	803	803	803	804	804	804	804	804	804	804	804	804										
12-2005	927	1,087	1,061	999	981	965	955	959	946	945	939	933	933	934	934	936	937	936	934	932	933	933	933	933	933	933	933	933	933											
06-2006	786	864	847	823	817	815	810	783	783	780	781	779	778	778	778	778	778	780	780	780	780	780	780	780	780	780	780	780												
12-2006	944	1,039	996	996	973	974	935	937	933	928	929	929	931	931	932	932	930	930	930	929	929	929	931	931	930	930	930													
06-2007	867	958	934	902	907	873	870	856	849	847	840	839	840	840	840	840	840	840	840	839	839	840	839	839	839	839														
12-2007	879	963	985	983	914	908	896	895	893	893	890	891	890	890	890	889	889	889	889	888	888	888	888	887	887															
06-2008	761	898	878	821	815	799	800	791	792	793	788	794	785	775	772	772	772	772	772	772	772	773	773	772																
12-2008	940	1,089	1,017	1,031	1,003	996	993	989	987	994	993	992	980	979	979	981	978	977	977	977	977	977	977																	
06-2009	796	843	827	788	793	792	797	797	798	808	809	810	805	806	806	806	806	807	807	809	809	810																		
12-2009	1,002	1,090	994	1,000	987	983	988	990	991	989	991	991	989	987	986	986	994	994	994	992	991																			
06-2010	974	930	905	894	892	892	895	925	918	919	915	911	910	910	911	919	920	919	917	917																				
12-2010	1,017	1,068	1,006	1,011	1,016	1,005	1,026	1,025	1,021	1,015	1,013	1,013	1,015	1,014	1,021	1,022	1,019	1,019	1,017																					
06-2011	829	921	900	898	901	919	917	922	918	914	916	913	914	918	917	915	915	915																						
12-2011	1,090	1,088	1,067	1,072	1,119	1,110	1,097	1,089	1,088	1,086	1,090	1,088	1,095	1,091	1,091	1,089	1,089																							
06-2012	876	961	952	982	979	964	966	966	965	958	958	960	961	961	960	960																								
12-2012	1,033	1,130	1,106	1,106	1,123	1,124	1,117	1,117	1,113	1,112	1,132	1,132	1,136	1,126	1,123																									
06-2013	1,051	1,101	1,087	1,093	1,091	1,070	1,072	1,073	1,072	1,068	1,092	1,092	1,072	1,073																										
12-2013	1,059	1,157	1,162	1,169	1,159	1,161	1,162	1,160	1,159	1,180	1,182	1,165	1,163																											
06-2014	999	1,017	999	1,004	1,006	1,008	1,012	1,015	1,031	1,035	1,023	1,019																												
12-2014	953	1,078	1,082	1,078	1,084	1,078	1,078	1,115	1,119	1,096	1,094																													
06-2015	948	999	1,013	1,020	1,036	1,044	1,043	1,046	1,043	1,040																														
12-2015	935	1,050	1,047	1,050	1,071	1,078	1,084	1,080	1,085																															
06-2016	873	923	923	932	939	944	943	942																																
12-2016	940	1,074	1,076	1,081	1,091	1,093	1,095																																	
06-2017	793	842	855	866	882	883																																		
12-2017	838	936	948	948	962																																			
06-2018	730	807	814	817																																				
12-2018	727	878	860																																					
06-2019	712	752																																						
12-2019	774																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Third Party Liability - Bodily Injury

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0700	0.9564	0.9841	0.9778	0.9887	1.0094	0.9897	1.0271	0.9898	0.9918	0.9959	1.0000	0.9938	0.9801	0.9947	1.0011	0.9979	0.9979	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0918	1.0208	1.0195	0.9725	0.9889	1.0537	0.9910	0.9851	0.9941	0.9932	0.9966	0.9932	0.9793	0.9974	1.0009	0.9982	1.0053	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0656	1.0557	1.0056	0.9769	1.0382	0.9906	0.9984	0.9897	0.9856	1.0024	0.9927	0.9755	0.9941	1.0000	0.9958	1.0017	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0984	0.9917	0.9888	1.0330	0.9881	0.9862	0.9775	0.9971	0.9894	0.9874	0.9735	0.9990	1.0000	1.0010	1.0040	0.9970	1.0000	0.9970	1.0010	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990	0.9970	0.9990	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000					
06-2002	1.0291	0.9879	1.0399	0.9734	0.9980	0.9899	0.9857	0.9948	0.9979	0.9571	0.9956	0.9945	1.0033	1.0033	0.9934	0.9989	1.0000	0.9989	0.9989	1.0011	0.9989	1.0011	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1287	1.0610	0.9839	0.9897	0.9904	0.9868	0.9956	0.9866	0.9448	0.9952	0.9990	0.9923	1.0019	0.9942	0.9990	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9980	1.0010	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.1611	0.9680	0.9915	0.9658	0.9708	0.9982	0.9899	0.9520	0.9932	0.9941	0.9921	0.9960	0.9940	1.0010	1.0000	1.0000	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	1.0818	0.9900	0.9779	0.9746	0.9846	0.9725	0.9607	0.9906	0.9968	1.0011	0.9947	0.9883	1.0000	1.0000	1.0000	0.9978	0.9978	0.9989	1.0000	1.0000	1.0000	1.0011	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0732	0.9336	0.9807	0.9938	0.9635	0.9546	0.9853	1.0000	1.0092	0.9966	0.9874	0.9965	0.9988	1.0000	0.9977	0.9988	1.0012	1.0023	0.9988	1.0000	1.0000	0.9988	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.1309	0.9812	1.0058	0.9714	0.9362	0.9958	1.0000	0.9884	0.9915	0.9968	1.0000	0.9978	0.9946	1.0011	1.0000	1.0000	1.0011	0.9978	0.9978	1.0000	0.9989	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.1638	1.0139	0.9558	0.9351	0.9812	0.9988	0.9820	0.9963	0.9914	0.9975	0.9975	1.0000	0.9988	1.0000	0.9988	1.0025	0.9988	1.0000	1.0000	1.0000	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.1726	0.9761	0.9416	0.9820	0.9837	0.9896	1.0042	0.9864	0.9989	0.9937	0.9936	1.0000	1.0011	1.0000	1.0021	1.0011	0.9989	0.9979	0.9979	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.0992	0.9803	0.9717	0.9927	0.9976	0.9939	0.9667	1.0000	0.9962	1.0013	0.9974	0.9987	1.0000	1.0000	1.0000	1.0000	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.1006	0.9586	1.0000	0.9769	1.0010	0.9600	1.0021	0.9957	0.9946	1.0011	1.0000	1.0022	1.0000	1.0011	1.0000	0.9979	1.0000	1.0000	0.9989	1.0000	1.0000	1.0022	1.0000	0.9989	1.0000	1.0000														
06-2007	1.1050	0.9749	0.9657	1.0055	0.9625	0.9966	0.9839	0.9918	0.9976	0.9917	0.9988	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0012	0.9988	1.0000	1.0000															
12-2007	1.0956	1.0228	0.9980	0.9298	0.9934	0.9868	0.9989	0.9978	1.0000	0.9966	1.0011	0.9989	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	0.9989	1.0000																
06-2008	1.1800	0.9777	0.9351	0.9927	0.9804	1.0013	0.9888	1.0013	1.0013	0.9937	1.0076	0.9887	0.9873	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0013	1.0000	0.9987																	
12-2008	1.1585	0.9339	1.0138	0.9728	0.9930	0.9970	0.9960	0.9980	1.0071	0.9990	0.9990	0.9879	0.9990	1.0000	1.0020	0.9969	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0590	0.9810	0.9528	1.0063	0.9987	1.0063	1.0000	1.0013	1.0125	1.0012	1.0012	0.9938	1.0012	1.0000	1.0000	1.0000	1.0012	1.0000	1.0025	1.0000	1.0012																			
12-2009	1.0878	0.9119	1.0060	0.9870	0.9959	1.0051	1.0020	1.0010	0.9980	1.0020	1.0000	0.9980	0.9980	0.9990	1.0000	1.0081	1.0000	1.0000	0.9980	0.9990																			
06-2010	0.9548	0.9731	0.9878	0.9978	1.0000	1.0034	1.0335	0.9924	1.0011	0.9956	0.9956	0.9989	1.0000	1.0011	1.0088	1.0011	0.9989	0.9978	1.0000																				
12-2010	1.0501	0.9419	1.0050	1.0049	0.9892	1.0209	0.9990	0.9961	0.9941	0.9980	1.0000	1.0020	0.9990	1.0069	1.0010	0.9971	1.0000	0.9980																				
06-2011	1.1110	0.9772	0.9978	1.0033	1.0200	0.9978	1.0055	0.9957	0.9956	1.0022	0.9967	1.0011	1.0044	0.9989	0.9978	1.0000	1.0000																					
12-2011	0.9982	0.9807	1.0047	1.0438	0.9920	0.9883	0.9927	0.9991	0.9982	1.0037	0.9982	1.0064	0.9963	1.0000	0.9982	1.0000																						
06-2012	1.0970	0.9906	1.0315	0.9969	0.9847	1.0021	1.0000	0.9990	0.9927	1.0000	1.0021	1.0010	1.0000	0.9990	1.0000																						
12-2012	1.0939	0.9788	1.0000	1.0154	1.0009	0.9938	1.0000	0.9964	0.9991	1.0180	1.0000	1.0035	0.9912	0.9973																						
06-2013	1.0476	0.9873	1.0055	0.9982	0.9808	1.0019	1.0009	0.9991	0.9963	1.0225	1.0000	0.9817	1.0009																						
12-2013	1.0925	1.0043	1.0060	0.9914	1.0017	1.0009	0.9983	0.9991	1.0181	1.0017	0.9856	0.9983																							
06-2014	1.0180	0.9823	1.0050	1.0020	1.0020	1.0040	1.0030	1.0158	1.0039	0.9884	0.9961																								
12-2014	1.1312	1.0037	0.9963	1.0056	0.9945	1.0000	1.0343	1.0036	0.9794	0.9982																									
06-2015	1.0538	1.0140	1.0069	1.0157	1.0077	0.9990	1.0029	0.9971	0.9971																										
12-2015	1.1230	0.9971	1.0029	1.0200	1.0065	1.0056	0.9963	1.0046																											
06-2016	1.0573	1.0000	1.0098	1.0075	1.0053	0.9989	0.9989																												
12-2016	1.1426	1.0019	1.0046	1.0093	1.0018	1.0018																													
06-2017	1.0618	1.0154	1.0129	1.0185	1.0011																														
12-2017	1.1169	1.0128	1.0000	1.0148																															
06-2018	1.1055	1.0087	1.0037																																
12-2018	1.2077	0.9795																																	
06-2019	1.0562																																		
12-2019																																			
4 Half Yr Avg	1.1216	1.0041	1.0053	1.0125	1.0037	1.0013	1.0081	1.0053	0.9996	1.0027	0.9954	0.9961	0.9971	0.9988	0.9992	0.9995	0.9997	0.9990	1.0001	0.9997	1.0006	0.9997	0.9994	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.1151	1.0030	1.0056	1.0143	1.0028	1.0016	1.0056	1.0032	0.9990	1.0048	0.9970	0.9987	0.9986	1.0005	1.0010	1.0010	0.9999	0.9993	0.9999	0.9998	1.0006	1.0002	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.1056	1.0015	1.0048	1.0083	1.0002	1.0008	1.0027	1.0009	0.9975	1.0028	0.9974	0.9985	0.9990	0.9998	1.0007	1.0003	0.9999	0.9996	0.9995	1.0000	1.0004	1.0000	0.9999	0.9998	0.9999	0.9998	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.0934	0.9983	1.0064	1.0102	0.9992	1.0013	1.0048	1.0000	0.9995	1.0017	0.9988	0.9972	0.9984	1.0000	1.0006	1.0003	1.0000	0.9996	0.9994	1.0000	1.0003	1.0001	0.9999	0.9998	0.9998	0.9996	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0941	0.9876	0.9946	0.9932	0.9921	0.9968	0.9959	0.9962	0.9957	0.9974	0.9965	0.9963	0.9977	0.9991	0.9997	0.9998	0.9999	0.9991	0.9994	1.0001	1.0001	0.9999	0.9999	0.9998	0.9996	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.1112	1.0107	1.0042	1.0120	1.0036	1.0004	1.0009	1.0041	1.0005	0.9999	0.9980	0.9997	0.9982	0.9989	0.9991	1.0000	1.0000	0.9990	1.0000	1.0000	1.0006	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.1067	1.0058	1.0052	1.0145	1.0037	1.0012	1.0008	1.0016	0.9991	1.0045	0.9986	1.0010	0.9991	0.9997	0.9998	1.0003	0.9997	0.9995	0.9997	1.0000	1.0006	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0993	1.0026	1.0049	1.0089	1.0017	1.0011	1.0000	0.9998	0.9971	1.0022	0.9983	0.9996	0.9993	0.9994	1.0000	0.9998	0.9999	0.9998	0.9993	1.0000	1.0005	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0902	0.9985	1.0052	1.0089	0.9990	1.0008	1.0034	0.9993	0.9996	1.0011	0.9992	0.9978	0.9988	0.9997	1.0002	1.0000	0.9999	0.9995	0.9993	1.0000	1.0003	1.0001	0.9999	0.9999	0.9998	0.9998	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0948	0.9876	0.9950	0.9936	0.9924	0.9963	0.9958	0.9967	0.9967	0.9979	0.9969	0.9967	0.9981	0.9996	0.9996	0.9996	0.9998	0.9992	0.9994	1.0001	1.0002	1.0001	0.9999	0.9999	0.9998	0.9998	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.1217	1.0040	1.0051	1.0123	1.0038	1.0014	1.0084	1.0052	0.9998	1.0027	0.9953	0.9961	0.9970	0.9988	0.9992	0.9995	0.9997	0.9989	1.0000	0.9997	1.0006	0.9997	0.9994	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.1158	1.0029	1.0055	1.0142	1.0028	1.0016	1.0057	1.0031	0.9991	1.0050	0.9968	0.9986	0.9984	1.0005	1.0008	1.0010	0.9998	0.9993	0.9998	1.0000	1.0006	1.0002	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.1053	1.0014	1.0046	1.0078	1.0001	1.0008	1.0027	1.0009	0.9976	1.0031	0.9973	0.9985	0.9988	0.9999	1.0006	1.0003	0.9999	0.9996	0.9994	1.0000	1.0003	1.0000	0.9999	0.9998	0.9999	0.9998	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.0916	0.9979	1.0062	1.0101	0.9989	1.0012	1.0045	1.0001	0.9994	1.0021	0.9985	0.9974	0.9983	1.0000	1.0006	1.0003	1.0000	0.9995	0.9994	1.0000	1.0002	1.0002	0.9999	0.9998	0.9998	0.9996	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.0922	0.9875	0.9951	0.9930	0.9924	0.9970	0.9961	0.9959	0.9953	0.9976	0.9963	0.9960	0.9974	0.9991	0.9997	0.9998	0.9999	0.9990	0.9994	1.0001	1.0001	1.0001	0.9999	0.9999	0.9998	0.9996	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.0745	1.0080	1.0088	1.0139	1.0047	1.0007	1.0016	1.0040	0.9991	1.0036	0.9994	0.9946	1.0018	0.9997	1.0022	1.0004	1.0001	0.9993	1.0008	1.0000	1.0012	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.1557	0.9981	1.0025	1.0147	1.0009	1.0025	1.0096	1.0025	0.9989	1.0060	0.9946	1.0028	0.9955	1.0014	0.9997	1.0017	0.9997	0.9993	0.9990	0.9997	1.0000	1.0007	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	1.0702	1.0095	1.0083	1.0109	1.0040	1.0010	1.0014	1.0027	0.9975	1.0033	0.9987	0.9957	1.0013	0.9997	1.0017	1.0003	1.0000	0.9995	1.0003	1.0000	1.0009	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.1475	0.9978	1.0010	1.0124	1.0011	1.0021	1.0072	1.0009	0.9987	1.0054	0.9959	1.0026	0.9961	1.0008	1.0003	1.0005	0.9997	0.9995	0.9989	0.9997	1.0000	1.0005	0.9997	0.9997	0.9997	1.0000	1.0002	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S1 Avg	1.0743	1.0078	1.0089	1.0138	1.0049	1.0007	1.0017	1.0038	0.9990	1.0039	0.9993	0.9939	1.0017	0.9996	1.0022	1.0004	1.0000	0.9992	1.0008	1.0000	1.0012	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.1529	0.9986	1.0026	1.0146	1.0009	1.0025	1.0093	1.0024	0.9991	1.0059	0.9944	1.0027	0.9954	1.0012	0.9997	1.0016	0.9997	0.9993	0.9990	0.9996	1.0000	1.0007	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S1 Avg	1.0762	0.9882	0.9926	0.9915	0.9939	0.9967	0.9954	0.9966	0.9971	0.9959	0.9969	0.9942	0.9983	0.9984	0.9989	1.0004	0.9994	0.9996	0.9995	1.0001	1.0003	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.1078	0.9868	0.9974	0.9943	0.9909	0.9973	0.9968	0.9954	0.9934	0.9992	0.9957	0.9977	0.9966	0.9998	1.0005	0.9993	1.0003	0.9984	0.9993	1.0000	0.9999	1.0003	1.0000	0.9997	0.9997	0.9993	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - BI	1.0396	1.0892	1.1172	1.1073	0.9947	1.0239	0.9662	0.9794	0.9967	0.9906	0.9934	0.9946	0.9939	1.0041	0.9945	1.0022	1.0013	0.9998	1.0002	1.0045	0.9975	1.0013	0.9976	0.9999	1.0001	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.9990	1.0000	1.0000	1.0000	1.0000
Default	1.1557	1.0030	1.0056	1.0143	1.0028	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.1557	1.0030	1.0056	1.0143	1.0028	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.1876	1.0276	1.0245	1.0187	1.0044	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8420	0.9731	0.9761	0.9816	0.9956	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	2,805	2,805	2,805	0	0	0
12-2000	3,134	3,134	3,134	0	0	0
06-2001	3,458	3,458	3,457	1	0	1
12-2001	2,808	2,808	2,808	0	0	0
06-2002	2,667	2,667	2,667	0	0	0
12-2002	2,641	2,641	2,641	0	0	0
06-2003	2,891	2,891	2,891	0	0	0
12-2003	2,408	2,408	2,408	0	0	0
06-2004	2,801	2,801	2,801	0	0	0
12-2004	2,561	2,561	2,561	0	0	0
06-2005	2,659	2,659	2,659	0	0	0
12-2005	2,828	2,828	2,828	0	0	0
06-2006	2,754	2,754	2,754	0	0	0
12-2006	2,962	2,962	2,962	0	0	0
06-2007	3,129	3,129	3,129	0	0	0
12-2007	2,774	2,774	2,774	0	0	0
06-2008	2,674	2,674	2,674	0	0	0
12-2008	3,014	3,014	3,014	0	0	0
06-2009	3,071	3,071	3,071	0	0	0
12-2009	3,540	3,540	3,540	0	0	0
06-2010	3,184	3,184	3,183	1	0	1
12-2010	3,705	3,705	3,705	0	0	0
06-2011	3,594	3,594	3,594	0	0	0
12-2011	3,884	3,884	3,883	1	0	1
06-2012	3,545	3,545	3,544	1	0	1
12-2012	3,945	3,945	3,944	1	0	1
06-2013	3,788	3,788	3,788	0	0	0
12-2013	4,220	4,220	4,220	0	0	0
06-2014	3,925	3,925	3,924	1	0	1
12-2014	3,979	3,979	3,976	3	0	3
06-2015	4,048	4,048	4,047	1	0	1
12-2015	3,978	3,978	3,976	2	0	2
06-2016	3,690	3,690	3,686	4	0	4
12-2016	3,902	3,902	3,901	1	0	1
06-2017	3,630	3,630	3,626	4	0	4
12-2017	3,698	3,698	3,684	14	0	14
06-2018	3,440	3,429	3,396	33	11	44
12-2018	3,678	3,643	3,526	117	35	152
06-2019	3,196	3,104	2,802	302	92	394
12-2019	3,534	2,889	1,409	1,480	645	2,125
Total	132,142	131,359	129,392	1,967	783	2,750

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	2,805	2,805		2,805
12-2000	3,134	3,134		3,134
06-2001	3,458	3,458		3,458
12-2001	2,808	2,808		2,808
06-2002	2,667	2,667		2,667
12-2002	2,641	2,641		2,641
06-2003	2,891	2,891		2,891
12-2003	2,408	2,408		2,408
06-2004	2,801	2,801		2,801
12-2004	2,561	2,561		2,561
06-2005	2,659	2,659		2,659
12-2005	2,828	2,828		2,828
06-2006	2,754	2,754		2,754
12-2006	2,962	2,962		2,962
06-2007	3,129	3,129		3,129
12-2007	2,774	2,774		2,774
06-2008	2,674	2,674		2,674
12-2008	3,014	3,014		3,014
06-2009	3,071	3,071		3,071
12-2009	3,540	3,540		3,540
06-2010	3,184	3,184		3,184
12-2010	3,705	3,705		3,705
06-2011	3,594	3,594		3,594
12-2011	3,884	3,884		3,884
06-2012	3,545	3,545		3,545
12-2012	3,945	3,945		3,945
06-2013	3,788	3,788		3,788
12-2013	4,220	4,220		4,220
06-2014	3,925	3,925		3,925
12-2014	3,979	3,979		3,979
06-2015	4,048	4,048		4,048
12-2015	3,978	3,978		3,978
06-2016	3,690	3,690		3,690
12-2016	3,902	3,902		3,902
06-2017	3,630	3,630		3,630
12-2017	3,698	3,698		3,698
06-2018	3,440	3,440		3,440
12-2018	3,678	3,678		3,678
06-2019	3,196	3,196		3,196
12-2019	3,534	3,534		3,534
Total	132,142	132,142		132,142

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 2,805	$ 0	$ 2,805	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 2,805	($ 2,805)	0.00 %
12-2000	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	0	3,134	0	0	0	0	0	0	0	0	3,134	(3,134)	0.00 %
06-2001	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	0	3,458	0	0	0	0	0	0	0	0	3,458	(3,458)	0.00 %
12-2001	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	0	2,808	0	0	0	0	0	0	0	0	2,808	(2,808)	0.00 %
06-2002	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	0	2,667	0	0	0	0	0	0	0	0	2,667	(2,667)	0.00 %
12-2002	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	0	2,641	0	0	0	0	0	0	0	0	2,641	(2,641)	0.00 %
06-2003	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	0	2,891	0	0	0	0	0	0	0	0	2,891	(2,891)	0.00 %
12-2003	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	0	2,408	0	0	0	0	0	0	0	0	2,408	(2,408)	0.00 %
06-2004	2,801	2,801	2,801	2,801	2,801	2,802	2,802	2,802	2,802	0	2,802	0	0	0	0	(1)	0	0	0	2,802	(2,802)	0.00 %
12-2004	2,561	2,561	2,561	2,561	2,561	2,561	2,561	2,561	2,562	0	2,562	0	0	0	0	0	0	0	(1)	2,562	(2,562)	0.00 %
06-2005	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	0	2,659	0	0	0	0	0	0	0	0	2,659	(2,659)	0.00 %
12-2005	2,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828	0	2,829	0	0	0	0	0	0	0	0	2,828	(2,829)	0.00 %
06-2006	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	0	2,754	0	0	0	0	0	0	0	0	2,754	(2,754)	0.00 %
12-2006	2,962	2,962	2,963	2,963	2,963	2,963	2,963	2,963	2,963	0	2,963	0	(1)	0	0	0	0	0	0	2,963	(2,963)	0.00 %
06-2007	3,129	3,129	3,129	3,129	3,129	3,129	3,129	3,130	3,130	0	3,130	0	0	0	0	0	0	(1)	0	3,130	(3,130)	0.00 %
12-2007	2,774	2,774	2,775	2,775	2,775	2,774	2,774	2,774	2,774	0	2,774	0	(1)	0	0	1	0	0	0	2,774	(2,774)	0.00 %
06-2008	2,674	2,674	2,674	2,674	2,674	2,673	2,673	2,673	2,673	0	2,675	0	0	0	0	1	0	0	0	2,673	(2,675)	0.00 %
12-2008	3,014	3,014	3,014	3,014	3,014	3,013	3,013	3,013	3,013	0	3,014	0	0	0	0	1	0	0	0	3,013	(3,014)	0.00 %
06-2009	3,071	3,071	3,071	3,071	3,071	3,071	3,071	3,071	3,071	0	3,070	0	0	0	0	0	0	0	0	3,071	(3,070)	0.00 %
12-2009	3,540	3,540	3,540	3,540	3,541	3,539	3,539	3,539	3,539	0	3,540	0	0	0	(1)	2	0	0	0	3,539	(3,540)	0.00 %
06-2010	3,184	3,184	3,185	3,185	3,185	3,185	3,185	3,185	3,185	0	3,186	0	(1)	0	0	0	0	0	0	3,185	(3,186)	0.00 %
12-2010	3,705	3,705	3,705	3,705	3,705	3,705	3,705	3,705	3,708	0	3,708	0	0	0	0	0	0	0	(3)	3,708	(3,708)	0.00 %
06-2011	3,594	3,594	3,594	3,594	3,595	3,594	3,594	3,594	3,595	0	3,597	0	0	0	(1)	1	0	0	(1)	3,595	(3,597)	0.00 %
12-2011	3,884	3,884	3,884	3,884	3,884	3,884	3,884	3,886	3,885	0	3,892	0	0	0	0	0	0	(2)	1	3,885	(3,892)	0.00 %
06-2012	3,545	3,545	3,545	3,545	3,545	3,546	3,546	3,547	3,547	0	3,554	0	0	0	0	(1)	0	(1)	0	3,547	(3,554)	0.00 %
12-2012	3,945	3,945	3,946	3,946	3,946	3,946	3,946	3,946	3,946	0	3,961	0	(1)	0	0	0	0	0	0	3,946	(3,961)	0.00 %
06-2013	3,788	3,788	3,788	3,788	3,789	3,851	3,851	3,853	3,855	0	3,872	0	0	0	(1)	(62)	0	(2)	(2)	3,855	(3,872)	0.00 %
12-2013	4,220	4,220	4,220	4,221	4,222	4,274	4,278	4,283	4,272	0	4,279	0	0	(1)	(1)	(52)	(4)	(5)	11	4,272	(4,279)	0.00 %
06-2014	3,925	3,926	3,925	3,860	3,860	3,896	3,894	3,887	3,875	0	3,898	(1)	1	65	0	(36)	2	7	13	3,875	(3,898)	-0.03 %
12-2014	3,979	3,977	3,978	3,969	3,969	4,051	4,041	4,018	3,981	0	3,895	2	(1)	9	0	(82)	10	22	37	3,981	(3,895)	0.05 %
06-2015	4,048	4,048	4,047	4,049	4,049	4,124	4,104	4,075	4,015	0		0	1	(2)	0	(75)	20	29	61	4,015		0.00 %
12-2015	3,978	3,981	3,987	3,992	3,984	4,078	4,049	3,916	3,563			(3)	(6)	(5)	8	(94)	28	133	353			-0.08 %
06-2016	3,690	3,692	3,690	3,651	3,638	3,683	3,596	3,358				(2)	2	39	13	(45)	87	238				-0.05 %
12-2016	3,902	3,907	3,909	3,920	3,890	3,988	3,845					(5)	(2)	(11)	30	(98)	144					-0.13 %
06-2017	3,630	3,645	3,660	3,685	3,616	3,685						(15)	(15)	(24)	69	(69)						-0.42 %
12-2017	3,698	3,820	3,841	3,890	3,746							(122)	(22)	(48)	143							-3.19 %
06-2018	3,440	3,626	3,715	3,618								(186)	(90)	97								-5.13 %
12-2018	3,678	3,775	3,886									(96)	(111)									-2.54 %
06-2019	3,196	3,266										(70)										-2.13 %
12-2019	3,534																					
Total	$ 132,142	$ 129,106	$ 126,087	$ 122,083	$ 118,205	$ 115,069	$ 111,096	$ 106,834	$ 103,007	$ 0	$ 95,426	($ 498)	($ 247)	$ 118	$ 259	($ 610)	$ 287	$ 418	$ 469	$ 99,443	($ 95,426)	-0.39 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	2,805	1.0000	1.0000	2,805
12-2000	234	3,134	1.0000	1.0000	3,134
06-2001	228	3,458	1.0000	1.0000	3,458
12-2001	222	2,808	1.0000	1.0000	2,808
06-2002	216	2,667	1.0000	1.0000	2,667
12-2002	210	2,641	1.0000	1.0000	2,641
06-2003	204	2,891	1.0000	1.0000	2,891
12-2003	198	2,408	1.0000	1.0000	2,408
06-2004	192	2,801	1.0000	1.0000	2,801
12-2004	186	2,561	1.0000	1.0000	2,561
06-2005	180	2,659	1.0000	1.0000	2,659
12-2005	174	2,828	1.0000	1.0000	2,828
06-2006	168	2,754	1.0000	1.0000	2,754
12-2006	162	2,962	1.0000	1.0000	2,962
06-2007	156	3,129	1.0000	1.0000	3,129
12-2007	150	2,774	1.0000	1.0000	2,774
06-2008	144	2,674	1.0000	1.0000	2,674
12-2008	138	3,014	1.0000	1.0000	3,014
06-2009	132	3,071	1.0000	1.0000	3,071
12-2009	126	3,540	1.0000	1.0000	3,540
06-2010	120	3,184	1.0000	1.0000	3,184
12-2010	114	3,705	1.0000	1.0000	3,705
06-2011	108	3,594	1.0000	1.0000	3,594
12-2011	102	3,884	1.0000	1.0000	3,884
06-2012	96	3,545	1.0000	1.0000	3,545
12-2012	90	3,945	1.0000	1.0000	3,945
06-2013	84	3,788	1.0000	1.0000	3,788
12-2013	78	4,220	1.0000	1.0000	4,220
06-2014	72	3,925	1.0000	1.0000	3,925
12-2014	66	3,979	1.0000	1.0000	3,979
06-2015	60	4,048	1.0000	1.0000	4,048
12-2015	54	3,978	1.0000	1.0000	3,978
06-2016	48	3,690	1.0000	1.0000	3,690
12-2016	42	3,902	1.0000	1.0000	3,902
06-2017	36	3,630	1.0000	1.0000	3,630
12-2017	30	3,698	0.9999	0.9999	3,698
06-2018	24	3,429	1.0032	1.0031	3,440
12-2018	18	3,643	1.0066	1.0097	3,678
06-2019	12	3,104	1.0198	1.0297	3,196
12-2019	6	2,889	1.1881	1.2234	3,534
Total		131,359			132,142

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	2,921	2,890	2,848	2,830	2,827	2,822	2,817	2,814	2,816	2,815	2,811	2,810	2,808	2,808	2,808	2,808	2,808	2,806	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805	2,805
12-2000	3,179	3,225	3,190	3,183	3,153	3,150	3,149	3,144	3,143	3,139	3,137	3,136	3,136	3,136	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	
06-2001	3,588	3,543	3,511	3,495	3,481	3,481	3,474	3,471	3,470	3,466	3,463	3,462	3,462	3,460	3,459	3,459	3,458	3,457	3,458	3,458	3,459	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458	3,458		
12-2001	2,811	2,882	2,858	2,842	2,827	2,821	2,814	2,818	2,814	2,812	2,811	2,811	2,811	2,811	2,809	2,809	2,810	2,810	2,809	2,809	2,809	2,809	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808	2,808			
06-2002	2,798	2,756	2,720	2,703	2,686	2,679	2,679	2,677	2,673	2,670	2,668	2,668	2,666	2,669	2,668	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667					
12-2002	2,641	2,743	2,694	2,679	2,665	2,663	2,660	2,656	2,652	2,650	2,648	2,647	2,644	2,644	2,646	2,645	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641	2,641						
06-2003	3,012	3,002	2,948	2,936	2,919	2,913	2,906	2,902	2,899	2,896	2,896	2,893	2,892	2,893	2,893	2,892	2,892	2,892	2,892	2,892	2,892	2,892	2,892	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891							
12-2003	2,603	2,485	2,457	2,443	2,431	2,422	2,420	2,415	2,412	2,409	2,412	2,411	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408	2,408							
06-2004	2,981	2,919	2,865	2,853	2,833	2,824	2,821	2,813	2,810	2,805	2,806	2,806	2,806	2,802	2,802	2,801	2,801	2,801	2,802	2,802	2,802	2,802	2,802	2,802	2,802	2,802	2,802	2,802	2,801	2,801	2,801	2,801	2,801							
12-2004	2,732	2,693	2,633	2,600	2,590	2,572	2,568	2,569	2,565	2,564	2,564	2,564	2,562	2,562	2,562	2,562	2,562	2,562	2,561	2,561	2,562	2,562	2,562	2,561	2,561	2,561	2,561	2,561	2,561	2,561	2,561									
06-2005	2,803	2,758	2,702	2,684	2,679	2,671	2,667	2,667	2,667	2,664	2,661	2,660	2,660	2,659	2,660	2,661	2,660	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659	2,659									
12-2005	2,933	2,913	2,880	2,863	2,853	2,846	2,838	2,838	2,837	2,836	2,832	2,833	2,831	2,831	2,831	2,830	2,829	2,829	2,829	2,829	2,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828										
06-2006	2,859	2,806	2,782	2,776	2,769	2,760	2,761	2,758	2,758	2,756	2,756	2,755	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754											
12-2006	2,868	3,044	3,011	2,981	2,979	2,978	2,971	2,966	2,964	2,964	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,962	2,962													
06-2007	3,183	3,193	3,163	3,141	3,144	3,136	3,136	3,132	3,130	3,129	3,129	3,129	3,129	3,130	3,130	3,130	3,130	3,130	3,130	3,129	3,129	3,129	3,129	3,129	3,129	3,129														
12-2007	2,729	2,840	2,812	2,804	2,799	2,791	2,784	2,780	2,780	2,779	2,777	2,777	2,775	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,775	2,775	2,775	2,774	2,774															
06-2008	2,727	2,744	2,725	2,712	2,698	2,687	2,683	2,684	2,683	2,680	2,680	2,678	2,677	2,676	2,676	2,674	2,674	2,674	2,674	2,674	2,674	2,674	2,674	2,674																
12-2008	2,765	3,071	3,035	3,034	3,028	3,022	3,019	3,019	3,018	3,019	3,016	3,016	3,015	3,014	3,014	3,014	3,014	3,014	3,014	3,014	3,014	3,014	3,014																	
06-2009	2,963	3,116	3,099	3,088	3,079	3,075	3,075	3,075	3,073	3,070	3,070	3,070	3,071	3,071	3,071	3,071	3,071	3,071	3,071	3,071	3,071	3,071																		
12-2009	3,164	3,572	3,546	3,557	3,547	3,544	3,544	3,546	3,544	3,542	3,541	3,540	3,540	3,540	3,540	3,540	3,541	3,540	3,540	3,540	3,540																			
06-2010	2,980	3,191	3,189	3,184	3,192	3,189	3,186	3,187	3,186	3,186	3,185	3,185	3,185	3,185	3,185	3,185	3,185	3,185	3,184	3,184																				
12-2010	3,247	3,718	3,713	3,725	3,720	3,717	3,715	3,712	3,708	3,709	3,708	3,705	3,705	3,705	3,705	3,705	3,705	3,705	3,705																					
06-2011	3,382	3,615	3,620	3,626	3,613	3,609	3,604	3,597	3,595	3,595	3,594	3,594	3,594	3,595	3,594	3,594	3,594	3,594																						
12-2011	3,368	3,895	3,887	3,899	3,910	3,899	3,892	3,890	3,885	3,886	3,884	3,884	3,884	3,884	3,884	3,884	3,884																							
06-2012	3,356	3,550	3,561	3,561	3,565	3,554	3,550	3,547	3,547	3,546	3,546	3,545	3,545	3,545	3,545	3,545																								
12-2012	3,650	3,942	3,970	3,969	3,961	3,952	3,946	3,946	3,946	3,946	3,946	3,946	3,946	3,945	3,945																									
06-2013	3,593	3,806	3,821	3,811	3,803	3,792	3,791	3,789	3,789	3,789	3,788	3,788	3,788	3,788																										
12-2013	3,773	4,225	4,232	4,221	4,227	4,230	4,225	4,221	4,222	4,221	4,220	4,220	4,220																										
06-2014	3,717	3,933	3,939	3,916	3,928	3,926	3,928	3,929	3,927	3,925	3,926	3,925																											
12-2014	3,490	3,924	3,927	3,955	3,976	3,979	3,978	3,978	3,978	3,977	3,979																												
06-2015	3,566	3,945	4,002	4,024	4,048	4,049	4,050	4,047	4,048	4,048																													
12-2015	3,164	3,797	3,933	3,961	3,979	3,981	3,983	3,979	3,978																														
06-2016	3,113	3,530	3,640	3,678	3,689	3,686	3,689	3,690																															
12-2016	3,226	3,800	3,861	3,894	3,902	3,902	3,902																																
06-2017	3,209	3,514	3,617	3,628	3,634	3,630																																	
12-2017	3,008	3,621	3,671	3,691	3,698																																		
06-2018	3,041	3,398	3,412	3,429																																			
12-2018	3,008	3,557	3,643																																				
06-2019	2,798	3,104																																					
12-2019	2,889																																						

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Third Party Liability - Property Damage

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.9894	0.9855	0.9937	0.9989	0.9982	0.9982	0.9989	1.0007	0.9996	0.9986	0.9996	0.9993	1.0000	1.0000	1.0000	1.0000	0.9993	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0145	0.9891	0.9978	0.9906	0.9990	0.9997	0.9984	0.9997	0.9987	0.9994	0.9997	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.9875	0.9910	0.9954	0.9960	1.0000	0.9980	0.9991	0.9997	0.9988	0.9991	0.9997	1.0000	0.9994	0.9997	1.0000	0.9997	0.9997	1.0003	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0253	0.9917	0.9944	0.9947	0.9979	0.9975	1.0014	0.9986	0.9993	0.9996	1.0000	1.0000	1.0000	0.9993	1.0000	1.0004	1.0000	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9850	0.9869	0.9938	0.9937	0.9974	1.0000	0.9993	0.9985	0.9989	0.9993	1.0000	0.9993	1.0011	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0386	0.9821	0.9944	0.9948	0.9992	0.9989	0.9985	0.9985	0.9992	0.9992	0.9996	0.9989	1.0000	1.0008	0.9996	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.9967	0.9820	0.9959	0.9942	0.9979	0.9976	0.9986	0.9990	0.9990	1.0000	0.9990	0.9997	1.0003	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9547	0.9887	0.9943	0.9951	0.9963	0.9992	0.9979	0.9988	0.9988	1.0012	0.9996	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	0.9792	0.9815	0.9958	0.9930	0.9968	0.9989	0.9972	0.9989	0.9982	1.0004	1.0000	1.0000	0.9986	1.0000	0.9996	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000									
12-2004	0.9857	0.9777	0.9875	0.9962	0.9931	0.9984	1.0004	0.9984	0.9996	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0004	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9839	0.9797	0.9933	0.9981	0.9970	0.9985	1.0000	1.0000	0.9989	0.9989	0.9996	1.0000	0.9996	1.0004	1.0004	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.9932	0.9887	0.9941	0.9965	0.9975	0.9972	1.0000	0.9996	0.9996	0.9986	1.0004	0.9993	1.0000	1.0000	0.9996	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	0.9815	0.9914	0.9978	0.9975	0.9967	1.0004	0.9989	1.0000	0.9993	1.0000	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.0614	0.9892	0.9900	0.9993	0.9997	0.9976	0.9983	0.9993	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000														
06-2007	1.0031	0.9906	0.9930	1.0010	0.9975	1.0000	0.9987	0.9994	0.9997	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.0407	0.9901	0.9972	0.9982	0.9971	0.9975	0.9986	1.0000	0.9996	0.9993	1.0000	0.9993	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	0.9996	1.0000																
06-2008	1.0062	0.9931	0.9952	0.9948	0.9959	0.9985	1.0004	0.9996	0.9989	1.0000	0.9993	0.9996	0.9996	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.1107	0.9883	0.9997	0.9980	0.9980	0.9990	1.0000	0.9997	1.0003	0.9990	1.0000	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0516	0.9945	0.9965	0.9971	0.9987	1.0000	1.0000	0.9993	0.9990	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.1290	0.9927	1.0031	0.9972	0.9992	1.0000	1.0006	0.9994	0.9994	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000																				
06-2010	1.0708	0.9994	0.9984	1.0025	0.9991	0.9991	1.0003	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000																				
12-2010	1.1451	0.9987	1.0032	0.9987	0.9992	0.9995	0.9992	0.9989	1.0003	0.9997	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2011	1.0689	1.0014	1.0017	0.9964	0.9989	0.9986	0.9981	0.9994	1.0000	0.9997	1.0000	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000																						
12-2011	1.1565	0.9979	1.0031	1.0028	0.9972	0.9982	0.9995	0.9987	1.0003	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2012	1.0578	1.0031	1.0000	1.0011	0.9969	0.9989	0.9992	1.0000	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000																								
12-2012	1.0800	1.0071	0.9997	0.9980	0.9977	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000																									
06-2013	1.0593	1.0039	0.9974	0.9979	0.9971	0.9997	0.9995	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000																										
12-2013	1.1198	1.0017	0.9974	1.0014	1.0007	0.9988	0.9991	1.0002	0.9998	0.9998	1.0000	1.0000																											
06-2014	1.0581	1.0015	0.9942	1.0031	0.9995	1.0005	1.0003	0.9995	0.9995	1.0003	0.9997																												
12-2014	1.1244	1.0008	1.0071	1.0053	1.0008	0.9997	1.0000	1.0000	0.9997	1.0005																													
06-2015	1.1063	1.0144	1.0055	1.0060	1.0002	1.0002	0.9993	1.0002	1.0000																														
12-2015	1.2001	1.0358	1.0071	1.0045	1.0005	1.0005	0.9990	0.9997																															
06-2016	1.1340	1.0312	1.0104	1.0030	0.9992	1.0008	1.0003																																
12-2016	1.1779	1.0161	1.0085	1.0021	1.0000	1.0000																																	
06-2017	1.0950	1.0293	1.0030	1.0017	0.9989																																		
12-2017	1.2038	1.0138	1.0054	1.0019																																			
06-2018	1.1174	1.0041	1.0050																																				
12-2018	1.1825	1.0242																																					
06-2019	1.1094																																						
12-2019																																							
4 Half Yr Avg	1.1533	1.0179	1.0055	1.0021	0.9996	1.0004	0.9996	0.9999	0.9998	1.0001	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	1.1477	1.0198	1.0066	1.0032	0.9999	1.0003	0.9996	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	1.1451	1.0171	1.0044	1.0027	0.9995	0.9998	0.9996	0.9998	0.9999	0.9998	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.1263	1.0134	1.0031	1.0018	0.9991	0.9995	0.9996	0.9997	0.9999	0.9998	0.9998	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.0663	0.9984	0.9987	0.9986	0.9983	0.9991	0.9994	0.9995	0.9995	0.9997	0.9998	0.9997	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	1.1500	1.0190	1.0052	1.0020	0.9996	1.0004	0.9996	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.1468	1.0208	1.0065	1.0029	1.0000	1.0003	0.9996	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.1440	1.0168	1.0049	1.0029	0.9996	0.9998	0.9996	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.1255	1.0125	1.0033	1.0019	0.9991	0.9995	0.9996	0.9997	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0656	0.9979	0.9986	0.9987	0.9983	0.9991	0.9994	0.9995	0.9995	0.9997	0.9998	0.9998	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.1539	1.0180	1.0056	1.0021	0.9997	1.0004	0.9996	0.9999	0.9998	1.0001	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.1478	1.0198	1.0066	1.0032	1.0000	1.0003	0.9996	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.1444	1.0169	1.0043	1.0027	0.9995	0.9998	0.9996	0.9998	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.1238	1.0131	1.0031	1.0018	0.9991	0.9995	0.9996	0.9997	0.9999	0.9998	0.9998	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.0687	0.9997	0.9992	0.9990	0.9984	0.9991	0.9994	0.9995	0.9995	0.9997	0.9998	0.9998	0.9999	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.1073	1.0215	1.0062	1.0035	0.9994	1.0005	0.9999	0.9999	0.9998	1.0000	0.9998	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.1881	1.0180	1.0070	1.0028	1.0004	1.0001	0.9993	1.0000	0.9998	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.1139	1.0198	1.0060	1.0034	0.9995	1.0003	0.9998	0.9999	0.9998	0.9999	0.9999	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.1911	1.0225	1.0071	1.0035	1.0005	0.9998	0.9995	1.0000	0.9999	0.9999	0.9998	1.0000	0.9999	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.1070	1.0217	1.0062	1.0036	0.9995	1.0005	0.9999	0.9999	0.9998	1.0000	0.9998	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.1878	1.0179	1.0071	1.0029	1.0004	1.0001	0.9993	1.0000	0.9998	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0435	0.9993	0.9986	0.9990	0.9982	0.9993	0.9993	0.9996	0.9994	0.9997	0.9998	0.9999	1.0000	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.0958	1.0001	0.9999	0.9991	0.9986	0.9989	0.9994	0.9994	0.9997	0.9997	0.9999	0.9997	0.9999	1.0000	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - PD	1.1231	1.0226	1.0063	1.0038	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.1881	1.0198	1.0066	1.0032	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.1881	1.0198	1.0066	1.0032	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.2234	1.0297	1.0097	1.0031	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8174	0.9712	0.9904	0.9969	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	770	770	770	0	0	0
12-2000	852	852	852	0	0	0
06-2001	845	845	845	0	0	0
12-2001	885	885	885	0	0	0
06-2002	725	725	725	0	0	0
12-2002	753	753	753	0	0	0
06-2003	785	785	785	0	0	0
12-2003	718	718	718	0	0	0
06-2004	696	696	696	0	0	0
12-2004	732	732	732	0	0	0
06-2005	712	712	712	0	0	0
12-2005	806	806	805	1	0	1
06-2006	665	665	665	0	0	0
12-2006	825	825	825	0	0	0
06-2007	750	750	750	0	0	0
12-2007	824	824	824	0	0	0
06-2008	735	735	735	0	0	0
12-2008	881	881	881	0	0	0
06-2009	785	785	784	1	0	1
12-2009	1,018	1,018	1,017	1	0	1
06-2010	933	933	933	0	0	0
12-2010	1,091	1,091	1,091	0	0	0
06-2011	920	920	919	1	0	1
12-2011	1,198	1,198	1,196	2	0	2
06-2012	1,022	1,022	1,022	0	0	0
12-2012	1,249	1,250	1,247	3	(1)	2
06-2013	1,118	1,119	1,118	1	(1)	0
12-2013	1,279	1,280	1,277	3	(1)	2
06-2014	1,163	1,164	1,160	4	(1)	3
12-2014	1,303	1,304	1,302	2	(1)	1
06-2015	1,256	1,258	1,250	8	(2)	6
12-2015	1,321	1,323	1,312	11	(2)	9
06-2016	1,205	1,207	1,194	13	(2)	11
12-2016	1,326	1,328	1,320	8	(2)	6
06-2017	1,084	1,086	1,072	14	(2)	12
12-2017	1,239	1,245	1,222	23	(6)	17
06-2018	1,013	1,015	991	24	(2)	22
12-2018	1,207	1,215	1,151	64	(8)	56
06-2019	1,026	1,046	945	101	(20)	81
12-2019	1,239	1,359	561	798	(120)	678
Total	38,955	39,125	38,042	1,083	(170)	913

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000			770	770
12-2000			852	852
06-2001			845	845
12-2001			885	885
06-2002			725	725
12-2002			753	753
06-2003			785	785
12-2003			718	718
06-2004			696	696
12-2004			732	732
06-2005			712	712
12-2005			806	806
06-2006			665	665
12-2006			825	825
06-2007			750	750
12-2007			824	824
06-2008			735	735
12-2008			881	881
06-2009			785	785
12-2009			1,018	1,018
06-2010			933	933
12-2010			1,091	1,091
06-2011			920	920
12-2011			1,198	1,198
06-2012			1,022	1,022
12-2012			1,249	1,249
06-2013			1,118	1,118
12-2013			1,279	1,279
06-2014			1,163	1,163
12-2014			1,303	1,303
06-2015			1,256	1,256
12-2015			1,321	1,321
06-2016			1,205	1,205
12-2016			1,326	1,326
06-2017			1,084	1,084
12-2017			1,239	1,239
06-2018			1,013	1,013
12-2018			1,207	1,207
06-2019			1,026	1,026
12-2019			1,239	1,239
Total		0	38,955	38,955

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (incl. UA)

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 770	$ 770	$ 770	$ 770	$ 770	$ 770	$ 770	$ 770	$ 770	$ 0	$ 770	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 770	($ 770)	0.00 %
12-2000	852	852	852	852	852	853	853	853	853	0	853	0	0	0	0	(1)	0	0	0	853	(853)	0.00 %
06-2001	845	845	845	845	845	845	845	845	845	0	845	0	0	0	0	0	0	0	0	845	(845)	0.00 %
12-2001	885	885	885	885	885	885	885	885	885	0	885	0	0	0	0	0	0	0	0	885	(885)	0.00 %
06-2002	725	725	725	725	725	725	725	725	725	0	725	0	0	0	0	0	0	0	0	725	(725)	0.00 %
12-2002	753	753	753	753	754	753	753	753	753	0	753	0	0	0	(1)	1	0	0	0	753	(753)	0.00 %
06-2003	785	785	785	785	785	785	785	785	785	0	785	0	0	0	0	0	0	0	0	785	(785)	0.00 %
12-2003	718	718	718	718	718	718	718	718	718	0	719	0	0	0	0	0	0	0	0	718	(719)	0.00 %
06-2004	696	696	696	696	696	696	696	696	696	0	696	0	0	0	0	0	0	0	0	696	(696)	0.00 %
12-2004	732	732	732	732	732	732	731	731	731	0	731	0	0	0	0	0	1	0	0	731	(731)	0.00 %
06-2005	712	712	712	712	712	712	712	712	712	0	712	0	0	0	0	0	0	0	0	712	(712)	0.00 %
12-2005	806	805	805	805	805	805	804	805	805	0	804	1	0	0	0	0	1	(1)	0	805	(804)	0.12 %
06-2006	665	665	665	665	665	665	665	665	665	0	666	0	0	0	0	0	0	0	0	665	(666)	0.00 %
12-2006	825	826	826	827	827	825	825	826	826	0	826	(1)	0	(1)	0	2	0	(1)	0	826	(826)	-0.12 %
06-2007	750	750	750	750	750	750	750	750	750	0	752	0	0	0	0	0	0	0	0	750	(752)	0.00 %
12-2007	824	824	824	824	825	825	826	827	827	0	827	0	0	0	(1)	0	(1)	(1)	0	827	(827)	0.00 %
06-2008	735	735	735	735	735	735	735	735	735	0	735	0	0	0	0	0	0	0	0	735	(735)	0.00 %
12-2008	881	881	881	881	881	881	881	881	881	0	883	0	0	0	0	0	0	0	0	881	(883)	0.00 %
06-2009	785	785	785	786	786	783	783	784	784	0	784	0	0	(1)	0	3	0	(1)	0	784	(784)	0.00 %
12-2009	1,018	1,018	1,018	1,018	1,018	1,018	1,017	1,018	1,018	0	1,019	0	0	0	0	0	0	(1)	0	1,018	(1,019)	0.00 %
06-2010	933	933	933	933	933	932	932	933	933	0	938	0	0	0	0	0	0	(1)	0	933	(938)	0.01 %
12-2010	1,091	1,077	1,079	1,079	1,078	1,075	1,076	1,081	1,083	0	1,089	14	(2)	0	0	3	(1)	(5)	(2)	1,083	(1,089)	1.30 %
06-2011	920	922	922	921	921	921	921	921	924	0	927	(2)	0	0	0	0	0	0	(3)	924	(927)	-0.21 %
12-2011	1,198	1,197	1,196	1,196	1,195	1,195	1,197	1,200	1,205	0	1,218	1	0	0	1	0	(2)	(3)	(6)	1,205	(1,218)	0.10 %
06-2012	1,022	1,023	1,025	1,025	1,026	1,025	1,027	1,032	1,038	0	1,033	(1)	(3)	0	(1)	1	(2)	(5)	(7)	1,038	(1,033)	-0.08 %
12-2012	1,249	1,252	1,255	1,256	1,257	1,251	1,253	1,259	1,260	0	1,263	(3)	(3)	(1)	(1)	5	(2)	(6)	(1)	1,260	(1,263)	-0.23 %
06-2013	1,118	1,111	1,113	1,113	1,111	1,121	1,127	1,125	1,124	0	1,130	7	(2)	0	2	(10)	(5)	1	2	1,124	(1,130)	0.65 %
12-2013	1,279	1,282	1,285	1,284	1,280	1,279	1,283	1,287	1,287	0	1,282	(3)	(3)	1	3	2	(4)	(4)	(1)	1,287	(1,282)	-0.23 %
06-2014	1,163	1,141	1,144	1,142	1,137	1,143	1,139	1,149	1,153	0	1,185	21	(3)	2	5	(5)	4	(11)	(3)	1,153	(1,185)	1.86 %
12-2014	1,303	1,258	1,263	1,261	1,255	1,254	1,251	1,266	1,247	0	1,235	45	(5)	1	6	1	3	(16)	20	1,247	(1,235)	3.59 %
06-2015	1,256	1,253	1,256	1,255	1,248	1,250	1,227	1,251	1,230	0		3	(3)	1	7	(2)	23	(24)	21	1,230		0.23 %
12-2015	1,321	1,326	1,332	1,329	1,316	1,320	1,309	1,321	1,282			(5)	(6)	3	12	(4)	11	(12)	39			-0.37 %
06-2016	1,205	1,192	1,195	1,188	1,183	1,178	1,132	1,152				13	(3)	7	5	5	45	(19)				1.07 %
12-2016	1,326	1,319	1,321	1,316	1,309	1,289	1,247					7	(2)	6	7	20	42					0.51 %
06-2017	1,084	1,038	1,039	1,040	1,036	989						46	(2)	(1)	4	47						4.47 %
12-2017	1,239	1,200	1,206	1,203	1,198							39	(6)	2	5							3.27 %
06-2018	1,013	1,114	1,117	1,102								(101)	(3)	15								-9.04 %
12-2018	1,207	1,247	1,237									(39)	10									-3.16 %
06-2019	1,026	1,088										(62)										-5.68 %
12-2019	1,239																					
Total	$ 38,955	$ 37,734	$ 36,680	$ 35,407	$ 34,250	$ 32,982	$ 31,878	$ 30,739	$ 29,530	$ 0	$ 27,070	($ 18)	($ 34)	$ 36	$ 55	$ 70	$ 114	($ 108)	$ 58	$ 28,247	($ 27,070)	-0.05 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	677	677	677	0	0	0
12-2000	757	757	757	0	0	0
06-2001	747	747	747	0	0	0
12-2001	817	817	817	0	0	0
06-2002	671	671	671	0	0	0
12-2002	699	699	699	0	0	0
06-2003	719	719	719	0	0	0
12-2003	674	674	674	0	0	0
06-2004	636	636	636	0	0	0
12-2004	693	693	693	0	0	0
06-2005	648	648	648	0	0	0
12-2005	729	729	729	0	0	0
06-2006	607	607	607	0	0	0
12-2006	758	758	758	0	0	0
06-2007	695	695	695	0	0	0
12-2007	755	755	755	0	0	0
06-2008	687	687	687	0	0	0
12-2008	825	825	825	0	0	0
06-2009	716	716	715	1	0	1
12-2009	949	949	949	0	0	0
06-2010	858	858	858	0	0	0
12-2010	1,009	1,009	1,009	0	0	0
06-2011	846	846	846	0	0	0
12-2011	1,130	1,130	1,129	1	0	1
06-2012	964	964	964	0	0	0
12-2012	1,158	1,158	1,158	0	0	0
06-2013	1,047	1,047	1,046	1	0	1
12-2013	1,200	1,200	1,200	0	0	0
06-2014	1,062	1,062	1,062	0	0	0
12-2014	1,237	1,237	1,236	1	0	1
06-2015	1,156	1,156	1,152	4	0	4
12-2015	1,236	1,236	1,236	0	0	0
06-2016	1,125	1,125	1,120	5	0	5
12-2016	1,259	1,259	1,256	3	0	3
06-2017	1,032	1,032	1,026	6	0	6
12-2017	1,183	1,187	1,169	18	(4)	14
06-2018	954	955	942	13	(1)	12
12-2018	1,145	1,151	1,102	49	(6)	43
06-2019	977	996	908	88	(19)	69
12-2019	1,194	1,323	540	783	(129)	654
Total	36,231	36,390	35,417	973	(159)	814

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000			677	677
12-2000			757	757
06-2001			747	747
12-2001			817	817
06-2002			671	671
12-2002			699	699
06-2003			719	719
12-2003			674	674
06-2004			636	636
12-2004			693	693
06-2005			648	648
12-2005			729	729
06-2006			607	607
12-2006			758	758
06-2007			695	695
12-2007			755	755
06-2008			687	687
12-2008			825	825
06-2009			716	716
12-2009			949	949
06-2010			858	858
12-2010			1,009	1,009
06-2011			846	846
12-2011			1,130	1,130
06-2012			964	964
12-2012			1,158	1,158
06-2013			1,047	1,047
12-2013			1,200	1,200
06-2014			1,062	1,062
12-2014			1,237	1,237
06-2015			1,156	1,156
12-2015			1,236	1,236
06-2016			1,125	1,125
12-2016			1,259	1,259
06-2017			1,032	1,032
12-2017			1,183	1,183
06-2018			954	954
12-2018			1,145	1,145
06-2019			977	977
12-2019			1,194	1,194
Total		0	36,231	36,231

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 677	$ 677	$ 677	$ 677	$ 677	$ 677	$ 677	$ 677	$ 677	$ 0	$ 677	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 677	($ 677)	0.00 %
12-2000	757	757	757	757	757	758	758	758	758	0	758	0	0	0	0	(1)	0	0	0	758	(758)	0.00 %
06-2001	747	747	747	747	747	747	747	747	747	0	747	0	0	0	0	0	0	0	0	747	(747)	0.00 %
12-2001	817	817	817	817	817	817	817	817	817	0	817	0	0	0	0	0	0	0	0	817	(817)	0.00 %
06-2002	671	671	671	671	671	671	671	671	671	0	671	0	0	0	0	0	0	0	0	671	(671)	0.00 %
12-2002	699	699	699	699	699	699	700	700	700	0	700	0	0	0	0	0	(1)	0	0	700	(700)	0.00 %
06-2003	719	719	719	719	719	719	719	719	719	0	719	0	0	0	0	0	0	0	0	719	(719)	0.00 %
12-2003	674	674	674	674	674	674	674	674	674	0	674	0	0	0	0	0	0	0	0	674	(674)	0.00 %
06-2004	636	636	636	636	636	636	636	636	636	0	636	0	0	0	0	0	0	0	0	636	(636)	0.00 %
12-2004	693	693	693	693	693	693	693	693	693	0	693	0	0	0	0	0	0	0	0	693	(693)	0.00 %
06-2005	648	648	648	648	648	648	648	648	648	0	648	0	0	0	0	0	0	0	0	648	(648)	0.00 %
12-2005	729	729	729	729	729	729	729	729	729	0	729	0	0	0	0	0	0	0	0	729	(729)	0.00 %
06-2006	607	607	607	607	607	607	607	607	607	0	607	0	0	0	0	0	0	0	0	607	(607)	0.00 %
12-2006	758	759	759	759	759	758	758	759	759	0	759	(1)	0	0	0	1	0	(1)	0	759	(759)	-0.13 %
06-2007	695	695	695	695	695	695	695	695	695	0	696	0	0	0	0	0	0	0	0	695	(696)	0.00 %
12-2007	755	755	755	755	755	755	755	756	756	0	756	0	0	0	0	0	0	(1)	0	756	(756)	0.00 %
06-2008	687	687	687	687	687	687	687	687	687	0	687	0	0	0	0	0	0	0	0	687	(687)	0.00 %
12-2008	825	825	825	825	825	825	825	825	825	0	826	0	0	0	0	0	0	0	0	825	(826)	0.00 %
06-2009	716	716	716	716	716	713	713	714	714	0	714	0	0	0	0	3	0	(1)	0	714	(714)	0.00 %
12-2009	949	949	949	949	949	949	949	949	949	0	950	0	0	0	0	0	0	0	0	949	(950)	0.00 %
06-2010	858	858	858	858	858	858	858	858	858	0	862	0	0	0	0	0	0	0	0	858	(862)	0.00 %
12-2010	1,009	995	995	995	995	993	993	999	1,000	0	1,005	14	0	0	0	2	0	(6)	(1)	1,000	(1,005)	1.41 %
06-2011	846	848	848	848	848	848	848	847	850	0	852	(2)	0	0	0	0	0	1	(3)	850	(852)	-0.24 %
12-2011	1,130	1,129	1,129	1,129	1,129	1,129	1,129	1,131	1,137	0	1,149	1	0	0	0	0	0	(2)	(6)	1,137	(1,149)	0.09 %
06-2012	964	965	965	965	965	964	967	969	975	0	975	(1)	0	0	0	1	(3)	(2)	(6)	975	(975)	-0.10 %
12-2012	1,158	1,160	1,160	1,160	1,160	1,158	1,159	1,163	1,165	0	1,173	(2)	0	0	0	2	(1)	(4)	(2)	1,165	(1,173)	-0.17 %
06-2013	1,047	1,039	1,039	1,039	1,039	1,044	1,050	1,048	1,046	0	1,051	8	0	0	0	(5)	(6)	2	1	1,046	(1,051)	0.77 %
12-2013	1,200	1,202	1,202	1,202	1,202	1,199	1,206	1,207	1,210	0	1,214	(2)	0	0	0	3	(7)	(1)	(4)	1,210	(1,214)	-0.17 %
06-2014	1,062	1,040	1,040	1,040	1,040	1,043	1,040	1,050	1,054	0	1,087	22	0	0	0	(3)	3	(10)	(4)	1,054	(1,087)	2.12 %
12-2014	1,237	1,191	1,191	1,190	1,190	1,186	1,182	1,198	1,182	0	1,174	46	0	1	0	3	4	(16)	15	1,182	(1,174)	3.86 %
06-2015	1,156	1,152	1,151	1,145	1,145	1,142	1,122	1,144	1,125	0		4	0	6	0	3	20	(22)	19	1,125		0.39 %
12-2015	1,236	1,235	1,237	1,234	1,233	1,241	1,228	1,245	1,205			1	(2)	3	1	(8)	13	(17)	40			0.05 %
06-2016	1,125	1,112	1,112	1,107	1,107	1,106	1,069	1,083				12	0	5	0	1	37	(14)				1.12 %
12-2016	1,259	1,247	1,247	1,243	1,243	1,218	1,183					11	0	4	0	25	35					0.92 %
06-2017	1,032	984	984	983	985	935						48	0	0	(2)	50						4.92 %
12-2017	1,183	1,137	1,137	1,138	1,140							45	0	0	(3)							4.00 %
06-2018	954	1,055	1,052	1,052								(101)	3	0								-9.56 %
12-2018	1,145	1,186	1,177									(40)	8									-3.41 %
06-2019	977	1,036										(59)										-5.68 %
12-2019	1,194																					
Total	$ 36,231	$ 35,031	$ 33,986	$ 32,789	$ 31,740	$ 30,522	$ 29,491	$ 28,401	$ 27,268	$ 0	$ 25,006	$ 6	$ 10	$ 19	($ 3)	$ 78	$ 95	($ 93)	$ 50	$ 26,063	($ 25,006)	0.02 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	677			
12-2000	234	757			
06-2001	228	747			
12-2001	222	817			
06-2002	216	671			
12-2002	210	699			
06-2003	204	719			
12-2003	198	674			
06-2004	192	636			
12-2004	186	693			
06-2005	180	648			
12-2005	174	729			
06-2006	168	607			
12-2006	162	758			
06-2007	156	695			
12-2007	150	755			
06-2008	144	687			
12-2008	138	825			
06-2009	132	716			
12-2009	126	949			
06-2010	120	858			
12-2010	114	1,009			
06-2011	108	846			
12-2011	102	1,130			
06-2012	96	964			
12-2012	90	1,158			
06-2013	84	1,047			
12-2013	78	1,200			
06-2014	72	1,062			
12-2014	66	1,237			
06-2015	60	1,156			
12-2015	54	1,236			
06-2016	48	1,125			
12-2016	42	1,259			
06-2017	36	1,032			
12-2017	30	1,187			
06-2018	24	955			
12-2018	18	1,151			
06-2019	12	996			
12-2019	6	1,323			
Total		36,390			0

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits (excl. UA)

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	752	764	713	691	686	686	681	678	685	683	684	682	681	681	678	678	678	677	678	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677
12-2000	874	874	834	812	802	791	794	787	776	774	772	767	763	759	759	758	761	761	759	759	758	758	758	758	759	759	758	758	758	758	758	758	758	758	757	757	757	757	757	
06-2001	802	824	818	801	792	796	784	776	763	751	751	750	750	750	750	750	750	749	749	749	749	747	747	747	747	747	747	747	747	747	747	747	747	747	747	747	747	747		
12-2001	861	930	889	886	894	874	865	850	836	828	823	820	820	819	818	820	818	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817			
06-2002	711	715	705	711	710	709	698	691	681	679	678	678	676	674	675	672	672	671	671	671	671	671	671	671	671	671	671	671	671	671	671	671	671	671	671					
12-2002	806	812	782	760	744	728	714	717	707	701	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	699	699	699	699	699	699					
06-2003	824	837	792	778	768	747	736	735	721	721	720	723	723	720	720	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719						
12-2003	798	816	784	765	738	718	702	689	683	681	677	677	675	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674							
06-2004	761	820	749	713	694	673	658	653	643	636	636	637	637	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636								
12-2004	843	861	805	773	746	711	704	702	702	704	697	697	697	693	693	693	693	693	693	693	693	693	693	693	693	693	693	693	693	693	693									
06-2005	742	758	717	702	670	661	660	663	653	651	650	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648										
12-2005	835	859	803	770	754	751	746	741	737	734	733	733	732	732	732	732	731	730	729	729	729	729	729	729	729	729	729	729	729											
06-2006	692	688	628	628	626	631	624	611	608	612	608	607	607	607	607	607	607	607	607	607	607	607	607	607	607	607	607	607	607											
12-2006	910	886	835	818	787	778	767	767	762	759	758	758	758	759	759	759	759	759	759	759	758	758	759	759	759	758	758													
06-2007	788	820	763	730	721	707	703	700	698	697	696	696	696	696	696	696	695	695	695	695	695	695	695	695	695	695														
12-2007	823	884	849	824	766	764	763	760	759	758	757	756	756	756	756	756	756	756	755	755	755	755	755	755	755															
06-2008	795	841	776	709	697	694	689	688	688	688	687	687	687	687	687	687	687	687	687	687	687	687	687	687																
12-2008	964	967	850	840	824	828	825	828	829	831	828	825	826	825	825	825	825	825	825	825	825	825	825																	
06-2009	826	784	761	742	726	721	719	719	719	719	719	717	716	717	717	716	716	716	716	716	716	716																		
12-2009	1,066	1,027	976	959	952	951	950	950	951	948	950	949	949	949	949	949	949	949	950	949	949																			
06-2010	964	927	884	875	870	868	868	868	863	862	859	858	858	858	858	858	858	858	858	858																				
12-2010	1,109	1,056	1,003	1,003	1,001	997	1,014	1,006	1,005	1,004	1,000	999	993	993	995	1,002	1,009	1,009	1,009																					
06-2011	950	878	862	858	847	853	856	852	850	850	847	848	848	848	846	846	846	846																						
12-2011	1,273	1,215	1,172	1,166	1,175	1,161	1,149	1,137	1,137	1,131	1,129	1,129	1,129	1,129	1,129	1,130	1,130																							
06-2012	1,082	1,024	982	1,000	989	976	972	975	969	967	964	965	965	965	964	964																								
12-2012	1,384	1,256	1,204	1,174	1,177	1,171	1,166	1,163	1,159	1,158	1,160	1,160	1,160	1,158	1,158																									
06-2013	1,256	1,106	1,067	1,056	1,047	1,044	1,046	1,047	1,040	1,039	1,046	1,050	1,047	1,047																										
12-2013	1,469	1,296	1,231	1,218	1,218	1,208	1,208	1,200	1,202	1,206	1,205	1,200	1,200																											
06-2014	1,331	1,147	1,087	1,076	1,072	1,059	1,060	1,058	1,066	1,064	1,062	1,062																												
12-2014	1,420	1,249	1,205	1,208	1,197	1,190	1,193	1,230	1,250	1,239	1,237																													
06-2015	1,296	1,206	1,172	1,152	1,167	1,156	1,158	1,160	1,160	1,156																														
12-2015	1,454	1,321	1,266	1,259	1,246	1,247	1,243	1,238	1,236																															
06-2016	1,283	1,156	1,135	1,127	1,133	1,134	1,125	1,125																																
12-2016	1,422	1,296	1,271	1,269	1,267	1,267	1,259																																	
06-2017	1,108	1,035	1,035	1,035	1,038	1,032																																		
12-2017	1,292	1,194	1,180	1,181	1,187																																			
06-2018	1,067	983	965	955																																				
12-2018	1,268	1,185	1,151																																					
06-2019	1,123	996																																						
12-2019	1,323																																							

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0160	0.9332	0.9691	0.9928	1.0000	0.9927	0.9956	1.0103	0.9971	1.0015	0.9971	0.9985	1.0000	0.9956	1.0000	1.0000	0.9985	1.0015	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0000	0.9542	0.9736	0.9877	0.9863	1.0038	0.9912	0.9860	0.9974	0.9974	0.9935	0.9948	0.9948	1.0000	0.9987	1.0040	1.0000	0.9974	1.0000	0.9987	1.0000	1.0000	1.0000	1.0013	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	1.0274	0.9927	0.9792	0.9888	1.0051	0.9849	0.9898	0.9832	0.9843	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0801	0.9559	0.9966	1.0090	0.9776	0.9897	0.9827	0.9835	0.9904	0.9940	0.9964	1.0000	0.9988	0.9988	1.0024	0.9976	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0056	0.9860	1.0085	0.9986	0.9986	0.9845	0.9900	0.9855	0.9971	0.9985	1.0000	0.9971	0.9970	1.0015	0.9956	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	1.0072	0.9631	0.9719	0.9790	0.9785	0.9808	1.0042	0.9861	0.9915	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	1.0158	0.9462	0.9823	0.9871	0.9726	0.9853	0.9986	0.9809	1.0000	0.9986	1.0042	1.0000	0.9958	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	1.0220	0.9608	0.9758	0.9647	0.9729	0.9777	0.9815	0.9913	0.9971	0.9941	1.0000	0.9970	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0775	0.9134	0.9519	0.9734	0.9697	0.9777	0.9924	0.9847	0.9891	1.0000	1.0016	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.0214	0.9350	0.9602	0.9651	0.9531	0.9902	0.9972	1.0000	1.0028	0.9901	1.0000	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.0216	0.9459	0.9791	0.9544	0.9866	0.9985	1.0045	0.9849	0.9969	0.9985	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.0287	0.9348	0.9589	0.9792	0.9960	0.9933	0.9933	0.9946	0.9959	0.9986	1.0000	0.9986	1.0000	1.0000	1.0000	0.9986	0.9986	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.9942	0.9128	1.0000	0.9968	1.0080	0.9889	0.9792	0.9951	1.0066	0.9935	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2006	0.9736	0.9424	0.9796	0.9621	0.9886	0.9859	1.0000	0.9935	0.9961	0.9987	1.0000	1.0000	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0013	1.0000	1.0000	0.9987	1.0000														
06-2007	1.0406	0.9305	0.9567	0.9877	0.9806	0.9943	0.9957	0.9971	0.9986	0.9986	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	1.0000	1.0000	1.0000														
12-2007	1.0741	0.9604	0.9706	0.9296	0.9974	0.9987	0.9961	0.9987	0.9987	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0579	0.9227	0.9137	0.9831	0.9957	0.9928	0.9985	1.0000	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.0031	0.8790	0.9882	0.9810	1.0049	0.9964	1.0036	1.0012	1.0024	0.9964	0.9964	1.0012	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	0.9492	0.9707	0.9750	0.9784	0.9931	0.9972	1.0000	1.0000	1.0000	1.0000	0.9972	0.9986	1.0014	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	0.9634	0.9503	0.9826	0.9927	0.9989	0.9989	1.0000	1.0011	0.9968	1.0021	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	0.9989	1.0000																			
06-2010	0.9616	0.9536	0.9898	0.9943	0.9977	1.0000	1.0000	0.9942	0.9988	0.9965	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	0.9522	0.9498	1.0000	0.9980	0.9960	1.0171	0.9921	0.9990	0.9990	0.9960	0.9990	0.9940	1.0000	1.0020	1.0070	1.0070	1.0000	1.0000																			
06-2011	0.9242	0.9818	0.9954	0.9872	1.0071	1.0035	0.9953	0.9977	1.0000	0.9965	1.0012	1.0000	1.0000	0.9976	1.0000	1.0000	1.0000																				
12-2011	0.9544	0.9646	0.9949	1.0077	0.9881	0.9897	0.9896	1.0000	0.9947	0.9982	1.0000	1.0000	1.0000	1.0000	1.0009	1.0000																					
06-2012	0.9464	0.9590	1.0183	0.9890	0.9869	0.9959	1.0031	0.9938	0.9979	0.9969	1.0010	1.0000	1.0000	0.9990	1.0000																					
12-2012	0.9075	0.9586	0.9751	1.0026	0.9949	0.9957	0.9974	0.9966	0.9991	1.0017	1.0000	1.0000	0.9983	1.0000																					
06-2013	0.8806	0.9647	0.9897	0.9915	0.9971	1.0019	1.0010	0.9933	0.9990	1.0067	1.0038	0.9971	1.0000																					
12-2013	0.8822	0.9498	0.9894	1.0000	0.9918	1.0000	0.9934	1.0017	1.0033	0.9992	0.9959	1.0000																						
06-2014	0.8618	0.9477	0.9899	0.9963	0.9879	1.0009	0.9981	1.0076	0.9981	0.9981	1.0000																							
12-2014	0.8796	0.9648	1.0025	0.9909	0.9942	1.0025	1.0310	1.0163	0.9912	0.9984																								
06-2015	0.9306	0.9718	0.9829	1.0130	0.9906	1.0017	1.0017	1.0000	0.9966																									
12-2015	0.9085	0.9584	0.9945	0.9897	1.0008	0.9968	0.9960	0.9984																										
06-2016	0.9010	0.9818	0.9930	1.0053	1.0009	0.9921	1.0000																											
12-2016	0.9114	0.9807	0.9984	0.9984	1.0000	0.9937																												
06-2017	0.9341	1.0000	1.0000	1.0029	0.9942																													
12-2017	0.9241	0.9883	1.0008	1.0051																														
06-2018	0.9213	0.9817	0.9896																															
12-2018	0.9345	0.9713																																
06-2019	0.8869																																	
12-2019																																		
4 Half Yr Avg	0.9167	0.9853	0.9972	1.0029	0.9990	0.9961	1.0072	1.0056	0.9973	1.0006	0.9999	0.9993	0.9996	0.9992	1.0020	1.0017	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	0.9187	0.9840	0.9961	1.0024	0.9968	0.9980	1.0034	1.0029	0.9979	1.0002	1.0001	0.9995	0.9997	0.9998	1.0013	1.0012	1.0000	1.0002	0.9998	1.0000	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	0.9132	0.9746	0.9941	0.9993	0.9952	0.9981	1.0011	1.0005	0.9979	0.9988	0.9999	0.9990	0.9998	0.9999	1.0007	1.0006	1.0000	1.0000	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	0.9046	0.9699	0.9942	0.9985	0.9950	0.9994	0.9999	1.0000	0.9984	0.9990	0.9994	0.9994	1.0000	0.9999	1.0005	1.0003	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	0.9688	0.9558	0.9832	0.9879	0.9912	0.9942	0.9968	0.9955	0.9973	0.9982	0.9992	0.9992	0.9992	0.9998	1.0001	1.0002	0.9997	0.9999	0.9999	0.9999	0.9999	1.0001	1.0000	1.0001	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	0.9227	0.9850	0.9992	1.0040	1.0004	0.9952	1.0009	1.0038	0.9973	0.9988	1.0000	1.0000	1.0000	0.9995	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.9227	0.9831	0.9965	1.0029	0.9973	0.9983	0.9990	1.0019	0.9982	0.9994	1.0003	1.0000	1.0000	0.9997	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	0.9147	0.9748	0.9945	0.9988	0.9954	0.9983	0.9988	0.9995	0.9981	0.9982	0.9999	0.9995	0.9998	0.9999	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	0.9057	0.9692	0.9938	0.9983	0.9947	0.9987	0.9982	0.9992	0.9986	0.9985	0.9993	0.9996	1.0000	0.9999	1.0001	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	0.9687	0.9567	0.9842	0.9888	0.9919	0.9940	0.9962	0.9953	0.9974	0.9981	0.9993	0.9993	0.9993	0.9999	1.0000	1.0001	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.9175	0.9850	0.9975	1.0028	0.9991	0.9960	1.0072	1.0055	0.9972	1.0004	0.9998	0.9993	0.9995	0.9993	1.0020	1.0018	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	0.9188	0.9836	0.9962	1.0021	0.9969	0.9979	1.0034	1.0030	0.9978	1.0001	1.0000	0.9995	0.9997	0.9998	1.0014	1.0013	1.0000	1.0002	0.9998	1.0000	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.9127	0.9741	0.9942	0.9992	0.9953	0.9981	1.0011	1.0008	0.9978	0.9990	0.9998	0.9990	0.9998	0.9999	1.0008	1.0007	1.0000	1.0000	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.9039	0.9694	0.9940	0.9988	0.9949	0.9991	1.0001	1.0003	0.9982	0.9991	0.9994	0.9993	0.9999	0.9999	1.0006	1.0004	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.9567	0.9572	0.9848	0.9897	0.9918	0.9950	0.9974	0.9963	0.9973	0.9983	0.9992	0.9992	0.9992	0.9998	1.0002	1.0003	0.9997	0.9999	0.9999	0.9999	0.9999	1.0001	1.0000	1.0001	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	0.9141	0.9878	0.9942	1.0071	0.9952	0.9982	0.9999	1.0003	0.9979	1.0006	1.0016	0.9990	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr S2 Avg	0.9234	0.9801	0.9979	0.9977	0.9983	0.9977	1.0068	1.0054	0.9979	0.9998	0.9986	1.0000	0.9994	1.0007	1.0026	1.0023	1.0000	1.0004	0.9996	1.0000	1.0000	1.0004	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	0.9108	0.9838	0.9914	1.0044	0.9934	0.9992	1.0002	0.9987	0.9979	0.9996	1.0015	0.9993	1.0000	0.9992	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	0.9197	0.9747	0.9991	0.9960	0.9967	0.9982	1.0044	1.0032	0.9971	0.9994	0.9987	0.9985	0.9996	1.0005	1.0020	1.0017	1.0000	0.9999	0.9997	0.9997	1.0000	1.0003	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S1 Avg	0.9139	0.9877	0.9943	1.0072	0.9952	0.9982	1.0000	1.0003	0.9979	1.0007	1.0016	0.9990	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.9229	0.9801	0.9978	0.9976	0.9984	0.9976	1.0066	1.0055	0.9978	0.9997	0.9986	1.0000	0.9994	1.0006	1.0026	1.0023	1.0000	1.0004	0.9996	1.0000	1.0000	1.0004	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S1 Avg	0.9559	0.9595	0.9836	0.9915	0.9931	0.9945	0.9973	0.9948	0.9975	0.9990	1.0001	0.9993	0.9995	0.9995	0.9995	0.9999	0.9996	1.0001	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.9575	0.9553	0.9858	0.9881	0.9906	0.9955	0.9974	0.9977	0.9971	0.9978	0.9984	0.9990	0.9989	1.0001	1.0009	1.0007	0.9998	0.9997	0.9999	0.9997	1.0000	1.0001	1.0000	1.0002	0.9998	0.9998	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000		
Default																																							
Manual Selected																																								
Selected																																								
Cumulative																																								
Ratio to Ultimate																																								

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	541	541	541	0	0	0
12-2000	605	605	605	0	0	0
06-2001	619	619	619	0	0	0
12-2001	641	641	641	0	0	0
06-2002	537	537	537	0	0	0
12-2002	577	577	577	0	0	0
06-2003	605	605	605	0	0	0
12-2003	524	524	524	0	0	0
06-2004	530	530	530	0	0	0
12-2004	554	554	554	0	0	0
06-2005	523	523	523	0	0	0
12-2005	609	609	609	0	0	0
06-2006	507	507	507	0	0	0
12-2006	614	614	614	0	0	0
06-2007	577	577	577	0	0	0
12-2007	621	621	621	0	0	0
06-2008	555	555	555	0	0	0
12-2008	687	687	687	0	0	0
06-2009	611	611	611	0	0	0
12-2009	810	810	810	0	0	0
06-2010	734	734	734	0	0	0
12-2010	864	864	864	0	0	0
06-2011	713	713	713	0	0	0
12-2011	932	932	931	1	0	1
06-2012	817	817	817	0	0	0
12-2012	968	968	968	0	0	0
06-2013	869	869	869	0	0	0
12-2013	1,007	1,007	1,007	0	0	0
06-2014	923	923	923	0	0	0
12-2014	1,047	1,047	1,046	1	0	1
06-2015	968	968	967	1	0	1
12-2015	1,052	1,052	1,052	0	0	0
06-2016	959	959	958	1	0	1
12-2016	1,103	1,103	1,101	2	0	2
06-2017	915	915	913	2	0	2
12-2017	1,030	1,032	1,023	9	(2)	7
06-2018	839	838	831	7	1	8
12-2018	971	972	948	24	(1)	23
06-2019	853	867	807	60	(14)	46
12-2019	1,033	1,180	497	683	(147)	536
Total	30,443	30,607	29,816	791	(164)	627

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	541	541		541
12-2000	605	605		605
06-2001	619	619		619
12-2001	641	641		641
06-2002	537	537		537
12-2002	577	577		577
06-2003	605	605		605
12-2003	524	524		524
06-2004	530	530		530
12-2004	554	554		554
06-2005	523	523		523
12-2005	609	609		609
06-2006	507	507		507
12-2006	614	614		614
06-2007	577	577		577
12-2007	621	621		621
06-2008	555	555		555
12-2008	687	687		687
06-2009	611	611		611
12-2009	810	810		810
06-2010	734	734		734
12-2010	864	864		864
06-2011	713	713		713
12-2011	932	932		932
06-2012	817	817		817
12-2012	968	968		968
06-2013	869	869		869
12-2013	1,007	1,007		1,007
06-2014	923	923		923
12-2014	1,047	1,047		1,047
06-2015	968	968		968
12-2015	1,052	1,052		1,052
06-2016	959	959		959
12-2016	1,103	1,103		1,103
06-2017	915	915		915
12-2017	1,030	1,030		1,030
06-2018	839	839		839
12-2018	971	971		971
06-2019	853	853		853
12-2019	1,033	1,033		1,033
Total	30,443	30,443		30,443

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 541	$ 541	$ 541	$ 541	$ 541	$ 541	$ 541	$ 541	$ 541	$ 0	$ 541	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 541	($ 541)	0.00 %
12-2000	605	605	605	605	605	605	605	605	605	0	605	0	0	0	0	0	0	0	0	605	(605)	0.00 %
06-2001	619	619	619	619	619	619	619	619	619	0	619	0	0	0	0	0	0	0	0	619	(619)	0.00 %
12-2001	641	641	641	641	641	641	641	641	641	0	641	0	0	0	0	0	0	0	0	641	(641)	0.00 %
06-2002	537	537	537	537	537	537	537	537	537	0	537	0	0	0	0	0	0	0	0	537	(537)	0.00 %
12-2002	577	577	577	577	577	577	578	578	578	0	578	0	0	0	0	0	(1)	0	0	578	(578)	0.00 %
06-2003	605	605	605	605	605	605	605	605	605	0	605	0	0	0	0	0	0	0	0	605	(605)	0.00 %
12-2003	524	524	524	524	524	524	524	524	524	0	524	0	0	0	0	0	0	0	0	524	(524)	0.00 %
06-2004	530	530	530	530	530	530	530	530	530	0	530	0	0	0	0	0	0	0	0	530	(530)	0.00 %
12-2004	554	554	554	554	554	554	554	554	554	0	554	0	0	0	0	0	0	0	0	554	(554)	0.00 %
06-2005	523	523	523	523	523	523	523	523	523	0	523	0	0	0	0	0	0	0	0	523	(523)	0.00 %
12-2005	609	609	609	609	609	609	609	609	609	0	609	0	0	0	0	0	0	0	0	609	(609)	0.00 %
06-2006	507	507	507	507	507	507	507	507	507	0	507	0	0	0	0	0	0	0	0	507	(507)	0.00 %
12-2006	614	615	615	615	615	614	614	615	615	0	615	(1)	0	0	0	1	0	(1)	0	615	(615)	-0.16 %
06-2007	577	577	577	577	577	577	577	577	577	0	577	0	0	0	0	0	0	0	0	577	(577)	0.00 %
12-2007	621	621	621	621	621	621	621	622	622	0	622	0	0	0	0	0	0	(1)	0	622	(622)	0.00 %
06-2008	555	555	555	555	555	555	555	555	555	0	555	0	0	0	0	0	0	0	0	555	(555)	0.00 %
12-2008	687	687	687	687	687	687	687	687	687	0	688	0	0	0	0	0	0	0	0	687	(688)	0.00 %
06-2009	611	611	611	611	611	608	608	609	609	0	609	0	0	0	0	3	0	(1)	0	609	(609)	0.00 %
12-2009	810	810	810	810	810	810	810	810	810	0	810	0	0	0	0	0	0	0	0	810	(810)	0.00 %
06-2010	734	734	734	734	734	734	734	734	734	0	738	0	0	0	0	0	0	0	0	734	(738)	0.00 %
12-2010	864	866	866	866	866	864	864	869	870	0	873	(2)	0	0	0	2	0	(5)	(1)	870	(873)	-0.23 %
06-2011	713	715	715	715	715	715	715	715	717	0	720	(2)	0	0	0	0	0	0	(2)	717	(720)	-0.28 %
12-2011	932	931	931	931	931	931	931	933	938	0	943	1	0	0	0	0	0	(2)	(5)	938	(943)	0.11 %
06-2012	817	818	818	818	818	817	818	820	822	0	820	(1)	0	0	0	1	(1)	(2)	(2)	822	(820)	-0.12 %
12-2012	968	969	969	969	969	968	969	971	972	0	980	(1)	0	0	0	1	(1)	(2)	(1)	972	(980)	-0.10 %
06-2013	869	870	870	870	870	873	876	875	877	0	884	(1)	0	0	0	(3)	(3)	1	(2)	877	(884)	-0.11 %
12-2013	1,007	1,008	1,008	1,008	1,008	1,007	1,014	1,015	1,020	0	1,018	(1)	0	0	0	1	(7)	(1)	(5)	1,020	(1,018)	-0.10 %
06-2014	923	902	902	902	902	905	902	911	914	0	927	21	0	0	0	(3)	3	(9)	(3)	914	(927)	2.33 %
12-2014	1,047	1,007	1,007	1,007	1,007	1,006	1,002	1,014	1,003	0	1,001	40	0	0	0	1	4	(12)	11	1,003	(1,001)	3.97 %
06-2015	968	972	972	972	972	967	954	961	947	0		(4)	0	0	0	6	13	(8)	15	947		-0.46 %
12-2015	1,052	1,052	1,052	1,052	1,052	1,051	1,046	1,050	1,034			0	0	0	0	1	6	(4)	15			-0.01 %
06-2016	959	944	944	944	944	942	916	909				15	0	0	0	3	26	7				1.57 %
12-2016	1,103	1,085	1,085	1,085	1,085	1,060	1,043					18	0	0	0	25	17					1.67 %
06-2017	915	878	878	878	878	833						37	0	0	0	45						4.27 %
12-2017	1,030	989	989	989	989							41	0	0	0							4.19 %
06-2018	839	894	891	890								(55)	3	1								-6.19 %
12-2018	971	984	976									(13)	8									-1.30 %
06-2019	853	874										(21)										-2.39 %
12-2019	1,033																					
Total	$ 30,443	$ 29,339	$ 28,455	$ 27,478	$ 26,588	$ 25,516	$ 24,628	$ 23,624	$ 22,695	$ 0	$ 20,753	$ 71	$ 11	$ 1	$ 0	$ 83	$ 55	($ 39)	$ 20	$ 21,661	($ 20,753)	0.24 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Medical Expense

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	541	1.0000	1.0000	541
12-2000	234	605	1.0000	1.0000	605
06-2001	228	619	1.0000	1.0000	619
12-2001	222	641	1.0000	1.0000	641
06-2002	216	537	1.0000	1.0000	537
12-2002	210	577	1.0000	1.0000	577
06-2003	204	605	1.0000	1.0000	605
12-2003	198	524	1.0000	1.0000	524
06-2004	192	530	1.0000	1.0000	530
12-2004	186	554	1.0000	1.0000	554
06-2005	180	523	1.0000	1.0000	523
12-2005	174	609	1.0000	1.0000	609
06-2006	168	507	1.0000	1.0000	507
12-2006	162	614	1.0000	1.0000	614
06-2007	156	577	1.0000	1.0000	577
12-2007	150	621	1.0000	1.0000	621
06-2008	144	555	1.0000	1.0000	555
12-2008	138	687	1.0000	1.0000	687
06-2009	132	611	1.0000	1.0000	611
12-2009	126	810	1.0000	1.0000	810
06-2010	120	734	1.0000	1.0000	734
12-2010	114	864	1.0000	1.0000	864
06-2011	108	713	1.0000	1.0000	713
12-2011	102	932	1.0000	1.0000	932
06-2012	96	817	1.0000	1.0000	817
12-2012	90	968	1.0000	1.0000	968
06-2013	84	869	1.0000	1.0000	869
12-2013	78	1,007	1.0000	1.0000	1,007
06-2014	72	923	1.0000	1.0000	923
12-2014	66	1,047	1.0000	1.0000	1,047
06-2015	60	968	1.0000	1.0000	968
12-2015	54	1,052	1.0000	1.0000	1,052
06-2016	48	959	1.0000	1.0000	959
12-2016	42	1,103	1.0000	1.0000	1,103
06-2017	36	915	1.0000	1.0000	915
12-2017	30	1,032	0.9982	0.9982	1,030
06-2018	24	838	1.0026	1.0008	839
12-2018	18	972	0.9983	0.9991	971
06-2019	12	867	0.9844	0.9835	853
12-2019	6	1,180	0.8898	0.8751	1,033
Total		30,607			30,443

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Accident Benefits - Medical Expense

Exhibit 2. 1. 2

Reported Claims - Cumulative

Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	606	605	566	551	547	550	544	541	547	545	546	545	544	544	542	542	542	541	542	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541
12-2000	704	698	666	649	643	635	637	630	621	618	617	611	609	606	606	606	607	607	606	606	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	
06-2001	675	676	675	664	657	658	649	643	632	622	622	621	621	621	621	621	621	620	620	620	620	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619		
12-2001	711	733	702	698	704	687	679	667	655	648	644	643	643	643	642	643	642	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641			
06-2002	581	576	566	567	565	565	558	553	544	542	541	541	540	539	540	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537	537				
12-2002	657	655	642	626	618	606	593	595	584	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	578	577	577	577	577	577	577					
06-2003	692	699	668	654	648	630	621	620	606	606	605	607	607	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605						
12-2003	649	656	625	596	571	555	547	536	530	528	526	526	525	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524							
06-2004	656	694	632	599	583	565	549	545	534	530	530	531	531	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530								
12-2004	709	701	653	624	599	568	562	561	558	560	556	556	556	554	554	554	554	554	554	554	554	554	554	554	554	554	554	554	554	554	554									
06-2005	628	616	584	569	541	533	534	538	528	526	525	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523										
12-2005	717	713	666	636	623	622	619	617	613	612	611	611	611	611	611	611	611	610	609	609	609	609	609	609	609	609	609	609	609											
06-2006	616	578	527	522	521	528	522	511	508	510	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507												
12-2006	761	718	679	662	638	630	619	621	617	615	614	614	614	615	615	615	615	615	615	615	614	614	615	615	615	614	614													
06-2007	672	677	631	604	597	584	580	579	578	577	577	577	577	577	577	577	577	577	577	577	577	577	577	577	577	577														
12-2007	717	736	702	678	630	628	627	625	624	623	623	622	622	622	622	622	622	622	621	621	621	621	621	621	621															
06-2008	673	676	620	571	564	560	556	557	556	556	555	555	555	555	555	555	555	555	555	555	555	555	555	555																
12-2008	846	809	707	700	685	690	688	690	689	690	689	687	688	687	687	687	687	687	687	687	687	687	687																	
06-2009	724	655	645	633	618	616	614	614	613	613	613	612	612	612	612	611	611	611	611	611	611	611																		
12-2009	934	872	825	814	808	809	808	808	810	808	810	810	810	810	810	810	810	810	811	810	810																			
06-2010	852	789	752	746	743	740	743	743	739	738	735	734	734	734	734	734	734	734	734	734																				
12-2010	974	918	867	869	867	864	881	874	873	873	870	869	864	864	866	865	864	864	864																					
06-2011	858	751	731	726	716	722	724	720	718	717	715	715	715	715	713	713	713	713																						
12-2011	1,065	994	960	951	963	950	943	937	938	933	931	931	931	931	931	932	932																							
06-2012	944	852	827	834	827	820	818	822	820	818	817	818	818	818	817	817																								
12-2012	1,206	1,049	1,004	981	980	976	972	971	969	968	969	969	969	968	968																									
06-2013	1,100	928	894	885	877	874	874	875	871	870	873	872	869	869																										
12-2013	1,310	1,089	1,031	1,021	1,022	1,014	1,014	1,007	1,008	1,011	1,010	1,007	1,007																											
06-2014	1,192	985	940	932	929	919	920	918	927	924	923	923																												
12-2014	1,263	1,061	1,015	1,017	1,009	1,004	1,006	1,042	1,060	1,048	1,047																													
06-2015	1,150	998	969	965	974	969	968	970	970	968																														
12-2015	1,292	1,110	1,070	1,062	1,057	1,059	1,055	1,052	1,052																															
06-2016	1,129	985	963	958	964	964	959	959																																
12-2016	1,289	1,122	1,101	1,103	1,106	1,107	1,103																																	
06-2017	1,018	918	919	920	918	915																																		
12-2017	1,157	1,043	1,027	1,028	1,032																																			
06-2018	961	858	839	838																																				
12-2018	1,099	988	972																																					
06-2019	993	867																																						
12-2019	1,180																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Accident Benefits - Medical Expense

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.9983	0.9355	0.9735	0.9927	1.0055	0.9891	0.9945	1.0111	0.9963	1.0018	0.9982	0.9982	1.0000	0.9963	1.0000	1.0000	0.9982	1.0018	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9915	0.9542	0.9745	0.9908	0.9876	1.0031	0.9890	0.9857	0.9952	0.9984	0.9903	0.9967	0.9951	1.0000	1.0000	1.0017	1.0000	0.9984	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0015	0.9985	0.9837	0.9895	1.0015	0.9863	0.9908	0.9829	0.9842	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0309	0.9577	0.9943	1.0086	0.9759	0.9884	0.9823	0.9820	0.9893	0.9938	0.9984	1.0000	1.0000	0.9984	1.0016	0.9984	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9914	0.9826	1.0018	0.9965	1.0000	0.9876	0.9910	0.9837	0.9963	0.9982	1.0000	0.9982	0.9981	1.0019	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	0.9967	0.9802	0.9751	0.9872	0.9806	0.9786	1.0034	0.9815	0.9897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0101	0.9556	0.9790	0.9908	0.9722	0.9857	0.9984	0.9774	1.0000	0.9983	1.0033	1.0000	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.0103	0.9527	0.9536	0.9581	0.9720	0.9856	0.9799	0.9888	0.9962	0.9962	1.0000	0.9981	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.0579	0.9107	0.9478	0.9733	0.9691	0.9717	0.9927	0.9798	0.9925	1.0000	1.0019	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
12-2004	0.9887	0.9315	0.9556	0.9599	0.9482	0.9894	0.9982	0.9947	1.0036	0.9929	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2005	0.9809	0.9481	0.9743	0.9508	0.9852	1.0019	1.0075	0.9814	0.9962	0.9981	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.9944	0.9341	0.9550	0.9796	0.9984	0.9952	0.9968	0.9935	0.9984	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	0.9383	0.9118	0.9905	0.9981	1.0134	0.9886	0.9789	0.9941	1.0039	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2006	0.9435	0.9457	0.9750	0.9637	0.9875	0.9825	1.0032	0.9936	0.9968	0.9984	1.0000	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0016	1.0000	1.0000	0.9984	1.0000														
06-2007	1.0074	0.9321	0.9572	0.9884	0.9782	0.9932	0.9983	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.0265	0.9538	0.9658	0.9292	0.9968	0.9984	0.9968	0.9984	0.9984	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0045	0.9172	0.9210	0.9877	0.9929	0.9929	1.0018	0.9982	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	0.9563	0.8739	0.9901	0.9786	1.0073	0.9971	1.0029	0.9986	1.0015	0.9986	0.9971	1.0015	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	0.9047	0.9847	0.9814	0.9763	0.9968	0.9968	1.0000	0.9984	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	0.9336	0.9461	0.9867	0.9926	1.0012	0.9988	1.0000	1.0025	0.9975	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0012	0.9988	1.0000																			
06-2010	0.9261	0.9531	0.9920	0.9960	0.9960	1.0041	1.0000	0.9946	0.9986	0.9959	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	0.9425	0.9444	1.0023	0.9977	0.9965	1.0197	0.9921	0.9989	1.0000	0.9966	0.9989	0.9942	1.0000	1.0023	0.9988	0.9988	1.0000	1.0000																				
06-2011	0.8753	0.9734	0.9932	0.9862	1.0084	1.0028	0.9945	0.9972	0.9986	0.9972	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000																					
12-2011	0.9333	0.9658	0.9906	1.0126	0.9865	0.9926	0.9936	1.0011	0.9947	0.9979	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000																						
06-2012	0.9025	0.9707	1.0085	0.9916	0.9915	0.9976	1.0049	0.9976	0.9976	0.9988	1.0012	1.0000	1.0000	0.9988	1.0000																						
12-2012	0.8698	0.9571	0.9771	0.9990	0.9959	0.9959	0.9990	0.9979	0.9990	1.0010	1.0000	1.0000	0.9990	1.0000																						
06-2013	0.8436	0.9634	0.9899	0.9910	0.9966	1.0000	1.0011	0.9954	0.9989	1.0034	0.9989	0.9966	1.0000																								
12-2013	0.8313	0.9467	0.9903	1.0010	0.9922	1.0000	0.9931	1.0010	1.0030	0.9990	0.9970	1.0000																								
06-2014	0.8263	0.9543	0.9915	0.9968	0.9892	1.0011	0.9978	1.0098	0.9968	0.9989	1.0000																									
12-2014	0.8401	0.9566	1.0020	0.9921	0.9950	1.0020	1.0358	1.0173	0.9887	0.9990																										
06-2015	0.8678	0.9709	0.9959	1.0093	0.9949	0.9990	1.0021	1.0000	0.9979																											
12-2015	0.8591	0.9640	0.9925	0.9953	1.0019	0.9962	0.9972	1.0000																												
06-2016	0.8725	0.9777	0.9948	1.0063	1.0000	0.9948	1.0000																													
12-2016	0.8704	0.9813	1.0018	1.0027	1.0009	0.9964																														
06-2017	0.9018	1.0011	1.0011	0.9978	0.9967																															
12-2017	0.9015	0.9847	1.0010	1.0039																																
06-2018	0.8928	0.9779	0.9988																																	
12-2018	0.8990	0.9838																																		
06-2019	0.8731																																			
12-2019																																				
4 Half Yr Avg	0.8916	0.9869	1.0007	1.0027	0.9999	0.9966	1.0088	1.0068	0.9966	1.0001	0.9990	0.9991	0.9997	0.9990	1.0000	0.9997	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	0.8898	0.9844	0.9983	1.0026	0.9982	0.9982	1.0043	1.0039	0.9974	1.0000	0.9995	0.9994	0.9998	0.9997	1.0000	0.9998	1.0000	1.0002	0.9998	1.0000	1.0000	1.0003	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	0.8778	0.9752	0.9970	0.9996	0.9963	0.9983	1.0025	1.0017	0.9975	0.9988	0.9995	0.9991	0.9998	0.9998	0.9998	0.9999	1.0000	1.0000	0.9999	0.9998	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	0.8678	0.9707	0.9954	0.9990	0.9962	1.0001	1.0008	1.0008	0.9980	0.9991	0.9992	0.9994	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	0.9358	0.9561	0.9827	0.9881	0.9918	0.9945	0.9975	0.9949	0.9970	0.9985	0.9991	0.9994	0.9993	0.9998	0.9998	1.0000	0.9997	0.9999	0.9999	0.9998	0.9999	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	0.8959	0.9842	1.0010	1.0033	1.0005	0.9963	1.0010	1.0049	0.9974	0.9990	0.9994	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	0.8916	0.9819	0.9989	1.0027	0.9982	0.9982	0.9993	1.0027	0.9981	0.9995	0.9997	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	0.8795	0.9746	0.9972	0.9995	0.9965	0.9983	0.9995	1.0006	0.9979	0.9986	0.9995	0.9996	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	0.8684	0.9702	0.9959	0.9989	0.9960	0.9991	0.9986	1.0000	0.9984	0.9990	0.9992	0.9997	0.9999	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	0.9355	0.9572	0.9837	0.9891	0.9925	0.9944	0.9969	0.9947	0.9972	0.9985	0.9993	0.9995	0.9994	0.9998	0.9999	0.9999	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	0.8922	0.9869	1.0008	1.0027	1.0000	0.9966	1.0088	1.0068	0.9965	1.0000	0.9989	0.9992	0.9997	0.9991	1.0000	0.9997	1.0000	1.0003	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	0.8894	0.9843	0.9983	1.0025	0.9983	0.9982	1.0044	1.0041	0.9972	1.0000	0.9995	0.9994	0.9998	0.9998	1.0000	0.9998	1.0000	1.0002	0.9998	1.0000	1.0000	1.0003	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.8766	0.9749	0.9970	0.9997	0.9964	0.9982	1.0025	1.0020	0.9974	0.9989	0.9994	0.9990	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	0.9998	0.9998	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.8665	0.9703	0.9953	0.9993	0.9961	0.9998	1.0010	1.0012	0.9978	0.9991	0.9992	0.9994	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.9214	0.9577	0.9849	0.9902	0.9926	0.9954	0.9982	0.9961	0.9970	0.9987	0.9991	0.9994	0.9994	0.9998	0.9998	0.9999	0.9997	0.9999	0.9998	0.9998	0.9999	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	0.8892	0.9855	0.9982	1.0045	0.9972	0.9983	1.0000	1.0017	0.9979	1.0004	1.0000	0.9989	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	0.8903	0.9832	0.9984	1.0006	0.9993	0.9982	1.0087	1.0061	0.9969	0.9997	0.9990	1.0000	0.9997	1.0008	1.0000	0.9996	1.0000	1.0004	0.9996	1.0000	1.0000	1.0005	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	0.8850	0.9819	0.9976	1.0025	0.9952	0.9987	1.0003	1.0007	0.9978	0.9996	1.0000	0.9991	1.0000	0.9990	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	0.8825	0.9784	0.9993	0.9985	0.9975	0.9987	1.0063	1.0041	0.9963	0.9992	0.9990	0.9986	0.9997	1.0006	1.0000	0.9997	1.0000	0.9999	0.9997	0.9996	1.0000	1.0004	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	0.8893	0.9855	0.9982	1.0046	0.9972	0.9982	1.0000	1.0018	0.9978	1.0004	1.0000	0.9988	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.8894	0.9832	0.9984	1.0006	0.9994	0.9981	1.0085	1.0061	0.9967	0.9997	0.9990	1.0000	0.9996	1.0007	1.0000	0.9996	1.0000	1.0004	0.9995	1.0000	1.0000	1.0005	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	0.9200	0.9609	0.9849	0.9914	0.9940	0.9946	0.9979	0.9946	0.9973	0.9990	0.9997	0.9994	0.9995	0.9995	0.9995	1.0000	0.9997	1.0002	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.9227	0.9549	0.9848	0.9891	0.9912	0.9962	0.9986	0.9974	0.9968	0.9984	0.9986	0.9993	0.9992	1.0001	1.0001	0.9999	0.9997	0.9997	0.9998	0.9997	1.0000	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - ME	0.9656	1.4389	1.2077	0.8424	0.7693	0.9246	0.9315	0.9631	1.0151	0.9832	0.9763	0.9998	1.0001	0.9998	1.0023	0.9961	1.0005	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9984	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.8898	0.9844	0.9983	1.0026	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.8898	0.9844	0.9983	1.0026	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.8751	0.9835	0.9991	1.0008	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.1427	1.0167	1.0009	0.9992	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	117	117	117	0	0	0
12-2000	134	134	134	0	0	0
06-2001	128	128	128	0	0	0
12-2001	156	156	156	0	0	0
06-2002	118	118	118	0	0	0
12-2002	108	108	108	0	0	0
06-2003	102	102	102	0	0	0
12-2003	138	138	138	0	0	0
06-2004	100	100	100	0	0	0
12-2004	117	117	117	0	0	0
06-2005	109	109	109	0	0	0
12-2005	112	112	112	0	0	0
06-2006	95	95	95	0	0	0
12-2006	120	120	120	0	0	0
06-2007	108	108	108	0	0	0
12-2007	115	115	115	0	0	0
06-2008	116	116	116	0	0	0
12-2008	121	121	121	0	0	0
06-2009	93	93	92	1	0	1
12-2009	123	123	123	0	0	0
06-2010	119	119	119	0	0	0
12-2010	132	132	132	0	0	0
06-2011	121	121	121	0	0	0
12-2011	178	178	178	0	0	0
06-2012	139	139	139	0	0	0
12-2012	179	179	179	0	0	0
06-2013	167	167	166	1	0	1
12-2013	173	173	173	0	0	0
06-2014	131	131	131	0	0	0
12-2014	169	169	169	0	0	0
06-2015	156	156	155	1	0	1
12-2015	164	164	164	0	0	0
06-2016	144	144	140	4	0	4
12-2016	136	136	135	1	0	1
06-2017	108	108	105	3	0	3
12-2017	138	140	131	9	(2)	7
06-2018	111	112	106	6	(1)	5
12-2018	150	154	131	23	(4)	19
06-2019	116	121	93	28	(5)	23
12-2019	149	131	39	92	18	110
Total	5,210	5,204	5,035	169	6	175

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	117	117		117
12-2000	134	134		134
06-2001	128	128		128
12-2001	156	156		156
06-2002	118	118		118
12-2002	108	108		108
06-2003	102	102		102
12-2003	138	138		138
06-2004	100	100		100
12-2004	117	117		117
06-2005	109	109		109
12-2005	112	112		112
06-2006	95	95		95
12-2006	120	120		120
06-2007	108	108		108
12-2007	115	115		115
06-2008	116	116		116
12-2008	121	121		121
06-2009	93	93		93
12-2009	123	123		123
06-2010	119	119		119
12-2010	132	132		132
06-2011	121	121		121
12-2011	178	178		178
06-2012	139	139		139
12-2012	179	179		179
06-2013	167	167		167
12-2013	173	173		173
06-2014	131	131		131
12-2014	169	169		169
06-2015	156	156		156
12-2015	164	164		164
06-2016	144	144		144
12-2016	136	136		136
06-2017	108	108		108
12-2017	138	138		138
06-2018	111	111		111
12-2018	150	150		150
06-2019	116	116		116
12-2019	149	149		149
Total	5,210	5,210		5,210

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 117	$ 117	$ 117	$ 117	$ 117	$ 117	$ 117	$ 117	$ 117	$ 0	$ 117	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 117	($ 117)	0.00 %
12-2000	134	134	134	134	134	135	135	135	135	0	135	0	0	0	0	(1)	0	0	0	135	(135)	0.00 %
06-2001	128	128	128	128	128	128	128	128	128	0	128	0	0	0	0	0	0	0	0	128	(128)	0.00 %
12-2001	156	156	156	156	156	156	156	156	156	0	156	0	0	0	0	0	0	0	0	156	(156)	0.00 %
06-2002	118	118	118	118	118	118	118	118	118	0	118	0	0	0	0	0	0	0	0	118	(118)	0.00 %
12-2002	108	108	108	108	108	108	108	108	108	0	108	0	0	0	0	0	0	0	0	108	(108)	0.00 %
06-2003	102	102	102	102	102	102	102	102	102	0	102	0	0	0	0	0	0	0	0	102	(102)	0.00 %
12-2003	138	138	138	138	138	138	138	138	138	0	138	0	0	0	0	0	0	0	0	138	(138)	0.00 %
06-2004	100	100	100	100	100	100	100	100	100	0	100	0	0	0	0	0	0	0	0	100	(100)	0.00 %
12-2004	117	117	117	117	117	117	117	117	117	0	117	0	0	0	0	0	0	0	0	117	(117)	0.00 %
06-2005	109	109	109	109	109	109	109	109	109	0	109	0	0	0	0	0	0	0	0	109	(109)	0.00 %
12-2005	112	112	112	112	112	112	112	112	112	0	112	0	0	0	0	0	0	0	0	112	(112)	0.00 %
06-2006	95	95	95	95	95	95	95	95	95	0	95	0	0	0	0	0	0	0	0	95	(95)	0.00 %
12-2006	120	120	120	120	120	120	120	120	120	0	120	0	0	0	0	0	0	0	0	120	(120)	0.00 %
06-2007	108	108	108	108	108	108	108	108	108	0	109	0	0	0	0	0	0	0	0	108	(109)	0.00 %
12-2007	115	115	115	115	115	115	115	115	115	0	115	0	0	0	0	0	0	0	0	115	(115)	0.00 %
06-2008	116	116	116	116	116	116	116	116	116	0	116	0	0	0	0	0	0	0	0	116	(116)	0.00 %
12-2008	121	121	121	121	121	121	121	121	121	0	121	0	0	0	0	0	0	0	0	121	(121)	0.00 %
06-2009	93	93	93	93	93	93	93	93	93	0	93	0	0	0	0	0	0	0	0	93	(93)	0.00 %
12-2009	123	123	123	123	123	123	123	123	123	0	124	0	0	0	0	0	0	0	0	123	(124)	0.00 %
06-2010	119	119	119	119	119	119	119	119	119	0	119	0	0	0	0	0	0	0	0	119	(119)	0.00 %
12-2010	132	116	116	116	116	116	116	117	117	0	119	16	0	0	0	0	0	(1)	0	117	(119)	13.79 %
06-2011	121	121	121	121	121	121	121	120	121	0	120	0	0	0	0	0	0	1	(1)	121	(120)	0.00 %
12-2011	178	178	178	178	178	178	178	178	179	0	184	0	0	0	0	0	0	0	(1)	179	(184)	0.00 %
06-2012	139	139	139	139	139	139	141	141	145	0	147	0	0	0	0	0	(2)	0	(4)	145	(147)	0.00 %
12-2012	179	180	180	180	180	179	179	181	182	0	182	(1)	0	0	0	1	0	(2)	(1)	182	(182)	-0.56 %
06-2013	167	158	158	158	158	160	163	162	159	0	157	9	0	0	0	(2)	(3)	1	3	159	(157)	5.70 %
12-2013	173	174	174	174	174	172	172	171	171	0	176	(1)	0	0	0	2	0	0	1	171	(176)	-0.57 %
06-2014	131	130	130	130	130	130	129	131	132	0	151	1	0	0	0	0	1	(2)	(1)	132	(151)	0.77 %
12-2014	169	163	163	163	163	161	160	165	160	0	158	6	0	0	0	2	0	(4)	4	160	(158)	3.70 %
06-2015	156	147	147	147	147	149	143	157	153	0		9	0	0	0	(2)	7	(14)	4	153		6.07 %
12-2015	164	163	163	163	163	170	160	174	150			1	0	0	0	(7)	10	(14)	24			0.43 %
06-2016	144	146	146	146	146	148	135	160				(2)	0	0	0	(2)	13	(25)				-1.65 %
12-2016	136	143	143	143	143	144	127					(7)	0	0	0	(2)	18					-4.68 %
06-2017	108	98	98	98	98	97						10	0	0	0	2						10.09 %
12-2017	138	134	134	134	134							4	0	0	0							2.99 %
06-2018	111	156	156	157								(46)	0	0								-29.14 %
12-2018	150	172	171									(23)	1									-13.14 %
06-2019	116	153										(36)										-23.80 %
12-2019	149																					
Total	$ 5,210	$ 5,121	$ 4,967	$ 4,796	$ 4,639	$ 4,515	$ 4,374	$ 4,307	$ 4,119	$ 0	$ 3,846	($ 60)	$ 1	$ 0	$ 0	($ 9)	$ 44	($ 60)	$ 28	$ 3,969	($ 3,846)	-1.17 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	117	1.0000	1.0000	117
12-2000	234	134	1.0000	1.0000	134
06-2001	228	128	1.0000	1.0000	128
12-2001	222	156	1.0000	1.0000	156
06-2002	216	118	1.0000	1.0000	118
12-2002	210	108	1.0000	1.0000	108
06-2003	204	102	1.0000	1.0000	102
12-2003	198	138	1.0000	1.0000	138
06-2004	192	100	1.0000	1.0000	100
12-2004	186	117	1.0000	1.0000	117
06-2005	180	109	1.0000	1.0000	109
12-2005	174	112	1.0000	1.0000	112
06-2006	168	95	1.0000	1.0000	95
12-2006	162	120	1.0000	1.0000	120
06-2007	156	108	1.0000	1.0000	108
12-2007	150	115	1.0000	1.0000	115
06-2008	144	116	1.0000	1.0000	116
12-2008	138	121	1.0000	1.0000	121
06-2009	132	93	1.0000	1.0000	93
12-2009	126	123	1.0000	1.0000	123
06-2010	120	119	1.0000	1.0000	119
12-2010	114	132	1.0000	1.0000	132
06-2011	108	121	1.0000	1.0000	121
12-2011	102	178	1.0000	1.0000	178
06-2012	96	139	1.0000	1.0000	139
12-2012	90	179	1.0000	1.0000	179
06-2013	84	167	1.0000	1.0000	167
12-2013	78	173	1.0000	1.0000	173
06-2014	72	131	1.0000	1.0000	131
12-2014	66	169	1.0000	1.0000	169
06-2015	60	156	1.0000	1.0000	156
12-2015	54	164	1.0000	1.0000	164
06-2016	48	144	1.0000	1.0000	144
12-2016	42	136	1.0000	1.0000	136
06-2017	36	108	1.0000	1.0000	108
12-2017	30	140	0.9848	0.9848	138
06-2018	24	112	1.0052	0.9899	111
12-2018	18	154	0.9812	0.9713	150
06-2019	12	121	0.9912	0.9628	116
12-2019	6	131	1.1847	1.1405	149
Total		5,204			5,210

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Accident Benefits - Disability Income

Reported Claims - Cumulative

Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	125	139	127	120	119	117	118	118	119	119	119	118	118	118	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117
12-2000	151	156	150	145	141	138	139	139	137	138	137	138	136	135	135	134	136	136	135	135	135	135	135	135	136	136	135	135	135	135	135	135	135	135	134	134	134	134	134	
06-2001	127	148	143	137	135	138	135	133	131	129	129	129	129	129	129	129	129	129	129	129	129	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128		
12-2001	138	175	166	166	168	165	165	162	160	160	159	157	157	156	156	157	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156			
06-2002	114	123	123	128	129	128	124	122	121	121	121	121	120	119	119	119	119	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118				
12-2002	134	140	126	119	112	107	107	108	109	109	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108					
06-2003	122	126	113	113	108	105	103	103	103	103	103	104	104	103	103	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102						
12-2003	131	144	145	155	153	149	143	141	141	141	139	139	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138							
06-2004	98	119	110	107	104	101	102	101	102	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100								
12-2004	111	137	128	126	124	120	120	119	122	122	119	119	119	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117									
06-2005	99	127	116	116	113	112	110	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109										
12-2005	113	139	129	126	123	121	119	116	116	114	114	114	113	113	113	113	112	112	112	112	112	112	112	112	112	112	112	112	112											
06-2006	73	103	96	101	100	98	97	95	95	97	96	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95											
12-2006	126	145	133	132	125	124	124	122	121	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120													
06-2007	109	133	122	116	114	113	113	111	110	110	109	109	109	109	109	109	108	108	108	108	108	108	108	108	108	108														
12-2007	93	129	128	127	117	117	117	116	116	116	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115															
06-2008	111	150	140	122	117	118	117	115	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116																
12-2008	108	139	126	123	122	121	120	121	123	124	122	121	121	121	121	121	121	121	121	121	121	121	121	121																
06-2009	91	116	104	97	95	93	93	93	94	94	94	93	92	93	93	93	93	93	93	93	93	93	93																	
12-2009	119	137	133	128	127	125	125	125	124	124	124	123	123	123	123	123	123	123	123	123	123	123																		
06-2010	104	132	126	124	122	123	120	120	119	119	119	119	119	119	119	119	119	119	119	119	119																			
12-2010	124	123	121	119	119	118	120	119	119	118	117	117	116	116	116	124	132	132	132																					
06-2011	82	115	119	120	119	119	120	120	120	121	120	121	121	121	121	121	121	121																						
12-2011	187	197	189	192	191	190	184	180	179	178	178	178	178	178	178	178	178																							
06-2012	133	162	147	158	154	148	146	145	141	141	139	139	139	139	139	139																								
12-2012	165	197	189	182	186	184	183	181	179	179	180	180	180	179	179																									
06-2013	144	166	162	160	159	159	161	161	158	158	162	167	167	167																										
12-2013	138	185	180	177	176	174	174	173	174	175	175	173	173																											
06-2014	130	152	139	136	135	132	132	132	131	132	131	131																												
12-2014	143	168	169	170	167	165	166	167	169	170	169																													
06-2015	122	176	172	156	161	155	158	158	158	156																														
12-2015	139	186	170	173	167	166	166	166	164																															
06-2016	138	149	150	147	147	148	144	144																																
12-2016	118	154	149	145	141	140	136																																	
06-2017	84	107	108	107	112	108																																		
12-2017	117	135	138	138	140																																			
06-2018	101	120	121	112																																				
12-2018	139	165	154																																					
06-2019	121	121																																						
12-2019	131																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Disability Income

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.1120	0.9137	0.9449	0.9917	0.9832	1.0085	1.0000	1.0085	1.0000	1.0000	0.9916	1.0000	1.0000	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0331	0.9615	0.9667	0.9724	0.9787	1.0072	1.0000	0.9856	1.0073	0.9928	1.0073	0.9855	0.9926	1.0000	0.9926	1.0149	1.0000	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0074	1.0000	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	1.1654	0.9662	0.9580	0.9854	1.0222	0.9783	0.9852	0.9850	0.9847	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.2681	0.9486	1.0000	1.0120	0.9821	1.0000	0.9818	0.9877	1.0000	0.9938	0.9874	1.0000	0.9936	1.0000	1.0064	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0789	1.0000	1.0407	1.0078	0.9922	0.9688	0.9839	0.9918	1.0000	1.0000	1.0000	0.9917	0.9917	1.0000	1.0000	1.0000	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	1.0448	0.9000	0.9444	0.9412	0.9554	1.0000	1.0093	1.0093	1.0000	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0328	0.8968	1.0000	0.9558	0.9722	0.9810	1.0000	1.0000	1.0000	1.0000	1.0097	1.0000	0.9904	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.0979	1.0069	1.0690	0.9871	0.9739	0.9597	0.9860	1.0000	1.0000	0.9858	1.0000	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.2143	0.9244	0.9727	0.9720	0.9712	1.0099	0.9902	1.0099	0.9804	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.2342	0.9343	0.9844	0.9841	0.9677	1.0000	0.9917	1.0252	1.0000	0.9754	1.0000	1.0000	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.2828	0.9134	1.0000	0.9741	0.9912	0.9821	0.9909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.2301	0.9281	0.9767	0.9762	0.9837	0.9835	0.9748	1.0000	0.9828	1.0000	1.0000	0.9912	1.0000	1.0000	1.0000	0.9912	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.4110	0.9320	1.0521	0.9901	0.9800	0.9898	0.9794	1.0000	1.0211	0.9897	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2006	1.1508	0.9172	0.9925	0.9470	0.9920	1.0000	0.9839	0.9918	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.2202	0.9173	0.9508	0.9828	0.9912	1.0000	0.9823	0.9910	1.0000	0.9909	1.0000	1.0000	1.0000	1.0000	1.0000	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.3871	0.9922	0.9922	0.9213	1.0000	1.0000	0.9915	1.0000	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	1.0000	1.0000																
06-2008	1.3514	0.9333	0.8714	0.9590	1.0085	0.9915	0.9829	1.0087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.2870	0.9065	0.9762	0.9919	0.9918	0.9917	1.0083	1.0165	1.0081	0.9839	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.2747	0.8966	0.9327	0.9794	0.9789	1.0000	1.0000	1.0108	1.0000	1.0000	0.9894	0.9892	1.0109	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	1.1513	0.9708	0.9624	0.9922	0.9843	1.0000	1.0000	0.9920	1.0000	1.0000	0.9919	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	1.2692	0.9545	0.9841	0.9839	1.0082	0.9756	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	0.9919	0.9837	0.9835	1.0000	0.9916	1.0169	0.9917	1.0000	0.9916	0.9915	1.0000	0.9915	1.0000	1.0000	1.0690	1.0645	1.0000	1.0000																				
06-2011	1.4024	1.0348	1.0084	0.9917	1.0000	1.0084	1.0000	1.0000	1.0083	0.9917	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2011	1.0535	0.9594	1.0159	0.9948	0.9948	0.9684	0.9783	0.9944	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2012	1.2180	0.9074	1.0748	0.9747	0.9610	0.9865	0.9932	0.9724	1.0000	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000																							
12-2012	1.1939	0.9594	0.9630	1.0220	0.9892	0.9946	0.9891	0.9890	1.0000	1.0056	1.0000	1.0000	0.9944	1.0000																							
06-2013	1.1528	0.9759	0.9877	0.9938	1.0000	1.0126	1.0000	0.9814	1.0000	1.0253	1.0309	1.0000	1.0000																							
12-2013	1.3406	0.9730	0.9833	0.9944	0.9886	1.0000	0.9943	1.0058	1.0057	1.0000	0.9886	1.0000																							
06-2014	1.1692	0.9145	0.9784	0.9926	0.9778	1.0000	1.0000	0.9924	1.0076	0.9924	1.0000																								
12-2014	1.1748	1.0060	1.0059	0.9824	0.9880	1.0061	1.0060	1.0120	1.0059	0.9941																									
06-2015	1.4426	0.9773	0.9070	1.0321	0.9627	1.0194	1.0000	1.0000	0.9873																										
12-2015	1.3381	0.9140	1.0176	0.9653	0.9940	1.0000	1.0000	0.9880																											
06-2016	1.0797	1.0067	0.9800	1.0000	1.0068	0.9730	1.0000																												
12-2016	1.3051	0.9675	0.9732	0.9724	0.9929	0.9714																													
06-2017	1.2738	1.0093	0.9907	1.0467	0.9643																														
12-2017	1.1538	1.0222	1.0000	1.0145																															
06-2018	1.1881	1.0083	0.9256																																
12-2018	1.1871	0.9333																																	
06-2019	1.0000																																		
12-2019																																			
4 Half Yr Avg	1.1323	0.9933	0.9724	1.0084	0.9895	0.9909	1.0015	0.9981	1.0017	1.0030	1.0049	1.0000	0.9986	1.0000	1.0172	1.0161	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.1847	0.9912	0.9812	1.0052	0.9848	0.9950	1.0000	0.9966	1.0011	1.0005	1.0032	1.0000	0.9991	1.0000	1.0115	1.0108	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.2143	0.9759	0.9762	0.9994	0.9864	0.9963	0.9961	0.9935	1.0001	0.9987	1.0020	0.9981	1.0005	1.0000	1.0069	1.0055	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.2143	0.9696	0.9859	0.9984	0.9866	0.9952	0.9966	0.9950	1.0007	0.9979	1.0001	0.9986	1.0004	1.0000	1.0049	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.2042	0.9544	0.9829	0.9857	0.9863	0.9937	0.9932	0.9981	0.9993	0.9960	0.9995	0.9979	0.9984	0.9997	1.0023	1.0023	0.9996	0.9997	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0005	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.1704	1.0088	0.9819	1.0072	0.9935	0.9865	1.0000	0.9962	1.0058	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	1.2007	0.9980	0.9860	1.0047	0.9848	0.9948	1.0000	0.9965	1.0029	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	1.2126	0.9779	0.9796	0.9978	0.9869	0.9966	0.9971	0.9939	1.0007	0.9969	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	1.2131	0.9704	0.9851	0.9971	0.9870	0.9954	0.9973	0.9954	1.0011	0.9968	0.9985	0.9993	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.2035	0.9538	0.9834	0.9858	0.9862	0.9939	0.9932	0.9981	0.9992	0.9957	0.9988	0.9983	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	1.1318	0.9886	0.9729	1.0056	0.9912	0.9918	1.0016	0.9984	1.0016	1.0031	1.0046	1.0000	0.9985	1.0000	1.0144	1.0148	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.1794	0.9880	0.9833	1.0023	0.9855	0.9956	1.0000	0.9969	1.0010	1.0010	1.0031	1.0000	0.9989	1.0000	1.0101	1.0106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.2119	0.9722	0.9766	0.9973	0.9871	0.9968	0.9957	0.9937	1.0000	0.9993	1.0021	0.9986	1.0000	1.0000	1.0064	1.0057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.2123	0.9667	0.9863	0.9972	0.9869	0.9948	0.9962	0.9946	1.0005	0.9985	1.0005	0.9989	1.0000	1.0000	1.0048	1.0036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.1933	0.9541	0.9830	0.9866	0.9866	0.9934	0.9931	0.9974	0.9993	0.9964	0.9997	0.9980	0.9982	0.9997	1.0023	1.0024	0.9996	0.9996	1.0000	1.0000	0.9995	1.0000	1.0000	1.0005	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.1540	1.0081	0.9655	1.0263	0.9779	0.9974	1.0000	0.9913	0.9983	1.0012	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.2153	0.9744	0.9969	0.9841	0.9916	0.9925	1.0001	1.0019	1.0039	0.9999	0.9962	1.0000	0.9981	1.0000	1.0230	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	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.1354	1.0004	0.9508	1.0179	0.9779	1.0012	1.0000	0.9866	0.9987	0.9988	1.0098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.2460	0.9593	0.9992	0.9836	0.9909	0.9944	0.9973	0.9987	1.0015	0.9999	0.9971	0.9979	0.9986	1.0000	1.0172	1.0161	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000			
6 Half Yr Vol Wtd S1 Avg	1.1373	1.0080	0.9657	1.0244	0.9786	0.9977	1.0000	0.9911	0.9978	1.0023	1.0116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.2139	0.9714	0.9978	0.9825	0.9916	0.9936	1.0000	1.0020	1.0038	1.0000	0.9962	1.0000	0.9979	1.0000	1.0192	1.0188	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000			
Vol Wtd S1 Avg	1.2047	0.9512	0.9750	0.9903	0.9875	0.9934	0.9938	0.9954	0.9990	0.9989	1.0023	0.9988	0.9994	0.9993	0.9993	0.9992	0.9992	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1832	0.9566	0.9903	0.9834	0.9858	0.9934	0.9925	0.9991	0.9995	0.9943	0.9974	0.9974	0.9971	1.0000	1.0052	1.0052	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000			
Selections at 2019-06-30 - DI	1.2281	0.9680	1.4891	0.9170	0.8251	1.0459	0.9802	0.9968	0.9709	0.9660	0.9867	1.0631	0.9409	1.0056	1.0000	1.0000	1.1379	0.8788	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.1847	0.9912	0.9812	1.0052	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.1847	0.9912	0.9812	1.0052	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.1405	0.9628	0.9713	0.9899	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.8768	1.0387	1.0296	1.0102	1.0154	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	8	8	8	0	0	0
12-2000	8	8	8	0	0	0
06-2001	0	0	0	0	0	0
12-2001	11	11	11	0	0	0
06-2002	7	7	7	0	0	0
12-2002	7	7	7	0	0	0
06-2003	4	4	4	0	0	0
12-2003	4	4	4	0	0	0
06-2004	3	3	3	0	0	0
12-2004	9	9	9	0	0	0
06-2005	8	8	8	0	0	0
12-2005	4	4	4	0	0	0
06-2006	2	2	2	0	0	0
12-2006	11	11	11	0	0	0
06-2007	5	5	5	0	0	0
12-2007	8	8	8	0	0	0
06-2008	8	8	8	0	0	0
12-2008	7	7	7	0	0	0
06-2009	6	6	6	0	0	0
12-2009	8	8	8	0	0	0
06-2010	1	1	1	0	0	0
12-2010	6	6	6	0	0	0
06-2011	4	4	4	0	0	0
12-2011	10	10	10	0	0	0
06-2012	4	4	4	0	0	0
12-2012	5	5	5	0	0	0
06-2013	5	5	5	0	0	0
12-2013	7	7	7	0	0	0
06-2014	2	2	2	0	0	0
12-2014	8	8	8	0	0	0
06-2015	15	15	14	1	0	1
12-2015	8	8	8	0	0	0
06-2016	9	9	9	0	0	0
12-2016	4	4	4	0	0	0
06-2017	4	4	4	0	0	0
12-2017	5	5	5	0	0	0
06-2018	2	2	2	0	0	0
12-2018	9	9	8	1	0	1
06-2019	1	1	1	0	0	0
12-2019	4	4	1	3	0	3
Total	240	241	236	5	(1)	4

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	8	8		8
12-2000	8	8		8
06-2001	0	0		0
12-2001	11	11		11
06-2002	7	7		7
12-2002	7	7		7
06-2003	4	4		4
12-2003	4	4		4
06-2004	3	3		3
12-2004	9	9		9
06-2005	8	8		8
12-2005	4	4		4
06-2006	2	2		2
12-2006	11	11		11
06-2007	5	5		5
12-2007	8	8		8
06-2008	8	8		8
12-2008	7	7		7
06-2009	6	6		6
12-2009	8	8		8
06-2010	1	1		1
12-2010	6	6		6
06-2011	4	4		4
12-2011	10	10		10
06-2012	4	4		4
12-2012	5	5		5
06-2013	5	5		5
12-2013	7	7		7
06-2014	2	2		2
12-2014	8	8		8
06-2015	15	15		15
12-2015	8	8		8
06-2016	9	9		9
12-2016	4	4		4
06-2017	4	4		4
12-2017	5	5		5
06-2018	2	2		2
12-2018	9	9		9
06-2019	1	1		1
12-2019	4	4		4
Total	240	240		240

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 8	$ 8	$ 8	$ 8	$ 8	$ 8	$ 8	$ 8	$ 8	$ 0	$ 8	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 8	($ 8)	0.00 %
12-2000	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
06-2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2001	11	11	11	11	11	11	11	11	11	0	11	0	0	0	0	0	0	0	0	11	(11)	0.00 %
06-2002	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
12-2002	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
06-2003	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
12-2003	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
06-2004	3	3	3	3	3	3	3	3	3	0	3	0	0	0	0	0	0	0	0	3	(3)	0.00 %
12-2004	9	9	9	9	9	9	9	9	9	0	9	0	0	0	0	0	0	0	0	9	(9)	0.00 %
06-2005	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2005	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
06-2006	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
12-2006	11	11	11	11	11	11	11	11	11	0	11	0	0	0	0	0	0	0	0	11	(11)	0.00 %
06-2007	5	5	5	5	5	5	5	5	5	0	5	0	0	0	0	0	0	0	0	5	(5)	0.00 %
12-2007	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
06-2008	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2008	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
06-2009	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
12-2009	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
06-2010	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
12-2010	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
06-2011	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
12-2011	10	10	10	10	10	10	10	10	10	0	11	0	0	0	0	0	0	0	0	10	(11)	0.00 %
06-2012	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
12-2012	5	5	5	5	5	5	5	5	5	0	5	0	0	0	0	0	0	0	0	5	(5)	0.00 %
06-2013	5	5	5	5	5	5	5	5	5	0	5	0	0	0	0	0	0	0	0	5	(5)	0.00 %
12-2013	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
06-2014	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
12-2014	8	8	8	7	7	7	7	7	7	0	3	0	0	1	0	0	0	0	0	7	(3)	0.00 %
06-2015	15	15	15	12	12	12	12	12	12	0		0	0	3	0	0	0	0	(1)	12		0.00 %
12-2015	8	8	9	7	6	6	9	8	6			0	(1)	2	1	0	(3)	0	2			0.25 %
06-2016	9	9	9	7	7	7	7	6				0	0	2	0	0	(1)	2				0.48 %
12-2016	4	4	4	3	3	3	4					0	0	1	0	0	(1)					0.06 %
06-2017	4	4	4	4	5	3						0	0	0	(1)	2						0.59 %
12-2017	5	5	5	5	6							0	0	0	(1)							0.26 %
06-2018	2	2	2	2								0	0	0								0.81 %
12-2018	9	10	12									(2)	(1)									-15.39 %
06-2019	1	1										0										-2.39 %
12-2019	4																					
Total	$ 240	$ 238	$ 239	$ 218	$ 217	$ 209	$ 210	$ 204	$ 197	$ 0	$ 175	($ 1)	($ 2)	$ 9	($ 1)	$ 2	($ 4)	$ 3	$ 2	$ 191	($ 175)	-0.63 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Accident Benefits - Death Benefits

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	8	1.0000	1.0000	8
12-2000	234	8	1.0000	1.0000	8
06-2001	228	0	1.0000	1.0000	0
12-2001	222	11	1.0000	1.0000	11
06-2002	216	7	1.0000	1.0000	7
12-2002	210	7	1.0000	1.0000	7
06-2003	204	4	1.0000	1.0000	4
12-2003	198	4	1.0000	1.0000	4
06-2004	192	3	1.0000	1.0000	3
12-2004	186	9	1.0000	1.0000	9
06-2005	180	8	1.0000	1.0000	8
12-2005	174	4	1.0000	1.0000	4
06-2006	168	2	1.0000	1.0000	2
12-2006	162	11	1.0000	1.0000	11
06-2007	156	5	1.0000	1.0000	5
12-2007	150	8	1.0000	1.0000	8
06-2008	144	8	1.0000	1.0000	8
12-2008	138	7	1.0000	1.0000	7
06-2009	132	6	1.0000	1.0000	6
12-2009	126	8	1.0000	1.0000	8
06-2010	120	1	1.0000	1.0000	1
12-2010	114	6	1.0000	1.0000	6
06-2011	108	4	1.0000	1.0000	4
12-2011	102	10	1.0000	1.0000	10
06-2012	96	4	1.0000	1.0000	4
12-2012	90	5	1.0000	1.0000	5
06-2013	84	5	1.0000	1.0000	5
12-2013	78	7	1.0000	1.0000	7
06-2014	72	2	1.0000	1.0000	2
12-2014	66	8	1.0000	1.0000	8
06-2015	60	15	1.0000	1.0000	15
12-2015	54	8	1.0000	1.0000	8
06-2016	48	9	0.9975	0.9975	9
12-2016	42	4	0.9943	0.9918	4
06-2017	36	4	0.9992	0.9910	4
12-2017	30	5	0.9930	0.9841	5
06-2018	24	2	0.9955	0.9797	2
12-2018	18	9	0.9884	0.9684	9
06-2019	12	1	0.9606	0.9302	1
12-2019	6	4	1.0235	0.9521	4
Total		241			240

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	10	9	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
12-2000	8	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
06-2001	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	0	0	0	0		
12-2001	6	13	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11			
06-2002	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	7	7	7	7	7	7	7	7	7	7				
12-2002	7	8	7	8	7	8	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	7	7	7					
06-2003	3	4	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4						
12-2003	7	6	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4							
06-2004	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3								
12-2004	10	10	11	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9									
06-2005	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8										
12-2005	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4											
06-2006	1	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2												
12-2006	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11													
06-2007	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5														
12-2007	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8															
06-2008	5	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
12-2008	4	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7																	
06-2009	6	7	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6																		
12-2009	5	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																			
06-2010	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																				
12-2010	4	7	7	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6																					
06-2011	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																						
12-2011	10	12	12	12	11	11	11	10	10	10	10	10	10	10	10	10	10																							
06-2012	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																								
12-2012	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5																									
06-2013	6	5	5	5	5	5	5	5	5	5	5	5	5	5																										
12-2013	7	8	7	7	7	7	7	7	7	7	7	7	7																											
06-2014	2	2	2	2	2	2	2	2	2	2	2	2																												
12-2014	3	7	8	8	8	8	8	8	8	8	8																													
06-2015	12	15	14	14	15	15	15	15	15	15																														
12-2015	9	11	11	9	9	9	9	8	8																															
06-2016	7	9	9	9	9	9	9	9																																
12-2016	4	4	4	4	4	4	4																																	
06-2017	3	5	4	4	4	4																																		
12-2017	6	5	5	5	5																																			
06-2018	2	2	2	2																																				
12-2018	12	12	9																																					
06-2019	1	1																																						
12-2019	4																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Death Benefits

Exhibit 2. 1. 3

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66
06-2000	0.9000	1.0000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000
12-2000	1.1250	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12-2001	2.1667	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9167	1.0000
06-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2002	1.1429	0.8750	1.1429	0.8750	1.1429	0.8750	1.0000	1.0000	1.0000	1.0000
06-2003	1.3333	0.7500	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2003	0.8571	0.8333	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000
12-2004	1.0000	1.1000	0.9091	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000
06-2005	1.0000	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2005	1.5000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2006	3.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2007	1.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2007	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2008	1.4000	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2008	2.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2009	1.1667	0.8571	1.0000	1.1667	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000
12-2009	1.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2010	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2010	1.7500	1.0000	1.0000	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000
06-2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2011	1.2000	1.0000	1.0000	0.9167	1.0000	1.0000	0.9091	1.0000	1.0000	1.0000
06-2012	4.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2012	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2013	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2013	1.1429	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2014	2.3333	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2015	1.2500	0.9333	1.0000	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2015	1.2222	1.0000	0.8182	1.0000	1.0000	1.0000	0.8889	1.0000		
06-2016	1.2857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2017	1.6667	0.8000	1.0000	1.0000	1.0000					
12-2017	0.8333	1.0000	1.0000	1.0000						
06-2018	1.0000	1.0000	1.0000							
12-2018	1.0000	0.7500								
06-2019	1.0000									
12-2019										
4 Half Yr Avg	0.9583	0.8875	1.0000	1.0000	1.0000	1.0000	0.9722	1.0000	1.0000	1.0000
6 Half Yr Avg	1.0833	0.9250	0.9697	1.0119	1.0000	1.0000	0.9815	1.0000	1.0000	1.0000
10 Half Yr Avg	1.2591	0.9626	0.9818	1.0071	1.0000	1.0000	0.9798	1.0000	1.0000	1.0000
14 Half Yr Avg	1.1715	0.9644	0.9870	0.9991	1.0000	0.9898	0.9856	1.0000	1.0000	1.0000
Avg	1.3432	0.9700	0.9964	1.0104	0.9967	0.9828	0.9937	1.0000	0.9889	1.0000
4 Half Yr Avg Exc Hi/Lo	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg Exc Hi/Lo	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg Exc Hi/Lo	1.1781	0.9667	1.0000	1.0000	1.0000	1.0000	0.9886	1.0000	1.0000	1.0000
14 Half Yr Avg Exc Hi/Lo	1.1028	0.9674	1.0000	1.0000	1.0000	1.0000	0.9924	1.0000	1.0000	1.0000
Avg Exc Hi/Lo	1.2928	0.9683	0.9973	1.0047	0.9965	0.9881	0.9970	1.0000	0.9970	1.0000
4 Half Yr Vol Wtd Avg	0.9524	0.8333	1.0000	1.0000	1.0000	1.0000	0.9756	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.0357	0.8919	0.9429	1.0222	1.0000	1.0000	0.9800	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.2034	0.9444	0.9697	1.0149	1.0000	1.0000	0.9733	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.1375	0.9468	0.9783	1.0000	1.0000	0.9890	0.9787	1.0000	1.0000	1.0000
Vol Wtd Avg	1.2019	0.9647	0.9916	1.0043	0.9956	0.9821	0.9907	1.0000	0.9898	1.0000
6 Half Yr S1 Avg	1.2222	0.9333	1.0000	1.0238	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	0.9444	0.9167	0.9394	1.0000	1.0000	1.0000	0.9630	1.0000	1.0000	1.0000
8 Half Yr S1 Avg	1.2381	0.9333	1.0000	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.0139	0.9375	0.9545	1.0000	1.0000	1.0000	0.9722	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S1 Avg	1.3333	0.9375	1.0000	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.9545	0.8571	0.9000	1.0000	1.0000	1.0000	0.9583	1.0000	1.0000	1.0000
Vol Wtd S1 Avg	1.1744	0.9700	1.0000	1.0316	0.9796	1.0000	1.0000	1.0000	0.9880	1.0000
Vol Wtd S2 Avg	1.2205	0.9613	0.9857	0.9855	1.0076	0.9697	0.9839	1.0000	0.9912	1.0000
Selections at 2019-06-30 - DB	1.0176	0.9636	0.9901	0.9963	0.9940	0.9984	0.9952	0.9975	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	1.0235	0.9606	0.9884	0.9955	0.9930	0.9992	0.9943	0.9975	1.0000	1.0000
Default	1.0235	0.9606	0.9884	0.9955	0.9930	0.9992	0.9943	0.9975	1.0000	1.0000
Manual Selected										
Selected	1.0235	0.9606	0.9884	0.9955	0.9930	0.9992	0.9943	0.9975	1.0000	1.0000
Cumulative	0.9521	0.9302	0.9684	0.9797	0.9841	0.9910	0.9918	0.9975	1.0000	1.0000
Ratio to Ultimate	1.0503	1.0750	1.0327	1.0207	1.0161	1.0090	1.0082	1.0025	1.0000	1.0000

Accident Half year	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126
06-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12-2001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2012	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2012	1.0000	1.0000	1.0000	1.0000						
06-2013	1.0000	1.0000	1.0000							
12-2013	1.0000	1.0000								
06-2014	1.0000									
12-2014										
06-2015										
12-2015										
06-2016										
12-2016										
06-2017										
12-2017										
06-2018										
12-2018										
06-2019										
12-2019										
4 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selections at 2019-06-30 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected										
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Accident Half year	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186
06-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12-2001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06-2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2007	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2007	1.0000	1.0000	1.0000	1.0000						
06-2008	1.0000	1.0000	1.0000							
12-2008	1.0000	1.0000								
06-2009	1.0000									
12-2009										
06-2010										
12-2010										
06-2011										
12-2011										
06-2012										
12-2012										
06-2013										
12-2013										
06-2014										
12-2014										
06-2015										
12-2015										
06-2016										
12-2016										
06-2017										
12-2017										
06-2018										
12-2018										
06-2019										
12-2019										
4 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selections at 2019-06-30 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected										
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Accident Half year	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0000	1.0000	1.0000							
12-2003	1.0000	1.0000								
06-2004	1.0000									
12-2004										
06-2005										
12-2005										
06-2006										
12-2006										
06-2007										
12-2007										
06-2008										
12-2008										
06-2009										
12-2009										
06-2010										
12-2010										
06-2011										
12-2011										
06-2012										
12-2012										
06-2013										
12-2013										
06-2014										
12-2014										
06-2015										
12-2015										
06-2016										
12-2016										
06-2017										
12-2017										
06-2018										
12-2018										
06-2019										
12-2019										
4 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - DB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected										
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	11	11	11	0	0	0
12-2000	10	10	10	0	0	0
06-2001	0	0	0	0	0	0
12-2001	9	9	9	0	0	0
06-2002	9	9	9	0	0	0
12-2002	7	7	7	0	0	0
06-2003	8	8	8	0	0	0
12-2003	8	8	8	0	0	0
06-2004	3	3	3	0	0	0
12-2004	13	13	13	0	0	0
06-2005	8	8	8	0	0	0
12-2005	4	4	4	0	0	0
06-2006	3	3	3	0	0	0
12-2006	13	13	13	0	0	0
06-2007	5	5	5	0	0	0
12-2007	11	11	11	0	0	0
06-2008	8	8	8	0	0	0
12-2008	10	10	10	0	0	0
06-2009	6	6	6	0	0	0
12-2009	8	8	8	0	0	0
06-2010	4	4	4	0	0	0
12-2010	7	7	7	0	0	0
06-2011	8	8	8	0	0	0
12-2011	10	10	10	0	0	0
06-2012	4	4	4	0	0	0
12-2012	6	6	6	0	0	0
06-2013	6	6	6	0	0	0
12-2013	13	13	13	0	0	0
06-2014	6	6	6	0	0	0
12-2014	13	13	13	0	0	0
06-2015	17	17	16	1	0	1
12-2015	12	12	12	0	0	0
06-2016	13	13	13	0	0	0
12-2016	16	16	16	0	0	0
06-2017	5	5	4	1	0	1
12-2017	10	10	10	0	0	0
06-2018	3	3	3	0	0	0
12-2018	16	16	15	1	0	1
06-2019	7	7	7	0	0	0
12-2019	8	8	3	5	0	5
Total	337	338	330	8	(1)	7

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	11	11		11
12-2000	10	10		10
06-2001	0	0		0
12-2001	9	9		9
06-2002	9	9		9
12-2002	7	7		7
06-2003	8	8		8
12-2003	8	8		8
06-2004	3	3		3
12-2004	13	13		13
06-2005	8	8		8
12-2005	4	4		4
06-2006	3	3		3
12-2006	13	13		13
06-2007	5	5		5
12-2007	11	11		11
06-2008	8	8		8
12-2008	10	10		10
06-2009	6	6		6
12-2009	8	8		8
06-2010	4	4		4
12-2010	7	7		7
06-2011	8	8		8
12-2011	10	10		10
06-2012	4	4		4
12-2012	6	6		6
06-2013	6	6		6
12-2013	13	13		13
06-2014	6	6		6
12-2014	13	13		13
06-2015	17	17		17
12-2015	12	12		12
06-2016	13	13		13
12-2016	16	16		16
06-2017	5	5		5
12-2017	10	10		10
06-2018	3	3		3
12-2018	16	16		16
06-2019	7	7		7
12-2019	8	8		8
Total	337	337		337

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 11	$ 0	$ 11	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 11	($ 11)	0.00 %
12-2000	10	10	10	10	10	10	10	10	10	0	10	0	0	0	0	0	0	0	0	10	(10)	0.00 %
06-2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2001	9	9	9	9	9	9	9	9	9	0	9	0	0	0	0	0	0	0	0	9	(9)	0.00 %
06-2002	9	9	9	9	9	9	9	9	9	0	9	0	0	0	0	0	0	0	0	9	(9)	0.00 %
12-2002	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
06-2003	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2003	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
06-2004	3	3	3	3	3	3	3	3	3	0	3	0	0	0	0	0	0	0	0	3	(3)	0.00 %
12-2004	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
06-2005	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2005	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
06-2006	3	3	3	3	3	3	3	3	3	0	3	0	0	0	0	0	0	0	0	3	(3)	0.00 %
12-2006	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
06-2007	5	5	5	5	5	5	5	5	5	0	5	0	0	0	0	0	0	0	0	5	(5)	0.00 %
12-2007	11	11	11	11	11	11	11	11	11	0	11	0	0	0	0	0	0	0	0	11	(11)	0.00 %
06-2008	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2008	10	10	10	10	10	10	10	10	10	0	10	0	0	0	0	0	0	0	0	10	(10)	0.00 %
06-2009	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
12-2009	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
06-2010	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
12-2010	7	7	7	7	7	7	7	7	7	0	7	0	0	0	0	0	0	0	0	7	(7)	0.00 %
06-2011	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2011	10	10	10	10	10	10	10	10	10	0	11	0	0	0	0	0	0	0	0	10	(11)	0.00 %
06-2012	4	4	4	4	4	4	4	4	4	0	4	0	0	0	0	0	0	0	0	4	(4)	0.00 %
12-2012	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
06-2013	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
12-2013	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
06-2014	6	6	6	6	6	6	6	6	6	0	8	0	0	0	0	0	0	0	0	6	(8)	0.00 %
12-2014	13	13	13	13	13	13	13	13	13	0	12	0	0	0	0	0	0	0	0	13	(12)	0.00 %
06-2015	17	17	17	14	14	14	14	14	13	0		0	0	3	0	0	0	0	0	13		0.00 %
12-2015	12	12	13	12	12	14	14	13	14			0	(1)	1	0	(2)	0	0	0			0.00 %
06-2016	13	13	13	10	10	10	10	8				0	0	3	0	0	(1)	3				0.37 %
12-2016	16	16	16	13	13	11	10					0	0	3	0	1	2					0.20 %
06-2017	5	4	4	4	5	3						1	0	0	(1)	2						25.37 %
12-2017	10	10	10	10	12							0	0	(1)	(2)							0.49 %
06-2018	3	3	3	3								0	0	0								1.10 %
12-2018	16	19	18									(3)	1									-17.53 %
06-2019	7	8										(2)										-19.28 %
12-2019	8																					
Total	$ 337	$ 333	$ 325	$ 297	$ 296	$ 283	$ 279	$ 265	$ 257	$ 0	$ 232	($ 4)	$ 0	$ 9	($ 2)	$ 1	$ 1	$ 3	$ 0	$ 244	($ 232)	-1.13 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Exhibit 2. 1. 1

Accident Benefits - Funeral Expense

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	11	1.0000	1.0000	11
12-2000	234	10	1.0000	1.0000	10
06-2001	228	0	1.0000	1.0000	0
12-2001	222	9	1.0000	1.0000	9
06-2002	216	9	1.0000	1.0000	9
12-2002	210	7	1.0000	1.0000	7
06-2003	204	8	1.0000	1.0000	8
12-2003	198	8	1.0000	1.0000	8
06-2004	192	3	1.0000	1.0000	3
12-2004	186	13	1.0000	1.0000	13
06-2005	180	8	1.0000	1.0000	8
12-2005	174	4	1.0000	1.0000	4
06-2006	168	3	1.0000	1.0000	3
12-2006	162	13	1.0000	1.0000	13
06-2007	156	5	1.0000	1.0000	5
12-2007	150	11	1.0000	1.0000	11
06-2008	144	8	1.0000	1.0000	8
12-2008	138	10	1.0000	1.0000	10
06-2009	132	6	1.0000	1.0000	6
12-2009	126	8	1.0000	1.0000	8
06-2010	120	4	1.0000	1.0000	4
12-2010	114	7	1.0000	1.0000	7
06-2011	108	8	1.0000	1.0000	8
12-2011	102	10	1.0000	1.0000	10
06-2012	96	4	1.0000	1.0000	4
12-2012	90	6	1.0000	1.0000	6
06-2013	84	6	1.0000	1.0000	6
12-2013	78	13	1.0000	1.0000	13
06-2014	72	6	1.0000	1.0000	6
12-2014	66	13	1.0000	1.0000	13
06-2015	60	17	1.0000	1.0000	17
12-2015	54	12	1.0000	1.0000	12
06-2016	48	13	1.0000	1.0000	13
12-2016	42	16	0.9963	0.9963	16
06-2017	36	5	0.9995	0.9958	5
12-2017	30	10	0.9990	0.9947	10
06-2018	24	3	0.9966	0.9913	3
12-2018	18	16	0.9900	0.9814	16
06-2019	12	7	0.9704	0.9523	7
12-2019	6	8	1.0581	1.0076	8
Total		338			337

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Funeral Expense

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
12-2000	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
06-2001	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	0	0	0	0		
12-2001	6	9	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9			
06-2002	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9				
12-2002	8	9	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	7	7	7	7	7	7	7					
06-2003	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8						
12-2003	11	10	9	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8							
06-2004	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	3	3	3	3	3	3								
12-2004	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13									
06-2005	8	8	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8										
12-2005	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4											
06-2006	2	4	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												
12-2006	12	12	12	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13													
06-2007	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5														
12-2007	7	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11															
06-2008	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
12-2008	6	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10																	
06-2009	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6																		
12-2009	8	10	10	9	9	9	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8																			
06-2010	6	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																				
12-2010	7	8	8	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7																					
06-2011	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																						
12-2011	11	12	11	11	10	10	11	10	10	10	10	10	10	10	10	10	10																							
06-2012	4	6	4	4	4	4	4	4	4	4	4	4	4	4	4	4																								
12-2012	7	5	6	6	6	6	6	6	6	6	6	6	6	6	6																									
06-2013	6	7	6	6	6	6	6	6	6	6	6	6	6	6																										
12-2013	14	14	13	13	13	13	13	13	13	13	13	13	13																											
06-2014	7	8	6	6	6	6	6	6	6	6	6	6																												
12-2014	11	13	13	13	13	13	13	13	13	13	13																													
06-2015	12	17	17	17	17	17	17	17	17	17																														
12-2015	14	14	15	15	13	13	13	12	12																															
06-2016	9	13	13	13	13	13	13	13																																
12-2016	11	16	17	17	16	16	16																																	
06-2017	3	5	4	4	4	5																																		
12-2017	12	11	10	10	10																																			
06-2018	3	3	3	3																																				
12-2018	18	20	16																																					
06-2019	8	7																																						
12-2019	8																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Accident Benefits - Funeral Expense

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
12-2001	1.5000	1.0000	1.1111	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.1250	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9091	0.9000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.0000	1.1250	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.0000	1.0000	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.5714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.8333	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.2500	1.0000	0.9000	1.0000	1.0000	1.0000	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	1.0000																			
06-2010	0.8333	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	1.1429	1.0000	1.0000	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2011	1.0909	0.9167	1.0000	0.9091	1.0000	1.1000	0.9091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2012	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	1.0000																				
12-2012	0.7143	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																				
06-2013	1.1667	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2013	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2014	1.1429	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2014	1.1818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2015	1.4167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2015	1.0000	1.0714	1.0000	0.8667	1.0000	1.0000	0.9231	1.0000																									
06-2016	1.4444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																										
12-2016	1.4545	1.0625	1.0000	0.9412	1.0000	1.0000																											
06-2017	1.6667	0.8000	1.0000	1.0000	1.2500																												
12-2017	0.9167	0.9091	1.0000	1.0000																													
06-2018	1.0000	1.0000	1.0000																														
12-2018	1.1111	0.8000																															
06-2019	0.8750																																
12-2019																																	
4 Half Yr Avg	0.9757	0.8773	1.0000	0.9853	1.0625	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	1.1707	0.9286	1.0000	0.9680	1.0417	1.0000	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	1.2067	0.9393	1.0000	0.9808	1.0250	1.0000	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.1493	0.9318	1.0000	0.9798	1.0179	0.9982	0.9880	1.0000	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.1958	0.9549	0.9971	0.9887	1.0074	0.9928	0.9948	1.0000	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	0.9583	0.8545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	1.1206	0.9273	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	1.1907	0.9464	1.0000	0.9926	1.0000	1.0000	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	1.1425	0.9316	1.0000	0.9875	1.0000	1.0000	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.1868	0.9562	0.9995	0.9921	1.0000	0.9932	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	1.0000	0.8462	1.0000	0.9773	1.0217	1.0000	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.1273	0.9265	1.0000	0.9605	1.0132	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.1782	0.9500	1.0000	0.9737	1.0093	1.0000	0.9804	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.1333	0.9408	1.0000	0.9720	1.0073	1.0000	0.9846	1.0000	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.1456	0.9568	1.0000	0.9840	1.0034	0.9932	0.9928	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.1806	0.9333	1.0000	1.0000	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.1608	0.9239	1.0000	0.9359	1.0000	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.2465	0.9500	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.1206	0.9608	1.0000	0.9520	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.0714	0.9524	1.0000	1.0000	1.0294	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.1463	0.9149	1.0000	0.9286	1.0000	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.1849	0.9552	0.9922	0.9919	1.0081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1211	0.9577	1.0053	0.9788	1.0000	0.9886	0.9873	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - FE	1.0844	0.9709	0.9908	0.9971	0.9985	0.9979	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - FE	1.0581	0.9704	0.9900	0.9966	0.9990	0.9995	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0581	0.9704	0.9900	0.9966	0.9990	0.9995	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.0581	0.9704	0.9900	0.9966	0.9990	0.9995	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0076	0.9523	0.9814	0.9913	0.9947	0.9958	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9924	1.0501	1.0190	1.0088	1.0053	1.0043	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	93	93	93	0	0	0
12-2000	95	95	95	0	0	0
06-2001	98	98	98	0	0	0
12-2001	68	68	68	0	0	0
06-2002	54	54	54	0	0	0
12-2002	54	54	54	0	0	0
06-2003	66	66	66	0	0	0
12-2003	44	44	44	0	0	0
06-2004	60	60	60	0	0	0
12-2004	39	39	39	0	0	0
06-2005	64	64	64	0	0	0
12-2005	77	77	76	1	0	1
06-2006	58	58	58	0	0	0
12-2006	67	67	67	0	0	0
06-2007	55	55	55	0	0	0
12-2007	69	69	69	0	0	0
06-2008	48	48	48	0	0	0
12-2008	56	56	56	0	0	0
06-2009	69	69	69	0	0	0
12-2009	69	69	68	1	0	1
06-2010	75	75	75	0	0	0
12-2010	82	82	82	0	0	0
06-2011	74	74	73	1	0	1
12-2011	68	68	67	1	0	1
06-2012	58	58	58	0	0	0
12-2012	91	92	89	3	(1)	2
06-2013	71	72	72	0	(1)	(1)
12-2013	79	80	77	3	(1)	2
06-2014	101	102	98	4	(1)	3
12-2014	66	67	66	1	(1)	0
06-2015	100	102	98	4	(2)	2
12-2015	85	87	76	11	(2)	9
06-2016	80	82	74	8	(2)	6
12-2016	67	69	64	5	(2)	3
06-2017	52	54	46	8	(2)	6
12-2017	56	58	53	5	(2)	3
06-2018	59	60	49	11	(1)	10
12-2018	62	64	49	15	(2)	13
06-2019	50	50	37	13	0	13
12-2019	46	36	21	15	10	25
Total	2,724	2,735	2,625	110	(11)	99

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	93	93		93
12-2000	95	95		95
06-2001	98	98		98
12-2001	68	68		68
06-2002	54	54		54
12-2002	54	54		54
06-2003	66	66		66
12-2003	44	44		44
06-2004	60	60		60
12-2004	39	39		39
06-2005	64	64		64
12-2005	77	77		77
06-2006	58	58		58
12-2006	67	67		67
06-2007	55	55		55
12-2007	69	69		69
06-2008	48	48		48
12-2008	56	56		56
06-2009	69	69		69
12-2009	69	69		69
06-2010	75	75		75
12-2010	82	82		82
06-2011	74	74		74
12-2011	68	68		68
06-2012	58	58		58
12-2012	91	91		91
06-2013	71	71		71
12-2013	79	79		79
06-2014	101	101		101
12-2014	66	66		66
06-2015	100	100		100
12-2015	85	85		85
06-2016	80	80		80
12-2016	67	67		67
06-2017	52	52		52
12-2017	56	56		56
06-2018	59	59		59
12-2018	62	62		62
06-2019	50	50		50
12-2019	46	46		46
Total	2,724	2,724		2,724

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 93	$ 93	$ 93	$ 93	$ 93	$ 93	$ 93	$ 93	$ 93	$ 0	$ 93	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 93	($ 93)	0.00 %
12-2000	95	95	95	95	95	95	95	95	95	0	95	0	0	0	0	0	0	0	0	95	(95)	0.00 %
06-2001	98	98	98	98	98	98	98	98	98	0	98	0	0	0	0	0	0	0	0	98	(98)	0.00 %
12-2001	68	68	68	68	68	68	68	68	68	0	68	0	0	0	0	0	0	0	0	68	(68)	0.00 %
06-2002	54	54	54	54	54	54	54	54	54	0	54	0	0	0	0	0	0	0	0	54	(54)	0.00 %
12-2002	54	54	54	54	55	54	53	53	53	0	53	0	0	0	(1)	1	1	0	0	53	(53)	0.00 %
06-2003	66	66	66	66	66	66	66	66	66	0	66	0	0	0	0	0	0	0	0	66	(66)	0.00 %
12-2003	44	44	44	44	44	44	44	44	44	0	45	0	0	0	0	0	0	0	0	44	(45)	0.00 %
06-2004	60	60	60	60	60	60	60	60	60	0	60	0	0	0	0	0	0	0	0	60	(60)	0.00 %
12-2004	39	39	39	39	39	39	38	38	38	0	38	0	0	0	0	0	1	0	0	38	(38)	0.00 %
06-2005	64	64	64	64	64	64	64	64	64	0	64	0	0	0	0	0	0	0	0	64	(64)	0.00 %
12-2005	77	76	76	76	76	76	75	76	76	0	75	1	0	0	0	0	1	(1)	0	76	(75)	1.32 %
06-2006	58	58	58	58	58	58	58	58	58	0	59	0	0	0	0	0	0	0	0	58	(59)	0.00 %
12-2006	67	67	67	68	68	67	67	67	67	0	67	0	0	(1)	0	1	0	0	0	67	(67)	0.00 %
06-2007	55	55	55	55	55	55	55	55	55	0	56	0	0	0	0	0	0	0	0	55	(56)	0.00 %
12-2007	69	69	69	69	70	70	71	71	71	0	71	0	0	0	(1)	0	(1)	0	0	71	(71)	0.00 %
06-2008	48	48	48	48	48	48	48	48	48	0	48	0	0	0	0	0	0	0	0	48	(48)	0.00 %
12-2008	56	56	56	56	56	56	56	56	56	0	57	0	0	0	0	0	0	0	0	56	(57)	0.00 %
06-2009	69	69	69	70	70	70	70	70	70	0	70	0	0	(1)	0	0	0	0	0	70	(70)	0.00 %
12-2009	69	69	69	69	69	69	68	69	69	0	69	0	0	0	0	0	0	(1)	0	69	(69)	0.00 %
06-2010	75	75	75	75	75	74	74	75	75	0	76	0	0	0	0	0	0	(1)	0	75	(76)	0.07 %
12-2010	82	82	84	84	83	82	83	82	83	0	84	0	(2)	0	0	1	(1)	1	(1)	83	(84)	0.02 %
06-2011	74	74	74	73	73	73	73	74	74	0	75	0	0	0	0	0	0	(1)	0	74	(75)	0.14 %
12-2011	68	68	67	67	66	66	68	69	68	0	69	0	0	0	1	0	(2)	(1)	0	68	(69)	0.21 %
06-2012	58	58	60	60	61	61	60	63	63	0	59	0	(3)	0	(1)	0	1	(3)	(1)	63	(59)	0.30 %
12-2012	91	92	95	96	97	93	94	96	95	0	90	(1)	(3)	(1)	(1)	3	(1)	(2)	0	95	(90)	-0.91 %
06-2013	71	72	74	74	72	77	77	78	77	0	79	(1)	(2)	0	2	(5)	1	(1)	0	77	(79)	-1.13 %
12-2013	79	80	83	82	78	80	77	80	77	0	68	(1)	(3)	1	3	(1)	2	(3)	3	77	(68)	-1.20 %
06-2014	101	101	104	102	97	100	99	99	99	0	98	(1)	(3)	2	5	(2)	0	0	1	99	(98)	-0.72 %
12-2014	66	67	72	71	65	68	68	68	64	0	60	(1)	(5)	0	6	(3)	(1)	0	4	64	(60)	-1.37 %
06-2015	100	102	104	110	103	108	105	107	105	0		(2)	(3)	(5)	7	(5)	3	(2)	2	105		-1.56 %
12-2015	85	91	94	94	83	79	81	76	78			(5)	(4)	0	11	4	(2)	5	(2)			-6.05 %
06-2016	80	80	83	81	76	71	63	69				0	(3)	2	5	4	8	(6)				0.28 %
12-2016	67	72	74	72	66	70	64					(5)	(2)	2	6	(5)	7					-6.48 %
06-2017	52	54	56	56	51	53						(2)	(2)	(1)	5	(2)						-3.61 %
12-2017	56	62	68	65	58							(6)	(6)	3	8							-9.88 %
06-2018	59	58	65	50								0	(6)	15								0.47 %
12-2018	62	61	60									1	2									1.56 %
06-2019	50	53										(3)										-5.66 %
12-2019	46																					
Total	$ 2,724	$ 2,703	$ 2,694	$ 2,618	$ 2,510	$ 2,460	$ 2,387	$ 2,338	$ 2,261	$ 0	$ 2,064	($ 24)	($ 44)	$ 17	$ 58	($ 7)	$ 19	($ 15)	$ 8	$ 2,184	($ 2,064)	-0.89 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	93	1.0000	1.0000	93
12-2000	234	95	1.0000	1.0000	95
06-2001	228	98	1.0000	1.0000	98
12-2001	222	68	1.0000	1.0000	68
06-2002	216	54	1.0000	1.0000	54
12-2002	210	54	1.0000	1.0000	54
06-2003	204	66	1.0000	1.0000	66
12-2003	198	44	1.0000	1.0000	44
06-2004	192	60	1.0000	1.0000	60
12-2004	186	39	1.0000	1.0000	39
06-2005	180	64	1.0000	1.0000	64
12-2005	174	77	1.0000	1.0000	77
06-2006	168	58	1.0000	1.0000	58
12-2006	162	67	1.0000	1.0000	67
06-2007	156	55	1.0000	1.0000	55
12-2007	150	69	1.0000	1.0000	69
06-2008	144	48	1.0000	1.0000	48
12-2008	138	56	1.0000	1.0000	56
06-2009	132	69	1.0000	1.0000	69
12-2009	126	69	1.0000	1.0000	69
06-2010	120	75	1.0000	1.0000	75
12-2010	114	82	0.9991	0.9991	82
06-2011	108	74	0.9998	0.9988	74
12-2011	102	68	0.9987	0.9976	68
06-2012	96	58	0.9978	0.9954	58
12-2012	90	92	0.9971	0.9925	91
06-2013	84	72	0.9980	0.9904	71
12-2013	78	80	0.9972	0.9877	79
06-2014	72	102	0.9990	0.9867	101
12-2014	66	67	0.9971	0.9838	66
06-2015	60	102	0.9983	0.9822	100
12-2015	54	87	0.9954	0.9776	85
06-2016	48	82	0.9952	0.9729	80
12-2016	42	69	0.9980	0.9709	67
06-2017	36	54	0.9982	0.9692	52
12-2017	30	58	1.0002	0.9694	56
06-2018	24	60	1.0074	0.9766	59
12-2018	18	64	0.9963	0.9731	62
06-2019	12	50	1.0182	0.9908	50
12-2019	6	36	1.2775	1.2657	46
Total		2,735			2,724

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Accident Benefits - Uninsured Automobile

Exhibit 2. 1. 2

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	97	102	105	95	98	96	97	96	96	96	96	96	95	94	94	93	92	92	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93
12-2000	89	92	91	94	94	96	99	99	100	99	99	97	97	95	95	95	96	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	
06-2001	102	111	108	109	108	109	109	108	107	107	103	103	102	102	102	102	100	99	98	98	98	99	98	99	98	98	98	98	98	98	98	98	98	98	98	98	98	98		
12-2001	67	69	73	71	70	71	70	69	69	69	69	69	69	69	68	68	69	69	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68			
06-2002	61	60	61	59	60	58	57	57	57	57	57	57	58	56	56	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54				
12-2002	59	62	63	69	65	63	60	61	60	57	57	57	54	54	53	53	53	53	54	53	53	54	53	53	53	53	53	53	53	54	55	54	54	54	54					
06-2003	70	70	67	68	67	69	65	66	64	67	66	70	69	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66						
12-2003	59	55	54	54	50	51	48	46	45	45	49	49	47	47	47	47	46	46	46	46	46	45	45	45	44	44	44	44	44	44	44	44	44							
06-2004	58	63	64	60	63	63	62	61	61	60	60	60	60	60	61	61	61	61	61	61	61	60	60	60	60	60	60	60	60	60	60	60								
12-2004	41	52	50	47	48	45	45	47	39	39	39	39	39	39	38	38	38	38	38	38	38	38	38	38	38	39	39	39	39	39	39									
06-2005	60	67	73	69	70	69	67	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64										
12-2005	72	77	79	80	75	76	82	81	77	77	77	77	77	76	76	76	77	77	75	75	76	76	75	76	76	76	76	76	77											
06-2006	69	77	76	75	69	65	65	63	63	60	60	59	59	59	59	59	59	59	59	58	58	58	58	58	58	58	58	58												
12-2006	52	69	69	71	65	66	70	70	67	67	67	69	68	68	68	68	67	67	67	67	67	67	68	68	67	67	67													
06-2007	52	65	67	67	63	62	61	58	59	56	56	57	58	56	56	56	56	55	55	55	55	55	55	55	55	55														
12-2007	71	82	85	82	77	76	69	69	70	69	70	72	71	71	71	71	71	71	71	70	70	69	69	69	69															
06-2008	43	52	52	47	51	51	49	49	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48																
12-2008	58	60	57	57	57	55	55	57	57	56	56	57	57	56	56	56	56	56	56	56	56	56	56	56																
06-2009	59	64	69	68	69	69	70	69	69	69	69	70	70	70	70	70	70	70	70	69	69	69																		
12-2009	40	66	65	66	66	69	70	69	68	68	69	69	69	69	69	69	69	69	69	69	69																			
06-2010	61	66	75	73	75	76	77	77	77	76	76	75	75	75	75	75	75	75	75	75																				
12-2010	62	70	74	77	80	82	88	86	85	85	83	82	84	83	84	84	84	82	82																					
06-2011	60	67	73	74	74	76	76	76	75	74	74	74	74	74	74	74	74	74																						
12-2011	54	67	69	68	70	69	70	69	69	69	69	67	67	68	68	68	68																							
06-2012	44	54	55	56	60	60	60	64	63	61	62	62	61	61	58	58																								
12-2012	60	81	88	85	93	95	97	97	96	95	98	97	96	93	92																									
06-2013	60	75	74	75	74	73	73	73	73	73	75	75	73	72																										
12-2013	56	72	70	72	78	81	79	81	80	83	84	81	80																											
06-2014	91	97	98	100	101	101	102	101	105	106	103	102																												
12-2014	50	63	64	68	69	68	67	72	73	68	67																													
06-2015	77	99	100	99	103	101	101	101	102	102																														
12-2015	60	71	78	77	82	83	86	87	87																															
06-2016	58	66	74	78	83	82	82	82																																
12-2016	52	71	65	63	66	68	69																																	
06-2017	45	51	51	50	53	54																																		
12-2017	45	55	57	57	58																																			
06-2018	45	60	59	60																																				
12-2018	45	60	64																																					
06-2019	44	50																																						
12-2019	36																																							

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0515	1.0294	0.9048	1.0316	0.9796	1.0104	0.9897	1.0000	1.0000	1.0000	1.0000	0.9896	0.9895	1.0000	0.9894	0.9892	1.0000	1.0109	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0337	0.9891	1.0330	1.0000	1.0213	1.0313	1.0000	1.0101	0.9900	1.0000	0.9798	1.0000	0.9794	1.0000	1.0000	1.0105	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0882	0.9730	1.0093	0.9908	1.0093	1.0000	0.9908	0.9907	1.0000	0.9626	1.0000	0.9903	1.0000	1.0000	1.0000	0.9804	0.9900	0.9899	1.0000	1.0000	1.0102	0.9899	1.0102	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	1.0000			
12-2001	1.0299	1.0580	0.9726	0.9859	1.0143	0.9859	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9855	1.0000	1.0147	1.0000	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9836	1.0167	0.9672	1.0169	0.9667	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0175	0.9655	1.0000	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0508	1.0161	1.0952	0.9420	0.9692	0.9524	1.0167	0.9836	0.9500	1.0000	1.0000	0.9474	1.0000	0.9815	1.0000	1.0000	1.0000	1.0189	0.9815	1.0000	1.0189	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0189	1.0185	0.9818	1.0000	1.0000	1.0000						
06-2003	1.0000	0.9571	1.0149	0.9853	1.0299	0.9420	1.0154	0.9697	1.0469	0.9851	1.0606	0.9857	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9322	0.9818	1.0000	0.9259	1.0200	0.9412	0.9583	0.9783	1.0000	1.0889	1.0000	0.9592	1.0000	1.0000	1.0000	0.9787	1.0000	1.0000	1.0000	1.0000	0.9783	1.0000	1.0000	0.9778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0862	1.0159	0.9375	1.0500	1.0000	0.9841	0.9839	1.0000	0.9836	1.0000	1.0000	1.0000	1.0000	1.0167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9836	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.2683	0.9615	0.9400	1.0213	0.9375	1.0000	1.0444	0.8298	1.0000	1.0000	1.0000	1.0000	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0263	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.1167	1.0896	0.9452	1.0145	0.9857	0.9710	0.9552	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.0694	1.0260	1.0127	0.9375	1.0133	1.0789	0.9878	0.9506	1.0000	1.0000	1.0000	1.0000	0.9870	1.0000	1.0000	1.0132	1.0000	0.9740	1.0000	1.0133	1.0000	0.9868	1.0133	1.0000	1.0000	1.0000	1.0000	1.0132												
06-2006	1.1159	0.9870	0.9868	0.9200	0.9420	1.0000	0.9692	1.0000	0.9524	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.3269	1.0000	1.0290	0.9155	1.0154	1.0606	1.0000	0.9571	1.0000	1.0000	1.0299	0.9855	1.0000	1.0000	1.0000	0.9853	1.0000	1.0000	1.0000	1.0000	1.0000	1.0149	1.0000	0.9853	1.0000	1.0000														
06-2007	1.2500	1.0308	1.0000	0.9403	0.9841	0.9839	0.9508	1.0172	0.9492	1.0000	1.0179	1.0175	0.9655	1.0000	1.0000	1.0000	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.1549	1.0366	0.9647	0.9390	0.9870	0.9079	1.0000	1.0145	0.9857	1.0145	1.0286	0.9861	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9859	1.0000	0.9857	1.0000	1.0000	1.0000																
06-2008	1.2093	1.0000	0.9038	1.0851	1.0000	0.9608	1.0000	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.0345	0.9500	1.0000	1.0000	0.9649	1.0000	1.0364	1.0000	0.9825	1.0000	1.0179	1.0000	0.9825	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0847	1.0781	0.9855	1.0147	1.0000	1.0145	0.9857	1.0000	1.0000	1.0000	1.0145	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9857	1.0000	1.0000																		
12-2009	1.6500	0.9848	1.0154	1.0000	1.0455	1.0145	0.9857	0.9855	1.0000	1.0147	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2010	1.0820	1.1364	0.9733	1.0274	1.0133	1.0132	1.0000	1.0000	0.9870	1.0000	0.9868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2010	1.1290	1.0571	1.0405	1.0390	1.0250	1.0732	0.9773	0.9884	1.0000	0.9765	0.9880	1.0244	0.9881	1.0120	1.0000	1.0000	0.9762	1.0000																				
06-2011	1.1167	1.0896	1.0137	1.0000	1.0270	1.0000	1.0000	0.9868	0.9867	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.2407	1.0299	0.9855	1.0294	0.9857	1.0145	0.9857	1.0000	1.0000	1.0000	0.9710	1.0000	1.0149	1.0000	1.0000	1.0000																					
06-2012	1.2273	1.0185	1.0182	1.0714	1.0000	1.0000	1.0667	0.9844	0.9683	1.0164	1.0000	0.9839	1.0000	0.9508	1.0000																					
12-2012	1.3500	1.0864	0.9659	1.0941	1.0215	1.0211	1.0000	0.9897	0.9896	1.0316	0.9898	0.9897	0.9688	0.9892																					
06-2013	1.2500	0.9867	1.0135	0.9867	0.9865	1.0000	1.0000	1.0000	1.0000	1.0274	1.0000	0.9733	0.9863																					
12-2013	1.2857	0.9722	1.0286	1.0833	1.0385	0.9753	1.0253	0.9877	1.0375	1.0120	0.9643	0.9877																					
06-2014	1.0659	1.0103	1.0204	1.0100	1.0000	1.0099	0.9902	1.0396	1.0095	0.9717	0.9903																						
12-2014	1.2600	1.0159	1.0625	1.0147	0.9855	0.9853	1.0746	1.0139	0.9315	0.9853																							
06-2015	1.2857	1.0101	0.9900	1.0404	0.9806	1.0000	1.0000	1.0099	1.0000																								
12-2015	1.1833	1.0986	0.9872	1.0649	1.0122	1.0361	1.0116	1.0000																									
06-2016	1.1379	1.1212	1.0541	1.0641	0.9880	1.0000	1.0000																										
12-2016	1.3654	0.9155	0.9692	1.0476	1.0303	1.0147																											
06-2017	1.1333	1.0000	0.9804	1.0600	1.0189																												
12-2017	1.2222	1.0364	1.0000	1.0175																													
06-2018	1.3333	0.9833	1.0169																														
12-2018	1.3333	1.0667																															
06-2019	1.1364																																
12-2019																																	
4 Half Yr Avg	1.2563	1.0216	0.9916	1.0473	1.0123	1.0127	1.0216	1.0158	0.9946	0.9991	0.9861	0.9836	0.9925	0.9850	1.0000	1.0000	0.9940	1.0000	0.9964	1.0000	0.9964	1.0000	1.0000	0.9963	1.0000	1.0000	1.0000	1.0033	1.0000	1.0000	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.2540	1.0205	1.0013	1.0491	1.0026	1.0077	1.0170	1.0085	0.9947	1.0074	0.9859	0.9891	0.9930	0.9920	1.0000	1.0000	0.9960	1.0000	0.9953	1.0000	0.9976	1.0025	1.0022	0.9975	1.0044	1.0000	1.0000	1.0022	1.0031	1.0031	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.2391	1.0258	1.0109	1.0389	1.0062	1.0042	1.0154	1.0012	0.9923	1.0021	0.9890	0.9959	0.9941	0.9952	1.0000	1.0000	0.9958	1.0000	0.9955	1.0013	0.9986	1.0002	1.0013	0.9963	1.0026	1.0000	1.0000	1.0013	1.0019	1.0019	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.2388	1.0230	1.0066	1.0417	1.0071	1.0102	1.0084	0.9990	0.9923	1.0025	0.9965	0.9973	0.9933	0.9966	1.0000	0.9999	0.9970	0.9981	0.9968	1.0010	0.9976	0.9988	1.0010	0.9966	1.0019	1.0000	1.0000	1.0011	1.0017	1.0019	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.1712	1.0215	0.9956	1.0102	1.0000	0.9990	0.9996	0.9896	0.9919	1.0029	1.0008	0.9942	0.9920	0.9965	0.9981	0.9988	0.9973	0.9991	0.9970	1.0007	0.9988	0.9985	1.0014	0.9971	1.0018	1.0000	1.0000	1.0011	1.0017	1.0019	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.2778	1.0182	0.9902	1.0538	1.0155	1.0074	1.0058	1.0119	1.0048	0.9987	0.9900	0.9858	0.9932	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.2563	1.0216	0.9961	1.0530	1.0011	1.0062	1.0092	1.0059	0.9998	1.0103	0.9878	0.9903	0.9936	0.9973	1.0000	1.0000	1.0000	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.2365	1.0277	1.0097	1.0399	1.0054	1.0039	1.0117	0.9985	0.9943	1.0022	0.9907	0.9952	0.9946	0.9987	1.0000	1.0000	0.9978	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.2426	1.0238	1.0053	1.0420	1.0067	1.0079	1.0054	0.9968	0.9936	1.0027	0.9965	0.9971	0.9938	0.9991	1.0000	1.0000	0.9985	1.0000	0.9976	1.0000	0.9974	0.9989	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	1.0000		
Avg Exc Hi/Lo	1.1647	1.0212	0.9954	1.0105	1.0005	0.9993	0.9988	0.9933	0.9921	1.0013	0.9999	0.9948	0.9925	0.9976	0.9995	0.9990	0.9982	0.9993	0.9976	1.0000	0.9988	0.9985	1.0007	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.2570	1.0221	0.9914	1.0484	1.0106	1.0120	1.0179	1.0166	0.9972	0.9970	0.9861	0.9841	0.9899	0.9865	1.0000	1.0000	0.9934	1.0000	0.9963	1.0000	0.9959	1.0000	1.0000	0.9960	1.0000	1.0000	1.0000	1.0042	1.0000	1.0000	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.2572	1.0193	1.0026	1.0495	1.0000	1.0080	1.0135	1.0097	0.9962	1.0062	0.9857	0.9890	0.9912	0.9934	1.0000	1.0000	0.9953	1.0000	0.9949	1.0000	0.9973	1.0028	1.0027	0.9974	1.0028	1.0000	1.0000	1.0029	1.0031	1.0032	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.2399	1.0245	1.0112	1.0379	1.0050	1.0049	1.0122	1.0024	0.9939	1.0013	0.9887	0.9960	0.9931	0.9957	1.0000	1.0000	0.9955	1.0000	0.9953	1.0016	0.9983	1.0000	1.0017	0.9967	1.0017	1.0000	1.0000	1.0016	1.0016	1.0015	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.2322	1.0226	1.0060	1.0411	1.0064	1.0108	1.0062	1.0000	0.9936	1.0019	0.9952	0.9970	0.9928	0.9968	1.0000	1.0000	0.9967	0.9978	0.9965	1.0012	0.9976	0.9988	1.0012	0.9966	1.0011	1.0000	1.0000	1.0012	1.0014	1.0015	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.1542	1.0211	0.9955	1.0093	1.0008	1.0012	0.9988	0.9923	0.9929	1.0009	0.9995	0.9944	0.9914	0.9972	0.9982	0.9988	0.9968	0.9986	0.9971	1.0008	0.9992	0.9983	1.0018	0.9972	1.0010	1.0000	1.0000	1.0012	1.0014	1.0015	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.2010	1.0348	1.0171	1.0548	0.9958	1.0033	0.9967	1.0165	1.0032	1.0052	0.9968	0.9857	0.9954	0.9836	1.0000	1.0000	1.0000	1.0000	0.9952	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.3070	1.0062	0.9855	1.0434	1.0093	1.0120	1.0372	1.0005	0.9862	1.0096	0.9750	0.9924	0.9906	1.0004	1.0000	1.0000	0.9921	1.0000	0.9953	1.0000	0.9952	1.0050	1.0044	0.9951	1.0088	1.0000	1.0000	1.0044	1.0063	1.0062	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.1852	1.0287	1.0103	1.0436	0.9969	1.0025	0.9975	1.0085	0.9944	1.0039	0.9976	0.9893	0.9966	0.9877	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.2761	1.0293	1.0047	1.0362	1.0166	1.0029	1.0279	0.9978	0.9896	1.0072	0.9783	1.0004	0.9929	1.0003	1.0000	1.0000	0.9940	1.0000	0.9965	1.0000	0.9964	1.0004	1.0033	0.9963	1.0066	1.0000	1.0000	1.0033	1.0047	1.0046	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.2015	1.0395	1.0217	1.0529	0.9916	1.0035	0.9965	1.0182	1.0036	1.0000	0.9958	0.9858	0.9952	0.9857	1.0000	1.0000	1.0000	1.0000	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.3099	1.0000	0.9850	1.0457	1.0092	1.0137	1.0345	1.0000	0.9880	1.0122	0.9761	0.9918	0.9879	1.0000	1.0000	1.0000	0.9904	1.0000	0.9949	1.0000	0.9948	1.0052	1.0047	0.9953	1.0055	1.0000	1.0000	1.0063	1.0074	1.0073	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.1274	1.0256	0.9864	1.0144	0.9948	0.9945	0.9937	1.0000	0.9941	0.9953	1.0028	0.9959	0.9907	0.9977	0.9966	0.9964	0.9976	1.0000	0.9973	1.0000	1.0000	0.9983	1.0017	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1850	1.0162	1.0056	1.0040	1.0075	1.0082	1.0043	0.9845	0.9915	1.0067	0.9959	0.9929	0.9922	0.9966	1.0000	1.0013	0.9959	0.9972	0.9969	1.0016	0.9982	0.9982	1.0020	0.9961	1.0023	1.0000	1.0000	1.0027	1.0033	1.0033	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - UA	1.1543	1.0175	0.9971	1.0054	1.0016	0.9978	0.9967	0.9947	0.9956	0.9986	0.9968	0.9993	0.9972	0.9983	0.9970	0.9980	0.9985	0.9996	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UA	1.2775	1.0182	0.9963	1.0074	1.0002	0.9982	0.9980	0.9952	0.9954	0.9983	0.9971	0.9990	0.9972	0.9980	0.9971	0.9978	0.9987	0.9998	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.2775	1.0182	0.9963	1.0074	1.0002	0.9982	0.9980	0.9952	0.9954	0.9983	0.9971	0.9990	0.9972	0.9980	0.9971	0.9978	0.9987	0.9998	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.2775	1.0182	0.9963	1.0074	1.0002	0.9982	0.9980	0.9952	0.9954	0.9983	0.9971	0.9990	0.9972	0.9980	0.9971	0.9978	0.9987	0.9998	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.2657	0.9908	0.9731	0.9766	0.9694	0.9692	0.9709	0.9729	0.9776	0.9822	0.9838	0.9867	0.9877	0.9904	0.9925	0.9954	0.9976	0.9988	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.7901	1.0093	1.0277	1.0239	1.0315	1.0318	1.0299	1.0279	1.0229	1.0181	1.0164	1.0135	1.0125	1.0096	1.0076	1.0047	1.0024	1.0012	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	7,518	7,518	7,518	0	0	0
12-2000	7,504	7,504	7,504	0	0	0
06-2001	8,992	8,992	8,992	0	0	0
12-2001	8,013	8,013	8,013	0	0	0
06-2002	8,079	8,079	8,079	0	0	0
12-2002	7,538	7,538	7,538	0	0	0
06-2003	7,471	7,471	7,471	0	0	0
12-2003	6,326	6,326	6,326	0	0	0
06-2004	7,053	7,053	7,053	0	0	0
12-2004	6,621	6,621	6,621	0	0	0
06-2005	7,090	7,090	7,090	0	0	0
12-2005	7,156	7,156	7,156	0	0	0
06-2006	7,999	7,999	7,999	0	0	0
12-2006	7,515	7,515	7,515	0	0	0
06-2007	8,835	8,835	8,835	0	0	0
12-2007	8,141	8,141	8,141	0	0	0
06-2008	8,679	8,679	8,679	0	0	0
12-2008	9,000	9,000	9,000	0	0	0
06-2009	10,660	10,660	10,660	0	0	0
12-2009	10,543	10,543	10,543	0	0	0
06-2010	11,340	11,340	11,340	0	0	0
12-2010	12,322	12,322	12,321	1	0	1
06-2011	12,920	12,920	12,920	0	0	0
12-2011	13,355	13,355	13,355	0	0	0
06-2012	13,796	13,796	13,796	0	0	0
12-2012	13,802	13,802	13,802	0	0	0
06-2013	14,488	14,488	14,488	0	0	0
12-2013	14,021	14,021	14,021	0	0	0
06-2014	15,911	15,911	15,910	1	0	1
12-2014	13,642	13,642	13,641	1	0	1
06-2015	16,189	16,189	16,189	0	0	0
12-2015	13,946	13,946	13,946	0	0	0
06-2016	16,369	16,369	16,367	2	0	2
12-2016	13,722	13,722	13,718	4	0	4
06-2017	18,057	18,057	18,055	2	0	2
12-2017	13,508	13,508	13,502	6	0	6
06-2018	14,465	14,472	14,458	14	(7)	7
12-2018	13,337	13,383	13,325	58	(46)	12
06-2019	13,544	13,605	13,442	163	(61)	102
12-2019	13,136	12,535	10,333	2,202	601	2,803
Total	442,603	442,116	439,662	2,454	487	2,941

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development	Default Selected	Manual Selected	Ultimate Claims
	(1)	(2)	(3)	(4)
06-2000			7,518	7,518
12-2000			7,504	7,504
06-2001			8,992	8,992
12-2001			8,013	8,013
06-2002			8,079	8,079
12-2002			7,538	7,538
06-2003			7,471	7,471
12-2003			6,326	6,326
06-2004			7,053	7,053
12-2004			6,621	6,621
06-2005			7,090	7,090
12-2005			7,156	7,156
06-2006			7,999	7,999
12-2006			7,515	7,515
06-2007			8,835	8,835
12-2007			8,141	8,141
06-2008			8,679	8,679
12-2008			9,000	9,000
06-2009			10,660	10,660
12-2009			10,543	10,543
06-2010			11,340	11,340
12-2010			12,322	12,322
06-2011			12,920	12,920
12-2011			13,355	13,355
06-2012			13,796	13,796
12-2012			13,802	13,802
06-2013			14,488	14,488
12-2013			14,021	14,021
06-2014			15,911	15,911
12-2014			13,642	13,642
06-2015			16,189	16,189
12-2015			13,946	13,946
06-2016			16,369	16,369
12-2016			13,722	13,722
06-2017			18,057	18,057
12-2017			13,508	13,508
06-2018			14,465	14,465
12-2018			13,337	13,337
06-2019			13,544	13,544
12-2019			13,136	13,136
Total		0	442,603	442,603

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other (excl. UM)

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 7,518	$ 0	$ 7,518	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 7,518	($ 7,518)	0.00 %
12-2000	7,504	7,504	7,504	7,504	7,504	7,504	7,504	7,504	7,504	0	7,504	0	0	0	0	0	0	0	0	7,504	(7,504)	0.00 %
06-2001	8,992	8,992	8,992	8,992	8,992	8,992	8,992	8,992	8,992	0	8,992	0	0	0	0	0	0	0	0	8,992	(8,992)	0.00 %
12-2001	8,013	8,013	8,013	8,013	8,013	8,013	8,013	8,013	8,013	0	8,013	0	0	0	0	0	0	0	0	8,013	(8,013)	0.00 %
06-2002	8,079	8,079	8,079	8,079	8,079	8,079	8,079	8,079	8,079	0	8,079	0	0	0	0	0	0	0	0	8,079	(8,079)	0.00 %
12-2002	7,538	7,538	7,538	7,538	7,538	7,538	7,538	7,539	7,538	0	7,538	0	0	0	0	0	0	(1)	1	7,538	(7,538)	0.00 %
06-2003	7,471	7,471	7,471	7,471	7,471	7,471	7,471	7,471	7,471	0	7,471	0	0	0	0	0	0	0	0	7,471	(7,471)	0.00 %
12-2003	6,326	6,326	6,326	6,326	6,326	6,326	6,326	6,326	6,326	0	6,326	0	0	0	0	0	0	0	0	6,326	(6,326)	0.00 %
06-2004	7,053	7,053	7,053	7,053	7,054	7,054	7,054	7,054	7,053	0	7,053	0	0	0	(1)	0	0	0	1	7,053	(7,053)	0.00 %
12-2004	6,621	6,621	6,621	6,621	6,621	6,621	6,621	6,621	6,621	0	6,621	0	0	0	0	0	0	0	0	6,621	(6,621)	0.00 %
06-2005	7,090	7,090	7,090	7,090	7,090	7,090	7,090	7,090	7,090	0	7,090	0	0	0	0	0	0	0	0	7,090	(7,090)	0.00 %
12-2005	7,156	7,156	7,156	7,156	7,156	7,156	7,156	7,156	7,156	0	7,156	0	0	0	0	0	0	0	0	7,156	(7,156)	0.00 %
06-2006	7,999	7,999	7,999	7,999	7,999	7,999	7,999	7,999	7,999	0	7,999	0	0	0	0	0	0	0	0	7,999	(7,999)	0.00 %
12-2006	7,515	7,515	7,515	7,515	7,515	7,515	7,515	7,516	7,516	0	7,516	0	0	0	0	0	0	(1)	0	7,516	(7,516)	0.00 %
06-2007	8,835	8,836	8,835	8,835	8,835	8,835	8,835	8,835	8,835	0	8,835	(1)	1	0	0	0	0	0	0	8,835	(8,835)	-0.01 %
12-2007	8,141	8,141	8,141	8,141	8,141	8,141	8,141	8,142	8,141	0	8,141	0	0	0	0	0	0	(1)	1	8,141	(8,141)	0.00 %
06-2008	8,679	8,679	8,679	8,679	8,679	8,676	8,676	8,676	8,676	0	8,676	0	0	0	0	3	0	0	0	8,676	(8,676)	0.00 %
12-2008	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	0	9,000	0	0	0	0	0	0	0	0	9,000	(9,000)	0.00 %
06-2009	10,660	10,660	10,660	10,660	10,660	10,659	10,659	10,659	10,659	0	10,659	0	0	0	0	1	0	0	0	10,659	(10,659)	0.00 %
12-2009	10,543	10,543	10,543	10,543	10,543	10,538	10,538	10,538	10,538	0	10,538	0	0	0	0	5	0	0	0	10,538	(10,538)	0.00 %
06-2010	11,340	11,341	11,341	11,341	11,341	11,341	11,341	11,341	11,340	0	11,340	(1)	0	0	0	0	0	0	1	11,340	(11,340)	-0.01 %
12-2010	12,322	12,321	12,321	12,322	12,322	12,321	12,321	12,321	12,320	0	12,320	1	0	(1)	0	1	0	0	1	12,320	(12,320)	0.01 %
06-2011	12,920	12,920	12,920	12,920	12,920	12,920	12,920	12,920	12,922	0	12,923	0	0	0	0	0	0	0	(2)	12,922	(12,923)	0.00 %
12-2011	13,355	13,355	13,356	13,356	13,356	13,359	13,358	13,359	13,359	0	13,362	0	(1)	0	0	(3)	1	(1)	0	13,359	(13,362)	0.00 %
06-2012	13,796	13,797	13,797	13,796	13,796	13,796	13,796	13,796	13,797	0	13,799	(1)	0	1	0	0	0	0	(1)	13,797	(13,799)	-0.01 %
12-2012	13,802	13,802	13,802	13,802	13,802	13,801	13,801	13,800	13,797	0	13,802	0	0	0	0	1	0	1	3	13,797	(13,802)	0.00 %
06-2013	14,488	14,488	14,489	14,489	14,488	14,640	14,640	14,636	14,633	0	14,632	0	(1)	0	1	(152)	0	4	3	14,633	(14,632)	0.00 %
12-2013	14,021	14,021	14,021	14,020	14,021	14,308	14,306	14,301	14,300	0	14,273	0	0	1	(1)	(287)	2	5	1	14,300	(14,273)	0.00 %
06-2014	15,911	15,911	15,916	15,740	15,738	16,025	16,033	16,030	16,012	0	16,043	0	(5)	176	2	(287)	(8)	3	18	16,012	(16,043)	0.00 %
12-2014	13,642	13,642	13,647	13,838	13,832	14,092	14,080	14,079	14,060	0	14,106	0	(5)	(191)	6	(260)	12	0	19	14,060	(14,106)	0.00 %
06-2015	16,189	16,204	16,208	16,388	16,380	16,623	16,612	16,578	16,660	0		(15)	(4)	(180)	8	(243)	11	34	(82)	16,660		-0.09 %
12-2015	13,946	13,952	13,962	14,142	14,132	14,517	14,539	14,617	15,097			(6)	(10)	(180)	10	(386)	(21)	(78)	(480)			-0.04 %
06-2016	16,369	16,388	16,403	16,277	16,246	16,672	16,777	17,098				(19)	(15)	126	31	(426)	(104)	(321)				-0.12 %
12-2016	13,722	13,759	13,779	13,723	13,700	14,072	14,201					(37)	(20)	56	23	(372)	(129)					-0.27 %
06-2017	18,057	18,150	18,168	18,152	18,035	18,866						(93)	(18)	17	117	(831)						-0.51 %
12-2017	13,508	14,074	14,110	14,063	13,784							(567)	(35)	46	279							-4.03 %
06-2018	14,465	15,585	15,570	15,378								(1,121)	15	192								-7.19 %
12-2018	13,337	14,031	14,173									(693)	(142)									-4.94 %
06-2019	13,544	13,305										239										1.80 %
12-2019	13,136																					
Total	$ 442,603	$ 431,780	$ 418,716	$ 404,480	$ 388,627	$ 378,079	$ 359,449	$ 345,604	$ 329,022	$ 0	$ 297,326	($ 2,313)	($ 241)	$ 64	$ 475	($ 3,236)	($ 236)	($ 356)	($ 516)	$ 313,925	($ 297,326)	-0.54 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims	Reported Claims	Closed Claims	Open Claims (2) - (3)	IBNR Claims (1) - (2)	Total Open and IBNR Claims (4) + (5)
	(1)	(2)	(3)	(4)	(5)	(6)
06-2000	2,271	2,271	2,271	0	0	0
12-2000	2,544	2,544	2,544	0	0	0
06-2001	3,135	3,135	3,135	0	0	0
12-2001	2,517	2,517	2,517	0	0	0
06-2002	2,247	2,247	2,247	0	0	0
12-2002	2,471	2,471	2,471	0	0	0
06-2003	2,545	2,545	2,545	0	0	0
12-2003	2,193	2,193	2,193	0	0	0
06-2004	2,514	2,514	2,514	0	0	0
12-2004	2,553	2,553	2,553	0	0	0
06-2005	2,569	2,569	2,569	0	0	0
12-2005	2,725	2,725	2,725	0	0	0
06-2006	2,818	2,818	2,818	0	0	0
12-2006	3,079	3,079	3,079	0	0	0
06-2007	3,590	3,590	3,590	0	0	0
12-2007	3,156	3,156	3,156	0	0	0
06-2008	3,214	3,214	3,214	0	0	0
12-2008	3,474	3,474	3,474	0	0	0
06-2009	3,694	3,694	3,694	0	0	0
12-2009	4,113	4,113	4,113	0	0	0
06-2010	3,813	3,813	3,813	0	0	0
12-2010	4,174	4,174	4,173	1	0	1
06-2011	4,214	4,214	4,214	0	0	0
12-2011	4,626	4,626	4,626	0	0	0
06-2012	4,406	4,406	4,406	0	0	0
12-2012	4,855	4,855	4,855	0	0	0
06-2013	4,867	4,867	4,867	0	0	0
12-2013	5,190	5,190	5,190	0	0	0
06-2014	5,277	5,277	5,276	1	0	1
12-2014	4,667	4,667	4,666	1	0	1
06-2015	5,019	5,019	5,019	0	0	0
12-2015	4,606	4,606	4,606	0	0	0
06-2016	4,568	4,568	4,566	2	0	2
12-2016	4,554	4,554	4,551	3	0	3
06-2017	4,471	4,471	4,469	2	0	2
12-2017	4,247	4,247	4,243	4	0	4
06-2018	4,105	4,122	4,111	11	(17)	(6)
12-2018	4,399	4,473	4,434	39	(74)	(35)
06-2019	4,207	4,460	4,346	114	(253)	(139)
12-2019	4,229	5,368	3,620	1,748	(1,139)	609
Total	147,917	149,399	147,473	1,926	(1,482)	444

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	2,271	2,271		2,271
12-2000	2,544	2,544		2,544
06-2001	3,135	3,135		3,135
12-2001	2,517	2,517		2,517
06-2002	2,247	2,247		2,247
12-2002	2,471	2,471		2,471
06-2003	2,545	2,545		2,545
12-2003	2,193	2,193		2,193
06-2004	2,514	2,514		2,514
12-2004	2,553	2,553		2,553
06-2005	2,569	2,569		2,569
12-2005	2,725	2,725		2,725
06-2006	2,818	2,818		2,818
12-2006	3,079	3,079		3,079
06-2007	3,590	3,590		3,590
12-2007	3,156	3,156		3,156
06-2008	3,214	3,214		3,214
12-2008	3,474	3,474		3,474
06-2009	3,694	3,694		3,694
12-2009	4,113	4,113		4,113
06-2010	3,813	3,813		3,813
12-2010	4,174	4,174		4,174
06-2011	4,214	4,214		4,214
12-2011	4,626	4,626		4,626
06-2012	4,406	4,406		4,406
12-2012	4,855	4,855		4,855
06-2013	4,867	4,867		4,867
12-2013	5,190	5,190		5,190
06-2014	5,277	5,277		5,277
12-2014	4,667	4,667		4,667
06-2015	5,019	5,019		5,019
12-2015	4,606	4,606		4,606
06-2016	4,568	4,568		4,568
12-2016	4,554	4,554		4,554
06-2017	4,471	4,471		4,471
12-2017	4,247	4,247		4,247
06-2018	4,105	4,105		4,105
12-2018	4,399	4,399		4,399
06-2019	4,207	4,207		4,207
12-2019	4,229	4,229		4,229
Total	147,917	147,917		147,917

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 2,271	$ 0	$ 2,271	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 2,271	($ 2,271)	0.00 %
12-2000	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	0	2,544	0	0	0	0	0	0	0	0	2,544	(2,544)	0.00 %
06-2001	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	0	3,135	0	0	0	0	0	0	0	0	3,135	(3,135)	0.00 %
12-2001	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	0	2,517	0	0	0	0	0	0	0	0	2,517	(2,517)	0.00 %
06-2002	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	0	2,247	0	0	0	0	0	0	0	0	2,247	(2,247)	0.00 %
12-2002	2,471	2,471	2,471	2,471	2,471	2,471	2,471	2,472	2,471	0	2,471	0	0	0	0	0	0	(1)	1	2,471	(2,471)	0.00 %
06-2003	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	0	2,545	0	0	0	0	0	0	0	0	2,545	(2,545)	0.00 %
12-2003	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	0	2,193	0	0	0	0	0	0	0	0	2,193	(2,193)	0.00 %
06-2004	2,514	2,514	2,514	2,514	2,515	2,515	2,515	2,515	2,514	0	2,514	0	0	0	(1)	0	0	0	1	2,514	(2,514)	0.00 %
12-2004	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	0	2,553	0	0	0	0	0	0	0	0	2,553	(2,553)	0.00 %
06-2005	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	0	2,569	0	0	0	0	0	0	0	0	2,569	(2,569)	0.00 %
12-2005	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	0	2,725	0	0	0	0	0	0	0	0	2,725	(2,725)	0.00 %
06-2006	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	0	2,818	0	0	0	0	0	0	0	0	2,818	(2,818)	0.00 %
12-2006	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,080	3,080	0	3,080	0	0	0	0	0	0	(1)	0	3,080	(3,080)	0.00 %
06-2007	3,590	3,591	3,590	3,590	3,590	3,590	3,590	3,590	3,590	0	3,590	(1)	1	0	0	0	0	0	0	3,590	(3,590)	-0.03 %
12-2007	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	0	3,156	0	0	0	0	0	0	0	0	3,156	(3,156)	0.00 %
06-2008	3,214	3,214	3,214	3,214	3,214	3,212	3,212	3,212	3,212	0	3,212	0	0	0	0	2	0	0	0	3,212	(3,212)	0.00 %
12-2008	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474	0	3,474	0	0	0	0	0	0	0	0	3,474	(3,474)	0.00 %
06-2009	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	0	3,694	0	0	0	0	0	0	0	0	3,694	(3,694)	0.00 %
12-2009	4,113	4,113	4,113	4,113	4,113	4,111	4,111	4,111	4,111	0	4,111	0	0	0	0	2	0	0	0	4,111	(4,111)	0.00 %
06-2010	3,813	3,814	3,814	3,814	3,814	3,814	3,814	3,814	3,813	0	3,813	(1)	0	0	0	0	0	0	1	3,813	(3,813)	-0.03 %
12-2010	4,174	4,173	4,173	4,174	4,174	4,173	4,173	4,173	4,172	0	4,172	1	0	(1)	0	1	0	0	1	4,172	(4,172)	0.02 %
06-2011	4,214	4,214	4,214	4,214	4,214	4,214	4,214	4,214	4,216	0	4,217	0	0	0	0	0	0	0	(2)	4,216	(4,217)	0.00 %
12-2011	4,626	4,626	4,626	4,626	4,626	4,626	4,626	4,626	4,627	0	4,631	0	0	0	0	0	0	0	(1)	4,627	(4,631)	0.00 %
06-2012	4,406	4,407	4,407	4,406	4,406	4,406	4,406	4,406	4,407	0	4,410	(1)	0	1	0	0	0	0	(1)	4,407	(4,410)	-0.02 %
12-2012	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,857	0	4,867	0	0	0	0	0	0	0	(2)	4,857	(4,867)	0.00 %
06-2013	4,867	4,867	4,868	4,868	4,867	5,023	5,025	5,023	5,024	0	5,024	0	(1)	0	1	(156)	(2)	2	(1)	5,024	(5,024)	0.00 %
12-2013	5,190	5,190	5,190	5,189	5,190	5,481	5,481	5,477	5,480	0	5,456	0	0	1	(1)	(291)	0	4	(3)	5,480	(5,456)	0.00 %
06-2014	5,277	5,277	5,281	5,447	5,445	5,747	5,752	5,750	5,735	0	5,676	0	(4)	(166)	2	(302)	(5)	2	15	5,735	(5,676)	0.00 %
12-2014	4,667	4,667	4,672	5,019	5,013	5,278	5,270	5,264	5,246	0	5,300	0	(5)	(347)	6	(265)	8	6	17	5,246	(5,300)	0.00 %
06-2015	5,019	5,035	5,039	5,411	5,403	5,655	5,648	5,633	5,597	0		(16)	(4)	(372)	8	(252)	7	15	36	5,597		-0.32 %
12-2015	4,606	4,611	4,620	4,977	4,972	5,358	5,368	5,444	5,691			(5)	(9)	(357)	5	(386)	(10)	(77)	(247)			-0.11 %
06-2016	4,568	4,586	4,601	4,801	4,770	5,197	5,227	5,353				(18)	(15)	(200)	31	(427)	(30)	(126)				-0.39 %
12-2016	4,554	4,584	4,601	4,744	4,733	5,212	5,503					(30)	(17)	(143)	12	(479)	(291)					-0.65 %
06-2017	4,471	4,557	4,577	4,584	4,540	5,166						(86)	(20)	(6)	44	(626)						-1.89 %
12-2017	4,247	4,766	4,800	4,804	4,871							(519)	(34)	(4)	(67)							-10.90 %
06-2018	4,105	5,085	5,026	4,692								(980)	59	334								-19.28 %
12-2018	4,399	5,030	4,937									(631)	93									-12.54 %
06-2019	4,207	4,306										(99)										-2.30 %
12-2019	4,229																					
Total	$ 147,917	$ 146,074	$ 141,724	$ 138,048	$ 133,316	$ 131,623	$ 126,781	$ 121,453	$ 116,285	$ 0	$ 104,985	($ 2,387)	$ 44	($ 1,261)	$ 40	($ 3,179)	($ 323)	($ 175)	($ 185)	$ 110,593	($ 104,985)	-1.63 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Collision

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	2,271	1.0000	1.0000	2,271
12-2000	234	2,544	1.0000	1.0000	2,544
06-2001	228	3,135	1.0000	1.0000	3,135
12-2001	222	2,517	1.0000	1.0000	2,517
06-2002	216	2,247	1.0000	1.0000	2,247
12-2002	210	2,471	1.0000	1.0000	2,471
06-2003	204	2,545	1.0000	1.0000	2,545
12-2003	198	2,193	1.0000	1.0000	2,193
06-2004	192	2,514	1.0000	1.0000	2,514
12-2004	186	2,553	1.0000	1.0000	2,553
06-2005	180	2,569	1.0000	1.0000	2,569
12-2005	174	2,725	1.0000	1.0000	2,725
06-2006	168	2,818	1.0000	1.0000	2,818
12-2006	162	3,079	1.0000	1.0000	3,079
06-2007	156	3,590	1.0000	1.0000	3,590
12-2007	150	3,156	1.0000	1.0000	3,156
06-2008	144	3,214	1.0000	1.0000	3,214
12-2008	138	3,474	1.0000	1.0000	3,474
06-2009	132	3,694	1.0000	1.0000	3,694
12-2009	126	4,113	1.0000	1.0000	4,113
06-2010	120	3,813	1.0000	1.0000	3,813
12-2010	114	4,174	1.0000	1.0000	4,174
06-2011	108	4,214	1.0000	1.0000	4,214
12-2011	102	4,626	1.0000	1.0000	4,626
06-2012	96	4,406	1.0000	1.0000	4,406
12-2012	90	4,855	1.0000	1.0000	4,855
06-2013	84	4,867	1.0000	1.0000	4,867
12-2013	78	5,190	1.0000	1.0000	5,190
06-2014	72	5,277	1.0000	1.0000	5,277
12-2014	66	4,667	1.0000	1.0000	4,667
06-2015	60	5,019	1.0000	1.0000	5,019
12-2015	54	4,606	1.0000	1.0000	4,606
06-2016	48	4,568	1.0000	1.0000	4,568
12-2016	42	4,554	1.0000	1.0000	4,554
06-2017	36	4,471	1.0000	1.0000	4,471
12-2017	30	4,247	1.0000	1.0000	4,247
06-2018	24	4,122	0.9959	0.9959	4,105
12-2018	18	4,473	0.9876	0.9835	4,399
06-2019	12	4,460	0.9591	0.9433	4,207
12-2019	6	5,368	0.8352	0.7878	4,229
Total		149,399			147,917

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Collision

Reported Claims - Cumulative

Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	2,357	2,287	2,278	2,276	2,275	2,274	2,273	2,273	2,273	2,273	2,271	2,271	2,271	2,271	2,272	2,271	2,271	2,271	2,272	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271
12-2000	2,598	2,578	2,562	2,552	2,548	2,549	2,550	2,548	2,546	2,546	2,546	2,547	2,546	2,546	2,545	2,545	2,545	2,549	2,545	2,545	2,545	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	2,544	
06-2001	3,203	3,179	3,147	3,141	3,138	3,137	3,135	3,135	3,135	3,135	3,135	3,134	3,134	3,134	3,135	3,134	3,137	3,134	3,136	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135		
12-2001	2,488	2,525	2,522	2,521	2,519	2,518	2,518	2,518	2,518	2,518	2,518	2,517	2,517	2,518	2,517	2,524	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517	2,517				
06-2002	2,329	2,277	2,252	2,254	2,253	2,252	2,251	2,253	2,253	2,252	2,250	2,249	2,249	2,248	2,254	2,248	2,248	2,248	2,248	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247				
12-2002	2,462	2,525	2,512	2,493	2,479	2,476	2,473	2,473	2,473	2,473	2,473	2,472	2,472	2,473	2,472	2,472	2,472	2,473	2,472	2,472	2,472	2,471	2,471	2,471	2,471	2,471	2,471	2,472	2,471	2,471	2,471	2,471	2,471	2,471	2,471					
06-2003	2,616	2,599	2,583	2,556	2,550	2,549	2,549	2,549	2,548	2,547	2,547	2,547	2,548	2,547	2,547	2,547	2,546	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545						
12-2003	2,414	2,272	2,221	2,210	2,202	2,198	2,194	2,194	2,194	2,194	2,195	2,194	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193							
06-2004	2,688	2,590	2,552	2,532	2,521	2,516	2,516	2,515	2,517	2,517	2,517	2,515	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,514	2,515	2,515	2,515	2,515	2,514	2,514	2,514	2,514								
12-2004	2,728	2,640	2,590	2,569	2,560	2,556	2,555	2,555	2,557	2,557	2,556	2,555	2,554	2,554	2,553	2,553	2,553	2,553	2,552	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553	2,553									
06-2005	2,763	2,626	2,593	2,577	2,575	2,572	2,570	2,573	2,572	2,571	2,571	2,571	2,571	2,570	2,570	2,570	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569	2,569										
12-2005	2,863	2,787	2,757	2,740	2,734	2,729	2,728	2,728	2,728	2,727	2,726	2,726	2,726	2,726	2,726	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725	2,725											
06-2006	2,961	2,853	2,829	2,826	2,825	2,822	2,821	2,822	2,821	2,820	2,820	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,818												
12-2006	3,242	3,142	3,106	3,096	3,088	3,087	3,085	3,083	3,082	3,082	3,080	3,080	3,080	3,080	3,080	3,080	3,080	3,080	3,080	3,080	3,079	3,079	3,079	3,079	3,079	3,079	3,079													
06-2007	3,729	3,642	3,621	3,602	3,600	3,593	3,592	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,590	3,591	3,590														
12-2007	3,375	3,224	3,191	3,184	3,168	3,160	3,156	3,157	3,158	3,157	3,157	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156	3,156															
06-2008	3,449	3,292	3,254	3,233	3,228	3,226	3,220	3,218	3,216	3,215	3,215	3,215	3,215	3,214	3,214	3,214	3,214	3,214	3,214	3,214	3,214	3,214	3,214	3,214																
12-2008	3,651	3,574	3,491	3,486	3,477	3,476	3,475	3,476	3,476	3,476	3,476	3,476	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474																	
06-2009	3,750	3,736	3,710	3,700	3,700	3,698	3,696	3,696	3,695	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694	3,694																		
12-2009	4,145	4,170	4,130	4,126	4,118	4,114	4,113	4,115	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113	4,113																			
06-2010	3,837	3,863	3,837	3,831	3,823	3,818	3,816	3,815	3,814	3,813	3,813	3,813	3,814	3,814	3,814	3,814	3,814	3,814	3,814	3,813																				
12-2010	4,394	4,240	4,199	4,188	4,179	4,177	4,179	4,175	4,172	4,171	4,172	4,173	4,173	4,173	4,174	4,174	4,173	4,173	4,174																					
06-2011	4,405	4,297	4,245	4,227	4,220	4,227	4,219	4,217	4,216	4,216	4,214	4,214	4,214	4,214	4,214	4,214	4,214	4,214																						
12-2011	4,720	4,717	4,652	4,641	4,644	4,633	4,631	4,630	4,627	4,626	4,626	4,626	4,626	4,626	4,626	4,626	4,626																							
06-2012	4,669	4,478	4,443	4,435	4,415	4,410	4,407	4,407	4,406	4,406	4,406	4,406	4,406	4,407	4,407	4,406																								
12-2012	5,291	5,080	4,951	4,893	4,867	4,858	4,857	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855																									
06-2013	5,381	5,045	4,910	4,880	4,864	4,863	4,863	4,866	4,867	4,867	4,868	4,868	4,867	4,867																										
12-2013	5,766	5,352	5,222	5,197	5,188	5,185	5,189	5,190	5,190	5,189	5,190	5,190	5,190																											
06-2014	5,997	5,447	5,332	5,286	5,277	5,282	5,277	5,279	5,280	5,281	5,277	5,277																												
12-2014	5,626	4,980	4,742	4,695	4,673	4,670	4,667	4,673	4,672	4,667	4,667																													
06-2015	6,289	5,261	5,103	5,068	5,033	5,028	5,026	5,021	5,019	5,019																														
12-2015	5,993	4,987	4,724	4,650	4,618	4,611	4,610	4,607	4,606																															
06-2016	5,770	4,893	4,667	4,586	4,577	4,571	4,569	4,568																																
12-2016	5,896	4,881	4,650	4,587	4,569	4,559	4,554																																	
06-2017	5,592	4,723	4,536	4,491	4,476	4,471																																		
12-2017	5,467	4,508	4,302	4,254	4,247																																			
06-2018	5,000	4,253	4,150	4,122																																				
12-2018	5,476	4,672	4,473																																					
06-2019	5,146	4,460																																						
12-2019	5,368																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Collision

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.9703	0.9961	0.9991	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0004	0.9996	1.0000	1.0000	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.9923	0.9938	0.9961	0.9984	1.0004	1.0004	0.9992	0.9992	1.0000	1.0000	1.0004	0.9996	1.0000	0.9996	1.0000	1.0000	1.0016	0.9984	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.9925	0.9899	0.9981	0.9990	0.9997	0.9994	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0003	0.9997	1.0010	0.9990	1.0006	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0149	0.9988	0.9996	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0004	0.9996	1.0028	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.9777	0.9890	1.0009	0.9996	0.9996	0.9996	1.0009	1.0000	0.9996	0.9991	0.9996	1.0000	0.9996	1.0027	0.9973	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0256	0.9949	0.9924	0.9944	0.9988	0.9988	1.0000	1.0000	1.0000	0.9996	1.0000	1.0004	0.9996	1.0000	1.0000	1.0000	1.0004	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.9935	0.9938	0.9895	0.9977	0.9996	1.0000	1.0000	0.9996	0.9996	1.0000	1.0000	1.0004	0.9996	1.0000	1.0000	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.9412	0.9776	0.9950	0.9964	0.9982	0.9982	1.0000	1.0000	1.0000	1.0005	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.9635	0.9853	0.9922	0.9957	0.9980	1.0000	0.9996	1.0008	1.0000	1.0000	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000									
12-2004	0.9677	0.9811	0.9919	0.9965	0.9984	0.9996	1.0000	1.0008	1.0000	0.9996	0.9996	0.9996	1.0000	0.9996	1.0000	1.0000	1.0000	0.9996	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	0.9504	0.9874	0.9938	0.9992	0.9988	0.9992	1.0012	0.9996	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	0.9735	0.9892	0.9938	0.9978	0.9982	0.9996	1.0000	1.0000	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	0.9635	0.9916	0.9989	0.9996	0.9989	0.9996	1.0004	0.9996	0.9996	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	0.9692	0.9885	0.9968	0.9974	0.9997	0.9994	0.9994	0.9997	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	0.9767	0.9942	0.9948	0.9994	0.9981	0.9997	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	0.9997																
12-2007	0.9553	0.9898	0.9978	0.9950	0.9975	0.9987	1.0003	1.0003	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
06-2008	0.9545	0.9885	0.9935	0.9985	0.9994	0.9981	0.9994	0.9994	0.9997	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	0.9789	0.9768	0.9986	0.9974	0.9997	0.9997	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	0.9963	0.9930	0.9973	1.0000	0.9995	0.9995	1.0000	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.0060	0.9904	0.9990	0.9981	0.9990	0.9998	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0068	0.9933	0.9984	0.9979	0.9987	0.9995	0.9997	0.9997	0.9997	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997																				
12-2010	0.9650	0.9903	0.9974	0.9979	0.9995	1.0005	0.9990	0.9993	0.9998	1.0002	1.0002	1.0000	1.0000	1.0002	1.0000	0.9998	1.0000	1.0002																				
06-2011	0.9755	0.9879	0.9958	0.9983	1.0017	0.9981	0.9995	0.9998	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	0.9994	0.9862	0.9976	1.0006	0.9976	0.9996	0.9998	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
06-2012	0.9591	0.9922	0.9982	0.9955	0.9989	0.9993	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	0.9998																							
12-2012	0.9601	0.9746	0.9883	0.9947	0.9982	0.9998	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2013	0.9376	0.9732	0.9939	0.9967	0.9998	1.0000	1.0006	1.0002	1.0000	1.0002	1.0000	0.9998	1.0000																									
12-2013	0.9282	0.9757	0.9952	0.9983	0.9994	1.0008	1.0002	1.0000	0.9998	1.0002	1.0000	1.0000																										
06-2014	0.9083	0.9789	0.9914	0.9983	1.0009	0.9991	1.0004	1.0002	1.0002	0.9992	1.0000																											
12-2014	0.8852	0.9522	0.9901	0.9953	0.9994	0.9994	1.0013	0.9998	0.9989	1.0000																												
06-2015	0.8365	0.9700	0.9931	0.9931	0.9990	0.9996	0.9990	0.9996	1.0000																													
12-2015	0.8321	0.9473	0.9843	0.9931	0.9985	0.9998	0.9993	0.9998																														
06-2016	0.8480	0.9538	0.9826	0.9980	0.9987	0.9996	0.9998																															
12-2016	0.8278	0.9527	0.9865	0.9961	0.9978	0.9989																																
06-2017	0.8446	0.9604	0.9901	0.9967	0.9989																																	
12-2017	0.8246	0.9543	0.9888	0.9984																																		
06-2018	0.8506	0.9758	0.9933																																			
12-2018	0.8532	0.9574																																				
06-2019	0.8667																																					
12-2019																																						
4 Half Yr Avg	0.8488	0.9620	0.9897	0.9973	0.9985	0.9995	0.9999	0.9998	0.9997	0.9999	1.0000	0.9999	1.0001	1.0000	0.9999	0.9999	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	0.8446	0.9591	0.9876	0.9959	0.9987	0.9994	1.0000	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	0.8469	0.9603	0.9895	0.9964	0.9991	0.9996	1.0000	0.9998	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	0.8717	0.9656	0.9910	0.9967	0.9992	0.9996	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	0.9403	0.9807	0.9942	0.9974	0.9991	0.9995	1.0000	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	0.8519	0.9589	0.9895	0.9973	0.9986	0.9996	0.9996	0.9998	0.9999	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	0.8441	0.9565	0.9874	0.9960	0.9988	0.9994	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	0.8450	0.9596	0.9897	0.9966	0.9990	0.9996	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	0.8682	0.9649	0.9910	0.9966	0.9991	0.9996	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	0.9411	0.9811	0.9943	0.9975	0.9990	0.9995	1.0000	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	0.8485	0.9617	0.9896	0.9973	0.9985	0.9995	0.9998	0.9998	0.9998	0.9999	1.0000	0.9999	1.0001	1.0000	0.9999	0.9999	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	0.8441	0.9588	0.9875	0.9958	0.9987	0.9994	1.0000	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	0.8465	0.9604	0.9896	0.9964	0.9991	0.9996	1.0000	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	0.8710	0.9657	0.9910	0.9966	0.9992	0.9996	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	0.9260	0.9781	0.9937	0.9973	0.9991	0.9995	0.9999	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	0.8540	0.9633	0.9887	0.9959	0.9989	0.9994	0.9997	1.0000	1.0001	0.9998	1.0000	0.9999	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	0.8352	0.9548	0.9865	0.9958	0.9986	0.9993	1.0003	0.9999	0.9996	1.0001	1.0000	1.0000	1.0000	1.0001	1.0000	0.9999	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
8 Half Yr S1 Avg	0.8525	0.9650	0.9898	0.9965	0.9994	0.9996	0.9999	0.9999	1.0000	0.9997	1.0000	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0002	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	0.8344	0.9529	0.9874	0.9957	0.9988	0.9997	1.0001	0.9999	0.9996	1.0000	1.0001	1.0000	1.0001	1.0000	0.9999	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	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			
6 Half Yr Vol Wtd S1 Avg	0.8537	0.9628	0.9885	0.9958	0.9989	0.9994	0.9997	1.0000	1.0001	0.9998	1.0000	0.9999	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	0.8350	0.9548	0.9865	0.9958	0.9986	0.9993	1.0003	0.9999	0.9996	1.0001	1.0000	1.0000	1.0001	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Vol Wtd S1 Avg	0.9252	0.9818	0.9940	0.9977	0.9994	0.9994	1.0000	0.9999	0.9999	0.9998	0.9999	1.0000	0.9999	1.0002	0.9998	1.0000	0.9999	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	0.9270	0.9745	0.9934	0.9969	0.9988	0.9996	0.9999	0.9998	0.9998	1.0000	0.9999	0.9999	1.0000	0.9999	1.0002	0.9998	1.0002	0.9998	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selections at 2019-06-30 - CL	0.8754	0.9616	0.9881	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.8352	0.9591	0.9876	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.8352	0.9591	0.9876	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.7878	0.9433	0.9835	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.2693	1.0601	1.0167	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	5,122	5,122	5,122	0	0	0
12-2000	4,832	4,832	4,832	0	0	0
06-2001	5,728	5,728	5,728	0	0	0
12-2001	5,365	5,365	5,365	0	0	0
06-2002	5,734	5,734	5,734	0	0	0
12-2002	4,966	4,966	4,966	0	0	0
06-2003	4,834	4,834	4,834	0	0	0
12-2003	4,081	4,081	4,081	0	0	0
06-2004	4,453	4,453	4,453	0	0	0
12-2004	3,958	3,958	3,958	0	0	0
06-2005	4,430	4,430	4,430	0	0	0
12-2005	4,307	4,307	4,307	0	0	0
06-2006	5,073	5,073	5,073	0	0	0
12-2006	4,316	4,316	4,316	0	0	0
06-2007	5,111	5,111	5,111	0	0	0
12-2007	4,883	4,883	4,883	0	0	0
06-2008	5,353	5,353	5,353	0	0	0
12-2008	5,433	5,433	5,433	0	0	0
06-2009	6,849	6,849	6,849	0	0	0
12-2009	6,316	6,316	6,316	0	0	0
06-2010	7,391	7,391	7,391	0	0	0
12-2010	7,961	7,961	7,961	0	0	0
06-2011	8,544	8,544	8,544	0	0	0
12-2011	8,539	8,539	8,539	0	0	0
06-2012	9,200	9,200	9,200	0	0	0
12-2012	8,728	8,728	8,728	0	0	0
06-2013	9,414	9,414	9,414	0	0	0
12-2013	8,641	8,641	8,641	0	0	0
06-2014	10,425	10,425	10,425	0	0	0
12-2014	8,743	8,743	8,743	0	0	0
06-2015	10,930	10,930	10,930	0	0	0
12-2015	9,119	9,119	9,119	0	0	0
06-2016	11,522	11,522	11,522	0	0	0
12-2016	8,897	8,897	8,896	1	0	1
06-2017	13,260	13,260	13,260	0	0	0
12-2017	9,028	9,028	9,027	1	0	1
06-2018	10,143	10,133	10,130	3	10	13
12-2018	8,690	8,659	8,640	19	31	50
06-2019	9,104	8,908	8,866	42	196	238
12-2019	8,656	6,905	6,506	399	1,751	2,150
Total	288,078	286,091	285,626	465	1,987	2,452

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	5,122	5,122		5,122
12-2000	4,832	4,832		4,832
06-2001	5,728	5,728		5,728
12-2001	5,365	5,365		5,365
06-2002	5,734	5,734		5,734
12-2002	4,966	4,966		4,966
06-2003	4,834	4,834		4,834
12-2003	4,081	4,081		4,081
06-2004	4,453	4,453		4,453
12-2004	3,958	3,958		3,958
06-2005	4,430	4,430		4,430
12-2005	4,307	4,307		4,307
06-2006	5,073	5,073		5,073
12-2006	4,316	4,316		4,316
06-2007	5,111	5,111		5,111
12-2007	4,883	4,883		4,883
06-2008	5,353	5,353		5,353
12-2008	5,433	5,433		5,433
06-2009	6,849	6,849		6,849
12-2009	6,316	6,316		6,316
06-2010	7,391	7,391		7,391
12-2010	7,961	7,961		7,961
06-2011	8,544	8,544		8,544
12-2011	8,539	8,539		8,539
06-2012	9,200	9,200		9,200
12-2012	8,728	8,728		8,728
06-2013	9,414	9,414		9,414
12-2013	8,641	8,641		8,641
06-2014	10,425	10,425		10,425
12-2014	8,743	8,743		8,743
06-2015	10,930	10,930		10,930
12-2015	9,119	9,119		9,119
06-2016	11,522	11,522		11,522
12-2016	8,897	8,897		8,897
06-2017	13,260	13,260		13,260
12-2017	9,028	9,028		9,028
06-2018	10,143	10,143		10,143
12-2018	8,690	8,690		8,690
06-2019	9,104	9,104		9,104
12-2019	8,656	8,656		8,656
Total	288,078	288,078		288,078

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 5,122	$ 0	$ 5,122	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 5,122	($ 5,122)	0.00 %
12-2000	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	0	4,832	0	0	0	0	0	0	0	0	4,832	(4,832)	0.00 %
06-2001	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	0	5,728	0	0	0	0	0	0	0	0	5,728	(5,728)	0.00 %
12-2001	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	0	5,365	0	0	0	0	0	0	0	0	5,365	(5,365)	0.00 %
06-2002	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	0	5,734	0	0	0	0	0	0	0	0	5,734	(5,734)	0.00 %
12-2002	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	0	4,966	0	0	0	0	0	0	0	0	4,966	(4,966)	0.00 %
06-2003	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	0	4,834	0	0	0	0	0	0	0	0	4,834	(4,834)	0.00 %
12-2003	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	0	4,081	0	0	0	0	0	0	0	0	4,081	(4,081)	0.00 %
06-2004	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	0	4,453	0	0	0	0	0	0	0	0	4,453	(4,453)	0.00 %
12-2004	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	0	3,958	0	0	0	0	0	0	0	0	3,958	(3,958)	0.00 %
06-2005	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	0	4,430	0	0	0	0	0	0	0	0	4,430	(4,430)	0.00 %
12-2005	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	0	4,307	0	0	0	0	0	0	0	0	4,307	(4,307)	0.00 %
06-2006	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	0	5,073	0	0	0	0	0	0	0	0	5,073	(5,073)	0.00 %
12-2006	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	0	4,316	0	0	0	0	0	0	0	0	4,316	(4,316)	0.00 %
06-2007	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	0	5,111	0	0	0	0	0	0	0	0	5,111	(5,111)	0.00 %
12-2007	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	0	4,883	0	0	0	0	0	0	0	0	4,883	(4,883)	0.00 %
06-2008	5,353	5,353	5,353	5,353	5,353	5,352	5,352	5,352	5,352	0	5,352	0	0	0	0	1	0	0	0	5,352	(5,352)	0.00 %
12-2008	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	0	5,433	0	0	0	0	0	0	0	0	5,433	(5,433)	0.00 %
06-2009	6,849	6,849	6,849	6,849	6,849	6,848	6,848	6,848	6,848	0	6,848	0	0	0	0	1	0	0	0	6,848	(6,848)	0.00 %
12-2009	6,316	6,316	6,316	6,316	6,316	6,313	6,313	6,313	6,313	0	6,313	0	0	0	0	3	0	0	0	6,313	(6,313)	0.00 %
06-2010	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	0	7,391	0	0	0	0	0	0	0	0	7,391	(7,391)	0.00 %
12-2010	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961	0	7,961	0	0	0	0	0	0	0	0	7,961	(7,961)	0.00 %
06-2011	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544	0	8,544	0	0	0	0	0	0	0	0	8,544	(8,544)	0.00 %
12-2011	8,539	8,539	8,540	8,540	8,540	8,543	8,542	8,543	8,542	0	8,541	0	(1)	0	0	(3)	1	(1)	1	8,542	(8,541)	0.00 %
06-2012	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	0	9,199	0	0	0	0	0	0	0	0	9,200	(9,199)	0.00 %
12-2012	8,728	8,728	8,728	8,728	8,728	8,727	8,727	8,726	8,721	0	8,715	0	0	0	0	1	0	1	5	8,721	(8,715)	0.00 %
06-2013	9,414	9,414	9,414	9,414	9,414	9,409	9,409	9,407	9,403	0	9,401	0	0	0	0	5	0	2	4	9,403	(9,401)	0.00 %
12-2013	8,641	8,641	8,641	8,641	8,641	8,637	8,637	8,636	8,633	0	8,626	0	0	0	0	4	0	1	3	8,633	(8,626)	0.00 %
06-2014	10,425	10,425	10,426	10,077	10,077	10,062	10,062	10,061	10,058	0	10,150	0	(1)	349	0	15	0	1	3	10,058	(10,150)	0.00 %
12-2014	8,743	8,743	8,743	8,586	8,586	8,581	8,579	8,585	8,584	0	8,573	0	0	157	0	5	2	(6)	1	8,584	(8,573)	0.00 %
06-2015	10,930	10,929	10,929	10,723	10,723	10,713	10,712	10,695	10,808	0		1	0	206	0	10	1	17	(113)	10,808		0.01 %
12-2015	9,119	9,120	9,121	8,936	8,931	8,930	8,945	8,938	9,183			(1)	(1)	185	5	1	(15)	7	(245)			-0.01 %
06-2016	11,522	11,523	11,523	11,194	11,191	11,187	11,263	11,469				(1)	0	329	3	4	(77)	(206)				-0.01 %
12-2016	8,897	8,904	8,906	8,706	8,694	8,583	8,422					(7)	(2)	200	13	111	161					-0.08 %
06-2017	13,260	13,267	13,266	13,243	13,179	13,388						(7)	1	22	65	(209)						-0.05 %
12-2017	9,028	9,077	9,076	9,030	8,672							(49)	1	46	358							-0.54 %
06-2018	10,143	10,278	10,325	10,457								(134)	(48)	(132)								-1.31 %
12-2018	8,690	8,754	8,992									(64)	(239)									-0.73 %
06-2019	9,104	8,774										330										3.76 %
12-2019	8,656																					
Total	$ 288,078	$ 279,355	$ 270,870	$ 260,515	$ 249,615	$ 240,994	$ 227,533	$ 219,294	$ 208,168	$ 0	$ 188,241	$ 67	($ 289)	$ 1,363	$ 443	($ 51)	$ 74	($ 184)	($ 342)	$ 198,985	($ 188,241)	0.02 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	5,122	1.0000	1.0000	5,122
12-2000	234	4,832	1.0000	1.0000	4,832
06-2001	228	5,728	1.0000	1.0000	5,728
12-2001	222	5,365	1.0000	1.0000	5,365
06-2002	216	5,734	1.0000	1.0000	5,734
12-2002	210	4,966	1.0000	1.0000	4,966
06-2003	204	4,834	1.0000	1.0000	4,834
12-2003	198	4,081	1.0000	1.0000	4,081
06-2004	192	4,453	1.0000	1.0000	4,453
12-2004	186	3,958	1.0000	1.0000	3,958
06-2005	180	4,430	1.0000	1.0000	4,430
12-2005	174	4,307	1.0000	1.0000	4,307
06-2006	168	5,073	1.0000	1.0000	5,073
12-2006	162	4,316	1.0000	1.0000	4,316
06-2007	156	5,111	1.0000	1.0000	5,111
12-2007	150	4,883	1.0000	1.0000	4,883
06-2008	144	5,353	1.0000	1.0000	5,353
12-2008	138	5,433	1.0000	1.0000	5,433
06-2009	132	6,849	1.0000	1.0000	6,849
12-2009	126	6,316	1.0000	1.0000	6,316
06-2010	120	7,391	1.0000	1.0000	7,391
12-2010	114	7,961	1.0000	1.0000	7,961
06-2011	108	8,544	1.0000	1.0000	8,544
12-2011	102	8,539	1.0000	1.0000	8,539
06-2012	96	9,200	1.0000	1.0000	9,200
12-2012	90	8,728	1.0000	1.0000	8,728
06-2013	84	9,414	1.0000	1.0000	9,414
12-2013	78	8,641	1.0000	1.0000	8,641
06-2014	72	10,425	1.0000	1.0000	10,425
12-2014	66	8,743	1.0000	1.0000	8,743
06-2015	60	10,930	1.0000	1.0000	10,930
12-2015	54	9,119	1.0000	1.0000	9,119
06-2016	48	11,522	1.0000	1.0000	11,522
12-2016	42	8,897	1.0000	1.0000	8,897
06-2017	36	13,260	1.0000	1.0000	13,260
12-2017	30	9,028	1.0000	1.0000	9,028
06-2018	24	10,133	1.0010	1.0010	10,143
12-2018	18	8,659	1.0025	1.0035	8,690
06-2019	12	8,908	1.0184	1.0220	9,104
12-2019	6	6,905	1.2265	1.2535	8,656
Total		286,091			288,078

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Comprehensive

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	3,756	5,030	5,111	5,120	5,126	5,127	5,127	5,127	5,127	5,127	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122	5,122
12-2000	3,824	4,689	4,805	4,826	4,832	4,833	4,835	4,834	4,834	4,833	4,833	4,833	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	4,832	
06-2001	4,102	5,597	5,699	5,721	5,721	5,723	5,726	5,728	5,726	5,725	5,726	5,726	5,726	5,726	5,726	5,726	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728	5,728		
12-2001	4,089	5,214	5,343	5,357	5,358	5,362	5,366	5,366	5,366	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365	5,365				
06-2002	4,260	5,643	5,716	5,725	5,730	5,731	5,733	5,733	5,735	5,735	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734	5,734					
12-2002	3,947	4,860	4,962	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966	4,966					
06-2003	3,511	4,761	4,828	4,835	4,835	4,835	4,836	4,835	4,833	4,833	4,833	4,833	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834	4,834						
12-2003	3,230	3,973	4,066	4,076	4,081	4,078	4,080	4,081	4,081	4,082	4,080	4,080	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081	4,081							
06-2004	3,444	4,401	4,440	4,455	4,458	4,455	4,455	4,454	4,454	4,453	4,454	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453	4,453								
12-2004	2,966	3,844	3,950	3,952	3,957	3,958	3,958	3,958	3,960	3,959	3,957	3,957	3,957	3,957	3,957	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958									
06-2005	3,040	4,340	4,411	4,422	4,429	4,432	4,431	4,431	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430										
12-2005	3,337	4,145	4,277	4,296	4,307	4,308	4,308	4,309	4,308	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307	4,307											
06-2006	3,397	4,942	5,026	5,058	5,069	5,073	5,074	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073	5,073												
12-2006	3,266	4,170	4,287	4,304	4,311	4,315	4,315	4,315	4,315	4,314	4,315	4,315	4,315	4,315	4,315	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316	4,316													
06-2007	3,534	4,930	5,078	5,094	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,112	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111	5,111														
12-2007	3,760	4,690	4,831	4,875	4,879	4,882	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883	4,883															
06-2008	3,738	5,157	5,322	5,344	5,349	5,352	5,352	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																
12-2008	4,030	5,282	5,401	5,425	5,431	5,431	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433	5,433																	
06-2009	4,874	6,755	6,832	6,841	6,848	6,851	6,851	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849																		
12-2009	4,955	6,170	6,284	6,306	6,314	6,315	6,315	6,315	6,315	6,316	6,316	6,316	6,316	6,316	6,316	6,316	6,316	6,316	6,316	6,316	6,316																			
06-2010	5,414	7,209	7,346	7,378	7,387	7,388	7,390	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391	7,391																				
12-2010	5,817	7,755	7,933	7,948	7,959	7,960	7,960	7,960	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961	7,961																					
06-2011	5,847	8,327	8,527	8,542	8,547	8,544	8,545	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544	8,544																						
12-2011	6,380	8,321	8,520	8,530	8,539	8,541	8,541	8,541	8,542	8,543	8,542	8,543	8,540	8,540	8,540	8,539	8,539																							
06-2012	6,049	8,943	9,174	9,188	9,199	9,199	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200																								
12-2012	6,903	8,463	8,686	8,706	8,715	8,719	8,721	8,726	8,727	8,727	8,728	8,728	8,728	8,728	8,728																									
06-2013	7,347	9,237	9,364	9,397	9,405	9,408	9,412	9,414	9,414	9,414	9,414	9,414	9,414	9,414																										
12-2013	7,050	8,442	8,605	8,629	8,637	8,640	8,641	8,641	8,641	8,641	8,641	8,641	8,641																											
06-2014	7,743	10,274	10,406	10,414	10,425	10,425	10,425	10,426	10,426	10,426	10,425	10,425																												
12-2014	6,997	8,565	8,721	8,738	8,741	8,743	8,743	8,743	8,743	8,743	8,743																													
06-2015	7,788	10,798	10,876	10,917	10,927	10,928	10,928	10,929	10,929	10,930																														
12-2015	7,538	8,952	9,104	9,113	9,117	9,119	9,118	9,119	9,119																															
06-2016	8,736	11,391	11,484	11,511	11,521	11,522	11,522	11,522																																
12-2016	7,058	8,641	8,861	8,884	8,892	8,896	8,897																																	
06-2017	9,831	12,951	13,195	13,241	13,257	13,260																																		
12-2017	6,958	8,757	8,980	9,012	9,028																																			
06-2018	7,604	9,978	10,112	10,133																																				
12-2018	7,100	8,497	8,659																																					
06-2019	6,543	8,908																																						
12-2019	6,905																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Comprehensive

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.3392	1.0161	1.0018	1.0012	1.0002	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.2262	1.0247	1.0044	1.0012	1.0002	1.0004	0.9998	1.0000	0.9998	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.3645	1.0182	1.0039	1.0000	1.0003	1.0005	1.0003	0.9997	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.2751	1.0247	1.0026	1.0002	1.0007	1.0007	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.3246	1.0129	1.0016	1.0009	1.0002	1.0003	1.0000	1.0003	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
12-2002	1.2313	1.0210	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
06-2003	1.3560	1.0141	1.0014	1.0000	1.0000	1.0002	0.9998	0.9996	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
12-2003	1.2300	1.0234	1.0025	1.0012	0.9993	1.0005	1.0002	1.0000	1.0002	0.9995	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
06-2004	1.2779	1.0089	1.0034	1.0007	0.9993	1.0000	0.9998	1.0000	0.9998	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2004	1.2960	1.0276	1.0005	1.0013	1.0003	1.0000	1.0000	1.0005	0.9997	0.9995	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000								
06-2005	1.4276	1.0164	1.0025	1.0016	1.0007	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2005	1.2421	1.0318	1.0044	1.0026	1.0002	1.0000	1.0002	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
06-2006	1.4548	1.0170	1.0064	1.0022	1.0008	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2006	1.2768	1.0281	1.0040	1.0016	1.0009	1.0000	1.0000	1.0000	0.9998	1.0002	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2007	1.3950	1.0300	1.0032	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
12-2007	1.2473	1.0301	1.0091	1.0008	1.0006	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2008	1.3796	1.0320	1.0041	1.0009	1.0006	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2008	1.3107	1.0225	1.0044	1.0011	1.0000	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	1.0000	1.0000	1.0000	1.0000																	
06-2009	1.3859	1.0114	1.0013	1.0010	1.0004	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
12-2009	1.2452	1.0185	1.0035	1.0013	1.0002	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	1.0000	1.0000																				
06-2010	1.3315	1.0190	1.0044	1.0012	1.0001	1.0003	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																				
12-2010	1.3332	1.0230	1.0019	1.0014	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2011	1.4241	1.0240	1.0018	1.0006	0.9996	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.3042	1.0239	1.0012	1.0011	1.0002	1.0000	1.0000	1.0001	1.0001	0.9999	1.0001	0.9996	1.0000	1.0000	0.9999	1.0000																						
06-2012	1.4784	1.0258	1.0015	1.0012	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2012	1.2260	1.0263	1.0023	1.0010	1.0005	1.0002	1.0006	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000																								
06-2013	1.2572	1.0137	1.0035	1.0009	1.0003	1.0004	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2013	1.1974	1.0193	1.0028	1.0009	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
06-2014	1.3269	1.0128	1.0008	1.0011	1.0000	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000																									
12-2014	1.2241	1.0182	1.0019	1.0003	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000																										
06-2015	1.3865	1.0072	1.0038	1.0009	1.0001	1.0000	1.0001	1.0000	1.0001																											
12-2015	1.1876	1.0170	1.0010	1.0004	1.0002	0.9999	1.0001	1.0000																												
06-2016	1.3039	1.0082	1.0024	1.0009	1.0001	1.0000	1.0000																													
12-2016	1.2243	1.0255	1.0026	1.0009	1.0004	1.0001																														
06-2017	1.3174	1.0188	1.0035	1.0012	1.0002																															
12-2017	1.2586	1.0255	1.0036	1.0018																																
06-2018	1.3122	1.0134	1.0021																																	
12-2018	1.1968	1.0191																																		
06-2019	1.3615																																			
12-2019																																				
4 Half Yr Avg	1.2822	1.0192	1.0029	1.0012	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	1.2784	1.0184	1.0025	1.0010	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	1.2773	1.0166	1.0024	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	1.2700	1.0179	1.0023	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.3061	1.0203	1.0029	1.0011	1.0002	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	1.2854	1.0190	1.0030	1.0011	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.2781	1.0192	1.0026	1.0010	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.2748	1.0166	1.0025	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.2672	1.0181	1.0024	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.3046	1.0203	1.0028	1.0010	1.0002	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.2813	1.0190	1.0030	1.0012	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.2803	1.0179	1.0026	1.0010	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.2795	1.0161	1.0025	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.2724	1.0175	1.0024	1.0009	1.0002	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.3015	1.0194	1.0027	1.0010	1.0002	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.3303	1.0135	1.0026	1.0010	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.2265	1.0233	1.0024	1.0010	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.3237	1.0119	1.0029	1.0010	1.0001	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.2168	1.0217	1.0023	1.0009	1.0003	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.3278	1.0137	1.0027	1.0010	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.2263	1.0234	1.0024	1.0010	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.3529	1.0162	1.0027	1.0011	1.0001	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.2442	1.0230	1.0028	1.0010	1.0003	1.0001	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - CM	1.3129	1.0181	1.0028	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.2265	1.0184	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.2265	1.0184	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.2535	1.0220	1.0035	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.7978	0.9785	0.9965	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	26	26	26	0	0	0
12-2000	37	37	37	0	0	0
06-2001	25	25	25	0	0	0
12-2001	28	28	28	0	0	0
06-2002	12	12	12	0	0	0
12-2002	24	24	24	0	0	0
06-2003	18	18	18	0	0	0
12-2003	10	10	10	0	0	0
06-2004	13	13	13	0	0	0
12-2004	28	28	28	0	0	0
06-2005	14	14	14	0	0	0
12-2005	25	25	25	0	0	0
06-2006	17	17	17	0	0	0
12-2006	20	20	20	0	0	0
06-2007	19	19	19	0	0	0
12-2007	16	16	16	0	0	0
06-2008	13	13	13	0	0	0
12-2008	6	6	6	0	0	0
06-2009	15	15	15	0	0	0
12-2009	11	11	11	0	0	0
06-2010	10	10	10	0	0	0
12-2010	11	11	11	0	0	0
06-2011	3	3	3	0	0	0
12-2011	14	14	14	0	0	0
06-2012	14	14	14	0	0	0
12-2012	14	14	14	0	0	0
06-2013	13	13	13	0	0	0
12-2013	10	10	10	0	0	0
06-2014	8	8	8	0	0	0
12-2014	15	15	15	0	0	0
06-2015	14	14	14	0	0	0
12-2015	8	8	8	0	0	0
06-2016	8	8	8	0	0	0
12-2016	5	5	5	0	0	0
06-2017	14	14	14	0	0	0
12-2017	10	10	10	0	0	0
06-2018	8	8	8	0	0	0
12-2018	9	9	9	0	0	0
06-2019	5	5	5	0	0	0
12-2019	8	8	6	2	0	2
Total	578	578	576	2	0	2

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	26	26		26
12-2000	37	37		37
06-2001	25	25		25
12-2001	28	28		28
06-2002	12	12		12
12-2002	24	24		24
06-2003	18	18		18
12-2003	10	10		10
06-2004	13	13		13
12-2004	28	28		28
06-2005	14	14		14
12-2005	25	25		25
06-2006	17	17		17
12-2006	20	20		20
06-2007	19	19		19
12-2007	16	16		16
06-2008	13	13		13
12-2008	6	6		6
06-2009	15	15		15
12-2009	11	11		11
06-2010	10	10		10
12-2010	11	11		11
06-2011	3	3		3
12-2011	14	14		14
06-2012	14	14		14
12-2012	14	14		14
06-2013	13	13		13
12-2013	10	10		10
06-2014	8	8		8
12-2014	15	15		15
06-2015	14	14		14
12-2015	8	8		8
06-2016	8	8		8
12-2016	5	5		5
06-2017	14	14		14
12-2017	10	10		10
06-2018	8	8		8
12-2018	9	9		9
06-2019	5	5		5
12-2019	8	8		8
Total	578	578		578

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 0	$ 26	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 26	($ 26)	0.00 %
12-2000	37	37	37	37	37	37	37	37	37	0	37	0	0	0	0	0	0	0	0	37	(37)	0.00 %
06-2001	25	25	25	25	25	25	25	25	25	0	25	0	0	0	0	0	0	0	0	25	(25)	0.00 %
12-2001	28	28	28	28	28	28	28	28	28	0	28	0	0	0	0	0	0	0	0	28	(28)	0.00 %
06-2002	12	12	12	12	12	12	12	12	12	0	12	0	0	0	0	0	0	0	0	12	(12)	0.00 %
12-2002	24	24	24	24	24	24	24	24	24	0	24	0	0	0	0	0	0	0	0	24	(24)	0.00 %
06-2003	18	18	18	18	18	18	18	18	18	0	18	0	0	0	0	0	0	0	0	18	(18)	0.00 %
12-2003	10	10	10	10	10	10	10	10	10	0	10	0	0	0	0	0	0	0	0	10	(10)	0.00 %
06-2004	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
12-2004	28	28	28	28	28	28	28	28	28	0	28	0	0	0	0	0	0	0	0	28	(28)	0.00 %
06-2005	14	14	14	14	14	14	14	14	14	0	14	0	0	0	0	0	0	0	0	14	(14)	0.00 %
12-2005	25	25	25	25	25	25	25	25	25	0	25	0	0	0	0	0	0	0	0	25	(25)	0.00 %
06-2006	17	17	17	17	17	17	17	17	17	0	17	0	0	0	0	0	0	0	0	17	(17)	0.00 %
12-2006	20	20	20	20	20	20	20	20	20	0	20	0	0	0	0	0	0	0	0	20	(20)	0.00 %
06-2007	19	19	19	19	19	19	19	19	19	0	19	0	0	0	0	0	0	0	0	19	(19)	0.00 %
12-2007	16	16	16	16	16	16	16	16	16	0	16	0	0	0	0	0	0	0	0	16	(16)	0.00 %
06-2008	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
12-2008	6	6	6	6	6	6	6	6	6	0	6	0	0	0	0	0	0	0	0	6	(6)	0.00 %
06-2009	15	15	15	15	15	15	15	15	15	0	15	0	0	0	0	0	0	0	0	15	(15)	0.00 %
12-2009	11	11	11	11	11	11	11	11	11	0	11	0	0	0	0	0	0	0	0	11	(11)	0.00 %
06-2010	10	10	10	10	10	10	10	10	10	0	10	0	0	0	0	0	0	0	0	10	(10)	0.00 %
12-2010	11	11	11	11	11	11	11	11	11	0	11	0	0	0	0	0	0	0	0	11	(11)	0.00 %
06-2011	3	3	3	3	3	3	3	3	3	0	3	0	0	0	0	0	0	0	0	3	(3)	0.00 %
12-2011	14	14	14	14	14	14	14	14	14	0	14	0	0	0	0	0	0	0	0	14	(14)	0.00 %
06-2012	14	14	14	14	14	14	14	14	14	0	14	0	0	0	0	0	0	0	0	14	(14)	0.00 %
12-2012	14	14	14	14	14	14	14	14	14	0	14	0	0	0	0	0	0	0	0	14	(14)	0.00 %
06-2013	13	13	13	13	13	13	13	13	13	0	13	0	0	0	0	0	0	0	0	13	(13)	0.00 %
12-2013	10	10	10	10	10	10	10	10	9	0	9	0	0	0	0	0	0	0	1	9	(9)	0.00 %
06-2014	8	8	8	8	8	8	8	8	8	0	8	0	0	0	0	0	0	0	0	8	(8)	0.00 %
12-2014	15	15	15	15	15	15	15	15	15	0	11	0	0	0	0	0	0	0	0	15	(11)	0.00 %
06-2015	14	14	14	14	14	14	14	14	14	0		0	0	0	0	0	0	0	0	14		0.00 %
12-2015	8	8	8	8	8	8	8	8	8			0	0	0	0	0	0	0	0			0.00 %
06-2016	8	8	8	7	7	7	7	8				0	0	1	0	0	0	(1)				0.00 %
12-2016	5	5	5	5	5	5	4					0	0	0	0	0	1					0.00 %
06-2017	14	15	15	16	14	15						(1)	0	(1)	2	(1)						-6.67 %
12-2017	10	10	10	10	9							0	0	0	1							0.00 %
06-2018	8	13	13	10								(5)	0	3								-38.46 %
12-2018	9	11	12									(2)	(1)									-17.90 %
06-2019	5	4										1										23.25 %
12-2019	8																					
Total	$ 578	$ 577	$ 574	$ 559	$ 546	$ 538	$ 522	$ 519	$ 510	$ 0	$ 484	($ 7)	($ 1)	$ 3	$ 3	($ 1)	$ 1	($ 1)	$ 1	$ 502	($ 484)	-1.22 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	26	1.0000	1.0000	26
12-2000	234	37	1.0000	1.0000	37
06-2001	228	25	1.0000	1.0000	25
12-2001	222	28	1.0000	1.0000	28
06-2002	216	12	1.0000	1.0000	12
12-2002	210	24	1.0000	1.0000	24
06-2003	204	18	1.0000	1.0000	18
12-2003	198	10	1.0000	1.0000	10
06-2004	192	13	1.0000	1.0000	13
12-2004	186	28	1.0000	1.0000	28
06-2005	180	14	1.0000	1.0000	14
12-2005	174	25	1.0000	1.0000	25
06-2006	168	17	1.0000	1.0000	17
12-2006	162	20	1.0000	1.0000	20
06-2007	156	19	1.0000	1.0000	19
12-2007	150	16	1.0000	1.0000	16
06-2008	144	13	1.0000	1.0000	13
12-2008	138	6	1.0000	1.0000	6
06-2009	132	15	1.0000	1.0000	15
12-2009	126	11	1.0000	1.0000	11
06-2010	120	10	1.0000	1.0000	10
12-2010	114	11	1.0000	1.0000	11
06-2011	108	3	1.0000	1.0000	3
12-2011	102	14	1.0000	1.0000	14
06-2012	96	14	1.0000	1.0000	14
12-2012	90	14	1.0000	1.0000	14
06-2013	84	13	1.0000	1.0000	13
12-2013	78	10	1.0000	1.0000	10
06-2014	72	8	1.0000	1.0000	8
12-2014	66	15	1.0000	1.0000	15
06-2015	60	14	1.0000	1.0000	14
12-2015	54	8	1.0000	1.0000	8
06-2016	48	8	1.0000	1.0000	8
12-2016	42	5	1.0000	1.0000	5
06-2017	36	14	1.0000	1.0000	14
12-2017	30	10	1.0000	1.0000	10
06-2018	24	8	1.0000	1.0000	8
12-2018	18	9	1.0000	1.0000	9
06-2019	12	5	0.9958	0.9958	5
12-2019	6	8	1.0583	1.0539	8
Total		578			578

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Specified Perils

Reported Claims - Cumulative
Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	24	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
12-2000	36	38	38	38	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	
06-2001	26	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25		
12-2001	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
06-2002	12	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12				
12-2002	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24					
06-2003	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18						
12-2003	16	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10							
06-2004	15	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13								
12-2004	29	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28									
06-2005	10	15	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14										
12-2005	22	24	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25											
06-2006	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17												
12-2006	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20													
06-2007	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19														
12-2007	15	18	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16															
06-2008	11	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13																
12-2008	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6																
06-2009	13	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15																
12-2009	9	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11																
06-2010	8	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10																
12-2010	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11																
06-2011	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3																
12-2011	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																
06-2012	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																
12-2012	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																
06-2013	15	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13																
12-2013	7	9	9	9	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10																
06-2014	8	8	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
12-2014	12	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15																
06-2015	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																
12-2015	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
06-2016	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
12-2016	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5																
06-2017	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																
12-2017	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10																
06-2018	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																
12-2018	10	11	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9																
06-2019	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5																
12-2019	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8																

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Specified Perils

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.0556	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	0.9615	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.0833	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	0.6250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	0.8667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.5000	1.0000	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12-2005	1.0909	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
12-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
06-2007	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
12-2007	1.2000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.1818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.1538	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	1.2222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2011	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																				
06-2012	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																				
12-2012	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																				
06-2013	0.8667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2013	1.2857	1.0000	1.0000	1.0000	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2014	1.0000	0.8750	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2014	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2015	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																								
12-2015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																									
06-2016	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																										
12-2016	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000																											
06-2017	0.9333	1.0000	1.0000	1.0000	1.0000																												
12-2017	1.1111	1.0000	1.0000	1.0000																													
06-2018	1.0000	1.0000	1.0000																														
12-2018	1.1000	0.8182																															
06-2019	1.2500																																
12-2019																																	
4 Half Yr Avg	1.1153	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg	1.1074	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	1.0860	0.9693	1.0143	1.0000	1.0111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.0676	0.9781	1.0102	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.0643	0.9933	1.0021	0.9993	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	1.1056	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.1153	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	1.0902	0.9844	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.0661	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.0644	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.0968	0.9535	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.0600	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.0652	0.9703	1.0102	1.0000	1.0093	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.0365	0.9801	1.0065	1.0000	1.0067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.0342	0.9930	1.0000	0.9982	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.0611	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	1.1537	0.9394	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.0181	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	1.1153	0.9545	1.0000	1.0000	1.0278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.1304	0.9231	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.0385	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.0305	0.9901	1.0000	0.9966	1.0036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - SP	1.0134	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - SP	1.0583	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.0583	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.0583	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0539	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.9489	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	99	99	99	0	0	0
12-2000	91	91	91	0	0	0
06-2001	104	104	104	0	0	0
12-2001	103	103	103	0	0	0
06-2002	86	86	86	0	0	0
12-2002	77	77	77	0	0	0
06-2003	74	74	74	0	0	0
12-2003	42	42	42	0	0	0
06-2004	73	73	73	0	0	0
12-2004	82	82	82	0	0	0
06-2005	77	77	77	0	0	0
12-2005	99	99	99	0	0	0
06-2006	91	91	91	0	0	0
12-2006	100	100	100	0	0	0
06-2007	115	115	115	0	0	0
12-2007	86	86	86	0	0	0
06-2008	99	99	99	0	0	0
12-2008	87	87	87	0	0	0
06-2009	102	102	102	0	0	0
12-2009	103	103	103	0	0	0
06-2010	126	126	126	0	0	0
12-2010	176	176	176	0	0	0
06-2011	159	159	159	0	0	0
12-2011	176	176	176	0	0	0
06-2012	176	176	176	0	0	0
12-2012	205	205	205	0	0	0
06-2013	194	194	194	0	0	0
12-2013	180	180	180	0	0	0
06-2014	201	201	201	0	0	0
12-2014	217	217	217	0	0	0
06-2015	226	226	226	0	0	0
12-2015	213	213	213	0	0	0
06-2016	271	271	271	0	0	0
12-2016	266	266	266	0	0	0
06-2017	312	312	312	0	0	0
12-2017	223	223	222	1	0	1
06-2018	208	209	209	0	(1)	(1)
12-2018	239	242	242	0	(3)	(3)
06-2019	228	232	225	7	(4)	3
12-2019	243	254	201	53	(11)	42
Total	6,030	6,048	5,987	61	(18)	43

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	99	99		99
12-2000	91	91		91
06-2001	104	104		104
12-2001	103	103		103
06-2002	86	86		86
12-2002	77	77		77
06-2003	74	74		74
12-2003	42	42		42
06-2004	73	73		73
12-2004	82	82		82
06-2005	77	77		77
12-2005	99	99		99
06-2006	91	91		91
12-2006	100	100		100
06-2007	115	115		115
12-2007	86	86		86
06-2008	99	99		99
12-2008	87	87		87
06-2009	102	102		102
12-2009	103	103		103
06-2010	126	126		126
12-2010	176	176		176
06-2011	159	159		159
12-2011	176	176		176
06-2012	176	176		176
12-2012	205	205		205
06-2013	194	194		194
12-2013	180	180		180
06-2014	201	201		201
12-2014	217	217		217
06-2015	226	226		226
12-2015	213	213		213
06-2016	271	271		271
12-2016	266	266		266
06-2017	312	312		312
12-2017	223	223		223
06-2018	208	208		208
12-2018	239	239		239
06-2019	228	228		228
12-2019	243	243		243
Total	6,030	6,030		6,030

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Exhibit 1. 1. 3

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 99	$ 99	$ 99	$ 99	$ 99	$ 99	$ 99	$ 99	$ 99	$ 0	$ 99	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 99	($ 99)	0.00 %
12-2000	91	91	91	91	91	91	91	91	91	0	91	0	0	0	0	0	0	0	0	91	(91)	0.00 %
06-2001	104	104	104	104	104	104	104	104	104	0	104	0	0	0	0	0	0	0	0	104	(104)	0.00 %
12-2001	103	103	103	103	103	103	103	103	103	0	103	0	0	0	0	0	0	0	0	103	(103)	0.00 %
06-2002	86	86	86	86	86	86	86	86	86	0	86	0	0	0	0	0	0	0	0	86	(86)	0.00 %
12-2002	77	77	77	77	77	77	77	77	77	0	77	0	0	0	0	0	0	0	0	77	(77)	0.00 %
06-2003	74	74	74	74	74	74	74	74	74	0	74	0	0	0	0	0	0	0	0	74	(74)	0.00 %
12-2003	42	42	42	42	42	42	42	42	42	0	42	0	0	0	0	0	0	0	0	42	(42)	0.00 %
06-2004	73	73	73	73	73	73	73	73	73	0	73	0	0	0	0	0	0	0	0	73	(73)	0.00 %
12-2004	82	82	82	82	82	82	82	82	82	0	82	0	0	0	0	0	0	0	0	82	(82)	0.00 %
06-2005	77	77	77	77	77	77	77	77	77	0	77	0	0	0	0	0	0	0	0	77	(77)	0.00 %
12-2005	99	99	99	99	99	99	99	99	99	0	99	0	0	0	0	0	0	0	0	99	(99)	0.00 %
06-2006	91	91	91	91	91	91	91	91	91	0	91	0	0	0	0	0	0	0	0	91	(91)	0.00 %
12-2006	100	100	100	100	100	100	100	100	100	0	100	0	0	0	0	0	0	0	0	100	(100)	0.00 %
06-2007	115	115	115	115	115	115	115	115	115	0	115	0	0	0	0	0	0	0	0	115	(115)	0.00 %
12-2007	86	86	86	86	86	86	86	87	86	0	86	0	0	0	0	0	0	(1)	1	86	(86)	0.00 %
06-2008	99	99	99	99	99	99	99	99	99	0	99	0	0	0	0	0	0	0	0	99	(99)	0.00 %
12-2008	87	87	87	87	87	87	87	87	87	0	87	0	0	0	0	0	0	0	0	87	(87)	0.00 %
06-2009	102	102	102	102	102	102	102	102	102	0	102	0	0	0	0	0	0	0	0	102	(102)	0.00 %
12-2009	103	103	103	103	103	103	103	103	103	0	103	0	0	0	0	0	0	0	0	103	(103)	0.00 %
06-2010	126	126	126	126	126	126	126	126	126	0	126	0	0	0	0	0	0	0	0	126	(126)	0.00 %
12-2010	176	176	176	176	176	176	176	176	176	0	176	0	0	0	0	0	0	0	0	176	(176)	0.00 %
06-2011	159	159	159	159	159	159	159	159	159	0	159	0	0	0	0	0	0	0	0	159	(159)	0.00 %
12-2011	176	176	176	176	176	176	176	176	176	0	176	0	0	0	0	0	0	0	0	176	(176)	0.00 %
06-2012	176	176	176	176	176	176	176	176	176	0	176	0	0	0	0	0	0	0	0	176	(176)	0.00 %
12-2012	205	205	205	205	205	205	205	205	205	0	206	0	0	0	0	0	0	0	0	205	(206)	0.00 %
06-2013	194	194	194	194	194	195	193	193	193	0	194	0	0	0	0	(1)	2	0	0	193	(194)	0.00 %
12-2013	180	180	180	180	180	180	178	178	178	0	181	0	0	0	0	0	2	0	0	178	(181)	0.00 %
06-2014	201	201	201	208	208	208	211	211	211	0	210	0	0	(7)	0	0	(3)	0	0	211	(210)	0.00 %
12-2014	217	217	217	218	218	218	216	216	215	0	222	0	0	(1)	0	0	2	0	1	215	(222)	0.00 %
06-2015	226	226	226	240	240	241	238	236	240	0		0	0	(14)	0	(1)	3	2	(5)	240		0.00 %
12-2015	213	213	213	221	221	222	218	227	215			0	0	(8)	0	(1)	3	(9)	12			0.00 %
06-2016	271	271	271	275	279	282	280	268				0	0	(4)	(4)	(3)	2	12				0.00 %
12-2016	266	266	267	267	269	272	271					0	(1)	(1)	(1)	(4)	1					0.00 %
06-2017	312	311	311	309	303	298						1	1	2	6	5						0.20 %
12-2017	223	221	223	219	231							2	(3)	4	(12)							0.78 %
06-2018	208	209	206	219								(1)	3	(13)								-0.36 %
12-2018	239	236	231									4	4									1.59 %
06-2019	228	221										8										3.43 %
12-2019	243																					
Total	$ 6,030	$ 5,774	$ 5,548	$ 5,358	$ 5,149	$ 4,924	$ 4,613	$ 4,338	$ 4,060	$ 0	$ 3,616	$ 13	$ 5	($ 42)	($ 10)	($ 5)	$ 13	$ 4	$ 10	$ 3,845	($ 3,616)	0.22 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - All Perils

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	99	1.0000	1.0000	99
12-2000	234	91	1.0000	1.0000	91
06-2001	228	104	1.0000	1.0000	104
12-2001	222	103	1.0000	1.0000	103
06-2002	216	86	1.0000	1.0000	86
12-2002	210	77	1.0000	1.0000	77
06-2003	204	74	1.0000	1.0000	74
12-2003	198	42	1.0000	1.0000	42
06-2004	192	73	1.0000	1.0000	73
12-2004	186	82	1.0000	1.0000	82
06-2005	180	77	1.0000	1.0000	77
12-2005	174	99	1.0000	1.0000	99
06-2006	168	91	1.0000	1.0000	91
12-2006	162	100	1.0000	1.0000	100
06-2007	156	115	1.0000	1.0000	115
12-2007	150	86	1.0000	1.0000	86
06-2008	144	99	1.0000	1.0000	99
12-2008	138	87	1.0000	1.0000	87
06-2009	132	102	1.0000	1.0000	102
12-2009	126	103	1.0000	1.0000	103
06-2010	120	126	1.0000	1.0000	126
12-2010	114	176	1.0000	1.0000	176
06-2011	108	159	1.0000	1.0000	159
12-2011	102	176	1.0000	1.0000	176
06-2012	96	176	1.0000	1.0000	176
12-2012	90	205	1.0000	1.0000	205
06-2013	84	194	1.0000	1.0000	194
12-2013	78	180	1.0000	1.0000	180
06-2014	72	201	1.0000	1.0000	201
12-2014	66	217	1.0000	1.0000	217
06-2015	60	226	1.0000	1.0000	226
12-2015	54	213	1.0000	1.0000	213
06-2016	48	271	1.0000	1.0000	271
12-2016	42	266	1.0000	1.0000	266
06-2017	36	312	1.0000	1.0000	312
12-2017	30	223	0.9980	0.9980	223
06-2018	24	209	0.9982	0.9963	208
12-2018	18	242	0.9933	0.9896	239
06-2019	12	232	0.9950	0.9846	228
12-2019	6	254	0.9712	0.9563	243
Total		6,048			6,030

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - All Perils

Reported Claims - Cumulative

Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	91	98	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
12-2000	83	93	92	92	92	94	92	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
06-2001	102	105	103	103	103	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104		
12-2001	101	104	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103			
06-2002	77	92	86	88	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86				
12-2002	75	75	75	76	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77					
06-2003	68	75	75	75	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74						
12-2003	46	46	46	44	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42							
06-2004	75	76	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73								
12-2004	83	86	85	85	84	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82									
06-2005	71	78	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77										
12-2005	93	98	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99											
06-2006	82	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91												
12-2006	97	103	99	99	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100													
06-2007	111	118	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115														
12-2007	92	89	87	86	86	86	86	86	86	86	86	86	86	86	86	86	86	87	86	86	86	86	86	86	86															
06-2008	94	102	101	101	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99																
12-2008	86	86	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87																	
06-2009	101	105	103	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102																		
12-2009	109	108	105	105	104	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103																			
06-2010	123	128	128	127	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126																				
12-2010	178	177	174	178	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176																					
06-2011	139	160	157	157	158	159	159	159	159	159	159	159	159	159	159	159	159	159																						
12-2011	177	177	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176																							
06-2012	176	176	174	176	176	176	176	176	176	176	176	176	176	176	176	176																								
12-2012	209	207	206	206	206	205	205	205	205	205	205	205	205	205	205																									
06-2013	210	200	196	194	193	193	194	194	194	194	194	194	194	194																										
12-2013	191	184	183	180	180	180	180	180	180	180	180	180	180																											
06-2014	206	205	200	201	201	201	201	201	201	201	201	201																												
12-2014	226	214	218	218	217	217	217	217	217	217	217																													
06-2015	232	236	227	228	227	226	226	226	226	226																														
12-2015	226	224	215	213	213	213	213	213	213																															
06-2016	274	282	278	276	272	271	271	271																																
12-2016	284	275	268	266	267	266	266																																	
06-2017	295	307	310	312	312	312																																		
12-2017	236	226	225	222	223																																			
06-2018	215	211	211	209																																				
12-2018	244	241	242																																					
06-2019	222	232																																						
12-2019	254																																							

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	1.0769	1.0102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	1.1205	0.9892	1.0000	1.0000	1.0217	0.9787	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
06-2001	1.0294	0.9810	1.0000	1.0000	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
12-2001	1.0297	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	1.1948	0.9348	1.0233	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0000	1.0000	1.0133	1.0132	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	1.1029	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
12-2003	1.0000	1.0000	0.9565	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
06-2004	1.0133	0.9605	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12-2004	1.0361	0.9884	1.0000	0.9882	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
06-2005	1.0986	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12-2005	1.0538	1.0102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
06-2006	1.1098	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.0619	0.9612	1.0000	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
06-2007	1.0631	0.9746	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	0.9674	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	1.0000	1.0116	0.9885	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
06-2008	1.0851	0.9902	1.0000	0.9802	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	1.0000	1.0116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0396	0.9810	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	0.9908	0.9722	1.0000	0.9905	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2010	1.0407	1.0000	0.9922	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2010	0.9944	0.9831	1.0230	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2011	1.1511	0.9813	1.0000	1.0064	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																			
12-2011	1.0000	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
06-2012	1.0000	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	1.0000																				
12-2012	0.9904	0.9952	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
06-2013	0.9524	0.9800	0.9898	0.9948	1.0000	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																				
12-2013	0.9634	0.9946	0.9836	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
06-2014	0.9951	0.9756	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																						
12-2014	0.9469	1.0187	1.0000	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																							
06-2015	1.0172	0.9619	1.0044	0.9956	0.9956	1.0000	1.0000	1.0000	1.0000																								
12-2015	0.9912	0.9598	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000																									
06-2016	1.0292	0.9858	0.9928	0.9855	0.9963	1.0000	1.0000																										
12-2016	0.9683	0.9745	0.9925	1.0038	0.9963	1.0000																											
06-2017	1.0407	1.0098	1.0065	1.0000	1.0000																												
12-2017	0.9576	0.9956	0.9867	1.0045																													
06-2018	0.9814	1.0000	0.9905																														
12-2018	0.9877	1.0041																															
06-2019	1.0450																																
12-2019																																	
4 Half Yr Avg	0.9929	1.0024	0.9940	0.9984	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Avg	0.9968	0.9950	0.9933	0.9982	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Avg	0.9965	0.9886	0.9953	0.9980	0.9983	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0012	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14 Half Yr Avg	0.9905	0.9889	0.9967	0.9990	0.9993	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0008	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Avg	1.0289	0.9874	0.9984	0.9963	0.9996	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4 Half Yr Avg Exc Hi/Lo	0.9846	1.0021	0.9915	1.0019	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
6 Half Yr Avg Exc Hi/Lo	0.9945	0.9964	0.9916	0.9998	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10 Half Yr Avg Exc Hi/Lo	0.9967	0.9884	0.9953	0.9987	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
14 Half Yr Avg Exc Hi/Lo	0.9896	0.9888	0.9966	0.9995	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
Avg Exc Hi/Lo	1.0266	0.9880	0.9989	0.9971	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
4 Half Yr Vol Wtd Avg	0.9924	1.0030	0.9951	0.9981	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd Avg	0.9973	0.9948	0.9940	0.9980	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10 Half Yr Vol Wtd Avg	0.9976	0.9888	0.9957	0.9978	0.9983	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0009	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14 Half Yr Vol Wtd Avg	0.9920	0.9890	0.9968	0.9987	0.9990	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0007	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd Avg	0.1155	0.9878	0.9985	0.9973	0.9994	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S1 Avg	1.0224	0.9985	0.9966	0.9937	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr S2 Avg	0.9712	0.9914	0.9900	1.0028	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S1 Avg	1.0241	0.9894	0.9985	0.9953	0.9980	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8 Half Yr S2 Avg	0.9762	0.9835	0.9925	1.0009	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0029	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S1 Avg	1.0246	0.9988	0.9975	0.9939	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6 Half Yr Vol Wtd S2 Avg	0.9712	0.9906	0.9901	1.0029	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S1 Avg	1.0381	0.9856	1.0000	0.9958	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Vol Wtd S2 Avg	0.9919	0.9900	0.9969	0.9988	0.9987	0.9991	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selections at 2019-06-30 - AP	1.0171	0.9876	0.9956	0.9967	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	0.9712	0.9950	0.9933	0.9982	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	0.9712	0.9950	0.9933	0.9982	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	0.9563	0.9846	0.9896	0.9963	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	1.0457	1.0156	1.0105	1.0038	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Summary of Claim Count
Data Evaluated as of 2019-12-31

Accident Half year	Ultimate Claims (1)	Reported Claims (2)	Closed Claims (3)	Open Claims (2) - (3) (4)	IBNR Claims (1) - (2) (5)	Total Open and IBNR Claims (4) + (5) (6)
06-2000	1	1	1	0	0	0
12-2000	1	1	1	0	0	0
06-2001	5	5	5	0	0	0
12-2001	1	1	1	0	0	0
06-2002	1	1	1	0	0	0
12-2002	1	1	1	0	0	0
06-2003	0	0	0	0	0	0
12-2003	2	2	2	0	0	0
06-2004	0	0	0	0	0	0
12-2004	0	0	0	0	0	0
06-2005	1	1	0	1	0	1
12-2005	3	3	3	0	0	0
06-2006	2	2	2	0	0	0
12-2006	2	2	2	0	0	0
06-2007	2	2	2	0	0	0
12-2007	5	5	5	0	0	0
06-2008	2	2	2	0	0	0
12-2008	2	2	2	0	0	0
06-2009	3	3	3	0	0	0
12-2009	2	2	2	0	0	0
06-2010	2	2	2	0	0	0
12-2010	3	3	3	0	0	0
06-2011	1	1	0	1	0	1
12-2011	6	6	3	3	0	3
06-2012	1	1	1	0	0	0
12-2012	3	3	1	2	0	2
06-2013	5	5	4	1	0	1
12-2013	6	6	3	3	0	3
06-2014	6	7	5	2	(1)	1
12-2014	3	3	0	3	0	3
06-2015	6	7	5	2	(1)	1
12-2015	13	15	7	8	(2)	6
06-2016	17	20	9	11	(3)	8
12-2016	5	6	1	5	(1)	4
06-2017	3	4	2	2	(1)	1
12-2017	6	7	2	5	(1)	4
06-2018	5	5	2	3	0	3
12-2018	4	4	3	1	0	1
06-2019	6	5	4	1	1	2
12-2019	4	2	2	0	2	2
Total	141	148	94	54	(7)	47

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Comparison of Ultimate Claims Estimates
Data Evaluated as of 2019-12-31

Accident Half year	Reported Claim Development (1)	Default Selected (2)	Manual Selected (3)	Ultimate Claims (4)
06-2000	1	1		1
12-2000	1	1		1
06-2001	5	5		5
12-2001	1	1		1
06-2002	1	1		1
12-2002	1	1		1
06-2003	0	0		0
12-2003	2	2		2
06-2004	0	0		0
12-2004	0	0		0
06-2005	1	1		1
12-2005	3	3		3
06-2006	2	2		2
12-2006	2	2		2
06-2007	2	2		2
12-2007	5	5		5
06-2008	2	2		2
12-2008	2	2		2
06-2009	3	3		3
12-2009	2	2		2
06-2010	2	2		2
12-2010	3	3		3
06-2011	1	1		1
12-2011	6	6		6
06-2012	1	1		1
12-2012	3	3		3
06-2013	5	5		5
12-2013	6	6		6
06-2014	6	6		6
12-2014	3	3		3
06-2015	6	6		6
12-2015	13	13		13
06-2016	17	17		17
12-2016	5	5		5
06-2017	3	3		3
12-2017	6	6		6
06-2018	5	5		5
12-2018	4	4		4
06-2019	6	6		6
12-2019	4	4		4
Total	141	141		141

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Comparison of Ultimate Claim to Prior 10 Valuations
Data Evaluated as of 2019-12-31

Accident Half year	Sel Ult Claim (Current Valuation)	Sel Ult Claim (Prior Valuation)	Sel Ult Claim (2nd Prior Valuation)	Sel Ult Claim (3rd Prior Valuation)	Sel Ult Claim (4th Prior Valuation)	Sel Ult Claim (5th Prior Valuation)	Sel Ult Claim (6th Prior Valuation)	Sel Ult Claim (7th Prior Valuation)	Sel Ult Claim (8th Prior Valuation)	Sel Ult Claim (9th Prior Valuation)	Sel Ult Claim (10th Prior Valuation)	(1) - (2)	(2) - (3)	(3) - (4)	(4) - (5)	(5) - (6)	(6) - (7)	(7) - (8)	(8) - (9)	(9) - (10)	(10) - (11)	Percentage Change (12) / (2)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
06-2000	$ 1	$ 1	$ 1	$ 1	$ 1	$ 1	$ 1	$ 1	$ 1	$ 0	$ 1	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 1	($ 1)	0.00 %
12-2000	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
06-2001	5	5	5	5	5	5	5	5	5	0	5	0	0	0	0	0	0	0	0	5	(5)	0.00 %
12-2001	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
06-2002	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
12-2002	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
06-2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2003	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
06-2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00 %
12-2004	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	(1)	1	(1)	0.00 %
06-2005	1	1	1	1	1	1	1	1	1	0	1	0	0	0	0	0	0	0	0	1	(1)	0.00 %
12-2005	3	3	3	3	3	3	3	3	3	0	3	0	0	0	0	0	0	0	0	3	(3)	0.00 %
06-2006	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
12-2006	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
06-2007	2	2	2	2	2	2	2	2	2	0	3	0	0	0	0	0	0	0	0	2	(3)	0.00 %
12-2007	5	5	4	4	4	4	4	4	4	0	5	0	1	0	0	0	0	0	0	4	(5)	0.00 %
06-2008	2	2	2	2	2	2	2	2	2	0	2	0	0	0	0	0	0	0	0	2	(2)	0.00 %
12-2008	2	2	2	2	2	2	3	3	3	0	2	0	0	0	0	0	(1)	0	0	3	(2)	0.00 %
06-2009	3	3	3	3	3	3	3	3	3	0	4	0	0	0	0	0	0	0	0	3	(4)	0.00 %
12-2009	2	2	2	2	3	3	4	5	5	0	5	0	0	0	(1)	0	(1)	(1)	0	5	(5)	0.00 %
06-2010	2	2	3	3	3	3	3	4	3	0	4	0	(1)	0	0	0	0	(1)	1	3	(4)	0.00 %
12-2010	3	3	3	3	4	4	4	4	4	0	4	0	0	0	(1)	0	0	0	0	4	(4)	0.00 %
06-2011	1	1	1	1	1	1	1	1	2	0	2	0	0	0	0	0	0	0	(1)	2	(2)	0.61 %
12-2011	6	6	7	7	6	4	5	4	6	0	3	0	(1)	0	1	1	(1)	1	(2)	6	(3)	0.58 %
06-2012	1	1	2	3	3	2	2	3	4	0	3	0	(1)	(1)	0	1	0	(2)	(1)	4	(3)	2.46 %
12-2012	3	3	3	3	4	4	6	5	6	0	4	0	0	0	(2)	0	(1)	1	(1)	6	(4)	1.01 %
06-2013	5	5	6	5	6	4	4	3	3	0	1	0	(1)	0	(1)	2	0	1	1	3	(1)	1.19 %
12-2013	6	6	4	4	3	3	3	6	5	0	2	0	2	0	0	0	0	(3)	1	5	(2)	2.29 %
06-2014	6	5	6	5	5	5	5	7	6	0	6	1	(1)	1	0	0	0	(2)	1	6	(6)	19.43 %
12-2014	3	2	3	3	4	4	3	3	0	0	1	1	(1)	(1)	(1)	0	1	0	3	0	(1)	52.18 %
06-2015	6	5	7	7	5	3	4	4	5	0		1	(1)	(1)	2	2	(1)	0	(1)	5		24.04 %
12-2015	13	12	13	11	10	8	9	9	3			1	(1)	2	1	2	(1)	0	6			4.71 %
06-2016	17	12	15	15	14	7	8	3				4	(2)	0	1	7	0	4				34.44 %
12-2016	5	4	5	2	2	1	2					1	(1)	3	0	1	(1)					17.67 %
06-2017	3	4	3	3	5	2						0	0	0	(2)	3						-2.10 %
12-2017	6	7	6	6	9							(1)	2	0	(3)							-12.43 %
06-2018	5	3	4	4								2	0	0								56.08 %
12-2018	4	4	2									1	2									19.32 %
06-2019	6	5										1										13.29 %
12-2019	4																					
Total	$ 141	$ 126	$ 125	$ 119	$ 119	$ 91	$ 95	$ 96	$ 86	$ 0	$ 72	$ 11	($ 4)	$ 4	($ 4)	$ 20	($ 6)	($ 3)	$ 7	$ 83	($ 72)	9.01 %

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)
Other - Underinsured Motorist

Ultimate Claims Based on Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	Age (months)	Cumulative Reported Claims	Selected Development Factors	Cumulative Development Factors	Ultimate Claims (2) x (4)
	(1)	(2)	(3)	(4)	(5)
06-2000	240	1	1.0000	1.0000	1
12-2000	234	1	1.0000	1.0000	1
06-2001	228	5	1.0000	1.0000	5
12-2001	222	1	1.0000	1.0000	1
06-2002	216	1	1.0000	1.0000	1
12-2002	210	1	1.0000	1.0000	1
06-2003	204	0	1.0000	1.0000	0
12-2003	198	2	1.0000	1.0000	2
06-2004	192	0	1.0000	1.0000	0
12-2004	186	0	1.0000	1.0000	0
06-2005	180	1	1.0000	1.0000	1
12-2005	174	3	1.0000	1.0000	3
06-2006	168	2	1.0000	1.0000	2
12-2006	162	2	1.0000	1.0000	2
06-2007	156	2	1.0000	1.0000	2
12-2007	150	5	1.0000	1.0000	5
06-2008	144	2	1.0000	1.0000	2
12-2008	138	2	1.0000	1.0000	2
06-2009	132	3	1.0000	1.0000	3
12-2009	126	2	1.0000	1.0000	2
06-2010	120	2	1.0000	1.0000	2
12-2010	114	3	1.0000	1.0000	3
06-2011	108	1	1.0000	1.0000	1
12-2011	102	6	0.9940	0.9940	6
06-2012	96	1	0.9943	0.9884	1
12-2012	90	3	0.9758	0.9645	3
06-2013	84	5	0.9873	0.9522	5
12-2013	78	6	0.9905	0.9432	6
06-2014	72	7	0.9776	0.9221	6
12-2014	66	3	0.9810	0.9046	3
06-2015	60	7	0.9960	0.9010	6
12-2015	54	15	0.9576	0.8628	13
06-2016	48	20	0.9614	0.8295	17
12-2016	42	6	1.0047	0.8334	5
06-2017	36	4	1.0291	0.8577	3
12-2017	30	7	1.0334	0.8864	6
06-2018	24	5	1.1486	1.0181	5
12-2018	18	4	1.0728	1.0922	4
06-2019	12	5	1.1340	1.2385	6
12-2019	6	2	1.4691	1.8194	4
Total		148			141

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Underinsured Motorist

Reported Claims - Cumulative

Data Evaluated as of 2019-12-31

Accident Half year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
06-2000	1	0	0	0	0	0	2	2	2	2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
12-2000	0	0	0	2	1	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
06-2001	1	1	2	2	7	7	7	6	6	6	6	6	7	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
12-2001	0	1	1	2	3	3	3	3	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
06-2002	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1				
12-2002	1	1	0	0	1	0	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
06-2003	0	0	1	1	1	1	3	3	3	0	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12-2003	3	2	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2							
06-2004	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								
12-2004	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0	0	0	0									
06-2005	0	0	0	0	2	1	2	1	0	0	0	0	0	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1									
12-2005	3	3	2	2	2	2	4	3	4	3	3	3	4	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3										
06-2006	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2											
12-2006	2	2	1	1	1	1	1	2	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2											
06-2007	0	0	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2	2														
12-2007	1	1	2	1	2	2	3	3	3	3	4	4	6	6	5	4	4	4	4	4	4	4	4	5	5															
06-2008	1	3	2	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																
12-2008	0	0	1	0	3	3	3	4	3	3	2	2	2	3	3	3	3	2	2	2	2	2	2																	
06-2009	1	1	1	1	2	3	3	3	3	3	4	4	4	3	3	3	3	3	3	3	3	3																		
12-2009	0	1	2	3	3	7	8	9	8	8	6	5	5	5	4	3	3	2	2	2	2																			
06-2010	0	0	0	1	2	2	2	4	5	4	3	3	4	3	3	3	3	3	2	2																				
12-2010	4	4	3	5	4	5	6	6	5	6	4	4	4	4	4	3	3	3	3																					
06-2011	1	2	2	2	5	5	5	2	2	2	1	1	1	1	1	1	1	1																						
12-2011	1	1	2	3	4	4	4	4	7	6	6	6	6	7	7	6	6																							
06-2012	2	2	2	2	3	3	6	5	4	2	2	3	3	2	1	1																								
12-2012	3	2	4	4	5	8	7	6	7	5	5	3	3	3	3																									
06-2013	1	2	2	2	3	4	5	6	6	7	6	6	5	5																										
12-2013	2	1	2	3	6	7	4	4	4	4	4	6	6																											
06-2014	4	5	5	6	8	6	6	6	6	7	6	7																												
12-2014	1	0	0	3	4	5	4	4	3	2	3																													
06-2015	3	5	5	5	5	6	9	8	6	7																														
12-2015	2	7	8	8	11	14	16	15	15																															
06-2016	4	8	10	12	17	16	16	20																																
12-2016	1	0	1	2	3	5	6																																	
06-2017	2	4	3	3	4	4																																		
12-2017	5	5	5	7	7																																			
06-2018	2	3	4	5																																				
12-2018	1	4	4																																					
06-2019	3	5																																						
12-2019	2																																							

Newfoundland & Labrador Private Passenger - Industry Valuation (Indemnity Only)

Other - Underinsured Motorist

Reported Claim Development
Data Evaluated as of 2019-12-31

Accident Half year	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-Ult
06-2000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.5000	0.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12-2000	0.0000	0.0000	0.0000	0.5000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
06-2001	1.0000	2.0000	1.0000	3.5000	1.0000	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	1.1667	0.8571	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
12-2001	0.0000	1.0000	2.0000	1.5000	1.0000	1.0000	1.0000	1.0000	0.6667	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
06-2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12-2002	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000						
06-2003	0.0000	0.0000	1.0000	1.0000	1.0000	3.0000	1.0000	1.0000	0.0000	0.0000	1.0000	2.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000							
12-2003	0.6667	0.5000	1.0000	2.0000	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	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								
06-2004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000									
12-2004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000										
06-2005	0.0000	0.0000	0.0000	0.0000	0.5000	2.0000	0.5000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	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	1.0000	1.0000	1.0000										
12-2005	1.0000	0.6667	1.0000	1.0000	1.0000	2.0000	0.7500	1.3333	0.7500	1.0000	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
06-2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
12-2006	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000														
06-2007	0.0000	0.0000	1.0000	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	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000															
12-2007	1.0000	2.0000	0.5000	2.0000	1.0000	1.5000	1.0000	1.0000	1.0000	1.3333	1.0000	1.5000	1.0000	0.8333	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.2500	1.0000																
06-2008	3.0000	0.6667	1.0000	0.5000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
12-2008	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.3333	0.7500	1.0000	0.6667	1.0000	1.0000	1.5000	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000																		
06-2009	1.0000	1.0000	1.0000	2.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.3333	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																			
12-2009	0.0000	2.0000	1.5000	1.0000	2.3333	1.1429	1.1250	0.8889	1.0000	0.7500	0.8333	1.0000	1.0000	0.8000	0.7500	1.0000	0.6667	1.0000	1.0000	1.0000																				
06-2010	0.0000	0.0000	0.0000	2.0000	1.0000	1.0000	2.0000	1.2500	0.8000	0.7500	1.0000	1.3333	0.7500	1.0000	1.0000	1.0000	1.0000	0.6667	1.0000																				
12-2010	1.0000	0.7500	1.6667	0.8000	1.2500	1.2000	1.0000	0.8333	1.2000	0.6667	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000																				
06-2011	2.0000	1.0000	1.0000	2.5000	1.0000	1.0000	0.4000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																					
12-2011	1.0000	2.0000	1.5000	1.3333	1.0000	1.0000	1.0000	1.7500	0.8571	1.0000	1.0000	1.0000	1.1667	1.0000	0.8571	1.0000																						
06-2012	1.0000	1.0000	1.0000	1.5000	1.0000	2.0000	0.8333	0.8000	0.5000	1.0000	1.5000	1.0000	0.6667	0.5000	1.0000																						
12-2012	0.6667	2.0000	1.0000	1.2500	1.6000	0.8750	0.8571	1.1667	0.7143	1.0000	0.6000	1.0000	1.0000	1.0000																								
06-2013	2.0000	1.0000	1.0000	1.5000	1.3333	1.2500	1.2000	1.0000	1.1667	0.8571	1.0000	0.8333	1.0000																								
12-2013	0.5000	2.0000	1.5000	2.0000	1.1667	0.5714	1.0000	1.0000	1.0000	1.0000	1.5000	1.0000																								
06-2014	1.2500	1.0000	1.2000	1.3333	0.7500	1.0000	1.0000	1.0000	1.1667	0.8571	1.1667																									
12-2014	0.0000	0.0000	0.0000	1.3333	1.2500	0.8000	1.0000	0.7500	0.6667	1.5000																										
06-2015	1.6667	1.0000	1.0000	1.0000	1.2000	1.5000	0.8889	0.7500	1.1667																											
12-2015	3.5000	1.1429	1.0000	1.3750	1.2727	1.1429	0.9375	1.0000																												
06-2016	2.0000	1.2500	1.2000	1.4167	0.9412	1.0000	1.2500																													
12-2016	0.0000	0.0000	2.0000	1.5000	1.6667	1.2000																														
06-2017	2.0000	0.7500	1.0000	1.3333	1.0000																															
12-2017	1.0000	1.0000	1.4000	1.0000																																
06-2018	1.5000	1.3333	1.2500																																	
12-2018	4.0000	1.0000																																		
06-2019	1.6667																																			
12-2019																																				
4 Half Yr Avg	2.0417	1.0208	1.4125	1.3125	1.2201	1.2107	1.0191	0.8750	1.0000	1.0536	1.0667	0.9583	0.9583	0.8750	0.9018	1.0000	0.9167	0.9167	1.0000	1.0000	1.0000	1.0000	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	1.0000		
6 Half Yr Avg	2.0333	1.0667	1.3083	1.2708	1.2218	1.1071	1.0127	0.9167	0.9802	1.0357	1.1278	0.9722	0.9722	0.9167	0.8929	1.0000	0.8889	0.9444	1.0000	1.0000	1.0000	1.0000	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg	2.1667	1.0595	1.2833	1.3792	1.2181	1.1339	0.9967	1.0217	0.9438	0.9131	1.0600	1.0167	0.9833	0.9300	0.9157	1.0000	0.9000	0.9667	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000		
14 Half Yr Avg	1.8125	1.2063	1.2346	1.4554	1.1736	1.1099	1.0351	1.0135	0.9456	0.9201	1.0429	1.0476	0.9643	0.9381	0.9398	1.0000	0.9231	0.9514	1.0000	1.0000	1.0000	1.0000	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg	1.4967	1.1824	1.1747	1.4198	1.1588	1.2304	1.0623	0.9921	0.9502	0.9698	1.0359	1.1067	0.9720	1.0058	0.9122	1.0417	0.9211	1.0231	1.0000	1.0000	1.0000	1.0000	1.0192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Avg Exc Hi/Lo	1.5833	1.0000	1.3250	1.3750	1.1364	1.1714	0.9688	0.8750	1.0833	0.9286	1.0833	1.0000	1.0000	1.0000	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Avg Exc Hi/Lo	1.7222	1.0833	1.2125	1.2813	1.1807	1.0857	0.9844	0.9375	1.0119	0.9643	1.1667	1.0000	1.0000	1.0000	0.9018	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
10 Half Yr Avg Exc Hi/Lo	2.0556	1.0655	1.2214	1.3490	1.2205	1.0960	0.9854	0.9646	0.9673	0.8914	1.0625	1.0000	0.9583	0.9750	0.9259	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
14 Half Yr Avg Exc Hi/Lo	1.7250	1.1726	1.1864	1.4063	1.1678	1.0807	1.0077	0.9741	0.9615	0.9067	1.0417	1.0278	0.9444	0.9694	0.9506	1.0000	0.9394	0.9750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Avg Exc Hi/Lo	1.4312	1.1765	1.1687	1.3769	1.1404	1.1893	1.0528	0.9823	0.9582	0.9673	1.0250	1.0797	0.9615	0.9825	0.9293	1.0000	0.9412	0.9844	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4 Half Yr Vol Wtd Avg	1.5455	1.0000	1.3077	1.2917	1.1143	1.1463	1.0444	0.9091	1.0526	0.9500	1.0476	0.9444	1.0000	0.9231	0.8462	1.0000	0.9000	0.9091	1.0000	1.0000	1.0000	1.0000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd Avg	1.6154	1.0833	1.1935	1.2703	1.1364	1.0962	1.0364	0.9302	1.0000	0.9630	1.0690	0.9600	1.0000	0.9500	0.8500	1.0000	0.8750	0.9333	1.0000	1.0000	1.0000	1.0000	1.0667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10 Half Yr Vol Wtd Avg	1.8636	1.0732	1.1860	1.3333	1.1364	1.0676	1.0130	1.0000	0.9600	0.8889	1.0233	1.0000	0.9730	0.9394	0.8788	1.0000	0.8889	0.9600	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	
14 Half Yr Vol Wtd Avg	1.5938	1.1250	1.1698	1.3710	1.1220	1.0667	1.0102	0.9878	0.9565	0.8852	1.0182	1.0385	0.9608	0.9348	0.9091	1.0000	0.9118	0.9333	1.0000	1.0000	1.0000	1.0000	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd Avg	1.3889	1.0704	1.1579	1.3371	1.1282	1.1094	1.0071	0.9833	0.9500	0.9318	1.0000	1.0822	0.9577	0.9688	0.8966	1.0000	0.9111	0.9750	1.0000	1.0000	1.0000	1.0000	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S1 Avg	1.7222	1.1111	1.1500	1.2500	1.0471	1.1667	1.0463	0.9167	1.1667	0.9048	1.2222	0.9444	0.8889	0.8333	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr S2 Avg	2.5000	1.0000	1.4667	1.2917	1.3965	1.0476	0.9792	0.9167	0.7937	1.1667	1.0333	1.0000	1.0556	1.0000	0.7857	1.0000	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
8 Half Yr S1 Avg	1.7917	1.0833	1.1125	1.2708	0.9728	1.1875	1.0847	0.8875	1.0000	0.8036	1.1667	1.0417	0.8542	0.8750	1.0000	1.0000	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8 Half Yr S2 Avg	2.8333	1.0476	1.4667	1.3021	1.3390	0.9286	0.9487	0.9792	0.8095	1.1250	1.0250	1.0000	1.0417	0.9500	0.8393	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
6 Half Yr Vol Wtd S1 Avg	1.7143	1.1333	1.1765	1.3000	1.0000	1.1071	1.0968	0.9000	1.1667	0.8750	1.1429	0.9000	0.8889	0.8333	1.0000	1.0000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6 Half Yr Vol Wtd S2 Avg	1.5000	1.0000	1.2143	1.2353	1.3333	1.0833	0.9583	0.9565	0.7857	1.0909	1.0000	1.0000	1.0769	1.0000	0.8000	1.0000	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.1111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Vol Wtd S1 Avg	1.6154	1.0541	1.0952	1.4524	0.9841	1.1897	1.0139	0.9615	1.0000	0.9500	1.0256	1.0606	0.8788	1.0000	0.9583	0.9545	0.9524	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Vol Wtd S2 Avg	1.1786	1.0882	1.2353	1.2340	1.2963	1.0429	1.0000	1.0000	0.9057	0.9167	0.9756	1.1000	1.0263	0.9487	0.8529	1.0345	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
Selections at 2019-06-30 - UM	1.4930	1.1226	1.0741	1.1553	1.0308	1.0331	0.9984	0.9724	0.9504	0.9899	0.9768	0.9799	0.9856	0.9898	0.9761	0.9943	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ATL PPV at 2019-12-31 - UM	1.4691	1.1340	1.0728	1.1486	1.0334	1.0291	1.0047	0.9614	0.9576	0.9960	0.9810	0.9776	0.9905	0.9873	0.9758	0.9943	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Default	1.4691	1.1340	1.0728	1.1486	1.0334	1.0291	1.0047	0.9614	0.9576	0.9960	0.9810	0.9776	0.9905	0.9873	0.9758	0.9943	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Manual Selected																																								
Selected	1.4691	1.1340	1.0728	1.1486	1.0334	1.0291	1.0047	0.9614	0.9576	0.9960	0.9810	0.9776	0.9905	0.9873	0.9758	0.9943	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.8194	1.2385	1.0922	1.0181	0.8864	0.8577	0.8334	0.8295	0.8628	0.9010	0.9046	0.9221	0.9432	0.9522	0.9645	0.9884	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Ratio to Ultimate	0.5496	0.8075	0.9156	0.9823	1.1282	1.1659	1.1999	1.2055	1.1590	1.1099	1.1055	1.0845	1.0602	1.0502	1.0369	1.0118	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Section 4 : Actuarial Support

Appendix C – Loss Payment Pattern Analysis

Exhibit B.9.3
Payment Patterns by Devlpt Age
Page 1 of 2

Facility Association
Accident Year Estimated Payment Pattern by Development Age
$ Format: $000s
FARM: **Newfoundland & Labrador**
val seg **PPV**
as at: **2020m12**
Emerge: **Paid to Ultimate**

Payment Pattern for AY: 2021

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	120	1,573	-	1,693	179	51	1	2,355	855	10	-	5,144
24	1,385	863	-	2,248	367	101	7	118	166	2	-	3,009
36	2,578	144	-	2,722	198	55	12	(3)	-	-	-	2,984
48	1,568	7	-	1,575	77	21	7	(3)	-	-	-	1,677
60	1,124	7	-	1,131	40	11	5	(3)	-	-	-	1,184
72	1,117	7	-	1,124	29	8	5	(3)	-	-	-	1,163
84	557	7	-	564	10	3	3	(1)	-	-	-	579
96	237	2	-	239	4	1	1	-	-	-	-	245
108	191	-	-	191	4	1	1	-	-	-	-	197
120	63	-	-	63	4	1	-	-	-	-	-	68
132	15	-	-	15	4	1	-	-	-	-	-	20
144	15	-	-	15	4	1	-	-	-	-	-	20
156	15	-	-	15	4	1	-	-	-	-	-	20
168	15	-	-	15	4	1	-	-	-	-	-	20
180	15	-	-	15	4	1	-	-	-	-	-	20
192	15	-	-	15	4	1	-	-	-	-	-	20
204	15	-	-	15	1	-	-	-	-	-	-	16
216	15	-	-	15	-	-	-	-	-	-	-	15
228	15	-	-	15	-	-	-	-	-	-	-	15
240	17	-	-	17	-	-	-	-	-	-	-	17
252	17	-	-	17	-	-	-	-	-	-	-	17
264	17	-	-	17	-	-	-	-	-	-	-	17
276	17	-	-	17	-	-	-	-	-	-	-	17
288	17	-	-	17	-	-	-	-	-	-	-	17
300	17	-	-	17	-	-	-	-	-	-	-	17
312	5	-	-	5	-	-	-	-	-	-	-	5
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,182	2,610	-	11,792	937	259	42	2,460	1,021	12	-	16,523

Exhibit B.9.3
Payment Patterns by Devlpt Age
Page 2 of 2

Facility Association
Accident Year Estimated Payment Pattern by Development Age
$ Format: $000s
FARM: **Newfoundland & Labrador**
val seg **PPV**
as at: **2020m12**
Emerge: **Paid to Ultimate**

Payment Pattern for AY: 2021

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	0.8%	60.1%	100.0%	14.8%	19.3%	19.3%	0.8%	95.6%	83.7%	83.7%	95.6%	31.3%
24	15.1%	33.1%	-	19.1%	39.2%	39.2%	15.1%	4.8%	16.3%	16.3%	4.8%	18.2%
36	28.1%	5.5%	-	23.1%	21.1%	21.1%	28.1%	(0.1%)	-	-	(0.1%)	18.1%
48	17.1%	0.3%	-	13.4%	8.2%	8.2%	17.1%	(0.1%)	-	-	(0.1%)	10.1%
60	12.2%	0.3%	-	9.6%	4.3%	4.3%	12.2%	(0.1%)	-	-	(0.1%)	7.2%
72	12.2%	0.3%	-	9.5%	3.1%	3.1%	12.2%	(0.1%)	-	-	(0.1%)	7.0%
84	6.1%	0.3%	-	4.8%	1.1%	1.1%	6.1%	-	-	-	-	3.5%
96	2.6%	0.1%	-	2.0%	0.4%	0.4%	2.6%	-	-	-	-	1.5%
108	2.1%	-	-	1.6%	0.4%	0.4%	2.1%	-	-	-	-	1.2%
120	0.7%	-	-	0.5%	0.4%	0.4%	0.7%	-	-	-	-	0.4%
132	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
144	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
156	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
168	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
180	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
192	0.2%	-	-	0.1%	0.4%	0.4%	0.2%	-	-	-	-	0.1%
204	0.2%	-	-	0.1%	0.1%	0.1%	0.2%	-	-	-	-	0.1%
216	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
228	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
240	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
252	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
264	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
276	0.2%	-	-	0.1%	-	-	0.2%	-	-	-	-	0.1%
288	0.4%	-	-	0.3%	-	-	0.4%	-	-	-	-	0.2%
300	-	-	-	-	-	-	-	-	-	-	-	-
312	-	-	-	-	-	-	-	-	-	-	-	-
324	-	-	-	-	-	-	-	-	-	-	-	-
336	-	-	-	-	-	-	-	-	-	-	-	-
348	-	-	-	-	-	-	-	-	-	-	-	-
360	-	-	-	-	-	-	-	-	-	-	-	-
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Bodily Injury**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	0.05%	0.19%	0.97%	2.75%	5.78%	7.33%	9.41%	12.14%	23.37%	29.64%	37.58%	38.05%	39.99%	41.82%	48.09%	49.51%	49.81%	55.37%	56.69%	56.69%	56.69%	56.69%	56.69%
applicable		AY with minimum	1991 / 1	2015 / 2	2020 / 1	2014 / 2	2012 / 2	2009 / 1	2009 / 2	2009 / 2	2009 / 2	2009 / 2	2009 / 2	2009 / 1	2004 / 2	2008 / 1	2008 / 1	2008 / 1	2004 / 2	2008 / 1	2008 / 1	2004 / 2	1987 / 1	1987 / 1	1987 / 1	1987 / 1	1987 / 1
periods		median	0.13%	1.25%	3.08%	7.25%	9.82%	16.66%	20.28%	30.01%	36.13%	43.71%	46.31%	53.75%	58.21%	63.99%	66.22%	70.57%	71.34%	75.54%	78.07%	81.41%	82.12%	84.54%	86.36%	87.57%
		mean	**1.31%**	**5.72%**	**8.23%**	**11.93%**	**15.26%**	**21.09%**	**25.30%**	**32.21%**	**37.47%**	**44.81%**	**48.30%**	**55.71%**	**59.33%**	**64.33%**	**67.09%**	**70.44%**	**72.24%**	**76.08%**	**78.04%**	**80.75%**	**82.39%**	**85.01%**	**86.02%**	**87.98%**
		maximum	13.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		AY with maximum	1987 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor		20	0.04%	0.28%	0.86%	2.90%	5.05%	11.98%	15.00%	23.22%	28.46%	38.23%	42.51%	51.01%	54.63%	59.55%	60.82%	66.19%	68.79%	71.50%	73.95%	77.85%	81.28%	84.00%	86.08%	87.83%
averages		**20 x hi/lo**	**0.03%**	**0.27%**	**0.86%**	**2.73%**	**5.03%**	**11.87%**	**15.06%**	**23.24%**	**28.56%**	**38.36%**	**42.35%**	**51.10%**	**54.65%**	**59.92%**	**61.07%**	**66.36%**	**68.95%**	**71.82%**	**74.48%**	**77.71%**	**81.49%**	**84.20%**	**86.52%**	**88.42%**
using latest		**wghted 20**	**0.04%**	**0.28%**	**0.86%**	**2.80%**	**4.92%**	**11.90%**	**14.91%**	**22.82%**	**27.99%**	**38.00%**	**41.82%**	**50.35%**	**53.54%**	**58.80%**	**60.25%**	**65.65%**	**67.83%**	**70.46%**	**73.31%**	**77.25%**	**80.40%**	**83.28%**	**85.98%**	**88.07%**
"n" data		14	0.03%	0.23%	0.68%	2.98%	4.93%	12.21%	15.28%	23.35%	29.39%	38.90%	43.62%	52.18%	54.18%	59.15%	60.95%	66.30%	69.23%	71.96%	74.40%	78.30%	81.34%	84.20%	86.46%	88.74%
points;		**14 x hi/lo**	**0.02%**	**0.22%**	**0.69%**	**2.74%**	**4.84%**	**12.08%**	**15.28%**	**23.10%**	**29.13%**	**38.89%**	**43.47%**	**52.39%**	**53.99%**	**58.87%**	**60.66%**	**66.61%**	**69.01%**	**71.73%**	**74.49%**	**78.17%**	**81.67%**	**84.43%**	**86.92%**	**89.36%**
"x hi/lo"		**wghted 14**	**0.03%**	**0.23%**	**0.70%**	**2.84%**	**4.85%**	**12.21%**	**15.23%**	**22.97%**	**28.71%**	**38.03%**	**42.69%**	**50.93%**	**52.88%**	**57.98%**	**59.96%**	**65.41%**	**67.92%**	**70.49%**	**73.23%**	**77.23%**	**80.06%**	**83.04%**	**85.74%**	**88.23%**
is within the		10	0.02%	0.22%	0.64%	3.10%	5.10%	11.13%	14.63%	23.37%	28.53%	38.76%	43.56%	52.75%	55.04%	59.60%	59.76%	64.87%	66.81%	69.27%	72.47%	76.31%	79.38%	81.63%	85.63%	87.91%
"n" data		**10 x hi/lo**	**0.01%**	**0.20%**	**0.65%**	**2.71%**	**5.00%**	**11.16%**	**14.90%**	**22.99%**	**28.38%**	**38.59%**	**43.30%**	**52.78%**	**54.69%**	**59.29%**	**59.01%**	**64.97%**	**66.48%**	**68.51%**	**72.32%**	**75.62%**	**79.39%**	**81.33%**	**86.12%**	**88.73%**
points		**wghted 10**	**0.02%**	**0.22%**	**0.65%**	**2.90%**	**5.00%**	**10.93%**	**14.42%**	**22.84%**	**28.16%**	**37.85%**	**42.64%**	**51.61%**	**53.73%**	**58.47%**	**58.80%**	**63.90%**	**65.83%**	**68.26%**	**71.60%**	**75.67%**	**78.65%**	**81.00%**	**85.45%**	**88.02%**
decimals		6	0.02%	0.23%	0.71%	3.82%	5.54%	12.43%	16.67%	24.17%	28.12%	39.48%	41.04%	51.12%	56.43%	60.76%	60.64%	64.67%	63.21%	65.88%	72.54%	75.52%	79.65%	80.55%	80.92%	84.65%
(1 or 2)		**6 x hi/lo**	**0.02%**	**0.21%**	**0.77%**	**3.40%**	**5.58%**	**12.58%**	**16.63%**	**23.50%**	**28.42%**	**39.50%**	**40.32%**	**50.40%**	**56.45%**	**60.73%**	**59.58%**	**65.03%**	**61.34%**	**63.91%**	**71.33%**	**72.60%**	**78.01%**	**79.36%**	**79.56%**	**84.66%**
2		**wghted 6**	**0.02%**	**0.24%**	**0.73%**	**3.54%**	**5.50%**	**12.46%**	**16.74%**	**23.94%**	**27.88%**	**38.41%**	**39.56%**	**49.20%**	**54.29%**	**58.75%**	**58.99%**	**62.89%**	**62.44%**	**65.26%**	**72.22%**	**75.39%**	**79.50%**	**80.36%**	**80.89%**	**84.81%**
		user input								22.99%	30.44%	37.89%	45.33%	52.78%	55.83%	58.88%	61.92%	64.97%	68.04%	71.10%	74.17%	77.23%	80.26%	83.30%	86.33%	89.36%
selected:		based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	10 x hi/lo	user input	user input	user input	wghted 14	user input	user input	user input	14 x hi/lo
cum'l paid / ult.		**select value:**	**0.01%**	**0.20%**	**0.65%**	**2.71%**	**5.00%**	**11.16%**	**14.90%**	**22.99%**	**30.44%**	**37.89%**	**45.33%**	**52.78%**	**55.83%**	**58.88%**	**61.92%**	**64.97%**	**68.04%**	**71.10%**	**74.17%**	**77.23%**	**80.26%**	**83.30%**	**86.33%**	**89.36%**
		implied increm'l pd to beg unpd	**0.01%**	**0.19%**	**0.45%**	**2.07%**	**2.35%**	**6.48%**	**4.21%**	**9.51%**	**9.67%**	**10.71%**	**11.99%**	**13.62%**	**6.45%**	**6.90%**	**7.41%**	**8.00%**	**8.75%**	**9.59%**	**10.61%**	**11.86%**	**13.32%**	**15.36%**	**18.15%**	**22.18%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	1,325	0.82%	3.42%	5.64%	10.51%	29.64%	33.36%	34.41%	43.80%	51.69%	60.93%	64.73%	73.77%	74.65%	76.91%	77.66%	77.66%	78.98%	84.03%	86.29%	92.82%	92.82%	95.47%	95.47%	95.47%
1995 / 2	3,054	0.01%	1.39%	3.02%	8.51%	11.20%	17.29%	19.57%	24.40%	25.89%	31.29%	36.75%	46.56%	51.18%	52.62%	53.54%	56.59%	57.40%	60.63%	68.59%	71.64%	73.19%	73.20%	74.60%	74.62%
1996 / 1	2,878	0.07%	0.73%	1.57%	5.17%	5.94%	9.10%	12.21%	15.87%	22.92%	28.23%	34.55%	44.79%	45.69%	71.08%	73.00%	73.78%	74.92%	74.92%	74.92%	74.92%	75.99%	77.38%	86.81%	87.07%	92.55%
1996 / 2	2,831	0.17%	2.43%	6.51%	10.67%	15.31%	23.67%	31.67%	33.45%	36.92%	44.76%	44.81%	45.66%	55.13%	57.26%	57.58%	60.44%	66.34%	70.07%	78.40%	78.40%	81.22%	87.58%	87.58%	87.58%
1997 / 1	1,946	1.54%	3.64%	8.71%	21.72%	25.03%	27.77%	38.70%	41.82%	47.58%	51.29%	56.57%	62.03%	68.08%	68.11%	71.69%	74.20%	74.20%	75.84%	75.84%	75.84%	79.24%	79.24%	79.24%	80.46%
1997 / 2	2,725	0.12%	3.60%	6.81%	14.05%	19.49%	22.88%	25.14%	36.84%	38.94%	48.68%	58.42%	63.43%	63.64%	66.00%	67.94%	68.65%	74.87%	83.05%	84.00%	84.27%	84.27%	84.27%	84.27%	84.27%
1998 / 1	2,069	0.88%	2.76%	6.54%	11.67%	17.91%	26.06%	31.93%	37.20%	42.20%	43.71%	46.05%	58.41%	62.19%	63.76%	63.80%	63.80%	66.41%	71.79%	71.72%	82.12%	82.12%	82.12%	82.12%	85.50%
1998 / 2	2,753	0.40%	1.95%	3.43%	7.00%	8.07%	16.66%	27.70%	36.67%	37.05%	41.97%	42.99%	55.50%	60.68%	64.43%	65.34%	67.24%	67.97%	75.98%	79.08%	79.12%	79.12%	82.53%	82.53%	82.53%
1999 / 1	2,777	0.86%	2.99%	5.27%	15.77%	21.53%	33.90%	37.50%	52.82%	60.70%	63.41%	69.42%	72.64%	74.34%	74.34%	75.60%	76.69%	76.69%	83.89%	83.90%	84.94%	87.82%	87.83%	87.83%	93.77%
1999 / 2	3,210	0.13%	2.33%	3.53%	8.00%	10.38%	18.87%	21.92%	25.75%	31.73%	44.41%	46.09%	51.76%	51.78%	53.59%	61.80%	64.39%	67.51%	74.32%	81.78%	81.78%	81.78%	84.19%	84.19%	84.19%
2000 / 1	2,719	0.56%	2.63%	8.02%	14.15%	17.64%	25.37%	28.08%	38.50%	41.31%	42.76%	48.96%	66.65%	66.65%	66.69%	70.09%	71.67%	71.67%	75.54%	78.04%	91.10%	91.90%	93.08%	100.00%	100.00%
2000 / 2	3,229	0.30%	2.60%	4.82%	10.14%	15.61%	28.19%	30.12%	35.14%	44.59%	60.15%	60.81%	62.33%	63.73%	73.53%	77.72%	80.80%	83.60%	85.37%	85.33%	85.48%	85.48%	87.50%	88.84%	88.84%
2001 / 1	2,562	0.07%	4.12%	9.50%	20.61%	22.15%	29.70%	34.80%	42.40%	49.46%	56.24%	60.72%	61.50%	64.59%	64.86%	71.59%	71.65%	73.87%	73.87%	77.89%	80.88%	85.18%	87.55%	87.55%	87.55%
2001 / 2	2,383	0.21%	1.15%	3.40%	12.22%	18.99%	25.07%	27.78%	35.15%	38.75%	60.67%	61.39%	62.55%	63.77%	75.01%	87.22%	87.13%	87.23%	91.11%	91.11%	92.37%	92.37%	96.69%	98.99%	98.99%
2002 / 1	2,630	0.36%	3.10%	4.98%	13.76%	21.37%	23.35%	36.43%	42.27%	48.44%	53.71%	54.73%	61.12%	61.14%	64.89%	70.00%	71.34%	71.34%	76.11%	76.87%	81.03%	82.03%	82.03%	82.03%	82.03%
2002 / 2	3,651	0.36%	2.27%	5.51%	7.76%	10.15%	17.96%	23.02%	35.94%	40.76%	51.75%	51.86%	57.59%	63.00%	67.28%	72.21%	76.24%	80.48%	81.72%	91.89%	91.90%	93.88%	93.88%	93.89%	93.89%
2003 / 1	3,705	0.18%	1.95%	5.42%	11.69%	17.52%	20.89%	27.37%	44.94%	49.37%	54.20%	58.00%	65.11%	73.69%	76.60%	81.03%	83.74%	87.32%	87.32%	87.57%	88.75%	88.91%	89.27%	89.57%	93.82%
2003 / 2	6,032	0.03%	1.20%	3.12%	6.30%	7.81%	13.22%	19.60%	21.46%	25.08%	33.54%	36.94%	39.36%	44.55%	63.75%	64.10%	64.11%	67.26%	70.74%	70.99%	75.42%	75.43%	80.81%	80.82%	80.95%
2004 / 1	3,201	1.57%	3.66%	6.11%	11.11%	14.89%	22.04%	23.06%	34.91%	38.90%	43.77%	46.52%	75.46%	78.90%	86.01%	87.80%	93.52%	94.45%	94.45%	94.49%	99.63%	99.63%	99.63%	99.63%	99.63%
2004 / 2	4,318	0.06%	2.85%	5.22%	8.46%	11.13%	14.27%	16.06%	22.02%	22.82%	30.03%	34.92%	38.02%	38.05%	44.91%	47.88%	48.62%	49.51%	53.89%	53.89%	55.37%	59.74%	66.21%	66.23%	66.23%
2005 / 1	2,423	0.23%	2.67%	5.47%	13.43%	15.58%	16.15%	18.03%	28.29%	30.01%	32.63%	39.77%	61.44%	61.52%	70.02%	70.56%	75.35%	75.37%	75.37%	75.37%	77.88%	77.87%	77.87%	77.87%	77.89%
2005 / 2	4,298	0.02%	1.25%	7.31%	8.13%	10.87%	18.58%	23.52%	30.76%	35.03%	56.42%	59.01%	60.75%	65.45%	82.05%	82.24%	82.25%	84.16%	84.99%	86.54%	88.13%	88.36%	90.10%	90.11%	90.11%
2006 / 1	2,213	0.39%	1.41%	3.91%	6.56%	9.16%	11.54%	16.08%	34.29%	37.22%	42.92%	47.94%	54.75%	56.88%	56.92%	60.37%	71.94%	74.26%	78.10%	78.10%	83.48%	83.48%	83.49%	83.49%	83.49%
2006 / 2	1,886	0.13%	0.99%	2.33%	5.94%	14.48%	23.21%	23.60%	31.14%	34.81%	44.80%	44.80%	47.04%	47.07%	52.26%	65.97%	65.98%	68.28%	69.44%	69.57%	69.62%	74.90%	84.45%	84.45%	84.47%
2007 / 1	1,634	0.30%	1.38%	2.64%	6.58%	8.03%	11.28%	17.40%	21.70%	35.25%	40.13%	45.45%	60.78%	62.81%	70.07%	78.73%	79.33%	80.80%	80.88%	80.88%	80.88%	80.88%	90.60%	90.60%	93.66%
2007 / 2	2,008	0.01%	0.38%	2.10%	3.33%	6.85%	12.47%	15.97%	18.57%	22.75%	32.63%	39.98%	52.69%	56.33%	57.22%	57.22%	57.48%	62.46%	71.55%	76.21%	82.92%	94.47%	94.47%	96.81%	96.82%
2008 / 1	1,238	0.04%	0.18%	2.55%	7.10%	8.54%	9.77%	15.57%	23.32%	28.08%	28.10%	32.95%	39.85%	39.94%	39.99%	41.82%	48.09%	49.76%	49.81%	49.81%	61.12%	61.12%	65.74%	65.74%	65.74%
2008 / 2	1,290	-	0.16%	1.21%	5.84%	9.82%	21.42%	26.10%	29.03%	33.22%	42.16%	55.24%	55.28%	58.21%	63.10%	66.23%	69.92%	71.08%	74.57%	79.47%	82.31%	82.32%	82.32%	88.91%	91.08%
2009 / 1	1,867	0.45%	1.64%	2.01%	2.77%	4.99%	5.78%	11.21%	20.49%	33.82%	33.95%	33.95%	37.58%	64.41%	67.35%	67.81%	78.53%	81.15%	81.42%	81.42%	83.88%	88.97%	93.39%	93.39%	95.26%
2009 / 2	3,503	0.02%	0.44%	2.76%	3.39%	5.79%	6.37%	7.33%	9.41%	12.14%	23.37%	29.64%	51.29%	55.67%	60.34%	60.35%	60.35%	61.35%	64.34%	66.83%	76.00%	76.02%	77.59%	77.59%	77.59%
2010 / 1	2,731	0.10%	1.01%	1.90%	3.99%	6.18%	11.82%	16.09%	24.77%	28.40%	38.22%	40.32%	50.31%	61.47%	68.11%	69.62%	81.17%	84.86%	87.39%	88.50%	94.00%	94.23%	94.23%	94.23%	99.27%
2010 / 2	4,552	0.03%	0.71%	1.53%	3.30%	4.67%	7.35%	10.79%	14.58%	19.29%	39.01%	40.94%	46.27%	54.26%	63.99%	66.21%	72.81%	77.93%	77.93%	82.21%	82.23%	85.64%	97.32%	97.32%	97.32%
2011 / 1	3,191	0.13%	0.54%	1.41%	1.79%	4.42%	9.98%	17.70%	25.79%	31.52%	38.30%	39.38%	49.04%	52.46%	62.04%	62.89%	68.23%	69.57%	77.87%	79.38%	80.85%	80.85%	80.87%	80.87%	81.34%
2011 / 2	5,572	0.10%	0.34%	0.86%	2.87%	6.28%	12.02%	14.70%	26.31%	32.65%	47.12%	48.40%	50.54%	51.03%	54.96%	59.41%	68.72%	68.72%	71.47%	71.47%	83.16%	83.16%	90.34%	97.93%	97.93%
2012 / 1	2,927	0.05%	0.30%	1.26%	3.07%	7.73%	17.39%	19.44%	36.66%	42.93%	46.32%	53.20%	62.85%	62.85%	64.48%	67.27%	69.79%	79.49%	85.40%	86.83%	89.29%	91.69%	94.60%	94.60%	94.60%
2012 / 2	5,214	0.08%	0.68%	1.46%	1.97%	2.75%	10.08%	10.63%	16.27%	20.62%	27.13%	33.18%	38.92%	41.85%	50.67%	52.22%	57.93%	59.27%	59.27%	59.27%	60.24%	60.24%	67.19%	68.82%	70.69%
2013 / 1	4,699	0.01%	0.27%	1.08%	3.14%	5.19%	14.94%	17.52%	27.63%	31.83%	37.71%	40.40%	50.61%	51.57%	53.29%	57.58%	65.57%	69.93%	69.95%	71.87%	77.28%	82.09%	84.54%	84.54%	84.54%
2013 / 2	5,481	0.01%	0.20%	0.93%	3.73%	5.64%	19.37%	21.70%	27.34%	30.69%	45.81%	47.41%	59.90%	60.27%	67.66%	67.68%	78.79%	80.13%	82.81%	85.09%	97.89%	98.48%	98.49%	98.49%	98.60%
2014 / 1	5,471	0.05%	0.29%	1.10%	2.70%	3.75%	14.55%	17.80%	22.03%	30.22%	38.31%	41.49%	46.90%	47.46%	54.94%	56.28%	58.39%	59.50%	61.38%	67.24%	70.10%	70.11%	70.11%	70.91%	84.57%
2014 / 2	4,849	0.01%	0.16%	0.44%	0.97%	3.44%	10.76%	13.50%	21.69%	24.39%	40.14%	42.15%	51.18%	52.46%	55.52%	60.08%	67.58%	68.60%	68.64%	70.34%	72.56%	77.97%	80.92%	80.92%	86.29%
2015 / 1	4,039	0.16%	0.54%	0.70%	3.43%	5.41%	12.03%	12.47%	33.82%	39.44%	43.92%	58.26%	62.86%	63.82%	68.61%	75.35%	76.04%	77.77%	79.26%	81.86%	81.86%	81.86%	81.86%	81.86%	83.22%
2015 / 2	5,536	-	0.05%	0.70%	1.76%	3.91%	7.69%	8.86%	17.26%	22.54%	28.32%	30.88%	43.01%	43.93%	49.23%	50.14%	50.15%	56.86%	65.07%	65.89%	65.89%	67.39%	67.39%	--	--	--
2016 / 1	5,135	-	0.30%	0.76%	1.57%	3.24%	6.62%	11.46%	15.91%	18.85%	28.13%	37.05%	43.86%	45.76%	49.82%	50.99%	60.38%	60.40%	60.40%	64.83%	64.83%	--	--	--	--	--
2016 / 2	5,419	-	0.14%	0.23%	2.84%	5.15%	10.39%	16.82%	21.86%	25.24%	33.04%	35.79%	42.44%	49.97%	54.90%	55.38%	56.12%	56.12%	60.55%	--	--	--	--	--	--	--
2017 / 1	2,976	0.01%	0.10%	0.44%	1.89%	4.41%	10.41%	16.29%	20.81%	24.23%	40.45%	44.26%	60.98%	66.24%	69.60%	71.87%	77.75%	--	--	--	--	--	--	--	--	--
2017 / 2	3,459	0.02%	0.24%	0.90%	3.77%	6.37%	13.77%	15.79%	30.73%	36.21%	50.77%	54.11%	62.65%	68.88%	72.38%	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	3,700	-	0.27%	0.67%	4.21%	5.80%	12.30%	17.63%	26.48%	28.07%	42.73%	44.16%	53.75%	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	5,089	0.03%	0.31%	0.73%	2.91%	5.73%	15.40%	18.23%	24.85%	36.13%	41.78%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	4,581	0.04%	0.09%	1.00%	2.71%	7.79%	13.84%	15.27%	20.26%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	5,350	0.01%	0.44%	0.77%	1.41%	3.14%	8.87%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	3,514	-	0.17%	0.19%	7.88%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	4,737	0.05%	0.10%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	4,076	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	5,102	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Bodily Injury**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	1,325	11	45	75	139	393	442	456	581	685	808	858	978	989	1,019	1,029	1,029	1,047	1,114	1,144	1,230	1,230	1,265	1,265	1,265
1995 / 2	3,054	0	43	92	260	342	528	598	745	790	956	1,122	1,422	1,563	1,607	1,635	1,728	1,753	1,851	2,095	2,188	2,235	2,235	2,278	2,279
1996 / 1	2,878	2	21	45	149	171	262	351	457	660	812	994	1,289	1,315	2,045	2,101	2,123	2,156	2,156	2,156	2,187	2,227	2,498	2,506	2,663
1996 / 2	2,831	5	69	184	302	433	670	897	947	1,045	1,267	1,269	1,293	1,561	1,621	1,630	1,711	1,878	1,984	2,220	2,220	2,300	2,480	2,480	2,480
1997 / 1	1,946	30	71	170	423	487	541	753	814	926	998	1,101	1,207	1,325	1,326	1,395	1,444	1,444	1,476	1,476	1,476	1,542	1,542	1,542	1,566
1997 / 2	2,725	3	98	185	383	531	623	685	1,004	1,061	1,326	1,592	1,728	1,734	1,798	1,851	1,871	2,040	2,263	2,289	2,296	2,296	2,296	2,296	2,296
1998 / 1	2,069	18	57	135	241	371	539	661	770	873	904	953	1,209	1,287	1,319	1,320	1,320	1,374	1,485	1,484	1,699	1,699	1,699	1,699	1,769
1998 / 2	2,753	11	54	94	193	222	459	762	1,009	1,020	1,155	1,183	1,528	1,670	1,774	1,799	1,851	1,871	2,092	2,177	2,178	2,178	2,272	2,272	2,272
1999 / 1	2,777	24	83	146	438	598	941	1,041	1,467	1,685	1,761	1,927	2,017	2,064	2,064	2,099	2,129	2,129	2,329	2,330	2,358	2,438	2,439	2,439	2,603
1999 / 2	3,210	4	75	113	257	333	606	704	827	1,019	1,426	1,480	1,662	1,662	1,720	1,984	2,067	2,167	2,386	2,625	2,625	2,625	2,703	2,703	2,703
2000 / 1	2,719	15	71	218	385	480	690	764	1,047	1,123	1,163	1,331	1,812	1,812	1,813	1,906	1,949	1,949	2,054	2,122	2,477	2,499	2,531	2,719	2,719
2000 / 2	3,229	10	84	156	328	504	910	973	1,135	1,440	1,942	1,964	2,013	2,058	2,374	2,509	2,609	2,699	2,756	2,755	2,760	2,760	2,826	2,869	2,869
2001 / 1	2,562	2	106	243	528	568	761	892	1,086	1,267	1,441	1,556	1,576	1,655	1,662	1,834	1,836	1,893	1,893	1,996	2,072	2,182	2,243	2,243	2,243
2001 / 2	2,383	5	27	81	291	452	597	662	838	923	1,446	1,463	1,491	1,520	1,788	2,079	2,076	2,079	2,171	2,171	2,201	2,201	2,304	2,359	2,359
2002 / 1	2,630	9	82	131	362	562	614	958	1,112	1,274	1,412	1,439	1,607	1,608	1,706	1,841	1,876	1,876	2,002	2,022	2,131	2,157	2,157	2,157	2,157
2002 / 2	3,651	13	83	201	283	371	656	841	1,312	1,488	1,889	1,893	2,102	2,300	2,456	2,636	2,783	2,938	2,983	3,355	3,355	3,427	3,427	3,428	3,428
2003 / 1	3,705	7	72	201	433	649	774	1,014	1,665	1,829	2,008	2,149	2,413	2,731	2,838	3,002	3,103	3,236	3,236	3,245	3,289	3,295	3,308	3,319	3,476
2003 / 2	6,032	2	73	188	380	471	798	1,182	1,294	1,513	2,023	2,228	2,374	2,687	3,845	3,867	3,867	4,057	4,267	4,282	4,549	4,550	4,874	4,875	4,883
2004 / 1	3,201	50	117	196	356	477	706	738	1,118	1,245	1,401	1,489	2,415	2,525	2,753	2,810	2,993	3,023	3,023	3,024	3,189	3,189	3,189	3,189	3,189
2004 / 2	4,318	3	123	225	365	481	616	693	951	985	1,296	1,508	1,641	1,643	1,939	2,067	2,099	2,137	2,327	2,327	2,391	2,579	2,859	2,860	2,860
2005 / 1	2,423	6	65	132	326	378	391	437	685	727	791	964	1,489	1,491	1,697	1,710	1,826	1,826	1,826	1,826	1,887	1,887	1,887	1,887	1,887
2005 / 2	4,298	1	54	314	349	467	798	1,011	1,322	1,506	2,425	2,537	2,611	2,813	3,527	3,535	3,535	3,617	3,653	3,720	3,788	3,798	3,873	3,873	3,873
2006 / 1	2,213	9	31	87	145	203	255	356	759	824	950	1,061	1,212	1,259	1,260	1,336	1,592	1,643	1,728	1,728	1,847	1,847	1,848	1,848	1,848
2006 / 2	1,886	2	19	44	112	273	438	445	587	656	845	845	887	888	985	1,244	1,244	1,288	1,310	1,312	1,313	1,413	1,593	1,593	1,593
2007 / 1	1,634	5	23	43	107	131	184	284	355	576	656	743	993	1,027	1,145	1,287	1,297	1,321	1,322	1,322	1,322	1,481	1,481	1,481	1,531
2007 / 2	2,008	0	8	42	67	138	250	321	373	457	655	803	1,058	1,131	1,149	1,149	1,154	1,254	1,437	1,530	1,665	1,897	1,897	1,944	1,944
2008 / 1	1,238	1	2	32	88	106	121	193	289	348	348	408	493	494	495	518	595	616	617	617	757	757	814	814	814
2008 / 2	1,290	-	2	16	75	127	276	337	374	428	544	712	713	751	814	854	902	917	962	1,025	1,062	1,062	1,062	1,147	1,175
2009 / 1	1,867	8	31	37	52	93	108	209	383	631	634	634	702	1,203	1,258	1,266	1,466	1,515	1,520	1,520	1,566	1,661	1,744	1,744	1,779
2009 / 2	3,503	1	15	97	119	203	223	257	330	425	819	1,038	1,797	1,950	2,114	2,114	2,114	2,149	2,254	2,341	2,663	2,663	2,718	2,718	2,718
2010 / 1	2,731	3	28	52	109	169	323	439	676	776	1,044	1,101	1,374	1,679	1,860	1,901	2,217	2,318	2,387	2,417	2,567	2,573	2,573	2,573	2,711
2010 / 2	4,552	1	32	70	150	213	334	491	664	878	1,776	1,864	2,106	2,470	2,913	3,014	3,314	3,547	3,547	3,742	3,743	3,898	4,430	4,430	4,430
2011 / 1	3,191	4	17	45	57	141	319	565	823	1,006	1,222	1,257	1,565	1,674	1,980	2,007	2,177	2,220	2,485	2,533	2,580	2,580	2,581	2,581	2,596
2011 / 2	5,572	6	19	48	160	350	669	819	1,466	1,819	2,625	2,697	2,816	2,843	3,062	3,310	3,829	3,829	3,982	3,982	4,633	4,633	5,034	5,456	5,456
2012 / 1	2,927	2	9	37	90	226	509	569	1,073	1,256	1,356	1,557	1,839	1,839	1,887	1,969	2,042	2,326	2,499	2,541	2,613	2,683	2,769	2,769	2,769
2012 / 2	5,214	4	35	76	103	143	525	554	849	1,075	1,415	1,730	2,029	2,182	2,642	2,723	3,020	3,090	3,091	3,091	3,141	3,141	3,504	3,589	3,686
2013 / 1	4,699	0	13	51	148	244	702	823	1,298	1,496	1,772	1,898	2,378	2,423	2,504	2,705	3,081	3,286	3,287	3,377	3,631	3,857	3,972	3,972	3,972
2013 / 2	5,481	1	11	51	204	309	1,062	1,189	1,498	1,682	2,511	2,599	3,283	3,303	3,709	3,709	4,318	4,392	4,539	4,664	5,365	5,398	5,398	5,398	5,404
2014 / 1	5,471	3	16	60	148	205	796	974	1,206	1,653	2,096	2,270	2,566	2,597	3,006	3,079	3,195	3,255	3,358	3,679	3,835	3,836	3,836	3,879	4,627
2014 / 2	4,849	1	8	21	47	167	522	655	1,052	1,183	1,946	2,044	2,482	2,544	2,692	2,913	3,277	3,327	3,328	3,411	3,518	3,781	3,924	3,924	4,184
2015 / 1	4,039	7	22	28	138	219	486	504	1,366	1,593	1,774	2,353	2,539	2,578	2,771	3,044	3,072	3,142	3,202	3,307	3,307	3,307	3,307	3,307	3,362
2015 / 2	5,536	-	3	39	98	216	426	490	956	1,248	1,568	1,710	2,381	2,432	2,725	2,776	2,776	3,148	3,602	3,648	3,648	3,731	3,731	--	--
2016 / 1	5,135	-	15	39	81	167	340	588	817	968	1,445	1,902	2,252	2,350	2,558	2,618	3,101	3,102	3,102	3,329	3,329	--	--	--	--
2016 / 2	5,419	0	8	13	154	279	563	912	1,185	1,368	1,791	1,939	2,300	2,708	2,975	3,001	3,041	3,041	3,281	--	--	--	--	--	--
2017 / 1	2,976	0	3	13	56	131	310	485	619	721	1,204	1,318	1,815	1,972	2,072	2,139	2,314	--	--	--	--	--	--	--	--
2017 / 2	3,459	1	8	31	131	220	476	546	1,063	1,253	1,756	1,872	2,167	2,382	2,503	--	--	--	--	--	--	--	--	--	--
2018 / 1	3,700	-	10	25	156	215	455	652	980	1,038	1,581	1,634	1,989	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	5,089	2	16	37	148	292	784	928	1,264	1,839	2,126	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	4,581	2	4	46	124	357	634	700	928	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	5,350	0	24	41	76	168	475	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	3,514	-	6	7	277	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	4,737	3	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	4,076	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	5,102	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
prem liab	4,612																								

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Bodily Injury**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	1,325	11	35	29	65	254	49	14	124	104	123	50	120	12	30	10	-	18	67	30	87	-	35	-	-
1995 / 2	3,054	0	42	50	167	82	186	70	148	45	165	167	300	141	44	28	93	25	99	243	93	48	0	43	1
1996 / 1	2,878	2	19	24	104	22	91	89	105	203	153	182	295	26	730	55	22	33	-	-	31	40	272	8	158
1996 / 2	2,831	5	64	115	118	131	237	226	50	98	222	2	24	268	60	9	81	167	105	236	-	80	180	(0)	-
1997 / 1	1,946	30	41	99	253	64	53	213	61	112	72	103	106	118	1	70	49	-	32	-	-	66	-	-	24
1997 / 2	2,725	3	95	87	198	148	92	62	319	57	265	265	136	6	64	53	20	169	223	26	7	-	-	-	-
1998 / 1	2,069	18	39	78	106	129	169	121	109	104	31	48	256	78	32	1	0	54	111	(1)	215	-	-	-	70
1998 / 2	2,753	11	43	41	98	29	237	304	247	11	135	28	344	143	103	25	52	20	221	85	1	-	94	-	-
1999 / 1	2,777	24	59	63	291	160	343	100	425	219	75	167	89	47	(0)	35	30	-	200	0	29	80	0	-	165
1999 / 2	3,210	4	71	38	143	76	273	98	123	192	407	54	182	1	58	264	83	100	219	240	-	-	78	-	-
2000 / 1	2,719	15	56	147	167	95	210	74	283	76	39	169	481	-	1	93	43	-	105	68	355	22	32	188	-
2000 / 2	3,229	10	74	72	172	177	406	63	162	305	503	21	49	45	316	135	100	91	57	(1)	5	-	65	43	-
2001 / 1	2,562	2	104	138	285	40	193	131	195	181	174	115	20	79	7	173	1	57	-	103	77	110	61	-	-
2001 / 2	2,383	5	22	54	210	161	145	65	176	86	523	17	28	29	268	291	(2)	3	92	-	30	-	103	55	-
2002 / 1	2,630	9	72	50	231	200	52	344	154	162	139	27	168	1	99	134	35	-	126	20	110	26	-	-	-
2002 / 2	3,651	13	70	118	82	87	285	185	471	176	401	4	209	197	156	180	147	155	45	371	0	73	-	0	-
2003 / 1	3,705	7	65	128	232	216	125	240	651	164	179	141	263	318	108	164	101	133	0	9	44	6	13	11	158
2003 / 2	6,032	2	71	115	192	91	326	385	112	218	511	205	146	313	1,158	21	1	190	210	15	267	1	324	1	8
2004 / 1	3,201	50	67	78	160	121	229	33	379	127	156	88	926	110	228	57	183	30	-	1	164	-	-	-	-
2004 / 2	4,318	3	121	102	140	115	135	77	257	35	311	211	134	1	296	129	32	38	189	-	64	189	279	1	0
2005 / 1	2,423	6	59	68	193	52	14	46	249	42	64	173	525	2	206	13	116	1	-	0	61	(0)	-	-	0
2005 / 2	4,298	1	53	260	35	118	331	213	311	184	919	111	75	202	713	8	0	82	36	67	68	10	75	0	0
2006 / 1	2,213	9	23	55	59	57	53	101	403	65	126	111	151	47	1	76	256	51	85	-	119	-	0	-	0
2006 / 2	1,886	2	16	25	68	161	165	7	142	69	188	-	42	1	98	259	0	44	22	3	1	100	180	0	0
2007 / 1	1,634	5	18	21	64	24	53	100	70	221	80	87	251	33	119	142	10	24	1	-	-	159	-	-	50
2007 / 2	2,008	0	7	35	25	71	113	70	52	84	198	148	255	73	18	-	5	100	183	94	135	232	-	47	0
2008 / 1	1,238	1	2	29	56	18	15	72	96	59	0	60	85	1	1	23	78	21	1	-	140	-	57	-	-
2008 / 2	1,290	-	2	14	60	51	150	60	38	54	115	169	1	38	63	40	48	15	45	63	37	0	-	85	28
2009 / 1	1,867	8	22	7	14	41	15	101	173	249	2	-	68	501	55	8	200	49	5	-	46	95	83	-	35
2009 / 2	3,503	1	15	81	22	84	21	34	73	96	393	220	759	153	164	0	-	35	105	87	322	1	55	-	-
2010 / 1	2,731	3	25	24	57	60	154	117	237	99	268	57	273	305	181	41	315	101	69	30	150	6	-	-	138
2010 / 2	4,552	1	31	37	80	63	122	157	172	214	898	88	243	364	443	101	300	233	-	195	1	155	532	-	-
2011 / 1	3,191	4	13	28	12	84	178	246	258	183	216	35	308	109	305	27	170	43	265	48	47	-	1	-	15
2011 / 2	5,572	6	13	29	112	190	320	150	647	353	806	72	119	27	219	248	518	0	153	-	652	-	400	423	-
2012 / 1	2,927	2	7	28	53	136	283	60	504	184	99	201	282	-	48	82	74	284	173	42	72	70	85	-	-
2012 / 2	5,214	4	31	41	27	41	382	29	294	227	339	315	299	153	460	81	298	70	0	-	51	-	362	85	98
2013 / 1	4,699	0	12	38	97	96	458	121	475	197	276	126	480	45	81	201	375	205	1	90	254	226	115	-	-
2013 / 2	5,481	1	11	40	153	105	752	127	309	184	829	88	684	20	405	1	609	74	147	125	701	33	0	-	7
2014 / 1	5,471	3	13	44	88	58	591	178	232	448	442	174	296	31	409	73	115	60	103	320	157	1	-	43	748
2014 / 2	4,849	1	7	13	26	120	355	133	397	131	764	98	438	62	148	221	363	50	2	83	108	263	143	-	260
2015 / 1	4,039	7	15	7	110	80	268	18	862	227	181	579	186	39	194	273	28	70	60	105	-	-	-	-	55
2015 / 2	5,536	-	3	36	59	119	209	65	465	292	320	142	671	51	293	50	0	371	455	46	-	83	0	328	328
2016 / 1	5,135	-	15	24	42	86	173	249	229	151	476	458	350	98	208	60	482	1	-	228	-	241	240	240	241
2016 / 2	5,419	0	8	5	142	125	284	349	273	183	423	149	360	408	268	26	40	0	240	227	227	224	224	224	224
2017 / 1	2,976	0	3	10	43	75	179	175	134	102	483	113	498	157	100	68	175	58	58	58	58	57	57	57	57
2017 / 2	3,459	1	8	23	99	90	256	70	517	190	503	116	295	216	121	71	71	71	71	71	71	70	70	70	70
2018 / 1	3,700	-	10	15	131	59	241	197	327	59	542	53	355	110	110	110	110	111	111	111	111	110	110	110	110
2018 / 2	5,089	2	14	21	111	144	492	144	337	574	287	355	355	145	145	145	145	146	146	146	146	145	145	145	145
2019 / 1	4,581	2	2	42	78	233	277	66	228	353	353	353	353	144	145	145	144	145	145	145	145	144	144	144	144
2019 / 2	5,350	0	23	17	35	92	307	205	444	409	409	409	409	167	167	167	167	168	168	168	168	166	166	166	166
2020 / 1	3,514	-	6	1	270	76	205	124	269	248	248	248	248	101	101	101	101	102	102	102	102	101	101	101	101
2020 / 2	4,737	3	2	21	98	108	292	177	384	353	353	353	353	144	145	145	144	145	145	145	145	144	144	144	144
2021 / 1	4,076	0	8	18	84	93	251	152	330	304	304	304	303	124	124	124	124	125	125	125	125	124	124	124	124
2021 / 2	5,102	1	10	23	105	117	314	191	413	380	380	380	380	155	156	155	155	156	156	156	156	155	155	155	155
prem liab	4,612	0	9	21	95	105	284	173	373	344	344	344	343	140	141	141	141	141	141	141	141	140	140	140	140

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Property Damage**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	-	-	-	-	-	-	41.22%	76.57%	59.96%	59.96%	59.96%	79.95%	79.95%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	96.77%	96.77%
applicable		AY with minimum	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 1	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	2009 / 1	2009 / 1	2015 / 2	2015 / 2	2015 / 2	2015 / 2	2015 / 2	2015 / 2	1991 / 2	1991 / 2
periods		median	22.02%	62.99%	87.07%	93.62%	96.09%	97.56%	98.00%	98.84%	99.48%	99.86%	100.00%	100.00%	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	**24.96%**	**59.06%**	**80.62%**	**87.64%**	**90.46%**	**92.26%**	**93.94%**	**94.64%**	**95.56%**	**98.15%**	**98.88%**	**98.70%**	**98.72%**	**98.71%**	**99.35%**	**99.39%**	**99.70%**	**99.77%**	**99.79%**	**99.81%**	**99.83%**	**99.83%**	**99.89%**	**99.89%**
		maximum	100.00%	100.00%	100.00%	100.00%	100.44%	100.56%	100.55%	100.53%	100.51%	100.49%	100.24%	100.34%	100.34%	100.21%	100.20%	100.07%	100.06%	100.34%	100.34%	100.31%	100.27%	100.23%	100.22%	100.19%
		AY with maximum	1986 / 1	1985 / 2	1985 / 2	1985 / 2	2005 / 2	2005 / 2	2005 / 2	2005 / 2	2005 / 2	2005 / 2	2005 / 2	2012 / 2	2012 / 2	2005 / 2	2005 / 2	1994 / 1	1994 / 1	1992 / 2	1992 / 2	1992 / 2	1992 / 2	1992 / 2	1992 / 2	1992 / 2
factor		20	12.76%	43.97%	70.82%	84.16%	89.56%	93.39%	96.28%	97.45%	97.42%	98.16%	98.37%	98.54%	98.66%	98.62%	98.64%	98.66%	99.66%	99.66%	99.67%	99.72%	99.80%	99.80%	100.00%	100.00%
averages		**20 x hi/lo**	**11.81%**	**43.51%**	**71.22%**	**84.37%**	**89.72%**	**93.63%**	**96.41%**	**97.60%**	**98.25%**	**99.07%**	**99.30%**	**99.48%**	**99.60%**	**99.58%**	**99.60%**	**99.62%**	**99.85%**	**99.85%**	**99.86%**	**99.92%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest		**wghted 20**	**11.93%**	**42.86%**	**70.08%**	**83.69%**	**89.19%**	**92.99%**	**96.05%**	**97.24%**	**97.77%**	**98.57%**	**98.81%**	**99.03%**	**99.12%**	**99.08%**	**99.06%**	**99.09%**	**99.60%**	**99.60%**	**99.62%**	**99.65%**	**99.71%**	**99.71%**	**100.00%**	**100.00%**
"n" data		14	11.82%	43.37%	69.08%	82.91%	88.70%	92.47%	95.57%	96.78%	97.99%	98.84%	99.21%	99.47%	99.60%	99.55%	99.57%	99.60%	99.61%	99.61%	99.64%	99.64%	99.71%	99.71%	100.00%	100.00%
points;		**14 x hi/lo**	**10.25%**	**42.59%**	**69.55%**	**83.19%**	**88.87%**	**92.74%**	**95.70%**	**96.93%**	**98.04%**	**98.99%**	**99.42%**	**99.70%**	**99.85%**	**99.82%**	**99.84%**	**99.88%**	**99.88%**	**99.88%**	**99.93%**	**99.93%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"		**wghted 14**	**11.15%**	**42.49%**	**68.55%**	**82.61%**	**88.55%**	**92.28%**	**95.53%**	**96.76%**	**97.92%**	**98.79%**	**99.17%**	**99.45%**	**99.58%**	**99.53%**	**99.55%**	**99.58%**	**99.57%**	**99.57%**	**99.61%**	**99.61%**	**99.66%**	**99.66%**	**100.00%**	**100.00%**
is within the		10	12.49%	44.09%	68.79%	82.76%	89.12%	93.01%	95.53%	96.61%	97.87%	98.75%	98.94%	99.22%	99.41%	99.42%	99.40%	99.44%	99.45%	99.45%	99.50%	99.50%	99.59%	99.59%	100.00%	100.00%
"n" data		**10 x hi/lo**	**10.30%**	**43.09%**	**69.42%**	**83.13%**	**89.49%**	**93.22%**	**95.73%**	**96.79%**	**97.92%**	**98.96%**	**99.19%**	**99.54%**	**99.78%**	**99.79%**	**99.77%**	**99.82%**	**99.82%**	**99.82%**	**99.89%**	**99.89%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points		**wghted 10**	**11.57%**	**42.93%**	**68.04%**	**82.39%**	**89.05%**	**92.92%**	**95.51%**	**96.59%**	**97.88%**	**98.75%**	**98.93%**	**99.23%**	**99.42%**	**99.43%**	**99.42%**	**99.46%**	**99.45%**	**99.45%**	**99.50%**	**99.50%**	**99.57%**	**99.57%**	**100.00%**	**100.00%**
decimals		6	13.85%	46.22%	67.46%	81.39%	87.62%	91.66%	94.85%	95.89%	98.19%	98.86%	98.82%	99.05%	99.15%	99.15%	99.16%	99.16%	99.16%	99.16%	99.16%	99.16%	99.32%	99.32%	100.01%	100.01%
(1 or 2)		**6 x hi/lo**	**10.14%**	**45.30%**	**68.05%**	**81.45%**	**87.59%**	**91.62%**	**95.08%**	**96.13%**	**98.21%**	**98.90%**	**99.26%**	**99.60%**	**99.76%**	**99.76%**	**99.78%**	**99.78%**	**99.78%**	**99.78%**	**99.78%**	**99.78%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2		**wghted 6**	**12.37%**	**44.43%**	**66.23%**	**80.80%**	**87.42%**	**91.44%**	**94.73%**	**95.81%**	**98.17%**	**98.82%**	**98.80%**	**99.04%**	**99.16%**	**99.16%**	**99.18%**	**99.18%**	**99.20%**	**99.20%**	**99.21%**	**99.21%**	**99.36%**	**99.36%**	**100.01%**	**100.01%**
		user input										98.82%	98.89%	98.95%	99.02%	99.09%	99.15%	99.22%	99.28%	99.35%	99.41%	99.48%	99.54%	99.61%	99.67%	99.74%
													user is interpolation to 84													
selected:		based on:	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	wghted 6	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.		**select value:**	**12.37%**	**44.43%**	**66.23%**	**80.80%**	**87.42%**	**91.44%**	**94.73%**	**95.81%**	**98.17%**	**98.82%**	**98.89%**	**98.95%**	**99.02%**	**99.09%**	**99.15%**	**99.22%**	**99.28%**	**99.35%**	**99.41%**	**99.48%**	**99.54%**	**99.61%**	**99.67%**	**99.74%**
		implied increm'l pd to beg unpd	**12.37%**	**36.59%**	**39.23%**	**43.14%**	**34.48%**	**31.96%**	**38.43%**	**20.49%**	**56.32%**	**35.52%**	**5.93%**	**5.41%**	**6.67%**	**7.14%**	**6.59%**	**8.24%**	**7.69%**	**9.72%**	**9.23%**	**11.86%**	**11.54%**	**15.22%**	**15.38%**	**21.21%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	573	28.02%	73.19%	93.77%	97.40%	98.00%	98.41%	98.49%	99.57%	99.57%	99.57%	99.61%	99.61%	99.82%	99.82%	99.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 2	691	19.72%	53.70%	87.63%	94.81%	97.17%	97.42%	97.48%	97.73%	98.27%	98.34%	98.32%	98.30%	98.26%	98.26%	98.26%	98.24%	98.24%	99.08%	100.12%	100.10%	100.11%	100.09%	100.07%	100.07%
1996 / 1	510	31.89%	80.48%	93.25%	94.06%	95.60%	97.78%	98.04%	98.06%	98.52%	98.52%	100.00%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 2	408	31.68%	79.00%	92.37%	96.91%	97.12%	97.96%	97.96%	97.96%	99.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 1	532	32.51%	78.43%	94.20%	97.66%	98.18%	98.51%	98.44%	99.17%	99.17%	99.17%	98.73%	98.73%	98.73%	98.73%	98.73%	98.73%	98.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 2	530	21.50%	70.99%	90.26%	93.74%	96.91%	99.43%	99.73%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 1	421	37.12%	81.62%	93.85%	98.96%	98.97%	99.31%	99.31%	99.49%	99.49%	99.49%	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%
1998 / 2	541	26.70%	69.91%	94.93%	98.28%	99.45%	99.45%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 1	605	31.96%	72.88%	86.89%	93.64%	98.89%	99.98%	99.97%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 2	568	22.08%	70.08%	92.69%	95.67%	97.73%	98.10%	99.47%	99.42%	99.67%	99.67%	99.67%	99.67%	99.67%	99.67%	99.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 1	455	36.92%	71.09%	89.70%	94.60%	96.17%	96.88%	97.76%	97.76%	97.76%	97.76%	97.76%	97.76%	97.76%	97.76%	99.10%	99.10%	99.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	710	22.76%	63.56%	75.51%	80.83%	81.35%	82.42%	83.60%	83.71%	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%
2001 / 1	586	37.43%	73.82%	93.30%	97.28%	98.26%	98.83%	99.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	526	19.65%	65.87%	88.07%	94.30%	97.20%	98.26%	98.93%	98.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	681	31.79%	70.64%	92.71%	96.34%	98.53%	99.02%	98.98%	98.98%	99.32%	99.32%	99.32%	99.33%	99.33%	99.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	824	21.74%	65.06%	90.27%	94.00%	97.15%	97.99%	98.21%	99.83%	99.83%	100.02%	100.02%	100.02%	100.02%	100.02%	100.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	927	33.35%	71.15%	91.41%	94.37%	96.18%	97.01%	97.60%	97.80%	100.05%	100.10%	100.10%	100.10%	100.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	1,110	24.63%	62.46%	91.14%	98.44%	98.66%	99.61%	99.63%	99.73%	99.73%	100.03%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%	100.05%
2004 / 1	807	33.49%	76.92%	95.01%	95.59%	96.09%	96.79%	96.94%	97.00%	99.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	809	18.49%	62.25%	85.90%	93.60%	94.56%	96.20%	96.66%	99.48%	99.99%	100.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	621	26.35%	66.53%	87.85%	99.36%	99.56%	99.75%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	765	15.16%	56.26%	95.78%	99.84%	100.44%	100.56%	100.55%	100.53%	100.51%	100.49%	100.24%	100.22%	100.21%	100.21%	100.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	593	28.79%	72.35%	87.15%	92.60%	94.47%	99.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	457	25.48%	58.40%	88.03%	91.71%	92.75%	93.00%	94.55%	94.55%	94.67%	99.61%	99.61%	99.61%	99.61%	99.61%	99.61%	99.61%	99.61%	99.61%	99.61%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	393	29.48%	76.09%	95.12%	98.37%	98.69%	98.00%	99.18%	99.18%	99.62%	99.91%	99.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	367	19.18%	47.88%	82.44%	97.22%	97.44%	97.80%	97.80%	98.09%	98.09%	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%
2008 / 1	331	26.45%	68.23%	91.14%	97.14%	98.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	505	10.74%	45.56%	76.12%	83.78%	94.03%	97.56%	97.56%	97.56%	97.88%	98.89%	98.89%	98.89%	98.89%	98.89%	98.89%	98.89%	98.89%	98.89%	98.89%	99.41%	100.00%	100.00%	100.00%	100.00%
2009 / 1	510	21.11%	60.78%	70.18%	76.78%	78.80%	79.22%	79.22%	79.41%	79.95%	79.95%	79.95%	79.95%	79.95%	79.95%	79.95%	79.95%	79.95%	99.87%	99.87%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	791	19.22%	51.81%	80.29%	86.35%	94.81%	97.05%	99.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	731	28.00%	58.62%	87.54%	93.18%	95.33%	99.20%	99.50%	99.50%	99.50%	99.86%	99.86%	99.86%	99.86%	99.86%	99.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	978	11.50%	54.24%	85.60%	92.45%	95.06%	95.66%	95.74%	96.17%	98.32%	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%	100.00%	100.00%
2011 / 1	847	22.08%	55.37%	79.58%	91.91%	95.03%	96.65%	98.52%	99.00%	99.58%	99.63%	99.63%	99.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 2	996	11.91%	38.87%	67.98%	82.78%	89.49%	93.38%	96.71%	99.27%	99.27%	99.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 1	787	21.97%	55.53%	74.34%	85.72%	87.55%	95.18%	97.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	1,283	8.75%	45.49%	71.81%	84.02%	86.87%	93.08%	93.98%	98.02%	97.98%	99.02%	99.54%	100.34%	100.34%	99.54%	99.54%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	1,142	14.47%	44.95%	69.99%	85.43%	88.78%	94.36%	97.44%	98.61%	98.76%	99.16%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%	100.04%
2013 / 2	1,466	10.47%	31.88%	65.99%	78.86%	81.02%	83.28%	95.35%	96.41%	96.43%	98.04%	98.04%	99.41%	99.41%	99.49%	99.49%	99.49%	99.49%	99.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 1	1,252	12.99%	58.10%	80.69%	90.54%	94.10%	95.65%	95.81%	95.81%	96.01%	98.73%	98.73%	98.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 2	1,263	8.34%	32.14%	62.03%	81.29%	86.65%	91.23%	96.59%	97.35%	98.22%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	99.76%	100.00%	100.00%	100.00%	100.00%
2015 / 1	1,387	11.50%	36.44%	70.59%	82.54%	93.69%	98.46%	99.05%	99.73%	99.95%	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%
2015 / 2	1,210	7.79%	39.70%	67.98%	83.51%	90.01%	92.33%	94.10%	94.44%	95.36%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	95.87%	--	--
2016 / 1	1,137	14.07%	45.79%	70.39%	87.91%	91.79%	95.97%	96.52%	99.25%	99.25%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	99.34%	--	--	--	--
2016 / 2	1,307	7.85%	36.51%	71.95%	84.48%	90.06%	93.36%	95.40%	96.32%	98.12%	98.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2017 / 1	1,119	12.00%	46.15%	72.82%	83.36%	88.25%	95.27%	97.28%	96.89%	97.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2017 / 2	1,132	7.91%	35.06%	77.41%	90.61%	94.56%	97.62%	98.36%	98.75%	98.75%	99.59%	99.60%	99.69%	99.69%	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	1,245	6.98%	50.50%	71.16%	87.34%	93.47%	93.98%	95.71%	95.95%	97.03%	97.57%	98.08%	99.46%	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	1,253	4.86%	35.33%	64.52%	74.08%	80.79%	85.85%	90.41%	95.34%	98.08%	97.95%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	1,290	7.14%	41.43%	59.10%	77.30%	84.70%	88.66%	91.91%	92.10%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	1,354	7.49%	25.83%	49.00%	71.92%	83.92%	88.58%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	917	37.67%	70.31%	83.55%	87.06%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	961	18.93%	53.94%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	1,137	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	1,472	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Property Damage**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	573	161	420	538	558	562	564	565	571	571	571	571	571	572	572	572	573	573	573	573	573	573	573	573	573
1995 / 2	691	136	371	606	655	672	673	674	676	679	680	680	680	679	679	679	679	679	685	692	692	692	692	692	692
1996 / 1	510	162	410	475	479	487	498	500	500	502	502	510	510	510	510	510	510	510	510	510	510	510	510	510	510
1996 / 2	408	129	322	377	395	396	399	399	399	407	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408
1997 / 1	532	173	417	501	519	522	524	524	527	527	527	525	525	525	525	525	525	525	532	532	532	532	532	532	532
1997 / 2	530	114	377	479	497	514	527	529	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530
1998 / 1	421	156	344	395	417	417	418	418	419	419	419	421	421	421	421	421	421	421	421	421	421	421	421	421	421
1998 / 2	541	144	378	513	531	538	538	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541
1999 / 1	605	193	441	526	567	599	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605
1999 / 2	568	125	398	526	543	555	557	565	565	566	566	566	566	566	566	566	568	568	568	568	568	568	568	568	568
2000 / 1	455	168	323	408	430	437	441	445	445	445	445	445	445	445	445	451	451	451	455	455	455	455	455	455	455
2000 / 2	710	162	451	536	574	578	585	594	594	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710
2001 / 1	586	219	433	547	570	576	579	582	586	586	586	586	586	586	586	586	586	586	586	586	586	586	586	586	586
2001 / 2	526	103	347	464	496	512	517	521	521	526	526	526	526	526	526	526	526	526	526	526	526	526	526	526	526
2002 / 1	681	216	481	631	656	671	674	674	674	676	676	676	676	676	676	681	681	681	681	681	681	681	681	681	681
2002 / 2	824	179	536	744	775	801	807	809	823	823	824	824	824	824	824	824	824	824	824	824	824	824	824	824	824
2003 / 1	927	309	660	848	875	892	900	905	907	928	928	928	928	928	927	927	927	927	927	927	927	927	927	927	927
2003 / 2	1,110	273	693	1,012	1,093	1,095	1,106	1,106	1,107	1,107	1,110	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111
2004 / 1	807	270	620	766	771	775	781	782	782	800	807	807	807	807	807	807	807	807	807	807	807	807	807	807	807
2004 / 2	809	150	503	695	757	765	778	782	805	809	809	809	809	809	809	809	809	809	809	809	809	809	809	809	809
2005 / 1	621	164	413	545	617	618	619	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621
2005 / 2	765	116	431	733	764	769	769	769	769	769	769	767	767	767	767	767	765	765	765	765	765	765	765	765	765
2006 / 1	593	171	429	517	549	560	588	593	593	593	593	593	593	593	593	593	593	593	593	593	593	593	593	593	593
2006 / 2	457	116	267	402	419	424	425	432	432	433	455	455	455	455	455	455	455	455	455	455	457	457	457	457	457
2007 / 1	393	116	299	374	387	388	385	390	390	391	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393
2007 / 2	367	70	176	302	357	358	359	359	360	360	367	367	367	367	367	367	367	367	367	367	367	367	367	367	367
2008 / 1	331	88	226	302	322	327	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331
2008 / 2	505	54	230	384	423	475	493	493	493	494	499	499	499	499	499	499	499	499	499	499	502	505	505	505	505
2009 / 1	510	108	310	358	391	402	404	404	405	408	408	408	408	408	408	408	408	509	509	509	510	510	510	510	510
2009 / 2	791	152	410	635	683	750	767	789	791	791	791	791	791	791	791	791	791	791	791	791	791	791	791	791	791
2010 / 1	731	205	429	640	681	697	725	727	727	727	730	730	730	730	730	730	730	731	731	731	731	731	731	731	731
2010 / 2	978	113	531	838	905	930	936	937	941	962	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978
2011 / 1	847	187	469	674	779	805	819	835	839	844	844	844	844	847	847	847	847	847	847	847	847	847	847	847	847
2011 / 2	996	119	387	677	824	891	930	963	989	989	995	996	996	996	996	996	996	996	996	996	996	996	996	996	996
2012 / 1	787	173	437	585	675	689	749	767	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787
2012 / 2	1,283	112	584	921	1,078	1,114	1,194	1,206	1,257	1,257	1,270	1,277	1,287	1,287	1,277	1,277	1,282	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283
2013 / 1	1,142	165	513	799	975	1,014	1,077	1,113	1,126	1,128	1,132	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142	1,142
2013 / 2	1,466	154	467	968	1,156	1,188	1,221	1,398	1,414	1,414	1,437	1,437	1,458	1,458	1,459	1,459	1,459	1,459	1,459	1,466	1,466	1,466	1,466	1,466	1,466
2014 / 1	1,252	163	727	1,010	1,133	1,178	1,197	1,199	1,199	1,202	1,236	1,236	1,236	1,252	1,252	1,252	1,252	1,252	1,252	1,252	1,252	1,252	1,252	1,252	1,252
2014 / 2	1,263	105	406	783	1,026	1,094	1,152	1,220	1,229	1,240	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,263	1,263	1,263	1,263
2015 / 1	1,387	159	505	979	1,145	1,299	1,365	1,374	1,383	1,386	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387	1,387
2015 / 2	1,210	94	481	823	1,011	1,089	1,117	1,139	1,143	1,154	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	1,160	--	--
2016 / 1	1,137	160	521	800	999	1,044	1,091	1,097	1,128	1,128	1,129	1,129	1,129	1,129	1,129	1,129	1,129	1,129	1,129	1,129	--	--	--	--	--
2016 / 2	1,307	103	477	940	1,104	1,177	1,220	1,247	1,259	1,282	1,290	1,307	1,307	1,307	1,307	1,307	1,307	1,307	1,307	--	--	--	--	--	--
2017 / 1	1,119	134	516	815	933	988	1,066	1,089	1,084	1,096	1,119	1,119	1,119	1,119	1,119	1,119	1,119	--	--	--	--	--	--	--	--
2017 / 2	1,132	90	397	877	1,026	1,071	1,106	1,114	1,118	1,118	1,128	1,128	1,128	1,129	1,129	--	--	--	--	--	--	--	--	--	--
2018 / 1	1,245	87	629	886	1,087	1,164	1,170	1,192	1,195	1,208	1,215	1,221	1,238	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	1,253	61	443	809	928	1,013	1,076	1,133	1,195	1,229	1,228	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	1,290	92	535	763	997	1,093	1,144	1,186	1,188	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	1,354	102	350	664	974	1,137	1,200	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	917	346	645	766	799	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	961	182	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	1,137	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	1,472	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
prem liab	1,204																								

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Third Party Liability**
Coverage: **Property Damage**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	573	161	259	118	21	3	2	0	6	-	-	0	-	1	-	-	1	-	-	-	-	-	-	-	-
1995 / 2	691	136	235	235	50	16	2	0	2	4	0	(0)	(0)	(0)	(0)	-	(0)	-	6	7	(0)	0	(0)	(0)	(0)
1996 / 1	510	162	248	65	4	8	11	1	0	2	-	8	0	-	-	-	-	-	(0)	-	-	-	-	-	-
1996 / 2	408	129	193	54	19	1	3	-	-	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	532	173	244	84	18	3	2	(0)	4	-	-	(2)	-	-	-	-	-	-	7	-	-	-	-	-	-
1997 / 2	530	114	262	102	18	17	13	2	1	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	421	156	187	52	22	0	1	-	1	-	-	2	(0)	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	541	144	234	135	18	6	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	605	193	248	85	41	32	7	(0)	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	568	125	273	128	17	12	2	8	(0)	1	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-
2000 / 1	455	168	155	85	22	7	3	4	-	-	-	-	-	-	-	6	-	-	4	-	-	-	-	-	-
2000 / 2	710	162	290	85	38	4	8	8	1	116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	586	219	213	114	23	6	3	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	526	103	243	117	33	15	6	4	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	681	216	264	150	25	15	3	(0)	-	2	-	-	-	0	-	5	-	-	-	-	-	-	-	-	-
2002 / 2	824	179	357	208	31	26	7	2	13	-	2	-	-	-	-	-	(0)	-	-	-	-	-	-	-	-
2003 / 1	927	309	351	188	27	17	8	5	2	21	0	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-
2003 / 2	1,110	273	420	318	81	3	11	0	1	-	3	0	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	807	270	350	146	5	4	6	1	0	17	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	809	150	354	191	62	8	13	4	23	4	1	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	621	164	249	132	71	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	765	116	315	302	31	5	1	(0)	(0)	(0)	(0)	(2)	(0)	(0)	-	(0)	(2)	-	-	-	-	-	-	-	-
2006 / 1	593	171	258	88	32	11	28	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	457	116	151	135	17	5	1	7	-	1	23	-	-	-	-	-	-	-	-	-	2	-	-	-	-
2007 / 1	393	116	183	75	13	1	(3)	5	-	2	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	367	70	105	127	54	1	1	-	1	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	331	88	138	76	20	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	505	54	176	154	39	52	18	-	-	2	5	-	-	-	-	-	-	-	-	-	3	3	-	-	-
2009 / 1	510	108	202	48	34	10	2	-	1	3	-	-	-	-	-	-	-	102	-	-	1	-	-	-	-
2009 / 2	791	152	258	225	48	67	18	21	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	731	205	224	211	41	16	28	2	-	-	3	-	-	-	-	-	-	1	-	-	-	-	-	-	-
2010 / 2	978	113	418	307	67	26	6	1	4	21	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	847	187	282	205	104	26	14	16	4	5	0	-	-	3	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	996	119	268	290	147	67	39	33	25	-	7	1	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	787	173	264	148	90	14	60	18	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1,283	112	471	338	157	37	80	12	52	(0)	13	7	10	-	(10)	-	5	1	-	-	-	-	-	-	-
2013 / 1	1,142	165	348	286	176	38	64	35	13	2	5	10	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	1,466	154	314	500	189	32	33	177	15	0	24	-	20	-	1	-	-	-	-	8	-	-	-	-	-
2014 / 1	1,252	163	565	283	123	44	19	2	-	2	34	-	-	16	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	1,263	105	300	377	243	68	58	68	10	11	19	-	-	-	-	-	-	-	-	-	-	3	-	-	-
2015 / 1	1,387	159	346	473	166	155	66	8	9	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	1,210	94	386	342	188	79	28	21	4	11	6	-	-	-	-	-	-	-	-	-	-	-	-	8	9
2016 / 1	1,137	160	361	280	199	44	48	6	31	-	1	-	-	-	-	-	-	-	-	-	-	1	1	1	1
2016 / 2	1,307	103	375	463	164	73	43	27	12	24	8	17	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	1,119	134	382	299	118	55	79	23	(4)	11	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	1,132	90	307	480	149	45	35	8	4	-	10	0	-	1	-	0	0	0	0	0	0	0	0	0	0
2018 / 1	1,245	87	542	257	201	76	6	22	3	13	7	6	17	0	0	0	0	0	0	0	0	0	0	0	0
2018 / 2	1,253	61	382	366	120	84	63	57	62	34	(2)	2	1	2	2	1	2	1	2	1	2	1	2	1	2
2019 / 1	1,290	92	442	228	235	96	51	42	2	57	16	2	1	2	2	1	2	1	2	1	2	1	2	1	2
2019 / 2	1,354	102	248	314	310	162	63	59	20	43	12	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2020 / 1	917	346	300	121	32	41	25	20	7	15	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020 / 2	961	182	337	174	116	53	32	26	9	19	5	1	0	1	1	0	1	0	1	0	1	0	1	0	1
2021 / 1	1,137	141	365	248	166	75	46	37	12	27	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2021 / 2	1,472	182	472	321	214	97	59	48	16	35	10	1	1	1	1	1	1	1	1	1	1	1	1	1	1
prem liab	1,204	149	386	263	175	80	48	40	13	28	8	1	1	1	1	1	1	1	1	1	1	1	1	1	1

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **AccBen (indivis)**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	1.87%	3.00%	3.78%	4.01%	4.82%	5.60%	5.60%	6.02%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%	6.08%	61.05%	61.57%	62.14%	62.14%	63.14%
applicable		AY with minimum	1986 / 1	1986 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1989 / 1	2012 / 2	2012 / 2	2005 / 1	2005 / 1	2012 / 2
periods		median	1.02%	11.70%	30.74%	45.89%	59.09%	70.06%	77.58%	84.32%	89.14%	94.26%	97.15%	98.67%	98.89%	99.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**1.93%**	**17.20%**	**37.38%**	**50.56%**	**61.61%**	**70.52%**	**76.51%**	**81.53%**	**84.85%**	**88.77%**	**91.35%**	**91.82%**	**92.60%**	**93.48%**	**94.27%**	**95.47%**	**95.92%**	**96.23%**	**96.67%**	**98.28%**	**98.29%**	**98.94%**	**98.23%**	**97.87%**
		maximum	10.53%	100.00%	100.00%	100.00%	114.59%	154.09%	165.30%	183.84%	184.10%	184.10%	184.10%	135.38%	135.53%	135.71%	135.85%	135.87%	135.87%	135.87%	135.87%	135.87%	135.87%	144.90%	111.95%	111.95%
		AY with maximum	1990 / 2	1985 / 2	1985 / 2	1985 / 2	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	2002 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1993 / 1	1994 / 1	2011 / 1	2011 / 1
factor		20	1.50%	9.67%	22.50%	35.92%	46.55%	55.58%	61.16%	66.36%	71.35%	73.34%	77.31%	81.32%	83.88%	85.35%	86.40%	89.48%	90.96%	92.62%	94.04%	94.16%	94.29%	94.35%	96.30%	95.18%
averages		**20 x hi/lo**	**1.47%**	**9.58%**	**22.07%**	**35.31%**	**46.14%**	**55.29%**	**60.65%**	**66.78%**	**72.12%**	**74.13%**	**78.41%**	**82.46%**	**85.35%**	**86.71%**	**87.72%**	**90.56%**	**92.13%**	**93.37%**	**94.91%**	**95.01%**	**95.13%**	**95.16%**	**97.30%**	**96.02%**
using latest		**wghted 20**	**1.44%**	**8.64%**	**19.68%**	**31.60%**	**41.28%**	**49.54%**	**53.62%**	**58.90%**	**62.93%**	**65.37%**	**69.18%**	**73.08%**	**74.79%**	**76.44%**	**76.90%**	**81.93%**	**82.70%**	**85.52%**	**86.54%**	**86.78%**	**86.40%**	**86.57%**	**89.02%**	**86.91%**
"n" data		14	1.42%	8.54%	21.24%	34.22%	46.57%	55.74%	60.70%	66.54%	72.81%	74.03%	78.88%	83.49%	87.55%	88.60%	86.80%	89.30%	90.83%	91.43%	91.54%	91.71%	91.80%	91.87%	94.71%	93.11%
points;		**14 x hi/lo**	**1.37%**	**8.46%**	**20.88%**	**33.61%**	**46.06%**	**55.40%**	**62.02%**	**67.96%**	**74.07%**	**75.11%**	**80.58%**	**85.81%**	**90.37%**	**91.19%**	**88.86%**	**90.08%**	**91.75%**	**92.37%**	**92.43%**	**92.58%**	**92.64%**	**92.67%**	**95.94%**	**94.04%**
"x hi/lo"		**wghted 14**	**1.42%**	**8.49%**	**20.64%**	**33.31%**	**44.55%**	**53.21%**	**54.82%**	**60.29%**	**64.78%**	**66.97%**	**72.19%**	**76.61%**	**79.83%**	**80.85%**	**78.65%**	**83.27%**	**84.90%**	**85.65%**	**85.40%**	**85.66%**	**85.32%**	**85.51%**	**88.17%**	**85.89%**
is within the		10	1.40%	8.22%	19.64%	33.43%	45.25%	54.85%	61.56%	67.88%	71.34%	73.42%	79.15%	85.22%	89.24%	90.19%	85.65%	88.86%	90.09%	90.83%	93.31%	93.43%	94.61%	94.60%	94.87%	92.60%
"n" data		**10 x hi/lo**	**1.37%**	**8.02%**	**19.38%**	**33.13%**	**45.23%**	**54.82%**	**62.11%**	**68.48%**	**71.37%**	**74.17%**	**80.72%**	**85.86%**	**90.38%**	**91.37%**	**89.73%**	**91.33%**	**92.76%**	**93.54%**	**96.56%**	**96.64%**	**96.58%**	**96.48%**	**96.76%**	**93.86%**
points		**wghted 10**	**1.36%**	**8.17%**	**19.25%**	**32.85%**	**44.07%**	**53.03%**	**59.34%**	**65.41%**	**69.18%**	**71.58%**	**78.21%**	**83.86%**	**88.72%**	**89.61%**	**78.12%**	**83.72%**	**84.38%**	**85.26%**	**87.20%**	**87.41%**	**87.93%**	**88.04%**	**88.16%**	**85.19%**
decimals		6	1.48%	8.39%	20.46%	33.90%	47.01%	56.01%	66.14%	73.18%	78.59%	80.82%	86.63%	88.32%	90.92%	91.84%	92.78%	94.30%	92.07%	93.03%	96.99%	97.10%	95.41%	95.29%	89.28%	86.20%
(1 or 2)		**6 x hi/lo**	**1.44%**	**8.07%**	**20.36%**	**33.54%**	**47.83%**	**56.54%**	**68.81%**	**76.08%**	**81.76%**	**83.52%**	**86.47%**	**88.34%**	**92.15%**	**93.12%**	**93.89%**	**95.70%**	**94.12%**	**95.31%**	**98.64%**	**98.71%**	**96.37%**	**96.08%**	**93.25%**	**88.52%**
2		**wghted 6**	**1.38%**	**8.20%**	**20.05%**	**33.19%**	**45.24%**	**53.98%**	**63.40%**	**70.03%**	**74.69%**	**77.14%**	**85.98%**	**87.63%**	**90.21%**	**91.13%**	**92.30%**	**93.67%**	**91.96%**	**92.88%**	**96.12%**	**96.26%**	**95.19%**	**95.10%**	**82.29%**	**78.54%**
		user input								65.41%	70.36%	75.32%	80.27%	85.22%	86.13%	87.04%	87.95%	88.86%	90.00%	91.15%	92.29%	93.43%	94.08%	94.73%	95.37%	96.02%
selected:		based on:	10	10	10	10	10	wghted 10	10	wghted 10	user input	user input	user input	10	user input	user input	user input	10	user input	user input	user input	10	user input	user input	user input	20 x hi/lo
cum'l paid / ult.		**select value:**	**1.40%**	**8.22%**	**19.64%**	**33.43%**	**45.25%**	**53.03%**	**61.56%**	**65.41%**	**70.36%**	**75.32%**	**80.27%**	**85.22%**	**86.13%**	**87.04%**	**87.95%**	**88.86%**	**90.00%**	**91.15%**	**92.29%**	**93.43%**	**94.08%**	**94.73%**	**95.37%**	**96.02%**
		implied increm'l pd to beg unpd	**1.40%**	**6.92%**	**12.44%**	**17.16%**	**17.76%**	**14.21%**	**18.16%**	**10.02%**	**14.32%**	**16.71%**	**20.06%**	**25.10%**	**6.16%**	**6.56%**	**7.02%**	**7.55%**	**10.26%**	**11.43%**	**12.90%**	**14.81%**	**9.86%**	**10.93%**	**12.27%**	**13.99%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	29	-	4.53%	18.97%	35.03%	43.89%	36.05%	38.34%	74.78%	74.78%	75.82%	80.00%	82.41%	84.18%	84.18%	93.89%	93.89%	95.17%	95.17%	95.17%	98.96%	98.96%	98.96%	98.96%	100.00%
1995 / 2	152	0.58%	4.91%	28.81%	44.49%	56.22%	68.19%	75.37%	83.99%	89.14%	88.52%	91.50%	91.50%	91.77%	92.73%	92.73%	92.73%	92.73%	92.73%	92.73%	92.73%	92.73%	92.73%	92.73%	92.98%	92.98%
1996 / 1	63	0.78%	34.53%	52.26%	61.05%	70.08%	83.87%	87.72%	89.68%	91.04%	97.94%	98.00%	98.44%	98.44%	98.44%	99.82%	99.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 2	90	-	14.34%	33.74%	51.13%	65.45%	80.75%	88.43%	89.57%	93.99%	94.17%	98.39%	98.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 1	17	1.04%	18.53%	23.65%	29.62%	77.43%	98.73%	99.03%	99.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 2	100	0.84%	6.15%	16.67%	27.08%	33.79%	38.12%	55.50%	57.08%	58.62%	84.15%	84.74%	85.03%	85.03%	85.48%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 1	54	6.55%	18.49%	26.16%	36.19%	49.03%	83.52%	83.79%	90.37%	93.03%	98.50%	98.50%	99.06%	99.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 2	36	8.44%	27.98%	52.96%	68.39%	76.71%	83.20%	92.77%	88.35%	91.74%	100.91%	105.67%	109.17%	110.04%	111.18%	113.01%	114.92%	116.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 1	51	3.24%	18.40%	51.41%	44.67%	55.07%	60.36%	60.94%	60.94%	61.06%	70.03%	99.47%	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%
1999 / 2	32	10.44%	49.85%	79.58%	92.21%	97.42%	98.59%	98.98%	102.58%	102.58%	102.58%	102.81%	100.00%	100.00%	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	35	2.34%	8.77%	64.02%	82.53%	95.43%	99.28%	99.28%	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%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	100	3.33%	10.08%	33.50%	46.37%	57.90%	67.94%	75.51%	78.87%	82.37%	90.54%	91.26%	92.38%	92.46%	94.35%	95.01%	97.68%	98.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	83	4.17%	31.76%	48.98%	76.06%	81.23%	91.48%	95.95%	97.69%	99.19%	99.77%	99.73%	99.73%	99.73%	99.73%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	104	1.60%	26.05%	42.52%	68.72%	78.25%	85.21%	89.81%	96.42%	98.95%	101.80%	103.02%	105.21%	108.44%	108.75%	108.82%	108.82%	108.82%	108.75%	108.75%	108.75%	108.75%	108.75%	108.75%	108.75%	100.00%
2002 / 1	25	1.81%	15.51%	47.00%	88.30%	114.59%	154.09%	165.30%	183.84%	184.10%	184.10%	184.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	91	0.87%	14.88%	40.04%	63.36%	73.79%	89.61%	93.24%	95.27%	100.20%	101.41%	101.41%	102.14%	103.37%	103.39%	103.39%	103.39%	103.39%	103.39%	103.39%	99.88%	99.88%	99.88%	99.88%	99.88%	99.88%
2003 / 1	119	0.50%	15.39%	42.75%	56.29%	64.27%	73.44%	83.37%	84.92%	92.96%	97.96%	99.94%	99.94%	99.94%	99.94%	99.94%	99.90%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	484	1.92%	11.51%	24.10%	36.48%	44.25%	50.25%	53.74%	61.39%	64.58%	90.37%	92.38%	94.25%	94.81%	97.15%	97.78%	98.40%	99.07%	99.07%	99.07%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	151	3.51%	21.52%	46.00%	60.61%	75.60%	88.73%	94.98%	102.99%	108.43%	104.73%	104.82%	123.10%	98.17%	98.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	110	2.69%	26.87%	43.49%	55.64%	64.37%	74.51%	80.63%	92.01%	93.97%	94.86%	95.21%	97.93%	98.32%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%	100.94%
2005 / 1	297	0.25%	5.18%	14.74%	20.52%	26.12%	32.71%	35.66%	38.96%	39.86%	51.99%	54.22%	55.94%	56.96%	57.52%	58.28%	58.85%	59.68%	59.68%	59.68%	62.14%	62.14%	62.14%	62.14%	70.57%	70.57%
2005 / 2	66	2.17%	26.62%	63.77%	90.41%	94.94%	99.38%	101.95%	93.95%	96.63%	99.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	24	-	14.43%	34.84%	46.54%	57.69%	92.62%	106.64%	88.19%	88.19%	88.19%	88.19%	88.19%	89.78%	89.78%	91.44%	92.51%	97.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	38	0.38%	11.63%	51.74%	67.68%	87.28%	94.47%	101.78%	104.77%	107.06%	92.63%	94.06%	95.31%	96.31%	96.31%	96.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	43	8.59%	39.78%	67.69%	87.63%	96.20%	101.58%	101.58%	102.08%	97.27%	99.11%	99.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	111	1.04%	5.84%	27.27%	42.39%	57.18%	65.56%	77.68%	84.64%	94.24%	98.41%	94.15%	100.39%	99.51%	99.51%	99.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	35	2.88%	8.76%	15.03%	24.94%	29.62%	34.44%	51.85%	61.22%	75.15%	75.44%	79.36%	83.19%	93.28%	93.28%	93.28%	93.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	97	0.10%	15.49%	23.03%	34.04%	41.79%	50.77%	55.27%	64.35%	71.97%	85.64%	87.76%	93.00%	95.31%	96.82%	97.21%	98.19%	98.58%	98.75%	99.26%	99.26%	100.67%	100.75%	100.00%	100.00%	100.00%
2009 / 1	72	0.58%	3.31%	20.16%	36.85%	50.53%	62.30%	72.01%	80.95%	89.20%	94.26%	96.54%	96.77%	97.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	473	0.11%	2.08%	6.85%	12.64%	18.35%	21.29%	23.89%	27.41%	30.05%	32.78%	34.99%	36.99%	38.20%	46.07%	46.86%	47.93%	48.96%	73.55%	75.97%	76.37%	76.67%	76.97%	77.27%	77.57%	77.57%
2010 / 1	269	0.43%	6.57%	17.08%	33.30%	44.50%	58.11%	66.48%	72.26%	72.55%	74.26%	74.82%	75.13%	75.13%	75.62%	75.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	409	0.25%	5.56%	11.71%	17.76%	23.68%	29.16%	34.08%	37.51%	44.65%	46.77%	48.55%	50.43%	52.91%	54.77%	56.33%	57.62%	58.71%	59.65%	60.54%	61.36%	62.39%	63.21%	100.00%	100.00%	100.00%
2011 / 1	179	2.94%	11.70%	32.15%	53.18%	59.09%	66.10%	74.61%	81.53%	87.87%	93.28%	99.24%	105.29%	104.38%	107.96%	109.91%	111.60%	111.95%	111.95%	111.95%	111.95%	111.95%	111.95%	111.95%	111.95%	111.95%
2011 / 2	234	2.25%	14.52%	27.51%	41.95%	51.20%	61.37%	66.78%	79.27%	83.36%	88.92%	91.18%	91.82%	92.16%	92.39%	92.41%	92.41%	100.13%	100.13%	100.13%	100.13%	100.13%	100.13%	101.07%	96.79%	96.79%
2012 / 1	101	0.23%	15.70%	43.99%	68.36%	81.92%	92.75%	107.46%	97.82%	98.86%	99.60%	99.85%	99.85%	99.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	839	0.98%	4.08%	8.66%	14.39%	18.59%	23.69%	26.21%	29.58%	31.63%	35.52%	37.59%	39.33%	36.88%	38.14%	39.01%	57.89%	58.82%	59.97%	60.57%	61.05%	61.57%	62.17%	62.66%	63.14%	63.14%
2013 / 1	153	0.81%	10.57%	28.64%	43.68%	58.05%	70.06%	77.47%	86.40%	88.89%	81.36%	84.22%	85.64%	86.64%	87.73%	88.56%	89.23%	89.66%	90.11%	90.49%	90.49%	90.49%	90.49%	90.49%	90.49%	90.49%
2013 / 2	192	2.84%	17.28%	34.00%	52.49%	67.24%	75.56%	79.34%	80.83%	86.58%	85.85%	89.55%	92.52%	96.57%	98.60%	99.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 1	309	1.65%	11.57%	25.49%	34.07%	42.11%	46.33%	51.21%	55.89%	61.26%	65.50%	66.76%	70.40%	71.24%	71.78%	72.56%	75.62%	76.19%	76.96%	100.00%	100.00%	100.00%	98.87%	100.00%	100.00%	100.00%
2014 / 2	305	0.82%	8.70%	15.90%	23.18%	32.10%	40.01%	43.62%	47.78%	51.20%	46.06%	48.92%	91.58%	92.48%	92.73%	93.55%	94.63%	94.84%	94.97%	94.97%	94.97%	94.97%	94.97%	94.97%	94.97%	94.97%
2015 / 1	470	3.24%	11.45%	25.53%	34.99%	40.25%	44.57%	50.66%	57.16%	63.84%	66.64%	66.49%	67.83%	78.74%	79.44%	81.82%	83.42%	85.98%	86.67%	87.39%	87.77%	87.02%	87.41%	87.53%	68.61%	68.61%
2015 / 2	462	0.20%	5.68%	13.03%	26.31%	37.11%	46.04%	52.09%	56.09%	65.51%	71.04%	77.06%	79.04%	93.44%	94.36%	96.43%	97.32%	98.16%	99.70%	99.70%	99.88%	100.00%	100.00%	--	--
2016 / 1	227	2.05%	8.22%	18.35%	28.78%	39.48%	56.69%	72.40%	78.67%	81.44%	84.56%	87.29%	89.39%	90.53%	90.89%	91.50%	96.59%	97.48%	99.89%	99.89%	100.00%	--	--	--	--	--
2016 / 2	345	1.75%	8.62%	22.71%	40.42%	53.67%	65.07%	74.72%	83.18%	91.20%	94.73%	96.87%	97.52%	98.16%	99.12%	99.34%	99.60%	99.74%	100.00%	--	--	--	--	--	--	--
2017 / 1	221	0.34%	6.34%	19.52%	35.36%	49.02%	61.78%	70.24%	79.49%	83.34%	81.74%	84.10%	86.82%	92.81%	93.97%	94.06%	94.25%	--	--	--	--	--	--	--	--	--
2017 / 2	320	0.99%	8.71%	20.17%	38.34%	55.82%	66.93%	75.08%	82.62%	86.32%	89.73%	90.83%	91.38%	91.81%	93.25%	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	459	2.72%	12.90%	25.80%	41.00%	50.30%	58.01%	65.97%	71.83%	75.93%	78.04%	83.65%	85.75%	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	628	0.42%	3.81%	12.77%	24.56%	34.88%	42.98%	46.50%	51.61%	53.33%	56.11%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	310	1.69%	14.24%	28.58%	44.72%	52.95%	56.27%	64.31%	70.36%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	393	1.55%	7.66%	20.80%	27.48%	39.06%	50.11%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	196	1.76%	4.16%	14.66%	27.32%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	397	0.75%	7.54%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	406	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	529	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **AccBen (indivis)**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	29	-	1	5	10	13	10	11	22	22	22	23	24	24	24	27	27	28	28	28	29	29	29	29	29
1995 / 2	152	1	7	44	67	85	103	114	127	135	134	139	139	139	141	141	141	141	141	141	141	141	141	141	141
1996 / 1	63	0	22	33	39	44	53	56	57	58	62	62	62	62	62	63	63	63	63	63	63	63	63	63	63
1996 / 2	90	-	13	30	46	59	73	80	81	85	85	89	89	90	90	90	90	90	90	90	90	90	90	90	90
1997 / 1	17	0	3	4	5	13	16	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1997 / 2	100	1	6	17	27	34	38	56	57	59	84	85	85	85	86	100	100	100	100	100	100	100	100	100	100
1998 / 1	54	4	10	14	20	26	45	45	49	50	53	53	54	54	54	54	54	54	54	54	54	54	54	54	54
1998 / 2	36	3	10	19	25	28	30	33	32	33	36	38	39	39	40	41	41	42	36	36	36	36	36	36	36
1999 / 1	51	2	9	26	23	28	31	31	31	31	35	50	51	51	51	51	51	51	51	51	51	51	51	51	51
1999 / 2	32	3	16	26	30	32	32	32	33	33	33	33	32	32	32	32	32	32	32	32	32	32	32	32	32
2000 / 1	35	1	3	22	29	33	34	34	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
2000 / 2	100	3	10	33	46	58	68	75	79	82	90	91	92	92	94	95	98	98	100	100	100	100	100	100	100
2001 / 1	83	3	26	41	63	67	76	80	81	82	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83
2001 / 2	104	2	27	44	72	82	89	94	101	103	106	108	110	113	114	114	114	114	114	114	114	114	114	114	104
2002 / 1	25	0	4	12	22	29	39	42	46	46	46	46	25	25	25	25	25	25	25	25	25	25	25	25	25
2002 / 2	91	1	13	36	57	67	81	84	86	91	92	92	92	94	94	94	94	94	94	94	90	90	90	90	90
2003 / 1	119	1	18	51	67	76	87	99	101	110	116	118	118	118	118	118	118	118	119	119	119	119	119	119	119
2003 / 2	484	9	56	117	176	214	243	260	297	312	437	447	456	458	470	473	476	479	479	479	484	484	484	484	484
2004 / 1	151	5	32	69	91	114	134	143	155	163	158	158	185	148	148	151	151	151	151	151	151	151	151	151	151
2004 / 2	110	3	30	48	61	71	82	89	101	104	105	105	108	108	111	111	111	111	111	111	111	111	111	111	111
2005 / 1	297	1	15	44	61	77	97	106	116	118	154	161	166	169	171	173	175	177	177	177	184	184	184	184	209
2005 / 2	66	1	18	42	60	63	66	68	62	64	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2006 / 1	24	-	3	8	11	14	22	25	21	21	21	21	21	21	22	22	23	24	24	24	24	24	24	24	24
2006 / 2	38	0	4	20	26	34	36	39	40	41	36	36	37	37	37	37	38	38	38	38	38	38	38	38	38
2007 / 1	43	4	17	29	38	42	44	44	44	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2007 / 2	111	1	6	30	47	63	73	86	94	105	109	104	111	110	110	110	111	111	111	111	111	111	111	111	111
2008 / 1	35	1	3	5	9	10	12	18	22	27	27	28	29	33	33	33	33	35	35	35	35	35	35	35	35
2008 / 2	97	0	15	22	33	40	49	53	62	70	83	85	90	92	94	94	95	95	95	96	96	97	97	97	97
2009 / 1	72	0	2	14	26	36	45	52	58	64	68	69	70	70	72	72	72	72	72	72	72	72	72	72	72
2009 / 2	473	1	10	32	60	87	101	113	130	142	155	165	175	181	218	222	227	232	348	359	361	363	364	365	367
2010 / 1	269	1	18	46	90	120	157	179	195	195	200	201	202	202	204	204	269	269	269	269	269	269	269	269	269
2010 / 2	409	1	23	48	73	97	119	139	153	183	191	199	206	216	224	230	236	240	244	248	251	255	259	409	409
2011 / 1	179	5	21	58	95	106	119	134	146	158	167	178	189	187	194	197	200	201	201	201	201	201	201	201	201
2011 / 2	234	5	34	64	98	120	144	156	185	195	208	213	215	216	216	216	216	234	234	234	234	234	234	236	226
2012 / 1	101	0	16	45	69	83	94	109	99	100	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
2012 / 2	839	8	34	73	121	156	199	220	248	265	298	315	330	309	320	327	486	493	503	508	512	516	521	526	530
2013 / 1	153	1	16	44	67	89	107	119	132	136	125	129	131	133	134	136	137	137	138	139	139	139	139	139	139
2013 / 2	192	5	33	65	101	129	145	152	155	166	165	172	178	186	189	192	192	192	192	192	192	192	192	192	192
2014 / 1	309	5	36	79	105	130	143	158	173	189	202	206	217	220	222	224	233	235	238	309	309	309	305	309	309
2014 / 2	305	2	27	49	71	98	122	133	146	156	141	149	279	282	283	285	289	289	290	290	290	290	290	290	290
2015 / 1	470	15	54	120	165	189	210	238	269	300	313	313	319	370	374	385	392	404	408	411	413	409	411	412	323
2015 / 2	462	1	26	60	122	171	213	241	259	303	328	356	365	432	436	445	449	453	460	460	461	462	462	--	--
2016 / 1	227	5	19	42	65	90	129	164	178	185	192	198	203	205	206	208	219	221	227	227	227	--	--	--	--
2016 / 2	345	6	30	78	139	185	224	258	287	314	327	334	336	338	342	343	343	344	345	--	--	--	--	--	--
2017 / 1	221	1	14	43	78	108	137	155	176	184	181	186	192	205	208	208	208	--	--	--	--	--	--	--	--
2017 / 2	320	3	28	65	123	179	214	240	264	276	287	290	292	294	298	--	--	--	--	--	--	--	--	--	--
2018 / 1	459	13	59	118	188	231	266	303	330	349	358	384	394	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	628	3	24	80	154	219	270	292	324	335	352	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	310	5	44	89	139	164	174	199	218	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	393	6	30	82	108	153	197	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	196	3	8	29	53	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	397	3	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	406	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	529	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **AccBen (indivis)**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age — **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	29	-	1	4	5	3	(2)	1	11	-	0	1	1	1	-	3	-	0	-	-	1	-	-	-	0
1995 / 2	152	1	7	36	24	18	18	11	13	8	(1)	5	-	0	1	-	-	-	-	-	-	-	-	0	-
1996 / 1	63	0	21	11	6	6	9	2	1	1	4	0	0	-	-	1	-	0	-	-	-	-	-	-	-
1996 / 2	90	-	13	17	16	13	14	7	1	4	0	4	0	1	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	17	0	3	1	1	8	4	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	100	1	5	11	10	7	4	17	2	2	26	1	0	-	0	15	-	-	-	-	-	-	-	-	-
1998 / 1	54	4	6	4	5	7	19	0	4	1	3	-	0	-	1	-	-	-	-	-	-	-	-	-	-
1998 / 2	36	3	7	9	6	3	2	3	(2)	1	3	2	1	0	0	1	1	1	(6)	-	-	-	-	-	-
1999 / 1	51	2	8	17	(3)	5	3	0	-	0	5	15	0	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	32	3	13	10	4	2	0	0	1	-	-	0	(1)	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	35	1	2	19	6	4	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	100	3	7	23	13	12	10	8	3	3	8	1	1	0	2	1	3	1	2	-	-	-	-	-	-
2001 / 1	83	3	23	14	22	4	9	4	1	1	0	(0)	-	-	-	0	-	-	-	-	-	-	-	-	-
2001 / 2	104	2	26	17	27	10	7	5	7	3	3	1	2	3	0	0	-	-	(0)	-	-	-	-	-	(9)
2002 / 1	25	0	3	8	10	7	10	3	5	0	-	-	(21)	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	91	1	13	23	21	9	14	3	2	4	1	-	1	1	0	-	-	-	-	-	(3)	-	-	-	-
2003 / 1	119	1	18	32	16	9	11	12	2	10	6	2	-	-	-	-	(0)	-	0	-	-	-	-	-	-
2003 / 2	484	9	46	61	60	38	29	17	37	15	125	10	9	3	11	3	3	3	-	-	5	-	-	-	-
2004 / 1	151	5	27	37	22	23	20	9	12	8	(6)	0	28	(38)	-	3	-	-	-	-	-	-	-	-	-
2004 / 2	110	3	27	18	13	10	11	7	13	2	1	0	3	0	3	-	-	-	-	-	-	-	-	-	-
2005 / 1	297	1	15	28	17	17	20	9	10	3	36	7	5	3	2	2	2	2	-	-	7	-	-	-	25
2005 / 2	66	1	16	25	18	3	3	2	(5)	2	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	24	-	3	5	3	3	8	3	(4)	-	-	-	0	-	0	0	1	1	-	-	-	-	-	-	-
2006 / 2	38	0	4	15	6	8	3	3	1	1	(6)	1	0	0	-	0	1	-	-	-	-	-	-	-	-
2007 / 1	43	4	14	12	9	4	2	-	0	(2)	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	111	1	5	24	17	16	9	13	8	11	5	(5)	7	(1)	-	-	1	-	-	-	-	-	-	-	-
2008 / 1	35	1	2	2	4	2	2	6	3	5	0	1	1	4	-	-	-	2	-	-	-	-	-	-	-
2008 / 2	97	0	15	7	11	7	9	4	9	7	13	2	5	2	1	0	1	0	0	0	-	1	0	(1)	-
2009 / 1	72	0	2	12	12	10	8	7	6	6	4	2	0	0	2	-	-	-	-	-	-	-	-	-	-
2009 / 2	473	1	9	23	27	27	14	12	17	12	13	10	9	6	37	4	5	5	116	11	2	1	1	1	1
2010 / 1	269	1	17	28	44	30	37	23	16	1	5	2	1	-	1	1	65	-	-	-	-	-	-	-	-
2010 / 2	409	1	22	25	25	24	22	20	14	29	9	7	8	10	8	6	5	4	4	4	3	4	3	151	-
2011 / 1	179	5	16	37	38	11	13	15	12	11	10	11	11	(2)	6	3	3	1	-	-	-	-	-	-	-
2011 / 2	234	5	29	30	34	22	24	13	29	10	13	5	2	1	1	0	-	18	-	-	-	-	-	2	(10)
2012 / 1	101	0	16	29	25	14	11	15	(10)	1	1	0	-	0	0	-	-	-	-	-	-	-	-	-	-
2012 / 2	839	8	26	38	48	35	43	21	28	17	33	17	15	(20)	11	7	158	8	10	5	4	4	5	4	4
2013 / 1	153	1	15	28	23	22	18	11	14	4	(12)	4	2	2	2	1	1	1	1	1	-	-	-	-	-
2013 / 2	192	5	28	32	36	28	16	7	3	11	(1)	7	6	8	4	2	1	-	-	-	-	-	-	-	-
2014 / 1	309	5	31	43	26	25	13	15	14	17	13	4	11	3	2	2	9	2	2	71	-	-	(3)	3	-
2014 / 2	305	2	24	22	22	27	24	11	13	10	(16)	9	130	3	1	2	3	1	0	-	-	-	-	-	-
2015 / 1	470	15	39	66	44	25	20	29	31	31	13	(1)	6	51	3	11	8	12	3	3	2	(4)	2	1	(89)
2015 / 2	462	1	25	34	61	50	41	28	18	43	26	28	9	66	4	10	4	4	7	-	1	1	-	-	-
2016 / 1	227	5	14	23	24	24	39	36	14	6	7	6	5	3	1	1	12	2	5	-	0	-	-	-	-
2016 / 2	345	6	24	49	61	46	39	33	29	28	12	7	2	2	3	1	1	1	1	-	-	-	-	-	-
2017 / 1	221	1	13	29	35	30	28	19	20	9	(4)	5	6	13	3	0	0	1	1	1	1	1	1	1	1
2017 / 2	320	3	25	37	58	56	36	26	24	12	11	4	2	1	5	2	2	2	2	2	2	1	1	1	1
2018 / 1	459	13	47	59	70	43	35	37	27	19	10	26	10	4	4	4	4	5	5	5	5	3	3	3	3
2018 / 2	628	3	21	56	74	65	51	22	32	11	17	55	55	10	10	10	10	13	13	13	13	7	7	7	7
2019 / 1	310	5	39	44	50	26	10	25	19	13	13	13	13	2	2	2	2	3	3	3	3	2	2	2	2
2019 / 2	393	6	24	52	26	45	43	36	16	21	21	21	21	4	4	4	4	5	5	5	5	3	3	3	3
2020 / 1	196	3	5	21	25	25	17	18	8	11	11	11	11	2	2	2	2	2	2	2	2	1	1	1	1
2020 / 2	397	3	27	46	55	47	31	34	15	20	20	20	20	4	4	4	4	5	5	5	5	3	3	3	3
2021 / 1	406	6	28	46	56	48	32	35	16	20	20	20	20	4	4	4	4	5	5	5	5	3	3	3	3
2021 / 2	529	7	36	60	73	63	41	45	20	26	26	26	26	5	5	5	5	6	6	6	6	3	3	3	3
prem liab	257	4	18	29	35	30	20	22	10	13	13	13	13	2	2	2	2	3	3	3	3	2	2	2	2

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Uninsured Automobile**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%
applicable		AY with minimum	1994 / 2	1994 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2	2007 / 2
periods		median	8.99%	14.49%	22.34%	31.43%	35.08%	50.52%	78.72%	90.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**35.13%**	**44.31%**	**46.83%**	**51.62%**	**54.18%**	**56.40%**	**64.52%**	**67.47%**	**73.83%**	**75.03%**	**78.41%**	**83.83%**	**86.98%**	**88.82%**	**91.31%**	**91.57%**	**92.89%**	**93.60%**	**93.95%**	**94.71%**	**94.64%**	**96.52%**	**96.41%**	**97.86%**
		maximum	130.49%	158.67%	158.67%	173.66%	173.66%	173.66%	173.66%	173.66%	173.66%	170.23%	165.09%	161.66%	156.53%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%
		AY with maximum	2000 / 2	1995 / 1	1995 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	2008 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1	1995 / 1
factor		20	6.72%	18.73%	21.95%	22.42%	27.80%	30.84%	35.98%	38.91%	48.53%	51.61%	62.12%	71.20%	80.16%	84.80%	84.80%	85.41%	85.38%	85.26%	85.20%	87.63%	87.85%	93.55%	93.44%	93.33%
averages		**20 x hi/lo**	**5.60%**	**15.26%**	**18.80%**	**19.32%**	**25.30%**	**28.68%**	**34.39%**	**37.64%**	**48.02%**	**50.95%**	**63.03%**	**71.25%**	**79.61%**	**84.85%**	**85.29%**	**86.16%**	**86.32%**	**86.31%**	**86.31%**	**89.01%**	**89.28%**	**95.72%**	**95.69%**	**95.66%**
using latest		**wghted 20**	**4.63%**	**7.83%**	**9.41%**	**9.93%**	**10.57%**	**14.12%**	**19.41%**	**23.02%**	**41.63%**	**43.82%**	**48.77%**	**57.70%**	**66.59%**	**69.67%**	**71.06%**	**72.84%**	**78.26%**	**78.25%**	**78.38%**	**82.23%**	**81.92%**	**95.60%**	**95.56%**	**95.51%**
"n" data		14	5.56%	20.96%	24.33%	25.44%	31.11%	34.76%	41.80%	43.28%	53.30%	57.65%	64.14%	69.11%	77.13%	83.38%	84.24%	85.35%	92.15%	92.14%	88.90%	92.38%	92.71%	100.99%	100.96%	100.93%
points;		**14 x hi/lo**	**4.78%**	**16.12%**	**20.01%**	**21.30%**	**27.92%**	**32.17%**	**40.38%**	**42.11%**	**53.23%**	**57.46%**	**65.15%**	**68.83%**	**80.47%**	**87.77%**	**87.77%**	**88.79%**	**96.63%**	**96.62%**	**92.85%**	**96.72%**	**97.29%**	**100.10%**	**100.10%**	**100.10%**
"x hi/lo"		**wghted 14**	**4.95%**	**9.37%**	**12.11%**	**12.78%**	**12.30%**	**16.47%**	**23.05%**	**25.33%**	**49.80%**	**53.21%**	**55.73%**	**60.78%**	**72.93%**	**76.46%**	**73.15%**	**75.38%**	**84.39%**	**84.39%**	**81.70%**	**86.05%**	**86.18%**	**101.14%**	**101.11%**	**101.07%**
is within the		10	6.60%	26.43%	30.28%	31.76%	29.13%	28.84%	47.41%	49.43%	56.87%	58.00%	69.70%	69.57%	80.26%	89.02%	95.58%	95.57%	100.01%	100.00%	96.96%	96.96%	96.96%	100.00%	100.00%	100.00%
"n" data		**10 x hi/lo**	**5.69%**	**20.54%**	**25.28%**	**27.13%**	**23.84%**	**23.48%**	**46.69%**	**49.21%**	**57.66%**	**57.80%**	**72.60%**	**72.60%**	**86.06%**	**97.00%**	**97.44%**	**97.44%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points		**wghted 10**	**6.50%**	**12.22%**	**16.04%**	**16.91%**	**10.45%**	**10.35%**	**25.64%**	**29.65%**	**59.02%**	**59.13%**	**69.57%**	**69.55%**	**77.66%**	**84.68%**	**91.01%**	**91.01%**	**100.01%**	**100.00%**	**94.46%**	**94.46%**	**94.44%**	**100.00%**	**100.00%**	**100.00%**
decimals		6	6.53%	8.89%	11.87%	14.34%	9.88%	10.03%	41.11%	43.14%	58.32%	58.32%	60.50%	60.49%	71.03%	85.63%	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**	**4.68%**	**6.09%**	**10.33%**	**14.03%**	**9.00%**	**9.22%**	**36.53%**	**39.56%**	**59.33%**	**59.33%**	**62.32%**	**62.32%**	**78.12%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2		**wghted 6**	**6.29%**	**9.70%**	**12.99%**	**14.17%**	**8.22%**	**8.36%**	**36.08%**	**37.64%**	**48.40%**	**48.40%**	**52.56%**	**52.55%**	**70.61%**	**80.72%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
		user input	1.40%	8.22%	19.64%	33.43%	45.25%	53.03%	61.56%	65.41%	70.36%	75.32%	80.27%	85.22%	86.13%	87.04%	87.95%	88.86%	90.00%	91.15%	92.29%	93.43%	94.08%	94.73%	95.37%	96.02%
		Using AccBen (indivis) emergence																								
selected:		based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.		**select value:**	**1.40%**	**8.22%**	**19.64%**	**33.43%**	**45.25%**	**53.03%**	**61.56%**	**65.41%**	**70.36%**	**75.32%**	**80.27%**	**85.22%**	**86.13%**	**87.04%**	**87.95%**	**88.86%**	**90.00%**	**91.15%**	**92.29%**	**93.43%**	**94.08%**	**94.73%**	**95.37%**	**96.02%**
		implied increm'l pd to beg unpd	**1.40%**	**6.92%**	**12.44%**	**17.16%**	**17.76%**	**14.21%**	**18.16%**	**10.02%**	**14.32%**	**16.71%**	**20.06%**	**25.10%**	**6.16%**	**6.56%**	**7.02%**	**7.55%**	**10.26%**	**11.43%**	**12.90%**	**14.81%**	**9.86%**	**10.93%**	**12.27%**	**13.99%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	3	17.48%	158.67%	158.67%	172.12%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%	156.52%
1995 / 2	191	1.32%	8.42%	8.85%	23.41%	23.41%	23.38%	23.37%	23.26%	23.26%	23.26%	23.26%	23.47%	70.67%	70.67%	70.67%	70.67%	70.67%	70.67%	100.82%	100.82%	100.66%	100.56%	100.35%	100.19%
1996 / 1	37	11.89%	18.76%	18.76%	33.60%	32.95%	31.59%	30.57%	29.25%	27.63%	18.08%	17.00%	52.08%	50.46%	48.84%	47.76%	45.60%	46.04%	46.04%	46.04%	46.04%	46.04%	46.04%	46.04%	46.04%
1996 / 2	198	1.87%	4.35%	4.71%	4.99%	4.99%	4.99%	93.28%	93.95%	93.95%	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%
1997 / 1	51	2.77%	9.16%	12.96%	12.96%	12.96%	13.41%	13.41%	13.41%	13.41%	14.68%	14.76%	14.95%	15.00%	16.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 2	185	2.01%	3.93%	5.91%	5.91%	5.91%	14.03%	77.95%	78.07%	78.07%	78.23%	78.23%	78.23%	78.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 1	20	-	10.37%	47.64%	48.94%	52.91%	101.02%	100.87%	100.25%	100.15%	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%
1998 / 2	52	18.21%	28.95%	30.70%	30.50%	30.11%	30.11%	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%
1999 / 1	25	11.79%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%	9.23%
1999 / 2	108	7.90%	25.15%	27.27%	28.29%	29.42%	64.00%	64.47%	64.50%	101.44%	101.27%	101.18%	101.04%	100.91%	100.82%	100.68%	100.55%	100.42%	100.29%	100.40%	100.26%	100.00%	100.00%	100.00%	100.00%
2000 / 1	117	1.03%	1.60%	4.56%	34.54%	35.08%	34.56%	57.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	9	130.49%	106.24%	106.24%	105.41%	104.57%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	44	-	7.35%	7.91%	55.32%	56.42%	56.50%	56.40%	100.00%	100.00%	100.00%	100.00%	100.00%	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	9	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	133	11.15%	9.32%	9.20%	13.05%	13.09%	13.31%	25.63%	46.17%	46.57%	54.47%	54.39%	99.43%	99.39%	99.35%	99.31%	99.28%	100.74%	100.67%	100.63%	100.59%	100.55%	100.52%	100.52%	100.48%
2002 / 2	73	-	3.51%	11.03%	11.80%	79.96%	79.67%	79.48%	79.09%	78.80%	78.51%	78.30%	77.91%	99.75%	99.75%	99.75%	107.96%	107.41%	106.59%	106.02%	105.19%	104.65%	103.55%	102.73%	101.91%
2003 / 1	101	-	12.37%	14.32%	25.59%	24.91%	32.26%	33.11%	33.01%	92.91%	92.76%	97.47%	97.98%	97.67%	97.52%	97.52%	97.52%	97.52%	97.52%	97.52%	97.52%	97.52%	100.00%	100.00%	100.00%
2003 / 2	125	5.04%	11.14%	12.96%	15.75%	15.70%	15.53%	15.48%	33.69%	36.48%	36.48%	51.20%	87.24%	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	90	3.44%	10.12%	8.86%	9.11%	9.75%	10.59%	11.06%	11.08%	11.84%	11.84%	11.84%	75.38%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	8	84.65%	134.66%	102.29%	110.12%	110.12%	110.12%	110.12%	110.12%	105.39%	105.39%	105.39%	105.39%	105.39%	105.39%	105.39%	104.27%	104.27%	104.27%	104.27%	103.66%	101.83%	100.73%	100.55%	100.00%
2005 / 1	61	10.08%	14.49%	19.81%	53.10%	51.59%	50.52%	105.39%	105.15%	103.91%	102.68%	101.45%	101.23%	100.66%	100.49%	100.49%	100.49%	100.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	31	4.64%	29.77%	32.35%	32.35%	32.35%	32.35%	32.35%	51.68%	51.68%	51.68%	51.68%	51.68%	51.68%	51.68%	51.68%	51.68%	51.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	30	39.17%	52.72%	50.27%	74.70%	75.54%	75.54%	75.54%	75.54%	75.30%	75.17%	101.63%	101.43%	101.24%	101.07%	100.84%	100.72%	100.60%	100.48%	100.38%	100.26%	100.16%	100.02%	100.00%	100.00%
2006 / 2	19	-	-	19.40%	20.70%	20.70%	20.70%	22.00%	22.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	34	6.83%	8.46%	8.46%	8.46%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%
2007 / 2	106	-	-	-	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%	5.92%
2008 / 1	9	43.62%	67.28%	75.68%	173.66%	173.66%	173.66%	173.66%	173.66%	173.66%	170.23%	165.09%	161.66%	156.53%	154.81%	154.81%	151.39%	147.96%	145.68%	144.54%	144.54%	143.96%	142.25%	140.54%	138.83%
2008 / 2	(0)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	103	-	3.21%	4.77%	4.96%	4.96%	4.96%	4.96%	4.96%	5.02%	5.02%	5.32%	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%
2009 / 2	185	2.67%	4.19%	5.63%	5.63%	5.36%	5.49%	5.74%	5.74%	5.74%	5.74%	30.05%	47.64%	47.85%	54.72%	54.72%	54.72%	54.72%	54.72%	54.72%	103.33%	97.93%	112.71%	112.24%	111.77%
2010 / 1	73	6.44%	17.27%	17.08%	39.68%	39.68%	39.68%	39.68%	39.68%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%
2010 / 2	298	-	0.65%	3.81%	3.81%	4.07%	7.76%	17.82%	17.82%	17.85%	17.85%	17.85%	17.85%	17.85%	17.85%	25.90%	29.25%	29.25%	29.25%	29.25%	29.25%	29.25%	100.00%	100.00%	100.00%
2011 / 1	23	33.53%	47.07%	52.75%	48.20%	52.59%	52.59%	52.59%	52.59%	52.59%	52.59%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	100.00%	100.00%	100.00%
2011 / 2	272	3.59%	5.05%	5.25%	5.32%	5.64%	5.93%	5.98%	6.25%	42.02%	42.71%	42.71%	57.44%	57.44%	57.44%	57.44%	69.59%	69.59%	69.59%	69.59%	69.59%	69.59%	100.00%	100.00%	100.00%
2012 / 1	146	4.25%	4.46%	7.85%	12.26%	12.46%	12.49%	12.54%	50.19%	50.19%	50.33%	50.33%	50.33%	50.33%	50.33%	50.33%	50.33%	50.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	440	2.01%	3.17%	3.84%	5.22%	5.90%	11.77%	11.88%	12.44%	35.63%	36.16%	36.16%	36.16%	79.54%	79.54%	79.54%	79.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	89	-	7.11%	24.87%	17.34%	17.97%	71.81%	71.97%	71.97%	71.97%	71.97%	71.97%	71.83%	127.87%	100.45%	100.36%	100.25%	100.20%	100.11%	100.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 2	102	13.19%	14.32%	19.41%	19.58%	19.73%	19.73%	19.73%	19.73%	19.73%	19.73%	68.68%	68.68%	68.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 1	73	4.26%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	76.01%	76.01%	76.01%	76.01%	76.01%	76.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 2	8	-	-	8.64%	8.64%	99.16%	99.16%	99.16%	98.94%	98.94%	110.12%	102.52%	101.25%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%
2015 / 1	303	1.26%	1.92%	2.30%	2.87%	2.88%	2.72%	2.72%	10.96%	86.81%	86.81%	86.81%	86.81%	86.81%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 2	30	6.24%	19.70%	29.12%	29.12%	29.12%	25.55%	25.55%	25.55%	25.55%	25.67%	25.67%	25.67%	25.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--
2016 / 1	27	15.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--
2016 / 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%	--	--	--	--	--	--	--
2017 / 1	116	-	-	2.46%	2.46%	2.56%	2.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--
2017 / 2	139	11.00%	11.00%	11.14%	11.06%	10.84%	10.76%	10.76%	13.54%	13.71%	13.71%	13.71%	13.67%	13.67%	13.80%	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	28	13.13%	13.13%	13.13%	22.70%	22.70%	22.70%	22.70%	32.07%	23.59%	23.59%	23.59%	23.59%	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	59	-	-	7.09%	12.40%	12.64%	12.64%	12.64%	12.64%	12.64%	12.64%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	68	-	-	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	84	5.60%	5.60%	9.96%	9.96%	9.96%	10.93%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	104	20.47%	28.97%	29.35%	29.35%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	128	-	5.64%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	119	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	140	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Uninsured Automobile**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	3	0	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995 / 2	191	3	16	17	45	45	45	45	44	44	44	44	45	135	135	135	135	135	135	192	192	192	192	191	191
1996 / 1	37	4	7	7	12	12	12	11	11	10	7	6	19	19	18	18	17	17	17	17	17	17	17	17	17
1996 / 2	198	4	9	9	10	10	10	185	186	186	198	198	198	198	198	198	198	198	198	198	198	198	198	198	198
1997 / 1	51	1	5	7	7	7	7	7	7	7	8	8	8	8	8	51	51	51	51	51	51	51	51	51	51
1997 / 2	185	4	7	11	11	11	26	144	144	144	145	145	145	145	185	185	185	185	185	185	185	185	185	185	185
1998 / 1	20	-	2	10	10	11	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1998 / 2	52	9	15	16	16	16	16	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
1999 / 1	25	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	25
1999 / 2	108	9	27	29	30	32	69	69	70	109	109	109	109	109	109	109	108	108	108	108	108	108	108	108	108
2000 / 1	117	1	2	5	40	41	40	67	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117
2000 / 2	9	12	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2001 / 1	44	-	3	3	24	25	25	25	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
2001 / 2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2002 / 1	133	15	12	12	17	17	18	34	61	62	73	72	132	132	132	132	132	134	134	134	134	134	134	134	134
2002 / 2	73	-	3	8	9	58	58	58	58	58	57	57	57	73	73	73	79	79	78	78	77	77	76	75	75
2003 / 1	101	-	12	14	26	25	32	33	33	94	93	98	99	98	98	98	98	98	98	98	98	98	101	101	101
2003 / 2	125	6	14	16	20	20	19	19	42	46	46	64	109	125	125	125	125	125	125	125	125	125	125	125	125
2004 / 1	90	3	9	8	8	9	10	10	10	11	11	11	68	90	90	90	90	90	90	90	90	90	90	90	90
2004 / 2	8	7	11	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	8	8	8	8	8
2005 / 1	61	6	9	12	32	31	31	64	64	63	62	62	62	61	61	61	61	61	61	61	61	61	61	61	61
2005 / 2	31	1	9	10	10	10	10	10	16	16	16	16	16	16	16	16	16	16	31	31	31	31	31	31	31
2006 / 1	30	12	16	15	22	23	23	23	23	23	23	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2006 / 2	19	-	-	4	4	4	4	4	4	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2007 / 1	34	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2007 / 2	106	-	-	-	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	6	6	6	6	6	6
2008 / 1	9	4	6	7	15	15	15	15	15	15	15	14	14	14	14	14	13	13	13	13	13	13	12	12	12
2008 / 2	(0)	-	6	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2009 / 1	103	-	3	5	5	5	5	5	5	5	5	5	103	103	103	103	103	103	103	103	103	103	103	103	103
2009 / 2	185	5	8	10	10	10	10	11	11	11	11	56	88	89	101	101	101	101	101	101	191	181	209	208	207
2010 / 1	73	5	13	12	29	29	29	29	29	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74
2010 / 2	298	-	2	11	11	12	23	53	53	53	53	53	53	53	53	77	87	87	87	87	87	87	298	298	298
2011 / 1	23	8	11	12	11	12	12	12	12	12	12	20	20	20	20	20	20	20	20	20	20	23	23	23	23
2011 / 2	272	10	14	14	14	15	16	16	17	114	116	116	156	156	156	156	189	189	189	189	189	189	272	272	272
2012 / 1	146	6	7	11	18	18	18	18	73	73	74	74	74	74	74	74	74	146	146	146	146	146	146	146	146
2012 / 2	440	9	14	17	23	26	52	52	55	157	159	159	159	350	350	350	350	440	440	440	440	440	440	440	440
2013 / 1	89	-	6	22	15	16	64	64	64	64	64	64	114	90	89	89	89	89	89	89	89	89	89	89	89
2013 / 2	102	13	15	20	20	20	20	20	20	20	70	70	70	102	102	102	102	102	102	102	102	102	102	102	102
2014 / 1	73	3	5	5	5	5	5	5	5	5	5	55	55	55	55	55	55	73	73	73	73	73	73	73	73
2014 / 2	8	-	-	1	1	8	8	8	8	8	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2015 / 1	303	4	6	7	9	9	8	8	33	263	263	263	263	263	303	303	303	303	303	303	303	303	303	303	303
2015 / 2	30	2	6	9	9	9	8	8	8	8	8	8	8	8	30	30	30	30	30	30	30	30	30	--	--
2016 / 1	27	4	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	--	--	--	--
2016 / 2	4	-	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	--	--	--	--	--	--
2017 / 1	116	-	-	3	3	3	3	116	116	116	116	116	116	116	116	116	116	--	--	--	--	--	--	--	--
2017 / 2	139	15	15	15	15	15	15	15	19	19	19	19	19	19	19	--	--	--	--	--	--	--	--	--	--
2018 / 1	28	4	4	4	6	6	6	6	9	7	7	7	7	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	59	-	-	4	7	8	8	8	8	8	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	68	-	-	0	0	0	0	0	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	84	5	5	8	8	8	9	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	104	21	30	31	31	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	128	-	7	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	119	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	140	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
prem liab	137																								

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Accident Benefits**
Coverage: **Uninsured Automobile**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age — **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	3	0	4	-	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	191	3	14	1	28	-	(0)	(0)	(0)	-	-	-	0	90	-	-	-	-	-	58	-	(0)	(0)	(0)	(0)
1996 / 1	37	4	3	-	6	(0)	(1)	(0)	(0)	(1)	(4)	(0)	13	(1)	(1)	(0)	(1)	0	-	-	-	-	-	-	-
1996 / 2	198	4	5	1	1	-	-	175	1	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	51	1	3	2	-	-	0	-	-	-	1	0	0	0	1	43	-	-	-	-	-	-	-	-	-
1997 / 2	185	4	4	4	-	-	15	118	0	-	0	-	-	-	40	-	-	-	-	-	-	-	-	-	-
1998 / 1	20	-	2	8	0	1	10	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	52	9	6	1	(0)	(0)	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	25	3	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23
1999 / 2	108	9	19	2	1	1	37	1	0	40	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0	(0)	(0)	-	-	-
2000 / 1	117	1	1	3	35	1	(1)	26	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	9	12	(2)	-	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	44	-	3	0	21	0	0	(0)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	133	15	(2)	(0)	5	0	0	16	27	1	11	(0)	60	(0)	(0)	(0)	(0)	2	(0)	(0)	(0)	(0)	(0)	-	(0)
2002 / 2	73	-	3	5	1	50	(0)	(0)	(0)	(0)	(0)	(0)	(0)	16	-	-	6	(0)	(1)	(0)	(1)	(0)	(1)	(1)	(1)
2003 / 1	101	-	12	2	11	(1)	7	1	(0)	60	(0)	5	1	(0)	(0)	-	-	-	-	-	-	-	3	-	-
2003 / 2	125	6	8	2	4	(0)	(0)	(0)	23	4	-	18	45	16	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	90	3	6	(1)	0	1	1	0	0	1	-	-	58	22	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	8	7	4	(3)	1	-	-	-	-	(0)	-	-	-	-	-	-	(0)	-	-	-	(0)	(0)	(0)	(0)	(0)
2005 / 1	61	6	3	3	20	(1)	(1)	33	(0)	(1)	(1)	(1)	(0)	(0)	(0)	-	-	-	(0)	-	-	-	-	-	-
2005 / 2	31	1	8	1	-	-	-	-	6	-	-	-	-	-	-	-	-	-	15	-	-	-	-	-	-
2006 / 1	30	12	4	(1)	7	0	-	-	-	(0)	(0)	8	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-
2006 / 2	19	-	-	4	0	-	-	0	-	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	34	2	1	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	106	-	-	-	0	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-
2008 / 1	9	4	2	1	9	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	(0)
2008 / 2	(0)	-	6	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	103	-	3	2	0	-	-	-	-	0	-	0	98	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	185	5	3	3	-	(1)	0	0	-	-	-	45	33	0	13	-	-	-	-	-	90	(10)	27	(1)	(1)
2010 / 1	73	5	8	(0)	17	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	298	-	2	9	-	1	11	30	-	0	-	-	-	-	-	24	10	-	-	-	-	-	211	-	-
2011 / 1	23	8	3	1	(1)	1	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	2	-	-	-
2011 / 2	272	10	4	1	0	1	1	0	1	97	2	-	40	-	-	-	33	-	-	-	-	-	83	-	-
2012 / 1	146	6	0	5	6	0	0	0	55	-	0	-	-	-	-	-	0	72	-	-	-	-	-	-	-
2012 / 2	440	9	5	3	6	3	26	1	2	102	2	-	-	191	-	-	-	90	-	-	-	-	-	-	-
2013 / 1	89	-	6	16	(7)	1	48	0	-	-	-	(0)	50	(24)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-
2013 / 2	102	13	1	5	0	0	-	-	-	-	50	-	-	32	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	73	3	2	-	-	-	-	-	-	-	-	50	-	-	-	-	-	18	-	-	-	-	-	-	-
2014 / 2	8	-	-	1	-	7	-	-	(0)	-	1	(1)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	303	4	2	1	2	0	(0)	-	25	230	-	-	-	-	40	-	-	-	-	-	-	-	-	-	-
2015 / 2	30	2	4	3	-	-	(1)	-	-	-	0	-	-	-	23	-	-	-	-	-	-	-	-	-	-
2016 / 1	27	4	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	4	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	116	-	-	3	-	0	-	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	139	15	-	0	(0)	(0)	(0)	-	4	0	-	-	(0)	-	0	8	8	11	11	11	11	6	6	6	6
2018 / 1	28	4	-	-	3	-	-	-	3	(2)	-	-	-	1	1	1	1	2	2	2	2	1	1	1	1
2018 / 2	59	-	-	4	3	0	-	-	-	-	-	10	10	2	2	2	2	2	2	2	2	1	1	1	1
2019 / 1	68	-	-	0	-	-	-	-	-	10	10	10	10	2	2	2	2	2	2	2	2	1	1	1	1
2019 / 2	84	5	-	4	-	-	1	14	6	8	8	8	8	1	1	1	1	2	2	2	2	1	1	1	1
2020 / 1	104	21	9	0	-	13	9	9	4	5	5	5	5	1	1	1	1	1	1	1	1	1	1	1	1
2020 / 2	128	-	7	15	18	16	10	11	5	7	7	7	7	1	1	1	1	2	2	2	2	1	1	1	1
2021 / 1	119	2	8	14	16	14	9	10	5	6	6	6	6	1	1	1	1	1	1	1	1	1	1	1	1
2021 / 2	140	2	10	16	19	17	11	12	5	7	7	7	7	1	1	1	1	2	2	2	2	1	1	1	1
prem liab	137	2	9	16	19	16	11	12	5	7	7	7	7	1	1	1	1	2	2	2	2	1	1	1	1

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Underinsured Motorist**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
applicable	AY with minimum		2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2	2003 / 2
periods		median	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**88.57%**	**88.73%**	**90.00%**	**90.00%**	**91.30%**	**91.31%**	**92.65%**	**92.65%**	**94.03%**	**94.03%**	**95.46%**	**95.46%**	**95.39%**	**95.39%**	**95.32%**	**96.88%**	**96.83%**	**96.83%**	**96.78%**	**96.78%**	**96.73%**	**96.73%**	**96.67%**	**96.67%**
		maximum	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum		1986 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20		65.00%	65.00%	70.00%	70.00%	75.00%	75.01%	80.01%	80.01%	85.01%	85.01%	90.01%	90.01%	90.01%	90.01%	90.01%	95.01%	95.01%	95.01%	95.01%	95.01%	95.01%	95.01%	95.01%	95.01%
averages	**20 x hi/lo**		**66.67%**	**66.67%**	**72.22%**	**72.22%**	**77.78%**	**77.79%**	**83.35%**	**83.35%**	**88.90%**	**88.90%**	**94.46%**	**94.46%**	**94.46%**	**94.46%**	**94.46%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**		-	-	-	-	-	**0.05%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**
"n" data	14		57.14%	57.14%	64.29%	64.29%	71.43%	71.44%	71.45%	71.45%	78.59%	78.59%	85.73%	85.73%	85.73%	85.73%	85.73%	92.88%	92.88%	92.88%	92.88%	92.88%	92.88%	92.88%	92.88%	92.88%
points;	**14 x hi/lo**		**58.33%**	**58.33%**	**66.67%**	**66.67%**	**75.00%**	**75.01%**	**75.02%**	**75.02%**	**83.35%**	**83.35%**	**91.69%**	**91.69%**	**91.69%**	**91.69%**	**91.69%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**		-	-	-	-	-	**0.13%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**0.08%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**
is within the	10		50.00%	50.00%	60.00%	60.00%	60.00%	60.02%	70.03%	70.03%	80.03%	80.03%	90.03%	90.03%	90.03%	90.03%	80.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%
"n" data	**10 x hi/lo**		**50.00%**	**50.00%**	**62.50%**	**62.50%**	**62.50%**	**62.52%**	**75.03%**	**75.03%**	**87.53%**	**87.53%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**87.53%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**		-	-	-	-	-	**0.13%**	**0.23%**	**0.23%**	**0.24%**	**0.24%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.08%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**	**67.77%**
decimals	6		16.67%	16.67%	33.33%	33.33%	50.00%	50.00%	66.67%	66.67%	83.33%	83.33%	100.00%	100.00%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%	83.38%
(1 or 2)	**6 x hi/lo**		-	-	**25.00%**	**25.00%**	**50.00%**	**50.00%**	**75.00%**	**75.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**		-	-	-	-	-	-	-	-	-	-	**100.00%**	**100.00%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**0.25%**	**67.77%**	**67.77%**
	user input		0.01%	0.20%	0.65%	2.71%	5.00%	11.16%	14.90%	22.99%	30.44%	37.89%	45.33%	52.78%	55.83%	58.88%	61.92%	64.97%	68.04%	71.10%	74.17%	77.23%	80.26%	83.30%	86.33%	89.36%
selected:	based on:	**Using BI emergence**	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**		**0.01%**	**0.20%**	**0.65%**	**2.71%**	**5.00%**	**11.16%**	**14.90%**	**22.99%**	**30.44%**	**37.89%**	**45.33%**	**52.78%**	**55.83%**	**58.88%**	**61.92%**	**64.97%**	**68.04%**	**71.10%**	**74.17%**	**77.23%**	**80.26%**	**83.30%**	**86.33%**	**89.36%**
	implied increm'l pd to beg unpd		**0.01%**	**0.19%**	**0.45%**	**2.07%**	**2.35%**	**6.48%**	**4.21%**	**9.51%**	**9.67%**	**10.71%**	**11.99%**	**13.62%**	**6.45%**	**6.90%**	**7.41%**	**8.00%**	**8.75%**	**9.59%**	**10.61%**	**11.86%**	**13.32%**	**15.36%**	**18.15%**	**22.18%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 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%
1996 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 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%
1997 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 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%
1998 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 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%
1999 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 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%
2000 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 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%
2015 / 1	100	-	-	-	-	-	0.15%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
2015 / 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%	--	--
2016 / 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%	--	--	--	--
2016 / 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%	--	--	--	--	--	--
2017 / 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%	--	--	--	--	--	--	--	--
2017 / 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%	--	--	--	--	--	--	--	--	--	--
2018 / 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%	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	2	-	-	-	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	4	-	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	9	-	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	19	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	22	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	23	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Underinsured Motorist**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1979 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1979 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210	210	210	210	210	210	210	210	210
2013 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	100	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	--	--
2016 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	9	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	22	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	23	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Underinsured Motorist**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age — **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	100	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	2	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019 / 1	4	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019 / 2	9	-	-	-	-	-	-	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
2020 / 1	19	-	-	-	-	0	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2020 / 2	22	-	-	0	0	0	1	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
2021 / 1	20	0	0	0	0	0	1	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
2021 / 2	23	0	0	0	0	1	1	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
prem liab	25	0	0	0	1	1	2	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Collision**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	55.78%	86.82%	87.25%	94.22%	94.14%	94.53%	95.43%	95.43%	95.43%	95.43%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%	96.19%
applicable		AY with minimum	1986 / 1	1990 / 1	1986 / 2	1986 / 2	1995 / 1	1986 / 2	1986 / 2	1992 / 2	1992 / 2	1992 / 2	1992 / 2	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1	1992 / 1
periods		median	37.86%	87.51%	103.16%	101.31%	100.44%	100.20%	100.10%	100.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**37.37%**	**87.07%**	**103.68%**	**102.27%**	**101.29%**	**100.52%**	**100.40%**	**100.27%**	**100.32%**	**100.27%**	**100.18%**	**100.20%**	**100.15%**	**100.14%**	**100.14%**	**100.08%**	**100.09%**	**100.09%**	**100.07%**	**100.06%**	**100.05%**	**100.05%**	**100.06%**	**100.04%**
		maximum	59.58%	110.98%	121.65%	117.88%	114.84%	109.18%	108.07%	108.07%	110.53%	110.53%	107.81%	107.71%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%
		AY with maximum	1996 / 1	2014 / 1	2019 / 2	2019 / 2	2019 / 2	2010 / 1	2007 / 1	2007 / 1	1997 / 2	1997 / 2	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1	2007 / 1
factor		20	42.20%	92.74%	111.00%	105.84%	103.60%	101.33%	100.78%	100.11%	100.04%	99.90%	100.11%	100.12%	100.12%	100.13%	100.12%	100.00%	100.29%	100.31%	100.31%	100.31%	100.31%	100.31%	100.31%	100.25%
averages		**20 x hi/lo**	**42.73%**	**93.64%**	**110.93%**	**105.59%**	**103.34%**	**101.09%**	**100.66%**	**100.06%**	**100.08%**	**100.01%**	**100.04%**	**100.00%**	**100.00%**	**100.01%**	**100.00%**	**100.00%**	**100.05%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.07%**	**100.00%**
using latest		**wghted 20**	**40.44%**	**91.42%**	**110.74%**	**105.99%**	**103.43%**	**101.02%**	**100.75%**	**100.02%**	**100.00%**	**99.82%**	**100.06%**	**100.04%**	**100.04%**	**100.05%**	**100.05%**	**99.98%**	**100.19%**	**100.20%**	**100.22%**	**100.22%**	**100.23%**	**100.23%**	**100.24%**	**100.19%**
"n" data		14	40.98%	91.93%	111.46%	106.17%	103.61%	101.16%	100.84%	99.90%	99.97%	99.81%	100.01%	99.95%	99.95%	99.96%	99.95%	99.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.09%	100.00%
points;		**14 x hi/lo**	**41.58%**	**93.15%**	**111.33%**	**105.78%**	**103.23%**	**101.02%**	**100.67%**	**99.79%**	**100.04%**	**99.96%**	**100.01%**	**99.99%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"		**wghted 14**	**39.50%**	**90.50%**	**111.15%**	**106.39%**	**103.62%**	**101.06%**	**100.78%**	**99.91%**	**99.95%**	**99.76%**	**100.00%**	**99.95%**	**99.95%**	**99.96%**	**99.95%**	**99.94%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.05%**	**100.00%**
is within the		10	37.37%	90.01%	111.30%	107.11%	103.26%	100.61%	100.80%	99.94%	99.90%	99.72%	99.99%	99.93%	99.93%	99.93%	99.93%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data		**10 x hi/lo**	**38.01%**	**91.91%**	**111.07%**	**106.78%**	**102.61%**	**100.57%**	**100.84%**	**99.80%**	**99.97%**	**99.92%**	**99.99%**	**99.98%**	**99.99%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points		**wghted 10**	**36.02%**	**88.67%**	**111.00%**	**107.22%**	**103.34%**	**100.60%**	**100.79%**	**99.94%**	**99.88%**	**99.68%**	**99.99%**	**99.94%**	**99.93%**	**99.94%**	**99.94%**	**99.93%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals		6	34.08%	87.36%	114.45%	109.67%	104.70%	100.73%	100.32%	99.50%	99.68%	99.55%	99.98%	99.88%	99.88%	99.89%	99.89%	99.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)		**6 x hi/lo**	**34.46%**	**89.85%**	**115.56%**	**108.67%**	**103.57%**	**100.86%**	**100.50%**	**99.47%**	**99.77%**	**99.87%**	**99.98%**	**99.96%**	**99.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2		**wghted 6**	**32.75%**	**85.76%**	**114.25%**	**109.78%**	**105.09%**	**100.77%**	**100.36%**	**99.52%**	**99.67%**	**99.49%**	**99.99%**	**99.90%**	**99.90%**	**99.91%**	**99.91%**	**99.90%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
		user input						100.61%	100.58%	100.55%	100.52%	100.49%	100.45%	100.42%	100.38%	100.35%	100.31%	100.28%	100.24%	100.21%	100.17%	100.14%	100.10%	100.07%	100.03%	100.00%
									user is interpolation to 72																	
selected:		based on:	6	6	10 x hi/lo	10 x hi/lo	10 x hi/lo	10	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.		**select value:**	**34.08%**	**87.36%**	**111.07%**	**106.78%**	**102.61%**	**100.61%**	**100.58%**	**100.55%**	**100.52%**	**100.49%**	**100.45%**	**100.42%**	**100.38%**	**100.35%**	**100.31%**	**100.28%**	**100.24%**	**100.21%**	**100.17%**	**100.14%**	**100.10%**	**100.07%**	**100.03%**	**100.00%**
		implied increm'l pd to beg unpd	**34.08%**	**80.83%**	**187.58%**	**38.75%**	**61.50%**	**76.63%**	**4.92%**	**5.17%**	**5.45%**	**5.77%**	**8.16%**	**6.67%**	**9.52%**	**7.89%**	**11.43%**	**9.68%**	**14.29%**	**12.50%**	**19.05%**	**17.65%**	**28.57%**	**30.00%**	**57.14%**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	175	39.14%	68.26%	93.93%	94.24%	94.22%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%	100.86%
1995 / 2	219	36.11%	88.69%	99.82%	100.07%	100.02%	100.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 1	244	59.58%	93.57%	104.60%	101.86%	102.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 2	273	32.80%	82.45%	105.84%	101.22%	99.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	275	43.89%	74.80%	87.62%	100.32%	99.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 2	285	15.45%	67.86%	95.42%	100.66%	100.66%	100.09%	100.09%	100.09%	110.53%	110.53%	105.09%	104.74%	104.04%	103.51%	103.51%	102.46%	102.11%	102.11%	101.23%	100.53%	100.00%	100.00%	100.00%	100.00%
1998 / 1	236	43.53%	89.90%	102.73%	102.48%	99.88%	99.88%	99.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 2	182	50.19%	85.13%	108.45%	107.02%	100.05%	100.05%	100.05%	100.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 1	249	50.06%	95.87%	98.84%	100.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 2	318	36.57%	98.52%	107.43%	103.91%	102.75%	102.99%	102.99%	102.99%	102.99%	102.99%	102.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 1	219	51.47%	71.72%	98.51%	99.55%	99.64%	99.64%	99.64%	100.00%	100.00%	100.00%	100.00%	100.00%	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	405	39.08%	90.98%	103.04%	104.21%	101.53%	100.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	304	36.25%	85.63%	95.41%	98.07%	98.07%	98.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	423	48.53%	104.75%	103.77%	100.27%	100.27%	100.27%	100.31%	100.31%	100.31%	100.31%	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%
2002 / 1	274	33.15%	91.81%	103.60%	100.25%	100.18%	100.23%	100.23%	100.23%	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%	100.00%	100.00%
2002 / 2	774	37.79%	86.94%	100.17%	100.40%	100.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	572	32.91%	87.26%	100.26%	100.36%	101.31%	100.45%	100.04%	100.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	687	39.42%	87.93%	97.83%	98.50%	99.36%	98.62%	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%
2004 / 1	504	54.01%	87.51%	101.21%	100.97%	100.03%	100.20%	100.09%	100.09%	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%
2004 / 2	834	23.24%	82.96%	101.31%	100.47%	99.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	695	38.92%	94.06%	104.15%	101.31%	100.54%	100.10%	100.10%	100.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	696	30.82%	80.79%	103.71%	101.49%	100.43%	100.64%	100.62%	100.62%	100.25%	100.25%	100.23%	100.21%	100.20%	100.18%	100.16%	100.16%	100.13%	100.10%	100.07%	100.07%	100.05%	100.04%	100.04%	100.01%
2006 / 1	395	35.93%	97.60%	101.14%	100.46%	100.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	346	34.09%	86.07%	103.51%	99.63%	99.74%	99.74%	99.74%	100.69%	100.69%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	469	55.21%	98.25%	105.89%	104.17%	108.53%	108.53%	108.07%	108.07%	107.81%	107.81%	107.81%	107.71%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%	104.90%
2007 / 2	262	24.37%	86.05%	101.24%	100.04%	102.48%	101.75%	101.75%	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%
2008 / 1	271	39.77%	83.98%	99.17%	99.39%	100.84%	100.26%	100.26%	100.26%	100.26%	100.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	408	24.83%	70.85%	100.46%	102.91%	101.81%	101.50%	101.50%	102.07%	102.07%	102.07%	102.07%	103.12%	103.12%	103.12%	103.12%	100.83%	100.83%	101.22%	101.22%	101.22%	101.22%	101.22%	101.22%	100.00%
2009 / 1	346	54.96%	102.67%	102.28%	101.54%	101.54%	101.08%	100.99%	100.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	517	42.67%	90.88%	106.20%	100.51%	100.24%	98.82%	99.25%	99.72%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	420	49.93%	101.80%	105.42%	107.92%	108.33%	109.18%	100.75%	100.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	494	46.83%	103.32%	120.99%	113.66%	111.00%	101.43%	102.01%	102.01%	100.64%	100.25%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	443	56.09%	94.11%	105.61%	101.52%	100.49%	100.83%	100.94%	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%	100.00%	100.00%
2011 / 2	686	35.50%	93.99%	107.37%	104.78%	101.11%	100.84%	100.58%	100.55%	100.45%	100.36%	100.25%	100.10%	100.05%	100.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 1	579	46.76%	87.68%	104.94%	101.55%	100.93%	100.31%	100.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	1,066	35.45%	89.41%	101.62%	98.37%	99.52%	97.68%	98.50%	99.75%	100.33%	99.95%	99.95%	99.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	799	58.61%	108.75%	118.98%	110.66%	108.49%	105.78%	105.28%	100.22%	99.99%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 2	768	37.74%	93.72%	119.41%	105.09%	103.64%	101.44%	99.77%	99.24%	100.37%	100.22%	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%
2014 / 1	814	56.27%	110.98%	106.23%	101.36%	100.46%	100.48%	100.19%	99.95%	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%
2014 / 2	1,052	46.92%	94.39%	109.02%	104.85%	105.31%	102.51%	102.83%	102.63%	100.60%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 1	1,020	58.93%	97.54%	112.79%	103.91%	102.04%	99.54%	100.17%	99.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 2	1,126	37.93%	84.09%	105.57%	101.13%	96.94%	98.24%	100.27%	100.42%	100.25%	99.93%	99.93%	99.93%	99.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2016 / 1	963	53.80%	101.41%	110.62%	107.39%	105.07%	103.29%	102.82%	100.04%	100.17%	99.92%	99.92%	99.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--
2016 / 2	1,534	33.23%	88.90%	104.41%	105.54%	100.40%	100.63%	100.08%	100.07%	100.07%	100.07%	100.07%	100.07%	100.07%	100.07%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--
2017 / 1	935	41.79%	99.91%	105.71%	99.04%	99.08%	98.36%	98.42%	98.42%	99.69%	99.38%	99.38%	99.38%	99.26%	99.26%	99.26%	99.26%	--	--	--	--	--	--	--	--
2017 / 2	999	40.45%	85.68%	120.99%	110.42%	105.57%	102.59%	101.48%	100.70%	100.40%	100.40%	99.99%	99.99%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2018 / 1	992	39.13%	95.94%	107.37%	107.14%	101.76%	99.55%	99.40%	99.06%	99.16%	100.09%	100.59%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	1,286	24.58%	73.04%	102.77%	105.45%	103.83%	100.66%	101.29%	98.65%	98.61%	97.41%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	1,028	50.79%	106.49%	115.35%	108.07%	103.10%	102.09%	101.24%	100.10%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	1,243	24.81%	89.99%	121.65%	117.88%	114.84%	101.13%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	1,058	49.30%	100.41%	118.54%	109.06%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	1,304	15.85%	58.28%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	1,067	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	1,391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Collision**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	175	69	120	165	165	165	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177
1995 / 2	219	79	194	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219
1996 / 1	244	146	229	256	249	250	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1996 / 2	273	90	225	289	277	272	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273
1997 / 1	275	121	206	241	276	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275	275
1997 / 2	285	44	193	272	287	287	285	285	285	315	315	299	298	296	295	295	292	291	291	288	286	285	285	285	285
1998 / 1	236	103	212	243	242	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
1998 / 2	182	91	155	197	195	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182
1999 / 1	249	125	239	246	250	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249
1999 / 2	318	116	313	341	330	326	327	327	327	327	327	327	318	318	318	318	318	318	318	318	318	318	318	318	318
2000 / 1	219	113	157	215	218	218	218	218	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219
2000 / 2	405	158	369	417	422	411	406	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405
2001 / 1	304	110	260	290	298	298	301	304	304	304	304	304	304	304	304	304	304	304	304	304	304	304	304	304	304
2001 / 2	423	205	443	439	424	424	424	424	424	424	424	424	423	423	423	423	423	423	423	423	423	423	423	423	423
2002 / 1	274	91	252	284	275	275	275	275	275	275	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274
2002 / 2	774	293	673	775	777	778	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774
2003 / 1	572	188	499	573	574	579	574	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572
2003 / 2	687	271	604	672	676	682	677	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687
2004 / 1	504	272	441	510	509	504	505	505	505	504	504	504	504	504	504	504	504	504	504	504	504	504	504	504	504
2004 / 2	834	194	692	845	838	833	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834
2005 / 1	695	271	654	724	705	699	696	696	696	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695
2005 / 2	696	215	563	722	707	699	701	701	701	698	698	698	698	698	698	697	697	697	697	697	697	697	697	697	696
2006 / 1	395	142	385	399	397	396	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395
2006 / 2	346	118	298	359	345	346	346	346	349	349	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346
2007 / 1	469	259	461	497	489	509	509	507	507	506	506	506	506	492	492	492	492	492	492	492	492	492	492	492	492
2007 / 2	262	64	226	265	262	269	267	267	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
2008 / 1	271	108	228	269	270	274	272	272	272	272	272	271	271	271	271	271	271	271	271	271	271	271	271	271	271
2008 / 2	408	101	289	410	420	416	414	414	417	417	417	417	421	421	421	421	412	412	413	413	413	413	413	413	408
2009 / 1	346	190	355	354	351	351	349	349	349	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346
2009 / 2	517	221	470	549	520	518	511	513	516	517	517	517	517	517	517	517	517	517	517	517	517	517	517	517	517
2010 / 1	420	209	427	442	453	455	458	423	423	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420	420
2010 / 2	494	231	511	598	562	549	501	504	504	497	495	494	494	494	494	494	494	494	494	494	494	494	494	494	494
2011 / 1	443	248	416	467	449	445	446	447	445	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443
2011 / 2	686	244	645	737	719	694	692	690	690	689	689	688	687	687	687	686	686	686	686	686	686	686	686	686	686
2012 / 1	579	271	508	607	588	584	581	581	579	579	579	579	579	579	579	579	579	579	579	579	579	579	579	579	579
2012 / 2	1,066	378	953	1,084	1,049	1,061	1,042	1,050	1,064	1,070	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066	1,066
2013 / 1	799	468	868	950	884	866	845	841	800	798	798	798	798	799	799	799	799	799	799	799	799	799	799	799	799
2013 / 2	768	290	720	917	807	796	779	766	762	771	770	768	768	768	768	768	768	768	768	768	768	768	768	768	768
2014 / 1	814	458	903	865	825	818	818	816	814	814	814	814	814	814	814	814	814	814	814	814	814	814	814	814	814
2014 / 2	1,052	493	993	1,146	1,103	1,107	1,078	1,081	1,079	1,058	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052
2015 / 1	1,020	601	994	1,150	1,059	1,040	1,015	1,021	1,013	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020
2015 / 2	1,126	427	947	1,189	1,139	1,092	1,107	1,129	1,131	1,129	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	--	--
2016 / 1	963	518	976	1,065	1,034	1,012	995	990	963	965	962	962	962	963	963	963	963	963	963	963	963	--	--	--	--
2016 / 2	1,534	510	1,364	1,602	1,619	1,540	1,544	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,534	1,534	1,534	--	--	--	--	--	--
2017 / 1	935	391	934	989	926	926	920	920	920	932	929	929	928	928	928	928	928	--	--	--	--	--	--	--	--
2017 / 2	999	404	856	1,208	1,103	1,054	1,025	1,014	1,006	1,003	1,003	999	999	999	999	--	--	--	--	--	--	--	--	--	--
2018 / 1	992	388	952	1,066	1,063	1,010	988	987	983	984	993	998	992	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	1,286	316	939	1,321	1,356	1,335	1,294	1,302	1,269	1,268	1,253	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	1,028	522	1,095	1,186	1,111	1,060	1,050	1,041	1,029	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	1,243	308	1,119	1,512	1,465	1,428	1,257	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	1,058	522	1,062	1,254	1,154	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	1,304	207	760	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	1,067	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	1,391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
prem liab	1,389																								

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Collision**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age — **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	175	69	51	45	1	(0)	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	219	79	115	24	1	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	244	146	83	27	(7)	1	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	273	90	136	64	(13)	(5)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	275	121	85	35	35	(1)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	285	44	149	79	15	-	(2)	-	-	30	-	(16)	(1)	(2)	(2)	-	(3)	(1)	-	(3)	(2)	(2)	-	-	-
1998 / 1	236	103	110	30	(1)	(6)	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	182	91	64	42	(3)	(13)	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	249	125	114	7	3	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	318	116	197	28	(11)	(4)	1	-	-	-	-	-	(10)	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	219	113	44	59	2	0	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	405	158	210	49	5	(11)	(5)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	304	110	150	30	8	0	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	423	205	238	(4)	(15)	-	-	0	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	274	91	161	32	(9)	(0)	0	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	774	293	381	102	2	0	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	572	188	311	74	1	5	(5)	(2)	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	687	271	333	68	5	6	(5)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	504	272	169	69	(1)	(5)	1	(1)	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	834	194	498	153	(7)	(5)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	695	271	384	70	(20)	(5)	(3)	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	696	215	348	160	(15)	(7)	1	(0)	(0)	(3)	(0)	(0)	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	-	(0)	(0)	-	(0)
2006 / 1	395	142	244	14	(3)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	346	118	180	60	(13)	0	-	-	3	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	469	259	202	36	(8)	20	-	(2)	-	(1)	-	-	(1)	(13)	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	262	64	162	40	(3)	6	(2)	-	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	271	108	120	41	1	4	(2)	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	408	101	188	121	10	(4)	(1)	-	2	-	-	-	4	-	-	-	(9)	-	2	-	-	-	-	-	(5)
2009 / 1	346	190	165	(1)	(3)	-	(2)	(0)	-	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	517	221	249	79	(29)	(1)	(7)	2	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	420	209	218	15	11	2	4	(35)	0	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	494	231	279	87	(36)	(13)	(47)	3	-	(7)	(2)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	443	248	168	51	(18)	(5)	2	0	(2)	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	686	244	401	92	(18)	(25)	(2)	(2)	(0)	(1)	(1)	(1)	(1)	(0)	-	(0)	-	-	-	-	-	-	-	-	-
2012 / 1	579	271	237	100	(20)	(4)	(4)	0	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1,066	378	575	130	(35)	12	(20)	9	13	6	(4)	-	-	1	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	799	468	400	82	(66)	(17)	(22)	(4)	(40)	(2)	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	768	290	430	197	(110)	(11)	(17)	(13)	(4)	9	(1)	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	814	458	445	(39)	(40)	(7)	0	(2)	(2)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	1,052	493	499	154	(44)	5	(29)	3	(2)	(21)	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	1,020	601	394	156	(91)	(19)	(25)	6	(9)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	1,126	427	520	242	(50)	(47)	15	23	2	(2)	(4)	-	-	-	1	-	-	-	-	-	-	-	-	-	-
2016 / 1	963	518	458	89	(31)	(22)	(17)	(4)	(27)	1	(2)	-	-	1	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	1,534	510	854	238	17	(79)	4	(8)	(0)	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	0	-
2017 / 1	935	391	543	54	(62)	0	(7)	1	-	12	(3)	-	-	(1)	-	-	-	1	1	1	1	1	1	1	1
2017 / 2	999	404	452	353	(106)	(48)	(30)	(11)	(8)	(3)	0	(4)	-	0	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	992	388	564	113	(2)	(53)	(22)	(2)	(3)	1	9	5	(6)	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	1,286	316	623	382	34	(21)	(41)	8	(34)	(1)	(15)	3	2	3	2	3	2	3	2	3	2	3	2	3	2
2019 / 1	1,028	522	573	91	(75)	(51)	(10)	(9)	(12)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2019 / 2	1,243	308	810	394	(47)	(38)	(171)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2020 / 1	1,058	522	541	192	(100)	(59)	(28)	(0)	(0)	(0)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)
2020 / 2	1,304	207	553	1,021	(185)	(180)	(86)	(1)	(1)	(1)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)
2021 / 1	1,067	364	569	253	(46)	(45)	(21)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2021 / 2	1,391	474	741	330	(60)	(58)	(28)	(0)	(0)	(0)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)
prem liab	1,389	473	740	329	(60)	(58)	(28)	(0)	(0)	(0)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)	(1)	(0)

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Comprehensive**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	-	-	-	4.17%	31.07%	31.07%	31.07%	96.95%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable		AY with minimum	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1989 / 1	1988 / 2	1988 / 2	1988 / 2	2013 / 1	2016 / 1	2016 / 1	2016 / 1	2016 / 1	2016 / 1	2016 / 1	2016 / 1	2016 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods		median	27.28%	78.51%	96.60%	98.98%	99.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**32.58%**	**74.37%**	**93.06%**	**95.74%**	**97.38%**	**97.62%**	**98.21%**	**99.46%**	**99.32%**	**99.28%**	**100.30%**	**100.38%**	**100.39%**	**100.39%**	**100.40%**	**100.40%**	**100.06%**	**100.06%**	**100.06%**	**100.06%**	**100.06%**	**100.06%**	**100.06%**	**100.06%**
		maximum	100.00%	113.36%	133.69%	128.43%	128.43%	121.04%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	102.58%	102.58%	102.58%	102.58%	102.58%	102.58%	102.58%	102.58%
		AY with maximum	1986 / 1	1995 / 2	1999 / 1	1999 / 1	1999 / 1	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1995 / 2	1991 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1	1991 / 1
factor		20	26.85%	72.58%	93.51%	96.10%	99.23%	100.12%	100.17%	100.18%	99.74%	99.88%	99.83%	100.00%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
averages		**20 x hi/lo**	**26.64%**	**72.75%**	**93.40%**	**96.26%**	**99.48%**	**99.87%**	**99.87%**	**99.88%**	**99.85%**	**100.00%**	**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%**
using latest		**wghted 20**	**28.62%**	**73.61%**	**93.68%**	**95.88%**	**99.07%**	**100.16%**	**100.18%**	**100.19%**	**99.69%**	**99.86%**	**99.81%**	**100.00%**	**99.99%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data		14	28.52%	73.14%	93.63%	95.18%	98.96%	100.19%	100.26%	100.26%	99.61%	99.81%	99.76%	99.99%	99.99%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%
points;		**14 x hi/lo**	**28.47%**	**73.66%**	**93.48%**	**95.26%**	**99.31%**	**99.83%**	**99.81%**	**99.82%**	**99.75%**	**99.98%**	**99.97%**	**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%**
"x hi/lo"		**wghted 14**	**29.48%**	**73.35%**	**93.79%**	**95.24%**	**98.87%**	**100.23%**	**100.23%**	**100.23%**	**99.63%**	**99.83%**	**99.78%**	**99.99%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the		10	27.74%	73.45%	95.05%	95.71%	98.67%	100.73%	100.68%	100.63%	99.77%	100.04%	99.97%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.97%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data		**10 x hi/lo**	**27.47%**	**74.30%**	**95.09%**	**95.96%**	**99.11%**	**100.32%**	**100.12%**	**100.06%**	**100.00%**	**100.00%**	**99.99%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points		**wghted 10**	**29.18%**	**73.81%**	**95.04%**	**95.77%**	**98.57%**	**100.67%**	**100.58%**	**100.54%**	**99.78%**	**100.04%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.98%**	**99.97%**	**99.97%**	**99.97%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals		6	25.50%	76.81%	96.19%	98.40%	100.96%	102.46%	102.16%	102.09%	99.54%	99.98%	99.96%	99.97%	99.97%	99.96%	99.96%	99.96%	99.96%	99.96%	99.96%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)		**6 x hi/lo**	**23.84%**	**80.19%**	**96.68%**	**98.60%**	**101.00%**	**101.44%**	**100.81%**	**100.71%**	**99.98%**	**100.00%**	**99.97%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2		**wghted 6**	**27.66%**	**77.25%**	**96.12%**	**98.43%**	**100.85%**	**102.38%**	**102.02%**	**101.95%**	**99.58%**	**99.99%**	**99.96%**	**99.98%**	**99.97%**	**99.96%**	**99.96%**	**99.96%**	**99.96%**	**99.96%**	**99.95%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
		user input						99.83%	99.84%	99.85%	99.86%	99.87%	99.88%	99.89%	99.90%	99.91%	99.92%	99.93%	99.94%	99.95%	99.96%	99.97%	99.98%	99.99%	99.99%	100.00%
											user is interpolation to 72															
selected:		based on:	10 x hi/lo	10 x hi/lo	10 x hi/lo	14 x hi/lo	10 x hi/lo	14 x hi/lo	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.		**select value:**	**27.47%**	**74.30%**	**95.09%**	**95.26%**	**99.11%**	**99.83%**	**99.84%**	**99.85%**	**99.86%**	**99.87%**	**99.88%**	**99.89%**	**99.90%**	**99.91%**	**99.92%**	**99.93%**	**99.94%**	**99.95%**	**99.96%**	**99.97%**	**99.98%**	**99.99%**	**99.99%**	**100.00%**
		implied increm'l pd to beg unpd	**27.47%**	**64.57%**	**80.89%**	**3.46%**	**81.22%**	**80.90%**	**5.88%**	**6.25%**	**6.67%**	**7.14%**	**7.69%**	**8.33%**	**9.09%**	**10.00%**	**11.11%**	**12.50%**	**14.29%**	**16.67%**	**20.00%**	**25.00%**	**33.33%**	**50.00%**	-	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	66	18.12%	73.71%	88.54%	93.99%	99.54%	99.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 2	68	48.54%	113.36%	118.54%	120.30%	121.04%	121.04%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	122.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 1	125	29.59%	88.08%	98.61%	99.65%	99.65%	99.65%	99.65%	100.00%	100.00%	100.00%	100.00%	100.00%	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	71	50.86%	81.59%	86.62%	101.42%	101.42%	101.42%	105.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 1	56	19.73%	70.00%	99.52%	100.81%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	109	27.40%	76.75%	95.10%	97.03%	97.71%	97.71%	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%
1998 / 1	53	46.01%	81.07%	94.37%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	100.00%	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	103	14.97%	78.51%	99.16%	97.68%	99.21%	99.21%	99.21%	99.63%	99.63%	99.63%	99.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 1	52	28.02%	50.04%	133.69%	128.43%	128.43%	99.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 2	81	17.11%	93.26%	97.59%	98.91%	98.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 1	118	8.07%	86.31%	99.37%	100.38%	100.79%	100.42%	100.42%	100.42%	100.42%	100.42%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	158	33.57%	95.51%	96.84%	98.47%	98.47%	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%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	44	15.53%	76.31%	89.70%	92.13%	96.35%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	60	30.80%	88.29%	99.37%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	126	14.54%	43.70%	98.41%	99.59%	99.59%	99.59%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	213	16.23%	61.91%	93.87%	98.57%	98.91%	98.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	142	21.03%	81.20%	103.78%	103.31%	104.80%	106.76%	106.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	207	36.99%	74.69%	97.98%	99.13%	100.04%	100.24%	99.56%	100.00%	100.00%	100.00%	100.00%	100.00%	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	203	18.39%	74.78%	89.41%	99.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 2	210	53.10%	80.73%	95.90%	97.19%	97.25%	100.11%	100.11%	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%
2005 / 1	188	25.35%	83.04%	98.49%	100.13%	99.82%	99.82%	99.82%	99.82%	99.82%	99.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	204	51.27%	84.54%	98.48%	99.44%	99.83%	99.85%	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%
2006 / 1	109	31.68%	79.41%	97.69%	99.31%	99.65%	99.65%	99.65%	99.65%	99.65%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	91	40.73%	89.83%	98.82%	99.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	91	41.95%	88.50%	96.14%	98.36%	99.56%	99.56%	100.04%	100.04%	100.04%	100.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	144	25.64%	57.45%	95.37%	99.04%	99.92%	99.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 1	75	21.57%	51.77%	98.81%	100.75%	103.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 2	82	35.63%	61.20%	99.09%	98.82%	99.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	67	9.61%	78.17%	98.67%	98.67%	99.78%	100.22%	100.22%	100.22%	100.22%	100.22%	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%
2009 / 2	184	38.69%	73.22%	91.38%	96.03%	96.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	159	45.98%	79.21%	95.57%	99.17%	99.91%	100.16%	100.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	299	56.29%	75.80%	98.17%	98.67%	100.15%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	175	12.75%	65.01%	93.82%	99.13%	99.71%	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%
2011 / 2	333	27.02%	81.37%	95.29%	97.44%	99.74%	99.74%	99.74%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 1	159	13.43%	52.77%	89.90%	99.34%	99.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	377	27.15%	73.34%	87.26%	98.67%	99.92%	99.88%	99.86%	99.92%	99.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	364	9.63%	60.50%	94.88%	96.31%	96.74%	96.74%	96.95%	96.95%	96.95%	96.95%	96.95%	96.95%	100.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 2	416	47.89%	94.64%	99.74%	100.49%	100.99%	100.00%	100.00%	100.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 1	307	39.73%	83.19%	92.25%	98.65%	100.39%	98.22%	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%
2014 / 2	402	29.72%	65.24%	84.45%	89.02%	100.68%	100.41%	100.62%	100.62%	100.62%	100.62%	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%
2015 / 1	375	16.05%	64.74%	83.98%	87.26%	97.95%	99.57%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 2	460	36.30%	76.37%	84.64%	85.76%	87.85%	95.62%	96.02%	96.02%	99.89%	99.89%	99.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2016 / 1	418	16.63%	48.48%	92.00%	85.23%	95.28%	97.08%	97.14%	97.14%	97.13%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	99.74%	100.00%	--	--	--	--	--
2016 / 2	497	25.59%	64.34%	102.51%	104.20%	99.83%	100.23%	100.08%	100.20%	100.17%	100.14%	100.11%	100.08%	100.05%	100.02%	100.02%	100.02%	100.00%	--	--	--	--	--	--	--
2017 / 1	447	38.20%	81.00%	94.17%	91.48%	95.83%	100.55%	100.55%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--
2017 / 2	475	44.02%	79.80%	88.45%	94.42%	99.92%	99.91%	99.91%	99.91%	99.91%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2018 / 1	462	26.32%	82.05%	102.04%	99.78%	99.75%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	433	19.07%	80.35%	91.77%	97.78%	105.95%	109.07%	109.82%	109.82%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	288	9.12%	85.31%	105.09%	102.43%	102.43%	102.62%	102.62%	102.62%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	501	48.51%	92.64%	104.47%	103.84%	101.88%	102.60%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	367	17.66%	47.46%	85.32%	92.17%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	629	32.29%	73.04%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	454	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Comprehensive**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	66	12	49	58	62	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
1995 / 2	68	33	77	81	82	82	82	83	83	83	83	83	83	83	83	83	83	68	68	68	68	68	68	68	68
1996 / 1	125	37	110	123	124	124	124	124	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125
1996 / 2	71	36	58	61	72	72	72	75	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
1997 / 1	56	11	39	55	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1997 / 2	109	30	83	103	105	106	106	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
1998 / 1	53	24	43	50	51	51	51	51	51	51	51	51	53	53	53	53	53	53	53	53	53	53	53	53	53
1998 / 2	103	15	81	102	101	102	102	102	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
1999 / 1	52	15	26	69	67	67	51	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
1999 / 2	81	14	75	79	80	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
2000 / 1	118	9	102	117	118	119	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2000 / 2	158	53	151	153	156	156	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158
2001 / 1	44	7	34	39	41	42	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
2001 / 2	60	18	53	59	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
2002 / 1	126	18	55	124	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126
2002 / 2	213	35	132	200	210	211	211	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213
2003 / 1	142	30	115	147	147	149	152	152	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
2003 / 2	207	76	154	202	205	207	207	206	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207
2004 / 1	203	37	152	181	201	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203
2004 / 2	210	112	170	202	204	204	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210
2005 / 1	188	48	156	185	188	187	187	187	187	187	187	188	188	188	188	188	188	188	188	188	188	188	188	188	188
2005 / 2	204	104	172	201	203	203	203	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204
2006 / 1	109	35	87	107	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
2006 / 2	91	37	82	90	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2007 / 1	91	38	81	88	90	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2007 / 2	144	37	83	138	143	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2008 / 1	75	16	39	74	75	78	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
2008 / 2	82	29	50	81	81	81	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
2009 / 1	67	6	52	66	66	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
2009 / 2	184	71	135	168	177	177	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184
2010 / 1	159	73	126	152	157	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
2010 / 2	299	168	227	294	295	300	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299
2011 / 1	175	22	114	164	174	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
2011 / 2	333	90	271	317	325	332	332	332	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333
2012 / 1	159	21	84	143	158	158	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
2012 / 2	377	102	276	329	372	376	376	376	376	376	377	377	377	377	377	377	377	377	377	377	377	377	377	377	377
2013 / 1	364	35	220	345	351	352	352	353	353	353	353	353	364	364	364	364	364	364	364	364	364	364	364	364	364
2013 / 2	416	199	393	415	418	420	416	416	417	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416
2014 / 1	307	122	255	283	303	308	301	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
2014 / 2	402	120	262	340	358	405	404	405	405	405	405	402	402	402	402	402	402	402	402	402	402	402	402	402	402
2015 / 1	375	60	243	315	327	367	373	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375
2015 / 2	460	167	352	390	395	404	440	442	442	460	460	460	460	460	460	460	460	460	460	460	460	460	460	--	--
2016 / 1	418	70	203	385	356	399	406	406	406	406	417	417	417	417	417	417	417	417	417	417	418	--	--	--	--
2016 / 2	497	127	320	509	518	496	498	497	498	498	498	497	497	497	497	497	497	497	497	--	--	--	--	--	--
2017 / 1	447	171	362	421	409	428	449	449	447	447	447	447	447	447	447	447	447	--	--	--	--	--	--	--	--
2017 / 2	475	209	379	420	449	475	475	475	475	475	475	475	475	475	475	--	--	--	--	--	--	--	--	--	--
2018 / 1	462	122	379	471	461	461	462	462	462	462	462	462	462	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	433	83	348	397	423	459	472	475	475	433	433	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	288	26	246	303	295	295	296	296	296	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	501	243	464	523	520	510	514	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	367	65	174	313	339	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	629	203	460	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	454	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Comprehensive**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	66	12	37	10	4	4	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	68	33	44	4	1	1	-	1	-	-	-	-	-	-	-	-	-	(15)	-	-	-	-	-	-	-
1996 / 1	125	37	73	13	1	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	71	36	22	4	10	-	-	3	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	56	11	28	16	1	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	109	30	54	20	2	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	53	24	18	7	2	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	103	15	66	21	(2)	2	-	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	52	15	11	43	(3)	-	(15)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	81	14	61	3	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	118	9	92	15	1	0	(0)	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	158	53	98	2	3	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	44	7	27	6	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	60	18	34	7	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	126	18	37	69	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	213	35	97	68	10	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	142	30	85	32	(1)	2	3	0	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	207	76	78	48	2	2	0	(1)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	203	37	114	30	20	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	210	112	58	32	3	0	6	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	188	48	108	29	3	(1)	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	204	104	68	28	2	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	109	35	52	20	2	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	91	37	45	8	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	91	38	43	7	2	1	-	0	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	144	37	46	55	5	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	75	16	23	35	1	2	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	82	29	21	31	(0)	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	67	6	46	14	-	1	0	-	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	184	71	64	33	9	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	159	73	53	26	6	1	0	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	299	168	58	67	2	4	(1)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	175	22	92	50	9	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	333	90	181	46	7	8	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	159	21	63	59	15	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	377	102	174	52	43	5	(0)	(0)	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	364	35	185	125	5	2	-	1	-	-	-	-	11	(0)	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	416	199	194	21	3	2	(4)	-	2	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	307	122	133	28	20	5	(7)	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	402	120	143	77	18	47	(1)	1	-	-	-	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	375	60	182	72	12	40	6	2	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	460	167	184	38	5	10	36	2	-	18	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	418	70	133	182	(28)	42	8	0	-	(0)	11	-	-	-	-	-	-	-	-	-	1	-	-	-	-
2016 / 2	497	127	193	190	8	(22)	2	(1)	1	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	(0)	-	-	-	0	-	-
2017 / 1	447	171	191	59	(12)	19	21	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	475	209	170	41	28	26	(0)	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	462	122	257	92	(10)	(0)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	433	83	265	49	26	35	14	3	-	(42)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 / 1	288	26	220	57	(8)	-	1	-	-	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	(1)
2019 / 2	501	243	221	59	(3)	(10)	4	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	(1)
2020 / 1	367	65	109	139	25	23	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
2020 / 2	629	203	256	137	1	25	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
2021 / 1	454	125	212	94	1	17	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
2021 / 2	570	156	267	118	1	22	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
prem liab	482	132	226	100	1	19	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Specified Perils**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.83%	20.83%	20.83%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum		1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1988 / 2	1989 / 1	1989 / 1	1989 / 1	1989 / 1	1988 / 2	1988 / 2	1988 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
periods		median	22.97%	96.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**41.48%**	**72.76%**	**94.94%**	**94.75%**	**96.24%**	**95.42%**	**96.75%**	**97.06%**	**97.01%**	**97.01%**	**96.97%**	**96.97%**	**97.24%**	**97.24%**	**97.20%**	**97.20%**	**98.74%**	**98.74%**	**98.72%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
		maximum	118.50%	123.46%	267.46%	162.93%	162.93%	104.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	AY with maximum		2010 / 1	2003 / 1	1997 / 2	2003 / 1	2003 / 1	1993 / 1	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2	1985 / 2
factor	20		32.73%	60.55%	89.40%	93.77%	93.90%	93.94%	98.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**		**30.81%**	**61.09%**	**93.69%**	**98.63%**	**98.77%**	**98.82%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**		**25.04%**	**50.22%**	**83.80%**	**95.71%**	**95.94%**	**96.11%**	**96.12%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14		32.34%	57.80%	84.85%	91.10%	91.28%	91.34%	98.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**		**29.40%**	**58.15%**	**90.54%**	**97.95%**	**98.16%**	**98.24%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**		**29.75%**	**59.63%**	**77.43%**	**94.03%**	**95.05%**	**95.25%**	**95.30%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10		33.66%	66.82%	89.89%	89.74%	90.00%	90.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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**		**29.58%**	**69.61%**	**99.68%**	**99.68%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**		**35.34%**	**83.42%**	**100.04%**	**99.81%**	**99.96%**	**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%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6		16.67%	48.03%	83.16%	82.91%	83.33%	83.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	**6 x hi/lo**		**-**	**47.05%**	**99.36%**	**99.36%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**		**-**	**30.45%**	**100.12%**	**99.48%**	**99.94%**	**99.94%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	user input		27.47%	74.30%	95.09%	95.26%	99.11%	99.83%	99.84%	99.85%	99.86%	99.87%	99.88%	99.89%	99.90%	99.91%	99.92%	99.93%	99.94%	99.95%	99.96%	99.97%	99.98%	99.99%	99.99%	100.00%
		Using CM emergence																								
selected:	based on:		user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	**select value:**		**27.47%**	**74.30%**	**95.09%**	**95.26%**	**99.11%**	**99.83%**	**99.84%**	**99.85%**	**99.86%**	**99.87%**	**99.88%**	**99.89%**	**99.90%**	**99.91%**	**99.92%**	**99.93%**	**99.94%**	**99.95%**	**99.96%**	**99.97%**	**99.98%**	**99.99%**	**99.99%**	**100.00%**
	implied increm'l pd to beg unpd		**27.47%**	**64.57%**	**80.89%**	**3.46%**	**81.22%**	**80.90%**	**5.88%**	**6.25%**	**6.67%**	**7.14%**	**7.69%**	**8.33%**	**9.09%**	**10.00%**	**11.11%**	**12.50%**	**14.29%**	**16.67%**	**20.00%**	**25.00%**	**33.33%**	**50.00%**	**-**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	14	9.48%	107.58%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 2	5	18.85%	62.19%	95.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 1	11	5.80%	11.08%	121.22%	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%
1996 / 2	4	62.80%	63.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	4	105.40%	97.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997 / 2	6	76.47%	97.87%	267.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 1	25	3.78%	68.90%	111.71%	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%
1998 / 2	11	13.83%	90.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 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%	100.00%
1999 / 2	14	18.09%	101.15%	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%	100.00%	100.00%	100.00%
2000 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000 / 2	0	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002 / 1	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	10	30.77%	49.52%	98.49%	98.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 1	2	62.33%	123.46%	162.93%	162.93%	162.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 2	9	36.18%	53.96%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004 / 1	16	72.20%	78.61%	100.04%	94.95%	94.95%	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%
2004 / 2	2	23.42%	102.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	14	-	28.61%	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%	100.00%	100.00%	100.00%	100.00%
2005 / 2	0	-	-	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	15	35.06%	96.08%	96.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	4	-	28.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	12	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	9	38.09%	38.09%	38.09%	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%
2008 / 1	5	60.15%	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%	100.00%	100.00%	100.00%	100.00%
2008 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	15	-	39.68%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	14	118.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	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%	100.00%
2011 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 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%
2012 / 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%
2012 / 2	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%
2013 / 1	33	1.88%	1.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 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%
2014 / 1	40	20.58%	20.76%	20.76%	77.90%	77.90%	78.82%	78.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 2	9	-	20.15%	85.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 1	6	-	-	82.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 2	5	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%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2016 / 1	23	-	95.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--
2016 / 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%	--	--	--	--	--	--	--
2017 / 1	31	66.52%	111.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--
2017 / 2	14	70.08%	72.74%	101.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2018 / 1	1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	12	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	0	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	5	-	88.18%	97.44%	97.44%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	0	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	7	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Specified Perils**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	14	1	16	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1995 / 2	5	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996 / 1	11	1	1	13	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1996 / 2	4	2	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1997 / 1	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1997 / 2	6	5	6	16	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1998 / 1	25	1	17	27	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1998 / 2	11	2	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	14	2	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2000 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000 / 2	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002 / 1	2	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2002 / 2	10	3	5	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2003 / 1	2	1	3	4	4	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 2	9	3	5	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2004 / 1	16	11	12	16	15	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2004 / 2	2	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2005 / 1	14	-	4	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2005 / 2	0	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006 / 1	15	5	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2006 / 2	4	-	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2007 / 1	12	-	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
2007 / 2	9	3	3	3	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2008 / 1	5	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2008 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009 / 1	15	-	6	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2009 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010 / 1	14	16	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
2010 / 2	19	-	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
2011 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011 / 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
2012 / 1	2	-	-	2	2	2	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	1	1	1	1
2013 / 1	33	1	1	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
2013 / 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
2014 / 1	40	8	8	8	31	31	31	31	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
2014 / 2	9	-	2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2015 / 1	6	-	-	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2015 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	--	--
2016 / 1	23	-	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	--	--	--	--
2016 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	31	21	35	31	31	31	31	31	31	31	31	31	31	31	31	31	31	--	--	--	--	--	--	--	--
2017 / 2	14	10	10	14	14	14	14	14	14	14	14	14	14	14	14	--	--	--	--	--	--	--	--	--	--
2018 / 1	1	-	1	1	1	1	1	1	1	1	1	1	1	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	12	-	-	12	12	12	12	12	12	12	12	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	0	-	-	-	-	-	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	5	-	5	5	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	7	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **Specified Perils**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	14	1	14	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	5	1	2	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	11	1	1	12	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	4	2	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	4	4	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	6	5	1	10	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	25	1	16	11	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	11	2	9	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	14	2	11	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	10	3	2	5	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	2	1	1	1	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	9	3	2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	16	11	1	3	(1)	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	2	0	2	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	14	-	4	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	15	5	9	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	4	-	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	12	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	9	3	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	5	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	15	-	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	14	16	(3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	19	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	2	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	33	1	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	3	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	40	8	0	-	23	-	0	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	9	-	2	6	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	6	-	-	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	5	5	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	23	-	22	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	31	21	14	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	14	10	0	4	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	12	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 / 2	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
2020 / 1	5	-	5	1	-	0	0	-	-	-	-	-	-	-	-	0	-	0	-	0	-	0	-	-	0
2020 / 2	0	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
2021 / 1	6	2	3	1	0	0	0	0	0	0	-	0	-	0	0	-	0	-	0	-	0	-	0	-	-
2021 / 2	7	2	3	1	0	0	0	0	0	0	0	0	-	0	0	-	0	-	0	-	0	-	0	-	-
prem liab	7	2	3	1	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0	-	0	-	-

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **All Perils**
initial period: **1985m12**
as at: **2020m12**

		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:	130	130	129	129	128	128	127	127	126	126	125	125	124	124	123	123	122	122	121	121	120	120	119	119
across all		minimum	-	-	-	-	-	-	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum		1990 / 1	1992 / 1	1992 / 1	1997 / 1	1997 / 1	2014 / 1	2014 / 1	2014 / 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
periods		median	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		mean	**82.15%**	**90.56%**	**104.04%**	**98.42%**	**102.06%**	**103.38%**	**101.95%**	**101.95%**	**102.93%**	**102.93%**	**102.97%**	**102.97%**	**103.02%**	**103.02%**	**103.06%**	**103.06%**	**103.11%**	**103.11%**	**103.16%**	**103.16%**	**103.22%**	**103.22%**	**103.27%**	**103.72%**
		maximum	1,002.76%	293.88%	393.88%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	323.45%
		AY with maximum	2014 / 1	1990 / 1	1990 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1	2004 / 1
factor	20		131.49%	101.81%	104.92%	95.17%	97.31%	96.84%	96.84%	96.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	**20 x hi/lo**		**90.39%**	**98.78%**	**99.72%**	**94.50%**	**99.92%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
using latest	**wghted 20**		**108.60%**	**115.89%**	**109.69%**	**92.94%**	**101.89%**	**102.44%**	**102.44%**	**102.44%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"n" data	14		158.26%	93.31%	92.86%	92.86%	92.75%	95.49%	95.49%	95.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	**14 x hi/lo**		**100.00%**	**100.00%**	**100.00%**	**100.00%**	**99.88%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
"x hi/lo"	**wghted 14**		**126.02%**	**105.83%**	**103.02%**	**99.53%**	**99.39%**	**104.87%**	**104.66%**	**104.66%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
is within the	10		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	**10 x hi/lo**		**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
points	**wghted 10**		**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
decimals	6		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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**		**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
2	**wghted 6**		**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**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	34.08%	87.36%	111.07%	106.78%	102.61%	100.61%	100.58%	100.55%	100.52%	100.49%	100.45%	100.42%	100.38%	100.35%	100.31%	100.28%	100.24%	100.21%	100.17%	100.14%	100.10%	100.07%	100.03%	100.00%
		Using CL emergence																								
selected:		based on:	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.		**select value:**	**34.08%**	**87.36%**	**111.07%**	**106.78%**	**102.61%**	**100.61%**	**100.58%**	**100.55%**	**100.52%**	**100.49%**	**100.45%**	**100.42%**	**100.38%**	**100.35%**	**100.31%**	**100.28%**	**100.24%**	**100.21%**	**100.17%**	**100.14%**	**100.10%**	**100.07%**	**100.03%**	**100.00%**
		implied increm'l pd to beg unpd	**34.08%**	**80.83%**	**187.58%**	**38.75%**	**61.50%**	**76.63%**	**4.92%**	**5.17%**	**5.45%**	**5.77%**	**8.16%**	**6.67%**	**9.52%**	**7.89%**	**11.43%**	**9.68%**	**14.29%**	**12.50%**	**19.05%**	**17.65%**	**28.57%**	**30.00%**	**57.14%**	**100.00%**

Ratio of Cum'l paid to ultimate by Age

Accident Half Year	Selected (Full Half Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1995 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995 / 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%
1996 / 1	3	48.28%	68.32%	82.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996 / 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%
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%
1997 / 2	0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 1	0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998 / 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%
1999 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999 / 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%
2000 / 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%
2000 / 2	1	-	-	-	-	200.00%	200.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001 / 2	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%	100.00%
2002 / 1	22	-	11.19%	136.06%	110.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	33	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003 / 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%
2003 / 2	20	1.11%	78.86%	78.86%	78.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	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	20	20.37%	20.37%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	296.14%	323.45%
2004 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007 / 2	7	-	135.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008 / 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%	100.00%
2008 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 1	5	-	88.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 1	26	100.44%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010 / 2	5	2.54%	2.54%	2.54%	2.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 1	3	15.62%	258.18%	303.53%	100.00%	147.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2011 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 1	0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2012 / 2	2	-	73.12%	193.85%	202.23%	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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 1	5	98.54%	98.54%	98.54%	98.54%	98.54%	136.79%	136.79%	136.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2013 / 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%
2014 / 1	0	1,002.76%	-	-	-	-	-	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2014 / 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%
2015 / 1	(0)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2015 / 2	31	12.89%	106.32%	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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2016 / 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%	--	--	--	--
2016 / 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%	--	--	--	--	--	--
2017 / 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%	--	--	--	--	--	--	--	--
2017 / 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%	--	--	--	--	--	--	--	--	--	--
2018 / 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%	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	-	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	-	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **All Perils**
initial period: **1985m12**
as at: **2020m12**

Cumulative Paid 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
1995 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996 / 1	3	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 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	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
1998 / 1	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
1998 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999 / 1	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000 / 1	2	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2000 / 2	1	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2002 / 1	22	-	3	31	25	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2002 / 2	33	-	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
2003 / 1	2	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2003 / 2	20	0	16	16	16	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
2004 / 1	20	4	4	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	65
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007 / 2	7	-	9	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2008 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	5	-	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2009 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010 / 1	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2010 / 2	5	0	0	0	0	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2011 / 1	3	1	8	10	3	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2011 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012 / 1	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 / 2	2	-	1	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2013 / 1	5	5	5	5	5	5	7	7	7	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2013 / 2	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	0	1	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015 / 1	(0)	33	(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	31	4	32	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	--	--
2016 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2016 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2017 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2018 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2019 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2020 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 1	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2021 / 2	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
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Facility Association
Emergence (Indemnity Only)
$ Format: $000s
FARM: **Newfoundland & Labrador**
Segment: **PPV**
Emerge: **Paid to Ultimate**
Govt Line: **Other Coverages**
Coverage: **All Perils**
initial period: **1985m12**
as at: **2020m12**

Incremental Paid by Age — **projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]**

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
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 1	3	2	1	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 2	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 1	-	-	0	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	1	-	-	-	-	1	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 1	22	-	3	28	(6)	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002 / 2	33	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	20	0	16	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	20	4	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	7	-	9	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	5	-	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	26	26	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	5	0	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	3	1	8	1	(7)	2	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	2	-	1	2	0	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	5	5	-	-	-	-	2	-	-	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 2	-	-	-	1	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 1	0	1	(1)	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 1	(0)	33	(33)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015 / 2	31	4	29	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2016 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2017 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2018 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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Section 4 : Actuarial Support

Appendix D – Expense Assumptions

Exhibit B.12.1
Excess Legal and Professional Fees
page 1 of 2

Facility Association — **Excess Legal and Professional Fees - Amount Paid**
Amounts in: $1,000s — as at Jun 30, 2019
Coverage: Third Party Liability
FARM Newfoundland & Labrador
All Vehicles

Prior Years Estimated Ultimate Expense - Paid LDF Method

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	1.000	135	1.89%	0.84%
1996	16,376	8,436	-	239	1.000	239	2.83%	1.46%
1997	14,890	6,939	-	122	1.004	122	1.76%	0.82%
1998	13,735	6,948	-	103	1.004	103	1.48%	0.75%
1999	13,078	9,638	-	303	1.004	305	3.16%	2.33%
2000	12,540	8,883	-	128	1.007	128	1.44%	1.02%
2001	12,022	7,987	-	92	1.009	92	1.15%	0.77%
2002	18,074	9,543	-	118	1.010	119	1.25%	0.66%
2003	27,221	14,234	-	544	1.018	553	3.89%	2.03%
2004	30,357	11,237	-	380	1.023	388	3.45%	1.28%
2005	25,561	9,803	-	299	1.030	308	3.14%	1.20%
2006	17,570	7,039	-	108	1.045	113	1.61%	0.64%
2007	14,223	8,114	30	141	1.068	150	1.85%	1.05%
2008	14,083	6,548	100	192	1.119	215	3.28%	1.53%
2009	18,332	9,667	89	177	1.188	210	2.17%	1.15%
2010	21,766	13,072	-	226	1.329	300	2.29%	1.38%
2011	24,253	15,187	734	211	1.585	334	2.20%	1.38%
2012	27,321	16,128	2,011	334	1.976	659	4.09%	2.41%
2013	29,672	16,176	962	128	2.960	379	2.34%	1.28%
2014	30,043	16,847	3,181	92	5.263	487	2.89%	1.62%
2015	28,377	18,271	4,901	41	12.615	514	2.81%	1.81%
2016	28,129	17,565	7,158	30	33.644	1,005	5.72%	3.57%
2017	28,529	14,335	7,890	37	90.570	3,327	23.21%	11.66%
2018	28,707	16,050	12,583	-	267.453	-	0.00%	0.00%
Total	524,485	282,590	39,639	4,275		10,284	3.64%	1.96%

Wtd All	1.96%
Wtd 1999 to 2013	1.39%
Wtd 10	2.72%
Wtd 5	3.71%
Wtd 3	5.07%
Avg All	1.73%
Avg 10	2.63%
Avg 5	3.73%
Avg 3	5.08%
Select	1.39%

Estimated Ultimate Expense - Paid Bornhuetter Ferguson Method

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	1.39%	1.000	-	-	99	99	0.73%
1995	16,126	1.39%	1.000	-	-	135	135	0.84%
1996	16,376	1.39%	1.000	-	-	239	239	1.46%
1997	14,890	1.39%	1.004	0.0040	1	122	123	0.83%
1998	13,735	1.39%	1.004	0.0040	1	103	104	0.75%
1999	13,078	1.39%	1.004	0.0040	1	303	304	2.33%
2000	12,540	1.39%	1.007	0.0070	1	128	129	1.03%
2001	12,022	1.39%	1.009	0.0089	1	92	93	0.77%
2002	18,074	1.39%	1.010	0.0099	2	118	120	0.66%
2003	27,221	1.39%	1.018	0.0177	7	544	551	2.02%
2004	30,357	1.39%	1.023	0.0225	9	380	389	1.28%
2005	25,561	1.39%	1.030	0.0291	10	299	309	1.21%
2006	17,570	1.39%	1.045	0.0431	11	108	119	0.68%
2007	14,223	1.39%	1.068	0.0637	13	141	154	1.08%
2008	14,083	1.39%	1.119	0.1063	21	192	213	1.51%
2009	18,332	1.39%	1.188	0.1582	40	177	217	1.18%
2010	21,766	1.39%	1.329	0.2476	75	226	301	1.38%
2011	24,253	1.39%	1.585	0.3691	124	218	342	1.41%
2012	27,321	1.39%	1.976	0.4939	188	335	523	1.92%
2013	29,672	1.39%	2.960	0.6622	273	128	401	1.35%
2014	30,043	1.39%	5.263	0.8100	338	115	453	1.51%
2015	28,377	1.39%	12.615	0.9207	363	84	447	1.57%
2016	28,129	1.39%	33.644	0.9703	379	42	421	1.50%
2017	28,529	1.39%	90.570	0.9890	392	43	435	1.52%
2018	28,707	1.39%	267.453	0.9963	398	-	398	1.39%
2019	14,463	1.39%	789.788	0.9987	201	-	201	1.39%
Total	538,948				2,849	4,368	7,217	1.34%

Note:
2019 Earned Premium is as at Jun 30, 2019
2019 Cumulative PLDF is estimated as (2018 Cum. PLDF x 2018 Cum. PLDF / 2017 Cum. PLDF)

Facility Association **Excess Legal and Professional Fees - Amount Paid**
Amounts in: $1,000s as at Jun 30, 2019
Coverage: Third Party Liability
FARM Newfoundland & Labrador
All Vehicles

June 2018 Estimated Ultimate Ratio

Accident Year	Selected Provision	Paid Fees	Ultimate Expenses	All Covg's Earned Premium	Jun 2018 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	-	303	303	13,078	2.32%
2000	-	128	128	12,540	1.02%
2001	-	92	92	12,022	0.76%
2002	-	118	118	18,074	0.65%
2003	-	544	544	27,221	2.00%
2004	12	380	392	30,357	1.29%
2005	15	299	314	25,561	1.23%
2006	8	108	116	17,570	0.66%
2007	17	141	158	14,223	1.11%
2008	38	192	230	14,083	1.63%
2009	65	177	242	18,332	1.32%
2010	114	226	340	21,766	1.56%
2011	163	169	332	24,253	1.37%
2012	246	262	508	27,321	1.86%
2013	327	94	421	29,672	1.42%
2014	380	86	466	30,043	1.55%
2015	376	38	414	28,377	1.46%
2016	379	23	402	28,129	1.43%
2017	386	34	420	28,529	1.47%
2018	193	-	193	14,185	1.36%
Total	2,719	4,110	6,829	509,963	1.34%

Note:
Selected Provisions, Paid Fees and 2018 Earned Premium are as at 30 Jun 2018
Source: 2018 FARM AA Report - Exhibit B.12.1

Selected Ratio and Provision

Accident Year	BF Ratio Ult Exp/EP	Paid LDM Ratio Ult Exp/EP	Jun 2018 Ultimate Ratio	Final Selected Ratio	Selected Provision	Paid Fees	Ultimate Expenses
1994	0.73%	0.73%	0.73%	0.73%	-	99	99
1995	0.84%	0.84%	0.84%	0.84%	-	135	135
1996	1.46%	1.46%	1.46%	1.46%	-	239	239
1997	0.83%	0.82%	0.82%	0.82%	-	122	122
1998	0.75%	0.75%	0.75%	0.75%	-	103	103
1999	2.33%	2.33%	2.32%	2.32%	-	303	303
2000	1.03%	1.02%	1.02%	1.02%	-	128	128
2001	0.77%	0.77%	0.76%	0.76%	-	92	92
2002	0.66%	0.66%	0.65%	0.65%	-	118	118
2003	2.02%	2.03%	2.00%	2.00%	-	544	544
2004	1.28%	1.28%	1.29%	1.25%	-	380	380
2005	1.21%	1.20%	1.23%	1.20%	8	299	307
2006	0.68%	0.64%	0.66%	0.64%	5	108	113
2007	1.08%	1.05%	1.11%	1.05%	9	141	150
2008	1.51%	1.53%	1.63%	1.53%	24	192	216
2009	1.18%	1.15%	1.32%	1.15%	34	177	211
2010	1.38%	1.38%	1.56%	1.38%	75	226	301
2011	1.41%	1.38%	1.37%	1.41%	124	218	342
2012	1.92%	2.41%	1.86%	1.92%	189	335	524
2013	1.35%	1.28%	1.42%	1.35%	272	128	400
2014	1.51%	1.62%	1.55%	1.51%	339	115	454
2015	1.57%	1.81%	1.46%	1.57%	362	84	446
2016	1.50%	3.57%	1.43%	1.50%	380	42	422
2017	1.52%	11.66%	1.47%	1.52%	391	43	434
2018	1.39%	0.00%	1.36%	1.39%	399	-	399
2019	1.39%			1.39%	201	-	201
Total					2,812	4,368	7,180

Exhibit B.8.6
Summary Earned Premium
page 1 of 2

Facility Association
Written and Earned Premium Projection
from September 2019 projection

EARNED PREMIUM by YEAR		PRIVATE PASSENGER				NON-PRIVATE PASSENGER				ALL VEHICLES			
row		2019	2020	$ change	% change	2019	2020	$ change	% change	2019	2020	$ change	% change
11	Ontario	27,652,681	33,573,487	5,920,806	21.4%	87,384,170	105,428,358	18,044,188	20.6%	115,036,851	139,001,845	23,964,994	20.8%
16	Alberta	8,735,523	7,871,688	(863,835)	(9.9%)	92,891,264	104,011,802	11,120,538	12.0%	101,626,787	111,883,490	10,256,703	10.1%
21	Newfoundland & Labrador	22,114,088	22,752,888	638,800	2.9%	8,812,384	9,878,896	1,066,512	12.1%	30,926,472	32,631,784	1,705,312	5.5%
26	New Brunswick	14,025,342	13,997,991	(27,351)	(0.2%)	11,474,954	12,260,640	785,686	6.8%	25,500,296	26,258,631	758,335	3.0%
31	Nova Scotia	14,522,703	16,961,003	2,438,300	16.8%	13,696,033	14,919,000	1,222,967	8.9%	28,218,736	31,880,003	3,661,267	13.0%
36	Prince Edward Island	2,609,404	2,596,295	(13,109)	(0.5%)	2,407,299	2,453,409	46,110	1.9%	5,016,703	5,049,704	33,001	0.7%
41	Yukon	356,807	372,713	15,906	4.5%	1,550,854	1,610,474	59,620	3.8%	1,907,661	1,983,187	75,526	4.0%
46	Northwest Territories	2,628,900	2,551,182	(77,718)	(3.0%)	1,523,546	1,607,078	83,532	5.5%	4,152,445	4,158,261	5,816	0.1%
51	Nunavut	164,870	135,743	(29,127)	(17.7%)	817,405	772,086	(45,319)	(5.5%)	982,275	907,829	(74,446)	(7.6%)
56	ALL	92,810,318	100,812,990	8,002,672	8.6%	220,557,908	252,941,744	32,383,836	14.7%	313,368,225	353,754,735	40,386,510	12.9%

2019 EARNED PREMIUM by QUARTER		PRIVATE PASSENGER					$ change			% change		
row		201901	201904	201907	201910	=> qtr start	201904	201907	201910	201904	201907	201910
11	Ontario	4,753,103	6,296,270	8,247,654	8,355,654		1,543,167	1,951,384	108,000	32.5%	31.0%	1.3%
16	Alberta	2,047,607	2,220,570	2,431,877	2,035,469		172,963	211,307	(396,408)	8.4%	9.5%	(16.3%)
21	Newfoundland & Labrador	5,060,016	5,395,791	5,901,177	5,757,104		335,775	505,386	(144,073)	6.6%	9.4%	(2.4%)
26	New Brunswick	3,272,450	3,504,691	3,750,001	3,498,200		232,241	245,310	(251,801)	7.1%	7.0%	(6.7%)
31	Nova Scotia	2,946,947	3,498,903	4,139,002	3,937,851		551,956	640,099	(201,151)	18.7%	18.3%	(4.9%)
36	Prince Edward Island	597,665	627,884	714,496	669,359		30,219	86,612	(45,137)	5.1%	13.8%	(6.3%)
41	Yukon	80,919	83,787	102,586	89,514		2,868	18,799	(13,072)	3.5%	22.4%	(12.7%)
46	Northwest Territories	674,735	681,171	657,623	615,370		6,436	(23,548)	(42,253)	1.0%	(3.5%)	(6.4%)
51	Nunavut	39,119	39,819	45,740	40,192		700	5,921	(5,548)	1.8%	14.9%	(12.1%)
56	ALL	19,472,561	22,348,886	25,990,156	24,998,714		2,876,325	3,641,270	(991,442)	14.8%	16.3%	(3.8%)

2019 EARNED PREMIUM by QUARTER		NON-PRIVATE PASSENGER					$ change			% change		
row		201901	201904	201907	201910	=> qtr start	201904	201907	201910	201904	201907	201910
11	Ontario	17,424,844	21,710,743	24,592,695	23,655,889		4,285,899	2,881,952	(936,806)	24.6%	13.3%	(3.8%)
16	Alberta	19,845,363	22,735,862	26,052,376	24,257,663		2,890,499	3,316,514	(1,794,713)	14.6%	14.6%	(6.9%)
21	Newfoundland & Labrador	1,953,511	2,067,124	2,386,412	2,405,336		113,613	319,288	18,924	5.8%	15.4%	0.8%
26	New Brunswick	2,527,351	2,718,469	3,122,156	3,106,978		191,118	403,687	(15,178)	7.6%	14.8%	(0.5%)
31	Nova Scotia	2,977,258	3,257,324	3,758,577	3,702,874		280,066	501,253	(55,703)	9.4%	15.4%	(1.5%)
36	Prince Edward Island	511,981	564,420	712,621	618,277		52,439	148,201	(94,344)	10.2%	26.3%	(13.2%)
41	Yukon	372,015	373,635	416,673	388,531		1,620	43,038	(28,142)	0.4%	11.5%	(6.8%)
46	Northwest Territories	366,273	394,441	395,161	367,671		28,168	720	(27,490)	7.7%	0.2%	(7.0%)
51	Nunavut	207,951	211,374	202,537	195,543		3,423	(8,837)	(6,994)	1.6%	(4.2%)	(3.5%)
56	ALL	46,186,547	54,033,392	61,639,207	58,698,761		7,846,845	7,605,815	(2,940,446)	17.0%	14.1%	(4.8%)

2019 EARNED PREMIUM by QUARTER		ALL VEHICLES					$ change			% change		
row		201901	201904	201907	201910	=> qtr start	201904	201907	201910	201904	201907	201910
11	Ontario	22,177,947	28,007,013	32,840,348	32,011,543		5,829,066	4,833,335	(828,805)	26.3%	17.3%	(2.5%)
16	Alberta	21,892,970	24,956,432	28,484,252	26,293,133		3,063,462	3,527,820	(2,191,119)	14.0%	14.1%	(7.7%)
21	Newfoundland & Labrador	7,013,527	7,462,915	8,287,589	8,162,440		449,388	824,674	(125,149)	6.4%	11.1%	(1.5%)
26	New Brunswick	5,799,801	6,223,160	6,872,157	6,605,178		423,359	648,997	(266,979)	7.3%	10.4%	(3.9%)
31	Nova Scotia	5,924,205	6,756,227	7,897,579	7,640,725		832,022	1,141,352	(256,854)	14.0%	16.9%	(3.3%)
36	Prince Edward Island	1,109,646	1,192,304	1,427,117	1,287,636		82,658	234,813	(139,481)	7.4%	19.7%	(9.8%)
41	Yukon	452,934	457,422	519,259	478,045		4,488	61,837	(41,214)	1.0%	13.5%	(7.9%)
46	Northwest Territories	1,041,008	1,075,612	1,052,784	983,041		34,604	(22,828)	(69,743)	3.3%	(2.1%)	(6.6%)
51	Nunavut	247,070	251,193	248,276	235,735		4,123	(2,917)	(12,541)	1.7%	(1.2%)	(5.1%)
56	ALL	65,659,108	76,382,278	87,629,363	83,697,476		10,723,170	11,247,085	(3,931,887)	16.3%	14.7%	(4.5%)

Exhibit B.8.6
Summary Earned Premium
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Facility Association
Written and Earned Premium Projection
from September 2019 projection

2020 EARNED PREMIUM by QUARTER		PRIVATE PASSENGER					$ change			% change		
row		202001	202004	202007	202010	=> qtr start	202004	202007	202010	202004	202007	202010
11	Ontario	8,638,000	8,634,000	8,634,000	7,667,487		(4,000)	-	(966,513)	-	-	(11.2%)
16	Alberta	2,076,000	2,076,000	2,078,000	1,641,688		-	2,000	(436,312)	-	0.1%	(21.0%)
21	Newfoundland & Labrador	5,799,000	5,772,000	5,736,000	5,445,888		(27,000)	(36,000)	(290,112)	(0.5%)	(0.6%)	(5.1%)
26	New Brunswick	3,546,000	3,568,000	3,563,000	3,320,991		22,000	(5,000)	(242,009)	0.6%	(0.1%)	(6.8%)
31	Nova Scotia	4,192,000	4,352,000	4,447,000	3,970,003		160,000	95,000	(476,997)	3.8%	2.2%	(10.7%)
36	Prince Edward Island	678,000	678,000	678,000	562,295		-	-	(115,705)	-	-	(17.1%)
41	Yukon	93,000	94,000	93,000	92,713		1,000	(1,000)	(287)	1.1%	(1.1%)	(0.3%)
46	Northwest Territories	627,000	627,000	627,000	670,182		-	-	43,182	-	-	6.9%
51	Nunavut	36,000	36,000	36,000	27,743		-	-	(8,257)	-	-	(22.9%)
56	ALL	25,685,000	25,837,000	25,892,000	23,398,990		152,000	55,000	(2,493,010)	0.6%	0.2%	(9.6%)

2020 EARNED PREMIUM by QUARTER		NON-PRIVATE PASSENGER					$ change			% change		
row		202001	202004	202007	202010	=> qtr start	202004	202007	202010	202004	202007	202010
11	Ontario	25,152,000	25,694,000	26,836,000	27,746,358		542,000	1,142,000	910,358	2.2%	4.4%	3.4%
16	Alberta	26,091,000	26,559,000	27,119,000	24,242,802		468,000	560,000	(2,876,198)	1.8%	2.1%	(10.6%)
21	Newfoundland & Labrador	2,478,000	2,490,000	2,494,000	2,416,896		12,000	4,000	(77,104)	0.5%	0.2%	(3.1%)
26	New Brunswick	3,136,000	3,135,000	3,135,000	2,854,640		(1,000)	-	(280,360)	-	-	(8.9%)
31	Nova Scotia	3,766,000	3,827,000	3,870,000	3,456,000		61,000	43,000	(414,000)	1.6%	1.1%	(10.7%)
36	Prince Edward Island	637,000	640,000	642,000	534,409		3,000	2,000	(107,591)	0.5%	0.3%	(16.8%)
41	Yukon	411,000	413,000	414,000	372,474		2,000	1,000	(41,526)	0.5%	0.2%	(10.0%)
46	Northwest Territories	390,000	395,000	396,000	426,078		5,000	1,000	30,078	1.3%	0.3%	7.6%
51	Nunavut	198,000	198,000	198,000	178,086		-	-	(19,914)	-	-	(10.1%)
56	ALL	62,259,000	63,351,000	65,104,000	62,227,744		1,092,000	1,753,000	(2,876,256)	1.8%	2.8%	(4.4%)

2020 EARNED PREMIUM by QUARTER		ALL VEHICLES					$ change			% change		
row		202001	202004	202007	202010	=> qtr start	202004	202007	202010	202004	202007	202010
11	Ontario	33,790,000	34,328,000	35,470,000	35,413,845		538,000	1,142,000	(56,155)	1.6%	3.3%	(0.2%)
16	Alberta	28,167,000	28,635,000	29,197,000	25,884,490		468,000	562,000	(3,312,510)	1.7%	2.0%	(11.3%)
21	Newfoundland & Labrador	8,277,000	8,262,000	8,230,000	7,862,784		(15,000)	(32,000)	(367,216)	(0.2%)	(0.4%)	(4.5%)
26	New Brunswick	6,682,000	6,703,000	6,698,000	6,175,631		21,000	(5,000)	(522,369)	0.3%	(0.1%)	(7.8%)
31	Nova Scotia	7,958,000	8,179,000	8,317,000	7,426,003		221,000	138,000	(890,997)	2.8%	1.7%	(10.7%)
36	Prince Edward Island	1,315,000	1,318,000	1,320,000	1,096,704		3,000	2,000	(223,296)	0.2%	0.2%	(16.9%)
41	Yukon	504,000	507,000	507,000	465,187		3,000	-	(41,813)	0.6%	-	(8.2%)
46	Northwest Territories	1,017,000	1,022,000	1,023,000	1,096,261		5,000	1,000	73,261	0.5%	0.1%	7.2%
51	Nunavut	234,000	234,000	234,000	205,829		-	-	(28,171)	-	-	(12.0%)
56	ALL	87,944,000	89,188,000	90,996,000	85,626,735		1,244,000	1,808,000	(5,369,265)	1.4%	2.0%	(5.9%)

Exhibit B.5.10.1
Selected Losses by Method
page 1 of 1

Facility Association

Estimated and Selected Ultimate Losses by Method
as at September 30, 2019
Coverage: Third Party Liability
FARM: Newfoundland & Labrador
Segment: Non-PPV
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**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]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1996	9,045	11,881	-	11,881		11,881						11,881	11,881										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	-	1,890	-	100.0%	1,890			1,890	1,890				54.2%	54.2%	54.2%	54.2%			1,890	54.2%
2007	3,224	3,712	-	3,712	-	3,712	-	100.0%	3,712			3,712	3,712				115.1%	115.1%	115.1%	115.1%			3,712	115.1%
2008	3,335	3,184	-	3,184	4,115	3,184	-	100.0%	3,184			3,184	3,184			123.4%	95.5%	95.5%	95.5%	95.5%			3,184	95.5%
2009	3,741	2,996	-	2,996	4,579	2,996	-	100.0%	2,996			2,996	2,996			122.4%	80.1%	80.1%	80.1%	80.1%			2,996	80.1%
2010	3,928	4,080	-	4,080	4,789	4,080	-	100.0%	4,080			4,080	4,080			121.9%	103.9%	103.9%	103.9%	103.9%			4,080	103.9%
2011	4,093	4,113	448	4,561	4,992	4,561	-	100.0%	4,561			4,561	4,561			122.0%	111.4%	111.4%	111.4%	111.4%			4,561	111.4%
2012	4,208	5,405	148	5,553	5,091	5,553	-	100.0%	5,553			5,553	5,553			121.0%	131.9%	131.9%	131.9%	131.9%			5,553	131.9%
2013	4,414	3,204	-	3,204	5,223	3,204	-	100.0%	3,204			3,204	3,204			118.3%	72.6%	72.6%	72.6%	72.6%			3,204	72.6%
2014	4,844	3,835	118	3,953	5,031	3,953	-	100.0%	3,953			3,953	3,953			103.9%	81.6%	81.6%	81.6%	81.6%			3,953	81.6%
2015	4,914	5,013	1,037	6,051	4,910	6,004	(1.0%)	101.0%	6,014			5,879	6,051			99.9%	122.2%	122.4%	119.6%	123.1%			6,014	122.4%
2016	5,128	3,711	1,063	4,774	4,788	4,762	18.8%	81.2%	4,767			4,818	4,774			93.4%	92.9%	93.0%	93.9%	93.1%			4,767	93.0%
2017	5,371	2,171	2,593	4,764	4,311	4,984	5.4%	94.6%	4,947			4,579	4,764			80.3%	92.8%	92.1%	85.2%	88.7%			4,947	92.1%
2018	5,810	946	2,905	3,851	4,092	4,185	6.0%	94.0%	4,180			4,130	3,851			70.4%	72.0%	71.9%	71.1%	66.3%			4,254	73.2%
2019	4,681	291	1,435	1,725	4,128	2,519	76.7%	23.3%	3,754			2,004	1,725			88.2%	53.8%	80.2%	42.8%	36.9%			3,080	65.8%
Total	**95,252**	**74,803**	**9,747**	**84,550**	**56,049**	**85,837**			**63,051**			**84,793**	**84,550**										**86,447**	

*Expected Loss Ratios calculated for AHY 2007/1 & 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
Policy Year: 2019

jurisdiction (short form): NL

Driver Record Abstracts Analysis

Rating Type: Individual

Business Segment	FA Minor Rating Class Code	Written Premium [1] 2019 FA Data	Written Exposure (excl trailers) - policy [2] 2019 FA Data	% of New Business [3] 2019 FA Data	AutoPlus Rate per Vehicle [4] 2018 AutoPlus Rate	Estimated AutoPlus Cost [5] =[2]*[3]*[4]	MVR Rate per Driver [6] 2018 MVR Rate	Number of Drivers per Vehicle [7] Servicing Carrier sample data	adjustment factor [8]	Adjsuted Number of Drivers per Vehicle [9] =[7]*[8]	Estimated MVR Cost [10] =[2]*[6]*[9]	Total Estimated Driver Record Abstracts Cost [11] =[5]+[10]	Driver Record Abstracts Cost as % of WP [12] =[11]/[1]	Driver Record Abstracts Cost per Vehicle [13] =[11]/[2]	selected DRA per veh [14]	FA Minor Rating Class Code
PPV	PPVxFrmr	24,782,478	11,451	37.6%	6.61	28,489	17.05	1.1	1.49	**1.6**	312,372	340,861	1.4%	29.77	29.77	PPVxF
	Frmr	-	-	-												Frmr
PPV Total		24,782,478	11,451			28,489		-			312,372	340,861	1.4%	29.77	29.77	
non-PPV	CV	1,492,732	477	18.6%	6.61	586	17.05	1.3	1.49	1.9	15,444	16,030	1.1%	33.62	33.62	CV
	IU	609,353	84	22.6%	6.61	125	17.05	1.3	1.49	1.9	2,705	2,830	0.5%	33.89	33.89	IU
	PuBus	273,541	111	12.5%	6.61	91	17.05	5.0	1.49	7.5	14,141	14,232	5.2%	128.70	128.70	PuBus
	PrBus-STR-MPA	133,458	49	16.6%	6.61	54	17.05	5.0	1.49	7.5	6,277	6,330	4.7%	128.97	128.97	PrBus
	SBus	109,230	126	8.4%	6.61	71	17.05	5.0	1.49	7.5	16,155	16,225	14.9%	128.43	128.43	SBus
	HCCBus	48,581	43	24.4%	6.61	69	17.05	5.0	1.49	7.5	5,467	5,536	11.4%	129.49	129.49	HCCBu
	TX	3,613,901	490	3.0%	6.61	99	17.05	5.0	1.49	7.5	62,627	62,725	1.7%	128.08	128.08	TX
	FU	2,644	1	-	6.61	-	17.05	5.0	1.49	7.5	128	128	4.8%	127.88	127.88	FU
	AM	38,456	13	-	6.61	-	17.05	5.0	1.49	7.5	1,630	1,630	4.2%	127.88	127.88	AM
	MC	851,560	2,048	39.9%	6.61	5,402	17.05	1.0	1.49	1.5	52,380	57,781	6.8%	28.21	28.21	MC
	ATV	276,462	732	28.7%										-	-	ATV
	SV	85,986	381	19.2%										-	-	SV
	HV	-	-	-										-	-	HV
	MH	33,242	17	100.0%	6.61	111	17.05	1.1	1.49	1.6	457	568	1.7%	33.89	33.89	MH
	TH	12,515	-	2.4%										-	-	TH
	GA	364,501	-	-	6.61	-	17.05	-	1.49	-	-	-	-	-	-	GA
	NO	250	-	-										-	-	NO
	DP	-	-	-	6.61	-	17.05	-	1.49	-	-	-	-	-	-	DP
non-PPV Total		7,946,412	4,570			6,607		-			177,410	184,016	2.3%	40.26	40.26	
Total		**32,728,890**	**16,021**			**35,096**		**-**			**489,782**	**524,878**	**1.6%**	**32.76**	**32.76**	

actual values from expense report: 532,293
calculated values: 524,878 goal seek based on PPVxFrmr in col [9]
diff: 7,415 target this to be close to zero

Facility Association Residual Market (FARM)
Jurisdiction: Newfoundland & Labrador
Policy Year: 2019

jurisdiction (short form): NL

Premium Lag (in months) Analysis

Rating Type: Individual & Fleet

				% 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						
Business Segment	FA Minor Rating Class Code	Written Premium	Written Annualized Vehicle Counts	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	Weighted Average Delay to Servicing Carrier	Delay from Service Carrier to FA	Total Delay	Selected Premium Delay	FA Minor Rating Class Code
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	
		2019 Q4 FARM Data	2019 Q4 FARM Data	Based on 2019 Written Premium by Servicing Carrier	=1-[3]	Assumption	Assumption (see note below table)	Assumption (see note below table)	Based on 2019 Written Exposure	=[6]*(1-[8])+[7]*[8]	=[3]*(1-[5])	Based on Accounting and Statistical Manual Ch2	=100%-[5]-[10]	Based on Accounting and Statistical Manual Ch2	=[5]*[9]+[10]*[11]+[12]*[13]	Based on Accounting and Statistical Manual Ch2	=[14]+[15]	as selected	
PPV	PPVxFrmr Frmr	24,822,202	11,470	87.5%	12.5%	-	4.6	1.7	1.0%	4.6	87.5%	2.0	12.5%	-	1.8	0.1	1.9	1.9	PPVxF Frmr
PPV Total				-															
non-PPV	CV	1,765,882	563	72.3%	27.7%	-	4.6	1.7	2.0%	4.5	72.3%	2.0	27.7%	-	1.4	0.1	1.5	1.5	CV
	IU	885,153	120	83.9%	16.1%	-	4.6	1.7	3.0%	4.5	83.9%	2.0	16.1%	-	1.7	0.1	1.8	1.8	IU
	PuBus	403,311	156	87.4%	12.6%	-	4.6	1.7	-	4.6	87.4%	2.0	12.6%	-	1.7	0.1	1.8	1.8	PuBus
	PrBus-STR-MPA	137,312	70	100.0%	-	-	4.6	1.7	-	4.6	100.0%	2.0	-	-	2.0	0.1	2.1	2.1	PrBus
	SBus	440,418	488	70.8%	29.2%	-	4.6	1.7	-	4.6	70.8%	2.0	29.2%	-	1.4	0.1	1.5	1.5	SBus
	HCCBus	48,581	43	69.1%	30.9%	-	4.6	1.7	-	4.6	69.1%	2.0	30.9%	-	1.4	0.1	1.5	1.5	HCCBu
	TX	3,857,356	530	77.6%	22.4%	-	4.6	1.7	1.0%	4.6	77.6%	2.0	22.4%	-	1.6	0.1	1.7	1.7	TX
	FU	2,644	1	100.0%	-	-	4.6	1.7	-	4.6	100.0%	2.0	-	-	2.0	0.1	2.1	2.1	FU
	AM	38,456	13	59.4%	40.6%	-	4.6	1.7	-	4.6	59.4%	2.0	40.6%	-	1.2	0.1	1.3	1.3	AM
	MC	851,560	2,048	90.4%	9.6%	-	4.6	1.7	-	4.6	90.4%	2.0	9.6%	-	1.8	0.1	1.9	1.9	MC
	ATV	276,462	732	90.5%	9.5%	-	4.6	1.7	-	4.6	90.5%	2.0	9.5%	-	1.8	0.1	1.9	1.9	ATV
	SV	85,986	381	80.7%	19.3%	-	4.6	1.7	-	4.6	80.7%	2.0	19.3%	-	1.6	0.1	1.7	1.7	SV
	HV	-	-	-	-	-	4.6	1.7	-	4.6	-	2.0	-	-	-	0.1	0.1	0.1	HV
	MH	33,242	17	32.7%	67.3%	-	4.6	1.7	-	4.6	32.7%	2.0	67.3%	-	0.7	0.1	0.8	0.8	MH
	TH	12,515	-	78.5%	21.5%	-	4.6	1.7	-	4.6	78.5%	2.0	21.5%	-	1.6	0.1	1.7	1.7	TH
	GA	364,501	-	67.8%	32.2%	-	4.6	1.7	-	4.6	67.8%	2.0	32.2%	-	1.4	0.1	1.5	1.5	GA
	NO	250	-	100.0%	-	-	4.6	1.7	-	4.6	100.0%	2.0	-	-	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																			
Total																			

[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)**

Section 4 : Actuarial Support

Appendix E – Bulletin F10-035 (Cost of Capital Provision – NS Survey)
May 26 2010

FACILITY Association

777 Bay Street, Suite 2400
P.O. Box 121
Toronto, Ontario
M5G 2C8

T: 416 863 1750
F: 416 868 0894
E: mail@facilityassociation.com

TO: **MEMBERS OF THE FACILITY ASSOCIATION**

ATTENTION: **CHIEF EXECUTIVE OFFICER**
NOVA SCOTIA MEMBER COMPANIES

BULLETIN NO: **F10 – 035**

DATE: **MAY 26, 2010**

SUBJECT: **REPLY REQUESTED: COST OF CAPITAL PROVISION – NOVA SCOTIA**

On May 18, 2010, the Nova Scotia Utility and Review Board (NSUaRB) approved a Cost of Capital Provision for Facility Association Rates. The complete order and decision can be found on the NSUaRB website at http://www.nsuarb.ca/. A condition of the approval is the following:

(1) Within 60 days of the date of this Decision, Facility shall submit to the Board a certification from the CEO of each of its member companies writing insurance in Nova Scotia, for each class of vehicles, indicating whether or not the current rates of each such company reflect, either implicitly or explicitly, the Cost of Capital to support its Facility Association business".

To comply with this condition, we require completion of, and CEO signature on, the attached form. **Your reply must be received by Facility Association by June 11, 2010**. Your cooperation in this is to the benefit of all Facility Association member companies and is greatly appreciated.

Please note the questions on the attached form relate to Facility Association Residual Market business only and do not apply to Risk Sharing Pool premiums.

Should you require any clarification, please call Jill Hepburn, Vice President, Underwriting & Claims at 416-644-4912.

Thank you in advance for your company's participation.

David J. Simpson, M.B.A., FCIP
President & CEO

Attach.

Facility Association Cost of Capital Provision
Nova Scotia Survey

1. ☐ Our company's Nova Scotia rates **neither explicitly nor implicitly** reflect the Cost of Capital needed to support Facility Association business.

Completed by _____ _____
CEO's Name Signature

Company Name(s): _____
_____

2. ☐ Our company's Nova Scotia rates **explicitly** reflect the Cost of Capital needed to support Facility Association business, i.e., our target profit provision in our recent Nova Scotia rate level indications was explicitly increased to reflect the fact that Facility Association Nova Scotia rates have not historically included any Cost of Capital provision.

Please indicate the class(es) of automobile insurance for which your company's rates reflect on **explicit** provision for the Cost of Capital needed to support Facility Association business:

Class of Vehicles	**Yes**	**No**
Private Passenger		
Commercial		
Interurban		
Snow		
ATV		
Motorcycle or Mopeds		
Motorhomes		
Camper Units/Trailers		
Antique or Classic Vehicles		
Public Buses		
Private Buses		
School Buses		
Hotel and Country Club Buses		
Ambulances		
Funeral Vehicles		
Invalid Vehicles		
Taxis or Limousines		
Drivers Policies		
Non Owned Policies		
Garage Policies		
Other (Please specify)		

Completed by _____ _____
CEO's Name Signature

Company Name(s): _____
_____

3. ☐ Our company's Nova Scotia rates **implicitly** reflect the Cost of Capital needed to support Facility Association business, i.e., our target profit provision in our recent Nova Scotia rate level indications was judgmentally increased to reflect the fact that Facility Association Nova Scotia rates have not historically included any Cost of Capital provision.

Please indicate the class(es) of automobile insurance for which your company's rates reflect on **implicit** provision for the Cost of Capital needed to support Facility Association business:

Class of Vehicles	**Yes**	**No**
Private Passenger		
Commercial		
Interurban		
Snow		
ATV		
Motorcycle or Mopeds		
Motorhomes		
Camper Units/Trailers		
Antique and Classic Vehicles		
Public Buses		
Private Buses		
School Buses		
Hotel and Country Club Buses		
Ambulances		
Funeral Vehicles		
Invalid Vehicles		
Taxis or Limousines		
Drivers Policies		
Non Owned Policies		
Garage Policies		
Other (Please specify)		

Completed by _____ _____
CEO's Name Signature

Company Name(s): _____

_____

Please fax your response to 416-868-0894 by June 11, 2010.

Section 5 – Underwriting and Rating Rule Changes

5.a. Underwriting Rule Changes

There are no proposed changes to the current underwriting rule in this filing.

5.b. Rating Rule Changes

There are no proposed changes to the current rating rule in this filling.

Section 6 – Rate Exhibits

6.a. Algorithm

The current algorithm are shown on the pages 4 to 9.
Algorithm changes are only to clarify and ensure the rounding matches the manual premium rate calculation. The proposed rating algorithm can be found on the pages 10 to 15.

6.b. Base Rates

The current base rates are shown on the pages 16 to 17.

The proposed base rates are shown on pages 18 to 19.

6.c. Differentials

The current differentials are shown on the pages 16 to 17.

There are no proposed changes to current differentials. See details on pages 18 to 19.

6.d. Discounts and Surcharges

The current discounts and surcharges are shown on the pages 16 to 17.

There are no proposed changes to current discounts and surcharges. See details on pages 18 to 19.

6.e. Calculation of Final Rates

The selected rate level change on a per coverage basis is presented in the rate indications exhibits.
The derivation of proposed manual base rates are derived as shown at the top of the next pages:

Coverage	Territory	Current Terr Base Premium	Proposed Base Rate change	Proposed Territorial differential change	Proposed Territory Base Rate change	Proposed Base Premium
[1]	[2]	[3]	[4]	[5]	[6]	[7]
			Indications Exhibit C-1		= (1 + [4]) * (1 + [5]) - 1	*= [3]*(1+[6])*
Bodily Injury	1	1364.51	12.0%	0.0%	12.0%	1,528.25
	2	570.59	12.0%	0.0%	12.0%	639.06
	3	540.65	12.0%	0.0%	12.0%	605.53
Property Damage	1	36.39	12.0%	0.0%	12.0%	40.76
	2	15.22	12.0%	0.0%	12.0%	17.05
	3	14.42	12.0%	0.0%	12.0%	16.15
Direct Compensation Property Damage	1	108.84	12.0%	0.0%	12.0%	121.90
	2	45.98	12.0%	0.0%	12.0%	51.50
	3	44.22	12.0%	0.0%	12.0%	49.53
Accident Benefits	1	176.71	8.4%	0.0%	8.4%	191.55
	2	137.31	8.4%	0.0%	8.4%	148.84
	3	137.31	8.4%	0.0%	8.4%	148.84
Uninsured Automobile	1	36.11	11.3%	0.0%	11.3%	40.19
	2	36.11	11.3%	0.0%	11.3%	40.19
	3	36.11	11.3%	0.0%	11.3%	40.19
Underinsured Motorist (SEF 44)	1	8.00	3.5%	0.0%	3.5%	8.28
	2	8.00	3.5%	0.0%	3.5%	8.28
	3	8.00	3.5%	0.0%	3.5%	8.28
Collision	1	139.41	0.0%	0.0%	0.0%	139.41
	2	114.13	0.0%	0.0%	0.0%	114.13
	3	128.22	0.0%	0.0%	0.0%	128.22
Comprehensive	1	99.79	0.0%	0.0%	0.0%	99.79
	2	63.56	0.0%	0.0%	0.0%	63.56
	3	79.03	0.0%	0.0%	0.0%	79.03
Specified Perils	1	30.49	0.0%	0.0%	0.0%	30.49
	2	17.51	0.0%	0.0%	0.0%	17.51
	3	22.25	0.0%	0.0%	0.0%	22.25

Notes
SEF 44 rates are for $500,000 limit

6.f. Calculation of Rate Level Change

The overall rate level change on a per coverage basis, derived from the impact of changes to base rates, differentials and discounts or surcharges, in combination with any off-balance which may be applied is shown at the top of the next pages:

Coverage	Territory	Overall Rate Level change	Impact of Proposed Territorial differential change	Impact of Proposed Other differential change	Proposed Base Rate Change
[1]	[2]	[3]	[4]	[5]	[6]
		see note 1	n/a	n/a	*= (1+[3]) / ((1+[4])*(1+[5]))-1*
Bodily Injury	All	12.0%	0.0%	0.0%	12.0%
Property Damage	All	12.0%	0.0%	0.0%	12.0%
Direct Compensation Property Damage	All	12.0%	0.0%	0.0%	12.0%
Accident Benefits	All	8.4%	0.0%	0.0%	8.4%
Uninsured Automobile	All	11.3%	0.0%	0.0%	11.3%
Underinsured Motorist (SEF 44)	All	3.5%	0.0%	0.0%	3.5%
Collision	All	0.0%	0.0%	0.0%	0.0%
Comprehensive	All	0.0%	0.0%	0.0%	0.0%
Specified Perils	All	0.0%	0.0%	0.0%	0.0%

Notes
(1) As per Alternative Exh C-1 Row [30]

6.g. Dislocation and Capping

The tables below show the dislocation analysis based on inforce policy data as at Dec 31, 2020, and inforce policy counts have been used for the dislocation analysis.

Impact (%)

Range of Rate Change	Exposures	
	Number	Percentage
<-100.0%		
-100.0% to -50.1%		
-50.0% to -30.1%		
-30.0% to -20.1%		
-20.00% to -15.1%		
-15.0% to -10.1%		
-10.0% to -5.01%		
-5.0% to 0.0%		
No Change	184	1.69%
0.0% to 5.0%	95	0.87%
5.1% to 10.0%	5965	54.78%
10.1% to 15.0%	4645	42.66%
15.1% to 20.0%		
20.1% to 30.0%		
30.1% to 50.0%		
50.1% to 100.0%		
>100.0%		
Total	10889	100.00%

Average Impact ($)

Range of Rate Change	Exposures	
	Number	Percentage
<-$500		
$-500 to $-301		
$-300 to $-251		
$-250 to $-201		
$-200 to $-151		
$-150 to $-101		
$-100 to $-51		
$-50 to $0		
No Change	184	1.69%
$0 to $50	160	1.47%
$51 to $100	1583	14.54%
$101 to $150	2143	19.68%
$151 to $200	1850	16.99%
$201 to $250	1329	12.20%
$251 to $300	1467	13.47%
$301 to $500	1682	15.45%
>$500	491	4.51%
Total	10889	100.00%

There are no proposed rate capping in this filing.

Current Algorithm

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PRIVATE PASSENGER VEHICLES

NOTE: OTHER SPECIAL PROVISIONS APPLY TO CLERGY AUTOMOBILES, TO TAXIS, LIMOUSINE SERVICES, AMBULANCES AND INVALID CARS AND TO ANTIQUE/CLASSIC AUTOMOBILES.

1. LIABILITY ('L'): BODILY INJURY ('B.I.') AND PROPERTY DAMAGE ('P.D.')

a. Bodily Injury

A. B.I. BASE PREMIUM ($.c) TIMES B.I. CLASS FACTOR (X.XXX) = ADJUSTED B.I. BASE 1aA ($.c).

B. ADJUSTED BASE 1aA TIMES B.I. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 1aB ($).

C. ADJUSTED BASE 1aB TIMES L. LIMIT FACTOR (X.XXX) = B.I. ANNUAL PREMIUM 1aC ($).

D. B.I. ANNUAL PREMIUM 1aC TIMES L. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 1aD ($.c)

E. ADJUSTED BASE 1aD TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1aE. ($.c).

F. ADJUSTED BASE 1aE TIMES (1 + A.C.D.) = ADJUSTED BASE 1aF ($.c).

G. ADJUSTED BASE 1aF TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 1aG ($.c.).

H. ADJUSTED BASE 1aG TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 1aH ($.c).

I. ADJUSTED BASE 1aH TIMES TERM FACTOR = B.I. PREMIUM ($).

b. Property Damage

A. P.D. BASE PREMIUM ($.c) TIMES P.D. CLASS FACTOR (X.XXX) = ADJUSTED P.D. BASE 1bA ($.c).

B. ADJUSTED BASE 1bA TIMES P.D. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 1bB ($).

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C. ADJUSTED BASE 1bB TIMES L. LIMIT FACTOR (X.XXX) = P.D. ANNUAL PREMIUM 1bC ($).

D. P.D. ANNUAL PREMIUM 1bC TIMES L. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 1bD ($.c)

E. ADJUSTED BASE 1bD TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1bE. ($.c).

F. ADJUSTED BASE 1bE TIMES (1 + A.C.D.) = ADJUSTED BASE 1bF ($.c).

G. ADJUSTED BASE 1bF TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 1bG ($.c.).

H. ADJUSTED BASE 1bG TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 1bH ($.c).

I. ADJUSTED BASE 1bH TIMES TERM FACTOR = P.D. PREMIUM ($).

2. DIRECT COMPENSATION PROPERTY DAMAGE (D.C.P.D.)

A. D.C.P.D. BASE PREMIUM ($.c) TIMES D.C.P.D. CLASS FACTOR (X.XXX) = ADJUSTED BASE 2A ($.c).

B. ADJUSTED BASE 2A TIMES D.C.P.D. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 2B ($).

C. ADJUSTED BASE 2B TIMES D.C.P.D. RATING GROUP FACTOR (X.XXX) = D.C.P.D. ANNUAL PREMIUM 2C ($).

D. D.C.P.D. ANNUAL PREMIUM 2C TIMES D.C.P.D. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 2D ($.c).

E. ADJUSTED BASE 2D TIMES OUTSIDE U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 2E ($.c).

F. ADJUSTED BASE 2E TIMES (1 + A.C.D.) = ADJUSTED BASE 2F ($.c).

G. ADJUSTED BASE 2F TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 2G ($.c.).

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H. ADJUSTED BASE 2G TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 2H ($.c)

I. ADJUSTED BASE 2H TIMES TERM FACTOR = D.C.P.D. PREMIUM ($).

3. ACCIDENT BENEFITS (A.B.) AND UNINSURED AUTOMOBILE (U.A.)

a. Accident Benefits (A.B.)

A. A.B. BASE PREMIUM ($.c) TIMES A.B. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 3aA ($.c)

B. ADJUSTED BASE 3aA ($.c) TIMES A.B. RATING GROUP FACTOR (X.XX) = A.B. ANNUAL PREMIUM 3aB ($)

C. A.B. ANNUAL PREMIUM 3aB ($) TIMES A.B. SPECIAL USE FACTOR (X.XX) = A.B. ADJUSTED BASE 3aC ($.c)

D. ADJUSTED BASE 3aC TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 3aD ($.c).

E. ADJUSTED BASE 3aD TIMES (1 + A.C.D.) FACTOR = ADJUSTED BASE 3aE ($.c).

F. ADJUSTED BASE 3aE TIMES (1 - WINTER TIRE DISCOUNT) = ADJUSTED BASE 3aF ($.c).

G. ADJUSTED BASE 3aF TIMES TERM FACTOR = A.B.PREMIUM ($).

b. Uninsured Automobile (U.A)

A. U.A. BASE PREMIUM ($.c) TIMES U.A. DRIVING RECORD FACTOR (X.XXX) = U.A. ANNUAL PREMIUM 3bA. ($).

B. U.A. ANNUAL PREMIUM 3bA TIMES U.A. SPECIAL USE FACTOR (X.XX) = ADJUSTED U.A. BASE 3bB ($.c).

C. ADJUSTED U.A. BASE 3bB TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED U.A. BASE 3bC ($.c).

D. ADJUSTED U.A. BASE 3bC TIMES TERM FACTOR = U.A. PREMIUM ($).

Current Algorithm

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4. COLLISION INSURANCE (COLL.)

A. COLL. BASE PREMIUM ($.c) TIMES COLL. CLASS FACTOR (X.XXX) = ADJUSTED BASE 4A ($.c).

B. ADJUSTED BASE 4A TIMES COLL. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 4B ($).

C. ADJUSTED BASE 4B TIMES COLL. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 4C ($).

D. ADJUSTED BASE 4C TIMES COLL. DED. FACTOR (X.XXX) = COLL. ANNUAL PREMIUM 4D ($).

E. COLL. ANNUAL PREMIUM 4D TIMES COLL. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 4E ($.c).

F. ADJUSTED BASE 4E TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 4F ($.c).

G. ADJUSTED BASE 4F TIMES (1 + A.C.D.) = ADJUSTED BASE 4G ($.c).

H. ADJUSTED BASE 4G TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 4H ($.c.).

I. ADJUSTED BASE 4H TIMES (1 - WINTER TIRE DISCOUNT) = ADJUSTED BASE 4I ($.c).

J. ADJUSTED BASE 4I TIMES TERM FACTOR = COLL. PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

5. COMPREHENSIVE (COMP.)

A. COMP. BASE PREMIUM ($.c) TIMES COMP. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 5A ($).

B. ADJUSTED BASE 5A TIMES COMP. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 5B ($).

Current Algorithm

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C. ADJUSTED BASE 5B TIMES COMP. DED. FACTOR (X.XXX) = COMP. ANNUAL PREMIUM 5C ($).

D. COMP. ANNUAL PREMIUM 5C TIMES COMP. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 5D ($.c).

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

F. ADJUSTED BASE 5E TIMES TERM FACTOR = COMP.PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

6. SPECIFIED PERILS (S.P.)

A. S.P. BASE PREMIUM ($.c) TIMES S.P. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 6A ($).

B. ADJUSTED BASE 6A TIMES S.P. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 6B ($).

C. ADJUSTED BASE 6B TIMES S.P. DED. FACTOR (X.XXX) = S.P. ANNUAL PREMIUM 6C ($).

D. S.P. ANNUAL PREMIUM 6C TIMES S.P. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 6D ($.c).

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

F. ADJUSTED BASE 6E TIMES TERM FACTOR = S.P. PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

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7. END 44 (44) - FAMILY PROTECTION

A. 44 PREMIUM ($) ACCORDING TO LIMIT REQUIRED = 44 ANNUAL PREMIUM 7A ($).

B. 44 ANNUAL PREMIUM 7A TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 7B ($.c.).

C. ADJUSTED BASE 7B TIMES TERM FACTOR = 44 PREMIUM ($).

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NOTE: OTHER SPECIAL PROVISIONS APPLY TO CLERGY AUTOMOBILES, TO TAXIS, LIMOUSINE SERVICES, AMBULANCES AND INVALID CARS AND TO ANTIQUE/CLASSIC AUTOMOBILES.

1. LIABILITY ('L'): BODILY INJURY ('B.I.') AND PROPERTY DAMAGE ('P.D.')

a. Bodily Injury

A. B.I. BASE PREMIUM ($.c) TIMES B.I. CLASS FACTOR (X.XXX) = ADJUSTED B.I. BASE 1aA ($.c).

B. ADJUSTED BASE 1aA TIMES B.I. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 1aB ($).

C. ADJUSTED BASE 1aB TIMES L. LIMIT FACTOR (X.XXX) = B.I. ANNUAL PREMIUM 1aC ($).

D. B.I. ANNUAL PREMIUM 1aC TIMES L. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 1aD ($.c)

E. ADJUSTED BASE 1aD TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1aE. ($.c).

F. ADJUSTED BASE 1aE TIMES (1 + A.C.D.) = ADJUSTED BASE 1aF ($.c).

G. ADJUSTED BASE 1aF TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 1aG ($.c.).

H. ADJUSTED BASE 1aG TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 1aH ($.c).

I. ADJUSTED BASE 1aH TIMES TERM FACTOR = B.I. PREMIUM ($).

b. Property Damage

A. P.D. BASE PREMIUM ($.c) TIMES P.D. CLASS FACTOR (X.XXX) = ADJUSTED P.D. BASE 1bA ($.c).

B. ADJUSTED BASE 1bA TIMES P.D. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 1bB ($).

Proposed Algorithm

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C. ADJUSTED BASE 1bB TIMES L. LIMIT FACTOR (X.XXX) = P.D. ANNUAL PREMIUM 1bC ($).

D. P.D. ANNUAL PREMIUM 1bC TIMES L. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 1bD ($.c)

E. ADJUSTED BASE 1bD TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 1bE. ($.c).

F. ADJUSTED BASE 1bE TIMES (1 + A.C.D.) = ADJUSTED BASE 1bF ($.c).

G. ADJUSTED BASE 1bF TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 1bG ($.c.).

H. ADJUSTED BASE 1bG TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 1bH ($.c).

I. ADJUSTED BASE 1bH TIMES TERM FACTOR = P.D. PREMIUM ($).

2. DIRECT COMPENSATION PROPERTY DAMAGE (D.C.P.D.)

A. D.C.P.D. BASE PREMIUM ($.c) TIMES D.C.P.D. CLASS FACTOR (X.XXX) = ADJUSTED BASE 2A ($.c).

B. ADJUSTED BASE 2A TIMES D.C.P.D. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 2B ($).

C. ADJUSTED BASE 2B TIMES D.C.P.D. RATING GROUP FACTOR (X.XXX) = D.C.P.D. ANNUAL PREMIUM 2C ($).

D. D.C.P.D. ANNUAL PREMIUM 2C TIMES D.C.P.D. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 2D ($.c).

E. ADJUSTED BASE 2D TIMES OUTSIDE U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 2E ($.c).

F. ADJUSTED BASE 2E TIMES (1 + A.C.D.) = ADJUSTED BASE 2F ($.c).

G. ADJUSTED BASE 2F TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 2G ($.c.).

Proposed Algorithm

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H. ADJUSTED BASE 2G TIMES (1- WINTER TIRE DISCOUNT) = ADJUSTED BASE 2I ($.c)

I. ADJUSTED BASE 2I TIMES TERM FACTOR = D.C.P.D. PREMIUM ($).

3. ACCIDENT BENEFITS (A.B.) AND UNINSURED AUTOMOBILE (U.A.)

a. Accident Benefits (A.B.)

A. A.B. BASE PREMIUM ($.c) TIMES A.B. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 3aA ($)

B. ADJUSTED BASE 3aA ($.c) TIMES A.B. RATING GROUP FACTOR (X.XX) = A.B. ANNUAL PREMIUM 3aB ($)

C. A.B. ANNUAL PREMIUM 3aB ($) TIMES A.B. SPECIAL USE FACTOR (X.XX) = A.B. ADJUSTED BASE 3aC ($.c)

D. ADJUSTED BASE 3aC TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 3aD ($.c).

E. ADJUSTED BASE 3aD TIMES (1 + A.C.D.) FACTOR = ADJUSTED BASE 3aE ($.c).

F. ADJUSTED BASE 3aE TIMES (1 - WINTER TIRE DISCOUNT) = ADJUSTED BASE 3aF ($.c).

G. ADJUSTED BASE 3aF TIMES TERM FACTOR = A.B.PREMIUM ($).

b. Uninsured Automobile (U.A)

A. U.A. BASE PREMIUM ($.c) TIMES U.A. DRIVING RECORD FACTOR (X.XXX) = U.A. ANNUAL PREMIUM 3bA. ($).

B. U.A. ANNUAL PREMIUM 3bA TIMES U.A. SPECIAL USE FACTOR (X.XX) = ADJUSTED U.A. BASE 3bB ($.c).

C. ADJUSTED U.A. BASE 3bB TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED U.A. BASE 3bC ($.c).

D. ADJUSTED U.A. BASE 3bC TIMES TERM FACTOR = U.A. PREMIUM ($).

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4. COLLISION INSURANCE (COLL.)

A. COLL. BASE PREMIUM ($.c) TIMES COLL. CLASS FACTOR (X.XXX) = ADJUSTED BASE 4A ($.c).

B. ADJUSTED BASE 4A TIMES COLL. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 4B ($).

C. ADJUSTED BASE 4B TIMES COLL. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 4C ($).

D. ADJUSTED BASE 4C TIMES COLL. DED. FACTOR (X.XXX) = COLL. ANNUAL PREMIUM 4D ($).

E. COLL. ANNUAL PREMIUM 4D TIMES COLL. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 4E ($.c).

F. ADJUSTED BASE 4E TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 4F ($.c).

G. ADJUSTED BASE 4F TIMES (1 + A.C.D.) = ADJUSTED BASE 4G ($.c).

H. ADJUSTED BASE 4G TIMES CLEAN DRIVER FACTOR (X.XX) = ADJUSTED BASE 4H ($.c.).

I. ADJUSTED BASE 4H TIMES (1 - WINTER TIRE DISCOUNT) = ADJUSTED BASE 4I ($.c).

J. ADJUSTED BASE 4I TIMES TERM FACTOR = COLL. PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

5. COMPREHENSIVE (COMP.)

A. COMP. BASE PREMIUM ($.c) TIMES COMP. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 5A ($).

B. ADJUSTED BASE 5A TIMES COMP. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 5B ($).

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PRIVATE PASSENGER VEHICLES

C. ADJUSTED BASE 5B TIMES COMP. DED. FACTOR (X.XXX) = COMP. ANNUAL PREMIUM 5C ($).

D. COMP. ANNUAL PREMIUM 5C TIMES COMP. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 5D ($.c).

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

F. ADJUSTED BASE 5E TIMES TERM FACTOR = COMP.PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

6. SPECIFIED PERILS (S.P.)

A. S.P. BASE PREMIUM ($.c) TIMES S.P. DRIVING RECORD FACTOR (X.XXX) = ADJUSTED BASE 6A ($).

B. ADJUSTED BASE 6A TIMES S.P. RATING GROUP FACTOR (X.XXX) = ADJUSTED BASE 6B ($).

C. ADJUSTED BASE 6B TIMES S.P. DED. FACTOR (X.XXX) = S.P. ANNUAL PREMIUM 6C ($).

D. S.P. ANNUAL PREMIUM 6C TIMES S.P. SPECIAL USE FACTOR (X.XX) = ADJUSTED BASE 6D ($.c).

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

F. ADJUSTED BASE 6E TIMES TERM FACTOR = S.P. PREMIUM ($).

NOTE: FOR EACH STEP FROM THE BASE DEDUCTIBLE THERE IS A MINIMUM DIFFERENCE OF $1

7. END 44 (44) - FAMILY PROTECTION

Proposed Algorithm

FACILITY ASSOCIATION – PREMIUM CALCULATION PROCEDURES
NEWFOUNDLAND & LABRADOR
PRIVATE PASSENGER VEHICLES

A. 44 PREMIUM ($) ACCORDING TO LIMIT REQUIRED = 44 ANNUAL PREMIUM 7A ($).

B. 44 ANNUAL PREMIUM 7A TIMES U.S.A. EXPOSURE FACTOR (X.XXX) = ADJUSTED BASE 7B ($.c.).

C. ADJUSTED BASE 7B TIMES TERM FACTOR = 44 PREMIUM ($).

Current Base Rates

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FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

1. BASE PREMIUMS & URBAN/RURAL INDICATORS

TERR	U/R	B.I.	P.D.	D.C.P.D.	A.B.	Coll.	Comp.	S.P.	U. A.
1	U	1364.51	36.39	108.84	176.71	139.41	99.79	30.49	36.11
2	R	570.59	15.22	45.98	137.31	114.13	63.56	17.51	36.11
3	R	540.65	14.42	44.22	137.31	128.22	79.03	22.25	36.11

Note: Refer to the Territorial Mapping and Abbreviations page for the Statistical Location Code.

2. BI, PD, DCPD and END 44 FACTORS/PREMIUMS

CLASS FACTORS

Class	Urban	Rural
01	0.928	0.874
02	1.000	1.000
03	1.071	1.037
05	0.453	0.431
07	1.059	1.262
10	2.768	2.780
11	1.634	1.880
12	1.551	1.816
13	1.287	1.507

DRIVING RECORD FACTORS

D.R.	Urban	Rural
5	0.766	0.766
4	0.827	0.827
3	1.000	1.000
2	1.009	1.009
1	1.128	1.128
0	1.306	1.306

BI and PD LIMIT FACTORS and END 44 PREMIUMS

Limit $	Liability Factor	END 44 Premium
200,000	1.000	$1
300,000	1.042	$4
500,000	1.110	$8
1,000,000	1.220	$19
2,000,000	1.360	$35
3,000,000	1.493	$50
5,000,000	1.743	$79

3. ACCIDENT BENEFITS

RATE GROUP FACTORS

R.G.	Factor
2	0.24
3	0.29
4	0.35
5	0.41
6	0.50
7	0.60
8	0.72
9	0.86
10	1.03
11	1.24
12	1.49
13	1.78

DRIVING RECORD FACTORS

D.R.	Factor
ALL	1.000

Current Base Rates

NEWFOUNDLAND & LABRADOR
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FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

4. PHYSICAL DAMAGE FACTORS

CLASS FACTORS

Class	Urban	Rural
01	0.880	0.891
02	1.000	1.000
03	1.080	1.139
05	0.519	0.485
07	1.133	1.127
10	2.719	2.926
11	2.173	2.236
12	1.955	1.998
13	1.611	1.948

DRIVING RECORD FACTORS

	Collision			
D.R.	Urban	Rural	Comp.	S.P.
5	0.719	0.719	1.000	1.000
4	0.814	0.814	1.000	1.000
3	1.000	1.000	1.000	1.000
2	1.010	1.010	1.000	1.000
1	1.061	1.061	1.000	1.000
0	1.213	1.213	1.000	1.000

MULTIPLICATIVE DEDUCTIBLE FACTORS

Deductible	Collision	Comp.	S.P.
500	1.000	1.000	1.000
750	0.897	0.951	0.951
1000	0.828	0.926	0.926
1250	0.782	0.901	0.901
1500	0.747	0.889	0.889
1750	0.724	0.883	0.883
2000	0.701	0.877	0.877
2250	0.695	0.870	0.870
2500 or greater	0.690	0.864	0.864

Note: For each step from the base deductible there is a minimum difference of $1.

RATE GROUP FACTORS

Rate Group	Factor	
	DCPD, Coll	Comp, SP
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
Each add'l Rate Group	+0.20	+0.20

Discount or Other Factors

		BI	PD	DCPD	A.B.	U. A.	UM	Coll.	Comp.	S.P.
Winter Tire Discount Rate		2.0%	2.0%	2.0%	2.0%	-	-	2.0%	-	-
Clean Driver Factor		0.80	0.80	0.80	-	-	-	0.80	-	-
Police Dept. Vehicles	- Emergency or Patrol Vehicles	2.50	2.50	2.50	1.00	1.00	-	2.00	2.00	2.00
(applicable to Class 07)	- Other Vehicles	1.25	1.25	1.25	1.00	1.00	-	1.00	1.00	1.00
Fire Dept. Vehicles	- Emergency Vehicles	1.25	1.25	1.25	1.00	1.00	-	1.00	1.00	1.00
(applicable to Class 07)	- Other Vehicles	1.00	1.00	1.00	1.00	1.00	-	1.00	1.00	1.00
U.S.A Exposure Factor *for each percentage of exposure, applicable to Class 07*		0.010	0.010	0.010	0.010	0.010	0.010	0.005	0.005	0.005

Proposed Base Rates

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FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

1. BASE PREMIUMS & URBAN/RURAL INDICATORS

TERR	U/R	B.I.	P.D.	D.C.P.D.	A.B.	Coll.	Comp.	S.P.	U. A.
1	U	1528.25	40.76	121.90	191.55	139.41	99.79	30.49	40.19
2	R	639.06	17.05	51.50	148.84	114.13	63.56	17.51	40.19
3	R	605.53	16.15	49.53	148.84	128.22	79.03	22.25	40.19

Note: Refer to the Territorial Mapping and Abbreviations page for the Statistical Location Code.

2. BI, PD, DCPD and END 44 FACTORS/PREMIUMS

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500,000	1.110	$8
1,000,000	1.220	$20
2,000,000	1.360	$36
3,000,000	1.493	$52
5,000,000	1.743	$82

3. ACCIDENT BENEFITS

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R.G.	Factor
2	0.24
3	0.29
4	0.35
5	0.41
6	0.50
7	0.60
8	0.72
9	0.86
10	1.03
11	1.24
12	1.49
13	1.78

DRIVING RECORD FACTORS

D.R.	Factor
ALL	1.000

Proposed Base Rates

NEWFOUNDLAND & LABRADOR
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FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

4. PHYSICAL DAMAGE FACTORS

CLASS FACTORS

Class	Urban	Rural
01	0.880	0.891
02	1.000	1.000
03	1.080	1.139
05	0.519	0.485
07	1.133	1.127
10	2.719	2.926
11	2.173	2.236
12	1.955	1.998
13	1.611	1.948

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4	0.814	0.814	1.000	1.000
3	1.000	1.000	1.000	1.000
2	1.010	1.010	1.000	1.000
1	1.061	1.061	1.000	1.000
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2000	0.701	0.877	0.877
2250	0.695	0.870	0.870
2500 or greater	0.690	0.864	0.864

Note: For each step from the base deductible there is a minimum difference of $1.

RATE GROUP FACTORS

Rate	Factor	
Group	DCPD, Coll	Comp, SP
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
Each add'l Rate Group	+0.20	+0.20

Discount or Other Factors

		BI	PD	DCPD	A.B.	U. A.	UM	Coll.	Comp.	S.P.
Winter Tire Discount Rate		2.0%	2.0%	2.0%	2.0%	-	-	2.0%	-	-
Clean Driver Factor		0.80	0.80	0.80	-	-	-	0.80	-	-
Police Dept. Vehicles	- Emergency or Patrol Vehicles	2.50	2.50	2.50	1.00	1.00	-	2.00	2.00	2.00
(applicable to Class 07)	- Other Vehicles	1.25	1.25	1.25	1.00	1.00	-	1.00	1.00	1.00
Fire Dept. Vehicles	- Emergency Vehicles	1.25	1.25	1.25	1.00	1.00	-	1.00	1.00	1.00
(applicable to Class 07)	- Other Vehicles	1.00	1.00	1.00	1.00	1.00	-	1.00	1.00	1.00
U.S.A Exposure Factor *for each percentage of exposure, applicable to Class 07*		0.010	0.010	0.010	0.010	0.010	0.010	0.005	0.005	0.005

Section 7 - Dependent Categories

The proposed changes will also apply to the Driver's Policy category.

The rating rules for Driver's Policy that stipulate the linkage to the Private Passenger Vehicle Category are shown on pages 2 to 7.

The tables shown below lists all the vehicle classes that are dependent on private passenger rates at a coverage level.

- Public Vehicles

Vehicle Type		Dependency at Coverage Level									
		Road Hazard Bodily Injury	Road Hazard Property Damage	Passenger Hazard Bodily Injury	Passenger Hazard Property Damage	DCPD	Accident Benefits	Uninsured Automobile	Collision	Comprehensive	Specified Perils
Public	Public Bus										
	Private Bus								Dependent	Dependent	Dependent
	School Bus								Dependent	Dependent	Dependent
	Country Club								Dependent	Dependent	Dependent
	Taxi								Dependent	Dependent	Dependent
	Funeral	Dependent	Dependent	Dependent		Dependent	Dependent		Dependent	Dependent	Dependent
	Ambulance					Dependent	Dependent		Dependent	Dependent	Dependent

- Commercial Vehicles and Recreational Vehicles

Vehicle Type		Dependency at Coverage Level								
		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comprehensive	Specified Perils
Commercial	Commercial Vehicle									
	Interuban									
Recreational	MotorHome	Dependent	Dependent	Dependent	Dependent					
	Trailer									
	Camper Unit	Dependent	Dependent		Dependent					
	Historical	Dependent	Dependent	Dependent	Dependent	Dependent				
	Motorcycle									
	All Terrain									
	Snow Vehicle									

The rating rules for the above listed classes of vehicles that stipulate the linkage to the Private Passenger Vehicle Category are shown on pages 8 to 16.

Rule 700: POL 2 – Driver's Policy Overview

The purpose of the POL 2 (Driver's Policy) is to provide coverage that is excess of any policy specifically insuring the automobile concerned.

Insureds (individuals or companies) wishing to purchase this policy instead of the coverage available through a car rental company should be advised that Facility Association does not offer primary coverage through non-owned policies.

A Driver's Policy indemnifies the insured against legal liability for bodily injury or property damage that arises from the use or operation of any non-owned automobile while the insured is personally in control of the automobile with the owner's consent. Under the Highway Traffic Act, owners of vehicles and drivers of vehicles are liable in the event of an accident.

The Insurance Act provides that, in the event of an accident, the Third Party Liability coverage provided by a Driver's Policy is not primary coverage. It is excess of the coverage provided by any policy specifically insuring the automobile concerned.

This provision cannot be varied and every applicant should be made aware of it when the insurance is arranged.

Rule 701: 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 risk is not a non-owned risk.

3. The non-owned exposure is 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 Facility Association operates. For another jurisdiction in which Facility Association operates, the risk may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

4. The Applicant does not hold a valid operator's licence.

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 refuses 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. Non-payment of premium for the current policy period (for purposes of termination only).

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

1. Optional 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:

a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;
or
b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;
or
c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
or
d) Wilfully made a false statement in respect of a claim.

* 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.

Rule 702: Coverages Available

A. Third Party Liability

Not more than $2,000,000 except when required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit, the increased limit factors can be found in the relevant section. If the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

B. Liability for Damage to Non-Owned Automobiles

The insurance may be extended by means of END 60 (Legal Liability for Damage to Non-Owned Automobile) to cover the Insured's legal liability for damage to the non-owned automobile arising from Collision, Comprehensive or Specified Perils.

The deductible may not be less than $500.

a) Minimum Deductibles
Refer to the section of the manual pertaining to the type of automobile to be driven e.g. Private Passenger Section. Refer to the same section for minimum deductibles applicable due to claims.

b) Liability for Damage to Non-Owned Automobiles
Policies may not be written for this coverage only.

Rule703: Rating

1. Liability

This coverage is rated according to the use, driving record, territory, etc., as if the applicant owned the type of automobile driven. This premium is subject to a 50% discount.

2. Accident Benefits

The premium for Accident Benefits shall be determined based on use and territory as if the applicant owned the type of automobile driven. This premium is subject to a 50% discount.

3. Liability for Damage to Non-Owned Automobiles

All premiums (Collision, Comprehensive, Specified Perils) are calculated by charging the premiums applicable to the highest rated vehicle that would be driven, as if the Applicant owned the vehicle. The limit per occurrence is used to calculate the rate group. The model year is assumed to be the current year unless the specific vehicle(s) is known. There is no discount applicable to the premium calculated.

4. Endorsement Forms – Other

END 4A, 4B and 6A may be used with POL 2. The POL 1 premium (from which the POL 2 premium is calculated) must be calculated to include the charge for these endorsements before the POL 2 premium is determined.

5. Coding

For the Statistical Plan, the Class (Type of Use) Code to be reported is 98.

All other codes (including coverage codes for END 60 physical damage premiums) are the same as those applicable to POL 1.

Rule 704: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application.

2. Before binding coverage the Agent/Broker must either

   a) Collect or assume responsibility for the full indicated premium
   or
   b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.

3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Thereforecoverage may not be bound as of 12:01 am on the date the application is signed.*** However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.

b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.

4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected it must be sent the next working day.

5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 705: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required.

See also Rule 705:D. Computer Generated Application Forms.

Commercial, Garage, Public, experience rated and some specially rated risks will require completion of supplementary questionnaires.

B. Application (APP 2)

The Servicing Carrier's APP 2 must be used.
The app must be clearly marked 'Facility Association' and must be attached to a current approved Standard Application Form (APP 1). The agent/broker must indicate the time and dated coverage is bound

The following information must be completed on APP 1 which is to be attached to APP 2:

1. Applicant's name and postal address

2. Policy period – including the effective date and binding time and date

3. Applicant's signature

4. Date of applicant's signature

5. Year, make and model of the vehicle on which the premium is calculated. This is only required where Legal Liability for Damage to Non-Owned Automobiles is purchased.

6. Territory, rate class and driving record on which the premium is calculated

7. Driver's name, driver's licence number and details of any losses in the last 5 years

NOTE – The temporary and permanent liability certificates for the Driver's Policy must not show the year, make and model of the vehicle on which the premium is calculated.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the current approved Standard Application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities

G. Variation in Coverage

To conform to the Insurance Act, the insured must be advised if the coverage provided by the policy is not as requested in the application.

H. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years.

b) Previous Insurance History must be obtained on the applicant and all drivers shown on the application or added to an existing policy with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers which must be properly documented on file including name of persons spoken to, date, time etc.).

Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Fleets and the Garage section.

If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.

Rule 706: Definitions

A. Automobile

The word “automobile” includes a recreational vehicle and/or a trailer unless otherwise indicated.

B. Non-owned Automobile

An automobile that is not owned in whole or in part by or registered in the name of the applicant.

C. Valid Operator’s Licence

1. Definition
A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level Two licence is a valid operator’s licence. A Learner’s permit or a Level One licence (where there is graduated licensing) is not regarded as a valid operator’s licence.

2. International Driver’s Licence
An International Licence is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists.

Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an International Licence, the application must show complete details of the driver’s licence upon which it was granted. This would include the country in which the valid licence was issued, drivers licence number, expiry date etc.

D. Types of Licence Suspension

1. Suspension for Cause
A suspension or cancellation of the operator’s licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/ cancellation/lapse even if the fine resulted from a conviction.

2. Administrative Suspension/Cancellation/Lapse
A suspension/cancellation/lapse for a period of one year or more for any reason other than those outlined under Suspension for Cause.

Rule 707: Rating Territory

The rating territories are described in Rule 732: Rating Territories.

The rating territory refers to where the vehicle is garaged.

Rule 708: Rating Class

Rating class is determined by the type of vehicle being driven and the use. Refer to the specific section of the manual for rating criteria.

Vehicle Type	Section of Manual
Private passenger	Private Passenger Section
Truck	Commercial Section
Taxi	Public Vehicles Section
Bus	Public Vehicles Section

Rule 709: Driving Record

Driving record is determined by the type of vehicle being driven and the driver's experience. Refer to the specific section of the manual for driving record requirements.

Vehicle Type	Section of Manual
Private passenger	Private Passenger Section
Truck	Commercial Section
Taxi	Public Vehicles Section
Bus	Public Vehicles Section

Rule 710: Not applicable

Rule 711: Vehicle Rate Group

When END 60 (Legal Liability for Damage to Non-Owned Automobile) is to be added to the policy, the applicable rate group is determined by the type of vehicle. Refer to Rule 731 for rating instructions.

Rule 712: Claims

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

Collision with Animals

If END 60- (Legal Liability for Damage to Non-Owned Automobile) is purchased, losses involving Collision with animals, both wild and domestic, may be paid.

Rule 713: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

Rule 731: Endorsements Applicable to POL 2: Driver'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 rerated accordingly.

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

Rule 714: 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.

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

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 715: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months.

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.

Rule 716: 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 2 (Driver's Policy) and now requires POL 1 (Owner's Policy) instead. A new policy is necessary and a new application must be submitted. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. The existing policy shall be cancelled pro rata.

b) There is a change of jurisdiction in whch the non-owned vehicle is registered.

B. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 725: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Procedure of notification

1. The Agent/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.**

2. Faxed or mailed policy change requests are acceptable.

3. If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.

4. The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.

5. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested

C. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.

Rates to be used

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro-rata) by using the Day Table.

Minimum premiums for midterm changes:

A minimum additional premium of $5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note: Any additional premium of **less** than $5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Rule 717: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 725: Proof of Insurance.

A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**
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PUBLIC VEHICLES

ANNUAL PREMIUMS
School Buses Class 71

Liability (limits in 000's)

	Road Hazard Per Vehicle						Passenger Hazard Per Vehicle END 6b (a) per person, per accident						
	Seating	500		1000		2000		Seating	Bodily Injury				Prop. Damage	
DR	Capacity	BI	PD	BI	PD	BI	PD	Capacity	200	500	1000	2000	5	50
3	1 - 21	82	10	90	11	103	12	1 - 21	110	128	147	179	12	24
	22 - 39	134	17	148	18	168	21	22 - 39	124	144	165	201	20	40
	40 - 57	134	17	148	18	168	21	40 - 57	152	176	203	247	28	56
	58 - 90	134	17	148	18	168	21	58 - 90	179	208	239	291	41	82
2	1 - 21	102	12	112	13	128	15	1 - 21	138	160	184	224	15	30
	22 - 39	168	21	184	23	209	26	22 - 39	155	180	207	252	26	52
	40 - 57	168	21	184	23	209	26	40 - 57	191	222	255	310	35	70
	58 - 90	168	21	184	23	209	26	58 - 90	224	260	299	364	51	102
1	1 - 21	117	14	128	16	146	18	1 - 21	156	181	208	253	17	34
	22 - 39	190	23	209	26	237	29	22 - 39	175	203	233	284	29	58
	40 - 57	190	23	209	26	237	29	40 - 57	216	251	288	351	39	78
	58 - 90	190	23	209	26	237	29	58 - 90	253	293	337	411	58	116
0	1 - 21	137	17	150	18	170	21	1 - 21	184	213	245	299	20	40
	22 - 39	223	28	245	31	279	35	22 - 39	206	239	275	335	34	68
	40 - 57	223	28	245	31	279	35	40 - 57	254	295	339	412	46	92
	58 - 90	223	28	245	31	279	35	58 - 90	298	346	397	484	68	136

Accident Benefits Charge $1.76 for each seat

Uninsured Automobile Charge $39 per vehicle

Direct Compensation Property Damage - Bus or Commercial Body Type

	Seating	Rate Group														
DR	Capacity	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3	1 - 21	13	4	4	4	5	6	7	8	10	11	13	14	16	17	19
	22+	20	6	6	6	7	9	11	13	15	18	20	22	24	26	29
2	1 - 21	16	5	5	5	6	7	8	10	12	14	16	18	19	21	23
	22+	26	8	8	8	10	12	14	16	20	23	26	29	31	34	37
1	1 - 21	18	5	5	5	7	8	10	11	14	16	18	20	22	24	26
	22+	29	9	9	9	11	13	15	18	22	26	29	32	35	38	42
0	1 - 21	21	6	6	6	8	9	11	13	16	19	21	23	25	28	30
	22+	34	10	10	10	13	15	18	21	26	30	34	38	41	45	49

	Seating	Rate Group														
DR	Capacity	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3	1 - 21	20	21	22	23	24	25	26	26	27	27	28	28	28	28	29
	22+	31	33	34	36	37	39	40	40	41	42	42	43	43	44	44
2	1 - 21	25	26	28	29	30	31	32	32	33	33	34	34	35	35	35
	22+	40	42	45	47	49	50	51	53	54	54	55	56	56	57	57
1	1 - 21	28	29	31	32	34	35	36	36	37	38	38	39	39	39	40
	22+	45	47	50	52	54	56	57	59	60	61	61	62	63	63	64
0	1 - 21	32	34	36	38	39	40	42	42	43	44	44	45	45	46	46
	22+	52	56	58	61	63	66	67	69	70	71	72	73	74	74	75

Effective July 1, 2021

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**
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PUBLIC VEHICLES

Direct Compensation Property Damage - Private Passenger Type

DR	Seating Capacity	Rate Group ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3	1 - 21	13	4	5	6	8	9	10	12	13	14	16	17	18	19	21
	22+	20	6	8	10	12	14	16	18	20	22	24	26	28	30	32
2	1 - 21	16	5	6	8	10	11	13	14	16	18	19	21	22	24	26
	22+	26	8	10	13	15	18	21	23	26	28	31	34	36	39	41
1	1 - 21	18	5	7	9	11	13	14	16	18	20	22	23	25	27	29
	22+	29	9	11	14	17	20	23	26	29	32	35	38	40	43	46
0	1 - 21	21	6	8	10	12	15	17	19	21	23	25	27	29	31	33
	22+	34	10	13	17	20	24	27	30	34	37	41	44	47	51	54

DR	Seating Capacity	Rate Group 15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3	1 - 21	22	23	25	26	27	29	30	31	32	34	35	36	38	39	41
	22+	34	36	38	40	42	44	46	48	50	52	54	56	58	60	63
2	1 - 21	27	29	30	32	34	35	37	38	40	42	43	45	46	48	50
	22+	44	47	49	52	54	57	60	62	65	67	70	73	75	78	82
1	1 - 21	31	32	34	36	38	40	41	43	45	47	49	50	52	54	57
	22+	49	52	55	58	61	64	67	69	72	75	78	81	84	87	91
0	1 - 21	36	38	40	42	44	46	48	50	52	54	57	59	61	63	66
	22+	58	61	64	68	71	75	78	81	85	88	92	95	98	102	107

Direct Compensation Property Damage - Higher Rate Groups
Apply the following factors to the appropriate ABP rate

	30	31	32	33	34	35	36	37	38	39	40	41	42	43
Commercial	2.217	2.231	2.244	2.257	2.268	2.278	2.287	2.296	2.305	2.312	2.319	2.326	2.332	2.338
Private Passenger	3.345	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945

Physical Damage
Private Passenger Type
Collision
47% of the applicable Class 07 premium
(Driving Record 0, 1, 2 or 3)
Comprehensive
70% of the applicable Private Passenger premium
Specified Perils
82% of the applicable Private Passenger premium

Physical Damage
Bus or Commercial Body Type
(Use Rate Group Table II)
Collision
47% of the applicable Commercial premium
(Driving Record 0, 1, 2 or 3)
Comprehensive
70% of the applicable Commercial premium
Specified Perils
82% of the applicable Commercial premium

NOTE: If vehicle listed in Commercial Rate Group Table I Commercial premiums must be used.

U.S. EXPOSURE - Applicable to Buses with U.S. exposure.
BI, PD, DCPD, AB, and UA = .010 for each percentage point of U.S. exposure.
Physical Damage = .005 for each percentage point of U.S. exposure.

Effective July 1, 2021

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PUBLIC VEHICLES

ANNUAL PREMIUMS
Hotel or Country Club Buses Class 72

	Liability (limit in 000's) END 6C rated at Limit Table A and B														
		Road Hazard Per vehicle							Passenger Hazard Per vehicle						
	Seating	500		1000		2000		Seating	Bodily Injury				Property Damage		
DR	Capacity	BI	PD	BI	PD	BI	PD	Capacity	200	500	1000	2000	5	50	
3	1-8	75	9	83	10	94	11	1-8	98	114	131	159	6	11	
	9-12	75	9	83	10	94	11	9-12	147	170	195	238	8	17	
	13-16	179	22	196	24	223	28	13-16	166	193	221	270	10	21	
	17-21	179	22	196	24	223	28	17-21	185	215	247	301	12	25	
	22-24	179	22	196	24	223	28	22-24	186	215	248	302	14	27	
	25-29	179	22	196	24	223	28	25-29	207	241	277	337	16	31	
	30-32	221	28	243	31	276	35	30-32	211	245	281	342	17	33	
	33+	221	28	243	31	276	35	33+	1.13	1.32	1.51	1.83	0.22	0.44	
2	1-8	94	12	104	13	118	15	1-8	122	142	163	199	7	14	
	9-12	94	12	104	13	118	15	9-12	183	213	244	298	10	21	
	13-16	224	29	246	32	280	36	13-16	207	241	277	337	13	26	
	17-21	224	29	246	32	280	36	17-21	232	269	309	376	15	31	
	22-24	224	29	246	32	280	36	22-24	232	269	310	377	17	34	
	25-29	224	29	246	32	280	36	25-29	259	301	346	421	19	39	
	30-32	275	34	303	38	344	43	30-32	264	306	351	428	21	42	
	33+	275	34	303	38	344	43	33+	1.42	1.64	1.89	2.30	0.27	0.55	
1	1-8	107	13	117	15	133	17	1-8	139	161	185	225	8	16	
	9-12	107	13	117	15	133	17	9-12	208	241	277	337	12	24	
	13-16	254	32	279	35	317	40	13-16	235	273	313	382	15	29	
	17-21	254	32	279	35	317	40	17-21	263	305	350	426	17	35	
	22-24	254	32	279	35	317	40	22-24	263	305	351	427	19	38	
	25-29	254	32	279	35	317	40	25-29	294	341	392	477	22	44	
	30-32	312	39	343	43	389	49	30-32	299	346	398	485	24	47	
	33+	312	39	343	43	389	49	33+	1.61	1.87	2.13	2.61	0.31	0.62	
0	1-8	125	16	138	17	157	19	1-8	163	189	218	265	9	19	
	9-12	125	16	138	17	157	19	9-12	244	283	326	397	14	28	
	13-16	299	38	328	41	373	47	13-16	277	321	369	449	17	35	
	17-21	299	38	328	41	373	47	17-21	309	358	412	502	20	41	
	22-24	299	38	328	41	373	47	22-24	310	359	413	503	23	45	
	25-29	299	38	328	41	373	47	25-29	346	401	461	562	26	52	
	30-32	367	46	404	50	459	57	30-32	351	408	468	571	28	56	
	33+	367	46	404	50	459	57	33+	1.89	2.19	2.51	3.06	0.37	0.73	

Note: Passenger Hazard
Seating Capacity over 32
Per Seat rates are applied incrementally as follows:.

Seating Capacity over 32
1. Obtain 30-32 seat rate
2. Multiply the 33+ per seat rate by number of seats over 32
3. Steps 1 + 2 = Passenger Hazard Premium

Accident Benefits
12 or less seats
Charge $4.35 per seat

13 - 29 Seats
Charge $52.20 plus $0.90 per seat over 12.

30 or more seats
Charge $67.50 plus $0.30 per seat over 29.

Uninsured Automobile
Charge $11.29 per vehicle

	Direct Compensation Property Damage - Bus or Commercial Body Type															
	Seating	Rate Group														
DR	Capacity	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3	1-12	11	3	3	3	4	5	6	7	8	10	11	12	13	15	16
	13-29	25	8	8	8	9	11	13	16	19	22	25	28	30	33	36
	30+	31	9	9	9	11	14	16	19	23	27	31	34	37	41	44
2	1-12	14	4	4	4	5	6	7	9	11	12	14	15	17	19	20
	13-29	32	10	10	10	12	14	17	20	24	28	32	35	38	42	46
	30+	38	12	12	12	14	17	20	24	29	34	38	42	46	50	55
1	1-12	15	5	5	5	6	7	8	9	11	13	15	17	18	20	22
	13-29	36	11	11	11	13	16	19	23	27	32	36	40	43	48	52
	30+	43	13	13	13	16	19	23	27	32	38	43	47	52	57	62
0	1-12	18	5	5	5	7	8	10	11	14	16	18	20	22	24	26
	13-29	42	13	13	13	15	19	22	26	32	37	42	46	50	56	60
	30+	51	16	16	16	19	23	27	32	39	45	51	56	61	67	73

	Seating	Rate Group														
DR	Capacity	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3	1-12	17	18	19	20	21	21	22	22	23	23	23	24	24	24	24
	13-29	38	41	43	45	47	48	49	51	51	52	53	54	54	55	55
	30+	48	51	53	56	58	60	61	63	64	65	66	66	67	68	68
2	1-12	22	23	24	25	26	27	28	28	29	29	30	30	30	31	31
	13-29	49	52	55	58	60	62	63	65	66	67	68	69	69	70	70
	30+	58	62	65	68	71	73	75	77	78	79	80	81	82	83	84
1	1-12	23	24	26	27	28	29	30	30	31	31	32	32	32	33	33
	13-29	55	59	62	65	67	69	71	73	74	75	76	77	78	79	79
	30+	66	70	74	77	80	83	85	87	88	90	91	92	93	94	95
0	1-12	28	29	31	32	34	35	36	36	37	38	38	39	39	39	40
	13-29	65	69	72	76	78	81	83	85	86	88	89	90	91	92	92
	30+	78	83	88	92	95	98	101	103	105	107	108	109	110	111	112

ANNUAL PREMIUMS
Hotel or Country Club Buses Class 72

Direct Compensation Property Damage - Private Passenger Type

DR	Seating Capacity	Rate Group ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3	1-12	11	3	4	5	7	8	9	10	11	12	13	14	15	16	18
	13-29	25	8	10	12	15	17	20	22	25	27	30	32	35	37	40
	30+	31	9	12	15	18	22	25	28	31	34	37	40	43	46	49
2	1-12	14	4	6	7	8	10	11	13	14	15	17	18	20	21	22
	13-29	32	10	13	16	19	22	25	29	32	35	38	41	45	48	51
	30+	38	11	15	19	23	26	30	34	38	42	45	49	53	57	61
1	1-12	15	5	6	7	9	10	12	13	15	16	18	19	21	22	24
	13-29	36	11	14	18	21	25	29	32	36	39	43	47	50	54	57
	30+	43	13	17	21	26	30	34	38	43	47	51	56	60	64	69
0	1-12	18	5	7	9	11	13	14	16	18	20	22	23	25	27	29
	13-29	42	13	17	21	25	29	33	38	42	46	50	54	59	63	67
	30+	51	15	20	25	30	35	41	46	51	56	61	66	71	76	81

DR	Seating Capacity	Rate Group 15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
3	1-12	19	20	21	22	23	24	25	26	27	29	30	31	32	33	35
	13-29	42	45	47	50	52	55	57	60	62	65	67	70	72	75	79
	30+	53	56	59	62	65	68	71	74	77	80	84	87	90	93	97
2	1-12	24	25	27	28	29	31	32	34	35	36	38	39	41	42	44
	13-29	54	57	61	64	67	70	73	77	80	83	86	89	93	96	101
	30+	64	68	72	76	80	83	87	91	95	99	102	106	110	114	120
1	1-12	25	27	28	30	31	33	34	36	37	39	40	42	43	45	47
	13-29	61	65	68	72	75	79	83	86	90	93	97	101	104	108	113
	30+	73	77	81	86	90	94	99	103	107	112	116	120	124	129	135
0	1-12	31	32	34	36	38	40	41	43	45	47	49	50	52	54	57
	13-29	71	75	80	84	88	92	96	101	105	109	113	117	122	126	132
	30+	86	92	97	102	107	112	117	122	127	132	137	143	148	153	160

Direct Compensation Property Damage - Higher Rate Groups

Apply the following factors to the appropriate ABP rate

	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Commercial	2.217	2.231	2.244	2.257	2.268	2.278	2.287	2.296	2.305	2.312	2.319	2.326	2.332	2.338	2.344	2.349
Private Passenger	3.345	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

Physical Damage Bus or Commercial Vehicle Body Type (Use Rate Group Table II)	
Collision	97% of the applicable Commercial Vehicle Premium (DR 0, 1, 2 or 3)
Comprehensive	101% of the applicable Commercial Vehicle Premium
Specified Perils	99% of the applicable Commercial Vehicle Premium

If vehicle listed in Commercial Rate Group Table I, Commercial premiums must be used.

Physical Damage Private Passenger Type	
Collision	97% of the applicable Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	101% of the applicable Private Passenger Premium
Specified Perils	99% of the applicable Private Passenger Premium

U.S. EXPOSURE - Applicable to Buses with U.S. exposure

BI, PD, DCPD, AB, and UA = .010 for each percentage point of U.S. exposure.
Physical Damage = .005 for each percentage point of U.S. exposure.

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PUBLIC VEHICLES
ANNUAL PREMIUMS
Private Buses Class 79

Liability (limit in 000's) END 6C												
	Road Hazard Per Vehicle						Passenger Hazard Per Vehicle					
Seating	500		1000		2000		Bodily Injury				Property Damage	
Capacity	BI	PD	BI	PD	BI	PD	200	500	1000	2000	5	50
1 - 12	101% Commercial Class 44 $200,000 limit BI / PD premium (DR 0,1,2, or 3), by applicable Table A factor						117	136	156	190	8	16
13 - 21							197	229	263	320	15	30
22 - 29							197	229	263	320	15	30
30+							311	361	415	505	20	40

Physical Damage Bus or Commercial Vehicle Body Type (Use Rate Group Table II)	
DCPD	101% of the applicable Commercial Class 44 Premium (DR 0,1,2,3)
Collision	96% of the applicable Commercial Vehicle Premium (DR 0,1,2,3)
Comprehensive	96% of the applicable Commercial Vehicle Premium
Specified Perils	99% of the applicable Commercial Vehicle Premium

Physical Damage Private Passenger Type	
Collision	96% of the applicable Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	96% of the applicable Private Passenger Premium
Specified Perils	99% of the applicable Private Passenger Premium
If vehicle listed in Commercial Rate Group Table I, Commercial premiums must be used.	

Accident Benefits

12 or less seats

Charge $4.27 per seat

13 - 29 Seats

Charge $51.24 plus $0.90 per seat over 12.

30 or more seats

Charge $66.54 plus $0.30 per seat over 29.

Uninsured Automobile

Charge $11 per vehicle

U.S. EXPOSURE - Applicable to Buses with U.S. exposure

BI, PD, DCPD, AB, and UA = .010 for each percentage point of U.S. exposure.

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

Effective: July 1, 2021

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

ANNUAL PREMIUMS - All Territories

TAXIS Class 77

		Liability (limit in 000's)														
		Road Hazard per vehicle								Passenger Hazard per vehicle						
		200		500		1000		2000		END 6c						
										Bodily Injury				Property Damage		
Territory	DR	BI	PD	BI	PD	BI	PD	BI	PD	200	500	1000	2000	5	50	
	5	2010	54	2231	59	2452	65	2786	74	987	1152	1316	1603	40	80	
	4	2242	60	2489	66	2735	73	3107	83	1101	1285	1468	1788	45	90	
1	3	2551	68	2832	76	3113	83	3536	94	1253	1462	1670	2035	51	102	
	2	3131	83	3476	93	3820	102	4340	116	1538	1794	2050	2497	63	125	
	1	3479	93	3862	103	4244	113	4822	129	1708	1994	2277	2774	70	139	
	0	3866	103	4291	114	4716	126	5358	143	1898	2215	2530	3083	77	154	
	5	1237	33	1373	37	1509	40	1715	46	607	709	810	986	25	49	
	4	1380	37	1532	41	1683	45	1912	51	678	791	903	1100	28	55	
2	3	1570	42	1743	46	1915	51	2176	58	771	900	1028	1252	31	63	
	2	1927	51	2139	57	2351	63	2671	71	946	1104	1261	1537	38	77	
	1	2141	57	2377	63	2612	70	2967	79	1051	1227	1401	1707	43	86	
	0	2379	63	2641	70	2902	77	3297	88	1168	1363	1557	1897	48	95	
	5	1422	38	1579	42	1735	46	1971	53	698	815	931	1134	28	57	
	4	1586	42	1761	47	1935	52	2199	59	779	909	1038	1265	32	63	
3	3	1805	48	2004	53	2202	59	2502	67	886	1034	1182	1440	36	72	
	2	2215	59	2459	66	2703	72	3071	82	1088	1270	1450	1767	44	89	
	1	2462	66	2732	73	3003	80	3412	91	1209	1411	1611	1963	49	98	
	0	2735	73	3036	81	3337	89	3791	101	1343	1567	1790	2181	55	109	

		Direct Compensation Property Damage														
			Rate Groups													
Territory	DR	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	5	178	53	70	88	106	124	142	159	177	195	213	231	248	266	284
	4	199	60	79	99	118	138	158	178	198	218	238	258	278	298	317
1	3	226	68	89	112	134	157	180	202	225	247	270	293	315	338	360
	2	278	83	110	138	165	193	221	249	277	304	332	360	388	416	443
	1	309	93	122	153	184	215	246	277	307	338	369	400	431	462	493
	0	343	103	135	170	204	238	273	307	341	376	410	444	478	513	547
	5	110	33	43	54	65	76	87	98	109	120	131	142	153	164	175
	4	123	37	49	61	73	85	98	110	122	135	147	159	172	184	196
2	3	140	42	55	69	83	97	111	125	139	153	167	181	195	209	223
	2	172	52	68	85	102	120	137	154	171	188	206	223	240	257	274
	1	191	57	75	95	114	133	152	171	190	209	228	247	266	286	305
	0	212	64	84	105	126	147	169	190	211	232	253	275	296	317	338
	5	126	38	50	62	75	88	100	113	125	138	151	163	176	188	201
	4	141	42	56	70	84	98	112	126	140	154	168	183	197	211	225
3	3	160	48	63	79	95	111	127	143	159	175	191	207	223	239	255
	2	197	59	78	98	117	137	157	176	196	216	235	255	275	295	314
	1	219	66	87	108	130	152	174	196	218	240	262	284	306	327	349
	0	243	73	96	120	145	169	193	217	242	266	290	315	339	363	388
Territory	DR	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
	5	302	320	337	355	373	391	409	426	444	462	480	498	515	533	560
	4	337	357	377	397	417	437	457	477	497	516	536	556	576	596	626
1	3	383	406	428	451	473	496	519	541	564	586	609	632	654	677	711
	2	471	499	527	555	582	610	638	666	694	721	749	777	805	833	874
	1	524	555	586	616	647	678	709	740	771	802	833	864	895	925	972
	0	581	616	650	684	719	753	787	821	856	890	924	959	993	1027	1079
	5	186	197	208	219	230	241	252	263	274	285	296	307	318	329	346
	4	208	221	233	245	258	270	282	295	307	319	331	344	356	368	387
2	3	237	251	265	279	293	307	321	335	349	363	377	391	405	419	440
	2	292	309	326	343	360	378	395	412	429	446	464	481	498	515	541
	1	324	343	362	381	400	419	438	457	477	496	515	534	553	572	601
	0	359	381	402	423	444	465	487	508	529	550	571	593	614	635	667
	5	214	226	239	251	264	277	289	302	314	327	340	352	365	377	396
	4	239	253	267	281	295	309	324	338	352	366	380	394	408	422	443
3	3	271	287	303	319	335	351	367	383	399	415	431	447	463	479	503
	2	334	354	373	393	413	432	452	472	492	511	531	551	570	590	620
	1	371	393	415	437	459	481	503	525	546	568	590	612	634	656	689
	0	412	436	460	485	509	533	558	582	606	631	655	679	703	728	764
		Multiply the ABP by the appropriate factor														
	Rate Group	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
	Factor	3.345	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145
	For each additional Rate Group above 44, add .20 to the Rate Group 44 factor.															

Territory	Accident Benefits 7 seats or less
1	627
2	444
3	460

Uninsured Automobile	269

Collision	145% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	144% of Private Passenger premium
Specified Perils	193% 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 10.0% discount shall be applied to each coverage.

ANNUAL PREMIUMS - All Territories

AMBULANCE Class 76

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Third Party Liability (BI and PD) *	Territory	Non-Emergency Use	Emergency Use
		** Percentage of Class 07 premium (D.R. 0, 1, 2, 3)	
Road Hazard Bodily Injury - $200,000 Limit *	1	922	1537
	2	869	1449
	3	571	951
Road Hazard Property Damage - $200,000 Limit *	1	115	192
	2	109	181
	3	71	119
Passenger Hazard Bodily Injury - $1,000,000 Limit *	1	212	354
	2	197	329
	3	133	222
Passenger Hazard Property Damage - $50,000 Limit *	1	16	27
	2	16	27
	3	16	27
**Accident Benefits ** **		133%	133%
Uninsured Automobile	1	6	6
	2	6	6
	3	6	6
Physical Damage **			
Direct Compensation - Property Damage **		62%	104%
Collision **		102%	203%
Comprehensive **		101%	202%
Specified Perils **		100%	200%

DRIVING RECORD factors apply to the coverages marked with an asterisk

D.R. 0: 1.00 D.R. 1: 0.85 D.R. 2: 0.75 D.R. 3: 0.60

FUNERAL VEHICLES Class 75

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Third Party Liability (BI and PD)	Funeral Carriage	Hearse
	* Percentage of Class 07 premium (D.R. 0, 1, 2, 3) or premium if shown in dollars	
Road Bodily Injury & Passenger Bodily Injury - $200,000 Limit*	107%	80%
Road Property Damage - $200,000 Limit*	107%	80%
Passenger Property Damage - $5,000 Limit	$18	$18
Accident Benefits*	133%	133%
Uninsured Automobile	$6	$6
Physical Damage		
Direct Compensation - Property Damage*	107%	80%
Collision*	102%	102%
Comprehensive*	102%	102%
Specified Perils*	100%	100%

SCHEDULE OF RATES
THIRD PARTY LIABILITY and ACCIDENT BENEFITS

Note: The dollar amounts indicated below for Third Party Liability apply whatever the T.P. Liability Limit: for a trailer, the Limit should be the same as that of the towing vehicle, and for a camper unit, the same as that of the vehicle on which the unit is mounted, for a motor home the underlying premium varies with the Liability Limit.

TRAILERS

Type	Pleasure Use Only		Including Non-Pleasure Use *	
A. BODILY INJURY AND PROPERTY DAMAGE *Note: If the number of trailers exceeds the number of towing vehicles for Third Party Liability charge: (i) the full premium for the number of highest-rated trailers equal to the number of towing vehicles, plus (ii) for each additional trailer, 50% of the indicated premium.*				
	Bodily Injury	**Property Damage**	**Bodily Injury**	**Property Damage**
a. Cabin or Home Trailer	$27	$8	$169	$52
b. Tent Trailer	No Charge, but rate as a Cabin Trailer if the towing vehicle is not insured by the same policy.		$169	$52
c. Other Trailer			$169	$52
B. ACCIDENT BENEFITS				
a. Cabin or Home Trailer	Where the trailer and the towing vehicle are insured by the same policy: charge 50% of the premium applicable to the towing vehicle.		$166	
	Otherwise: charge 100% of the premium applicable to the towing vehicle			
b. Tent Trailer	No Charge, but rate as a Cabin Trailer if the towing vehicle is not insured by the same policy.		$166	
c. Other Trailer	Not Applicable		Not Applicable	

MOTOR HOMES

Type	Pleasure Use Only			Including Non-Pleasure Use *		
A. THIRD PARTY LIABILITY						
	Bodily Injury	**Property Damage**	**DCPD**	**Bodily Injury**	**Property Damage**	**DCPD**
All	Rate as a Private Passenger Vehicle plus $27	Rate as a Private Passenger Vehicle plus $8	Rate as a Private Passenger Vehicle	Rate as a Private Passenger Vehicle plus $27	Rate as a Private Passenger Vehicle plus $8	Rate as a Private Passenger Vehicle
B. ACCIDENT BENEFITS						
All	Rate as a Private Passenger Vehicle with no extra charge.			Rate as a Private Passenger Vehicle plus $84		

CAMPER UNITS

Type	Pleasure Use Only		Including Non-Pleasure Use *	
A. BODILY INJURY AND PROPERTY DAMAGE				
	Bodily Injury	**Property Damage**	**Bodily Injury**	**Property Damage**
All	Rate the vehicle as a Private Passenger Vehicle $27	Rate the vehicle as a Private Passenger Vehicle $8	Rate the vehicle as a Private Passenger Vehicle $27	Rate the vehicle as a Private Passenger Vehicle $8
B. ACCIDENT BENEFITS				
All	Rate the vehicle as a a Private Passenger Vehicle; for the Camper Unit -no charge		Rate the vehicle as a Private Passenger Vehicle; for the Camper Unit charge $84	

* In the event of commercial use that includes carrying passengers , refer to the Servicing Carrier with complete details of risk.

NOTE: NO CHARGE APPLIES FOR DCPD FOR TRAILERS AND CAMPER UNITS

TRAILERS, MOTOR HOMES, CAMPER UNITS AND ANTIQUE VEHICLES

SCHEDULE OF RATES

C. PHYSICAL DAMAGE

Motor Home Collision Insurance: Rate the vehicle as a Private Passenger Vehicle, using the Rate Group shown below for the relevant List Price New.

Camper Units:
1. The premiums are additional to the premiums applicable to the vehicle on which the Camper Unit is mounted.
2. These premiums apply whatever the deductible; the deductible should be the same as that for the vehicle on which the Camper Unit is mounted.
3. The List Price New * applies to the Camper Unit fully equipped - but does not include the value of the vehicle on which the Unit is mounted. *LIST PRICE NEW - see Definition in Rule 401

List Price New *	Motor Homes DCPD / Coll	Motor Home Comp. S.P.	Trailers only		Trailers and Motor Homes				Camper Units		
	Private Passenger	Trailers Camper Units	Collision		Comprehensive		Specified Perils		Collision	Compre-hensive	Specified Perils
	Rate Group	Rate Group	Deductible		Deductible		Deductible				
			500	750	500	750	500	750			
1 - 1,000	3	1	7	6	25	24	17	17	25	44	36
1,001 - 2,000	3	2	11	10	49	48	34	33	30	70	55
2,001 - 3,000	4	3	19	17	74	72	51	50	42	96	73
3,001 - 4,000	5	4	28	25	99	97	68	67	53	123	92
4,001 - 5,000	6	5	35	32	124	121	85	84	64	149	110
5,001 - 6,000	7	6	43	40	148	145	102	100	76	175	129
6,001 - 7,000	7	7	52	47	173	169	119	117	87	201	147
7,001 - 8,000	8	8	59	55	198	194	136	133	98	228	165
8,001 - 9,000	8	9	67	62	223	218	154	150	110	254	184
9,001 - 10,000	9	10	76	70	247	242	170	166	121	280	202
10,001 - 11,000	9	11	83	77	272	266	187	183	132	306	221
11,001 - 12,000	9	12	91	84	297	290	204	200	144	333	239
12,001 - 13,000	10	13	99	91	321	314	222	217	155	359	258
13,001 - 14,000	10	14	108	99	346	338	238	233	167	385	276
14,001 - 15,000	10	15	115	106	371	363	255	250	178	411	295
15,001 - 16,000	10	16	123	113	396	387	273	267	189	438	313
16,001 - 17,000	11	17	132	121	420	411	290	284	201	464	332
17,001 - 18,000	11	18	139	128	444	435	306	300	212	490	350
18,001 - 19,000	11	19	147	135	469	460	324	317	223	516	369
19,001 - 20,000	11	20	156	143	494	484	341	334	235	543	387
20,001 - 21,000	12	21	163	150	518	508	358	351	246	569	406
21,001 - 22,000	12	22	171	157	543	532	374	367	257	595	424
22,001 - 23,000	12	23	180	165	568	556	392	384	269	621	443
23,001 - 24,000	12	24	187	172	592	580	409	400	280	648	461
24,001 - 25,000	13	25	Min	179	Min	604	Min	417	291	674	479
25,001 - 26,000	13	26	Ded	186	Ded	629	Ded	433	303	700	498
26,001 - 27,000	13	27	$750	194	$750	653	$750	450	314	726	516
27,001 - 28,000	13	28		201		677		467	325	753	535
28,001 - 29,000	13	29		209		701		483	337	779	553
29,001 - 30,000	14	30	Min	Min	Min	Min	Min	Min	348	805	572
30,001 - 31,000	14	31	Ded	Ded	Ded	Ded	Ded	Ded	359	831	590
31,001 - 32,000	14	32	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	371	858	609
32,001 - 33,000	14	33							382	884	627
33,001 - 34,000	14	34							393	910	646
Higher Values	See Note 1	ABP	13.07		51.45		35.48		15.94	52.51	36.94
			See Note 2						See Note 3		

Note 1. For each additional $5000 or part thereof ADD 1 RG.

Note 2. Above $34,000, for **each** additional $1,000 or part thereof, increase the rate group by 1 and apply the factor shown below for the resulting rate group to the ABP (Adjusted Base Premium), then apply the applicable deductible factor. Round to the $ amount.

Rate group 25 or higher for Collision, Comprehensive and Specified Perils - minimum deductibles apply - see Rule 401.

Apply the appropriate deductible factor to the ABP.

Example : For a List Price New of $35,000 with $500 deductible, Trailers Coll. premium is 13.07 times 24.49 (RG 35) = 320, and times Ded $1000 factor of 0.75, and rounded to $ is 240.

Note 3. Above $34,000, for **each** additional $1,000 or part thereof, increase the rate group by 1 and apply the factor shown below for the resulting rate group to the ABP (Adjusted Base Premium). Round to the $ amount.

Example : For a List Price New of $35,000, Camper Units Coll. premium is 15.94 times 24.49 (RG 35) = 390.37 plus Coverage Constants of 14.3, and rounded to $ is 405.

Rate Group / Factor	35	36	37	38	39	40	41	42	43	44	**For Each Additional RG over 44, increase the factor by amount shown**
Collision	24.49	25.20	25.91	26.62	27.33	28.04	28.75	29.46	30.17	30.88	+.71
Comprehensive	17.50	18.00	18.50	19.00	19.50	20.00	20.50	21.00	21.50	22.00	+.50
Specified Perils	17.50	18.00	18.50	19.00	19.50	20.00	20.50	21.00	21.50	22.00	+.50

OTHER DEDUCTIBLES: Determine the Base Deductible premium for required Rate Group (rounded to nearest $), then multiply by applicable deductible factor.

Deductible Amount	100	250	500	750	1000	1250	1500	1750	2000	2250	2500 +
Collision Factor (Base $250)	-	1.000	0.860	0.790	0.750	0.720	0.700	0.690	0.680	0.675	0.670
Comp. & S. P. Factor (Base $100)	1.000	0.980	0.960	0.940	0.920	0.910	0.900	0.890	0.885	0.880	0.875

Note: For each step from the Base Deductible there is a minimum difference of $1.

Other Deductibles NOT applicable to Camper Units.

ANTIQUE VEHICLES

BI, PD, DCPD, A.B., U.A.	60% of Private Passenger rate Class 01, DR 03 in the rating territory concerned

Physical Damage	Rates per $1,000 of the appraised value of the vehicle		
Collision $500 **5.55**	Comprehensive $500	**10.13**	Specified Perils $500 **8.51**

Effective April 1, 2021

Section 8 – Rate Manual Pages

The current rate manual pages along with rating notes for Private Passengers Vehicles are shown on pages 2 to 14;

The proposed rate manual pages along with rating notes for Private Passengers Vehicles are shown pages 15 to 27.

TABLE "A" RATE GROUPS and RATING NOTES

The following table is for use when the rating group of the vehicle is shown in the CLEAR Rate Group Tables as "A", or when the rating group of the vehicle is not shown in the CLEAR Rate Group Tables and the rating group is being determined by the vehicle's value. For Accident Benefits, use Rate Group 10. Refer to Rule 116 for futher information.

RG 'A' - Estimated Value $ Others - List Price New	Rating Group	RG 'A' - Estimated Value $ Others - List Price New	Rating Group
2,800 - less	2	120,501 - 125,500	44
2,801 - 4,000	3	125,501 - 130,500	45
4,001 - 5,200	4	130,501 - 135,500	46
5,201 - 6,400	5	135,501 - 140,500	47
6,401 - 7,600	6	140,501 - 145,500	48
7,601 - 8,800	7	145,501 - 150,500	49
8,801 - 10,100	8	150,501 - 155,500	50
10,101 - 11,400	9	155,501 - 160,500	51
11,401 - 12,700	10	160,501 - 165,500	52
12,701 - 14,000	11	165,501 - 170,500	53
14,001 - 15,300	12	170,501 - 175,500	54
15,301 - 17,300	13	175,501 - 180,500	55
17,301 - 19,300	14	180,501 - 185,500	56
19,301 - 21,300	15	185,501 - 190,500	57
21,301 - 23,300	16	190,501 - 195,500	58
23,301 - 25,300	17	195,501 - 200,500	59
25,301 - 27,300	18	200,501 - 205,500	60
27,301 - 29,300	19	205,501 - 210,500	61
29,301 - 31,300	20	210,501 - 215,500	62
31,301 - 33,300	21	215,501 - 220,500	63
33,301 - 35,300	22	220,501 - 225,500	64
35,301 - 37,300	23	225,501 - 230,500	65
37,301 - 39,300	24	230,501 - 235,500	66
39,301 - 42,000	25	235,501 - 240,500	67
42,001 - 44,700	26	240,501 - 245,500	68
44,701 - 47,400	27	245,501 - 250,500	69
47,401 - 50,100	28	250,501 - 255,500	70
50,101 - 52,800	29	255,501 - 260,500	71
52,801 - 55,500	30	260,501 - 265,500	72
55,501 - 60,500	31	265,501 - 270,500	73
60,501 - 65,500	32	270,501 - 275,500	74
65,501 - 70,500	33	275,501 - 280,500	75
70,501 - 75,500	34	280,501 - 285,500	76
75,501 - 80,500	35	285,501 - 290,500	77
80,501 - 85,500	36	290,501 - 295,500	78
85,501 - 90,500	37	295,501 - 300,500	79
90,501 - 95,500	38	300,501 - 305,500	80
95,501 - 100,500	39	305,501 - 310,500	81
100,501 - 105,500	40	310,501 - 315,500	82
105,501 - 110,500	41	315,501 - 320,500	83
110,501 - 115,500	42	320,501 - 325,500	84
115,501 - 120,500	43		

Starting from $325,500, every $5,000 increase in price increases the corresponding rate group by 1.

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY **1**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage																
		200		500		1000		2000			Rate Group															
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	970	26	1077	29	1183	32	1319	35	77	146	154	161	169	177	184	192	200	208	215	223	231	242	258	273
	4	1047	28	1162	31	1277	34	1424	38	84	159	168	176	184	193	201	210	218	226	235	243	252	264	281	298
	3	1266	34	1405	38	1545	41	1722	46	101	191	201	212	222	232	242	252	262	272	282	292	302	318	338	358
01	2	1278	34	1419	38	1559	41	1738	46	102	193	203	214	224	234	244	254	265	275	285	295	305	321	341	362
	1	1428	38	1585	42	1742	46	1942	52	114	216	227	239	250	262	273	284	296	307	319	330	341	359	381	404
	0	1654	44	1836	49	2018	54	2249	60	132	250	263	277	290	303	316	329	343	356	369	382	395	415	442	468
	5	1045	28	1160	31	1275	34	1421	38	83	157	166	174	182	190	199	207	215	224	232	240	249	261	278	294
	4	1128	30	1252	33	1376	37	1534	41	90	171	180	189	198	207	216	225	234	243	252	261	270	283	301	319
	3	1365	36	1515	40	1665	44	1856	49	109	207	217	228	239	250	261	272	283	294	305	316	326	343	365	386
02	2	1377	37	1528	41	1680	45	1873	50	110	208	219	230	241	252	263	274	285	296	307	318	329	346	368	390
	1	1539	41	1708	46	1878	50	2093	56	123	233	245	258	270	282	295	307	319	331	344	356	368	387	411	436
	0	1782	48	1978	53	2174	59	2424	65	142	269	283	297	312	326	340	354	368	383	397	411	425	447	475	503
	5	1119	30	1242	33	1365	37	1522	41	89	169	178	186	195	204	213	222	231	240	249	258	267	280	298	316
	4	1209	32	1342	36	1475	39	1644	44	96	182	192	201	211	220	230	240	249	259	268	278	288	302	321	340
	3	1461	39	1622	43	1782	48	1987	53	117	222	233	245	257	269	280	292	304	315	327	339	350	368	391	415
03	2	1475	39	1637	43	1800	48	2006	53	118	224	235	247	259	271	283	294	306	318	330	342	353	371	395	418
	1	1648	44	1829	49	2011	54	2241	60	131	248	261	274	288	301	314	327	340	353	366	379	392	412	438	464
	0	1909	51	2119	57	2329	62	2596	69	152	288	303	318	334	349	364	379	394	410	425	440	455	478	508	539
	5	473	13	525	14	577	16	643	18	38	72	76	80	83	87	91	95	99	102	106	110	114	120	127	135
	4	511	14	567	16	623	17	695	19	41	78	82	86	90	94	98	102	106	110	115	119	123	129	137	145
	3	618	16	686	18	754	20	840	22	49	93	98	103	108	112	117	122	127	132	137	142	147	154	164	174
05	2	624	17	693	19	761	21	849	23	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
	1	697	19	774	21	850	23	948	26	56	106	112	117	123	129	134	140	145	151	157	162	168	176	187	199
	0	807	22	896	24	985	27	1098	30	64	121	128	134	140	147	153	160	166	172	179	185	192	201	214	227
	5	1107	30	1229	33	1351	37	1506	41	88	167	176	184	193	202	211	220	228	237	246	255	264	277	294	312
	4	1195	32	1326	36	1458	39	1625	44	95	180	190	199	209	218	228	237	247	256	266	275	285	299	318	337
	3	1445	39	1604	43	1763	48	1965	53	115	218	229	241	252	264	275	287	298	310	321	333	344	362	385	408
07	2	1458	39	1618	43	1779	48	1983	53	116	220	231	243	255	266	278	289	301	313	324	336	347	365	388	411
	1	1630	43	1809	48	1989	52	2217	58	130	246	259	272	285	298	311	324	337	350	363	376	389	409	435	461
	0	1887	50	2095	56	2302	61	2566	68	151	286	301	316	331	347	362	377	392	407	422	437	452	475	505	535
END 44		1		8		19		35																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	Accident Benefits
2	42
3	51
4	62
5	72
6	88
7	106
8	127
9	152
10	182
11	219
12	263
13	315

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile	36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

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Tterritory 1

Class	DR	DCPD Rate Group 32	33	34	35	ABP	Collision - 500 deductible Rate Group 26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
01	5	288	304	319	335	88	246	255	264	277	294	312	330	347	365	382	400	418	435	453	470
	4	315	331	348	365	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
	3	378	398	419	439	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
	2	382	402	423	443	124	347	359	371	390	415	440	464	489	514	539	564	588	613	638	663
	1	427	450	473	495	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	0	494	521	547	574	149	416	431	446	469	498	528	558	588	618	647	677	707	737	767	796
02	5	311	327	344	361	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
	4	337	355	373	391	113	316	327	338	355	378	401	423	446	468	491	514	536	559	581	604
	3	408	430	452	474	139	389	402	416	437	465	493	521	548	576	604	632	660	687	715	743
	2	412	434	456	478	141	394	408	422	443	472	500	528	556	584	613	641	669	697	725	754
	1	461	485	510	534	148	414	428	443	465	495	525	554	584	613	643	673	702	732	761	791
	0	532	560	589	617	169	472	489	506	532	565	599	633	667	701	734	768	802	836	870	903
03	5	333	351	369	387	108	302	313	323	340	361	383	404	426	448	469	491	512	534	556	577
	4	360	379	398	417	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
	3	438	462	485	508	151	422	437	452	475	505	535	565	596	626	656	686	716	747	777	807
	2	442	466	489	513	152	425	440	455	478	508	539	569	600	630	660	691	721	752	782	812
	1	491	517	543	569	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	0	569	600	630	660	183	511	530	548	576	612	649	685	722	759	795	832	868	905	942	978
05	5	142	150	158	165	52	145	151	156	164	174	184	195	205	216	226	236	247	257	268	278
	4	154	162	170	178	59	165	171	177	186	197	209	221	233	245	256	268	280	292	304	315
	3	184	193	203	213	72	201	208	216	226	241	255	270	284	298	313	327	342	356	370	385
	2	187	197	207	217	73	204	211	219	230	244	259	273	288	303	317	332	346	361	376	390
	1	210	221	232	243	77	215	223	231	242	258	273	288	304	319	335	350	365	381	396	412
	0	240	252	265	278	88	246	255	264	277	294	312	330	347	365	382	400	418	435	453	470
07	5	330	347	365	382	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	4	356	375	394	413	129	361	373	386	406	432	457	483	509	535	561	586	612	638	664	690
	3	431	454	477	500	158	442	457	473	497	529	560	592	623	655	687	718	750	781	813	845
	2	434	458	481	504	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	1	487	513	539	565	168	470	486	503	528	562	596	629	663	696	730	764	797	831	864	898
	0	565	596	626	656	192	537	556	575	604	642	681	719	757	796	834	873	911	949	988	1026

		ABP	Rate Group 26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
Specified Perils	**500 Deductible**	30	84	87	90	94	100	106	112	118	124	130	136	142	148	154	160

Collision, Comprehensive and Specified Perils

Other Rate Groups: Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.																
	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY **1**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)									Direct Compensation Property Damage														
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	3	3777	101	4192	112	4608	123	5137	137	301	570	600	631	661	691	721	751	781	811	841	871	901	947	1007	1067
	2	3811	102	4230	113	4649	124	5183	139	304	576	606	637	667	698	728	758	789	819	850	880	910	956	1017	1078
	1	4260	114	4729	127	5197	139	5794	155	340	644	678	712	746	780	814	848	882	916	950	984	1018	1069	1137	1205
	0	4933	132	5476	147	6018	161	6709	180	393	745	784	823	863	902	941	981	1020	1059	1098	1138	1177	1236	1315	1393
11	4	1844	49	2047	54	2250	60	2508	67	147	279	293	308	323	337	352	367	381	396	411	426	440	462	492	521
	3	2230	59	2475	65	2721	72	3033	80	178	337	355	373	391	409	426	444	462	480	498	515	533	560	595	631
	2	2250	60	2498	67	2745	73	3060	82	179	339	357	375	393	411	429	447	465	482	500	518	536	563	599	635
	1	2515	67	2792	74	3068	82	3420	91	201	381	401	421	441	461	481	501	522	542	562	582	602	632	672	713
	0	2912	78	3232	87	3553	95	3960	106	232	440	463	486	509	532	556	579	602	625	648	672	695	730	776	822
12	5	1621	43	1799	48	1978	52	2205	58	129	244	257	270	283	296	309	322	335	348	361	373	386	406	432	457
	4	1750	47	1943	52	2135	57	2380	64	140	265	279	293	307	321	335	349	363	377	391	405	419	440	468	496
	3	2116	56	2349	62	2582	68	2878	76	169	320	337	354	371	388	405	422	439	455	472	489	506	532	565	599
	2	2135	57	2370	63	2605	70	2904	78	170	322	339	356	373	390	407	424	441	458	475	492	509	535	569	603
	1	2387	64	2650	71	2912	78	3246	87	190	360	379	398	417	436	455	474	493	512	531	550	569	598	636	674
	0	2764	74	3068	82	3372	90	3759	101	220	417	439	461	483	505	527	549	571	593	615	637	659	692	736	780
13	5	1345	36	1493	40	1641	44	1829	49	107	203	213	224	235	246	256	267	278	288	299	310	320	337	358	379
	4	1452	39	1612	43	1771	48	1975	53	116	220	231	243	255	266	278	289	301	313	324	336	347	365	388	411
	3	1756	47	1949	52	2142	57	2388	64	140	265	279	293	307	321	335	349	363	377	391	405	419	440	468	496
	2	1772	47	1967	52	2162	57	2410	64	141	267	281	295	309	324	338	352	366	380	394	408	422	443	472	500
	1	1981	53	2199	59	2417	65	2694	72	158	299	315	331	347	363	378	394	410	426	442	457	473	497	529	560
	0	2293	61	2545	68	2797	74	3118	83	183	347	365	383	402	420	438	457	475	493	511	530	548	576	612	649
END 44		1		8		19		35																	

Other Rate Groups:

Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.

Direct Compensation Property Damage

Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

R.G.	Accident Benefits
2	42
3	51
4	62
5	72
6	88
7	106
8	127
9	152
10	182
11	219
13	315

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

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TERRITORY **1**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	1127	1187	1248	1308	379	1059	1097	1135	1192	1268	1344	1419	1495	1571	1647	1723	1798	1874	1950	2026
	2	1138	1199	1260	1321	383	1070	1109	1147	1205	1281	1358	1434	1511	1588	1664	1741	1817	1894	1971	2047
	1	1273	1341	1409	1477	402	1124	1164	1204	1264	1345	1425	1505	1586	1666	1747	1827	1907	1988	2068	2149
	0	1472	1550	1629	1708	460	1286	1332	1378	1447	1539	1631	1723	1815	1907	1999	2091	2183	2275	2367	2459
11	4	551	580	609	639	247	690	715	740	777	826	876	925	974	1024	1073	1123	1172	1221	1271	1320
	3	667	702	738	773	303	847	877	907	953	1014	1074	1135	1195	1256	1317	1377	1438	1498	1559	1620
	2	670	706	742	778	306	855	886	916	962	1024	1085	1146	1207	1268	1330	1391	1452	1513	1574	1636
	1	753	793	833	873	321	897	929	961	1010	1074	1138	1202	1266	1331	1395	1459	1523	1587	1652	1716
	0	869	915	962	1008	367	1026	1062	1099	1154	1228	1301	1374	1448	1521	1595	1668	1741	1815	1888	1962
12	5	483	509	535	561	196	548	567	587	616	656	695	734	773	812	852	891	930	969	1008	1048
	4	524	552	580	608	222	620	643	665	698	743	787	831	876	920	965	1009	1053	1098	1142	1187
	3	633	667	701	734	273	763	790	818	859	913	968	1022	1077	1132	1186	1241	1295	1350	1405	1459
	2	637	671	705	739	275	769	796	824	865	920	975	1030	1085	1140	1195	1250	1305	1360	1415	1470
	1	712	750	788	826	289	808	837	866	909	967	1025	1082	1140	1198	1256	1314	1371	1429	1487	1545
	0	824	868	912	956	331	925	958	991	1041	1107	1173	1240	1306	1372	1438	1504	1571	1637	1703	1769
13	5	401	422	444	465	161	450	466	482	506	539	571	603	635	667	700	732	764	796	828	861
	4	434	458	481	504	183	511	530	548	576	612	649	685	722	759	795	832	868	905	942	978
	3	524	552	580	608	225	629	651	674	708	753	798	843	888	933	978	1023	1068	1113	1158	1203
	2	528	556	584	613	227	634	657	680	714	759	805	850	896	941	986	1032	1077	1123	1168	1213
	1	592	623	655	687	238	665	689	713	749	796	844	891	939	987	1034	1082	1129	1177	1225	1272
	0	685	722	759	795	272	760	787	815	855	910	964	1019	1073	1127	1182	1236	1291	1345	1399	1454

Rate Group

		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
Specified Perils	**500 Deductible**	30	84	87	90	94	100	106	112	118	124	130	136	142	148	154	160

Collision, Comprehensive and Specified Perils

Other Rate Groups:																
Multiply the Adjusted Base Premium	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(ABP) by factor shown to obtain the	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.

Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY 2

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage																
		200		500		1000		2000			Rate Group															
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	382	10	424	11	466	12	520	14	31	59	62	65	68	71	74	77	80	84	87	90	93	97	104	110
	4	412	11	457	12	503	13	560	15	33	63	66	69	72	76	79	82	86	89	92	96	99	104	110	117
	3	499	13	554	14	609	16	679	18	40	76	80	84	88	92	96	100	104	108	112	116	120	126	134	142
01	2	503	13	558	14	614	16	684	18	41	78	82	86	90	94	98	102	106	110	115	119	123	129	137	145
	1	563	15	625	17	687	18	766	20	45	85	90	94	99	103	108	112	117	121	126	130	135	142	151	160
	0	651	17	723	19	794	21	885	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
	5	437	12	485	13	533	15	594	16	35	66	70	73	77	80	84	87	91	94	98	101	105	110	117	124
	4	472	13	524	14	576	16	642	18	38	72	76	80	83	87	91	95	99	102	106	110	114	120	127	135
	3	571	15	634	17	697	18	777	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
02	2	576	15	639	17	703	18	783	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
	1	644	17	715	19	786	21	876	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
	0	745	20	827	22	909	24	1013	27	60	114	120	126	132	138	144	150	156	162	168	174	180	189	201	213
	5	453	12	503	13	553	15	616	16	37	70	74	78	81	85	89	92	96	100	103	107	111	116	124	131
	4	489	13	543	14	597	16	665	18	39	74	78	82	86	90	93	97	101	105	109	113	117	123	130	138
	3	592	16	657	18	722	20	805	22	48	91	96	101	105	110	115	120	125	129	134	139	144	151	161	170
03	2	597	16	663	18	728	20	812	22	48	91	96	101	105	110	115	120	125	129	134	139	144	151	161	170
	1	667	18	740	20	814	22	907	24	54	102	108	113	119	124	129	135	140	146	151	156	162	170	181	191
	0	773	21	858	23	943	26	1051	29	62	117	124	130	136	142	148	155	161	167	173	179	186	195	207	220
	5	188	5	209	6	229	6	256	7	15	28	30	31	33	34	36	37	39	40	42	43	45	47	50	53
	4	203	5	225	6	248	6	276	7	16	30	32	34	35	37	38	40	42	43	45	46	48	50	54	57
05	3	246	7	273	8	300	9	335	10	20	38	40	42	44	46	48	50	52	54	56	58	60	63	67	71
	2	248	7	275	8	303	9	337	10	20	38	40	42	44	46	48	50	52	54	56	58	60	63	67	71
	1	277	7	307	8	338	9	377	10	22	42	44	46	48	50	53	55	57	59	61	64	66	69	74	78
	0	321	9	356	10	392	11	437	12	26	49	52	54	57	60	62	65	67	70	73	75	78	82	87	92
	5	552	15	613	17	673	18	751	20	44	83	88	92	97	101	105	110	114	119	123	127	132	138	147	156
	4	596	16	662	18	727	20	811	22	48	91	96	101	105	110	115	120	125	129	134	139	144	151	161	170
07	3	720	19	799	21	878	23	979	26	58	110	116	122	127	133	139	145	151	156	162	168	174	182	194	206
	2	727	19	807	21	887	23	989	26	59	112	118	124	130	135	141	147	153	159	165	171	177	186	197	209
	1	812	22	901	24	991	27	1104	30	65	123	130	136	143	149	156	162	169	175	182	188	195	204	217	230
	0	940	25	1043	28	1147	31	1278	34	76	144	152	159	167	174	182	190	197	205	212	220	228	239	254	269
END 44		1		8		19		35																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	Accident Benefits
2	33
3	40
4	48
5	56
6	69
7	82
8	99
9	118
10	141
11	170
12	205
13	244

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

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TERRITORY **2**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
01	5	116	122	128	135	73	204	211	219	230	244	259	273	288	303	317	332	346	361	376	390
	4	124	130	137	143	83	232	240	249	261	278	294	311	327	344	361	377	394	410	427	444
	3	150	158	166	174	102	285	295	305	321	341	362	382	402	423	443	464	484	504	525	545
	2	154	162	170	178	103	288	298	308	324	345	365	386	406	427	448	468	489	509	530	551
	1	169	178	187	196	108	302	313	323	340	361	383	404	426	448	469	491	512	534	556	577
	0	195	205	216	226	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
02	5	131	138	145	152	82	229	237	246	258	274	291	307	323	340	356	373	389	405	422	438
	4	142	150	158	165	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
	3	172	181	191	200	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	2	172	181	191	200	115	321	333	344	362	385	408	431	454	477	500	523	546	569	592	615
	1	195	205	216	226	121	338	350	362	381	405	429	453	477	502	526	550	574	598	623	647
	0	225	237	249	261	138	386	400	413	434	462	489	517	544	572	600	627	655	682	710	738
03	5	139	146	153	161	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
	4	146	154	162	169	106	296	307	317	333	355	376	397	418	439	461	482	503	524	545	567
	3	180	189	199	209	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	2	180	189	199	209	131	366	379	392	412	438	464	491	517	543	569	595	622	648	674	700
	1	202	213	224	235	138	386	400	413	434	462	489	517	544	572	600	627	655	682	710	738
	0	232	245	257	269	158	442	457	473	497	529	560	592	623	655	687	718	750	781	813	845
05	5	56	59	62	65	40	112	116	120	126	134	142	150	158	166	174	182	190	198	206	214
	4	60	63	66	70	45	126	130	135	142	151	160	169	178	187	196	205	214	223	232	241
	3	75	79	83	87	55	154	159	165	173	184	195	206	217	228	239	250	261	272	283	294
	2	75	79	83	87	56	157	162	168	176	187	199	210	221	232	243	255	266	277	288	299
	1	82	87	91	96	59	165	171	177	186	197	209	221	233	245	256	268	280	292	304	315
	0	97	103	108	113	67	187	194	201	211	224	238	251	264	278	291	305	318	331	345	358
07	5	165	174	182	191	92	257	266	276	289	308	326	345	363	381	400	418	437	455	473	492
	4	180	189	199	209	105	293	304	314	330	351	372	393	414	435	456	477	498	519	540	561
	3	217	229	240	252	129	361	373	386	406	432	457	483	509	535	561	586	612	638	664	690
	2	221	233	245	256	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	1	243	256	269	282	136	380	394	407	428	455	482	509	537	564	591	618	645	673	700	727
	0	285	300	315	330	156	436	452	467	491	522	553	584	615	647	678	709	740	771	803	834

			Rate Group																
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	64	179	185	192	201	214	227	240	252	265	278	291	304	316	329	342
Specified Perils	**500 Deductible**	18	50	52	54	57	60	64	67	71	75	78	82	85	89	93	96

Collision, Comprehensive and Specified Perils

Other Rate Groups:															
Multiply the Adjusted Base Premium	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(ABP) by factor shown to obtain the	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
$500 ded premium.	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY 2

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage															
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	3	1586	42	1760	47	1935	51	2157	57	128	243	255	268	281	294	307	319	332	345	358	371	383	403	428	454
	2	1601	43	1777	48	1953	52	2177	58	129	244	257	270	283	296	309	322	335	348	361	373	386	406	432	457
	1	1789	48	1986	53	2183	59	2433	65	144	273	287	302	316	330	345	359	374	388	402	417	431	453	482	510
	0	2072	55	2300	61	2528	67	2818	75	167	316	333	350	367	383	400	417	433	450	467	483	500	525	559	592
11	4	887	24	985	27	1082	29	1206	33	71	135	142	149	156	163	170	177	184	191	198	206	213	223	237	252
	3	1073	29	1191	32	1309	35	1459	39	86	163	172	180	189	197	206	215	223	232	240	249	258	270	288	305
	2	1082	29	1201	32	1320	35	1472	39	87	165	174	182	191	200	208	217	226	234	243	252	261	274	291	308
	1	1210	32	1343	36	1476	39	1646	44	98	186	196	205	215	225	235	245	254	264	274	284	294	308	328	347
	0	1401	37	1555	41	1709	45	1905	50	113	214	225	237	248	259	271	282	293	305	316	327	338	355	378	401
12	5	794	21	881	23	969	26	1080	29	64	121	128	134	140	147	153	160	166	172	179	185	192	201	214	227
	4	857	23	951	26	1046	28	1166	31	69	131	138	145	151	158	165	172	179	186	193	200	207	217	231	245
	3	1036	28	1150	31	1264	34	1409	38	84	159	168	176	184	193	201	210	218	226	235	243	252	264	281	298
	2	1046	28	1161	31	1276	34	1423	38	84	159	168	176	184	193	201	210	218	226	235	243	252	264	281	298
	1	1169	31	1298	34	1426	38	1590	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	0	1353	36	1502	40	1651	44	1840	49	109	207	217	228	239	250	261	272	283	294	305	316	326	343	365	386
13	5	659	18	731	20	804	22	896	24	53	100	106	111	116	122	127	132	138	143	148	153	159	167	177	188
	4	711	19	789	21	867	23	967	26	57	108	114	119	125	131	137	142	148	154	159	165	171	179	191	202
	3	860	23	955	26	1049	28	1170	31	69	131	138	145	151	158	165	172	179	186	193	200	207	217	231	245
	2	868	23	963	26	1059	28	1180	31	70	133	140	147	154	161	168	175	182	189	196	203	210	220	234	248
	1	970	26	1077	29	1183	32	1319	35	78	148	156	163	171	179	187	195	202	210	218	226	234	245	261	277
	0	1123	30	1247	33	1370	37	1527	41	90	171	180	189	198	207	216	225	234	243	252	261	270	283	301	319
END 44		1		8		19		35																	

Direct Compensation Property Damage

Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

Other Rate Groups:

Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.

R.G.	Accident Benefits
2	33
3	40
4	48
5	56
6	69
7	82
8	99
9	118
10	141
11	170
12	205
13	244

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY **2**

		DCPD				**Collision - 500 deductible**														
		Rate Group					Rate Group													
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	479	505	531	556	334	934	967	1000	1050	1117	1184	1251	1318	1384	1451	1518	1585	1652	1718	1785
	2	483	509	535	561	337	942	976	1009	1060	1127	1195	1262	1329	1397	1464	1532	1599	1666	1734	1801
	1	539	568	597	626	354	989	1025	1060	1113	1184	1255	1326	1397	1467	1538	1609	1680	1751	1821	1892
	0	625	659	692	726	405	1132	1172	1213	1274	1355	1436	1517	1598	1679	1760	1841	1922	2003	2084	2165
11	4	266	280	294	308	208	581	602	623	654	696	737	779	821	862	904	945	987	1029	1070	1112
	3	322	339	356	374	255	713	738	764	802	853	904	955	1006	1057	1108	1159	1210	1261	1312	1363
	2	326	343	361	378	258	721	747	773	811	863	915	966	1018	1069	1121	1173	1224	1276	1327	1379
	1	367	387	406	426	271	757	785	812	852	906	961	1015	1069	1123	1177	1232	1286	1340	1394	1448
	0	423	446	468	491	310	866	897	928	975	1037	1099	1161	1223	1285	1347	1409	1471	1533	1595	1657
12	5	240	252	265	278	164	458	475	491	516	549	581	614	647	680	713	745	778	811	844	877
	4	258	272	286	300	186	520	538	557	585	622	659	697	734	771	808	845	883	920	957	994
	3	315	331	348	365	228	637	660	683	717	763	808	854	899	945	991	1036	1082	1127	1173	1219
	2	315	331	348	365	230	643	666	689	723	769	815	861	907	953	999	1045	1091	1137	1183	1229
	1	352	371	390	408	242	676	701	725	761	809	858	906	955	1003	1051	1100	1148	1197	1245	1293
	0	408	430	452	474	277	774	802	830	871	927	982	1037	1093	1148	1204	1259	1314	1370	1425	1481
13	5	198	209	220	230	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	4	213	225	236	248	181	506	524	542	569	605	642	678	714	750	786	823	859	895	931	967
	3	258	272	286	300	222	620	643	665	698	743	787	831	876	920	965	1009	1053	1098	1142	1187
	2	262	276	290	304	225	629	651	674	708	753	798	843	888	933	978	1023	1068	1113	1158	1203
	1	292	308	323	339	236	660	683	707	742	789	837	884	931	978	1025	1073	1120	1167	1214	1261
	0	337	355	373	391	270	755	782	809	849	903	957	1011	1065	1119	1173	1227	1281	1335	1389	1443

			Rate Group															
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	64	179	185	192	201	214	227	240	252	265	278	291	304	316	329	342
Specified Perils	**500 Deductible**	18	50	52	54	57	60	64	67	71	75	78	82	85	89	93	96

Collision, Comprehensive and Specified Perils

Other Rate Groups:																
Multiply the Adjusted Base Premium	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(ABP) by factor shown to obtain the	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.

Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY 3

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage																
		200		500		1000		2000			Rate Group															
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	362	10	402	11	442	12	492	14	30	57	60	63	66	69	72	75	78	81	84	87	90	94	100	106
	4	391	10	434	11	477	12	532	14	32	61	64	67	70	73	77	80	83	86	89	93	96	101	107	113
	3	473	13	525	14	577	16	643	18	39	74	78	82	86	90	93	97	101	105	109	113	117	123	130	138
01	2	477	13	529	14	582	16	649	18	39	74	78	82	86	90	93	97	101	105	109	113	117	123	130	138
	1	533	14	592	16	650	17	725	19	44	83	88	92	97	101	105	110	114	119	123	127	132	138	147	156
	0	617	16	685	18	753	20	839	22	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
	5	414	11	460	12	505	13	563	15	34	64	68	71	75	78	81	85	88	92	95	98	102	107	114	121
	4	447	12	496	13	545	15	608	16	37	70	74	78	81	85	89	92	96	100	103	107	111	116	124	131
	3	541	14	601	16	660	17	736	19	44	83	88	92	97	101	105	110	114	119	123	127	132	138	147	156
02	2	546	15	606	17	666	18	743	20	45	85	90	94	99	103	108	112	117	121	126	130	135	142	151	160
	1	610	16	677	18	744	20	830	22	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
	0	706	19	784	21	861	23	960	26	58	110	116	122	127	133	139	145	151	156	162	168	174	182	194	206
	5	429	11	476	12	523	13	583	15	35	66	70	73	77	80	84	87	91	94	98	101	105	110	117	124
	4	464	12	515	13	566	15	631	16	38	72	76	80	83	87	91	95	99	102	106	110	114	120	127	135
	3	561	15	623	17	684	18	763	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
03	2	566	15	628	17	691	18	770	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
	1	632	17	702	19	771	21	860	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
	0	732	20	813	22	893	24	996	27	60	114	120	126	132	138	144	150	156	162	168	174	180	189	201	213
	5	178	5	198	6	217	6	242	7	15	28	30	31	33	34	36	37	39	40	42	43	45	47	50	53
	4	193	5	214	6	235	6	262	7	16	30	32	34	35	37	38	40	42	43	45	46	48	50	54	57
05	3	233	6	259	7	284	7	317	8	19	36	38	40	42	44	46	47	49	51	53	55	57	60	64	67
	2	235	6	261	7	287	7	320	8	19	36	38	40	42	44	46	47	49	51	53	55	57	60	64	67
	1	263	7	292	8	321	9	358	10	21	40	42	44	46	48	50	52	54	57	59	61	63	66	70	74
	0	304	8	337	9	371	10	413	11	25	47	50	52	55	57	60	62	65	67	70	72	75	79	84	89
	5	523	14	581	16	638	17	711	19	43	81	86	90	94	99	103	107	112	116	120	124	129	135	144	152
	4	564	15	626	17	688	18	767	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
07	3	682	18	757	20	832	22	928	24	56	106	112	117	123	129	134	140	145	151	157	162	168	176	187	199
	2	688	18	764	20	839	22	936	24	56	106	112	117	123	129	134	140	145	151	157	162	168	176	187	199
	1	770	21	855	23	939	26	1047	29	63	119	126	132	138	145	151	157	163	170	176	182	189	198	211	223
	0	891	24	989	27	1087	29	1212	33	73	138	146	153	160	168	175	182	189	197	204	211	219	230	244	259
END 44		1		8		19		35																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	Accident Benefits
2	33
3	40
4	48
5	56
6	69
7	82
8	99
9	118
10	141
11	170
12	205
13	244

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

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TERRITORY **3**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
01	5	112	118	124	130	82	229	237	246	258	274	291	307	323	340	356	373	389	405	422	438
	4	120	126	133	139	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
	3	146	154	162	169	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	2	146	154	162	169	115	321	333	344	362	385	408	431	454	477	500	523	546	569	592	615
	1	165	174	182	191	121	338	350	362	381	405	429	453	477	502	526	550	574	598	623	647
	0	187	197	207	217	139	389	402	416	437	465	493	521	548	576	604	632	660	687	715	743
02	5	127	134	141	148	92	257	266	276	289	308	326	345	363	381	400	418	437	455	473	492
	4	139	146	153	161	104	291	301	311	327	348	369	389	410	431	452	473	493	514	535	556
	3	165	174	182	191	128	358	371	383	403	428	454	479	505	531	556	582	607	633	659	684
	2	169	178	187	196	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	1	187	197	207	217	136	380	394	407	428	455	482	509	537	564	591	618	645	673	700	727
	0	217	229	240	252	156	436	452	467	491	522	553	584	615	647	678	709	740	771	803	834
03	5	131	138	145	152	105	293	304	314	330	351	372	393	414	435	456	477	498	519	540	561
	4	142	150	158	165	119	333	345	356	374	398	422	446	469	493	517	541	565	588	612	636
	3	172	181	191	200	146	408	423	437	459	488	518	547	576	605	634	664	693	722	751	780
	2	172	181	191	200	148	414	428	443	465	495	525	554	584	613	643	673	702	732	761	791
	1	195	205	216	226	155	433	449	464	487	518	549	580	611	642	673	704	735	766	797	828
	0	225	237	249	261	177	495	512	530	557	592	627	663	698	734	769	804	840	875	911	946
05	5	56	59	62	65	45	126	130	135	142	151	160	169	178	187	196	205	214	223	232	241
	4	60	63	66	70	51	143	148	153	160	171	181	191	201	211	222	232	242	252	262	273
	3	71	75	79	83	62	173	179	186	195	207	220	232	245	257	269	282	294	307	319	331
	2	71	75	79	83	63	176	182	189	198	211	223	236	249	261	274	286	299	312	324	337
	1	79	83	87	91	66	184	191	198	208	221	234	247	260	274	287	300	313	326	340	353
	0	94	99	104	109	75	210	217	225	236	251	266	281	296	311	326	341	356	371	386	401
07	5	161	170	178	187	104	291	301	311	327	348	369	389	410	431	452	473	493	514	535	556
	4	172	181	191	200	118	330	342	353	371	395	418	442	466	489	513	536	560	584	607	631
	3	210	221	232	243	145	405	420	434	456	485	514	543	572	601	630	659	688	717	746	775
	2	210	221	232	243	146	408	423	437	459	488	518	547	576	605	634	664	693	722	751	780
	1	236	249	261	274	153	428	443	458	481	512	542	573	604	634	665	695	726	757	787	818
	0	273	288	303	317	175	489	507	524	550	585	620	655	690	725	760	795	830	865	900	935

			Rate Group																
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	79	221	229	237	248	264	280	296	312	327	343	359	375	391	406	422
Specified Perils	**500 Deductible**	22	61	64	66	69	74	78	82	87	91	96	100	104	109	113	118

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY 3

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage															
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	3	1503	40	1668	44	1834	49	2044	54	123	233	245	258	270	282	295	307	319	331	344	356	368	387	411	436
10	2	1517	40	1684	44	1851	49	2063	54	124	235	247	260	272	285	297	309	322	334	347	359	371	390	415	440
	1	1695	45	1881	50	2068	55	2305	61	139	263	277	291	305	319	333	347	361	375	389	402	416	437	465	493
	0	1963	52	2179	58	2395	63	2670	71	161	305	321	337	353	369	386	402	418	434	450	466	482	506	539	571
	4	841	22	934	24	1026	27	1144	30	69	131	138	145	151	158	165	172	179	186	193	200	207	217	231	245
	3	1016	27	1128	30	1240	33	1382	37	83	157	166	174	182	190	199	207	215	224	232	240	249	261	278	294
11	2	1026	27	1139	30	1252	33	1395	37	84	159	168	176	184	193	201	210	218	226	235	243	252	264	281	298
	1	1147	31	1273	34	1399	38	1560	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	0	1327	35	1473	39	1619	43	1805	48	109	207	217	228	239	250	261	272	283	294	305	316	326	343	365	386
	5	752	20	835	22	917	24	1023	27	62	117	124	130	136	142	148	155	161	167	173	179	186	195	207	220
	4	812	22	901	24	991	27	1104	30	66	125	132	138	145	151	158	165	171	178	184	191	198	208	221	234
12	3	982	26	1090	29	1198	32	1336	35	80	152	160	168	176	184	192	200	208	216	224	232	240	252	268	284
	2	991	26	1100	29	1209	32	1348	35	81	153	162	170	178	186	194	202	210	218	226	234	243	255	271	287
	1	1107	30	1229	33	1351	37	1506	41	91	172	182	191	200	209	218	227	236	245	254	263	273	286	304	323
	0	1282	34	1423	38	1564	41	1744	46	105	199	209	220	230	241	251	262	272	283	293	304	314	330	351	372
	5	624	17	693	19	761	21	849	23	51	97	102	107	112	117	122	127	132	137	143	148	153	160	171	181
	4	674	18	748	20	822	22	917	24	55	104	110	115	121	126	132	137	143	148	154	159	165	173	184	195
13	3	815	22	905	24	994	27	1108	30	67	127	134	140	147	154	160	167	174	181	187	194	201	211	224	238
	2	822	22	912	24	1003	27	1118	30	67	127	134	140	147	154	160	167	174	181	187	194	201	211	224	238
	1	919	25	1020	28	1121	31	1250	34	75	142	150	157	165	172	180	187	195	202	210	217	225	236	251	266
	0	1064	28	1181	31	1298	34	1447	38	87	165	174	182	191	200	208	217	226	234	243	252	261	274	291	308
END 44		1		8		19		35																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

R.G.	**Accident Benefits**
2	33
3	40
4	48
5	56
6	69
7	82
8	99
9	118
10	141
11	170
12	205
13	244

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		**BI**	**PD**	**DCPD**	**AB**	**UA**	**Coll.**	**Comp.**	**SP**
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile	36

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

Class	DR	DCPD Rate Group 32	33	34	35	ABP	Collision - 500 deductible Rate Group 26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	461	485	510	534	375	1048	1086	1123	1179	1254	1329	1404	1479	1554	1629	1704	1779	1854	1929	2004
	2	464	489	514	539	379	1059	1097	1135	1192	1268	1344	1419	1495	1571	1647	1723	1798	1874	1950	2026
	1	521	548	576	604	398	1112	1152	1192	1252	1331	1411	1491	1570	1650	1729	1809	1889	1968	2048	2127
	0	603	635	667	700	455	1272	1317	1363	1431	1522	1613	1704	1795	1886	1977	2068	2159	2250	2341	2432
11	4	258	272	286	300	233	651	675	698	733	779	826	873	919	966	1012	1059	1106	1152	1199	1245
	3	311	327	344	361	287	802	831	860	903	960	1017	1075	1132	1190	1247	1304	1362	1419	1477	1534
	2	315	331	348	365	290	811	840	869	912	970	1028	1086	1144	1202	1260	1318	1376	1434	1492	1550
	1	352	371	390	408	304	850	880	910	956	1017	1078	1138	1199	1260	1321	1382	1442	1503	1564	1625
	0	408	430	452	474	348	973	1007	1042	1094	1164	1234	1303	1373	1442	1512	1582	1651	1721	1790	1860
12	5	232	245	257	269	184	514	533	551	579	615	652	689	726	763	799	836	873	910	947	983
	4	247	260	274	287	209	584	605	626	657	699	741	783	825	866	908	950	992	1034	1075	1117
	3	300	316	332	348	256	716	741	767	805	856	908	959	1010	1061	1112	1164	1215	1266	1317	1368
	2	303	320	336	352	259	724	750	776	815	866	918	970	1022	1074	1125	1177	1229	1281	1333	1384
	1	341	359	377	395	272	760	787	815	855	910	964	1019	1073	1127	1182	1236	1291	1345	1399	1454
	0	393	414	435	456	311	869	900	931	978	1040	1102	1165	1227	1289	1351	1413	1476	1538	1600	1662
13	5	191	201	211	222	180	503	521	539	566	602	638	674	710	746	782	818	854	890	926	962
	4	206	217	228	239	203	567	588	608	638	679	720	760	801	841	882	923	963	1004	1044	1085
	3	251	264	278	291	250	699	724	749	786	836	886	936	986	1036	1086	1136	1186	1236	1286	1336
	2	251	264	278	291	252	704	730	755	793	843	893	944	994	1045	1095	1145	1196	1246	1297	1347
	1	281	296	311	326	265	741	767	794	833	886	939	992	1045	1098	1151	1204	1257	1310	1363	1416
	0	326	343	361	378	303	847	877	907	953	1014	1074	1135	1195	1256	1317	1377	1438	1498	1559	1620

		ABP	Rate Group 26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	79	221	229	237	248	264	280	296	312	327	343	359	375	391	406	422
Specified Perils	**500 Deductible**	22	61	64	66	69	74	78	82	87	91	96	100	104	109	113	118

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.

Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

TABLE "A" RATE GROUPS and RATING NOTES

The following table is for use when the rating group of the vehicle is shown in the CLEAR Rate Group Tables as "A", or when the rating group of the vehicle is not shown in the CLEAR Rate Group Tables and the rating group is being determined by the vehicle's value. For Accident Benefits, use Rate Group 10. Refer to Rule 116 for futher information.

RG 'A' - Estimated Value $ Others - List Price New	Rating Group	RG 'A' - Estimated Value $ Others - List Price New	Rating Group
2,800 - less	2	120,501 - 125,500	44
2,801 - 4,000	3	125,501 - 130,500	45
4,001 - 5,200	4	130,501 - 135,500	46
5,201 - 6,400	5	135,501 - 140,500	47
6,401 - 7,600	6	140,501 - 145,500	48
7,601 - 8,800	7	145,501 - 150,500	49
8,801 - 10,100	8	150,501 - 155,500	50
10,101 - 11,400	9	155,501 - 160,500	51
11,401 - 12,700	10	160,501 - 165,500	52
12,701 - 14,000	11	165,501 - 170,500	53
14,001 - 15,300	12	170,501 - 175,500	54
15,301 - 17,300	13	175,501 - 180,500	55
17,301 - 19,300	14	180,501 - 185,500	56
19,301 - 21,300	15	185,501 - 190,500	57
21,301 - 23,300	16	190,501 - 195,500	58
23,301 - 25,300	17	195,501 - 200,500	59
25,301 - 27,300	18	200,501 - 205,500	60
27,301 - 29,300	19	205,501 - 210,500	61
29,301 - 31,300	20	210,501 - 215,500	62
31,301 - 33,300	21	215,501 - 220,500	63
33,301 - 35,300	22	220,501 - 225,500	64
35,301 - 37,300	23	225,501 - 230,500	65
37,301 - 39,300	24	230,501 - 235,500	66
39,301 - 42,000	25	235,501 - 240,500	67
42,001 - 44,700	26	240,501 - 245,500	68
44,701 - 47,400	27	245,501 - 250,500	69
47,401 - 50,100	28	250,501 - 255,500	70
50,101 - 52,800	29	255,501 - 260,500	71
52,801 - 55,500	30	260,501 - 265,500	72
55,501 - 60,500	31	265,501 - 270,500	73
60,501 - 65,500	32	270,501 - 275,500	74
65,501 - 70,500	33	275,501 - 280,500	75
70,501 - 75,500	34	280,501 - 285,500	76
75,501 - 80,500	35	285,501 - 290,500	77
80,501 - 85,500	36	290,501 - 295,500	78
85,501 - 90,500	37	295,501 - 300,500	79
90,501 - 95,500	38	300,501 - 305,500	80
95,501 - 100,500	39	305,501 - 310,500	81
100,501 - 105,500	40	310,501 - 315,500	82
105,501 - 110,500	41	315,501 - 320,500	83
110,501 - 115,500	42	320,501 - 325,500	84
115,501 - 120,500	43		

Starting from $325,500, every $5,000 increase in price increases the corresponding rate group by 1.

Effective 100 days post approval

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

Page 2

TERRITORY **1**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage																
		200		500		1000		2000			Rate Group															
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	1086	29	1205	32	1325	35	1477	39	87	165	174	182	191	200	208	217	226	234	243	252	261	274	291	308
	4	1173	31	1302	34	1431	38	1595	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	3	1418	38	1574	42	1730	46	1928	52	113	214	225	237	248	259	271	282	293	305	316	327	338	355	378	401
01	2	1431	38	1588	42	1746	46	1946	52	114	216	227	239	250	262	273	284	296	307	319	330	341	359	381	404
	1	1600	43	1776	48	1952	52	2176	58	128	243	255	268	281	294	307	319	332	345	358	371	383	403	428	454
	0	1852	49	2056	54	2259	60	2519	67	148	280	295	310	325	340	354	369	384	399	414	428	443	465	495	525
	5	1171	31	1300	34	1429	38	1593	42	93	176	186	195	204	213	223	232	241	251	260	269	279	292	311	330
	4	1264	34	1403	38	1542	41	1719	46	101	191	201	212	222	232	242	252	262	272	282	292	302	318	338	358
	3	1528	41	1696	46	1864	50	2078	56	122	231	243	256	268	280	292	304	317	329	341	353	365	384	408	432
02	2	1542	41	1712	46	1881	50	2097	56	123	233	245	258	270	282	295	307	319	331	344	356	368	387	411	436
	1	1724	46	1914	51	2103	56	2345	63	138	262	275	289	303	317	331	344	358	372	386	400	413	434	462	489
	0	1996	53	2216	59	2435	65	2715	72	159	301	317	333	349	365	381	397	413	429	444	460	476	500	532	564
	5	1254	33	1392	37	1530	40	1705	45	100	190	200	210	220	230	240	250	260	270	280	290	300	315	335	355
	4	1354	36	1503	40	1652	44	1841	49	108	205	215	226	237	248	259	269	280	291	302	313	323	340	361	383
	3	1637	44	1817	49	1997	54	2226	60	131	248	261	274	288	301	314	327	340	353	366	379	392	412	438	464
03	2	1651	44	1833	49	2014	54	2245	60	132	250	263	277	290	303	316	329	343	356	369	382	395	415	442	468
	1	1846	49	2049	54	2252	60	2511	67	147	279	293	308	323	337	352	367	381	396	411	426	440	462	492	521
	0	2138	57	2373	63	2608	70	2908	78	170	322	339	356	373	390	407	424	441	458	475	492	509	535	569	603
	5	530	14	588	16	647	17	721	19	42	80	84	88	92	96	101	105	109	113	117	122	126	132	140	149
	4	573	15	636	17	699	18	779	20	46	87	92	96	101	106	110	115	119	124	129	133	138	145	154	163
05	3	692	18	768	20	844	22	941	24	55	104	110	115	121	126	132	137	143	148	154	159	165	173	184	195
	2	699	19	776	21	853	23	951	26	56	106	112	117	123	129	134	140	145	151	157	162	168	176	187	199
	1	781	21	867	23	953	26	1062	29	62	117	124	130	136	142	148	155	161	167	173	179	186	195	207	220
	0	904	24	1003	27	1103	29	1229	33	72	136	144	151	158	165	172	180	187	194	201	208	216	226	241	255
	5	1240	33	1376	37	1513	40	1686	45	99	188	198	207	217	227	237	247	257	267	277	287	297	311	331	351
	4	1338	36	1485	40	1632	44	1820	49	107	203	213	224	235	246	256	267	278	288	299	310	320	337	358	379
07	3	1618	43	1796	48	1974	52	2200	58	129	244	257	270	283	296	309	322	335	348	361	373	386	406	432	457
	2	1633	44	1813	49	1992	54	2221	60	130	246	259	272	285	298	311	324	337	350	363	376	389	409	435	461
	1	1826	49	2027	54	2228	60	2483	67	146	277	291	306	320	335	350	364	379	393	408	423	437	459	488	518
	0	2114	56	2347	62	2579	68	2875	76	169	320	337	354	371	388	405	422	439	455	472	489	506	532	565	599
END 44		1		8		20		36																		

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	**Accident Benefits**
2	46
3	56
4	67
5	79
6	96
7	115
8	138
9	165
10	198
11	238
12	286
13	342

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		**BI**	**PD**	**DCPD**	**AB**	**UA**	**Coll.**	**Comp.**	**SP**
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

Effective 100 days post approval

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY **1**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
	5	326	343	361	378	88	246	255	264	277	294	312	330	347	365	382	400	418	435	453	470
	4	352	371	390	408	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
01	3	423	446	468	491	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
	2	427	450	473	495	124	347	359	371	390	415	440	464	489	514	539	564	588	613	638	663
	1	479	505	531	556	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	0	554	584	613	643	149	416	431	446	469	498	528	558	588	618	647	677	707	737	767	796
	5	348	367	385	404	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
	4	378	398	419	439	113	316	327	338	355	378	401	423	446	468	491	514	536	559	581	604
02	3	457	481	506	530	139	389	402	416	437	465	493	521	548	576	604	632	660	687	715	743
	2	461	485	510	534	141	394	408	422	443	472	500	528	556	584	613	641	669	697	725	754
	1	517	544	572	600	148	414	428	443	465	495	525	554	584	613	643	673	702	732	761	791
	0	595	627	659	691	169	472	489	506	532	565	599	633	667	701	734	768	802	836	870	903
	5	375	395	415	435	108	302	313	323	340	361	383	404	426	448	469	491	512	534	556	577
	4	404	426	448	469	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
03	3	491	517	543	569	151	422	437	452	475	505	535	565	596	626	656	686	716	747	777	807
	2	494	521	547	574	152	425	440	455	478	508	539	569	600	630	660	691	721	752	782	812
	1	551	580	609	639	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	0	637	671	705	739	183	511	530	548	576	612	649	685	722	759	795	832	868	905	942	978
	5	157	166	174	182	52	145	151	156	164	174	184	195	205	216	226	236	247	257	268	278
	4	172	181	191	200	59	165	171	177	186	197	209	221	233	245	256	268	280	292	304	315
05	3	206	217	228	239	72	201	208	216	226	241	255	270	284	298	313	327	342	356	370	385
	2	210	221	232	243	73	204	211	219	230	244	259	273	288	303	317	332	346	361	376	390
	1	232	245	257	269	77	215	223	231	242	258	273	288	304	319	335	350	365	381	396	412
	0	270	284	298	313	88	246	255	264	277	294	312	330	347	365	382	400	418	435	453	470
	5	371	391	410	430	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	4	401	422	444	465	129	361	373	386	406	432	457	483	509	535	561	586	612	638	664	690
07	3	483	509	535	561	158	442	457	473	497	529	560	592	623	655	687	718	750	781	813	845
	2	487	513	539	565	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	1	547	576	605	634	168	470	486	503	528	562	596	629	663	696	730	764	797	831	864	898
	0	633	667	701	734	192	537	556	575	604	642	681	719	757	796	834	873	911	949	988	1026

			Rate Group																	
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
Specified Perils	**500 Deductible**	30	84	87	90	94	100	106	112	118	124	130	136	142	148	154	160

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY **1**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage															
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	3	4230	113	4695	125	5161	138	5753	154	337	639	672	706	740	773	807	841	875	908	942	976	1009	1060	1127	1195
	2	4268	114	4737	127	5207	139	5804	155	340	644	678	712	746	780	814	848	882	916	950	984	1018	1069	1137	1205
	1	4772	127	5297	141	5822	155	6490	173	381	722	760	798	836	874	912	951	989	1027	1065	1103	1141	1198	1274	1351
	0	5525	147	6133	163	6741	179	7514	200	441	836	880	924	968	1012	1056	1100	1144	1188	1233	1277	1321	1387	1475	1563
11	4	2065	55	2292	61	2519	67	2808	75	165	313	329	346	362	379	395	412	428	445	461	478	494	519	552	585
	3	2497	67	2772	74	3046	82	3396	91	199	377	397	417	437	457	477	497	516	536	556	576	596	626	666	705
	2	2520	67	2797	74	3074	82	3427	91	201	381	401	421	441	461	481	501	522	542	562	582	602	632	672	713
	1	2817	75	3127	83	3437	92	3831	102	225	426	449	471	494	516	539	561	584	606	629	651	674	708	753	798
	0	3261	87	3620	97	3978	106	4435	118	260	493	519	545	571	597	623	649	675	701	727	753	779	818	870	922
12	5	1816	48	2016	53	2216	59	2470	65	145	275	289	304	318	333	347	362	376	391	405	420	434	456	485	514
	4	1960	52	2176	58	2391	63	2666	71	156	296	311	327	342	358	374	389	405	420	436	452	467	491	522	553
	3	2370	63	2631	70	2891	77	3223	86	189	358	377	396	415	434	453	472	490	509	528	547	566	594	632	670
	2	2392	64	2655	71	2918	78	3253	87	191	362	381	400	419	438	457	477	496	515	534	553	572	601	639	677
	1	2674	71	2968	79	3262	87	3637	97	213	404	425	446	468	489	510	531	553	574	595	617	638	670	712	755
	0	3096	83	3437	92	3777	101	4211	113	247	468	493	517	542	567	592	616	641	666	690	715	740	777	826	876
13	5	1507	40	1673	44	1839	49	2050	54	120	227	239	251	263	275	287	299	311	323	335	347	359	377	401	425
	4	1627	43	1806	48	1985	52	2213	58	130	246	259	272	285	298	311	324	337	350	363	376	389	409	435	461
	3	1967	52	2183	58	2400	63	2675	71	157	298	313	329	345	360	376	392	407	423	439	455	470	494	525	557
	2	1985	53	2203	59	2422	65	2700	72	158	299	315	331	347	363	378	394	410	426	442	457	473	497	529	560
	1	2219	59	2463	65	2707	72	3018	80	177	335	353	371	389	406	424	442	459	477	495	512	530	557	592	627
	0	2569	69	2852	77	3134	84	3494	94	205	388	409	429	450	470	491	511	532	552	573	593	614	645	686	727
END 44		1		8		20		36																	

Other Rate Groups:

Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.

Direct Compensation Property Damage

Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

R.G.	Accident Benefits
2	46
3	56
4	67
5	79
6	96
7	115
8	138
9	165
10	198
11	238
13	342

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY **1**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	1262	1329	1397	1464	379	1059	1097	1135	1192	1268	1344	1419	1495	1571	1647	1723	1798	1874	1950	2026
	2	1273	1341	1409	1477	383	1070	1109	1147	1205	1281	1358	1434	1511	1588	1664	1741	1817	1894	1971	2047
	1	1427	1503	1579	1655	402	1124	1164	1204	1264	1345	1425	1505	1586	1666	1747	1827	1907	1988	2068	2149
	0	1652	1740	1828	1916	460	1286	1332	1378	1447	1539	1631	1723	1815	1907	1999	2091	2183	2275	2367	2459
11	4	618	651	684	717	247	690	715	740	777	826	876	925	974	1024	1073	1123	1172	1221	1271	1320
	3	745	785	825	865	303	847	877	907	953	1014	1074	1135	1195	1256	1317	1377	1438	1498	1559	1620
	2	753	793	833	873	306	855	886	916	962	1024	1085	1146	1207	1268	1330	1391	1452	1513	1574	1636
	1	843	888	933	978	321	897	929	961	1010	1074	1138	1202	1266	1331	1395	1459	1523	1587	1652	1716
	0	974	1026	1078	1130	367	1026	1062	1099	1154	1228	1301	1374	1448	1521	1595	1668	1741	1815	1888	1962
12	5	543	572	601	630	196	548	567	587	616	656	695	734	773	812	852	891	930	969	1008	1048
	4	584	615	647	678	222	620	643	665	698	743	787	831	876	920	965	1009	1053	1098	1142	1187
	3	708	746	783	821	273	763	790	818	859	913	968	1022	1077	1132	1186	1241	1295	1350	1405	1459
	2	715	753	792	830	275	769	796	824	865	920	975	1030	1085	1140	1195	1250	1305	1360	1415	1470
	1	798	840	883	925	289	808	837	866	909	967	1025	1082	1140	1198	1256	1314	1371	1429	1487	1545
	0	925	974	1024	1073	331	925	958	991	1041	1107	1173	1240	1306	1372	1438	1504	1571	1637	1703	1769
13	5	449	473	497	521	161	450	466	482	506	539	571	603	635	667	700	732	764	796	828	861
	4	487	513	539	565	183	511	530	548	576	612	649	685	722	759	795	832	868	905	942	978
	3	588	619	651	682	225	629	651	674	708	753	798	843	888	933	978	1023	1068	1113	1158	1203
	2	592	623	655	687	227	634	657	680	714	759	805	850	896	941	986	1032	1077	1123	1168	1213
	1	663	698	734	769	238	665	689	713	749	796	844	891	939	987	1034	1082	1129	1177	1225	1272
	0	768	809	850	891	272	760	787	815	855	910	964	1019	1073	1127	1182	1236	1291	1345	1399	1454

			Rate Group																	
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	100	280	290	300	315	335	355	375	395	415	435	455	475	495	515	535
Specified Perils	**500 Deductible**	30	84	87	90	94	100	106	112	118	124	130	136	142	148	154	160

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.

Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

Page 6

TERRITORY **2**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage																
		200		500		1000		2000			Rate Group															
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	428	11	475	12	522	13	582	15	34	64	68	71	75	78	81	85	88	92	95	98	102	107	114	121
	4	462	12	513	13	564	15	628	16	37	70	74	78	81	85	89	92	96	100	103	107	111	116	124	131
	3	559	15	620	17	682	18	760	20	45	85	90	94	99	103	108	112	117	121	126	130	135	142	151	160
01	2	564	15	626	17	688	18	767	20	45	85	90	94	99	103	108	112	117	121	126	130	135	142	151	160
	1	630	17	699	19	769	21	857	23	51	97	102	107	112	117	122	127	132	137	143	148	153	160	171	181
	0	729	19	809	21	889	23	991	26	59	112	118	124	130	135	141	147	153	159	165	171	177	186	197	209
	5	490	13	544	14	598	16	666	18	39	74	78	82	86	90	93	97	101	105	109	113	117	123	130	138
	4	529	14	587	16	645	17	719	19	43	81	86	90	94	99	103	107	112	116	120	124	129	135	144	152
	3	639	17	709	19	780	21	869	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
02	2	645	17	716	19	787	21	877	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
	1	721	19	800	21	880	23	981	26	58	110	116	122	127	133	139	145	151	156	162	168	174	182	194	206
	0	835	22	927	24	1019	27	1136	30	67	127	134	140	147	154	160	167	174	181	187	194	201	211	224	238
	5	508	14	564	16	620	17	691	19	41	78	82	86	90	94	98	102	106	110	115	119	123	129	137	145
	4	548	15	608	17	669	18	745	20	44	83	88	92	97	101	105	110	114	119	123	127	132	138	147	156
	3	663	18	736	20	809	22	902	24	53	100	106	111	116	122	127	132	138	143	148	153	159	167	177	188
03	2	669	18	743	20	816	22	910	24	54	102	108	113	119	124	129	135	140	146	151	156	162	170	181	191
	1	748	20	830	22	913	24	1017	27	60	114	120	126	132	138	144	150	156	162	168	174	180	189	201	213
	0	865	23	960	26	1055	28	1176	31	70	133	140	147	154	161	168	175	182	189	196	203	210	220	234	248
	5	211	6	234	7	257	7	287	8	17	32	34	36	37	39	41	42	44	46	48	49	51	53	57	60
	4	228	6	253	7	278	7	310	8	18	34	36	38	40	41	43	45	47	49	50	52	54	57	60	64
05	3	275	7	305	8	336	9	374	10	22	42	44	46	48	50	53	55	57	59	61	64	66	69	74	78
	2	278	7	309	8	339	9	378	10	22	42	44	46	48	50	53	55	57	59	61	64	66	69	74	78
	1	311	8	345	9	379	10	423	11	25	47	50	52	55	57	60	62	65	67	70	72	75	79	84	89
	0	360	10	400	11	439	12	490	14	29	55	58	61	64	67	69	72	75	78	81	84	87	91	97	103
	5	618	16	686	18	754	20	840	22	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
	4	667	18	740	20	814	22	907	24	54	102	108	113	119	124	129	135	140	146	151	156	162	170	181	191
07	3	806	22	895	24	983	27	1096	30	65	123	130	136	143	149	156	162	169	175	182	188	195	204	217	230
	2	814	22	904	24	993	27	1107	30	66	125	132	138	145	151	158	165	171	178	184	191	198	208	221	234
	1	910	24	1010	27	1110	29	1238	33	73	138	146	153	160	168	175	182	189	197	204	211	219	230	244	259
	0	1053	28	1169	31	1285	34	1432	38	85	161	170	178	187	195	204	212	221	229	238	246	255	267	284	301
END 44		1		8		20		36																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	**Accident Benefits**
2	36
3	43
4	52
5	61
6	75
7	89
8	107
9	128
10	153
11	185
12	222
13	265

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		**BI**	**PD**	**DCPD**	**AB**	**UA**	**Coll.**	**Comp.**	**SP**
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

Effective 100 days post approval

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY 2

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
	5	127	134	141	148	73	204	211	219	230	244	259	273	288	303	317	332	346	361	376	390
	4	139	146	153	161	83	232	240	249	261	278	294	311	327	344	361	377	394	410	427	444
01	3	169	178	187	196	102	285	295	305	321	341	362	382	402	423	443	464	484	504	525	545
	2	169	178	187	196	103	288	298	308	324	345	365	386	406	427	448	468	489	509	530	551
	1	191	201	211	222	108	302	313	323	340	361	383	404	426	448	469	491	512	534	556	577
	0	221	233	245	256	123	344	356	368	387	411	436	461	485	510	534	559	584	608	633	657
	5	146	154	162	169	82	229	237	246	258	274	291	307	323	340	356	373	389	405	422	438
	4	161	170	178	187	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
02	3	195	205	216	226	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	2	195	205	216	226	115	321	333	344	362	385	408	431	454	477	500	523	546	569	592	615
	1	217	229	240	252	121	338	350	362	381	405	429	453	477	502	526	550	574	598	623	647
	0	251	264	278	291	138	386	400	413	434	462	489	517	544	572	600	627	655	682	710	738
	5	154	162	170	178	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
	4	165	174	182	191	106	296	307	317	333	355	376	397	418	439	461	482	503	524	545	567
03	3	198	209	220	230	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	2	202	213	224	235	131	366	379	392	412	438	464	491	517	543	569	595	622	648	674	700
	1	225	237	249	261	138	386	400	413	434	462	489	517	544	572	600	627	655	682	710	738
	0	262	276	290	304	158	442	457	473	497	529	560	592	623	655	687	718	750	781	813	845
	5	64	67	70	74	40	112	116	120	126	134	142	150	158	166	174	182	190	198	206	214
	4	67	71	75	78	45	126	130	135	142	151	160	169	178	187	196	205	214	223	232	241
05	3	82	87	91	96	55	154	159	165	173	184	195	206	217	228	239	250	261	272	283	294
	2	82	87	91	96	56	157	162	168	176	187	199	210	221	232	243	255	266	277	288	299
	1	94	99	104	109	59	165	171	177	186	197	209	221	233	245	256	268	280	292	304	315
	0	109	114	120	126	67	187	194	201	211	224	238	251	264	278	291	305	318	331	345	358
	5	187	197	207	217	92	257	266	276	289	308	326	345	363	381	400	418	437	455	473	492
	4	202	213	224	235	105	293	304	314	330	351	372	393	414	435	456	477	498	519	540	561
07	3	243	256	269	282	129	361	373	386	406	432	457	483	509	535	561	586	612	638	664	690
	2	247	260	274	287	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	1	273	288	303	317	136	380	394	407	428	455	482	509	537	564	591	618	645	673	700	727
	0	318	335	352	369	156	436	452	467	491	522	553	584	615	647	678	709	740	771	803	834

			Rate Group																
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	64	179	185	192	201	214	227	240	252	265	278	291	304	316	329	342
Specified Perils	**500 Deductible**	18	50	52	54	57	60	64	67	71	75	78	82	85	89	93	96

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

Page 8

TERRITORY **2**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage															
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	3	1777	47	1972	52	2168	57	2417	64	143	271	285	300	314	328	342	357	371	385	400	414	428	450	478	507
	2	1793	48	1990	53	2187	59	2438	65	144	273	287	302	316	330	345	359	374	388	402	417	431	453	482	510
	1	2004	53	2224	59	2445	65	2725	72	161	305	321	337	353	369	386	402	418	434	450	466	482	506	539	571
	0	2320	62	2575	69	2830	76	3155	84	187	354	373	392	410	429	448	467	485	504	523	541	560	588	626	663
11	4	994	27	1103	30	1213	33	1352	37	80	152	160	168	176	184	192	200	208	216	224	232	240	252	268	284
	3	1201	32	1333	36	1465	39	1633	44	97	184	194	203	213	223	232	242	252	261	271	281	291	305	324	344
	2	1212	32	1345	36	1479	39	1648	44	98	186	196	205	215	225	235	245	254	264	274	284	294	308	328	347
	1	1355	36	1504	40	1653	44	1843	49	109	207	217	228	239	250	261	272	283	294	305	316	326	343	365	386
	0	1569	42	1742	47	1914	51	2134	57	126	239	251	264	277	289	302	314	327	340	352	365	377	396	421	447
12	5	889	24	987	27	1085	29	1209	33	72	136	144	151	158	165	172	180	187	194	201	208	216	226	241	255
	4	960	26	1066	29	1171	32	1306	35	77	146	154	161	169	177	184	192	200	208	215	223	231	242	258	273
	3	1161	31	1289	34	1416	38	1579	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	2	1171	31	1300	34	1429	38	1593	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	1	1309	35	1453	39	1597	43	1780	48	105	199	209	220	230	241	251	262	272	283	293	304	314	330	351	372
	0	1516	40	1683	44	1850	49	2062	54	122	231	243	256	268	280	292	304	317	329	341	353	365	384	408	432
13	5	738	20	819	22	900	24	1004	27	59	112	118	124	130	135	141	147	153	159	165	171	177	186	197	209
	4	796	21	884	23	971	26	1083	29	64	121	128	134	140	147	153	160	166	172	179	185	192	201	214	227
	3	963	26	1069	29	1175	32	1310	35	78	148	156	163	171	179	187	195	202	210	218	226	234	245	261	277
	2	972	26	1079	29	1186	32	1322	35	78	148	156	163	171	179	187	195	202	210	218	226	234	245	261	277
	1	1086	29	1205	32	1325	35	1477	39	88	167	176	184	193	202	211	220	228	237	246	255	264	277	294	312
	0	1258	34	1396	38	1535	41	1711	46	101	191	201	212	222	232	242	252	262	272	282	292	302	318	338	358
END 44		1		8		20		36																	

Other Rate Groups:

Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.

Direct Compensation Property Damage

Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

R.G.	Accident Benefits
2	36
3	43
4	52
5	61
6	75
7	89
8	107
9	128
10	153
11	185
12	222
13	265

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY **2**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	536	564	593	621	334	934	967	1000	1050	1117	1184	1251	1318	1384	1451	1518	1585	1652	1718	1785
	2	539	568	597	626	337	942	976	1009	1060	1127	1195	1262	1329	1397	1464	1532	1599	1666	1734	1801
	1	603	635	667	700	354	989	1025	1060	1113	1184	1255	1326	1397	1467	1538	1609	1680	1751	1821	1892
	0	700	738	775	813	405	1132	1172	1213	1274	1355	1436	1517	1598	1679	1760	1841	1922	2003	2084	2165
11	4	300	316	332	348	208	581	602	623	654	696	737	779	821	862	904	945	987	1029	1070	1112
	3	363	383	402	421	255	713	738	764	802	853	904	955	1006	1057	1108	1159	1210	1261	1312	1363
	2	367	387	406	426	258	721	747	773	811	863	915	966	1018	1069	1121	1173	1224	1276	1327	1379
	1	408	430	452	474	271	757	785	812	852	906	961	1015	1069	1123	1177	1232	1286	1340	1394	1448
	0	472	497	522	547	310	866	897	928	975	1037	1099	1161	1223	1285	1347	1409	1471	1533	1595	1657
12	5	270	284	298	313	164	458	475	491	516	549	581	614	647	680	713	745	778	811	844	877
	4	288	304	319	335	186	520	538	557	585	622	659	697	734	771	808	845	883	920	957	994
	3	352	371	390	408	228	637	660	683	717	763	808	854	899	945	991	1036	1082	1127	1173	1219
	2	352	371	390	408	230	643	666	689	723	769	815	861	907	953	999	1045	1091	1137	1183	1229
	1	393	414	435	456	242	676	701	725	761	809	858	906	955	1003	1051	1100	1148	1197	1245	1293
	0	457	481	506	530	277	774	802	830	871	927	982	1037	1093	1148	1204	1259	1314	1370	1425	1481
13	5	221	233	245	256	160	447	463	479	503	535	567	599	631	663	695	727	759	791	823	855
	4	240	252	265	278	181	506	524	542	569	605	642	678	714	750	786	823	859	895	931	967
	3	292	308	323	339	222	620	643	665	698	743	787	831	876	920	965	1009	1053	1098	1142	1187
	2	292	308	323	339	225	629	651	674	708	753	798	843	888	933	978	1023	1068	1113	1158	1203
	1	330	347	365	382	236	660	683	707	742	789	837	884	931	978	1025	1073	1120	1167	1214	1261
	0	378	398	419	439	270	755	782	809	849	903	957	1011	1065	1119	1173	1227	1281	1335	1389	1443

		Rate Group																		
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	64	179	185	192	201	214	227	240	252	265	278	291	304	316	329	342
Specified Perils	**500 Deductible**	18	50	52	54	57	60	64	67	71	75	78	82	85	89	93	96

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
		For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.														

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.

Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY **3**

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)								Direct Compensation Property Damage															
		200		500		1000		2000			Rate Group														
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	5	405	11	450	12	494	13	551	15	33	63	66	69	72	76	79	82	86	89	92	96	99	104	110	117
	4	438	12	486	13	534	15	596	16	36	68	72	75	79	83	86	90	93	97	101	104	108	113	120	128
	3	529	14	587	16	645	17	719	19	43	81	86	90	94	99	103	107	112	116	120	124	129	135	144	152
01	2	534	14	593	16	651	17	726	19	44	83	88	92	97	101	105	110	114	119	123	127	132	138	147	156
	1	597	16	663	18	728	20	812	22	49	93	98	103	108	112	117	122	127	132	137	142	147	154	164	174
	0	691	18	767	20	843	22	940	24	57	108	114	119	125	131	137	142	148	154	159	165	171	179	191	202
	5	464	12	515	13	566	15	631	16	38	72	76	80	83	87	91	95	99	102	106	110	114	120	127	135
	4	501	13	556	14	611	16	681	18	41	78	82	86	90	94	98	102	106	110	115	119	123	129	137	145
	3	606	16	673	18	739	20	824	22	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
02	2	611	16	678	18	745	20	831	22	50	95	100	105	110	115	120	125	130	135	140	145	150	157	167	177
	1	683	18	758	20	833	22	929	24	56	106	112	117	123	129	134	140	145	151	157	162	168	176	187	199
	0	791	21	878	23	965	26	1076	29	65	123	130	136	143	149	156	162	169	175	182	188	195	204	217	230
	5	481	13	534	14	587	16	654	18	39	74	78	82	86	90	93	97	101	105	109	113	117	123	130	138
	4	519	14	576	16	633	17	706	19	42	80	84	88	92	96	101	105	109	113	117	122	126	132	140	149
	3	628	17	697	19	766	21	854	23	51	97	102	107	112	117	122	127	132	137	143	148	153	160	171	181
03	2	634	17	704	19	773	21	862	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
	1	708	19	786	21	864	23	963	26	58	110	116	122	127	133	139	145	151	156	162	168	174	182	194	206
	0	820	22	910	24	1000	27	1115	30	67	127	134	140	147	154	160	167	174	181	187	194	201	211	224	238
	5	200	5	222	6	244	6	272	7	16	30	32	34	35	37	38	40	42	43	45	46	48	50	54	57
	4	216	6	240	7	264	7	294	8	18	34	36	38	40	41	43	45	47	49	50	52	54	57	60	64
05	3	261	7	290	8	318	9	355	10	21	40	42	44	46	48	50	52	54	57	59	61	63	66	70	74
	2	263	7	292	8	321	9	358	10	22	42	44	46	48	50	53	55	57	59	61	64	66	69	74	78
	1	294	8	326	9	359	10	400	11	24	45	48	50	53	55	57	60	62	65	67	69	72	75	80	85
	0	341	9	379	10	416	11	464	12	28	53	56	59	61	64	67	70	73	75	78	81	84	88	94	99
	5	585	16	649	18	714	20	796	22	48	91	96	101	105	110	115	120	125	129	134	139	144	151	161	170
	4	632	17	702	19	771	21	860	23	52	99	104	109	114	119	125	130	135	140	145	151	156	164	174	184
07	3	764	20	848	22	932	24	1039	27	63	119	126	132	138	145	151	157	163	170	176	182	189	198	211	223
	2	771	21	856	23	941	26	1049	29	63	119	126	132	138	145	151	157	163	170	176	182	189	198	211	223
	1	862	23	957	26	1052	28	1172	31	71	135	142	149	156	163	170	177	184	191	198	206	213	223	237	252
	0	998	27	1108	30	1218	33	1357	37	82	155	164	172	180	188	196	205	213	221	229	237	246	258	274	291
END 44		1		8		20		36																	

Direct Compensation Property Damage

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

R.G.	**Accident Benefits**
2	36
3	43
4	52
5	61
6	75
7	89
8	107
9	128
10	153
11	185
12	222
13	265

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		**BI**	**PD**	**DCPD**	**AB**	**UA**	**Coll.**	**Comp.**	**SP**
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

Effective 100 days post approval

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

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TERRITORY 3

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
01	5	124	130	137	143	82	229	237	246	258	274	291	307	323	340	356	373	389	405	422	438
	4	135	142	149	156	93	260	269	279	292	311	330	348	367	385	404	423	441	460	478	497
	3	161	170	178	187	114	319	330	341	359	381	404	427	450	473	495	518	541	564	587	609
	2	165	174	182	191	115	321	333	344	362	385	408	431	454	477	500	523	546	569	592	615
	1	184	193	203	213	121	338	350	362	381	405	429	453	477	502	526	550	574	598	623	647
	0	213	225	236	248	139	389	402	416	437	465	493	521	548	576	604	632	660	687	715	743
02	5	142	150	158	165	92	257	266	276	289	308	326	345	363	381	400	418	437	455	473	492
	4	154	162	170	178	104	291	301	311	327	348	369	389	410	431	452	473	493	514	535	556
	3	187	197	207	217	128	358	371	383	403	428	454	479	505	531	556	582	607	633	659	684
	2	187	197	207	217	130	363	376	389	409	435	461	487	513	539	565	591	617	643	669	695
	1	210	221	232	243	136	380	394	407	428	455	482	509	537	564	591	618	645	673	700	727
	0	243	256	269	282	156	436	452	467	491	522	553	584	615	647	678	709	740	771	803	834
03	5	146	154	162	169	105	293	304	314	330	351	372	393	414	435	456	477	498	519	540	561
	4	157	166	174	182	119	333	345	356	374	398	422	446	469	493	517	541	565	588	612	636
	3	191	201	211	222	146	408	423	437	459	488	518	547	576	605	634	664	693	722	751	780
	2	195	205	216	226	148	414	428	443	465	495	525	554	584	613	643	673	702	732	761	791
	1	217	229	240	252	155	433	449	464	487	518	549	580	611	642	673	704	735	766	797	828
	0	251	264	278	291	177	495	512	530	557	592	627	663	698	734	769	804	840	875	911	946
05	5	60	63	66	70	45	126	130	135	142	151	160	169	178	187	196	205	214	223	232	241
	4	67	71	75	78	51	143	148	153	160	171	181	191	201	211	222	232	242	252	262	273
	3	79	83	87	91	62	173	179	186	195	207	220	232	245	257	269	282	294	307	319	331
	2	82	87	91	96	63	176	182	189	198	211	223	236	249	261	274	286	299	312	324	337
	1	90	95	99	104	66	184	191	198	208	221	234	247	260	274	287	300	313	326	340	353
	0	105	110	116	122	75	210	217	225	236	251	266	281	296	311	326	341	356	371	386	401
07	5	180	189	199	209	104	291	301	311	327	348	369	389	410	431	452	473	493	514	535	556
	4	195	205	216	226	118	330	342	353	371	395	418	442	466	489	513	536	560	584	607	631
	3	236	249	261	274	145	405	420	434	456	485	514	543	572	601	630	659	688	717	746	775
	2	236	249	261	274	146	408	423	437	459	488	518	547	576	605	634	664	693	722	751	780
	1	266	280	294	308	153	428	443	458	481	512	542	573	604	634	665	695	726	757	787	818
	0	307	323	340	356	175	489	507	524	550	585	620	655	690	725	760	795	830	865	900	935

			Rate Group																
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	79	221	229	237	248	264	280	296	312	327	343	359	375	391	406	422
Specified Perils	**500 Deductible**	22	61	64	66	69	74	78	82	87	91	96	100	104	109	113	118

Collision, Comprehensive and Specified Perils

Other Rate Groups:	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Multiply the Adjusted Base Premium	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
(ABP) by factor shown to obtain the	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collisior	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

NEWFOUNDLAND & LABRADOR **FACILITY ASSOCIATION**

PRIVATE PASSENGER VEHICLES

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TERRITORY 3

ANNUAL PREMIUMS

		Third Party Liability (Limit in $000's)									Direct Compensation Property Damage													
		200		500		1000		2000			Rate Group													
Class	DR	BI	PD	BI	PD	BI	PD	BI	PD	ABP	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
10	3	1683	45	1868	50	2053	55	2289	61	138	262	275	289	303	317	331	344	358	372	386	400	413	434	462	489
	2	1699	45	1886	50	2073	55	2311	61	139	263	277	291	305	319	333	347	361	375	389	402	416	437	465	493
	1	1899	51	2108	57	2317	62	2583	69	155	294	309	325	340	356	371	387	402	418	433	449	464	487	518	549
	0	2198	59	2440	65	2682	72	2989	80	180	341	359	377	395	413	431	449	467	485	503	521	539	566	602	638
11	4	941	25	1045	28	1148	31	1280	34	77	146	154	161	169	177	184	192	200	208	215	223	231	242	258	273
	3	1138	30	1263	33	1388	37	1548	41	93	176	186	195	204	213	223	232	241	251	260	269	279	292	311	330
	2	1149	31	1275	34	1402	38	1563	42	94	178	188	197	206	216	225	235	244	253	263	272	282	296	314	333
	1	1284	34	1425	38	1566	41	1746	46	105	199	209	220	230	241	251	262	272	283	293	304	314	330	351	372
	0	1487	40	1651	44	1814	49	2022	54	122	231	243	256	268	280	292	304	317	329	341	353	365	384	408	432
12	5	842	22	935	24	1027	27	1145	30	69	131	138	145	151	158	165	172	179	186	193	200	207	217	231	245
	4	909	24	1009	27	1109	29	1236	33	74	140	148	155	162	170	177	185	192	199	207	214	222	233	248	262
	3	1100	29	1221	32	1342	35	1496	39	90	171	180	189	198	207	216	225	234	243	252	261	270	283	301	319
	2	1110	30	1232	33	1354	37	1510	41	91	172	182	191	200	209	218	227	236	245	254	263	273	286	304	323
	1	1240	33	1376	37	1513	40	1686	45	101	191	201	212	222	232	242	252	262	272	282	292	302	318	338	358
	0	1436	38	1594	42	1752	46	1953	52	117	222	233	245	257	269	280	292	304	315	327	339	350	368	391	415
13	5	699	19	776	21	853	23	951	26	57	108	114	119	125	131	137	142	148	154	159	165	171	179	191	202
	4	755	20	838	22	921	24	1027	27	62	117	124	130	136	142	148	155	161	167	173	179	186	195	207	220
	3	913	24	1013	27	1114	29	1242	33	75	142	150	157	165	172	180	187	195	202	210	217	225	236	251	266
	2	921	25	1022	28	1124	31	1253	34	75	142	150	157	165	172	180	187	195	202	210	217	225	236	251	266
	1	1029	27	1142	30	1255	33	1399	37	84	159	168	176	184	193	201	210	218	226	235	243	252	264	281	298
	0	1192	32	1323	36	1454	39	1621	44	97	184	194	203	213	223	232	242	252	261	271	281	291	305	324	344
END 44		1		8		20		36																	

Other Rate Groups:

Multiply the Adjusted Base Premium (ABP) by factor shown to obtain the $500 ded premium.

Direct Compensation Property Damage

Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
Rate Group	16	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Factor	1.795	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345

For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.

R.G.	Accident Benefits
2	36
3	43
4	52
5	61
6	75
7	89
8	107
9	128
10	153
11	185
12	222
13	265

Special Uses: Apply the factors indicated to the premium otherwise payable

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Use		BI	PD	DCPD	AB	UA	Coll.	Comp.	SP
Police	Emergency or Patrol	2.50	2.50	2.50	1.00	1.00	2.00	2.00	2.00
	Other Vehicles	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
Fire Dept.	Emergency or Patrol	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00
	Other Vehicles	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Uninsured Automobile 40

Clean Driver Discount Factor: Liability 0.80, DCPD 0.80 and Collision 0.80

FACILITY ASSOCIATION **NEWFOUNDLAND & LABRADOR**

PRIVATE PASSENGER VEHICLES

TERRITORY **3**

		DCPD				Collision - 500 deductible														
		Rate Group				Rate Group														
Class	DR	32	33	34	35	ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
10	3	517	544	572	600	375	1048	1086	1123	1179	1254	1329	1404	1479	1554	1629	1704	1779	1854	1929	2004
	2	521	548	576	604	379	1059	1097	1135	1192	1268	1344	1419	1495	1571	1647	1723	1798	1874	1950	2026
	1	580	611	642	673	398	1112	1152	1192	1252	1331	1411	1491	1570	1650	1729	1809	1889	1968	2048	2127
	0	674	710	746	782	455	1272	1317	1363	1431	1522	1613	1704	1795	1886	1977	2068	2159	2250	2341	2432
11	4	288	304	319	335	233	651	675	698	733	779	826	873	919	966	1012	1059	1106	1152	1199	1245
	3	348	367	385	404	287	802	831	860	903	960	1017	1075	1132	1190	1247	1304	1362	1419	1477	1534
	2	352	371	390	408	290	811	840	869	912	970	1028	1086	1144	1202	1260	1318	1376	1434	1492	1550
	1	393	414	435	456	304	850	880	910	956	1017	1078	1138	1199	1260	1321	1382	1442	1503	1564	1625
	0	457	481	506	530	348	973	1007	1042	1094	1164	1234	1303	1373	1442	1512	1582	1651	1721	1790	1860
12	5	258	272	286	300	184	514	533	551	579	615	652	689	726	763	799	836	873	910	947	983
	4	277	292	307	322	209	584	605	626	657	699	741	783	825	866	908	950	992	1034	1075	1117
	3	337	355	373	391	256	716	741	767	805	856	908	959	1010	1061	1112	1164	1215	1266	1317	1368
	2	341	359	377	395	259	724	750	776	815	866	918	970	1022	1074	1125	1177	1229	1281	1333	1384
	1	378	398	419	439	272	760	787	815	855	910	964	1019	1073	1127	1182	1236	1291	1345	1399	1454
	0	438	462	485	508	311	869	900	931	978	1040	1102	1165	1227	1289	1351	1413	1476	1538	1600	1662
13	5	213	225	236	248	180	503	521	539	566	602	638	674	710	746	782	818	854	890	926	962
	4	232	245	257	269	203	567	588	608	638	679	720	760	801	841	882	923	963	1004	1044	1085
	3	281	296	311	326	250	699	724	749	786	836	886	936	986	1036	1086	1136	1186	1236	1286	1336
	2	281	296	311	326	252	704	730	755	793	843	893	944	994	1045	1095	1145	1196	1246	1297	1347
	1	315	331	348	365	265	741	767	794	833	886	939	992	1045	1098	1151	1204	1257	1310	1363	1416
	0	363	383	402	421	303	847	877	907	953	1014	1074	1135	1195	1256	1317	1377	1438	1498	1559	1620

		Rate Group																		
		ABP	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Comprehensive	**500 Deductible**	79	221	229	237	248	264	280	296	312	327	343	359	375	391	406	422
Specified Perils	**500 Deductible**	22	61	64	66	69	74	78	82	87	91	96	100	104	109	113	118

Collision, Comprehensive and Specified Perils

Other Rate Groups:																
Multiply the Adjusted Base Premium	Rate Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
(ABP) by factor shown to obtain the	Factor	0.300	0.395	0.495	0.595	0.695	0.795	0.895	0.995	1.095	1.195	1.295	1.395	1.495	1.595	1.695
	Rate Group	16	17	18	19	20	21	22	23	24	25	41	42	43	44	45
$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	5.545	5.745	5.945	6.145	6.345
	For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.															

Other Deductibles: Multiply the $500 ded. premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	750	1000	1250	1500	1750	2000	2250	2500 or greater
	Collision	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864