15 March 2007 9:33 AM

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL

Urban - Accident Year 2005

Current

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	57	72	4	19	9	11		1	12	8	9	5	5	8	220	1.375
1	48	91	17	37	29	6		2	64	14	18	10	13	17	366	1.128
2	90	140	16	31	10	6		4	46	12	13	14	1	24	407	1.030
3	419	492	56	91	51	33	1	3	105	84	74	79	29	84	1,601	1.000
4	232	248	48	40	7	24		5		43	94	50	2	30	823	0.870
5	113	79	24	6	2	6		2			26	12		1	271	0.806
Total	959	1,122	165	224	108	86	1	17	227	161	234	170	50	164	3,688	
Class Diff.	0.884	1.000	1.020	0.167	0.431	1.025	1.569	1.282	2.636	1.634	1.551	1.287	1.416	1.131		

Weighted Average Differential: 1.091

Proposed

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	57	72	4	19	9	11		1	12	8	9	5	5	8	220	1.375
1	48	91	17	37	29	6		2	64	14	18	10	13	17	366	1.128
2	90	140	16	31	10	6		4	46	12	13	14	1	24	407	1.030
3	419	492	56	91	51	33	1	3	105	84	74	79	29	84	1,601	1.000
4	232	248	48	40	7	24		5		43	94	50	2	30	823	0.870
5	113	79	24	6	2	6		2			26	12		1	271	0.806
Total	959	1,122	165	224	108	86	1	17	227	161	234	170	50	164	3,688	
Class Diff.	0.884	1.000	1.020	0.167	0.431	1.025	1.569	1.282	2.636	1.634	1.551	1.287	1.416	1.131		

Weighted Average Differential: 1.091

Note: The distribution is taken from the 2005 Facility Association AIX Urban Classification Exhibit for 2005 Accident Year.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL

Rural - Accident Year 2005

Current

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	84	131	12	13	9	2	1	4	18	7	19	11	12	11	334	1.375
1	127	153	13	49	44	10		7	72	18	27	19	37	16	592	1.128
2	184	214	17	47	38	8	3	4	67	57	30	23	42	29	763	1.030
3	1,104	752	107	99	70	25	2	24	105	244	129	96	112	131	3,000	1.000
4	786	999	80	70	27	18		30		88	182	149	6	88	2,523	0.870
5	365	208	23	13		11		2			52	38		8	720	0.806
Total	2,650	2,457	252	291	188	74	6	71	262	414	439	336	209	283	7,932	
Class Diff.	0.874	1.000	1.037	0.144	0.431	1.228	1.411	1.286	2.712	1.880	1.748	1.507	1.371	1.186		

Weighted Average Differential: 1.072

Proposed

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	84	131	12	13	9	2	1	4	18	7	19	11	12	11	334	1.375
1	127	153	13	49	44	10		7	72	18	27	19	37	16	592	1.128
2	184	214	17	47	38	8	3	4	67	57	30	23	42	29	763	1.030
3	1,104	752	107	99	70	25	2	24	105	244	129	96	112	131	3,000	1.000
4	786	999	80	70	27	18		30		88	182	149	6	88	2,523	0.870
5	365	208	23	13		11		2			52	38		8	720	0.806
Total	2,650	2,457	252	291	188	74	6	71	262	414	439	336	209	283	7,932	
Class Diff.	0.874	1.000	1.037	0.144	0.431	1.228	1.411	1.286	2.712	1.880	1.748	1.507	1.371	1.186		

Weighted Average Differential: 1.072

Note: The distribution is taken from the 2005 Facility Association AIX Rural Classification Exhibit for 2005 Accident Year.

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FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Urban - Accident Year 2005

Current

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	29	37	3	10	7	7		1	4	1	5		2	4	110	1.277
1	31	63	8	22	14	8	1	1	18	6	3	4	3	7	189	1.117
2	53	73	18	17	1	4		2		4	2	9		14	197	1.031
3	134	207	23	46	17	27		2	38	21	25	27	15	34	616	1.000
4	76	112	32	22	3	13		1		10	23	18		11	321	0.857
5	45	25	16	6	1	1		1			12	4			111	0.757
Total	368	517	100	123	43	60	1	8	60	42	70	62	20	70	1,544	
Class Diff.	0.839	1.000	1.137	0.235	0.532	1.193	1.949	1.656	2.862	2.287	2.058	1.696	1.524	1.276		

Weighted Average Differential: 1.1

Proposed

Facility Association

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	29	37	3	10	7	7		1	4	1	5		2	4	110	1.277
1	31	63	8	22	14	8	1	1	18	6	3	4	3	7	189	1.117
2	53	73	18	17	1	4		2		4	2	9		14	197	1.031
3	134	207	23	46	17	27		2	38	21	25	27	15	34	616	1.000
4	76	112	32	22	3	13		1		10	23	18		11	321	0.857
5	45	25	16	6	1	1		1			12	4			111	0.757
Total	368	517	100	123	43	60	1	8	60	42	70	62	20	70	1,544	
Class Diff.	0.839	1.000	1.137	0.235	0.532	1.193	1.949	1.656	2.862	2.287	2.058	1.696	1.524	1.276		

Weighted Average Differential: 1.1

Note: The distribution is taken from the 2005 Facility Association AIX Urban Classification Exhibit for 2005 Accident Year.

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FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Rural - Accident Year 2005

Current

Facility Association

Written exposure distribution

DR/Class	01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	42	75	9	7	4	4	1	1	7	8	4	7	10	4	183	1.277
1	73	88	7	23	17	9		3	15	6	7	9	7	7	271	1.117
2	87	112	14	16	11	7			25	13	9	9	15	11	329	1.031
3	328	280	40	46	33	21		11	37	96	47	35	48	65	1,087	1.000
4	245	292	36	30	6	9		16		30	65	51		43	823	0.857
5	98	64	8	8	1	9		1			18	16		5	228	0.757
Total	873	911	114	130	72	59	1	32	84	153	150	127	80	135	2,921	
Class Diff.	0.849	1.000	1.139	0.244	0.511	1.186	1.948	1.416	3.080	2.354	2.056	2.051	1.505	1.178		

Weighted Average Differential: 1.146

Proposed

Facility Association

Written exposure distribution

DR/Class	01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	42	75	9	7	4	4	1	1	7	8	4	7	10	4	183	1.277
1	73	88	7	23	17	9		3	15	6	7	9	7	7	271	1.117
2	87	112	14	16	11	7			25	13	9	9	15	11	329	1.031
3	328	280	40	46	33	21		11	37	96	47	35	48	65	1,087	1.000
4	245	292	36	30	6	9		16		30	65	51		43	823	0.857
5	98	64	8	8	1	9		1			18	16		5	228	0.757
Total	873	911	114	130	72	59	1	32	84	153	150	127	80	135	2,921	
Class Diff.	0.849	1.000	1.139	0.244	0.511	1.186	1.948	1.416	3.080	2.354	2.056	2.051	1.505	1.178		

Weighted Average Differential: 1.146

Note: The distribution is taken from the 2005 Facility Association AIX Rural Classification Exhibit for 2005 Accident Year.

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IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL

Urban - Accident Year 2005

Current

Industry

Written exposure distribution

DR/Class	01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	150	205	17	137	95	27		2	13	10	17	12	8	22	715	1.375
1	199	268	26	347	271	18		5	74	20	26	18	28	45	1,345	1.128
2	213	357	30	275	194	12		12	58	40	28	27	29	52	1,327	1.030
3	627	908	91	1,331	1,059	74	2	5	140	163	130	112	116	173	4,931	1.000
4	643	770	76	357	222	34	2	12	12	124	189	78	14	177	2,710	0.870
5	35,560	34,460	1,999	791	401	1,747		75		4	502	750		735	77,024	0.806
Total	37,392	36,968	2,239	3,238	2,242	1,912	4	111	297	361	892	997	195	1,204	88,052	
Class Diff.	0.884	1.000	1.020	0.167	0.431	1.025	1.569	1.282	2.636	1.634	1.551	1.287	1.416	1.131		

Weighted Average Differential: 0.767

Proposed

Industry

Written exposure distribution

DR/Class	01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	150	205	17	137	95	27		2	13	10	17	12	8	22	715	1.375
1	199	268	26	347	271	18		5	74	20	26	18	28	45	1,345	1.128
2	213	357	30	275	194	12		12	58	40	28	27	29	52	1,327	1.030
3	627	908	91	1,331	1,059	74	2	5	140	163	130	112	116	173	4,931	1.000
4	643	770	76	357	222	34	2	12	12	124	189	78	14	177	2,710	0.870
5	35,560	34,460	1,999	791	401	1,747		75		4	502	750		735	77,024	0.806
Total	37,392	36,968	2,239	3,238	2,242	1,912	4	111	297	361	892	997	195	1,204	88,052	
Class Diff.	0.884	1.000	1.020	0.167	0.431	1.025	1.569	1.282	2.636	1.634	1.551	1.287	1.416	1.131		

Weighted Average Differential: 0.767

Note: The distribution is taken from the 2005 Industry AIX Urban Classification Exhibit for 2005 Accident Year.
The driving record 6 exposures have been combined with the driving record 5 exposures.

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IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL

Rural - Accident Year 2005

Current

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	212	222	23	233	120	4	1	4	34	13	26	17	20	22	951	1.375
1	256	308	29	508	343	21		12	103	29	39	27	62	32	1,769	1.128
2	328	407	35	396	225	11	4	10	105	84	39	34	79	45	1,802	1.030
3	1,369	1,113	139	1,251	708	37	2	30	171	352	171	117	191	189	5,840	1.000
4	1,099	1,412	106	356	168	33		47	17	164	261	180	22	190	4,055	0.870
5	37,290	37,074	2,309	713	284	1,557		94	8	6	548	762	29	457	81,131	0.806
Total	40,554	40,536	2,641	3,457	1,848	1,663	7	197	438	648	1,084	1,137	403	935	95,548	
Class Diff.	0.874	1.000	1.037	0.144	0.431	1.228	1.411	1.286	2.712	1.880	1.748	1.507	1.371	1.186		

Weighted Average Differential: 0.785

Proposed

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	212	222	23	233	120	4	1	4	34	13	26	17	20	22	951	1.375
1	256	308	29	508	343	21		12	103	29	39	27	62	32	1,769	1.128
2	328	407	35	396	225	11	4	10	105	84	39	34	79	45	1,802	1.030
3	1,369	1,113	139	1,251	708	37	2	30	171	352	171	117	191	189	5,840	1.000
4	1,099	1,412	106	356	168	33		47	17	164	261	180	22	190	4,055	0.870
5	37,290	37,074	2,309	713	284	1,557		94	8	6	548	762	29	457	81,131	0.806
Total	40,554	40,536	2,641	3,457	1,848	1,663	7	197	438	648	1,084	1,137	403	935	95,548	
Class Diff.	0.874	1.000	1.037	0.144	0.431	1.228	1.411	1.286	2.712	1.880	1.748	1.507	1.371	1.186		

Weighted Average Differential: 0.785

Note: The distribution is taken from the 2005 Industry AIX Rural Classification Exhibit for 2005 Accident Year.
The driving record 6 exposures have been combined with the driving record 5 exposures.

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Urban - Accident Year 2005

Current

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	84	133	15	109	74	23		2	4	2	11	1	3	12	473	1.277
1	118	184	14	256	216	17	1	1	21	8	3	10	8	20	877	1.117
2	130	220	28	203	146	8		5		12	9	16	10	23	810	1.031
3	246	483	49	1,102	885	39	1	3	49	50	46	40	49	79	3,121	1.000
4	320	455	53	289	189	22		3	5	43	61	30	3	92	1,565	0.857
5	24,180	27,138	1,557	671	360	1,437		43			255	461		482	56,584	0.757
Total	25,078	28,613	1,716	2,630	1,870	1,546	2	57	79	115	385	558	73	708	63,430	
Class Diff.	0.839	1.000	1.137	0.235	0.532	1.193	1.949	1.656	2.862	2.287	2.058	1.696	1.524	1.276		

Weighted Average Differential: 0.717

Proposed

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	84	133	15	109	74	23		2	4	2	11	1	3	12	473	1.277
1	118	184	14	256	216	17	1	1	21	8	3	10	8	20	877	1.117
2	130	220	28	203	146	8		5		12	9	16	10	23	810	1.031
3	246	483	49	1,102	885	39	1	3	49	50	46	40	49	79	3,121	1.000
4	320	455	53	289	189	22		3	5	43	61	30	3	92	1,565	0.857
5	24,180	27,138	1,557	671	360	1,437		43			255	461		482	56,584	0.757
Total	25,078	28,613	1,716	2,630	1,870	1,546	2	57	79	115	385	558	73	708	63,430	
Class Diff.	0.839	1.000	1.137	0.235	0.532	1.193	1.949	1.656	2.862	2.287	2.058	1.696	1.524	1.276		

Weighted Average Differential: 0.717

Note: The distribution is taken from the 2005 Industry AIX Urban Classification Exhibit for 2005 Accident Year.
The driving record 6 exposures have been combined with the driving record 5 exposures.

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Rural - Accident Year 2005

Current

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	125	138	19	175	91	7	1	1	9	12	7	9	13	8	615	1.277
1	146	186	15	345	222	16		3	23	7	12	13	13	12	1,013	1.117
2	169	227	26	252	137	10	1	3	32	18	12	11	26	16	940	1.031
3	481	512	61	943	515	27	1	16	60	125	65	45	79	82	3,012	1.000
4	410	539	55	248	114	18		23	10	63	99	68	3	94	1,744	0.857
5	22,749	25,491	1,619	529	213	1,271		58	4	5	288	434	16	291	52,968	0.757
Total	24,080	27,093	1,795	2,492	1,292	1,349	3	104	138	230	483	580	150	503	60,292	
Class Diff.	0.849	1.000	1.139	0.244	0.511	1.186	1.948	1.416	3.080	2.354	2.056	2.051	1.505	1.178		

Weighted Average Differential: 0.735

Proposed

Industry

DR/Class	Written exposure distribution 01	02	03	05	06	07	08	09	10	11	12	13	18	19	Total	DR Diff.
0	125	138	19	175	91	7	1	1	9	12	7	9	13	8	615	1.277
1	146	186	15	345	222	16		3	23	7	12	13	13	12	1,013	1.117
2	169	227	26	252	137	10	1	3	32	18	12	11	26	16	940	1.031
3	481	512	61	943	515	27	1	16	60	125	65	45	79	82	3,012	1.000
4	410	539	55	248	114	18		23	10	63	99	68	3	94	1,744	0.857
5	22,749	25,491	1,619	529	213	1,271		58	4	5	288	434	16	291	52,968	0.757
Total	24,080	27,093	1,795	2,492	1,292	1,349	3	104	138	230	483	580	150	503	60,292	
Class Diff.	0.849	1.000	1.139	0.244	0.511	1.186	1.948	1.416	3.080	2.354	2.056	2.051	1.505	1.178		

Weighted Average Differential: 0.735

Note: The distribution is taken from the 2005 Industry AIX Rural Classification Exhibit for 2005 Accident Year.
The driving record 6 exposures have been combined with the driving record 5 exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2001

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100				
250	61,836	1.149	435	1.149
500	34,293	1.000	1,555	1.000
750	19,646	0.897	7	0.897
1,000	1,869	0.828	188	0.828
1,250	109	0.782	5	0.782
Total	117,753		2,190	
Weighted Average		1.058		1.014

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2001 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2001 Accident Year.
(3) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(4) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2002

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100				
250	58,583	1.149	443	1.149
500	36,186	1.000	2,961	1.000
750	23,415	0.897	24	0.897
1,000	2,255	0.828	338	0.828
1,250	115	0.782	5	0.782
Total	120,554		3,771	
Weighted Average		1.049		1.001

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2002 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2002 Accident Year.
(3) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(4) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2003

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100				
250	59,572	1.149	485	1.149
500	34,532	1.000	4,165	1.000
750	29,325	0.897	32	0.897
1,000	2,934	0.828	539	0.828
1,250	220	0.782	40	0.782
Total	126,583		5,261	
Weighted Average		1.042		0.994

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2003 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2003 Accident Year.
(3) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(4) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2004

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100				
250	66,044	1.149	407	1.149
500	38,404	1.000	3,907	1.000
750	30,127	0.897	24	0.897
1,000	4,078	0.828	648	0.828
1,250	379	0.782	112	0.782
Total	139,032		5,098	
Weighted Average		1.043		0.985

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2004 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2004 Accident Year.
(3) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(4) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2005

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100				
250	67,109	1.149	376	1.149
500	39,428	1.000	3,135	1.000
750	31,910	0.897	23	0.897
1,000	4,331	0.828	432	0.828
1,250	429	0.782	141	0.782
Total	143,207		4,107	
Weighted Average		1.041		0.987

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2005 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2005 Accident Year.
(3) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(4) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2001

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	114,249	1.235	1,038	1.235
250	5,255	1.086	1,141	1.086
500	1,071	1.000	80	1.000
750	1,586	0.951	5	0.951
1,000	180	0.926	9	0.926
1,250	39	0.901	5	0.901
Total	122,380		2,278	
Weighted Average		1.222		1.150

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2001 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2001 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.
(4) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(5) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2002

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	114,666	1.235	1,322	1.235
250	6,973	1.086	2,464	1.086
500	1,383	1.000	165	1.000
750	2,830	0.951	5	0.951
1,000	215	0.926	14	0.926
1,250	59	0.901	5	0.901
Total	126,126		3,975	
Weighted Average		1.217		1.131

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2002 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2002 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.
(4) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(5) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2003

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	118,468	1.235	1,464	1.235
250	9,546	1.086	3,702	1.086
500	1,909	1.000	331	1.000
750	2,829	0.951	10	0.951
1,000	343	0.926	32	0.926
1,250	163	0.901	46	0.901
Total	133,258		5,585	
Weighted Average		1.214		1.117

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2003 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2003 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.
(4) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(5) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2004

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	130,929	1.235	1,537	1.235
250	12,410	1.086	3,290	1.086
500	3,012	1.000	492	1.000
750	148	0.951	8	0.951
1,000	609	0.926	41	0.926
1,250	255	0.901	127	0.901
Total	147,363		5,495	
Weighted Average		1.216		1.114

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2004 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2004 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.
(4) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(5) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2005

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	135,308	1.235	1,367	1.235
250	12,052	1.086	2,359	1.086
500	3,412	1.000	385	1.000
750	33	0.951	8	0.951
1,000	718	0.926	37	0.926
1,250	236	0.901	145	0.901
Total	151,759		4,301	
Weighted Average		1.216		1.118

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2005 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2005 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.
(4) Industry exposures for $200 ded. have been considered $250 ded. exposures.
(5) Exposures for ded. greater than $1,000 ded. have been considered $1,250 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2001

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	5,263	1.235	205	1.235
250	424	1.086	194	1.086
500	55	1.000	4	1.000
750		0.951		0.951
1,000	18	0.926		0.926
1,250				
Total	5,760		403	
Weighted Average		1.221		1.161

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2001 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2001 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2002

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	4,868	1.235	217	1.235
250	605	1.086	358	1.086
500	78	1.000	19	1.000
750		0.951		0.951
1,000	15	0.926		0.926
1,250				
Total	5,566		594	
Weighted Average		1.215		1.138

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2002 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2002 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2003

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	4,844	1.235	263	1.235
250	814	1.086	490	1.086
500	129	1.000	55	1.000
750		0.951		0.951
1,000	38	0.926	2	0.926
1,250				
Total	5,825		810	
Weighted Average		1.207		1.128

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2003 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2003 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2004

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	5,179	1.235	272	1.235
250	1,027	1.086	492	1.086
500	165	1.000	54	1.000
750		0.951		0.951
1,000	60	0.926	7	0.926
1,250				
Total	6,431		825	
Weighted Average		1.202		1.128

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2004 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2004 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2005

Deductible	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
100	5,294	1.235	200	1.235
250	972	1.086	394	1.086
500	165	1.000	43	1.000
750		0.951		0.951
1,000	58	0.926	6	0.926
1,250				
Total	6,489		643	
Weighted Average		1.204		1.125

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Territorial Exhibit for 2005 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Territorial Exhibit for 2005 Accident Year.
(3) Exposures for ded. less than $100 ded. have been combined with the $100 ded. exposures.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2001

Limit	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
200,000	20,783	1.000	4,451	1.000
300,000	2,703	1.042	111	1.042
500,000	95,633	1.110	2,882	1.110
1,000,000	103,321	1.220	1,042	1.220
Total	222,440		8,486	
Weighted Average		1.150		1.065

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Actual Loss Ratio Exhibit for 2001 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Actual Loss Ratio Exhibit for 2001 Accident Year.
(3) Distributions greater than 1,000,000 were combined with the 1,000,000 distribution.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2002

Limit	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
200,000	21,331	1.000	7,067	1.000
300,000	2,452	1.042	144	1.042
500,000	92,068	1.110	4,364	1.110
1,000,000	100,757	1.220	1,880	1.220
Total	216,608		13,455	
Weighted Average		1.150		1.067

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Actual Loss Ratio Exhibit for 2002 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Actual Loss Ratio Exhibit for 2002 Accident Year.
(3) Distributions greater than 1,000,000 were combined with the 1,000,000 distribution.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2003

Limit	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
200,000	22,157	1.000	8,322	1.000
300,000	2,180	1.042	143	1.042
500,000	91,255	1.110	5,441	1.110
1,000,000	103,424	1.220	2,584	1.220
Total	219,016		16,490	
Weighted Average		1.150		1.071

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Actual Loss Ratio Exhibit for 2003 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Actual Loss Ratio Exhibit for 2003 Accident Year.
(3) Distributions greater than 1,000,000 were combined with the 1,000,000 distribution.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2004

Limit	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
200,000	20,947	1.000	7,779	1.000
300,000	1,956	1.042	129	1.042
500,000	94,036	1.110	4,822	1.110
1,000,000	112,709	1.220	2,235	1.220
Total	229,648		14,965	
Weighted Average		1.153		1.069

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Actual Loss Ratio Exhibit for 2004 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Actual Loss Ratio Exhibit for 2004 Accident Year.
(3) Distributions greater than 1,000,000 were combined with the 1,000,000 distribution.

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)

DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2005

Limit	Industry Distribution	Current Differential	F.A. Distribution	Current Differential
200,000	17,920	1.000	5,644	1.000
300,000	1,502	1.042	85	1.042
500,000	88,524	1.110	3,351	1.110
1,000,000	123,136	1.220	1,743	1.220
Total	231,082		10,823	
Weighted Average		1.160		1.070

Note:
(1) The Industry distribution is taken from the 2005 All-Industry AIX Actual Loss Ratio Exhibit for 2005 Accident Year.
(2) The F.A. distribution is taken from the 2005 F.A. AIX Actual Loss Ratio Exhibit for 2005 Accident Year.
(3) Distributions greater than 1,000,000 were combined with the 1,000,000 distribution.

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)

AGGREGATION OF CONVERSION FACTORS

FA Current

Differential Type	Liability	AB ex UA	Acc Ben	Unins Auto	Collision	Comprehnsv	Spec Perls
Class/DR - Urban	1.0910	1.0000	1.0000	1.0000	1.1000	1.0000	1.0000
Class/DR - Rural	1.0720	1.0000	1.0000	1.0000	1.1460	1.0000	1.0000
Limit	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Deductible	1.0000	1.0000	1.0000	1.0000	0.9870	1.1180	1.1250
Rate Group	1.0000	1.0000	1.0000	1.0000	2.0770	2.0260	1.4870
Discount	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Surcharge	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Combined - Urban	1.1674	1.0000	1.0000	1.0000	2.2550	2.2651	1.6729
Combined - Rural	1.1470	1.0000	1.0000	1.0000	2.3493	2.2651	1.6729

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)

AGGREGATION OF CONVERSION FACTORS

FA Proposed

Differential Type	Liability	AB ex UA	Acc Ben	Unins Auto	Collision	Comprehnsv	Spec Perls
Class/DR - Urban	1.0910	1.0000	1.0000	1.0000	1.1000	1.0000	1.0000
Class/DR - Rural	1.0720	1.0000	1.0000	1.0000	1.1460	1.0000	1.0000
Limit	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Deductible	1.0000	1.0000	1.0000	1.0000	0.9870	1.1180	1.1250
Rate Group	1.0000	1.0000	1.0000	1.0000	2.0770	2.0260	1.4870
Discount	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Surcharge	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Combined - Urban	1.1674	1.0000	1.0000	1.0000	2.2550	2.2651	1.6729
Combined - Rural	1.1470	1.0000	1.0000	1.0000	2.3493	2.2651	1.6729

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)

AGGREGATION OF CONVERSION FACTORS

Industry Proposed

Differential Type	Liability	AB ex UA	Acc Ben	Unins Auto	Collision	Comprehnsv	Spec Perls
Class/DR - Urban	0.7670	1.0000	1.0000	1.0000	0.7170	1.0000	1.0000
Class/DR - Rural	0.7850	1.0000	1.0000	1.0000	0.7350	1.0000	1.0000
Limit	1.1600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Deductible	1.0000	1.0000	1.0000	1.0000	1.0410	1.2160	1.2040
Rate Group	1.0000	1.0000	1.0000	1.0000	1.7773	1.4821	1.4821
Discount	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Surcharge	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Combined - Urban	0.8897	1.0000	1.0000	1.0000	1.3266	1.8022	1.7844
Combined - Rural	0.9106	1.0000	1.0000	1.0000	1.3599	1.8022	1.7844