

FACILITY ASSOCIATION
Newfoundland Private Passenger Vehicles
Derivation of Health Services Levy Adjustment

<u>Company</u>	<u>Accident Year</u>	<u>Levy per vehicle</u>	<u>Adj. to Levy</u>	<u>TPL Earned Vehicles</u>	<u>Levy Amount</u>	<u>Unfactored Losses</u>	<u>Loss Dev Factor</u>	<u>ULAE Factor</u>	<u>Factored Losses</u>	<u>Levy Factor</u>	<u>Levy Removal Factor</u>
(1)	(2)	(3)	(4)	(5)	(6) = (3)x(4)x(5)	(7)	(8)	(9)	(10) = (7)x(8)x(9)	(11) = 1+(6)/(10)	(12) = 1/(11)
Ind.	2001	\$21.23	1.000	219,991	\$4,670,409	\$90,180,504	1.0409	1.082	101,566,135	1.0460	0.9560
Ind.	2002	\$20.64	1.000	216,506	\$4,468,684	\$78,729,425	1.0721	1.068	90,145,412	1.0496	0.9528
Ind.	2003	\$19.59	1.000	217,647	\$4,263,705	\$79,529,360	1.1091	1.076	94,909,670	1.0449	0.9570
Ind.	2004	\$20.09	1.000	226,643	\$4,553,258	\$75,768,278	1.1581	1.080	94,767,022	1.0480	0.9542
Ind.	2005	\$22.59	1.000	230,188	\$5,199,947	\$67,765,343	1.3527	1.080	98,999,474	1.0525	0.9501

- (3) & (9) From 2005 AIX Introduction Exhibit for the Atlantic provinces.
 (4) Factor to account for the date at which the levy became effective.
 (5) & (7) From Newfoundland Industry 2005 AIX Loss Development Exhibit.
 (8) From Appendix A Section 4 for 2005 AIX losses.

Development Factors for Territorial Analysis - NF PPV Oct/06 Analysis

AHY Basis

1) Incurred Count

AHY	TPL	AB	COLL	COMP	SP
1999.1	332	19	63	54	1
1999.2	333	13	61	69	2
2000.1	275	14	50	61	-
2000.2	329	22	76	78	1
2001.1	294	27	83	59	-
2001.2	274	37	68	53	-
2002.1	314	21	66	90	-
2002.2	386	38	117	106	5
2003.1	493	42	117	101	5
2003.2	497	73	124	123	5
2004.1	411	51	104	125	2
2004.2	413	54	127	90	1
2005.1	312	38	93	101	3
2005.2	372	48	136	71	-
2006.1	-	-	-	-	-

2) Ultimate Counts

AHY	TPL	AB	COLL	COMP	SP
1999.1	331	19	63	54	1
1999.2	333	13	61	69	2
2000.1	275	14	50	61	-
2000.2	327	22	76	78	1
2001.1	291	27	83	59	-
2001.2	271	37	68	53	-
2002.1	309	21	66	90	-
2002.2	379	38	117	106	5
2003.1	481	41	117	101	5
2003.2	480	66	123	123	5
2004.1	385	48	102	125	2
2004.2	386	54	125	89	1
2005.1	288	38	90	104	3
2005.2	333	44	115	93	-
2006.1	249	22	70	75	1

Note: Half-year data from December 2005 diagonal

AY Basis

1) Incurred Count

AY	TPL	AB	COLL	COMP	SP
1999	665	32	124	123	3
2000	604	36	126	139	1
2001	568	64	151	112	-
2002	700	59	183	196	5
2003	990	115	241	224	10
2004	824	105	231	215	3
2005	684	86	229	172	3

2) Ultimate Counts

AY	TPL	AB	COLL	COMP	SP
1999	664	32	124	123	3
2000	602	36	126	139	1
2001	562	64	151	112	-
2002	688	59	183	196	5
2003	961	107	240	224	10
2004	771	102	227	214	3
2005	621	82	205	197	3

3) Development Factors for 2005 AIX

AY	TPL	AB	COLL	COMP	SP
84 to Ult	0.9985	1.0000	1.0000	1.0000	1.0000
72 to Ult	0.9967	1.0000	1.0000	1.0000	1.0000
60 to Ult	0.9894	1.0000	1.0000	1.0000	1.0000
48 to Ult	0.9829	1.0000	1.0000	1.0000	1.0000
36 to Ult	0.9707	0.9304	0.9959	1.0000	1.0000
24 to Ult	0.9357	0.9714	0.9827	0.9953	1.0000
12 to Ult	0.9079	0.9535	0.8952	1.1453	1.0000

4) Development Factors for 2006-Q2

AY	TPL	AB	COLL	COMP	SP
84 to Ult	0.9974	1.0000	1.0000	1.0000	1.0000
72 to Ult	0.9936	0.9984	1.0000	1.0000	1.0000
60 to Ult	0.9873	0.9948	1.0000	1.0000	1.0000
48 to Ult	0.9807	0.9906	1.0000	1.0000	1.0000
36 to Ult	0.9632	0.9832	0.9910	1.0000	1.0000
24 to Ult	0.9285	0.9808	0.9712	1.0087	1.0000
12 to Ult	0.8897	0.9311	0.8446	1.2275	0.9593

5) Adjustment Factors for Development - Territorial

AY	TPL	AB	COLL	COMP	SP
84 to Ult	1.0011	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0031	1.0016	1.0000	1.0000	1.0000
60 to Ult	1.0022	1.0052	1.0000	1.0000	1.0000
48 to Ult	1.0022	1.0095	1.0000	1.0000	1.0000
36 to Ult	1.0078	0.9463	1.0049	1.0000	1.0000
24 to Ult	1.0066	0.9904	1.0118	0.9868	1.0000
12 to Ult	1.0205	1.0240	1.0599	0.9331	1.0424

Development Factors for Territorial Analsys - NF PPV Oct/06 Analysis

AHY Basis

1) Incurred Loss

AHY	TPL	AB	COLL	COMP	SP
1999.1	3,476,206	50,532	249,078	51,939	1,021
1999.2	3,568,112	31,991	317,557	80,624	11,301
2000.1	3,171,859	34,700	218,636	117,690	-
2000.2	3,964,460	99,825	405,053	157,996	86
2001.1	3,265,524	83,007	303,804	42,216	-
2001.2	2,942,703	157,570	423,038	59,569	-
2002.1	3,127,196	24,173	274,321	126,291	-
2002.2	4,826,467	98,298	772,176	204,562	6,282
2003.1	5,448,701	119,611	571,530	141,910	2,161
2003.2	8,202,842	642,602	711,512	201,424	8,870
2004.1	5,389,326	226,623	504,631	203,198	3,169
2004.2	5,317,810	125,506	816,756	224,965	2,088
2005.1	3,483,781	137,086	718,969	192,893	4,134
2005.2	4,693,379	204,957	688,278	185,141	-
2006.1	-	-	-	-	-

2) Ultimate Losses

AHY	TPL	AB	COLL	COMP	SP
1999.1	3,442,706	50,532	249,078	51,939	1,021
1999.2	3,639,203	31,991	317,557	80,624	11,301
2000.1	3,201,992	34,700	218,636	117,690	-
2000.2	4,082,520	99,825	405,053	157,996	86
2001.1	3,323,071	83,472	303,804	42,216	-
2001.2	2,973,613	156,971	423,038	59,569	-
2002.1	3,200,729	24,151	274,321	126,291	-
2002.2	4,585,980	97,620	772,176	204,562	6,282
2003.1	4,955,773	119,310	571,530	141,910	2,161
2003.2	8,250,979	630,143	686,512	201,424	8,870
2004.1	5,065,961	206,075	499,609	203,198	3,169
2004.2	5,149,207	140,605	825,067	210,735	2,088
2005.1	3,193,214	138,589	709,612	184,394	4,134
2005.2	5,414,640	218,007	696,912	200,522	-
2006.1	3,228,098	76,786	418,266	115,802	2,117

Note: Half-year data from December 2005 diagonal

AY Basis

1) Incurred Loss

AY	TPL	AB	COLL	COMP	SP
1999	7,044,318	82,523	566,635	132,563	12,322
2000	7,136,319	134,525	623,689	275,686	86
2001	6,208,227	240,577	726,842	101,785	-
2002	7,953,663	122,471	1,046,497	330,853	6,282
2003	13,651,543	762,213	1,283,042	343,334	11,031
2004	10,707,136	352,129	1,321,387	428,163	5,257
2005	8,177,160	342,043	1,407,247	378,034	4,134

2) Ultimate Losses

AY	TPL	AB	COLL	COMP	SP
1999	7,081,909	82,523	566,635	132,563	12,322
2000	7,284,512	134,525	623,689	275,686	86
2001	6,296,684	240,443	726,842	101,785	-
2002	7,786,709	121,771	1,046,497	330,853	6,282
2003	13,206,752	749,453	1,258,042	343,334	11,031
2004	10,215,168	346,680	1,324,676	413,933	5,257
2005	8,607,854	356,596	1,406,524	384,916	4,134

3) Development Factors for 2005 AIX

AY	TPL	AB	COLL	COMP	SP
84 to Ult	1.0053	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0208	1.0000	1.0000	1.0000	1.0000
60 to Ult	1.0142	0.9994	1.0000	1.0000	1.0000
48 to Ult	0.9790	0.9943	1.0000	1.0000	1.0000
36 to Ult	0.9674	0.9833	0.9805	1.0000	1.0000
24 to Ult	0.9541	0.9845	1.0025	0.9668	1.0000
12 to Ult	1.0527	1.0425	0.9995	1.0182	1.0000

4) Development Factors for 2006-Q2

AY	TPL	AB	COLL	COMP	SP
84 to Ult	1.0108	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0126	0.9994	1.0000	1.0000	1.0000
60 to Ult	1.0060	1.0112	1.0000	1.0000	1.0000
48 to Ult	0.9899	1.0255	1.0000	1.0000	1.0000
36 to Ult	0.9718	1.0416	0.9899	1.0000	1.0000
24 to Ult	0.9441	1.1552	0.9824	0.9870	1.0020
12 to Ult	1.0895	1.3280	0.9390	1.0703	1.0586

5) Adjustment Factors for Development - Territorial

AY	TPL	AB	COLL	COMP	SP
84 to Ult	0.9946	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0081	1.0006	1.0000	1.0000	1.0000
60 to Ult	1.0082	0.9884	1.0000	1.0000	1.0000
48 to Ult	0.9890	0.9696	1.0000	1.0000	1.0000
36 to Ult	0.9955	0.9440	0.9905	1.0000	1.0000
24 to Ult	1.0105	0.8523	1.0204	0.9795	0.9980
12 to Ult	0.9662	0.7851	1.0644	0.9513	0.9446

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE

THIRD PARTY LIABILITY - TOTAL

Territory	Acc Yr	Ernd	Expos	Repd Amt	Devel	PROD	DEV	Ult Amt	Ult LC	Repd Cnts	Devel	Ult Cnts	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001		2,721	4,461,604	1.0060	0.9650	1.0082	4,366,797	1,604.85	325	0.9873	321	1.0000	1.0022	322
	2002		4,304	5,683,430	0.9899	0.9650	0.9890	5,369,396	1,247.54	387	0.9807	380	1.0000	1.0022	381
	2003		6,219	9,235,338	0.9718	0.9650	0.9955	8,621,806	1,386.37	568	0.9632	547	1.0000	1.0078	551
	2004		5,377	5,144,995	0.9441	0.9793	1.0105	4,806,789	893.95	394	0.9295	366	1.0000	1.0066	368
	2005		4,075	4,604,845	1.0895	1.0000	0.9662	4,847,405	1,189.55	333	0.8897	296	1.0000	1.0205	302
	Total		22,696	29,130,212				28,012,193	1,234.23	2,007		1,910			1,924
2 (R) - 5 7	2001		4,074	2,007,618	1.0060	0.9650	1.0082	1,964,957	482.32	216	0.9873	213	1.0000	1.0022	213
	2002		5,833	2,472,178	0.9899	0.9650	0.9890	2,335,580	400.41	265	0.9807	260	1.0000	1.0022	261
	2003		7,955	4,923,812	0.9718	0.9650	0.9955	4,596,708	577.84	376	0.9632	362	1.0000	1.0078	365
	2004		8,841	5,730,763	0.9441	0.9793	1.0105	5,354,051	605.59	379	0.9295	352	1.0000	1.0066	354
	2005		7,805	3,658,596	1.0895	1.0000	0.9662	3,851,312	493.44	307	0.8897	273	1.0000	1.0205	279
	Total		34,508	18,792,967				18,102,608	524.59	1,543		1,460			1,472
3 (R) - 6	2001		828	86,595	1.0060	0.9650	1.0082	84,755	102.36	27	0.9873	27	1.0000	1.0022	27
	2002		1,041	288,874	0.9899	0.9650	0.9890	272,912	262.16	48	0.9807	47	1.0000	1.0022	47
	2003		1,248	334,881	0.9718	0.9650	0.9955	312,634	250.51	46	0.9632	44	1.0000	1.0078	44
	2004		1,219	352,941	0.9441	0.9793	1.0105	329,740	270.50	51	0.9295	47	1.0000	1.0066	47
	2005		1,063	336,798	1.0895	1.0000	0.9662	354,539	333.53	44	0.8897	39	1.0000	1.0205	40
	Total		5,399	1,400,089				1,354,580	250.89	216		204			205
Province	2001		7,623	6,555,817				6,416,509	841.73	568		561			562
	2002		11,178	8,444,482				7,977,888	713.71	700		687			689
	2003		15,422	14,494,031				13,531,148	877.39	990		953			960
	2004		15,437	11,228,699				10,490,580	679.57	824		765			769
	2005		12,943	8,600,239				9,053,256	699.47	684		608			621
	Total		62,603	49,323,268				47,469,381	758.26	3,766		3,574			3,601

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE

ACCIDENT BENEFITS - EXCLUDING U.A.

Territory	Acc Yr	Ernd	Expos	Repd	Amts	Devel	PROD	DEV	Ult	Amts	Ult	LC	Repd	Cnts	Devel	Ult	Cnts	PROD	DEV	Adj	Ult	Cnts
1 (U) - 4	2001		966	205,999	1.0112	1.0000	0.9884	205,890	213.14	40	0.9948	40	1.0000	1.0052			40					40
	2002		1,598	94,163	1.0255	1.0000	0.9696	93,629	58.59	41	0.9906	41	1.0000	1.0095			41					41
	2003		2,604	361,961	1.0416	1.0000	0.9440	355,906	136.68	70	0.9832	69	1.0000	0.9463			69					65
	2004		2,296	188,004	1.1552	1.0000	0.8523	185,104	80.62	48	0.9808	47	1.0000	0.9904			47					47
	2005		1,789	205,164	1.3280	1.0000	0.7851	213,907	119.57	44	0.9311	41	1.0000	1.0240			41					42
	Total		9,253	1,055,291				1,054,436	113.96	243		238					238					235
2 (R) - 5 7	2001		886	56,348	1.0112	1.0000	0.9884	56,318	63.56	21	0.9948	21	1.0000	1.0052			21					21
	2002		1,495	40,903	1.0255	1.0000	0.9696	40,671	27.20	14	0.9906	14	1.0000	1.0095			14					14
	2003		2,529	369,156	1.0416	1.0000	0.9440	362,980	143.53	37	0.9832	36	1.0000	0.9463			36					34
	2004		2,918	155,578	1.1552	1.0000	0.8523	153,179	52.49	47	0.9808	46	1.0000	0.9904			46					46
	2005		2,714	125,264	1.3280	1.0000	0.7851	130,602	48.12	35	0.9311	33	1.0000	1.0240			33					34
	Total		10,542	747,249				743,750	70.55	154		150					150					149
3 (R) - 6	2001		388	2,554	1.0112	1.0000	0.9884	2,553	6.58	3	0.9948	3	1.0000	1.0052			3					3
	2002		570	6,902	1.0255	1.0000	0.9696	6,863	12.04	4	0.9906	4	1.0000	1.0095			4					4
	2003		867	71,968	1.0416	1.0000	0.9440	70,764	81.62	8	0.9832	8	1.0000	0.9463			8					8
	2004		902	25,984	1.1552	1.0000	0.8523	25,583	28.36	10	0.9808	10	1.0000	0.9904			10					10
	2005		802	28,100	1.3280	1.0000	0.7851	29,297	36.53	7	0.9311	7	1.0000	1.0240			7					7
	Total		3,529	135,508				135,060	38.27	32		32					32					32
Province	2001		2,240	264,901				264,761	118.20	64		64					64					64
	2002		3,663	141,968				141,163	38.54	59		59					59					59
	2003		6,000	803,085				789,650	131.61	115		113					113					107
	2004		6,116	369,566				363,866	59.49	105		103					103					103
	2005		5,305	358,528				373,806	70.46	86		81					81					83
	Total		23,324	1,938,048				1,933,246	82.89	429		420					420					416

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE

COLLISION

Territory	Acc Yr	Ernd	Expos	Repd	Amts	Devel	PROD	DEV	Ult	Amts	Ult	LC	Repd	Cnts	Devel	Ult	Cnts	PROD	DEV	Adj	Ult	Cnts
1 (U) - 4	2001		815	299,276	1.0000	1.0000	1.0000		299,276	367.21			75	1.0000		75	1.0000	1.0000			75	
	2002		1,331	460,079	1.0000	1.0000	1.0000		460,079	345.66			94	1.0000		94	1.0000	1.0000			94	
	2003		2,165	575,923	0.9899	1.0000	0.9905		564,690	260.83			120	0.9910		119	1.0000	1.0049			120	
	2004		1,988	449,270	0.9824	1.0000	1.0204		450,367	226.54			88	0.9712		85	1.0000	1.0118			86	
	2005		1,614	563,801	0.9390	1.0000	1.0644		563,503	349.13			84	0.8446		71	1.0000	1.0599			75	
	Total		7,913	2,348,349					2,337,915	295.45			461			444						450
2 (R) - 5 7	2001		882	357,277	1.0000	1.0000	1.0000		357,277	405.08			57	1.0000		57	1.0000	1.0000			57	
	2002		1,286	444,121	1.0000	1.0000	1.0000		444,121	345.35			62	1.0000		62	1.0000	1.0000			62	
	2003		2,126	608,337	0.9899	1.0000	0.9905		596,472	280.56			97	0.9910		96	1.0000	1.0049			96	
	2004		2,668	793,897	0.9824	1.0000	1.0204		795,835	298.29			128	0.9712		124	1.0000	1.0118			125	
	2005		2,639	682,949	0.9390	1.0000	1.0644		682,588	258.65			111	0.8446		94	1.0000	1.0599			100	
	Total		9,601	2,886,581					2,876,293	299.58			455			433						440
3 (R) - 6	2001		237	83,401	1.0000	1.0000	1.0000		83,401	351.90			19	1.0000		19	1.0000	1.0000			19	
	2002		324	160,573	1.0000	1.0000	1.0000		160,573	495.60			27	1.0000		27	1.0000	1.0000			27	
	2003		436	126,370	0.9899	1.0000	0.9905		123,905	284.19			24	0.9910		24	1.0000	1.0049			24	
	2004		441	104,241	0.9824	1.0000	1.0204		104,495	236.95			15	0.9712		15	1.0000	1.0118			15	
	2005		405	189,285	0.9390	1.0000	1.0644		189,185	467.12			34	0.8446		29	1.0000	1.0599			31	
	Total		1,843	663,870					661,559	358.96			119			114						116
Province	2001		1,934	739,954					739,954	382.60			151			151					151	
	2002		2,941	1,064,773					1,064,773	362.04			183			183					183	
	2003		4,727	1,310,630					1,285,067	271.86			241			239					240	
	2004		5,097	1,347,408					1,350,697	265.00			231			224					226	
	2005		4,658	1,436,035					1,435,276	308.13			229			194					206	
	Total		19,357	5,898,800					5,875,767	303.55			1,035			991						1,006

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
COMPREHENSIVE

Territory	Acc Yr	Ernd	Expos	Repd	Amts	Devel	PROD	DEV	Ult	Amts	Ult	LC	Repd	Cnts	Devel	Ult	Cnts	PROD	DEV	Adj	Ult	Cnts
1 (U) - 4	2001		802	59,511	1.0000	1.0000	1.0000	59,511	74.20	46	1.0000	46	1.0000	1.0000	46	1.0000	1.0000	46		46		46
	2002		1,324	163,899	1.0000	1.0000	1.0000	163,899	123.79	85	1.0000	85	1.0000	1.0000	85	1.0000	1.0000	85		85		85
	2003		2,222	206,039	1.0000	1.0000	1.0000	206,039	92.73	104	1.0000	104	1.0000	1.0000	104	1.0000	1.0000	104		104		104
	2004		2,101	218,674	0.9870	1.0000	0.9795	211,407	100.62	98	1.0087	99	1.0000	0.9868	99	1.0000	0.9868	98		98		98
	2005		1,688	134,314	1.0703	1.0000	0.9513	136,755	81.02	75	1.2275	92	1.0000	0.9831	92	1.0000	0.9831	90		90		90
	Total		8,137	782,437				777,611	95.56	408		426			426			423				423
2 (R) - 5 7	2001		931	32,288	1.0000	1.0000	1.0000	32,288	34.68	47	1.0000	47	1.0000	1.0000	47	1.0000	1.0000	47		47		47
	2002		1,413	157,126	1.0000	1.0000	1.0000	157,126	111.20	81	1.0000	81	1.0000	1.0000	81	1.0000	1.0000	81		81		81
	2003		2,312	131,767	1.0000	1.0000	1.0000	131,767	56.99	83	1.0000	83	1.0000	1.0000	83	1.0000	1.0000	83		83		83
	2004		2,886	182,116	0.9870	1.0000	0.9795	176,064	61.01	87	1.0087	88	1.0000	0.9868	88	1.0000	0.9868	87		87		87
	2005		2,846	221,634	1.0703	1.0000	0.9513	225,663	79.29	71	1.2275	87	1.0000	0.9831	87	1.0000	0.9831	86		86		86
	Total		10,388	724,931				722,908	69.59	369		386			386			384				384
3 (R) - 6	2001		257	13,506	1.0000	1.0000	1.0000	13,506	52.55	19	1.0000	19	1.0000	1.0000	19	1.0000	1.0000	19		19		19
	2002		348	17,542	1.0000	1.0000	1.0000	17,542	50.41	30	1.0000	30	1.0000	1.0000	30	1.0000	1.0000	30		30		30
	2003		449	16,108	1.0000	1.0000	1.0000	16,108	35.88	37	1.0000	37	1.0000	1.0000	37	1.0000	1.0000	37		37		37
	2004		465	44,709	0.9870	1.0000	0.9795	43,223	92.95	30	1.0087	30	1.0000	0.9868	30	1.0000	0.9868	30		30		30
	2005		432	33,083	1.0703	1.0000	0.9513	33,684	77.97	26	1.2275	32	1.0000	0.9831	32	1.0000	0.9831	31		31		31
	Total		1,951	124,948				124,063	63.59	142		148			148			147				147
Province	2001		1,990	105,305				105,305	52.92	112		112			112			112				112
	2002		3,085	338,567				338,567	109.75	196		196			196			196				196
	2003		4,983	353,914				353,914	71.02	224		224			224			224				224
	2004		5,452	445,499				430,694	79.00	215		217			217			215				215
	2005		4,966	389,031				396,102	79.76	172		211			211			207				207
	Total		20,476	1,632,316				1,624,582	79.34	919		960			960			954				954

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE

SPECIFIED PERILS

Territory	Acc Yr	Ernd	Expos	Repd	Amts	Devel	PROD	DEV	Ult	Amts	Ult	LC	Repd	Cnts	Devel	Ult	Cnts	PROD	DEV	Adj	Ult	Cnts
1 (U) - 4	2001		149		0	1.0000	1.0000	1.0000		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2002		223		5,684	1.0000	1.0000	1.0000		5,684	25.49		4	1.0000		4	1.0000	1.0000			4	
	2003		333		6,617	1.0000	1.0000	1.0000		6,617	19.87		4	1.0000		4	1.0000	1.0000			4	
	2004		355		4,849	1.0020	1.0000	0.9980		4,849	13.66		2	1.0000		2	1.0000	1.0000			2	
	2005		322		1,195	1.0586	1.0000	0.9446		1,195	3.71		2	0.9593		2	1.0000	1.0424			2	
	Total			1,382		18,345					18,345	13.27		12			12					12
2 (R) - 5 7	2001		187		0	1.0000	1.0000	1.0000		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2002		233		1,438	1.0000	1.0000	1.0000		1,438	6.17		1	1.0000		1	1.0000	1.0000			1	
	2003		337		5,802	1.0000	1.0000	1.0000		5,802	17.22		6	1.0000		6	1.0000	1.0000			6	
	2004		415		1,658	1.0020	1.0000	0.9980		1,658	4.00		1	1.0000		1	1.0000	1.0000			1	
	2005		390		3,719	1.0586	1.0000	0.9446		3,719	9.54		1	0.9593		1	1.0000	1.0424			1	
	Total			1,562		12,617					12,617	8.08		9			9					9
3 (R) - 6	2001		40		0	1.0000	1.0000	1.0000		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2002		43		0	1.0000	1.0000	1.0000		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2003		36		0	1.0000	1.0000	1.0000		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2004		43		0	1.0020	1.0000	0.9980		0	0.00		0	1.0000		0	1.0000	1.0000			0	
	2005		45		0	1.0586	1.0000	0.9446		0	0.00		0	0.9593		0	1.0000	1.0424			0	
	Total			207		0					0	0.00		0			0					0
Province	2001		376		0					0	0.00		0			0					0	
	2002		499		7,122					7,122	14.27		5			5					5	
	2003		706		12,419					12,419	17.59		10			10					10	
	2004		813		6,507					6,507	8.00		3			3					3	
	2005		757		4,914					4,914	6.49		3			3					3	
	Total			3,151		30,962				30,962	9.83		21			21					21	

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
THIRD PARTY LIABILITY - TOTAL

Territory	Acc Yr	Ernd Expos	Ult Amts	LEVY	PROD	DEV	Ult LC	Distn	Adj Ult LC	Ult Cnts	LEVY	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001	88,011	57,116,481	0.9560	0.9650	1.0000	598.70	1.3121	785.56	4,400	1.0000	1.0000	1.0000	4,400
	2002	87,120	54,546,941	0.9528	0.9650	1.0000	575.68	1.3121	755.35	3,756	1.0000	1.0000	1.0000	3,756
	2003	91,558	60,208,991	0.9570	0.9650	1.0000	607.30	1.3121	796.84	4,035	1.0000	1.0000	1.0000	4,035
	2004	98,184	57,269,937	0.9542	0.9793	1.0000	545.06	1.3121	715.17	4,111	1.0000	1.0000	1.0000	4,111
	2005	101,353	59,815,179	0.9501	1.0000	0.9892	554.66	1.3121	727.77	3,916	1.0000	1.0000	1.0038	3,931
	Total	466,226	288,957,529				575.22		754.74	20,218				
2 (R) - 5 7	2001	83,628	27,830,061	0.9560	0.9650	1.0000	307.01	1.2597	386.74	2,435	1.0000	1.0000	1.0000	2,435
	2002	84,380	24,454,788	0.9528	0.9650	1.0000	266.47	1.2597	335.68	2,224	1.0000	1.0000	1.0000	2,224
	2003	89,476	25,807,216	0.9570	0.9650	1.0000	266.36	1.2597	335.54	2,294	1.0000	1.0000	1.0000	2,294
	2004	96,584	29,178,302	0.9542	0.9793	1.0000	282.30	1.2597	355.61	2,381	1.0000	1.0000	1.0000	2,381
	2005	98,936	30,787,035	0.9501	1.0000	0.9892	292.46	1.2597	368.41	2,321	1.0000	1.0000	1.0038	2,330
	Total	453,004	138,057,402				282.98		356.47	11,655				
3 (R) - 6	2001	11,176	2,204,119	0.9560	0.9650	1.0000	181.94	1.2597	229.19	309	1.0000	1.0000	1.0000	309
	2002	11,366	2,283,146	0.9528	0.9650	1.0000	184.69	1.2597	232.66	296	1.0000	1.0000	1.0000	296
	2003	11,405	1,963,791	0.9570	0.9650	1.0000	159.02	1.2597	200.31	274	1.0000	1.0000	1.0000	274
	2004	11,386	2,479,852	0.9542	0.9793	1.0000	203.52	1.2597	256.38	308	1.0000	1.0000	1.0000	308
	2005	11,530	2,985,246	0.9501	1.0000	0.9892	243.33	1.2597	306.53	287	1.0000	1.0000	1.0038	288
	Total	56,863	11,916,154				194.66		245.22	1,474				
Province	2001	182,815	87,150,661				439.79		569.10	7,144				7,144
	2002	182,866	81,284,875				408.70		529.21	6,276				6,276
	2003	192,439	87,979,998				422.21		547.00	6,603				6,603
	2004	206,154	88,928,091				403.09		521.38	6,800				6,800
	2005	211,819	93,587,460				415.25		536.99	6,524				6,549
	Total	976,093	438,931,085				417.42		540.22	33,347				

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
ACCIDENT BENEFITS - EXCLUDING U.A.

Territory	Acc Yr	Ernd Expos	Ult Amts	LEVY	PROD	DEV	Ult LC	Distn	Adj Ult LC	Ult Cnts	LEVY	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001	65,156	4,113,719	1.0000	1.0000	0.9968	62.93	1.0000	62.93	933	1.0000	1.0000	1.0000	933
	2002	64,307	3,448,854	1.0000	1.0000	0.9950	53.36	1.0000	53.36	795	1.0000	1.0000	1.0000	795
	2003	67,288	3,799,490	1.0000	1.0000	0.9874	55.75	1.0000	55.75	872	1.0000	1.0000	1.0000	872
	2004	74,649	3,932,454	1.0000	1.0000	0.9912	52.22	1.0000	52.22	795	1.0000	1.0000	1.0000	795
	2005	78,518	4,366,150	1.0000	1.0000	0.9958	55.37	1.0000	55.37	822	1.0000	1.0000	1.0053	826
	Total	349,918	19,660,667				55.81		55.81	4,217				
2 (R) - 5 7	2001	52,834	1,347,696	1.0000	1.0000	0.9968	25.43	1.0000	25.43	311	1.0000	1.0000	1.0000	311
	2002	52,769	1,165,877	1.0000	1.0000	0.9950	21.98	1.0000	21.98	281	1.0000	1.0000	1.0000	281
	2003	55,987	1,761,597	1.0000	1.0000	0.9874	31.07	1.0000	31.07	316	1.0000	1.0000	1.0000	316
	2004	62,343	1,717,716	1.0000	1.0000	0.9912	27.31	1.0000	27.31	391	1.0000	1.0000	1.0000	391
	2005	64,501	1,510,159	1.0000	1.0000	0.9958	23.31	1.0000	23.31	298	1.0000	1.0000	1.0053	300
	Total	288,434	7,503,045				25.83		25.83	1,597				
3 (R) - 6	2001	9,993	57,408	1.0000	1.0000	0.9968	5.73	1.0000	5.73	22	1.0000	1.0000	1.0000	22
	2002	10,145	358,402	1.0000	1.0000	0.9950	35.15	1.0000	35.15	33	1.0000	1.0000	1.0000	33
	2003	10,299	207,083	1.0000	1.0000	0.9874	19.85	1.0000	19.85	35	1.0000	1.0000	1.0000	35
	2004	10,366	113,015	1.0000	1.0000	0.9912	10.81	1.0000	10.81	37	1.0000	1.0000	1.0000	37
	2005	10,550	251,451	1.0000	1.0000	0.9958	23.73	1.0000	23.73	42	1.0000	1.0000	1.0053	42
	Total	51,353	987,359				19.10		19.10	169				
Province	2001	127,983	5,518,823				42.98		42.98	1,266				1,266
	2002	127,221	4,973,133				38.90		38.90	1,109				1,109
	2003	133,574	5,768,170				42.64		42.64	1,223				1,223
	2004	147,358	5,763,185				38.77		38.77	1,223				1,223
	2005	153,569	6,127,760				39.73		39.73	1,162				1,168
	Total	689,705	28,151,071				40.54		40.54	5,983				

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
COLLISION

Territory	Acc Yr	Ernd Expos	Ult Amts	LEVY	PROD	DEV	Ult LC	Distn	Adj Ult LC	Ult Cnts	LEVY	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001	58,629	9,620,455	1.0000	1.0000	1.0000	164.09	1.6999	278.94	2,796	1.0000	1.0000	1.0000	2,796
	2002	59,064	8,748,988	1.0000	1.0000	1.0000	148.13	1.6999	251.80	2,302	1.0000	1.0000	1.0000	2,302
	2003	62,501	9,930,246	1.0000	1.0000	1.0000	158.88	1.6999	270.08	2,454	1.0000	1.0000	1.0000	2,454
	2004	68,555	11,215,906	1.0000	1.0000	1.0000	163.60	1.6999	278.11	2,747	1.0000	1.0000	1.0000	2,747
	2005	72,038	11,975,249	1.0000	1.0000	1.0000	166.24	1.6999	282.58	2,860	1.0000	1.0000	1.0133	2,898
	Total	320,787	51,490,844				160.51		272.86		13,159			
2 (R) - 5 7	2001	50,131	7,331,635	1.0000	1.0000	1.0000	146.25	1.7276	252.66	1,702	1.0000	1.0000	1.0000	1,702
	2002	50,921	7,489,689	1.0000	1.0000	1.0000	147.08	1.7276	254.10	1,521	1.0000	1.0000	1.0000	1,521
	2003	54,245	7,563,857	1.0000	1.0000	1.0000	139.44	1.7276	240.89	1,541	1.0000	1.0000	1.0000	1,541
	2004	59,673	8,889,311	1.0000	1.0000	1.0000	148.97	1.7276	257.36	1,706	1.0000	1.0000	1.0000	1,706
	2005	62,403	7,962,869	1.0000	1.0000	1.0000	127.60	1.7276	220.45	1,636	1.0000	1.0000	1.0133	1,658
	Total	277,373	39,237,361				141.46		244.39		8,106			
3 (R) - 6	2001	6,675	1,375,406	1.0000	1.0000	1.0000	206.05	1.7276	355.98	299	1.0000	1.0000	1.0000	299
	2002	6,863	1,103,339	1.0000	1.0000	1.0000	160.77	1.7276	277.74	268	1.0000	1.0000	1.0000	268
	2003	6,898	1,241,525	1.0000	1.0000	1.0000	179.98	1.7276	310.94	260	1.0000	1.0000	1.0000	260
	2004	6,861	1,278,656	1.0000	1.0000	1.0000	186.37	1.7276	321.97	269	1.0000	1.0000	1.0000	269
	2005	7,036	1,428,963	1.0000	1.0000	1.0000	203.09	1.7276	350.86	318	1.0000	1.0000	1.0133	322
	Total	34,333	6,427,889				187.22		323.44		1,414			
Province	2001	115,435	18,327,496				158.77		271.98	4,797				4,797
	2002	116,848	17,342,016				148.42		254.33	4,091				4,091
	2003	123,644	18,735,628				151.53		259.56	4,255				4,255
	2004	135,089	21,383,873				158.29		271.17	4,722				4,722
	2005	141,477	21,367,081				151.03		258.57	4,814				4,878
	Total	632,493	97,156,094				153.61		263.12		22,679			

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
COMPREHENSIVE

Territory	Acc Yr	Ernd Expos	Ult Amts	LEVY	PROD	DEV	Ult LC	Distn	Adj Ult LC	Ult Cnts	LEVY	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001	59,813	4,498,248	1.0000	1.0000	1.0000	75.21	1.2568	94.52	4,976	1.0000	1.0000	1.0000	4,976
	2002	60,196	4,164,088	1.0000	1.0000	1.0000	69.18	1.2568	86.94	4,775	1.0000	1.0000	1.0000	4,775
	2003	63,874	4,032,504	1.0000	1.0000	1.0000	63.13	1.2568	79.34	4,277	1.0000	1.0000	1.0000	4,277
	2004	70,385	4,572,504	1.0000	1.0000	1.0000	64.96	1.2568	81.65	4,377	1.0000	1.0000	1.0000	4,377
	2005	74,241	4,762,247	1.0000	1.0000	1.0000	64.15	1.2568	80.62	4,489	1.0000	1.0000	1.0000	4,489
	Total	328,509	22,029,591				67.06		84.28	22,894				
2 (R) - 5 7	2001	52,736	3,096,465	1.0000	1.0000	1.0000	58.72	1.2568	73.79	3,348	1.0000	1.0000	1.0000	3,348
	2002	53,995	3,392,520	1.0000	1.0000	1.0000	62.83	1.2568	78.97	3,299	1.0000	1.0000	1.0000	3,299
	2003	58,221	2,983,953	1.0000	1.0000	1.0000	51.25	1.2568	64.41	2,916	1.0000	1.0000	1.0000	2,916
	2004	64,829	3,100,325	1.0000	1.0000	1.0000	47.82	1.2568	60.10	2,715	1.0000	1.0000	1.0000	2,715
	2005	67,986	3,528,641	1.0000	1.0000	1.0000	51.90	1.2568	65.23	2,787	1.0000	1.0000	1.0000	2,787
	Total	297,767	16,101,904				54.08		67.96	15,065				
3 (R) - 6	2001	7,423	457,358	1.0000	1.0000	1.0000	61.61	1.2568	77.44	905	1.0000	1.0000	1.0000	905
	2002	7,606	557,943	1.0000	1.0000	1.0000	73.36	1.2568	92.19	895	1.0000	1.0000	1.0000	895
	2003	7,653	464,820	1.0000	1.0000	1.0000	60.74	1.2568	76.33	741	1.0000	1.0000	1.0000	741
	2004	7,617	498,465	1.0000	1.0000	1.0000	65.44	1.2568	82.25	674	1.0000	1.0000	1.0000	674
	2005	7,783	497,598	1.0000	1.0000	1.0000	63.93	1.2568	80.35	721	1.0000	1.0000	1.0000	721
	Total	38,082	2,476,184				65.02		81.72	3,936				
Province	2001	119,972	8,052,071				67.12		84.35	9,229				9,229
	2002	121,797	8,114,551				66.62		83.73	8,969				8,969
	2003	129,748	7,481,277				57.66		72.47	7,934				7,934
	2004	142,831	8,171,294				57.21		71.90	7,766				7,766
	2005	150,010	8,788,486				58.59		73.63	7,997				7,997
	Total	664,358	40,607,679				61.12		76.82	41,895				

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

ASSEMBLY OF TERRITORIAL EXPERIENCE
SPECIFIED PERILS

Territory	Acc Yr	Ernd Expos	Ult Amts	LEVY	PROD	DEV	Ult LC	Distn	Adj Ult LC	Ult Cnts	LEVY	PROD	DEV	Adj Ult Cnts
1 (U) - 4	2001	2,243	53,543	1.0000	1.0000	1.0000	23.87	0.9375	22.38	32	1.0000	1.0000	1.0000	32
	2002	2,189	38,657	1.0000	1.0000	1.0000	17.66	0.9375	16.56	21	1.0000	1.0000	1.0000	21
	2003	2,405	23,585	1.0000	1.0000	1.0000	9.81	0.9375	9.19	10	1.0000	1.0000	1.0000	10
	2004	2,789	77,282	1.0000	1.0000	1.0000	27.71	0.9375	25.98	33	1.0000	1.0000	1.0000	33
	2005	3,126	74,834	1.0000	1.0000	1.0087	24.15	0.9375	22.64	26	1.0000	1.0000	1.0000	26
	Total	12,752	267,901				21.06		19.74	122				
2 (R) - 5 7	2001	3,518	47,033	1.0000	1.0000	1.0000	13.37	0.9375	12.53	12	1.0000	1.0000	1.0000	12
	2002	3,182	16,500	1.0000	1.0000	1.0000	5.19	0.9375	4.86	6	1.0000	1.0000	1.0000	6
	2003	3,002	22,043	1.0000	1.0000	1.0000	7.34	0.9375	6.88	10	1.0000	1.0000	1.0000	10
	2004	3,159	20,987	1.0000	1.0000	1.0000	6.64	0.9375	6.23	6	1.0000	1.0000	1.0000	6
	2005	3,182	12,078	1.0000	1.0000	1.0087	3.83	0.9375	3.59	8	1.0000	1.0000	1.0000	8
	Total	16,043	118,641				7.40		6.94	42				
3 (R) - 6	2001	263	0	1.0000	1.0000	1.0000	0.00	0.9375	0.00	0	1.0000	1.0000	1.0000	0
	2002	241	123	1.0000	1.0000	1.0000	0.51	0.9375	0.48	1	1.0000	1.0000	1.0000	1
	2003	223	3,247	1.0000	1.0000	1.0000	14.56	0.9375	13.65	1	1.0000	1.0000	1.0000	1
	2004	218	0	1.0000	1.0000	1.0000	0.00	0.9375	0.00	0	1.0000	1.0000	1.0000	0
	2005	223	0	1.0000	1.0000	1.0087	0.00	0.9375	0.00	0	1.0000	1.0000	1.0000	0
	Total	1,168	3,370				2.89		2.70	2				
Province	2001	6,024	100,576				16.70		15.65	44				44
	2002	5,612	55,280				9.85		9.23	28				28
	2003	5,630	48,875				8.68		8.14	21				21
	2004	6,166	98,269				15.94		14.94	39				39
	2005	6,531	86,912				13.42		12.58	34				34
	Total	29,963	389,912				13.04		12.22	166				

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
THIRD PARTY LIABILITY - TOTAL

Territory	2005 Wr Expos [1]	Curr Base Pr [2]	Curr Avg Dif [3]	Curr Avg Pr [4]	Avg Pr Rel [5]	FA (2001 - 2005)			Industry (2001 - 2005)			Combnd LC Rel [12]	Indcatd Deviatn [13]	2005 Ind Adj LC [14]
						Loss Cst [6]	LC Rel [7]	Cred [8]	Adj LC [9]	LC Rel [10]	Cred [11]			
1 (U) - 4	3,356	1,893.14	1.1674	2,209.99	1.6695	1,234.23	1.7113	0.7699	754.74	1.6043	1.0000	1.6697	+0.01%	727.77
2 (R) - 5	6,539	817.15	1.1470	937.30	0.7081	524.59	0.7274	0.6734	356.47	0.7577	1.0000	0.7299	+3.08%	368.41
3 (R) - 6	927	733.47	1.1470	841.32	0.6356	250.89	0.3479	0.2513	245.22	0.5212	0.6741	0.4813	-24.28%	306.53
Province	10,822			1,323.75	1.0000	721.21	1.0000	0.0000	470.45	1.0000	0.0000	1.0000	+0.00%	474.55

Notes: Provincial average for [4], [6], [9] and [14] based on [1] as weights
 [12] = Rebalanced 3-way credibility weighted average of [7], [10] and [5]
 Full credibility standard for [8] and [11] = 3,246
 [13] = 100 x [12] / [5] - 1

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
ACCIDENT BENEFITS - EXCLUDING U.A.

Territory	2005 Wr Expos [1]	Curr Base Pr [2]	Curr Avg Dif [3]	Curr Avg Pr [4]	Avg Pr Rel [5]	FA (2001 - 2005)			Industry (2001 - 2005)			Combnd LC Rel [12]	Indcatd Deviatn [13]	2005 Ind Adj LC [14]
						Loss Cst [6]	LC Rel [7]	Cred [8]	Adj LC [9]	LC Rel [10]	Cred [11]			
1 (U) - 4	1,500	102.60	1.0000	102.60	1.0000	113.96	1.4263	0.3295	55.81	1.6084	1.0000	1.4899	+48.99%	55.37
2 (R) - 5	2,334	102.60	1.0000	102.60	1.0000	70.55	0.8830	0.2624	25.83	0.7444	0.8596	0.7513	-24.87%	23.31
3 (R) - 6	703	102.60	1.0000	102.60	1.0000	38.27	0.4790	0.1216	19.10	0.5504	0.2795	0.7804	-21.96%	23.73
Province	4,537			102.60	1.0000	79.90	1.0000	0.0000	34.70	1.0000	0.0000	1.0000	+0.00%	33.97

Notes: Provincial average for [4], [6], [9] and [14] based on [1] as weights
 [12] = Rebalanced 3-way credibility weighted average of [7], [10] and [5]
 Full credibility standard for [8] and [11] = 2,164
 [13] = 100 x [12] / [5] - 1

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
COLLISION

Territory	2005 Wr Expos [1]	Curr Base Pr [2]	Curr Avg Dif [3]	Curr Avg Pr [4]	Avg Pr Rel [5]	FA (2001 - 2005)			Industry (2001 - 2005)			Combnd LC Rel [12]	Indcatd Deviatn [13]	2005 Ind Adj LC [14]
						Loss Cst [6]	LC Rel [7]	Cred [8]	Adj LC [9]	LC Rel [10]	Cred [11]			
1 (U) - 4	1,390	199.00	2.2550	448.74	1.0563	295.45	0.9733	0.6449	272.86	1.0448	1.0000	0.9973	-5.59%	282.58
2 (R) - 5	2,349	166.80	2.3493	391.86	0.9224	299.58	0.9870	0.6377	244.39	0.9358	1.0000	0.9671	+4.85%	220.45
3 (R) - 6	371	231.50	2.3493	543.86	1.2802	358.96	1.1826	0.3274	323.44	1.2385	1.0000	1.2185	-4.82%	350.86
Province	4,110			424.82	1.0000	303.54	1.0000	0.0000	261.15	1.0000	0.0000	1.0000	+0.00%	253.23

Notes: Provincial average for [4], [6], [9] and [14] based on [1] as weights
 [12] = Rebalanced 3-way credibility weighted average of [7], [10] and [5]
 Full credibility standard for [8] and [11] = 1,082
 [13] = 100 x [12] / [5] - 1

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
COMPREHENSIVE

Territory	2005 Wr Expos [1]	Curr		Curr Avg Pr [4]	Avg Pr Rel [5]	FA (2001 - 2005)			Industry (2001 - 2005)			Combd LC Rel [12]	Indcatd Deviatn [13]	2005 Ind Adj LC [14]
		Base Pr [2]	Avg Dif [3]			Loss Cst [6]	LC Rel [7]	Cred [8]	Adj LC [9]	LC Rel [10]	Cred [11]			
1 (U) - 4	1,434	82.66	2.2651	187.23	1.2144	95.56	1.2297	0.4421	84.28	1.1289	1.0000	1.1679	-3.83%	80.62
2 (R) - 5 7	2,473	59.19	2.2651	134.07	0.8696	69.59	0.8955	0.4212	67.96	0.9103	1.0000	0.8998	+3.47%	65.23
3 (R) - 6	391	70.65	2.2651	160.03	1.0380	63.59	0.8183	0.2606	81.72	1.0946	1.0000	1.0178	-1.95%	80.35
Province	4,298			154.17	1.0000	77.71	1.0000	0.0000	74.66	1.0000	0.0000	1.0000	+0.00%	71.74

Notes: Provincial average for [4], [6], [9] and [14] based on [1] as weights
 [12] = Rebalanced 3-way credibility weighted average of [7], [10] and [5]
 Full credibility standard for [8] and [11] = 2,164
 [13] = 100 x [12] / [5] - 1

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
SPECIFIED PERILS

Territory	2005 Wr Expos [1]	Curr Base Pr [2]	Curr Avg Dif [3]	Curr Avg Pr [4]	Avg Pr Rel [5]	FA (2001 - 2005)			Industry (2001 - 2005)			Combd LC Rel [12]	Indcatd Deviatn [13]	2005 Ind Adj LC [14]
						Loss	Cst	LC Rel	Cred	Adj LC	LC Rel			
1 (U) - 4	273	34.29	1.6729	57.36	1.1827	13.27	1.3582	0.0745	19.74	1.6314	0.2374	1.2654	+6.99%	22.64
2 (R) - 5	7 329	24.56	1.6729	41.09	0.8472	8.08	0.8270	0.0645	6.94	0.5736	0.1393	0.7849	-7.35%	3.59
3 (R) - 6	41	29.31	1.6729	49.03	1.0109	0.00	0.0000	0.0000	2.70	0.2231	0.0304	0.9590	-5.13%	0.00
Province	643			48.50	1.0000	9.77	1.0000	0.0000	12.10	1.0000	0.0000	1.0000	+0.00%	11.45

Notes: Provincial average for [4], [6], [9] and [14] based on [1] as weights
 [12] = Rebalanced 3-way credibility weighted average of [7], [10] and [5]
 Full credibility standard for [8] and [11] = 2,164
 [13] = 100 x [12] / [5] - 1