

Facility Association
Newfoundland and Labrador
Taxi
Rate Filing 2014
Actuarial Memorandum

FA Actuarial
3/6/2014

Section 1 – Table of Contents

Section 2 – Actuarial Justification

Exhibits

A	Analysis Summary
B-1	Rate Program Parameters
C-1	Derivation of Indicated Change in overall rate level
C-2	Derivation of Loss Ratio Underlying Current Rates
D-1	FA Experience Projected Provincial Loss Ratio (Indemnity Only)
D-2	Loss Development Factors
D-3a	Summary – Earned Premium On-level Factors
D-3b	Summary – Written Premium On-level factors
D-4a	Combined Rating Characteristic Drift Factors Assumptions
D-4b	Limit Drift
D-4c	Deductible Drift
D-5	Summary – Loss Cost Projection Factors
E-1	Calculation of Credibility Assigned to Facility Association Experience
E-2	Claim Count Development Factors
F-1	Interest Rate Selection for Discounting and Cost of Capital Calculations
F-2	Present Value Factors – Claim Amounts – Facility Association
G-1	Development of Present Value Factors – Premium and Expense
G-2	Expense Assumptions - Selections
H-1	Calculation of the Cost of Capital Provision

The Following Exhibits use an alternate assumption and show the impact of using a 2.8% ROI

I-C-1	Derivation of Indicated Change in overall rate level
I-F-2	Present Value Factors – Claim Amounts – Facility Association
I-G-1	Development of Present Value Factors – Premium and Expense
I-H-1	Calculation of the Cost of Capital Provision

Appendices

A	Facility Association – Non-PPV Vehicles Loss Development as at June 30, 2013 at coverage level
B	Industry Commercial Vehicles Loss Trend Analysis and supporting triangles as at December 31, 2012
C	Facility Association – Non-PPV Vehicles Payment Pattern Analysis
D	IBC Actual Loss Ratio Exhibit – AUTO1101 -2012

Section 3 – Proposed Rating Rule Changes

Table of Content

Section 2. Actuarial Justification 3

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

 Section 2.a.1. Actuary’s Report 3

 Section 2.a.2. Data and Methodologies 4

 Section 2.a.3. Changes in the Process 7

 Section 2.b. Losses 9

 Section 2.b.1. Loss and Claim Count Development..... 9

 Section 2.b.2. Loss Trend..... 10

 Section 2.b.3. Treatment of Large Losses..... 26

 Section 2.b.4. Catastrophe (or Excess Claim) Procedure 26

 Section 2.b.5. Other Adjustments to Losses – HST Adjustment..... 27

 Section 2.c. Allocated Loss Adjustment Expenses (“ALAE”)..... 27

 Section 2.d. Unallocated Loss Adjustment Expenses (“ULAE”) 27

 Section 2.d.1. ULAE - Servicing Carrier’s Claims Expenses 27

 Section 2.d.2. ULAE – Allowed Claims Adjustment Expenses (a.k.a. “*excess legal fee*”) 28

 Section 2.e. Premium..... 28

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

 Section 2.e.2. Premium Trend 28

 Section 2.e.3. Other Adjustments 29

 Section 2.f. Other Expenses 29

 Section 2.f.1. Exposure Variable Expenses, excluding claims fess (Fixed) 29

 Section 2.f.2. Premium Variable Expenses, excluding claims fees (Variable) 29

 Section 2.g. Profit Provisions 30

 Section 2.h. Credibility 30

 Section 2.h.1. Credibility Standard 30

 Section 2.h.2. Credibility - Complement of Credibility 31

 Section 2.i. Other Adjustments 31

 Section 2.j. Summary Rate Level Indications..... 31

 Section 2.j.1. Projected Loss Ratio (indemnity only, nominal) Based on FA Experience 32

Section 2.j.2. Discounted Projected Loss Ratios.....	32
Section 2.j.3. Expenses and Capital	32
Section 2.j.4. Rate Indication	32
Section 2.k. Territory Indications.....	32
Section 2.k.1. Indicated Differentials	32
Section 2.k.2. Off-balance.....	32
Section 2.l. Classification/Limit of Liability/Deductible or Other Rate Differential Indications.....	32
Section 2.l.1. Indicated Differentials	32
Section 2.l.2. Off-balance	32

Section 2. Actuarial Justification

This report provides actuarial support for the Facility Association ("FA") regulatory submission to Newfoundland and Labrador Board of Commissioners of Public Utilities ("NLBCPU") with respect to indicated and proposed rate level changes for **Newfoundland and Labrador Public Vehicle – Taxi ("TX")**. The rate level indications assume the rate changes will be **effective August 1, 2014 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 2.a.1.

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

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

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

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

Section 2.a.1. Actuary's Report

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

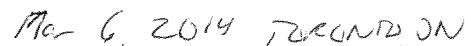
1. This rate filing is in respect of the Public Vehicles - Taxis and Limousines insurance category in the province of Newfoundland and Labrador, assumed to be effective August 1, 2014 for new and renewal business.
2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.
3. The indicated rate changes have been calculated in accordance with Accepted Actuarial Practice in Canada.

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



Shawn Doherty

Fellow, Canadian Institute of Actuaries



Date, Location

Section 2.a.2. **Data and Methodologies**

An on-level loss ratio model (as described in Section 2.a.2.2) is used to estimate changes in average rate levels needed to generate the targeted return for each of the following coverage:

- Third Party Liability (TPL)
- Accident Benefits (AccBen)
- Uninsured Automobile (UA)
- Underinsured Motorist (UM¹)
- Collision (CL)
- Comprehensive (CM)
- Specified Perils (SP)
- All Perils (AP)

Please note that, FA doesn't offer UM coverage for the Public Vehicle classes and as such, an indication for UM coverage is not included in this filing. In addition, for AP coverage, we have assumed the indication to be $\frac{2}{3}$ CL indication and $\frac{1}{3}$ CM indication (given the limited number of exposures purchasing AP relative to CL and CM, this is not deemed to have an impact).

At management's request, an alternate net investment yield (or "return on investment" or "ROI") assumption of 2.8% was used in support of management's proposed rate changes (based on a 0.0% cost of capital). This request was made in light of the NLBCPU filing guidelines (page A-8) indicated range of investment yields acceptable to the NLBCPU. However, under the current market conditions, it is not possible to construct a portfolio of terms of Government of Canada bonds (which we consider as our benchmark "risk free") that match the cash flows we have projected that would generate a return this high. By implication, the only way to achieve this yield would be to use a portfolio of bonds that are not risk-free (with respect to credit and/or liquidity in particular). Generally, securities that are not risk free require supporting capital. This additional capital need is not included in the alternate assumption indication, resulting in an inconsistency in the assumption set. This has been brought to management's attention and was accepted in relation to the interpretation of the filing guidelines.

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

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

The primary claim, exposure, and premium data sources underlying this analysis are all prepared by the Insurance Bureau of Canada (IBC)², as follows:

1. Facility Association Valuation quarterly development ("val") data compiled as at June 30, 2013;
2. Facility Association Automobile Insurance Experience ("AIX") – Calendar/Accident Year exhibits compiled as at December 31, 2012; and

¹ Throughout the text description, we will use the more generic term "Underinsured Motorist" and abbreviation (UM) to describe coverage offered under Endorsement Form 44 ("END 44").

² FA outsources all IT services to IBC.

3. Industry Automobile Insurance Experience (“AIX”) – Calendar/Accident Year exhibits compiled as at December 31, 2012;

We believe the data used is reliable and sufficient for this rate analysis, and it has been used as prepared by the IBC 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 from the submissions made under the Automobile Statistical Plan by Facility Association Servicing Carriers and, for Industry exhibits, each of the insurers underwriting automobile insurance in the province. Because there are many companies providing this information and due to remoteness from the individual data elements, it is not practical to directly put in place audit or audit-like procedures. Therefore, reliance on this IBC 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.

Facility Association’s recorded claims amounts do not include allocated loss adjustment expenses and all **references to “loss”, “losses” or “claims amounts” should be considered as referring to indemnity amounts only**, unless stated otherwise. Industry data exhibits include both loss and loss adjustment expenses. For consistency, where industry claims data is used, it is also on a “indemnity only” basis.

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

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

1. estimating the current on-level average premium;
2. estimating a projected nominal indemnity loss ratio under our current rates³:
 - where we have submitted a rate filing within the last two-to-three calendar years, this estimate recognizes rate changes and claims trend between the average accident used in the prior filing and the average for this analysis, and premium trend between the average effective date used in the prior filing and the average for this analysis;
 - where we have not submitted a rate filing within the last two-to-three calendar years, we assume that the rates currently in effect generate the target return for the policy period ending at the effective date of the rates proposed in this analysis and project a loss ratio consistent with this position to the future average claim and policy effective date using current claim and premium trends;

³ Our previous approach did not use an estimate of “projected nominal loss ration under our current rates” as the complement of credibility. Rather, an estimated projected the on-level loss ratio based on FA’s experience (step 3) was completed and an indication based on this experience loss ratio only was estimated. This “experience” indication was then credibility weighted against trend to determine a credibility weighted indication. This previous approach then would indicate a rate change different than trend only to the extent that the experience indication was different than the trend and the experience credibility (this approach was used only for public and miscellaneous classes – the approach to private passenger and commercial was more aligned with what we have done in this filing for taxi). With the change in approach, we are now credibility weighting a loss ratio, not an indication, and we specifically determine the extent to which we believe the current rates are “adequate”. This change and its rationale are described in more detail in Section 2.a.3.

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 at September 30, 2013 (as per Bank of Canada data) with considerations of investment expense and indemnity payout pattern to estimate net investment yield for calculating claim discount factor for each coverage;

(please note: as discussed in the opening of section Section 2.a, while our indication is based on this approach, management's proposed rate change is based on an indication derived from an assumed yield of 2.8% as per the NLBCPU filing guideline; our view is that such a rate is cannot be achieved under current market conditions with a portfolio of government of Canada bonds with terms selected to match expected cash flows)
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 capital⁴ level required to support policies written in the projected policy period and the target post-tax return on that capital ("target post-tax Return on Equity" or "target post-tax ROE");

(please note: we determine indications under two alternate assumptions for cost of capital – one is a cost of capital consistent with the FA Board target post-tax ROE; the second assumes a 0.0% cost of capital)
10. estimating the costs associated with all expenses (fixed expenses, commissions, "variable" expenses, income taxes, and the cost of capital);
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 post-tax ROE based on the above.

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

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

The final proposed rate changes are selected by FA management (and approved by the FA Board of Directors) taking into account the indications supporting the target ROE and any applicable regulatory constraints (for instance, on the inclusion of cost of capital; investment yield). The proposed base rates are then derived to reflect these proposed changes in average rate level. A summary of the indicated and proposed average rate level changes by coverage is shown in Exhibit A.

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

For NL Taxi, based on FA's assumptions including a net investment yield of 1.14% and the FA Board target post-tax ROE of 12.0%, the overall indicated rate level change is 98.1%. However, using an alternate net investment yield of 2.8% and alternate cost of capital assumption (0.0%, consistent with then with a pre-tax ROE of 2.8%), the overall indication drops to 69.7%. FA's proposed overall rate level change of 54.1% is based on this latter indication, but with the BI change capped at 50%, and the physical damage coverages' multiplier left unchanged (i.e. not rate change for physical damage coverages).

Section 2.a.3. Changes in the Process

The overall rate indication method ("loss ratio method") remains the same as previous analysis. However, we have made some modifications to certain steps in the process in an effort to improve the efficiency, flow and/or accuracy of the process. The major changes are described below:

1. Indicated rate level changes:

In previous analyses, an indication by coverage was first estimating based on a projection of the future loss ratio using FA's experience only. This indication was then credibility weighted with the loss cost trend rate assumption (one or two years, as selected – our last tax filing used a one-year trend). This approach assumes that all cost structures, and expense, capital, and return assumptions remain consistent from one period to the next (as it is the indication that is being credibility weighted, not just the experience period projected loss ratios). Specifically:

$$\{\text{credibility weighted indication}\} = \{\text{experience indication}\} \times \text{weight} + \{\text{trend}\} \times (1 - \text{weight})$$

In the above, if "weight" is small, the overall credibility weighted indication becomes non-responsive to changes in assumptions that one would normally assume should have an impact, and the trend becomes the indication. That is, in the extreme (where weight is zero), changing investment yields, commission levels, target ROEs, capital leverage ratios etc. have no impact on the credibility weighted indication. We felt it appropriate to update the approach to address this issue.

Specifically, this process was updated so that a projected loss ratio is determined on a credibility-weighted basis, and this credibility-weighted projected loss ratio is used to estimate the rate level indication. The rate level indication formula is presented at Section 2.j.4.

The update makes explicit that we are only credibility weighting the experience period projected loss ratio with an alternate (credibility complement) projected loss ratio. Once the future projected loss ratio is determined through credibility weighting, that projected loss ratio is considered in conjunction with current cost structure, expense, capital, and return assumptions. Clearly under this updated approach, changing the cost structure, expense, capital, and/or return assumptions has a direct impact on the final indication.

The impact of this change is situation dependent. Where the expense structure and return targets are not significantly changing, or where the experience period has near full credibility, this change in approach will have little impact. However, where there is a change (say to commission level, investment return, or due to a product reform) and the experience period has little credibility, these changes would be attributed little credibility as well under the previous approach, whereas they now are more appropriately reflected.

2. Change of complement of credibility:

In previous analyses, a one or two year loss cost trend rate⁵ was used as complement of credibility for the indicated change for Taxi indications for Newfoundland and Labrador.

This process was change so that we start with one of the following as estimates for the “loss ratio underlying current rates”:

- where we have recently filed for a rate change, we would use the previous filings estimate of loss ratio assuming no rate change, then adjusted for subsequent actual (approved) rate changes; or
- where we have not recently filed for a rate change, we assume the current rates are “adequate” on a basis consistent with expenses underlying the current “expiring” term (that is, the term that will end at the point where our new proposed rates would take effect) and use a loss ratio consistent with this assumption.

Once selected, the “loss ratio underlying current rates” is trended forward to the future policy period as appropriate.

In the case of NL Taxi for this filing, we have used the first of the two choices listed above as the “loss ratio underlying current rates”, as our last filing was in 2013.

3. The discount factor for claims based on 2 accident years:

Previously, the discount factors applicable to claim indemnity amounts were based on expected claim indemnity payment patterns associated with a single accident year.

As the rate analysis covers a policy year (as opposed to an accident year), using a single accident year’s pattern for emergence will understate the duration of the payment pattern, as the exposure to claims for a policy year encompasses two accident years (albeit with non-uniform exposure over that two year period). In recognition of this, we have used an average emergence of two consecutive accident years as a proxy for the payment emergence for a policy year (we recognize this does not deal with the non-uniformity issue, but we do not believe this is as significant an issue). By increasing the payment pattern’s duration, the implied investment income increases and will generate a lower rate indication than under the previous methodology.

4. Servicing Carriers claims fees are handled outside of “exposure variable expenses (fixed)” and “premium variable expenses (variable)”; the “retroactive” component is determined iteratively:

Previously, Servicing Carrier claims fees were included as part of the premium expenses, with a component being “variable” and a component included as “fixed”.

For this analysis, we have refined the process in an effort to make it easier to follow and to align better with the updated cash flow process. Specifically, Servicing Carriers are paid initially at a rate of 10.0% of earned premium by accident year. A retroactive adjustment is made for the accident year initially at 12 months with this adjustment based on the December 31 valuation, including an adjustment to reflect expected IBNR at 72 months. As the December 31 valuation is on a “best estimate” basis and expected recorded indemnity at 72 months can be estimated from the ultimate indemnity and the expected IBNR

⁵ The selection of one or two year trend rate was determined based on the anticipated frequency of rate reviews. For those classes expected to be reviewed annually, a one-year trend was selected. For those reviewed bi-annually, a two-year trend was used. For our previous taxi filing in Newfoundland and Labrador, a one-year term was used.

at 72 months, this initial adjustment at 12 months can be considered “final”, and hence the 1-year discounting. As the retroactive adjustment is derived from the estimated recorded indemnity ratio which in turn depends on premium, the retroactive adjustment at the rate level needed to generate the target ROE is derived through an iterative process. Further, to the extent that the final proposed rate change is not the same as the target level, the retroactive adjustment at the proposed rate change level will differ.

The refinement process at the target level will differ from the previous methodology only to the extent of the refinement of the cash flows (i.e. the discounting) and is not significant. However, by specifically acknowledging a different retroactive adjustment at the proposed rates, the underwriting result and associated ROE at the proposed rates should be more accurate than under the previous methodology.

5. Previously, excess legal expense was included in the TPL indication as a fixed expense provision.

For this analysis, excess legal expense is treated as a percentage loading applicable to the indemnity loss ratio in the estimation of the rate indication and applicable to TPL only.

6. Previously, the industry trend analysis included industry allocated and unallocated loss adjustment expenses in the claims amount used.

For this analysis, indemnity only was used to be consistent with the FA claims cost structure (where claims adjustment costs are reflected in the fees paid to the Servicing Carriers by-and-large).

Section 2.b. Losses

The “losses” in this analysis is on an indemnity only basis (that is, all loss adjustment expenses are excluded from both the industry and FA experience).

We rely on data provided by IBC on behalf of FA. The IBC’s AIX 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. (Please see Section 2.a.2 for a list of sources of data used.)

Section 2.b.1. Loss and Claim Count Development

The FARM Commercial vehicle valuation by coverage as at June 30, 2013 was used as the basis to estimate indemnity amounts at ultimate. Loss Development factors are calculated as the ratio of the valuation selected ultimate indemnity amount to recorded indemnity amount (as at December 31, 2012) for each accident year. (Please see Exhibit D-2 for the selected LDF calculation). **This approach is different than previously used.**

This approach allows for recognition that the valuation process considers alternative 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 final selected valuation ultimate taking into consideration the strengths and weakness of the various methodologies and associated estimates. Appendix A (following the text part of Section 2) contains the loss development analyses for **Commercial vehicle** based on FA experience as at June 30, 2013. Commercial development factors are used as proxy for public vehicle factors as FA currently completes valuations at a “business segment” level (being Commercial and non-Commercial), and it was felt that Commercial was more applicable to public vehicle experience.

Claim count development based on FA experience is not currently undertaken as part of the valuation process. As such, claim development was based on industry experience as at December 31, 2012. Claim count triangles

are shown in Appendix B. Industry data was developed to ultimate using the link ratio method for both indemnity claim amounts and claim counts. Age-to-age factors are generally selected based on the average of the latest several data points (short time period) to reflect the recent changes. The same selection process is used for recorded (indemnity) losses, paid (indemnity) losses and reported claim count. The “tail” factors (that is, for older development ages) are judgmentally smoothed to 1.00.

Industry accident half-year development assumptions are reviewed and modified in some instances to reflect independent interpretation of the available experience, or, in the case of the 6-12 month development factors, consideration of evidence of seasonality. The equivalent accident year development factors are derived using the accident half-year recorded amounts or counts as weights.

Section 2.b.2. Loss Trend

Appendix B contains the loss development, claim count development, and trend analyses for Commercial vehicle⁶ based on industry experience as at December 31, 2012. The trend analysis determines our “best-fit” estimate of historical claims frequency and severity, and will include the impact of legislative changes to the extent reflected in the actual and modeled (fitted) data.

Trend Period

The proposed effective date is August 1, 2014 for both new and renewal business 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 average accident date of the projection period (July 23, 2015 as derived below).

B. Rate Program Effective Dates and # Months in effect					
	new business	renewals	average		
% split	60.0%	40.0%		[5]	actuarial judgement (as effective dates are the same for new and renewals, this has no impact)
rate program effective dates	01-Aug-2014	01-Aug-2014	01-Aug-2014	[6]	assumption, with average based on [5]
# mths future rates in effect:	12.0		31-Jul-2015	[7]	=> last effective date for rate program
average written date in effective period:			30-Jan-2015	[8]	= average of [6] & [7]

C. Policy Terms					
	6	12	total		
policy term mths:	6	12	total		
% split	10.0%	90.0%		[9]	judgemental selection
first possible accident date:	01-Aug-2014	01-Aug-2014		[10]	= [6]
last possible accident date:	31-Jan-2016	31-Jul-2016		[11]	= [7] + policy term in mths
average accident date:	02-May-2015	01-Aug-2015	23-Jul-2015	[12]	= total average based on [9]

Trend Analysis

We have developed a new trending model internally at FA, with the help of our external actuarial services provider. Our trend structure models are generally on a basis consistent with previous analyses (that is, relying on exponential regression and using accident period and seasonality where deemed appropriate). However, the “look and feel” may be different. In addition, we have included a full 40 accident half set of data in our model, and in the associated charts. We believe including a longer period is beneficial in establishing points where the trend “structure” (defined as the slope and intercept associated with a particular accident period) changes over time. We do allow for a “selected” trend structure model to differ from the “fitted” model – we do not do this

⁶ Similar to the discussion with respect to loss development factors, a separate trend analysis for public vehicle experience is not currently undertaken. It is assumed that Commercial trends are a reasonable proxy for public vehicle trends.

often, but in some cases it makes more sense (for instance, the UA trend structure is derived from the AccBen selected trend structure model so that the UA selected trends are match with AccBen's trends, and scalar 1 is adjusted so that the selected model average over the period available matches the average of the actuals).

The trend analysis utilizes only Industry data to take advantage of the greater inherent stability of the larger body of data. We summarize this analysis in Exhibit D-5 and supporting data is included in Appendix B.

Appendix B contains our trend analysis based on Newfoundland and Labrador Commercial Vehicle experience as at December 31, 2012 (see footnote 6, page 10). We conducted the trend analysis by sub-coverage.

We relied on industry data because a sufficient volume of stable and credible historical experience does not exist for FA for the purpose of selecting trends by sub-coverage. We believe it is reasonable to assume that the factors that affect industry loss costs similarly affect FA, and therefore that trend structures estimated for the industry are applicable to FA. As industry data alone was used, a credibility procedure in the trend analysis was not used. We included accident periods from 1993-H1 to 2012-H2 as our actual results. Consideration was given within the analysis to exclude certain data points, usually as being deemed "outliers", or, where actual frequency and/or severity was zero (zero data points are not able to be fitted using the exponential regression method we use).

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 NLBCPU 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 and the resulting trends were combined to generate loss cost trends.

We included seasonality where deemed significant based on statistical tests. We also split the experience into different time periods where statistical tests support such (mainly where product reforms have taken place). When split this way, scalar coefficients (i.e. 1-time impacts that "shift" lines up or down) and trend coefficients (i.e. slope of the line) would reflect our view of "best fits" of changes between periods.

We always considered three "standard" views:

- all periods excluding seasonality;
- all periods including seasonality; and
- periods aligned with product reforms or regulatory changes.

From there, other periods were considered as deemed appropriate from our review of the results.

In common vernacular, "past" trends reflect selected models of the data up to the last period available (in this case, December 31, 2012), 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 five (5) accident 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, we present three charts comparing actual frequency, severity and loss cost values to the fitted values. In previous trend analyses, we used R-squared as the primary measure of fit (that is, to explain how well the selected model “explains” the actual results). In the current analysis, we used “adjusted R-squared”, which takes into account the number of parameters used by a particular model, in addition to the fit measure, to reduce the chance of “over-fitting” the model with parameters with little predictive power.

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

Coverage or Subcoverage	Loss Cost		Frequency		Severity		Past and Future Trend Cut-Off Date
	Past	Future	Past	Future	Past	Future	
TPL BI	4.4%	4.4%	(2.3%)	(2.3%)	6.9%	6.9%	31-Dec-12
TPL PD	2.4%	2.4%	0.3%	0.3%	2.1%	2.1%	31-Dec-12
Accident Benefit	7.6%	7.6%	(0.8%)	(0.8%)	8.5%	8.5%	31-Dec-12
Uninsured Automobile	7.6%	7.6%	(0.8%)	(0.8%)	8.5%	8.5%	31-Dec-12
Collision	0.1%	0.1%	2.5%	2.5%	(2.3%)	(2.3%)	31-Dec-12
Comprehensive	5.1%	5.1%	0.4%	0.4%	4.7%	4.7%	31-Dec-12
Specified Perils	5.1%	5.1%	0.4%	0.4%	4.7%	4.7%	31-Dec-12

All Perils trend assumption is 2/3 CL, 1/3 CM

Third Party Liability – Bodily Injury (BI)

For BI frequency, we included all data point and we believe the best split to be two time periods (changing at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1 (on this basis, the “past” and “future” trends are the same). Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.522.

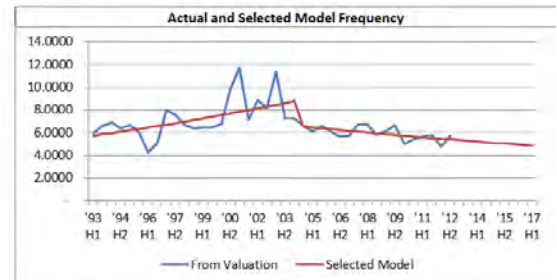
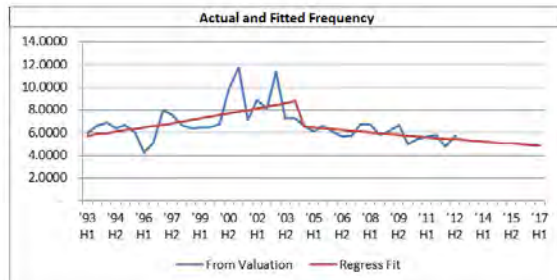
BI Frequency

REGRESSION STATISTICS								
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k		
0.8029	0.6446	0.5220	0.1415	40	-	11		
Runs-Test Result: 0.1644 RESIDUALS RUNS RANDOM								
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
	1	2						
Intercept	(74.616)	17.7857	(4.195)	0.0002	(123.640)	(25.592)	(74.616)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0383	0.0089	4.3055	0.0002	0.0138	0.0628	0.0383	9
Scalar 1	123.1113	33.2990	3.6971	0.0009	31.3263	214.8963	123.1113	8
Trend 1	(0.062)	0.0166	(3.709)	0.0009	(0.107)	(0.016)	(0.062)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.0536	0.1054	5.2593	0.0002
Residual	29	0.5810	0.0200		
Total	39	1.6345			

	Fitted Annual	Previous Selected	Selected Annual	
selected = fitted				
past	(2.3%)	(5.10%)	(2.3%)	'12H2 => last period in "past"
future	(2.3%)	(3.10%)	(2.3%)	



For BI severity, we excluded data point deemed as outliers (2011-H2) to stabilize trending and we believe the best split to be two time periods (at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.350.

BI Severity

REGRESSION STATISTICS									
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k			
0.7218	0.5210	0.3499	0.2206	39	1	11			
Runs-Test Result: 0.4932 RESIDUALS RUNS RANDOM									
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.			
1	2								
Intercept	20.4262	27.7261	0.7367	0.4674	(56.188)	97.0406	20.4262	11	
Season	-	-	-	1.0000	-	-	-	-	10
All Years	(0.005)	0.0139	(0.353)	0.7265	(0.043)	0.0334	(0.005)	9	
Scalar 1	(143.556)	53.7909	(2.669)	0.0125	(292.194)	5.0823	(143.556)	8	
Trend 1	0.0715	0.0268	2.6676	0.0126	(0.003)	0.1456	0.0715	7	
Scalar 2	-	-	-	1.0000	-	-	-	6	
Trend 2	-	-	-	1.0000	-	-	-	5	
Scalar 3	-	-	-	1.0000	-	-	-	4	
Trend 3	-	-	-	1.0000	-	-	-	3	
Scalar 4	-	-	-	1.0000	-	-	-	2	
Trend 4	-	-	-	1.0000	-	-	-	1	

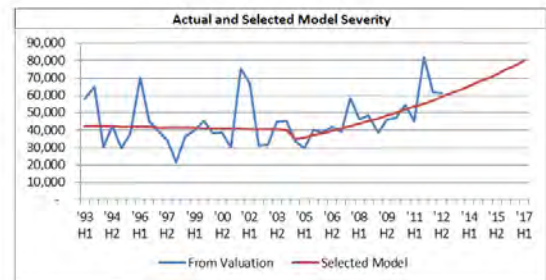
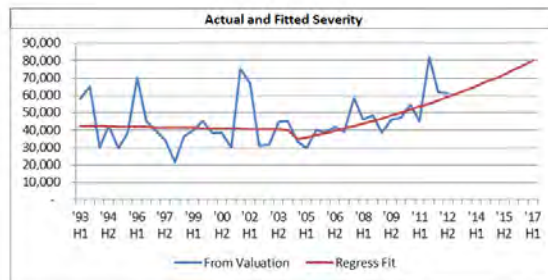
Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.4824	0.1482	3.0449	0.0098
Residual	28	1.3631	0.0487		
Total	38	2.8455			

	Fitted Annual	Previous Selected	Selected Annual
--	---------------	-------------------	-----------------

selected = fitted

past	6.9%	5.7%	6.9%	'12H2	=> last period in "past"
future	6.9%	5.7%	6.9%		



Detailed trend analysis is summarized in Appendix B Section 1.

Third Party Liability – Property Damage (PD)

For PD frequency, we excluded data point deemed as outliers (2004-H2) to stabilize trending and we believe the best split to be two time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was included as the p-value was low. The adjusted R² of the regression analysis was 0.824.

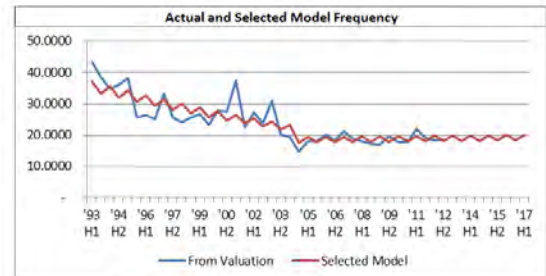
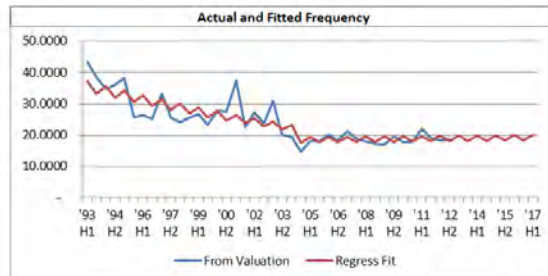
PD Frequency

REGRESSION STATISTICS								
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k		
0.9331	0.8706	0.8244	0.1114	39	1	11		
Runs-Test Result:		1.1373	RESIDUALS RUNS RANDOM					
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
	1	2						
Intercept	87.5042	13.9958	6.2522	0.0000	48.8302	126.1781	87.5042	11
Season	(0.092)	0.0358	(2.563)	0.0160	(0.191)	0.0071	(0.092)	10
All Years	(0.042)	0.0070	(6.004)	0.0000	(0.061)	(0.023)	(0.042)	9
Scalar 1	(90.558)	28.0670	(3.227)	0.0032	(168.115)	(13.002)	(90.558)	8
Trend 1	0.0451	0.0140	3.2232	0.0032	0.0064	0.0837	0.0451	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	2.3368	0.2337	18.8383	0.0000
Residual	28	0.3473	0.0124		
Total	38	2.6842			

	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	0.3%	0.00%	0.3%	'12H2 => last period in "past"
future	0.3%	0.00%	0.3%	



For PD severity, all data point are included and we believe the best split to be two time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was included due to the low p-value. The adjusted R² of the regression analysis was 0.825.

PD Severity

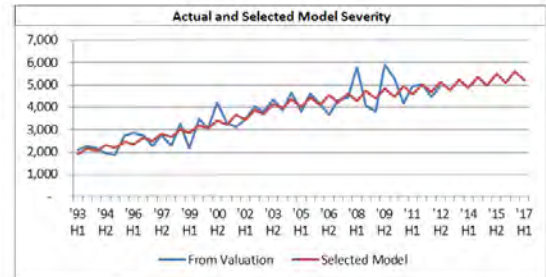
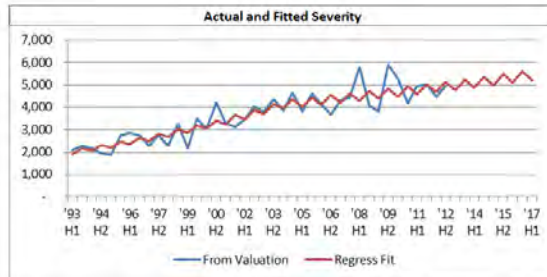
REGRESSION STATISTICS							
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.9326	0.8697	0.8248	0.1316	40	-	11	
Runs-Test Result: 1.2295 RESIDUALS RUNS RANDOM							
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.	
	1	2					
Intercept	(122.290)	16.5401	(7.394)	0.0000	(167.881)	(76.699)	(122.290) 11
Season	0.0854	0.0417	2.0491	0.0496	(0.029)	0.2003	0.0854 10
All Years	0.0651	0.0083	7.8675	0.0000	0.0423	0.0879	0.0651 9
Scalar 1	88.2760	30.9668	2.8507	0.0080	2.9197	173.6324	88.2760 8
Trend 1	(0.044)	0.0154	(2.853)	0.0079	(0.087)	(0.001)	(0.044) 7
Scalar 2	-	-	-	1.0000	-	-	- 6
Trend 2	-	-	-	1.0000	-	-	- 5
Scalar 3	-	-	-	1.0000	-	-	- 4
Trend 3	-	-	-	1.0000	-	-	- 3
Scalar 4	-	-	-	1.0000	-	-	- 2
Trend 4	-	-	-	1.0000	-	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	3.3533	0.3353	19.3553	0.0000
Residual	29	0.5024	0.0173		
Total	39	3.8557			

	Fitted Annual	Previous Selected	Selected Annual
selected = fitted			
past	2.1%	3.8%	2.1%
future	2.1%	1.9%	2.1%

'12H2 => last period in "past"



Detailed trend analysis is summarized in Appendix B Section 2.

Accident Benefits (AccBen)

For AccBen frequency, all data point are included and we believe the best split to be two time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.667.

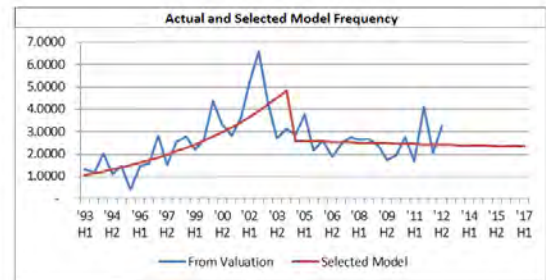
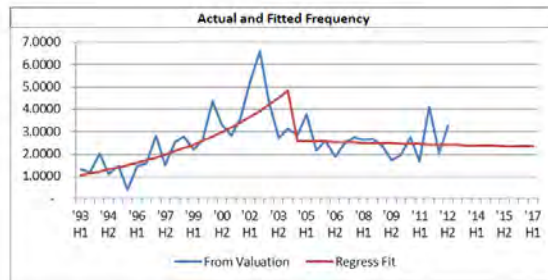
AccBen Frequency

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# of Obs. k
0.8673	0.7522	0.6668	0.2827	40	-	11

ANOVA						
	df	SS	MS	F	Significance F	
Regression	10	7.0368	0.7037	8.8038	0.0000	
Residual	29	2.3179	0.0799			
Total	39	9.3547				

Runs-Test Result: 0.9935 RESIDUALS RUNS RANDOM								
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
Intercept	(272.434)	35.5263	(7.669)	0.0000	(370.359)	(174.510)	(272.434)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.1367	0.0178	7.6917	0.0000	0.0877	0.1857	0.1367	9
Scalar 1	289.6621	66.5137	4.3549	0.0002	106.3247	472.9996	289.6621	8
Trend 1	(0.145)	0.0332	(4.368)	0.0001	(0.236)	(0.053)	(0.145)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual



For AccBen severity, all data point are included and we believe the best split to be two time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.367.

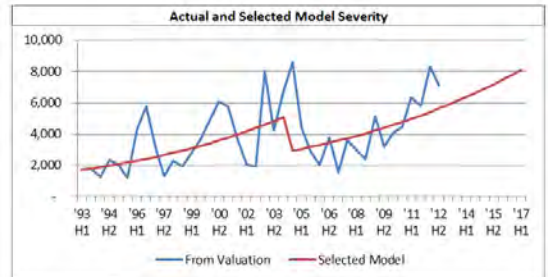
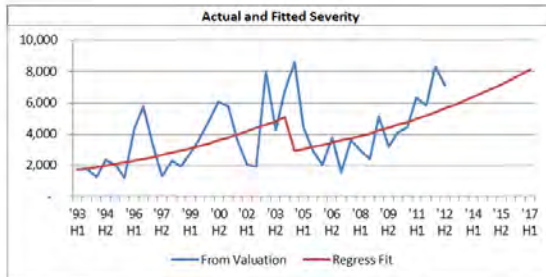
AccBen Severity

REGRESSION STATISTICS								
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k		
0.7276	0.5293	0.3670	0.4383	40	-	11		
Runs-Test Result: 1.1373 RESIDUALS RUNS RANDOM								
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
1	2							
Intercept	(189.323)	55.0770	(3.437)	0.0018	(341.137)	(37.510)	(189.323)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0987	0.0276	3.5825	0.0012	0.0228	0.1747	0.0987	9
Scalar 1	33.5570	103.1172	0.3254	0.7472	(250.674)	317.7878	33.5570	8
Trend 1	(0.017)	0.0514	(0.331)	0.7427	(0.159)	-0.1247	(0.017)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	6.2657	0.6266	3.2616	0.0062
Residual	29	5.5711	0.1921		
Total	39	11.8368			

	Fitted Annual	Previous Selected	Selected Annual	
selected = fitted				
past	8.5%	4.2%	8.5%	'12H2 => last period in "past"
future	8.5%	4.2%	8.5%	



Detailed trend analysis is summarized in Appendix B Section 3.

Uninsured Automobile (UA)

For UA frequency, we excluded data point deemed as outliers (1993, 1994-H1, 1996-H2, 2011-H1) to stabilize trending. We believe the best split to be two time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to the high p-value. Trend 1 was adjusted to match with AccBen frequency trend and scalar 1 was adjusted so actual and select averages match. The adjusted R² of the fitted regression analysis was 0.107 (although the fitted was not used – as indicated, we relied on the trend structure “borrowed” from AccBen).

UA Frequency

REGRESSION STATISTICS								
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k		
0.6147	0.3779	0.1074	0.8379	34	6	11		
Runs-Test Result: 0.4400 RESIDUALS RUNS RANDOM								
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
	1	2						
Intercept	316.3123	142.6902	2.2168	0.0368	(84.267)	716.8917	316.3123	11
Season	-	-	-	1.0000	-	-	-	10
All Years	(0.159)	0.0713	(2.226)	0.0361	(0.359)	0.0415	(0.159)	9
Scalar 1	(86.029)	223.7442	(0.384)	0.7041	(714.154)	542.0959	(301.973)	8
Trend 1	0.0434	0.1116	0.3892	0.7007	(0.270)	0.3567	0.1510	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

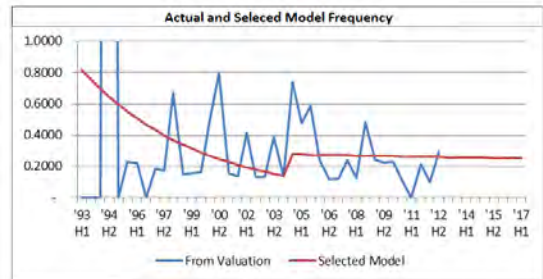
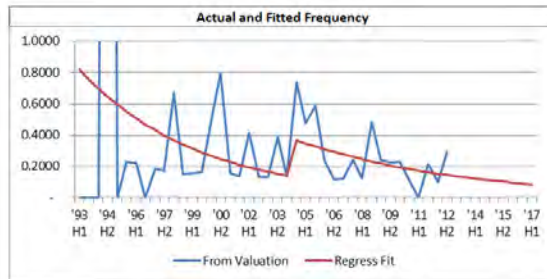
ANOVA					
	df	SS	MS	F	Significance F
Regression	10	9.8082	0.9808	1.3971	0.2427
Residual	23	16.1464	0.7020		
Total	33	25.9546			

Fitted Annual	Previous Selected	Selected Annual
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selected does NOT equal fitted!

past	(10.9%)	(2.50%)	(0.8%)	'12H2	=> last period in "past"
future	(10.9%)	0.00%	(0.8%)		

avg
 From Valuation - '04H2 to '12H2 0.2684
 Selected Model - '04H2 to '12H2 0.2687
 diff: (0.000) scalar 1 set so actual and select avgs match; trend 1 set to match comp trend;



For UA severity, we excluded data point deemed as outliers (1993, 1994-H1, 1996-H2, 2011-H1) to stabilize trending. We believe the best split to be tow time periods (split at 2004-H2) to reflect the product reform, with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. Trend 1 was adjusted to match with AccBen severity trend and scalar 1 was adjusted so actual and select averages match. The adjusted R² of the fitted regression analysis was 0.035 (although the fitted was not used – as indicated, we relied on the trend structure “borrowed” from AccBen).

UA Severity

REGRESSION STATISTICS								
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k		
0.5723	0.3276	0.0352	1.6011	34	6	11		
Runs-Test Result:		2.1626	RESIDUALS RUNS NOT RANDOM					
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.		
1	2							
Intercept	(512.240)	272.6764	(1.879)	0.0730	(1,277.73)	253.254	(512.240)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.2602	0.1363	1.9082	0.0689	(0.12)	0.643	0.2602	9
Scalar 1	517.2319	427.5678	1.2097	0.2387	(683.09)	1,717.558	358.8768	8
Trend 1	(0.258)	0.2132	(1.210)	0.2385	(0.86)	0.341	(0.179)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

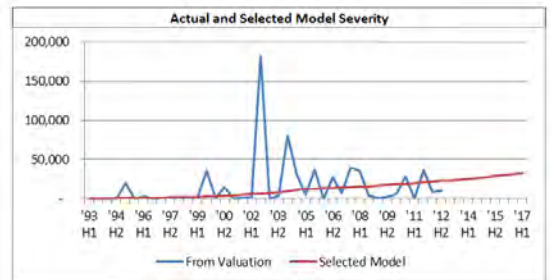
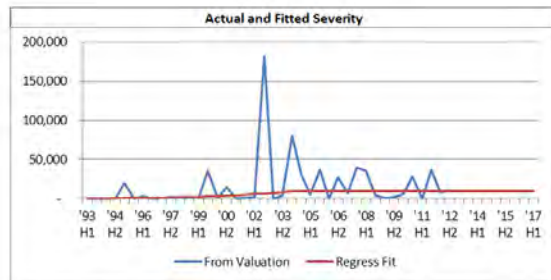
Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	28.7225	2.8723	1.1204	0.3893
Residual	23	58.9635	2.5636		
Total	33	87.6860			

	Fitted Annual	Previous Selected	Selected Annual	
	0.2%	4.2%	8.5%	'12H2 => last period in "past"
	0.2%	4.2%	8.5%	

selected does NOT equal fitted!

avg
 From Valuation - '04H2 to '12H2 16,807
 Selected Model - '04H2 to '12H2 16,807
 diff: (0) scalar 1 set so actual and select avgs match; trend 1 set to match comp trend;



Detailed trend analysis is summarized in Appendix B Section 4.

Underinsured Motorist (UM)

UM is not offered for public vehicles – Taxi. As such, the trend structure models are not included.

Collision (CL)

For CL frequency, we excluded data point deemed as outliers (2004-H2) to stabilize trending. We believe the best split to be two time periods (split at 2004-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.012.

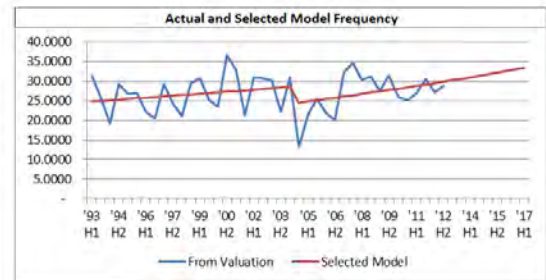
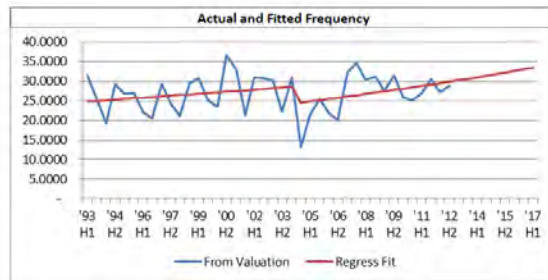
CL Frequency

REGRESSION STATISTICS							
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	# of Obs. k	
0.5214	0.2719	0.0119	0.1645	39	1	11	
Runs-Test Result:		0.0997	RESIDUALS RUNS RANDOM				
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.	
	1	2					
Intercept	(21.990)	20.6709	(1.064)	0.2965	(79.109)	35.1296	(21.990) 11
Season	-	-	-	1.0000	-	-	- 10
All Years	0.0126	0.0103	1.2227	0.2316	(0.016)	0.0412	0.0126 9
Scalar 1	(23.856)	41.3784	(0.577)	0.5689	(138.196)	90.4830	(23.856) 8
Trend 1	0.0118	0.0206	0.5732	0.5711	(0.045)	0.0688	0.0118 7
Scalar 2	-	-	-	1.0000	-	-	- 6
Trend 2	-	-	-	1.0000	-	-	- 5
Scalar 3	-	-	-	1.0000	-	-	- 4
Trend 3	-	-	-	1.0000	-	-	- 3
Scalar 4	-	-	-	1.0000	-	-	- 2
Trend 4	-	-	-	1.0000	-	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	0.2830	0.0283	1.0457	0.4334
Residual	28	0.7577	0.0271		
Total	38	1.0406			

	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	2.5%	0.00%	2.5%	'12H2 => last period in "past"
future	2.5%	0.00%	2.5%	



For CL severity, we excluded data point deemed as outliers (2004-H2) to stabilize trending. We believe the best split to be two time periods (split at 2004-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.118.

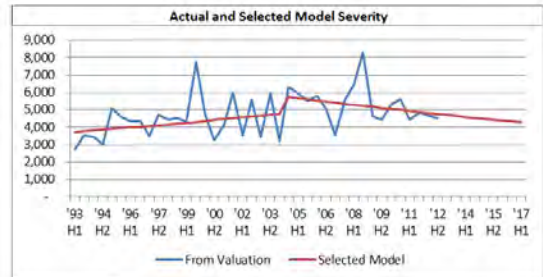
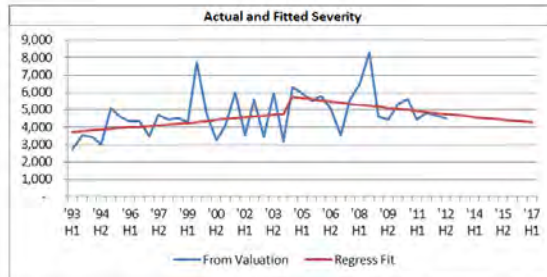
CL Severity

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5919	0.3503	0.1183	0.2325	39	1	11
Runs-Test Result: 0.4780 RESIDUALS RUNS RANDOM						
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.
1	2					
Intercept	(36.337)	29.2139	(1.244)	0.2239	(117.063)	44.3886 (36.337) 11
Season	-	-	-	1.0000	-	- 10
All Years	0.0224	0.0146	1.5296	0.1373	(0.018)	0.0627 0.0224 9
Scalar 1	91.5193	58.4794	1.5650	0.1288	(70.075)	253.1132 91.5193 8
Trend 1	(0.046)	0.0291	(1.563)	0.1292	(0.126)	0.0350 (0.046) 7
Scalar 2	-	-	-	1.0000	-	- 6
Trend 2	-	-	-	1.0000	-	- 5
Scalar 3	-	-	-	1.0000	-	- 4
Trend 3	-	-	-	1.0000	-	- 3
Scalar 4	-	-	-	1.0000	-	- 2
Trend 4	-	-	-	1.0000	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	0.8161	0.0816	1.5099	0.1878
Residual	28	1.5133	0.0540		
Total	38	2.3294			

	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	(2.3%)	0.0%	(2.3%)	'12H2 => last period in "past"
future	(2.3%)	0.0%	(2.3%)	



Detailed trend analysis is summarized in Appendix B Section 6.

Comprehensive (CM)

For CM frequency, we excluded data point deemed as outliers (1993, 1994-H1) to stabilize trending. We believe the best split to be two time periods (split at 2002-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.779.

CM Frequency

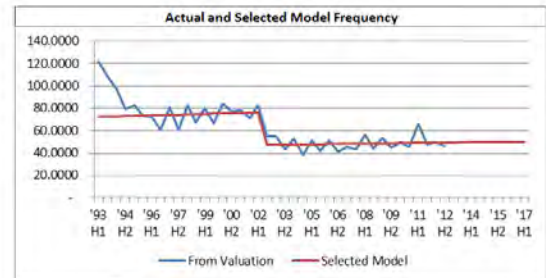
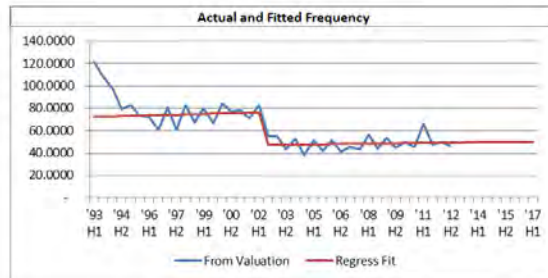
REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.9167	0.8403	0.7788	0.1166	37	3	11
Runs-Test Result:		2.5586	RESIDUALS RUNS NOT RANDOM			
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.
Intercept	(6.601)	25.2662	(0.261)	0.7959	(76.809)	63.6061 (6.601) 11
Season	-	-	-	1.0000	-	- 10
All Years	0.0055	0.0126	0.4320	0.6693	(0.030)	0.0406 0.0055 9
Scalar 1	2.5038	30.3789	0.0824	0.9349	(81.911)	86.9182 2.5038 8
Trend 1	(0.001)	0.0152	(0.098)	0.9227	(0.044)	0.0407 (0.001) 7
Scalar 2	-	-	-	1.0000	-	- 6
Trend 2	-	-	-	1.0000	-	- 5
Scalar 3	-	-	-	1.0000	-	- 4
Trend 3	-	-	-	1.0000	-	- 3
Scalar 4	-	-	-	1.0000	-	- 2
Trend 4	-	-	-	1.0000	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.8584	0.1858	13.6785	0.0000
Residual	26	0.3532	0.0136		
Total	36	2.2116			

	Fitted Annual	Previous Selected	Selected Annual	
past	0.4%	0.10%	0.4%	'12H2 => last period in "past"
future	0.4%	0.10%	0.4%	

selected = fitted



For CM severity, we excluded data point deemed as outliers (1993, 1994-H1) to stabilize trending. We believe the best split to be two time periods (split at 2002-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. The adjusted R² of the regression analysis was 0.499.

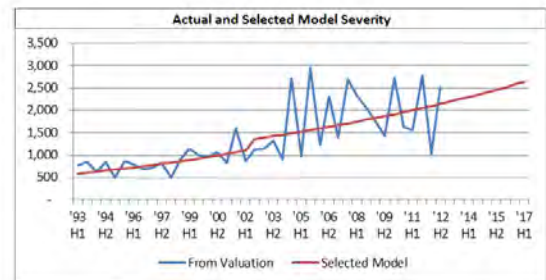
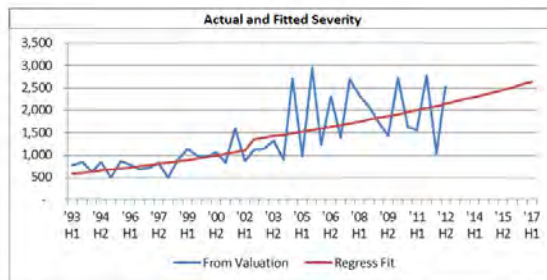
CM Severity

REGRESSION STATISTICS							
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k	
0.7988	0.6380	0.4988	0.3501	37	3	11	
Runs-Test Result: 2.1372 RESIDUALS RUNS NOT RANDOM							
Coefficients	S.E.	t-Stat	p-value	C.I. Lower	99% Upper	Selected Coeff.	
1	2						
Intercept	(129.317)	75.8813	(1.704)	0.1003	(340.170)	81.5354	(129.317) 11
Season	-	-	-	1.0000	-	-	- 10
All Years	0.0681	0.0380	1.7931	0.0846	(0.037)	0.1736	0.0681 9
Scalar 1	45.3555	91.2363	0.4971	0.6233	(208.164)	298.8750	45.3555 8
Trend 1	(0.023)	0.0456	(0.495)	0.6249	(0.149)	-0.1041	(0.023) 7
Scalar 2	-	-	-	1.0000	-	-	- 6
Trend 2	-	-	-	1.0000	-	-	- 5
Scalar 3	-	-	-	1.0000	-	-	- 4
Trend 3	-	-	-	1.0000	-	-	- 3
Scalar 4	-	-	-	1.0000	-	-	- 2
Trend 4	-	-	-	1.0000	-	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	5.6155	0.5616	4.5826	0.0009
Residual	26	3.1861	0.1225		
Total	36	8.8016			

	Fitted Annual	Previous Selected	Selected Annual	
selected = fitted				
past	4.7%	7.6%	4.7%	'12H2 => last period in "past"
future	4.7%	3.8%	4.7%	



Detailed trend analysis is summarized in Appendix B Section 7.

Specified Perils (SP)

For SP frequency, we excluded data point deemed as outliers (1993, 1994-H1, 2005-H1, 2010-H1, 2011-H1) to stabilize trending. We believe the best split to be two time periods (split at 2002-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded due to a high p-value. Trend 1 was adjusted to match with CM trend and scalar 1 was adjusted so actual and select averages match. The adjusted R² of the regression analysis was -0.209.

SP Frequency

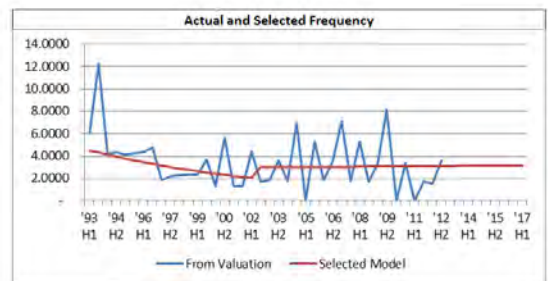
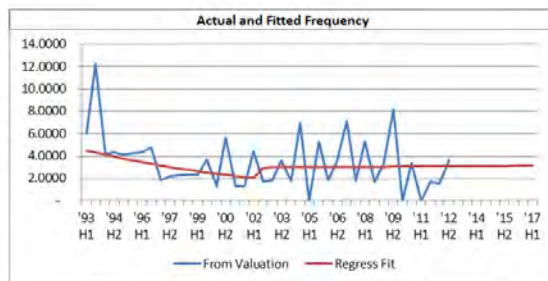
REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.3969	0.1575	(0.209)	0.5860	34	6	11
Runs-Test Result:		0.8406	RESIDUALS RUNS RANDOM			

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	176.3674	127.0279	1.3884	0.1783	(180.242)	532.9773	176.3674	11
Season	-	-	-	1.0000	-	-	-	10
All Years	(0.088)	0.0636	(1.380)	0.1808	(0.266)	0.0907	(0.088)	9
Scalar 1	(182.647)	156.2697	(1.169)	0.2545	(621.349)	256.0541	(183.828)	8
Trend 1	0.0914	0.0781	1.1708	0.2537	(0.128)	0.3106	0.0920	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.4771	0.1477	0.4301	0.9166
Residual	23	7.8983	0.3434		
Total	33	9.3754			

	Fitted Annual	Previous Selected	Selected Annual	
selected does NOT equal fitted!				
past	0.4%	0.00%	0.4%	'12H2 => last period in "past"
future	0.4%	0.10%	0.4%	
avg				
From Valuation - '02H2 to '12H2	3.0557			
Selected Model - '02H2 to '12H2	3.0559			
diff:	(0.000) scalar 1 set so actual and select avgs match; trend 1 set to match comp trend;			



For SP severity, we excluded data point deemed as outliers (1993, 1994-H1, 2005-H1, 2010-H1, 2011-H1) to stabilize trending. We believe the best split to be one time periods (2002-H2 to 2012-H2), with the “past trend” ending 2012-H2 and “future trend” starting 2013-H1. Seasonality was excluded. Trend 1 was adjusted to match with CM trend and scalar 1 was adjusted so actual and select averages match. The adjusted R² of the regression analysis was 0.234.

SP Severity

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6825	0.4658	0.2335	1.3523	34	6	11
Runs-Test Result:		0.1483	RESIDUALS RUNS RANDOM			

	Coefficients		S.E.	t-Stat	p-value	C.I.		99% Upper	Selected Coeff.
	1	2				Lower	Upper		
Intercept	(209.329)	293.1367	(0.714)	0.4823	(1,032.26)	613.604	(209.329)	11	
Season	-	-	-	1.0000	-	-	-	10	
All Years	0.1087	0.1467	0.7410	0.4662	(0.30)	0.520	0.1087	9	
Scalar 1	(328.922)	360.6168	(0.912)	0.3712	(1,341.29)	683.451	127.1824	8	
Trend 1	0.1639	0.1802	0.9097	0.3724	(0.34)	0.670	(0.063)	7	
Scalar 2	-	-	-	1.0000	-	-	-	6	
Trend 2	-	-	-	1.0000	-	-	-	5	
Scalar 3	-	-	-	1.0000	-	-	-	4	
Trend 3	-	-	-	1.0000	-	-	-	3	
Scalar 4	-	-	-	1.0000	-	-	-	2	
Trend 4	-	-	-	1.0000	-	-	-	1	

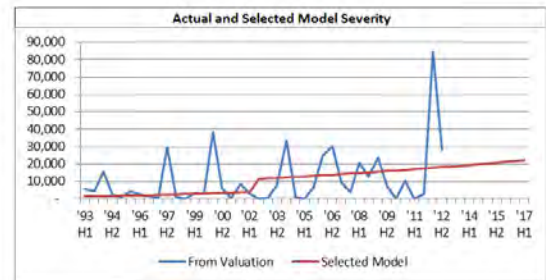
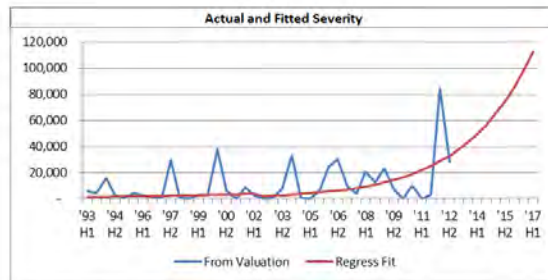
Trends are Annual

ANOVA				
	df	SS	MS	Significance F
Regression	10	36.6721	3.6672	2.0053
Residual	23	42.0609	1.8287	0.0812
Total	33	78.7329		

	Fitted Annual	Previous Selected	Selected Annual	
past	31.3%	0.0%	4.7%	'12H2 => last period in "past"
future	31.3%	3.8%	4.7%	

selected does NOT equal fitted!

avg
 From Valuation - '02H2 to '12H2 14,694
 Selected Model - '02H2 to '12H2 14,694
 diff: 0 scalar 1 set so actual and select avgs match; trend 1 set to match comp trend;



Detailed trend analysis is summarized in Appendix B Section 8.

All Perils (AP)

Frequency and severity trends for all perils were determined as a direct function of the selected CL and CM trends (2/3CL, 1/3CM).

Section 2.b.3. Treatment of Large Losses

As large loss information is not available, there is no special treatment of large losses (as per the previous analyses), and we rely on the credibility weighting to limit the impact of large losses applicable to individual accident years.

Section 2.b.4. Catastrophe (or Excess Claim) Procedure

As catastrophe information is not available, there is no special procedure for estimating the impact of catastrophes on any other coverages or sub-coverages (as per the previous analyses).

Section 2.b.5. **Other Adjustments to Losses – HST Adjustment**

HST was implemented on January 1, 2008 and FA's Taxi indications are based on the experience of 2008 to 2012; as such, no specific additional HST adjustment is needed.

Section 2.c. **Allocated Loss Adjustment Expenses ("ALAE")**

We do not consider there to be ALAE as applicable to FA, due to the nature of how Servicing Carriers are compensated for providing claims adjudication and management services. All such costs are considered "ULAE" as described in Section 2.d. Unallocated Loss Adjustment Expenses ("ULAE")

Section 2.d. **Unallocated Loss Adjustment Expenses ("ULAE")**

FA has, in accordance with the Plan of Operation, a compensation arrangement with its Servicing Carriers in relation to their compensation for providing services related to managing, adjudicating, settling, and reporting claims on behalf of 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 2.d.1); and
- reimbursement for **certain specific allowed claims adjustment expenses** (see Section 2.d.2).

Section 2.d.1. **ULAE - Servicing Carrier's Claims Expenses**

The total **claims expenses** by accident year paid to Servicing Carriers consists of an initial fee (paid monthly as a percentage of earned premium) and a three subsequent "retroactive" adjustments (first after 1 year, 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 and Labrador, the initial claim fee of 10.0% (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).

This expense is treated as variable expense to calculate the rate indication. However, 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 claim 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. 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 claim fee adjustment is discounted 1 year.

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

The **allowed claims adjustment expenses** by accident year is akin to allocated loss adjustment expense (“ALAE”), except that under the current reporting an allocation methodology, the expense is summed at the jurisdiction and accident year level, and is allocated by business segment (Commercial and non-private passenger) by earned premium.

The FA’s 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. Descriptions pulled from the FA’s Claims Guide are included below:

*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 May 1, 2004.*

The allowed claims adjustment expenses are estimated from the latest valuation as a percentage of ultimate indemnity. These expenses apply to Third Party Liability coverages only for Category I and Accident Benefits in Ontario only for category II (hence, category II are not applicable to Newfoundland and Labrador).

This expense is treated as a percentage loading applicable to the indemnity loss ratio in the estimation of the rate indication, as applicable by coverage. For Newfoundland and Labrador, this expense only applies to TPL.

Section 2.e. **Premium**

Premium information is used to calculate current average rate levels and as weights in the calculation of weighted average changes in average rate levels. The latter premium is the latest 12-month written premium available in the “AIX” data, adjusted for any applicable subsequent rate changes.

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

Under the loss ratio method for determining rate level change indications, the earned premiums for each accident period and applicable coverage are brought to an estimated current rate level as summarized in Exhibit D-3a (earned premium on level factor) and Exhibit D-3b (written premium on level factor).

FA maintains a history of rate changes by jurisdiction, coverage, and effective date. This data is accumulated to estimate rate level indices to allow comparison 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 FA AIX data to obtain on-level written and earned premium.

Section 2.e.2. **Premium Trend**

Premium trend has been included for the drift in limit of insurance changes, the drift in deductible changes, and the drift in vehicle rate group changes. The combined calculation is determined in Exhibit D-4a.

Limit drift is applied to TPL to account for shifting policy limits over time, as shown in Exhibit D-4b.

Deductible drift is applied to CL, CM, SP and AP to account for shifting policy deductibles over time, as shown in Exhibit D-4c.

Vehicle rate group drift is applied to CL, CM, SP and AP to account for shifting of vehicle rate group over time. Because of the data limitation (vehicle rate group exposure by year for public vehicles including Taxi is not available), 1.5% drift is used to reflect the vehicle rate group shift.

Section 2.e.3. **Other Adjustments**

No other adjustments are made.

Section 2.f. **Other Expenses**

The expense assumptions are provided below as a percentage of premiums, derived from the Facility Association December 2012 Plan of Operation and the December 2012 Facility Association Participation Report for Newfoundland and Labrador. Expenses are split into fixed and premium-variable components, although both are ultimately expressed as a percentage of premium (fixed expenses as a percentage of current on-level premium, and variable expenses as a percentage of premium). Such assumptions from the Plan of Operation are based on Taxi results where available.

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

The following tables show the fixed expenses as percentages of premium at current rate levels for Taxi:

Category	Fixed Expenses as % of Premium (@ current rates)
Driver Record Abstracts	1.00%
Bad Debt	0.00%
Central Office	2.60%
Health Levy	0.00%
Total	3.60%

We have assumed no bad debt expense required.

Health levy per vehicle is not applicable to public vehicles – Taxi.

As per the table above, fixed expenses are estimated to be 3.6% of current rate level premium. This percentage drops to 2.3% at the proposed rate level.

Additional detail supporting the above expense provisions is provided in Exhibit G-2.

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

The following expenses are expressed as a percentage of premiums and are treated as variable expenses for Taxi:

Category	Variable Expenses as % of Premium (@ current rates)
Commission	6.00%
Premium Tax	4.00%
Servicing Carrier Operating Costs	9.00%
Servicing Carrier Fee	1.00%
Premium finance admin expenses	0.00%
Total	20.00%

Additional detail on the variable expense assumptions are presented in Exhibit G-2.

No provision for premium finance fee income (and the associated processing costs and bad debts exposure) is made, to be consistent with the current practice of these amounts being retained by the Servicing Carriers.

Section 2.g. Profit Provisions

This filing includes a cost of capital provision in the rate indications, consistent the target after-tax return on equity of 12% (as provided by the FA Board of Directors), capital required based on a ratio of premium-to-surplus ratio of 2:1, along with an income tax rate assumption (29.0%) and a before-tax return on investment (net of expenses) assumption of 1.14% as estimated based on estimated future cash flows and investment returns. (However, as previously indicated, the proposed rate change is consistent with a net investment return of 2.8% and a 0.0% cost of capital assumption.)

Losses are assumed to be paid in the middle of the year. Loss payment patterns are determined from the FA quarterly development exhibit as of June 30, 2013 and are summarized in Exhibit F-2.

The discount rate of interest 1.14% was selected giving consideration to several factors, including:

- recent (October 31, 2013) Bank of Canada selected marketable bonds average yields for 1-3 year, 3-5 year, 5-10 year and over 10 year;
- recent (October 31, 2013) Bank of Canada selected treasury bill yields for 3 months;
- average investment duration based the claim payment patterns; and
- investment expenses.

In June 2005, the FA Board of Directors authorized the transfer going forward to member companies of funds not required to meet FA's short term cash flow needs, thus allowing member companies to invest these funds based upon their own investment plans and policies.

This change in FA's cash management plan was implicitly considered in the selection of the discount rate. Member companies may hold invested assets other the "risk free" portfolio we considered, and may then generate a return that is higher than the risk-free return we have assumed. However, offsetting this improved performance would be the requirement to hold more capital to reflect the risk embedded in the value of the asset. Our capital level is assumed to be consistent with a risk-free portfolio of assets.

Please see Exhibit H-1 for additional detail.

Section 2.h. Credibility

Section 2.h.1. Credibility Standard

Throughout the analysis, 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 were derived based on an analysis of 2003 AIX Industry Atlantic Commercial size of loss experience⁷. The standards used in this analysis are as follows:

⁷ We will update this analysis in 2014.

Coverage	Full Credibility Standard
Bodily Injury	2,164
Property Damage	1,082
DCPD	1,082
Third Party Liability	3,246
Accident Benefits	2,164
Uninsured Automobile	2,164
Underinsured Motorist	2,164
Collision	1,082
Comprehensive	1,082
Specified Perils	1,082

The credibility for each coverage is summarized in Exhibit E-1.

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

To the extent that the FA’s experience by coverage used in the process described in the previous section is not deemed fully “credible” (due to a lack of claims, by count, estimated in the experience period used), a “complement” projected on-level loss ratio is required to augment the projected ratio. The “complement” used is the estimated nominal indemnity loss ratio underlying current rates, projected forward to the future policy period via premium and claims trends.

This 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 Exhibit C-2.

Section 2.i. Other Adjustments

There are no other adjustments.

Section 2.j. Summary Rate Level Indications

The table below summarizes the rate indications and the proposed rate changes. The proposed rate changes are based on an indication assuming a 2.8% ROI and 0.0% cost of capital, with the BI rate change capped at 50.0% and the physical damage multiplier left unchanged (hence no proposed change with respect to physical damage coverages).

Taxi

Coverage	Indication assuming 1.14% ROI and 12% post tax ROE	Indication assuming 2.8% ROI and 0% cost of capital	Proposed Rate Change
Third Party Liability	95.6%	67.3%	50.0%
Accident Benefits	354.6%	294.3%	294.3%
Uninsured Automobile	394.9%	329.3%	329.3%
Underinsured Motorist	n/a	n/a	n/a
Collision	-10.8%	-20.4%	
Comprehensive	10.2%	-1.7%	
Specified Perils	22.2%	9.0%	
All Perils	-3.8%	-14.2%	
Total	98.1%	69.7%	54.1%

The derivation of the rate changes is summarized in Exhibit C-1 and described in the sub-sections that follow.

Section 2.j.1. Projected Loss Ratio (indemnity only, nominal) Based on FA Experience

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 summarized in Exhibit D.

Section 2.j.2. 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 factor based 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.

Section 2.j.3. Expenses and Capital

Expenses are classified as either fixed or variable as per Exhibit G-1. Cost of capital is treated as a variable expense. The cost of capital provision is calculated based on a post-tax 12.0% ROE, adjusted for taxes and an assumed 2:1 premium to surplus ratio. Calculations of the cost of capital are shown in Exhibit H-1.

Section 2.j.4. Rate Indication

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

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

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

Section 2.k. Territory Indications**Section 2.k.1. Indicated Differentials**

Not applicable.

Section 2.k.2. Off-balance

No off-balance is required.

Section 2.l. Classification/Limit of Liability/Deductible or Other Rate Differential Indications**Section 2.l.1. Indicated Differentials**

Not applicable.

Section 2.l.2. Off-balance

No off-balance is required.

Indication Exhibits

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh A
 Page 1 of 1

Exh A

Analysis Summary (NB eff 1-Aug-2014; RN eff 1-Aug-2014)		TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
Indication Summary										
FA Average Written Premium, Rolling 12, \$s	Exh C-1, row [3]	1,889	40	7	-	1,242	291	126	1,879	2,079
Indicated target rate change (12.0% ROE, leverage 2.0)	Exh C-1, row [22]	95.6%	354.6%	394.9%	-	(10.8%)	10.2%	22.2%	(3.8%)	98.1%
AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	Exh C-1, row [24]	2,709	284	55	-	(121)	27	25	(64)	2,987
Indicated Average Written Premium		4,598	324	62	-	1,121	318	151	1,815	5,066
Rate change selected by FA	Exh C-1, row [34]	50.0%	294.3%	329.3%	-	-	-	-	-	54.1%
selected based on alternate investment yield assumption (2.8%) and assuming 0.0% cost of capital; no change for physical damage multiplier										
AWP dollar change for Rate change selected by FA	Exh C-1, row [36]	1,417	235	46	-	-	-	-	-	1,647
Selected Average Written Premium		3,306	275	53	-	1,242	291	126	1,879	3,726
Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	Exh C-1, row [29]	75.4%	307.6%	343.8%	-	(20.0%)	(1.2%)	9.6%	(13.7%)	77.6%
AWP dollar change for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	Exh C-1, row [31]	2,137	246	48	-	(224)	(3)	11	(232)	2,363
Average Written Premium @ Alternate Return Assumption capped		4,026	286	55	-	1,018	288	137	1,647	4,442
Prior Indication, filed changes, and approved changes										
Indicated Rate Change @ 12% ROE		66.2%	299.3%	269.0%	n/a	n/a	n/a	n/a	n/a	
Filed Rate Change		50.0%	100.0%	100.0%						
Approved		n/a	100.0%	100.0%						
FA Written Premium @ Current Rates, Rolling 12	Exh C-1, row [4]	2,308,745	51,834	11,094	-	58,878	23,510	25,782	5,074	2,484,917
Change Written Premium \$		1,154,373	152,547	36,533	-	-	-	-	-	1,343,453

Rate Program Parameters

A. In relation to Current Underlying Rates

estimated average written date, prior analysis or underlying current rates:	30-Dec-2013	[1]	estimated from prior analysis
estimated premium trend period (days) between analyses:	396	[2]	= [8]-[1]
estimated average accident date, prior analysis or underlying current rates:	22-Jun-2014	[3]	estimated from prior analysis
estimated claims trend period (days) between analyses:	396	[4]	= [12]-[3]

B. Rate Program Effective Dates and # Months in effect

	<u>new business</u>	<u>renewals</u>	<u>average</u>		
% split	60.0%	40.0%		[5]	actuarial judgement (as effective dates are the same for new and renewals, this has no impact)
rate program effective dates	01-Aug-2014	01-Aug-2014	01-Aug-2014	[6]	assumption, with average based on [5]
# mths future rates in effect:	12.0		31-Jul-2015	[7]	=> last effective date for rate program
average written date in effective period:			30-Jan-2015	[8]	= average of [6] & [7]

C. Policy Terms

	<u>6</u>	<u>12</u>	<u>total</u>		
policy term mths:					
% split	10.0%	90.0%		[9]	judgemental selection
first possible accident date:	01-Aug-2014	01-Aug-2014		[10]	= [6]
last possible accident date:	31-Jan-2016	31-Jul-2016		[11]	= [7]+policy term in mths
average accident date:	02-May-2015	01-Aug-2015	23-Jul-2015	[12]	= total average based on [9]

D. Data Summary

FA Experience: FA	AIX	[13]	AU11, AU70
as at:	31-Dec-2012	[14]	
Loss Development Factors (LDFs): FA PPV	val data	[15]	as per FA valuation, FARM NS
as at:	30-Jun-2013	[16]	compared to recorded @ 31-Dec-2012
Claims Development Factors (CDFs): Industry	AIX	[17]	AU70 as per FA valuation, Industry
as at:	31-Dec-2012	[18]	compared to recorded @ 31-Dec-2012
Trends: Industry	AIX	[19]	AU70 as per FA analysis, Industry NS
as at:	31-Dec-2012	[20]	
Exposure & Premium for Drift Calculations: FA & Industry	AIX	[21]	rate group drift from download facility,
as at:	31-Dec-2012	[22]	limit and ded from AU 11
Rate Level Factors: FA	internal	[23]	as per internal records
as at:	30-Sep-2013	[24]	
Expenses: FA	internal	[25]	as per Participation Reports at cal year-end
as at:	31-Dec-2012	[26]	

Exh C-1

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]
(S1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
Facility Association Exposures & Premium	FA AIX as at: Dec 31 2012												
[1] FA Written Exposures, Rolling 12	815	-	-	-	815	650	816	-	53	90	228	3	816
[2] FA Written Premium, Rolling 12	1,539,163	-	-	-	1,539,163	25,917	5,547	-	65,420	26,123	28,647	5,638	1,696,455
[3] FA Average Written Premium, Rolling 12, \$s	1,889	-	-	-	1,889	40	7	-	1,242	291	126	1,879	2,079
[4] FA Written Premium @ Current Rates, Rolling 12	2,308,745	-	-	-	2,308,745	51,834	11,094	-	58,878	23,510	25,782	5,074	2,484,917
[5] FA Average Written Premium @ Current Rates, Rolling 12, \$s	2,834	-	-	-	2,834	80	14	-	1,118	262	113	1,691	3,045
[6] Premium distribution @ current rates	92.91%	-	-	-	92.91%	2.09%	0.45%	-	2.37%	0.95%	1.04%	0.20%	100.01%
Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates													
[7] Updated projected loss ratio (indemnity only, nominal), prior analysis	97.8%	-	-	-	97.8%	190.2%	187.5%	-	57.3%	64.2%	73.8%	59.4%	98.5%
Projected Loss Ratio (indemnity only, nominal) based on FA experience													
[8] FA projected ultimate loss ratio (indemnity only, nominal)	143.8%	-	-	-	143.8%	517.9%	1,376.3%	-	19.0%	76.6%	71.2%	-	152.5%
Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)													
[9] FA experience credibility		-	-	-	46.3%	30.1%	10.7%	-	12.2%	13.6%	10.5%	-	-
[10] Credibility-weighted projected loss ratio (indemnity only, nominal)	119.1%	-	-	-	119.1%	288.8%	314.7%	-	52.6%	65.9%	73.5%	59.4%	120.9%
Projected Loss Ratio (indemnity & excess legal, discounted @ 1.14%)													
[11] Loss discount factor	0.9597	0.9571	0.9808	0.9808	0.9597	0.9700	0.9700	0.9597	0.9899	0.9891	0.9891	0.9897	0.9613
[12] Credibility-weighted projected loss ratio (indemnity only, discounted)	114.3%	-	-	-	114.3%	280.1%	305.3%	-	52.1%	65.2%	72.7%	58.8%	116.1%
[13] excess legal as % indemnity	3.7%	3.7%	3.7%	3.7%	3.7%	-	-	-	-	-	-	-	3.4%
[14] Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	118.5%	-	-	-	118.5%	280.1%	305.3%	-	52.1%	65.2%	72.7%	58.8%	120.0%
Discounted Revenue, Expenses and Capital Costs													
[15] Revenue discount factor	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962	0.9962
[16] Total discounted fixed expenses, as % of current on-level premium	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%
[17] Discounted effective commission ratio (based on indicated rate level change)	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%
[18] Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%
[19] Discounted variable S.C. initial claims fee, as % of premium	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%
[20] Retroactive claims fee adjustment (discounted), as % of premium @ target rate	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)	(0.49%)
[21] Target pre-tax cost of capital as % of premium (i.e. pre-tax return from underwriting, including associated investment income)	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%
Rate Indications													
[22] Indicated target rate change (12.0% ROE, leverage 2.0)	95.6%	-	-	-	95.6%	354.6%	394.9%	-	(10.8%)	10.2%	22.2%	(3.8%)	98.1%
[23] Avg WP @ Indicated target rate change (12.0% ROE, leverage 2.0)	5,543	-	-	-	5,543	364	69	-	997	289	138	1,627	6,032
[24] AWP dollar change for Indicated target rate change (12.0% ROE, leverage 2.0)	2,709	-	-	-	2,709	284	55	-	(121)	27	25	(64)	2,987
[25] nominal indemnity LR for Indicated target rate change (12.0% ROE, leverage 2.0)	60.9%	-	-	-	60.9%	63.5%	63.6%	-	59.0%	59.8%	60.1%	61.7%	61.0%
[26] nominal excess legal LR for Indicated target rate change (12.0% ROE, leverage 2.0)	2.3%	-	-	-	2.3%	-	-	-	-	-	-	-	2.1%
[26] discounted commission as % of premium, based on alternate target	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%	5.98%
[27] Retroactive claims fee adjustment (discounted), based on alternate target	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
[28] Alternate Target pre-tax cost of capital as % of premium (i.e. underwriting profit margin)	-	-	-	-	-	-	-	-	-	-	-	-	-
[29] Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	75.4%	-	-	-	75.4%	307.6%	343.8%	-	(20.0%)	(1.2%)	9.6%	(13.7%)	77.6%
[30] Avg WP @ Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	4,971	-	-	-	4,971	326	62	-	894	259	124	1,459	5,408
[31] AWP dollar change for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	2,137	-	-	-	2,137	246	48	-	(224)	(3)	11	(232)	2,363
[32] nominal indemnity LR for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	67.9%	-	-	-	67.9%	70.9%	70.9%	-	65.8%	66.7%	67.1%	68.8%	68.1%
[33] nominal excess legal LR for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	2.5%	-	-	-	2.5%	-	-	-	-	-	-	-	2.3%
[34] Rate change selected by FA													
selected based on alternate investment yield assumption (2.8%) and assuming 0.0% cost of capital; no change for physical damage multiplier	50.0%	-	-	-	50.0%	294.3%	329.3%	-	-	-	-	-	54.1%
[35] Avg WP @ Rate change selected by FA	4,251	-	-	-	4,251	315	60	-	1,118	262	113	1,691	4,692
[36] AWP dollar change for Rate change selected by FA	1,417	-	-	-	1,417	235	46	-	-	-	-	-	1,647
[37] nominal indemnity LR for Rate change selected by FA	79.4%	-	-	-	79.4%	73.2%	73.3%	-	52.6%	65.9%	73.5%	59.4%	78.5%
[38] nominal excess legal LR for Rate change selected by FA	2.9%	-	-	-	2.9%	-	-	-	-	-	-	-	2.7%

	72 month LR	reimburse- rate LR	claims expense fee % @ reimburse- rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment	Goal seek to 0.0%, on col[B], row[20]
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]
[B] as % ultimate as per Exh D-1: -2.6%	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=co [F], row[39]+[72 mth LR]/10	=row[39].col [H] s.t. max / min, cols [D] & [E]	=[H]-[C]	=1/(1+disc rate)	=/[I]*[J]	
[39] Retroactive claims fee adjustment at 12.0% ROE	62.6%	67.5%	10.0%	9.0%	16.0%	3.3%	9.5%	9.5%	(0.5%)	0.9887	(0.49%)	-
[40] Retroactive claims fee adjustment at Alternate Target	69.9%	67.5%	10.0%	9.0%	16.0%	3.3%	10.2%	10.2%	0.2%	0.9887	0.20%	-
[41] Retroactive claims fee adjustment on Selected Rate Change	80.5%	67.5%	10.0%	9.0%	16.0%	3.3%	11.3%	11.3%	1.3%	0.9887	1.29%	-

Notes:
 [72mth LR] = Recorded Claims Ratio @ 72 months*(1-[B]NR as % ultimate)
 1
 2 See also Bulletin "All-Canada SC2004-02" issued on Jan. 7, 2004

Exh C-2

Derivation of Loss Ratios Underlying Current Rates

Prior Analysis / Filing	Date of analysis: 2012 Q4, assumed effective July 1, 2013 new business & for renewals; Filed Jan 2013; approved eff date Aug 1, 2013	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
[1]	Distribution Used	Jan 2013 filing	89.60%				89.60%	1.50%	3.40%	-	2.50%	1.40%	1.60%	-	100.00%
[2]	Projected ultimate loss ratio (discounted), FA experience, prior to rate change	Jan 2013 filing, Exh 9, col 17 of sheets 2.1, 2.2, 2.3	219.30%				219.32%	932.00%	2,173.38%	-	23.60%	27.40%	48.50%	24.90%	
[3]	Rate Level Change associated with FA experience projected ultimate loss ratio (discounted)	Jan 2013 filing, Exh 9, col 18 of sheets 2.1, 2.2, 2.3	181.30%				181.30%	1,041.70%	2,462.20%	-	(56.80%)	(51.90%)	(24.40%)	(55.20%)	
[4]	Implied target loss ratio (discounted)	-[2]/([1]-[3])	78.00%				77.97%	81.63%	84.82%	-	54.63%	56.96%	64.15%	55.58%	77.2%
[5]	Credibility weighted rate change	Jan 2013 filing, Exh 9, col 18 of sheets 2.1, 2.2, 2.3	66.20%				66.20%	299.30%	269.00%	-	(5.20%)	(3.60%)	(1.40%)	(4.70%)	
[6]	Implied Projected discounted LR prior to target rate change	-[4]*([1+5])	129.60%				129.59%	325.95%	312.99%	-	51.79%	54.91%	63.25%	52.97%	134.7%
[7]	Discount Rate, prior to rate change	Jan 2013 filing	0.9203				0.9203	0.9281	0.9021	1.0000	1.0000	1.0000	1.0000	1.0000	
[8]	Projected ultimate loss ratio (nominal), prior to rate change	-[6]/[7]	140.80%				140.81%	351.20%	346.96%	-	51.79%	54.91%	63.25%	52.97%	146.3%
[9]	Indicated rate level change @ 0% Cost of Capital	-[5]	21.90%				66.20%	299.30%	269.00%	-	(5.20%)	(3.60%)	(1.40%)	(4.70%)	72.70%
[10]	Projected Loss Ratio (nominal) @ indicated rate change	-[8]/([1+9])	84.7%				84.70%	88.00%	94.00%	-	54.60%	57.00%	64.10%	55.40%	83.6%
[11]	FA Written Rate Level Factor at time of last review (Sep 30 2012)	rate level factor exhibit					1.0000	1.0000	1.0000	-	0.3320	0.3268	0.5839	0.3300	
[12]	FA Written Rate Level Factor - current	-[30]					1.5000	2.0000	2.0000	-	0.2988	0.2941	0.5255	0.2970	
[13]	Rate changes post last review	-[12]/[11]-1	50.00%				50.00%	100.00%	100.00%	-	(10.00%)	(10.01%)	(10.00%)	(10.00%)	49.10%
[14]	loss ratio (nominal) at current rates	-[10]*([1+9])/([1+13])	93.8%				93.8%	175.7%	173.4%	-	57.5%	61.1%	70.2%	58.7%	96.0%
[15]	Modeled loss cost projected to average accident date, prior analysis	Exh D-5					442.62	15.52	6.76	0.06	142.96	115.68	62.22	133.87	
[16]	Modeled loss cost projected to average accident date, current analysis	Exh D-5					461.86	16.80	7.31	0.06	143.15	122.07	65.68	136.13	
[17]	indemnity projection factor between average accident date underlying current rates and future average accident date	-[16]/[15]	1.0440	1.0000	1.0000	1.0000	1.0435	1.0825	1.0814	1.0000	1.0013	1.0552	1.0556	1.0169	1.0460
[18]	annualized indemnity change	-[17]^((365/Exh B-1, row [4])-1)	4.00%	-	-	-	4.00%	7.60%	7.50%	-	0.10%	5.10%	5.10%	1.60%	4.2%
[19]	annualized premium trend factor	1+annual trend found in Exh D-4a, col [4]	1.0010	1.0010	1.0000	1.0000	1.0010	1.0000	1.0000	1.0000	1.0150	1.0120	1.0120	1.0150	1.0020
[20]	premium trend period in days (change in avg written date between rate programs)	Exh B-1, row [2]	396	396	396	396	396	396	396	396	118	118	118	118	396
[21]	projected indemnity loss ratio (nominal) at current rates	-[14]*([17]/([19]^([20]/365)))	97.8%	-	-	-	97.8%	190.2%	187.5%	-	57.3%	64.2%	73.8%	59.4%	100.4%

Most Current 12-Months Exposure and Premium

(S1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
FA AIX as at: Dec 31 2012														
[22]	20121	402	-	-	-	402	328	403	-	24	44	121	-	403
[23]	20122	412	-	-	-	412	322	414	-	28	46	107	3	414
[24]	TOTAL	815	-	-	-	815	650	816	-	53	90	228	3	816
FA AIX as at: Dec 31 2012														
[25]	20121	750,952	-	-	-	750,952	13,225	2,683	-	32,249	13,076	15,981	-	828,166
[26]	20122	788,211	-	-	-	788,211	12,692	2,864	-	33,171	13,047	12,666	5,638	868,289
[27]	TOTAL	1,539,163	-	-	-	1,539,163	25,917	5,547	-	65,420	26,123	28,647	5,638	1,696,455
FA Average Written Premium, Rolling 12, \$\$														
[28]	20121	1,867	-	-	-	1,867	40	7	-	1,330	301	132	-	2,057
[29]	20122	1,911	-	-	-	1,911	39	7	-	1,167	282	119	1,879	2,099
[30]	TOTAL	1,889	-	-	-	1,889	40	7	-	1,242	291	126	1,879	2,079

Most Current 12-Months Exposure and Premium

(S1s) unless otherwise indicated	Formulae	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
2/3 CL, 1/3 CM														
FA Written Rate Level Factors														
[28]	20121		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	0.3300	
[29]	20122		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	0.3300	
[30]	last available mth: 31-Dec-15		1.5000	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.2988	0.2941	0.5255	0.2970	
FA Written Premium @ Current Rates, Rolling 12														
[31]	20121	=[25]*[30]/[28]	1,126,428	-	-	1,126,428	26,450	5,366	-	29,024	11,768	14,383	-	1,213,419
[32]	20122	=[26]*[30]/[29]	1,182,317	-	-	1,182,317	25,384	5,728	-	29,854	11,742	11,399	5,074	1,271,498
[33]	TOTAL		2,308,745	-	-	2,308,745	51,834	11,094	-	58,878	23,510	25,782	5,074	2,484,917
FA Average Written Premium @ Current Rates, Rolling 12, \$\$														
[34]	20121		2,800	-	-	2,800	81	13	-	1,197	271	119	-	3,014
[35]	20122		2,867	-	-	2,867	79	14	-	1,051	254	107	1,691	3,074
[36]	TOTAL		2,834	-	-	2,834	80	14	-	1,118	262	113	1,691	3,045

FA Experience Projected Provincial Loss Ratio (Indemnity Only)

as at: 31-Dec-2012		FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level							
Coverage	AY	Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor	Trended Ultimate Losses	Trended Ultimate Loss Ratio	Accident Year Weight
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)					(\$1s)		
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
		FA AIX	FA AIX	=[2]/[1]	FA PPV val data	Exh D-2, Section C.	=[4]*[5]	=[6]/[2]	=[6]/[1]	Exh D-3a	Exh D-4a, column [4] trended frwd	=[2]*[9]*[10]	input	input	input	Exh D-5	=[6]*(1+[12]) *(1+[13])*[14] +[15]*[15]	=[16]/[11]	Exh E-1, column [2]
TOTAL																			
	2003	652	1,259,005	1,931	2,120,582		2,120,582	168.4%	3,252.43			1,834,636					2,760,681	150.5%	-
	2004	749	1,342,717	1,793	1,417,194		1,417,194	105.5%	1,892.11			1,969,948					1,943,880	98.7%	-
	2005	628	1,316,494	2,096	1,179,262		1,197,092	90.9%	1,906.20			1,941,729					1,955,506	100.7%	-
	2006	573	1,272,025	2,220	1,529,738		1,523,590	119.8%	2,658.97			1,876,151					2,292,340	122.2%	-
	2007	663	1,290,663	1,947	2,065,989		2,012,433	155.9%	3,035.34			1,899,926					2,786,077	146.6%	-
	2008	725	1,412,456	1,948	2,255,974		2,262,513	160.2%	3,120.71			2,081,075					3,026,429	145.4%	20.0%
	2009	764	1,516,679	1,985	2,807,886		2,606,682	171.9%	3,411.89			3,379,974					3,379,974	152.0%	20.0%
	2010	780	1,565,401	2,007	3,290,212		2,959,499	189.1%	3,794.23			2,291,657					3,652,699	159.4%	20.0%
	2011	793	1,587,985	2,003	3,038,378		3,104,890	195.5%	3,915.37			2,349,269					3,703,113	157.6%	20.0%
	2012	816	1,677,734	2,056	2,847,576		3,347,643	199.5%	4,102.50			2,474,620					3,829,318	154.7%	20.0%
	Total/Wtd Avg.	7,143	14,241,159	1,994	22,552,791		22,552,118	158.4%	3,157.23			20,943,395					29,330,017	153.8%	100.0%
TPL (indivisible)																			
	2003	652	1,150,684	1,765	1,757,736	1.0000	1,757,736	152.8%	2,695.91	1.4992	1.0121	1,745,979	-	-	-	1.0598	1,862,849	106.7%	-
	2004	749	1,227,337	1,639	1,205,907	1.0000	1,205,907	98.3%	1,610.02	1.4992	1.0111	1,860,448	-	-	-	1.2383	1,493,275	80.3%	-
	2005	628	1,213,721	1,933	837,107	1.0213	854,937	70.4%	1,361.36	1.4992	1.0101	1,837,989	-	-	-	1.4788	1,264,281	68.8%	-
	2006	573	1,172,997	2,047	1,280,890	0.9952	1,274,742	108.7%	2,224.68	1.4992	1.0091	1,774,560	-	-	-	1.4227	1,813,575	102.2%	-
	2007	663	1,188,137	1,792	1,958,103	0.9734	1,906,017	160.4%	2,874.84	1.4992	1.0081	1,795,683	-	-	-	1.3690	2,609,337	145.3%	-
	2008	725	1,301,390	1,795	2,096,272	1.0039	2,104,447	161.7%	2,902.69	1.4992	1.0071	1,964,896	-	-	-	1.3168	2,771,136	141.0%	20.0%
	2009	764	1,391,046	1,821	2,510,759	0.9219	2,314,669	166.4%	3,029.67	1.4992	1.0061	2,098,177	-	-	-	1.2666	2,931,760	139.7%	20.0%
	2010	780	1,430,390	1,834	3,110,246	0.8853	2,753,501	192.5%	3,530.13	1.4992	1.0051	2,155,377	-	-	-	1.2186	3,355,416	155.7%	20.0%
	2011	793	1,462,352	1,844	2,687,404	1.0070	2,706,216	185.1%	3,412.63	1.4992	1.0041	2,201,347	-	-	-	1.1720	3,171,685	144.1%	20.0%
	2012	816	1,534,029	1,880	2,505,814	1.1316	2,835,579	184.8%	3,474.97	1.4992	1.0031	2,306,946	-	-	-	1.1271	3,195,981	138.5%	20.0%
	Total/Wtd Avg.	7,143	13,072,083	1,830	19,950,238		19,713,751	150.8%	2,759.87	ann. drift:	0.10%	19,741,402					24,469,295	143.8%	100.0%
AccBen (indivisible)																			
	2003	386	14,639	38	185,154	1.0000	185,154	1,264.8%	479.67	2.0000	1.0000	29,278	-	-	-	0.8120	150,345	513.5%	-
	2004	450	15,780	35	73,703	1.0000	73,703	467.1%	163.78	2.0000	1.0000	31,560	-	-	-	1.0474	77,197	244.6%	-
	2005	418	16,735	40	231,845	1.0000	231,845	1,385.4%	554.65	2.0000	1.0000	33,470	-	-	-	2.0974	486,272	1,452.9%	-
	2006	414	17,651	43	78,412	1.0000	78,412	444.2%	189.40	2.0000	1.0000	35,302	-	-	-	1.9490	152,825	432.9%	-
	2007	457	18,274	40	42,457	1.0000	42,457	232.3%	92.90	2.0000	1.0000	36,548	-	-	-	1.8084	76,779	210.1%	-
	2008	519	22,140	43	122,115	0.9898	120,869	545.9%	232.89	2.0000	1.0000	44,280	-	-	-	1.6817	203,265	459.0%	20.0%
	2009	553	23,279	42	100,056	0.9839	98,445	422.9%	178.02	2.0000	1.0000	46,558	-	-	-	1.5613	153,702	330.1%	20.0%
	2010	582	23,208	40	117,800	0.9692	114,172	492.0%	196.17	2.0000	1.0000	46,416	-	-	-	1.4508	165,641	356.9%	20.0%
	2011	611	24,277	40	177,727	1.1207	199,179	820.4%	325.99	2.0000	1.0000	48,554	-	-	-	1.3483	268,553	553.1%	20.0%
	2012	639	25,400	40	193,311	1.8678	361,066	1,421.5%	565.05	2.0000	1.0000	50,800	-	-	-	1.2528	452,343	890.4%	20.0%
	Total/Wtd Avg.	5,029	201,383	40	1,322,580		1,505,302	747.5%	299.32	ann. drift:	-	402,766					2,186,922	517.9%	100.0%

Exh D-1
FA Experience Projected Provincial Loss Ratio (Indemnity Only)
 as at: 31-Dec-2012

Coverage	AY	FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio	Accident Year Weight		
		Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor			Trended Ultimate Losses	
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]			[16]	
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	Exh D-5	= [6]*[1+([12])] *[1+([13])]*[1+([14])]*[15]	[17]	[18]	
		FA AIX	FA AIX	= [2]/[1]	FA PPV val data	Exh D-2, Section C.	= [4]*[5]	= [6]/[7]	= [6]/[1]	Exh D-3a	Exh D-4a, column [4] trended frwd	= [2]*[9]*[10]						= [16]/[11]	Exh E-1, column [2]	
Uninsured Automobile																				
UA	2003	641	10,290	16	120,685	1.0000	120,685	1,172.8%	188.28	2.0000	1.0000	20,580	-	-	-	5.4148	653,485	3,175.3%	-	
	2004	729	16,054	22	106,432	1.0000	106,432	663.0%	146.00	2.0000	1.0000	32,108	-	-	-	3.0082	320,169	997.2%	-	
	2005	626	7,939	13	51,249	1.0000	51,249	645.5%	81.87	2.0000	1.0000	15,878	-	-	-	2.0946	107,346	676.1%	-	
	2006	570	4,027	7	160,134	1.0000	160,134	3,976.5%	280.94	2.0000	1.0000	8,054	-	-	-	1.9493	312,149	3,875.7%	-	
	2007	662	4,050	6	37,028	0.9603	35,558	878.0%	53.71	2.0000	1.0000	8,100	-	-	-	1.8094	64,339	794.3%	-	
	2008	719	4,667	6	15,356	0.9746	14,966	320.7%	20.82	2.0000	1.0000	9,334	-	-	-	1.6805	25,150	269.4%	20.0%	
	2009	758	5,162	7	162,935	0.9785	159,432	3,088.6%	210.33	2.0000	1.0000	10,324	-	-	-	1.5620	249,033	2,412.2%	20.0%	
	2010	776	5,266	7	52,719	1.5626	82,379	1,564.4%	106.16	2.0000	1.0000	10,532	-	-	-	1.4504	119,483	1,134.5%	20.0%	
	2011	793	5,362	7	143,889	1.1800	169,789	3,166.5%	214.11	2.0000	1.0000	10,724	-	-	-	1.3487	228,994	2,135.3%	20.0%	
	2012	816	5,534	7	59,565	1.3811	82,265	1,486.5%	100.81	2.0000	1.0000	11,068	-	-	-	1.2517	102,971	930.3%	20.0%	
	Total/Wtd Avg.	7,090	68,351	10	909,992		982,889	1,438.0%	138.63	ann. drift:	-	136,702					2,183,119	1,376.3%	100.0%	
Underinsured Motorist																				
UM	2003	-	-	-	-	1.0000	-	-	-	1.0000	1.0000	-	-	-	-	1.0000	-	-	-	
	2004	1	9	9	-	1.0000	-	-	-	1.0000	1.0000	9	-	-	-	3.0000	-	-	-	
	2005	-	-	-	-	1.0213	-	-	-	1.0000	1.0000	-	-	-	-	1.5000	-	-	-	
	2006	-	-	-	-	0.9952	-	-	-	1.0000	1.0000	-	-	-	-	1.5000	-	-	-	
	2007	-	-	-	-	0.9734	-	-	-	1.0000	1.0000	-	-	-	-	1.5000	-	-	-	
	2008	-	-	-	-	1.0039	-	-	-	1.0000	1.0039	-	-	-	-	1.5000	-	-	20.0%	
	2009	-	-	-	-	0.9219	-	-	-	1.0000	1.0000	-	-	-	-	1.5000	-	-	20.0%	
	2010	-	-	-	-	1.3119	-	-	-	1.0000	1.0000	-	-	-	-	1.2000	-	-	20.0%	
	2011	-	-	-	-	1.0070	-	-	-	1.0000	1.0000	-	-	-	-	1.2000	-	-	20.0%	
	2012	-	-	-	-	1.1316	-	-	-	1.0000	1.0000	-	-	-	-	1.2000	-	-	20.0%	
	Total/Wtd Avg.	1	9	9	-	-	-	-	-	ann. drift:	-	9					-	-	-	100.0%
Collision																				
CL	2003	23	31,533	1,371	13,420	1.0000	13,420	42.6%	583.48	0.4527	1.1971	17,089	-	-	-	1.0767	14,449	84.6%	-	
	2004	25	33,486	1,339	1,208	1.0000	1,208	3.6%	48.32	0.5075	1.1794	20,043	-	-	-	1.0308	1,245	6.2%	-	
	2005	23	31,142	1,354	-	1.0000	-	-	-	0.6917	1.1620	25,031	-	-	-	1.0127	-	-	-	
	2006	27	31,499	1,167	4,282	1.0000	4,282	13.6%	158.59	0.7753	1.1448	27,957	-	-	-	1.0114	4,331	15.5%	-	
	2007	24	29,936	1,247	9,821	1.0000	9,821	32.8%	409.21	0.7822	1.1278	26,408	-	-	-	1.0102	9,921	37.6%	-	
	2008	27	35,099	1,300	11,450	1.0000	11,450	32.6%	424.07	0.7822	1.1112	30,507	-	-	-	1.0090	11,553	37.9%	20.0%	
	2009	21	32,294	1,538	1,870	1.0000	1,870	5.8%	89.05	0.7822	1.0948	27,655	-	-	-	1.0077	1,884	6.8%	20.0%	
	2010	28	39,255	1,402	-	1.0000	-	-	-	0.8000	1.0786	33,872	-	-	-	1.0065	-	-	20.0%	
	2011	36	43,999	1,222	11,380	0.9972	11,348	25.8%	315.22	0.8882	1.0626	41,526	-	-	-	1.0051	11,406	27.5%	20.0%	
	2012	46	58,164	1,264	15,730	0.7928	12,471	21.4%	271.11	0.9000	1.0469	54,803	-	-	-	1.0039	12,520	22.8%	20.0%	
	Total/Wtd Avg.	280	366,407	1,309	69,161		65,870	18.0%	235.25	ann. drift:	1.50%	304,891					67,309	19.0%	100.0%	

Exh D-1
FA Experience Projected Provincial Loss Ratio (Indemnity Only)
 as at: 31-Dec-2012

Coverage	AY	FA Experience							Earned Premium On-Level			Ultimate Indemnity On-Level					Trended Ultimate Loss Ratio	Accident Year Weight		
		Earned Exposure (excl trailers)	Earned Premium	Avg Earned Premium	Recorded Indemnity	Loss Development Factor	Ultimate Indemnity	Ultimate Loss Ratio	Ultimate Loss Costs	Earned Premium Rate On-Level Factor	Rating Characteristic Drift Factor	On-Level Earned Premium	Large Loss Load (%)	Catastrophe Adjustment Load (%)	Other Adjustments / Loads (%)	Loss Cost Projection Factor			Trended Ultimate Losses	
		(1s)	(\$1s)	(\$1s)	(\$1s)		(\$1s)		(\$1s)			(\$1s)	[12]	[13]	[14]	[15]			[16]	
		[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	input	input	input	Exh D-5	=[6]*(1+[12]) *(1+[13])*[14] *[15]	[17]	[18]	
		FA AIX	FA AIX	=[2]/[1]	FA PPV val data	Exh D-2, Section C.	=[4]*[5]	=[6]/[2]	=[6]/[1]	Exh D-3a	Exh D-4a, column [4] trended frwd	=[2]*[9]*[10]						=[16]/[11]	Exh E-1, column [2]	
Comp																				
CM	2003	36	11,936	332	4,196	1.0000	4,196	35.2%	116.56	0.3978	1.1550	5,484	-	-	-	1.8173	7,625	139.0%	-	
	2004	47	14,339	305	2,940	1.0000	2,940	20.5%	62.55	0.4724	1.1413	7,731	-	-	-	1.7295	5,085	65.8%	-	
	2005	46	14,775	321	446	1.0000	446	3.0%	9.70	0.5796	1.1278	9,658	-	-	-	1.6456	734	7.6%	-	
	2006	51	15,158	297	301	1.0000	301	2.0%	5.90	0.6261	1.1144	10,576	-	-	-	1.5660	471	4.5%	-	
	2007	49	16,229	331	2,312	1.0000	2,312	14.2%	47.18	0.6318	1.1012	11,291	-	-	-	1.4907	3,446	30.5%	-	
	2008	46	16,090	350	2,086	1.0000	2,086	13.0%	45.35	0.6318	1.0881	11,061	-	-	-	1.4181	2,958	26.7%	20.0%	
	2009	52	21,392	411	17,353	1.0000	17,353	81.1%	333.71	0.6318	1.0753	14,533	-	-	-	1.3497	23,421	161.2%	20.0%	
	2010	62	24,008	387	2,052	1.0000	2,052	8.5%	33.10	0.6655	1.0625	16,976	-	-	-	1.2849	2,637	15.5%	20.0%	
	2011	67	19,150	286	1,866	1.0003	1,867	9.7%	27.87	0.8681	1.0499	17,454	-	-	-	1.2225	2,282	13.1%	20.0%	
	2012	79	22,334	283	40,388	0.7395	29,867	133.7%	378.06	0.8999	1.0374	20,850	-	-	-	1.1636	34,753	166.7%	20.0%	
	Total/Wtd Avg.	535	175,411	328	73,940		63,420	36.2%	118.54	ann. drift:	1.20%	125,614					83,412	76.6%	100.0%	
Specified Perils																				
SP	2003	218	38,719	178	39,391	1.0000	39,391	101.7%	180.69	0.3489	1.1550	15,603	-	-	-	1.8260	71,928	461.0%	-	
	2004	252	33,008	131	27,004	1.0000	27,004	81.8%	107.16	0.4372	1.1413	16,470	-	-	-	1.7371	46,909	284.8%	-	
	2005	192	29,881	156	58,615	1.0000	58,615	196.2%	305.29	0.5331	1.1278	17,965	-	-	-	1.6527	96,873	539.2%	-	
	2006	164	29,892	182	5,719	1.0000	5,719	19.1%	34.87	0.5717	1.1144	19,044	-	-	-	1.5717	8,989	47.2%	-	
	2007	224	32,516	145	10,786	1.0000	10,786	33.2%	48.15	0.5768	1.1012	20,653	-	-	-	1.4951	16,126	78.1%	-	
	2008	219	31,706	145	8,695	1.0000	8,695	27.4%	39.70	0.5768	1.0881	19,899	-	-	-	1.4223	12,367	62.1%	20.0%	
	2009	254	42,622	168	14,913	1.0000	14,913	35.0%	58.71	0.5768	1.0753	26,436	-	-	-	1.3528	20,174	76.3%	20.0%	
	2010	249	41,744	168	7,395	1.0000	7,395	17.7%	29.70	0.6143	1.0625	27,246	-	-	-	1.2876	9,522	34.9%	20.0%	
	2011	241	30,887	128	16,112	1.0235	16,491	53.4%	68.43	0.8582	1.0499	27,830	-	-	-	1.2245	20,193	72.6%	20.0%	
	2012	235	29,866	127	32,768	0.8055	26,395	88.4%	112.32	0.9000	1.0374	27,885	-	-	-	1.1650	30,750	110.3%	20.0%	
	Total/Wtd Avg.	2,248	340,841	152	221,398		215,404	63.2%	95.82	ann. drift:	1.20%	219,031					333,831	71.2%	100.0%	
All Perils																				
AP	2003	1	1,204	1,204	-	1.0000	-	-	-	0.4323	1.1971	623	-	-	-	1.2262	-	-	-	
	2004	3	2,704	901	-	1.0000	-	-	-	0.4950	1.1794	1,579	-	-	-	1.1724	-	-	-	
	2005	1	2,301	2,301	-	1.0000	-	-	-	0.6499	1.1620	1,738	-	-	-	1.1443	-	-	-	
	2006	-	801	801	-	1.0000	-	-	-	0.7174	1.1448	658	-	-	-	1.1312	-	-	-	
	2007	1	1,521	1,521	5,482	1.0000	5,482	360.4%	5,482.00	0.7244	1.1278	1,243	-	-	-	1.1180	6,129	493.1%	-	
	2008	1	1,364	1,364	-	1.0000	-	-	-	0.7244	1.1112	1,098	-	-	-	1.1042	-	-	20.0%	
	2009	1	884	884	-	1.0000	-	-	-	0.7244	1.0948	701	-	-	-	1.0903	-	-	20.0%	
	2010	1	1,530	1,530	-	1.0000	-	-	-	0.7500	1.0786	1,238	-	-	-	1.0762	-	-	20.0%	
	2011	2	1,958	979	-	0.9999	-	-	-	0.8813	1.0626	1,834	-	-	-	1.0615	-	-	20.0%	
	2012	2	2,407	1,204	-	0.7753	-	-	-	0.9000	1.0469	2,268	-	-	-	1.0468	-	-	20.0%	
	Total/Wtd Avg.	13	16,674	1,283	5,482		5,482	32.9%	421.69	ann. drift:	1.50%	12,980					6,129	-	100.0%	

Loss Development Factors

Val Market: FARM

Val Jurisdiction: NL

Val Business Segment: non-PPV

Val FA Minor Rating Class: n/a

as at: 30-Jun-2013

A. Selected Ultimate Indemnity by Minor Coverage Type

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
(\$1s)	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	=sum([1]to[3])	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation	2013 Q1 FARM NL valuation
2003	2,077,821	380,857		2,458,678						251,855	259,355	112,500	163,114	29,523	49,006	22,890
2004	1,819,473	283,492		2,102,965						312,464	108,496	-	69,965	57,065	39,278	36,988
2005	1,421,261	310,538		1,731,799						279,742	104,434	-	134,503	4,207	120,346	89,987
2006	1,490,055	391,038		1,881,093						135,493	160,134	-	52,425	126,062	107,028	86,489
2007	2,317,468	501,261		2,818,729						100,304	43,519	-	86,000	83,114	80,996	89,814
2008	2,648,500	376,554		3,025,054						160,645	66,608	-	100,812	20,439	32,767	46,266
2009	2,498,554	462,612		2,961,166						167,939	159,433	-	65,577	96,295	29,002	18,724
2010	3,303,226	457,546		3,760,772						365,897	159,803	656,147	36,290	7,541	37,965	69,890
2011	3,238,979	938,513		4,177,492						267,096	232,851	-	52,247	289,635	249,151	40,248
2012	4,431,613	657,350		5,088,963						535,639	82,265	-	158,725	108,477	113,783	52,511

diagonal: 31-Dec-2012

B. Recorded Indemnity by Minor Coverage Type

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]
(\$1s)	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	=sum([17]to [19])	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data	2013 Q1 FARM valuation data
2003	2,077,821	380,857		2,458,678	119,531	121,324	10,000	1,000	-	251,855	259,355	112,500	163,114	29,523	49,006	22,890
2004	1,819,473	283,492		2,102,965	101,688	210,776	-	-	-	312,464	108,496	-	69,965	57,065	39,278	36,988
2005	1,385,161	310,538		1,695,699	113,353	155,889	2,000	8,500	-	279,742	104,434	-	134,503	4,207	120,346	89,987
2006	1,499,055	391,038		1,890,093	93,279	42,214	-	-	-	135,493	160,134	-	52,425	126,062	107,028	86,489
2007	2,394,468	501,261		2,895,729	59,929	37,375	2,000	1,000	-	100,304	43,519	-	86,000	83,114	80,996	89,814
2008	2,636,831	376,554		3,013,385	128,451	32,856	-	1,000	-	162,307	68,343	-	100,812	20,439	32,767	46,266
2009	2,746,266	465,653		3,211,919	119,860	50,828	-	-	-	170,688	162,935	-	65,577	96,295	29,002	18,724
2010	3,779,550	468,485		4,248,035	158,887	193,655	23,000	2,000	-	377,542	102,270	500,150	36,290	7,541	37,965	69,890
2011	3,151,378	997,150		4,148,528	208,646	28,686	-	1,000	-	238,332	197,330	-	52,393	289,554	243,431	40,253
2012	3,943,126	554,201		4,497,327	219,489	67,289	-	-	-	286,778	59,565	-	200,218	146,698	141,254	67,734

C. Implied Loss Development Factor

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if([17]=0,[36],[1]/[17])	=if([18]=0,[36],[2]/[18])	=if([19]=0,[36],[3]/[19])	=([4]/[20])	=if([21]=0,[42],[5]/[21])	=if([22]=0,[42],[6]/[22])	=if([23]=0,[42],[7]/[23])	=if([24]=0,[42],[8]/[24])	=if([25]=0,[42],[9]/[25])	=([10]/[26])	=if([27]=0,[36],[11]/[27])	=if([28]=0,[36],[12]/[28])	=([13]/[29])	=([14]/[30])	=([15]/[31])	=([16]/[32])
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
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
2005	1.0261	1.0000	1.0213	1.0213	-	-	-	-	1.0000	1.0000	1.0000	1.0213	1.0000	1.0000	1.0000	1.0000
2006	0.9940	1.0000	0.9952	0.9952	-	-	1.0000	1.0000	1.0000	1.0000	1.0000	0.9952	1.0000	1.0000	1.0000	1.0000
2007	0.9678	1.0000	0.9734	0.9734	-	-	-	-	1.0000	1.0000	0.9603	0.9734	1.0000	1.0000	1.0000	1.0000
2008	1.0044	1.0000	1.0039	1.0039	-	-	0.9898	-	0.9898	0.9898	0.9746	1.0039	1.0000	1.0000	1.0000	1.0000
2009	0.9098	0.9935	0.9219	0.9219	-	-	0.9839	0.9839	0.9839	0.9839	0.9785	0.9219	1.0000	1.0000	1.0000	1.0000
2010	0.8740	0.9767	0.8853	0.8853	-	-	-	-	0.9692	0.9692	1.5626	1.3119	1.0000	1.0000	1.0000	1.0000
2011	1.0278	0.9412	1.0070	1.0070	-	-	1.1207	-	1.1207	1.1207	1.1800	1.0070	0.9972	1.0003	1.0235	0.9999
2012	1.1239	1.1861	1.1316	1.1316	-	-	1.8678	1.8678	1.8678	1.8678	1.3811	1.1316	0.7928	0.7395	0.8055	0.7753

Summary - Earned Premium On-level Factors

Earned Premium as at: 31-Dec-2012
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])
2003	-	-	-	14,639	10,290	-	31,533	11,936	38,719	1,150,684	-	-	-	-	-	1,204	1,259,005
2004	-	-	-	15,780	16,054	9	33,486	14,339	33,008	1,227,337	-	-	-	-	-	2,704	1,342,717
2005	-	-	-	16,735	7,939	-	31,142	14,775	29,881	1,213,721	-	-	-	-	-	2,301	1,316,494
2006	-	-	-	17,651	4,027	-	31,499	15,158	29,892	1,172,997	-	-	-	-	-	801	1,272,025
2007	-	-	-	18,274	4,050	-	29,936	16,229	32,516	1,188,137	-	-	-	-	-	1,521	1,290,663
2008	-	-	-	22,140	4,667	-	35,099	16,090	31,706	1,301,390	-	-	-	-	-	1,364	1,412,456
2009	-	-	-	23,279	5,162	-	32,294	21,392	42,622	1,391,046	-	-	-	-	-	884	1,516,679
2010	-	-	-	23,208	5,266	-	39,255	24,008	41,744	1,430,390	-	-	-	-	-	1,530	1,565,401
2011	-	-	-	24,277	5,362	-	43,999	19,150	30,887	1,462,352	-	-	-	-	-	1,958	1,587,985
2012	-	-	-	25,400	5,534	-	58,164	22,334	29,866	1,534,029	-	-	-	-	-	2,407	1,677,734
2013	-	-	-	25,400	5,534	-	58,164	22,334	29,866	1,534,029	-	-	-	-	-	2,407	1,677,734
2014	-	-	-	25,400	5,534	-	58,164	22,334	29,866	1,534,029	-	-	-	-	-	2,407	1,677,734
2015	-	-	-	25,400	5,534	-	58,164	22,334	29,866	1,534,029	-	-	-	-	-	2,407	1,677,734

Earned Rate Indices - 12 month policies

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[42] AY chg)	= [20]	= [20]	= [20]	= [20]	= [20]	=2/3*[23] +1/3*[24]	=average([25] to)
2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6601	0.7394	1.5063	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6870	1.0043
2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5888	0.6225	1.2019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6000	0.9899
2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4320	0.5074	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4570	0.9798
2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3854	0.4697	0.9192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4140	0.9762
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9760
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9760
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9765
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3735	0.4419	0.8554	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3960	0.9713
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3364	0.3388	0.6123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3370	0.9653
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.9595
2013	1.0434	1.0434	1.0434	1.0868	1.0868	1.0000	0.3320	0.3268	0.5839	1.0430	1.0868	1.0868	1.0868	1.0868	1.0868	0.3300	1.0004
2014	1.4149	1.4149	1.4149	1.8299	1.8299	1.0000	0.3154	0.3105	0.5547	1.4143	1.8299	1.8299	1.8299	1.8299	1.8299	0.3140	1.3523
2015	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.2988	0.2941	0.5255	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.2970	1.4317

Summary - Earned Premium On-level Factors

Estimated Earned Rate Change

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Earned Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[34]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([41] to [35])	= [36]	= [36]	= [36]	= [36]	= [36]	=average([39] to [40])	= col[33], % AY chg
2003																	
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(10.8%)	(15.8%)	(20.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(13.3%)	(1.0%)
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(26.6%)	(18.5%)	(18.0%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(22.6%)	(1.3%)
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(10.8%)	(7.4%)	(6.8%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(9.1%)	(0.5%)
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.9%)	(0.9%)	(0.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.9%)	(0.1%)
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(2.2%)	(5.1%)	(6.1%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(3.7%)	(0.3%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(9.9%)	(23.3%)	(28.4%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(16.6%)	(1.1%)
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.3%)	(3.5%)	(4.6%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(2.4%)	(0.2%)
2013	4.3%	4.3%	4.3%	8.7%	8.7%	0.0%	0.0%	0.0%	0.0%	4.3%	8.7%	8.7%	8.7%	8.7%	8.7%	0.0%	4.1%
2014	35.6%	35.6%	35.6%	68.4%	68.4%	0.0%	(5.0%)	(5.0%)	(5.0%)	35.6%	68.4%	68.4%	68.4%	68.4%	68.4%	(5.0%)	33.5%
2015	6.0%	6.0%	6.0%	9.3%	9.3%	0.0%	(5.3%)	(5.3%)	(5.3%)	6.0%	9.3%	9.3%	9.3%	9.3%	9.3%	(5.3%)	5.3%

Earned Premium Rate On-Level Factor to 2015

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2015]/AY	= [18], [AY 2015]/AY	= [19], [AY 2015]/AY	= [20], [AY 2015]/AY	= [21], [AY 2015]/AY	= [22], [AY 2015]/AY	= [23], [AY 2015]/AY	= [24], [AY 2015]/AY	= [25], [AY 2015]/AY	= [26], [AY 2015]/AY	= [27], [AY 2015]/AY	= [28], [AY 2015]/AY	= [29], [AY 2015]/AY	= [30], [AY 2015]/AY	= [31], [AY 2015]/AY	= [32], [AY 2015]/AY	= [33], [AY 2015]/AY
2003	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.4527	0.3978	0.3489	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.4323	1.4256
2004	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.5075	0.4724	0.4372	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.4950	1.4463
2005	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.6917	0.5796	0.5331	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.6499	1.4612
2006	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7753	0.6261	0.5717	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.7174	1.4666
2007	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4669
2008	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4669
2009	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4662
2010	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.8000	0.6655	0.6143	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.7500	1.4740
2011	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.8882	0.8681	0.8582	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.8813	1.4832
2012	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.9000	0.8999	0.9000	1.4992	2.0000	2.0000	2.0000	2.0000	2.0000	0.9000	1.4921
2013	1.4376	1.4376	1.4376	1.8403	1.8403	1.0000	0.9000	0.8999	0.9000	1.4374	1.8403	1.8403	1.8403	1.8403	1.8403	0.9000	1.4311
2014	1.0601	1.0601	1.0601	1.0930	1.0930	1.0000	0.9474	0.9472	0.9474	1.0600	1.0930	1.0930	1.0930	1.0930	1.0930	0.9459	1.0587
2015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Summary - Written Premium On-level Factors

Written Premium as at: 31-Dec-2012
 (\$1s) unless otherwise indicated

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=sum([1] to [16])
2003	-	-	-	15,745	13,756	-	32,119	12,344	39,234	1,211,951	-	-	-	-	-	2,508	1,327,657
2004	-	-	-	16,501	15,352	9	32,504	16,106	32,368	1,275,195	-	-	-	-	-	2,450	1,390,485
2005	-	-	-	17,140	3,939	-	31,488	15,052	29,051	1,174,122	-	-	-	-	-	1,042	1,271,834
2006	-	-	-	17,884	3,931	-	31,723	13,856	31,602	1,163,673	-	-	-	-	-	1,697	1,264,366
2007	-	-	-	19,153	4,204	-	29,604	16,155	31,438	1,201,270	-	-	-	-	-	1,632	1,303,456
2008	-	-	-	24,558	5,151	-	38,494	19,141	34,913	1,402,037	-	-	-	-	-	595	1,524,889
2009	-	-	-	22,588	5,298	-	31,645	23,907	47,379	1,442,506	-	-	-	-	-	971	1,574,294
2010	-	-	-	23,411	5,284	-	39,378	21,151	35,271	1,445,074	-	-	-	-	-	2,481	1,572,050
2011	-	-	-	25,098	5,460	-	50,086	19,359	30,383	1,490,987	-	-	-	-	-	822	1,622,195
2012	-	-	-	25,917	5,547	-	65,420	26,123	28,647	1,539,163	-	-	-	-	-	5,638	1,696,455
2013	-	-	-	25,917	5,547	-	65,420	26,123	28,647	1,539,163	-	-	-	-	-	5,638	1,696,455
2014	-	-	-	25,917	5,547	-	65,420	26,123	28,647	1,539,163	-	-	-	-	-	5,638	1,696,455
2015	-	-	-	25,917	5,547	-	65,420	26,123	28,647	1,539,163	-	-	-	-	-	5,638	1,696,455

Written Rate Indices - 12 month policies

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=prior AY Index *(1+[42] AY chg)	=20	=20	=20	=20	=20	=2/3*[23] +1/3*[24]	=average([25] to)
2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6388	0.6875	1.3702	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6550	0.9986
2004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5105	0.5570	1.0655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5260	0.9841
2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3938	0.4798	0.9389	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4220	0.9770
2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9756
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9765
2008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9754
2009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3820	0.4655	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4100	0.9764
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3528	0.3846	0.7202	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3630	0.9682
2011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.9632
2012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3320	0.3268	0.5839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3300	0.9546
2013	1.2083	1.2083	1.2083	1.4167	1.4167	1.0000	0.3320	0.3268	0.5839	1.2080	1.4167	1.4167	1.4167	1.4167	1.4167	0.3300	1.1511
2014	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.2988	0.2941	0.5255	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.2970	1.4231
2015	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.2988	0.2941	0.5255	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.2970	1.4231

Summary - Written Premium On-level Factors

Estimated Written Rate Change

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Written Rate Change
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[34]
	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	Rate Level Exhibit	=average([41] to [35])	= [36]	= [36]	= [36]	= [36]	= [36]	=average([39] to [40])	= col[33], % AY chg
2003																	
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(20.1%)	(19.0%)	(22.2%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(19.6%)	(1.2%)
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(22.9%)	(13.9%)	(11.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(18.4%)	(1.0%)
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(3.0%)	(3.0%)	(3.0%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(3.0%)	(0.2%)
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%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(7.6%)	(17.4%)	(20.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(12.5%)	(0.9%)
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(5.9%)	(15.0%)	(18.9%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(10.5%)	(0.7%)
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	20.8%	20.8%	20.8%	41.7%	41.7%	0.0%	0.0%	0.0%	0.0%	20.8%	41.7%	41.7%	41.7%	41.7%	41.7%	0.0%	19.6%
2014	24.1%	24.1%	24.1%	41.2%	41.2%	0.0%	(10.0%)	(10.0%)	(10.0%)	24.1%	41.2%	41.2%	41.2%	41.2%	41.2%	(10.0%)	21.9%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Written Premium Rate On-Level Factor to 2015

Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]	[49]
	= [17], [AY 2015]/AY	= [18], [AY 2015]/AY	= [19], [AY 2015]/AY	= [20], [AY 2015]/AY	= [21], [AY 2015]/AY	= [22], [AY 2015]/AY	= [23], [AY 2015]/AY	= [24], [AY 2015]/AY	= [25], [AY 2015]/AY	= [26], [AY 2015]/AY	= [27], [AY 2015]/AY	= [28], [AY 2015]/AY	= [29], [AY 2015]/AY	= [30], [AY 2015]/AY	= [31], [AY 2015]/AY	= [32], [AY 2015]/AY	= [33], [AY 2015]/AY
2003	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.4678	0.4278	0.3835	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.4534	1.4251
2004	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.5853	0.5280	0.4932	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.5646	1.4461
2005	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7588	0.6130	0.5597	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.7038	1.4566
2006	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4587
2007	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4573
2008	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4590
2009	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.7822	0.6318	0.5768	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.7244	1.4575
2010	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.8469	0.7647	0.7297	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.8182	1.4698
2011	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.9000	0.8999	0.9000	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.9000	1.4775
2012	1.5000	1.5000	1.5000	2.0000	2.0000	1.0000	0.9000	0.8999	0.9000	1.4991	2.0000	2.0000	2.0000	2.0000	2.0000	0.9000	1.4908
2013	1.2414	1.2414	1.2414	1.4117	1.4117	1.0000	0.9000	0.8999	0.9000	1.2410	1.4117	1.4117	1.4117	1.4117	1.4117	0.9000	1.2363
2014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Combined Rating Characteristic Drift Factors Assumptions

Accident Year	Facility Association			
	Limit [1] Exh D-4b, column [6]	Deductible [2] Exh D-4c, column [6]	Rate Group [3] Exh D-4d, column [8]	Combined [4] $=(1+[1])*(1+[2])*(1+[3])-1$
Bodily Injury				
All years	0.10%			0.10%
Property Damage				
All years	0.00%			0.00%
Direct Compensation Property Damage				
2003			0.00%	0.00%
2004			0.00%	0.00%
2005			0.00%	0.00%
2006			0.00%	0.00%
2007			0.00%	0.00%
2008			0.00%	0.00%
2009			0.00%	0.00%
2010			0.00%	0.00%
2011			0.00%	0.00%
2012			0.00%	0.00%
Accident Benefits				
All years			0.00%	0.00%
Uninsured Automobile				
All years				0.00%
Underinsured Motorist				
All years	0.00%			0.00%

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4a

jurisdiction (short form): NL Exh D-4a
 major rating class: Pub Page 2 of 2
 minor rating class: TX
 rating type: fleet & individual

Combined Rating Characteristic Drift Factors Assumptions

Accident Year	Facility Association			
	Limit [1] Exh D-4b, column [6]	Deductible [2] Exh D-4c, column [6]	Rate Group [3] Exh D-4d, column [8]	Combined [4] $=(1+[1])*(1+[2])*(1+[3])-1$
Collision				
2003		0.00%	1.50%	1.50%
2004		0.00%	1.50%	1.50%
2005		0.00%	1.50%	1.50%
2006		0.00%	1.50%	1.50%
2007		0.00%	1.50%	1.50%
2008		0.00%	1.50%	1.50%
2009		0.00%	1.50%	1.50%
2010		0.00%	1.50%	1.50%
2011		0.00%	1.50%	1.50%
2012		0.00%	1.50%	1.50%
Comprehensive				
2003		(0.30%)	1.50%	1.20%
2004		(0.30%)	1.50%	1.20%
2005		(0.30%)	1.50%	1.20%
2006		(0.30%)	1.50%	1.20%
2007		(0.30%)	1.50%	1.20%
2008		(0.30%)	1.50%	1.20%
2009		(0.30%)	1.50%	1.20%
2010		(0.30%)	1.50%	1.20%
2011		(0.30%)	1.50%	1.20%
2012		(0.30%)	1.50%	1.20%
Specified Perils				
2003		(0.30%)	1.50%	1.20%
2004		(0.30%)	1.50%	1.20%
2005		(0.30%)	1.50%	1.20%
2006		(0.30%)	1.50%	1.20%
2007		(0.30%)	1.50%	1.20%
2008		(0.30%)	1.50%	1.20%
2009		(0.30%)	1.50%	1.20%
2010		(0.30%)	1.50%	1.20%
2011		(0.30%)	1.50%	1.20%
2012		(0.30%)	1.50%	1.20%

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4b

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh D-4b
 Page 1 of 2

Limit Drift

		Facility Association									
		Written Exposures					Distribution by Limit (in \$ms)				
Limit (in \$ms)	Current Differential	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]
Third Party Liability											
\$0.2	1.000	52	42	42	44	42	6.8%	5.2%	5.4%	5.4%	5.2%
\$0.3	1.057	2	1	(1)	-	-	0.3%	0.1%	(0.1%)	-	-
\$0.5	1.138	37	34	36	29	20	4.9%	4.3%	4.6%	3.6%	2.5%
\$1.0	1.276	664	715	701	722	746	87.6%	89.8%	89.5%	90.0%	91.6%
\$2.0	1.513	2	5	4	8	6	0.2%	0.6%	0.5%	1.0%	0.8%
over \$2.0 up to \$5.0	1.513	1	-	-	-	-	0.2%	-	-	-	-
over \$5.0	1.513	-	-	-	-	-	-	-	-	-	-
Total		758	796	783	803	815	100.0%	100.0%	100.0%	100.0%	100.0%
Average Limit (in \$ms)		0.930	0.942	0.940	0.948	0.954					
Weighted Average Differential:		1.251	1.257	1.256	1.258	1.260					
Annual Change:			0.5%	(0.1%)	0.2%	0.2%					
			geometric average change, last 4 years			0.2%					
			geometric average change, last 3 years			0.1%					
			Selected annual Drift			0.1%					

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4b

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh D-4b
 Page 2 of 2

Limit Drift

		Facility Association									
		Written Exposures					Distribution by Limit (in \$ms)				
Limit (in \$ms)	Current Differential	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]
Underinsured Motorist											
\$0.2	1.000	-	-	-	-	-	-	-	-	-	-
\$0.3	1.000	-	-	-	-	-	-	-	-	-	-
\$0.5	1.000	-	-	-	-	-	-	-	-	-	-
\$1.0	1.000	-	-	-	-	-	-	-	-	-	-
\$2.0	1.000	-	-	-	-	-	-	-	-	-	-
over \$2.0 up to \$5.0	1.000	-	-	-	-	-	-	-	-	-	-
over \$5.0	1.000	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-	-
Average Limit (in \$ms)		-	-	-	-	-	-	-	-	-	-
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-
Annual Change:			-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years			-					
			geometric average change, last 3 years			-					
			Selected annual Drift			-					

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4c

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Deductible Drift

		Facility Association									
		Written Exposures					Distribution by Deductible				
Deductible	Current Differential	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]

Direct Compensation Property Damage

\$0	1.000	-	-	-	-	-	-	-	-	-	-
\$100	1.000	-	-	-	-	-	-	-	-	-	-
\$250	1.000	-	-	-	-	-	-	-	-	-	-
\$300	1.000	-	-	-	-	-	-	-	-	-	-
\$500	1.000	-	-	-	-	-	-	-	-	-	-
\$1,000	1.000	-	-	-	-	-	-	-	-	-	-
over \$1,000	1.000	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-	-
Average Deductible		-	-	-	-	-	-	-	-	-	-
Weighted Average Differential:		-	-	-	-	-	-	-	-	-	-
Annual Change:			-	-	-	-	-	-	-	-	-
			geometric average change, last 4 years				-				-
			geometric average change, last 3 years				-				-
			Selected annual Drift								

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4c

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh D-4c
 Page 2 of 4

Deductible Drift

		Facility Association									
		Written Exposures					Distribution by Deductible				
Deductible	Current Differential	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]
Collision											
\$0	-	-	-	-	-	-	-	-	-	-	-
\$100	1.291	-	-	-	-	-	-	-	-	-	-
\$250	1.163	2	2	2	2	(1)	8.2%	10.1%	6.6%	4.4%	(1.1%)
\$300	1.149	-	-	-	-	-	-	-	-	-	-
\$500	1.093	20	9	17	21	36	70.4%	47.7%	53.3%	53.5%	68.2%
\$1,000	1.000	3	3	1	3	4	10.9%	17.3%	3.9%	8.1%	8.2%
over \$1,000	0.964	3	5	12	14	13	10.6%	24.9%	36.2%	34.0%	24.7%
Total		28	20	32	40	53	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		639	810	865	869	791					
Weighted Average Differential:		1.075	1.052	1.047	1.045	1.053					
Annual Change:			(2.1%)	(0.5%)	(0.2%)	0.8%					
			geometric average change, last 4 years			(0.5%)					
			geometric average change, last 3 years			-					
			Selected annual Drift			-					

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX
 Exh D-4c

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh D-4c
 Page 3 of 4

Deductible Drift

		Facility Association									
		Written Exposures					Distribution by Deductible				
Deductible	Current Differential	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
	rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]
Comprehensive											
\$0		-	-	-	-	-	-	-	-	-	-
\$100	1.090	5	6	8	10	8	9.0%	10.7%	12.7%	14.8%	8.8%
\$250	1.060	39	37	34	27	38	73.5%	67.7%	52.7%	38.1%	42.7%
\$300	1.055	-	-	-	-	-	-	-	-	-	-
\$500	1.035	6	5	6	13	27	11.8%	8.8%	9.4%	18.6%	30.5%
\$1,000	1.000	1	1	1	2	3	1.9%	2.3%	1.6%	2.6%	3.7%
over \$1,000	0.987	2	6	15	18	13	3.7%	10.6%	23.6%	25.9%	14.2%
Total		53	55	64	70	90	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		327	405	561	617	519					
Weighted Average Differential:		1.056	1.052	1.043	1.039	1.042					
Annual Change:			(0.4%)	(0.9%)	(0.4%)	0.3%					
			geometric average change, last 4 years			(0.4%)					
			geometric average change, last 3 years			(0.3%)					
			Selected annual Drift			(0.3%)					

Deductible Drift

Deductible	Current Differential	Facility Association									
		Written Exposures					Distribution by Deductible				
		2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	
rate manual	FA AIX	FA AIX	FA AIX	FA AIX	FA AIX	= [2] as % total for [2]	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	

Specified Perils

\$0	-	1	-	-	0	-	0.4%	-	-	0.1%	-
\$100	1.090	13	13	19	18	15	5.4%	4.8%	7.7%	7.6%	6.4%
\$250	1.060	206	241	175	147	148	87.1%	89.8%	71.9%	62.3%	64.8%
\$300	1.055	-	-	-	-	-	-	-	-	-	-
\$500	1.035	12	10	6	13	25	5.0%	3.7%	2.3%	5.3%	11.2%
\$1,000	1.000	2	1	1	(0)	-	0.8%	0.4%	0.4%	-	-
over \$1,000	0.987	3	4	43	58	40	1.2%	1.3%	17.7%	24.7%	17.6%
Total		236	268	243	236	228	100.0%	100.0%	100.0%	100.0%	100.0%
Average Deductible		274	271	469	560	489					
Weighted Average Differential:		1.055	1.059	1.049	1.041	1.046					
Annual Change:			0.4%	(0.9%)	(0.8%)	0.5%					
			geometric average change, last 4 years			(0.2%)					
			geometric average change, last 3 years			(0.4%)					
			Selected annual Drift			(0.3%) equal comp					

Exh D-4d

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1]	CLEAR differential [2]	FA Exposure Count						Distribution by Rate Group					
			2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
			[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Current Differentials	Current Differentials	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]	
Direct Compensation Property Damage														
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
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36														
37														
38														
39														
40														
41														
42														
43														
44														
45														
46														
47														
48														
49														
50														
51+														
total														
	Average Rate Group													
	weighted average differential													
	annual change													
								average annual change:						0.0%
								selected annual drift:						

Exh D-4d

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1]	CLEAR differential [2]	FA Exposure Count						Distribution by Rate Group					
			2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
			[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Current Differentials	Current Differentials	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	= [7] as % total for [7]	= [8] as % total for [8]	
Accident Benefits														
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
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36														
37														
38														
39														
40														
41														
42														
43														
44														
45														
46														
47														
48														
49														
50														
51+														
total														
	Average Rate Group													
	weighted average differential													
	annual change													
								average annual change:						0.0%
								selected annual drift:						

Exh D-4d

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1]	CLEAR differential [2]	FA Exposure Count						Distribution by Rate Group						
			2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	
			[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	
Current Differentials	Current Differentials		Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	= [3] as % total for [3]	= [4] as % total for [4]	= [5] as % total for [5]	= [6] as % total for [6]	= [7] as % total for [7]	= [8] as % total for [8]	
Collision															
1	0.305	0.305	#												
2	0.305	0.305	#												
3	0.305	0.305	#												
4	0.368	0.368	#												
5	0.443	0.443	#												
6	0.530	0.530	#												
7	0.626	0.626	#												
8	0.755	0.755	#												
9	0.884	0.884	#												
10	1.000	1.000	#												
11	1.104	1.104	#												
12	1.198	1.198	#												
13	1.322	1.322	#												
14	1.435	1.435	#												
15	1.536	1.536	#												
16	1.633	1.633	#												
17	1.720	1.720	#												
18	1.798	1.798	#												
19	1.867	1.867	#												
20	1.928	1.928	#												
21	1.978	1.978	#												
22	2.021	2.021	#												
23	2.058	2.058	#												
24	2.090	2.090	#												
25	2.117	2.117	#												
26	2.142	2.142	#												
27	2.164	2.164	#												
28	2.183	2.183	#												
29	2.201	2.201	#												
30	2.217	2.217	#												
31	2.231	2.231	#												
32	2.244	2.244	#												
33	2.257	2.257	#												
34	2.268	2.268	#												
35	2.278	2.278	#												
36	2.287	2.287	#												
37	2.296	2.296	#												
38	2.305	2.305	#												
39	2.312	2.312	#												
40	2.319	2.319	#												
41	2.326	2.326	#												
42	2.332	2.332	#												
43	2.338	2.338	#												
44	2.344	2.344	#												
45	2.349	2.349	#												
46	2.354	2.354	#												
47	2.359	2.359	#												
48	2.364	2.364	#												
49	2.368	2.368	#												
50	2.372	2.372	#												
51+	2.372	2.372	#												
total				-	-	-	-	-	-	-	-	-	-	-	-
Average Rate Group				-	-	-	-	-	-	-	-	-	-	-	-
weighted average differential				-	-	-	-	-	-	-	-	-	-	-	-
annual change				-	-	-	-	-	-	-	-	-	-	-	-
average annual change:									0.0%						
selected annual drift:									1.5%	judgementally selected drift					

Exh D-4d

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1]	CLEAR differential [2]	FA Exposure Count						Distribution by Rate Group					
			2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
			[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Current Differentials	Current Differentials	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]	
Comprehensive														
1	0.232	0.232	#											
2	0.232	0.232	#											
3	0.232	0.232	#											
4	0.291	0.291	#											
5	0.368	0.368	#											
6	0.461	0.461	#											
7	0.567	0.567	#											
8	0.712	0.712	#											
9	0.862	0.862	#											
10	1.000	1.000	#											
11	1.128	1.128	#											
12	1.245	1.245	#											
13	1.408	1.408	#											
14	1.558	1.558	#											
15	1.698	1.698	#											
16	1.835	1.835	#											
17	1.961	1.961	#											
18	2.078	2.078	#											
19	2.185	2.185	#											
20	2.283	2.283	#											
21	2.364	2.364	#											
22	2.434	2.434	#											
23	2.493	2.493	#											
24	2.544	2.544	#											
25	2.589	2.589	#											
26	2.629	2.629	#											
27	2.664	2.664	#											
28	2.695	2.695	#											
29	2.723	2.723	#											
30	2.749	2.749	#											
31	2.772	2.772	#											
32	2.794	2.794	#											
33	2.813	2.813	#											
34	2.831	2.831	#											
35	2.848	2.848	#											
36	2.863	2.863	#											
37	2.877	2.877	#											
38	2.890	2.890	#											
39	2.903	2.903	#											
40	2.914	2.914	#											
41	2.925	2.925	#											
42	2.935	2.935	#											
43	2.945	2.945	#											
44	2.954	2.954	#											
45	2.963	2.963	#											
46	2.971	2.971	#											
47	2.978	2.978	#											
48	2.985	2.985	#											
49	2.992	2.992	#											
50	2.999	2.999	#											
51+	2.999	2.999	#											
total														
Average Rate Group														
weighted average differential														
annual change														
average annual change:										0.0%				
selected annual drift:										1.5% judgementally selected drift				

Exh D-4d

Derivation of Average Rate Group Differentials

Rate Group	MSRP differential [1]	CLEAR differential [2]	FA Exposure Count						Distribution by Rate Group						
			2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	
			[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	
Current Differentials	Current Differentials		Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	Internal Data	=[3] as % total for [3]	=[4] as % total for [4]	=[5] as % total for [5]	=[6] as % total for [6]	=[7] as % total for [7]	=[8] as % total for [8]	
1	0.232	0.232	#												
2	0.232	0.232	#												
3	0.232	0.232	#												
4	0.291	0.291	#												
5	0.368	0.368	#												
6	0.461	0.461	#												
7	0.567	0.567	#												
8	0.712	0.712	#												
9	0.862	0.862	#												
10	1.000	1.000	#												
11	1.128	1.128	#												
12	1.245	1.245	#												
13	1.408	1.408	#												
14	1.558	1.558	#												
15	1.698	1.698	#												
16	1.835	1.835	#												
17	1.961	1.961	#												
18	2.078	2.078	#												
19	2.185	2.185	#												
20	2.283	2.283	#												
21	2.364	2.364	#												
22	2.434	2.434	#												
23	2.493	2.493	#												
24	2.544	2.544	#												
25	2.589	2.589	#												
26	2.629	2.629	#												
27	2.664	2.664	#												
28	2.695	2.695	#												
29	2.723	2.723	#												
30	2.749	2.749	#												
31	2.772	2.772	#												
32	2.794	2.794	#												
33	2.813	2.813	#												
34	2.831	2.831	#												
35	2.848	2.848	#												
36	2.863	2.863	#												
37	2.877	2.877	#												
38	2.890	2.890	#												
39	2.903	2.903	#												
40	2.914	2.914	#												
41	2.925	2.925	#												
42	2.935	2.935	#												
43	2.945	2.945	#												
44	2.954	2.954	#												
45	2.963	2.963	#												
46	2.971	2.971	#												
47	2.978	2.978	#												
48	2.985	2.985	#												
49	2.992	2.992	#												
50	2.999	2.999	#												
51+	2.999	2.999	#												
total															
Average Rate Group															

weighted average differential
 annual change

average annual change: 0.0%
 selected annual drift: 1.5% used comprehensive

Summary - Loss Cost Projection Factors

Earned Exposure (excl trailers) FARM as at: 31-Dec-2012

Trend Major Rating Class: CV

Trend Minor Rating Class: CV

(1s) unless otherwise indicated										Trend Major Rating Class: CV							Trend Minor Rating Class: CV	Total
Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	
	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	FARM AIX data	=max([1],[10])	
2003	-	-	-	386	641	-	23	36	218	652	-	-	-	-	-	1	652	
2004	-	-	-	450	729	1	25	47	252	749	-	-	-	-	-	3	749	
2005	-	-	-	418	626	-	23	46	192	628	-	-	-	-	-	1	628	
2006	-	-	-	414	570	-	27	51	164	573	-	-	-	-	-	-	573	
2007	-	-	-	457	662	-	24	49	224	663	-	-	-	-	-	1	663	
2008	-	-	-	519	719	-	27	46	219	725	-	-	-	-	-	1	725	
2009	-	-	-	553	758	-	21	52	254	764	-	-	-	-	-	1	764	
2010	-	-	-	582	776	-	28	62	249	780	-	-	-	-	-	1	780	
2011	-	-	-	611	793	-	36	67	241	793	-	-	-	-	-	2	793	
2012	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	
2013	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	
2014	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	
2015	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	
2016	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	
2017	-	-	-	639	816	-	46	79	235	816	-	-	-	-	-	2	816	

Modeled Loss Cost INDUSTRY as at: 31-Dec-2012

(1s) unless otherwise indicated										Trend Major Rating Class: CV							Trend Minor Rating Class: CV	Total
Accident Year	Bodily Injury	Property Damage	DCPD	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	All Perils	Total	
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]	[33]	
	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=sum([17] to [19])	LC Model Output	LC Model Output	LC Model Output	LC Model Output	LC Model Output	=2/3*[23] + 1/3*[24]	average using FARM exposures	
2003	345.22	90.58	-	20.69	1.35	-	132.95	67.17	35.97	435.80	-	-	-	-	-	111.02	469.97	
2004	288.49	84.49	-	16.04	2.43	0.02	138.87	70.58	37.81	372.98	-	-	-	-	-	116.11	407.23	
2005	233.75	78.57	-	8.01	3.49	0.04	141.35	74.18	39.74	312.32	-	-	-	-	-	118.96	344.08	
2006	244.14	80.50	-	8.62	3.75	0.04	141.54	77.95	41.79	324.64	-	-	-	-	-	120.34	360.17	
2007	254.91	82.45	-	9.29	4.04	0.04	141.70	81.89	43.93	337.36	-	-	-	-	-	121.76	374.00	
2008	266.28	84.47	-	9.99	4.35	0.04	141.88	86.08	46.18	350.75	-	-	-	-	-	123.28	387.08	
2009	278.10	86.54	-	10.76	4.68	0.04	142.05	90.44	48.55	364.64	-	-	-	-	-	124.85	403.44	
2010	290.37	88.64	-	11.58	5.04	0.05	142.23	95.00	51.01	379.01	-	-	-	-	-	126.49	421.77	
2011	303.26	90.82	-	12.46	5.42	0.05	142.43	99.85	53.64	394.08	-	-	-	-	-	128.24	440.63	
2012	316.76	93.03	-	13.41	5.84	0.05	142.60	104.91	56.38	409.79	-	-	-	-	-	130.04	460.88	
2013	330.80	95.31	-	14.44	6.28	0.05	142.78	110.24	59.27	426.11	-	-	-	-	-	131.93	479.81	
2014	345.47	97.61	-	15.55	6.77	0.06	142.96	115.83	62.30	443.08	-	-	-	-	-	133.92	499.57	
2015	360.78	100.01	-	16.73	7.28	0.06	143.14	121.71	65.49	460.79	-	-	-	-	-	136.00	520.22	
2016	376.78	102.44	-	18.00	7.83	0.06	143.32	127.87	68.84	479.22	-	-	-	-	-	138.17	541.77	
2017	389.05	104.62	-	19.01	8.26	0.06	143.46	132.68	71.49	493.67	-	-	-	-	-	139.87	558.68	

@ projected avg accident date:

prior analysis																	
22-Jun-2014																	
	345.07	97.55	-	15.52	6.76	0.06	142.96	115.68	62.22	442.62	-	-	-	-	-	133.87	499.04
weights by AY:	2013	2.7%	2014	97.3%													
current analysis																	
23-Jul-2015																	
	361.71	100.15	-	16.80	7.31	0.06	143.15	122.07	65.68	461.86	-	-	-	-	-	136.13	521.46
weights by AY:	2015	94.2%	2016	5.8%													

Summary - Loss Cost Projection Factors

Loss Cost Projection Factors to 23-Jul-2015

Accident Year	Bodily Injury [33]	Property Damage [34]	DCPD [35]	AccBen (indivisible) [36]	Uninsured Automobile [37]	Underinsured Motorist [38]	Collision [39]	Comp [40]	Specified Perils [41]	TPL (indivisible) [42]	Medical Expenses [43]	Disability Income [44]	Death Benefits [45]	Funeral Expenses [46]	Supp. AccBen [47]	All Perils [48]	Total [49]
	=[17], [@ proj date]/AY	=[18], [@ proj date]/AY	=[19], [@ proj date]/AY	=[20], [@ proj date]/AY	=[21], [@ proj date]/AY	=[22], [@ proj date]/AY	=[23], [@ proj date]/AY	=[24], [@ proj date]/AY	=[25], [@ proj date]/AY	=[26], [@ proj date]/AY	=[27], [@ proj date]/AY	=[28], [@ proj date]/AY	=[29], [@ proj date]/AY	=[30], [@ proj date]/AY	=[31], [@ proj date]/AY	=[32], [@ proj date]/AY	=[33], [@ proj date]/AY
2003	1.0478	1.1057	1.0000	0.8120	5.4148	1.0000	1.0767	1.8173	1.8260	1.0598	1.0000	1.0000	1.0000	1.0000	1.0000	1.2262	1.1096
2004	1.2538	1.1853	1.0000	1.0474	3.0082	3.0000	1.0308	1.7295	1.7371	1.2383	1.0000	1.0000	1.0000	1.0000	1.0000	1.1724	1.2805
2005	1.5474	1.2747	1.0000	2.0974	2.0946	1.5000	1.0127	1.6456	1.6527	1.4788	1.0000	1.0000	1.0000	1.0000	1.0000	1.1443	1.5155
2006	1.4816	1.2441	1.0000	1.9490	1.9493	1.5000	1.0114	1.5660	1.5717	1.4227	1.0000	1.0000	1.0000	1.0000	1.0000	1.1312	1.4478
2007	1.4190	1.2147	1.0000	1.8084	1.8094	1.5000	1.0102	1.4907	1.4951	1.3690	1.0000	1.0000	1.0000	1.0000	1.0000	1.1180	1.3943
2008	1.3584	1.1856	1.0000	1.6817	1.6805	1.5000	1.0090	1.4181	1.4223	1.3168	1.0000	1.0000	1.0000	1.0000	1.0000	1.1042	1.3472
2009	1.3006	1.1573	1.0000	1.5613	1.5620	1.5000	1.0077	1.3497	1.3528	1.2666	1.0000	1.0000	1.0000	1.0000	1.0000	1.0903	1.2925
2010	1.2457	1.1299	1.0000	1.4508	1.4504	1.2000	1.0065	1.2849	1.2876	1.2186	1.0000	1.0000	1.0000	1.0000	1.0000	1.0762	1.2364
2011	1.1927	1.1027	1.0000	1.3483	1.3487	1.2000	1.0051	1.2225	1.2245	1.1720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0615	1.1834
2012	1.1419	1.0765	1.0000	1.2528	1.2517	1.2000	1.0039	1.1636	1.1650	1.1271	1.0000	1.0000	1.0000	1.0000	1.0000	1.0468	1.1314

Exh E-1

Calculation of Credibility Assigned to Facility Association Experience

as at: 31-Dec-2012

Accident Year	Earned Exposure (excl trailers)	Accident Year Weight	Recorded Claim Count	FA Claim Dev. Factor	Ultimate Claim Count	Adjusted Claim Count	Full Credibility Standard	Credibility	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))	
TPL (indivisible)									
TPL (indivis)	2003	652	-	121	1.0000	121	-		
	2004	749	-	99	1.0000	99	-		
	2005	628	-	84	1.0000	84	-		
	2006	573	-	103	1.0000	103	-		
	2007	663	-	131	1.0000	131	-		
	2008	725	20.0%	118	1.0000	118	118		
	2009	764	20.0%	133	1.0000	133	133		
	2010	780	20.0%	127	0.9992	127	127		
	2011	793	20.0%	168	0.9973	168	168		
	2012	816	20.0%	141	1.0642	150	150		
	Total/Wtd Avg.	7,143	100.00%	1,225		1,234	696	3,246	46.3%
AccBen (indivisible)									
AccBen (indivis)	2003	386	-	49	1.0000	49	-		
	2004	450	-	29	1.0000	29	-		
	2005	418	-	28	1.0000	28	-		
	2006	414	-	34	1.0000	34	-		
	2007	457	-	22	1.0000	22	-		
	2008	519	20.0%	41	0.9994	41	41		
	2009	553	20.0%	37	0.9984	37	37		
	2010	582	20.0%	26	1.0007	26	26		
	2011	611	20.0%	50	0.9959	50	50		
	2012	639	20.0%	46	0.9132	42	42		
	Total/Wtd Avg.	5,029	100.00%	362		358	196	2,164	30.1%
Uninsured Automobile									
UA	2003	641	-	10	1.0000	10	-		
	2004	729	-	5	1.0000	5	-		
	2005	626	-	6	1.0000	6	-		
	2006	570	-	7	1.0000	7	-		
	2007	662	-	5	1.0000	5	-		
	2008	719	20.0%	3	0.9954	3	3		
	2009	758	20.0%	8	0.9945	8	8		
	2010	776	20.0%	5	0.9933	5	5		
	2011	793	20.0%	6	1.0005	6	6		
	2012	816	20.0%	3	1.1240	3	3		
	Total/Wtd Avg.	7,090	100.00%	58		58	25	2,164	10.7%

Exh E-1

Calculation of Credibility Assigned to Facility Association Experience

as at: 31-Dec-2012

Accident Year	Earned Exposure (excl trailers)	Accident Year Weight	Recorded Claim Count	FA Claim Dev. Factor	Ultimate Claim Count	Adjusted Claim Count	Full Credibility Standard	Credibility
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
Underinsured Motorist								
UM	2003	-	-	1.0000	-	-		
	2004	1	-	1.0000	-	-		
	2005	-	-	1.0000	-	-		
	2006	-	-	1.0000	-	-		
	2007	-	-	0.8793	-	-		
	2008	-	20.0%	1.0000	-	-		
	2009	-	20.0%	1.0000	-	-		
	2010	-	20.0%	0.9992	-	-		
	2011	-	20.0%	0.9973	-	-		
	2012	-	20.0%	1.0642	-	-		
Total/Wtd Avg.		1	100.00%	-	-	-	2,164	-
Collision								
CL	2003	23	-	1.0000	3	-		
	2004	25	-	1.0000	1	-		
	2005	23	-	1.0000	-	-		
	2006	27	-	1.0000	1	-		
	2007	24	-	1.0000	2	-		
	2008	27	20.0%	1.0000	3	3		
	2009	21	20.0%	1.0000	1	1		
	2010	28	20.0%	1.0000	2	2		
	2011	36	20.0%	0.9980	2	2		
	2012	46	20.0%	0.9679	8	8		
Total/Wtd Avg.		280	100.00%	23	23	16	1,082	12.2%
Comp								
CM	2003	36	-	1.0000	4	-		
	2004	47	-	1.0000	7	-		
	2005	46	-	1.0000	2	-		
	2006	51	-	1.0000	1	-		
	2007	49	-	1.0000	6	-		
	2008	46	20.0%	1.0000	1	1		
	2009	52	20.0%	1.0000	3	3		
	2010	62	20.0%	1.0000	3	3		
	2011	67	20.0%	1.0029	4	4		
	2012	79	20.0%	1.1074	8	9		
Total/Wtd Avg.		535	100.00%	39	40	20	1,082	13.6%

Exh E-1

Calculation of Credibility Assigned to Facility Association Experience

as at: 31-Dec-2012

Accident Year	Earned Exposure (excl trailers)	Accident Year Weight	Recorded Claim Count	FA Claim Dev. Factor	Ultimate Claim Count	Adjusted Claim Count	Full Credibility Standard	Credibility
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
	FA AIX	Exh D-1, col [18]	FA AIX	=Exh E-2, Section C	= [3]*[4]	=0 where [2]=0, otherwise [5]	judgement	=min(100%, [6]/[7]^(1/2))
Specified Perils								
SP	2003	218	-	10	1.0000	10	-	
	2004	252	-	7	1.0000	7	-	
	2005	192	-	11	1.0000	11	-	
	2006	164	-	1	1.0000	1	-	
	2007	224	-	2	1.0000	2	-	
	2008	219	20.0%	2	1.0000	2	2	
	2009	254	20.0%	3	1.0000	3	3	
	2010	249	20.0%	2	1.0000	2	2	
	2011	241	20.0%	1	1.0000	1	1	
	2012	235	20.0%	4	1.0569	4	4	
Total/Wtd Avg.		2,248	100.00%	43		43	12	1,082 10.5%
All Perils								
AP	2003	1	-	-	1.0000	-	-	
	2004	3	-	-	1.0000	-	-	
	2005	1	-	-	1.0000	-	-	
	2006	-	-	-	1.0000	-	-	
	2007	1	-	1	1.0000	1	-	
	2008	1	20.0%	-	1.0000	-	-	
	2009	1	20.0%	-	1.0000	-	-	
	2010	1	20.0%	-	1.0000	-	-	
	2011	2	20.0%	-	1.0000	-	-	
	2012	2	20.0%	-	1.0327	-	-	
Total/Wtd Avg.		13	100.00%	1		1	-	1,082 -

Claim Count Development Factors

Val Market: Industry

Val Jurisdiction: NL

Val Business Segment: non-PPV

Val Major Rating Class: CV

Val Minor Rating Class: CV

as at: 31-Dec-2012

A. Selected Ultimate Claim Count by Minor Coverage Type

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]
(\$1s)	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	=sum([1]to[3])	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	=2/3*[13] + 1/3*[14]
2003	173	477	-	650	-	-	-	-	-	53	4	-	131	257	3	173
2004	133	327	-	460	-	-	-	-	-	50	7	-	93	210	5	132
2005	125	356	-	481	-	-	-	-	-	48	9	-	96	211	3	134
2006	117	384	-	501	-	-	-	-	-	37	3	-	89	215	3	131
2007	127	407	-	534	-	-	-	-	-	46	3	1	141	207	5	163
2008	126	355	-	481	-	-	-	-	-	50	5	-	144	263	4	184
2009	135	390	-	525	-	-	-	-	-	41	4	-	145	273	7	188
2010	115	390	-	505	-	-	-	-	-	49	3	-	131	281	2	181
2011	129	463	-	592	-	-	-	-	-	63	2	-	159	357	1	225
2012	125	440	-	565	-	-	-	-	-	61	4	-	167	327	3	221

diagonal: 31-Dec-2012

B. LTD Recorded Claim Count by Minor Coverage Type

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[32]
(\$1s)	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	=sum([17]to [19])	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	=sum([21]to [25])	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	2012-2 Industry AB valuation	=2/3*[29] + 1/3*[30]
2003	173	477	-	650	-	-	-	-	-	53	4	-	131	257	3	173
2004	133	327	-	460	-	-	-	-	-	50	7	-	93	210	5	132
2005	125	356	-	481	-	-	-	-	-	48	9	-	96	211	3	134
2006	117	384	-	501	-	-	-	-	-	37	3	-	89	215	3	131
2007	127	407	-	534	-	-	-	-	-	46	3	1	141	207	5	163
2008	126	355	-	481	-	-	-	-	-	50	5	-	144	263	4	184
2009	135	390	-	525	-	-	-	-	-	41	4	-	145	273	7	188
2010	115	390	-	505	-	-	-	-	-	49	3	-	131	281	2	181
2011	131	463	-	594	-	-	-	-	-	63	2	-	159	356	1	225
2012	120	411	-	531	-	-	-	-	-	67	4	-	173	295	3	214

C. Implied Claim Count Development Factor (CCDF)

Accident Year	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils
	[33]	[34]	[35]	[36]	[37]	[38]	[39]	[40]	[41]	[42]	[43]	[44]	[45]	[46]	[47]	[48]
	=if([17]=0,[36], [1]/[17])	=if([18]=0,[36], [2]/[18])	=if([19]=0,[36], [3]/[19])	=([4]/[20])	=if([21]=0,[42], [5]/[21])	=if([22]=0,[42], [6]/[22])	=if([23]=0,[42], [7]/[23])	=if([24]=0,[42], [8]/[24])	=if([25]=0,[42], [9]/[25])	=([10]/[26])	=if([27]=0,[36], [11]/[27])	=if([28]=0,[36], [12]/[28])	=([13]/[29])	=([14]/[30])	=([15]/[31])	=([16]/[32])
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
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
2005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8793	1.0000	1.0000	1.0000	1.0000
2008	1.0000	1.0000	1.0000	1.0000	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000
2009	1.0000	1.0000	1.0000	1.0000	0.9984	0.9984	0.9984	0.9984	0.9984	0.9984	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000
2010	0.9965	1.0000	0.9992	0.9992	1.0007	1.0007	1.0007	1.0007	1.0007	1.0007	0.9933	0.9992	1.0000	1.0000	1.0000	1.0000
2011	0.9876	1.0000	0.9973	0.9973	0.9959	0.9959	0.9959	0.9959	0.9959	0.9959	1.0005	0.9973	0.9980	1.0029	1.0000	1.0000
2012	1.0436	1.0702	1.0642	1.0642	0.9132	0.9132	0.9132	0.9132	0.9132	0.9132	1.1240	1.0642	0.9679	1.1074	1.0569	1.0327

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh F-1

**Interest Rate Selection for Discount and Cost of Capital Calculations
 Based on Canadian Treasury and Canada Bonds Yields**

Year	Historical Yields				
	91-day [1]	1-3 yr [2]	3-5 yr [3]	5-10 yr [4]	10+ yr [5]
2003	2.90	3.24	3.88	4.54	5.28
2004	2.24	2.92	3.67	4.34	5.08
2005	2.75	3.18	3.50	3.89	4.39
2006	4.10	4.07	4.10	4.18	4.30
2007	4.22	4.22	4.21	4.25	4.34
2008	2.41	2.66	2.96	3.36	4.04
2009	0.35	1.21	2.15	2.84	3.89
2010	0.60	1.48	2.21	2.88	3.66
2011	0.92	1.38	1.85	2.47	3.21
2012	0.98	1.12	1.30	1.63	2.33
5-yr avg					
2003-2007	3.24	3.53	3.87	4.24	4.68
2008-2012	1.05	1.57	2.09	2.64	3.43
5-yr std dev					
2003-2007	0.87	0.58	0.29	0.24	0.49
2008-2012	0.80	0.62	0.60	0.65	0.69

Above from the Canadian Institute of Actuary
 Report on Canadian Economic Statistics, 1924-2012, Table 4A

Current Risk Free Yields

31/10/2013	0.91	1.09	1.52	2.12	2.87	<u>wgtd avg</u>	1.29
weights:	15.0%	50.0%	23.0%	11.0%	1.0%		
avg maturity:	3.0 years (weighted based on claims payment patterns)						

Selected Gross Yield: 1.29
Investment Expenses (rounded): 0.15
Selected Net Yield: 1.14

Exh F-2

Present Value Factors - Claim Amounts - Facility Association

Discount Rate 1.14%

Accident Year Estimated Payment Pattern by Development Age																	Val Market: FARM	Val Jurisdiction: NL	Val Business Segment: non-PPV	Val FA Minor Rating Class: non-PPV
Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Suppl. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	Present Value Factor			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[15]			
	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	=(1+[dsct rate])^(-1 * [(dev'l age]-6)/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	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output				
12	1.4%	58.0%	58.0%	7.6%	100.0%	100.0%	100.0%	100.0%	100.0%	16.5%	16.5%	7.6%	103.5%	102.4%	102.4%	103.3%	0.9943			
24	20.1%	30.0%	30.0%	21.2%	-	-	-	-	-	39.0%	39.0%	21.2%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9831			
36	28.0%	3.0%	3.0%	25.3%	-	-	-	-	-	34.0%	34.0%	25.3%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9721			
48	25.2%	3.0%	3.0%	22.8%	-	-	-	-	-	1.5%	1.5%	22.8%	(0.7%)	-	-	(0.5%)	0.9611			
60	7.8%	3.0%	3.0%	7.2%	-	-	-	-	-	1.5%	1.5%	7.2%	(0.7%)	-	-	(0.5%)	0.9503			
72	10.2%	3.0%	3.0%	9.4%	-	-	-	-	-	1.5%	1.5%	9.4%	(0.7%)	-	-	(0.5%)	0.9396			
84	3.4%	-	-	3.0%	-	-	-	-	-	1.5%	1.5%	3.0%	-	-	-	-	0.9290			
96	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.9185			
108	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.9081			
120	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.8979			
132	0.9%	-	-	0.8%	-	-	-	-	-	-	-	0.8%	-	-	-	-	0.8878			
144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8778			
156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8679			
168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8581			
180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8484			
192	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8389			
204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8294			
216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8201			
228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8108			
240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8017			
252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7926			
264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7837			
276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7749			
288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7661			
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				

Exh F-2

Present Value Factors - Claim Amounts - Facility Association

Discount Rate 1.14%

Policy Year Estimated Payment Pattern by Development Age

Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	Present Value Factor
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[30]
	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	=(1+[dsct rate])^-1 * ((dev'l age]-6)/12)
12	0.5%	29.0%	29.0%	3.6%	50.0%	50.0%	50.0%	50.0%	50.0%	8.1%	8.1%	3.6%	51.8%	51.2%	51.2%	51.7%	0.9943
24	10.8%	44.0%	44.0%	14.4%	50.0%	50.0%	50.0%	50.0%	50.0%	27.8%	27.8%	14.4%	51.4%	50.6%	50.6%	51.2%	0.9831
36	24.1%	16.5%	16.5%	23.3%	-	-	-	-	-	36.5%	36.5%	23.3%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9721
48	26.6%	3.0%	3.0%	24.1%	-	-	-	-	-	17.8%	17.8%	24.1%	(0.7%)	(0.6%)	(0.6%)	(0.7%)	0.9611
60	16.5%	3.0%	3.0%	15.0%	-	-	-	-	-	1.5%	1.5%	15.0%	(0.7%)	-	-	(0.5%)	0.9503
72	9.0%	3.0%	3.0%	8.3%	-	-	-	-	-	1.5%	1.5%	8.3%	(0.7%)	-	-	(0.5%)	0.9396
84	6.8%	1.5%	1.5%	6.2%	-	-	-	-	-	1.5%	1.5%	6.2%	(0.4%)	-	-	(0.3%)	0.9290
96	2.2%	-	-	2.0%	-	-	-	-	-	1.5%	1.5%	2.0%	-	-	-	-	0.9185
108	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.9081
120	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.8979
132	1.0%	-	-	0.9%	-	-	-	-	-	0.8%	0.8%	0.9%	-	-	-	-	0.8878
144	0.5%	-	-	0.4%	-	-	-	-	-	-	-	0.4%	-	-	-	-	0.8778
156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8679
168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8581
180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8484
192	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8389
204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8294
216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8201
228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8108
240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8017
252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7926
264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7837
276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7749
288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7661
300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7575
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
PV factor	0.9571	0.9808	0.9808	0.9597	0.9887	0.9887	0.9887	0.9887	0.9887	0.9700	0.9700	0.9597	0.9899	0.9891	0.9891	0.9897	

Exh G-1

Development of Present Value Factors - Premium and Expense
Assuming 1.14% Annual Rate of Return

		Percentage of Premium			
		Nominal	Discount Factor	Discounted	
		[A]	[B]	[C]	
		=[A]*[B]			
Revenue					
[1]	Premium	100.00	0.9962	99.62	assumed collection delay, in mths: 4.0
[2]	Finance Fee	-	0.9962	-	n/a
[3]	Total Revenue	100.00		99.62	
Effective Commission Ratios					
[4]	estimated @ current rates	6.00	0.9962	5.98	Exh G-2 row [3]
[5]	at indicated target rate change	6.00	0.9962	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
[6]	at indicated rate change & alternate target	6.00	0.9962	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
[7]	at proposed rates	6.00	0.9962	5.98	- okay verifies commission ratio correct with Exh G-2 row [3]
Premium Variable Expenses, premium tax and S.C. non-claims fees					
[8]	Premium tax	4.00	0.9962	3.98	PwC Insurance Industry Key tax rates and updates (2013)
[9]	Servicing carrier operating cost	9.00	0.9962	8.97	Plan of Operation, Article IX, 2(a)
[10]	Servicing carrier fees	1.00	0.9962	1.00	Plan of Operation, Article IX, 2(a)
[11]	Premium finance admin expenses	-	0.9962	-	n/a
[12]	Total Premium Variable Expenses, premium tax and S.C. non-claims fees, other than TPL	14.00		13.95	
[13]	Health levy (where on a premium basis)		0.9962	-	not applicable to NL (levy is per vehicle)
[14]	Total Premium Variable Expenses, Servicing Carrier Initial Claims Fee, TPL only	14.00		13.95	
Premium Variable Expenses, Servicing Carrier Initial Claims Fee					
[15]	Servicing carrier claims fee reimbursement ratio	10.00	0.9888	9.89	Plan of Operation; discount rate based on earned premium flows: avg earned mth: 11.9
Fixed Expense					
[16]	Driver Record Abstracts	1.00	0.9962	1.00	Exh G-2 row [10]
[17]	Bad Debt	-	0.9962	-	
[18]	Central Office	2.60	0.9962	2.59	Exh G-2 row [7]
[19]	Total Fixed Expense	3.60		3.59	
[20]	Health Levy per earned vehicle	-		-	as per IBC AUTO03 - Jan 1, 2012 20.77;
[21]	TPL Earned Exposures	815		-	source: \.\.\.\.\00a Analysis Data\2013\proj 2013 Q4\AUTO1003-ATL_2012 (atlantic provinces health services lev
[22]	Health Levy Cost (total)	-		-	= [20] * [21]
[23]	On-level TPL Written Premium (\$1s)	2,308,745		-	Exh C-2 row [27]
[24]	Health Levy (where it is per vehicle), as % of premium	-	0.9962	-	= 100 * [22] / [23]
[25]	Total Fixed Expense, TPL only	3.60		3.59	= [19] + [24]
[26]	On-level Total Written Premium (\$1s)	2,484,917		-	Exh C-2 row [27]
[27]	Health Levy (where it is per vehicle), as % of premium	-	0.9962	-	= 100 * [22] / [26]
[28]	Total Fixed Expense, total coverages basis (info only)	3.60		3.59	= [19] + [27]

Expense Assumptions - Selections

jurisdiction code: 75 business segment: N

			2012	2011	2010	2009	2008	Total	Last 3 complete Years	Last 2 complete Years	Selected	
[1]	Written Premium	Participation Rpt	5,681,761	5,570,217	5,239,375	4,914,503	4,352,225	25,758,081	16,491,353	11,251,978		2008-2010 are AY WP
[2]	Agents Commissions	Participation Rpt	432,985	432,799	460,785	374,897	336,831	2,038,297	1,326,569	865,784		
[3]	Agents Commissions as a % of Premium	= [2]/[1]	7.62%	7.77%	8.79%	7.63%	7.74%	7.91%	8.04%	7.69%	6.00%	from manual
[4]	On-level to current rates	Exh D-3b, col [49]	1.4908	1.4775	1.4698	1.4575	1.4590					
[5]	On-level Written Premium	= [1]*[4]	8,470,369	8,229,996	7,700,833	7,162,888	6,349,896	37,913,982	24,401,198	16,700,365		
[6]	Administration Expense	Participation Rpt	112,878	183,385	85,944	81,278	73,943	537,428	382,207	296,263		
[7]	Administration Expense as a % of On-level W Premium	= [6]/[5]	1.99%	3.29%	1.64%	1.65%	1.70%	2.09%	2.32%	2.63%	2.60%	2 last, rounded
[8]	On-level Written Premium s.t. DR Abstracts	= [5] adjusted	8,123,084	7,925,486	7,400,501	6,862,047	6,083,200	36,394,318	23,449,071	16,048,570		
[9]	Driver Record Abstracts	Participation Rpt	62,067	104,205	60,336	54,249	61,320	342,177	226,608	166,272		
[10]	Driver Record Abstracts as a % of [8]	= [9]/[8]	0.76%	1.31%	0.82%	0.79%	1.01%	0.94%	0.97%	1.04%	1.00%	2 last, rounded

Non-PPV AY Written Premium by Minor Rating Class

as at:	Market: FA					2012		commission ratio		
	2012	2011	2010	2009	2008	Individual	Fleet	Individual	Fleet	weighted
31/12/2012 CV	1,228,160	1,231,562	1,191,795	1,066,312	911,447	1,097,705	130,455	10.0%	7.5%	9.7%
IU	425,110	532,627	511,251	468,213	591,573	371,267	53,843	6.0%	6.0%	6.0%
PuBus	282,152	267,866	278,864	272,927	296,338	126,603	155,549	6.0%	6.0%	6.0%
PrBus-STR-MPA	141,425	109,257	84,291	110,216	78,645	138,135	3,290	10.0%	7.5%	9.9%
SBus	249,865	233,688	211,973	199,104	260,088	74,212	175,653	10.0%	7.5%	8.2%
HCCBus	-	-	-	-	-	-	-	10.0%	7.5%	10.0%
TX	1,696,455	1,622,195	1,572,050	1,574,294	1,524,889	1,198,126	498,329	6.0%	6.0%	6.0%
FU	-	-	-	-	-	-	-	10.0%	7.5%	10.0%
AM	37,522	38,628	43,719	56,547	63,257	37,522	-	10.0%	7.5%	10.0%
MC	1,050,797	962,073	945,479	963,867	850,384	1,048,883	1,914	7.5%	7.5%	7.5%
ATV	142,177	106,045	114,046	110,178	107,618	142,177	-	7.5%	7.5%	7.5%
SV	79,410	80,356	79,488	99,185	94,478	79,410	-	7.5%	7.5%	7.5%
HV	1,861	1,976	2,871	686	-	1,861	-	11.0%	7.5%	11.0%
MH	25,778	19,076	23,773	19,200	20,112	25,778	-	9.0%	7.5%	9.0%
TH	5,718	10,347	5,522	3,086	3,165	5,718	-	9.0%	7.5%	9.0%
GA	257,008	287,247	218,322	181,625	171,614	257,008	-	10.0%	10.0%	10.0%
NO	1,945	2,543	2,346	3,065	3,139	1,945	-	10.0%	10.0%	10.0%
DP	-	50	94	166	(1,776)	-	-	10.0%	10.0%	10.0%
Total	5,625,383	5,505,536	5,285,884	5,128,671	4,974,971	4,606,350	1,019,033			

Non-PPV AY Written Premium not subject to Driver Record Abstracts

is this minor class being reviewed?

ATV	142,177	106,045	114,046	110,178	107,618	n
SV	79,410	80,356	79,488	99,185	94,478	n
HV	1,861	1,976	2,871	686	-	n
TH	5,718	10,347	5,522	3,086	3,165	n
NO	1,945	2,543	2,346	3,065	3,139	n
Total	231,111	201,267	204,273	216,200	208,400	n

% Non-PPV W Premium Subject to Driver Record Abstracts 95.9% 96.3% 96.1% 95.8% 95.8%

Facility Association Residual Market (FARM)
Jurisdiction: Newfoundland & Labrador
Vehicle Type: Taxi (fleet & individual rated)
Project ID: NL-2013Q4-TX

jurisdiction (short form):
major rating class:
minor rating class:
rating type:

Exh H-1

Calculation of the Cost of Capital Provision

Assumptions		Selected
[1]	Target after-tax ROE	12.0%
[2]	corporate income tax rate	29.0%
[3]	Leverage ratio	2.00
[4]	Pre-tax investment return	1.14%
Calculations		
[5]	Target pre-tax ROE	16.90%
[6]	Return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet pre-tax ROE target	15.76%
[7]	Target pre-tax cost of capital as % of premium (i.e. pre-tax return from underwriting, including associated investment income)	7.88%

Facility Association Residual Market (FARM)
Jurisdiction: Newfoundland & Labrador
Vehicle Type: Taxi (fleet & individual rated)
Project ID: NL-2013Q4-TX

jurisdiction (short form): NL
major rating class: Pub
minor rating class: TX
rating type: fleet & individual

Exh C-1
Page 1 of 1

Exh C-1

Derivation of Indicated Change in Overall Rate Level

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]	[M]
(S1s) unless otherwise indicated	Third Party Liability	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Accident Benefits	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	TOTAL
Facility Association Exposures & Premium	FA AIX as at: Dec 31 2012												
(1) FA Written Exposures, Rolling 12	815	-	-	-	815	650	816	-	53	90	228	3	816
(2) FA Written Premium, Rolling 12	1,539,163	-	-	-	1,539,163	25,917	5,547	-	65,420	26,123	28,647	5,638	1,696,455
(3) FA Average Written Premium, Rolling 12, \$s	1,889	-	-	-	1,889	40	7	-	1,242	291	126	1,879	2,079
(4) FA Written Premium @ Current Rates, Rolling 12	2,308,745	-	-	-	2,308,745	51,834	11,094	-	58,878	23,510	25,782	5,074	2,484,917
(5) FA Average Written Premium @ Current Rates, Rolling 12, \$s	2,834	-	-	-	2,834	80	14	-	1,118	262	113	1,691	3,045
(6) Premium distribution @ current rates	92.91%	-	-	-	92.91%	2.09%	0.45%	-	2.37%	0.95%	1.04%	0.20%	100.01%
Updated Projected Loss Ratio (indemnity only, nominal) @ Current Rates	Exh C-2,row[21]												
(7) Updated projected loss ratio (indemnity only, nominal), prior analysis	97.8%	-	-	-	97.8%	190.2%	187.5%	-	57.3%	64.2%	73.8%	59.4%	98.5%
Projected Loss Ratio (indemnity only, nominal) based on FA experience	Exh D-1, col [17]												
(8) FA projected ultimate loss ratio (indemnity only, nominal)	143.8%	-	-	-	143.8%	517.9%	1,376.3%	-	19.0%	76.6%	71.2%	-	152.5%
Credibility-Weighted Projected Loss Ratio (indemnity only, nominal)	Exh E-1, col [8]												
(9) FA experience credibility	119.1%	-	-	-	119.1%	288.8%	314.7%	-	52.6%	65.9%	73.5%	59.4%	120.9%
Projected Loss Ratio (indemnity & excess legal, discounted @ 2.80%)	2012 AA Rpt, Exh B.28.29, col (5)												
(10) Credibility-weighted projected loss ratio (indemnity only, nominal)	111.8%	0.8994	0.9542	0.9542	111.8%	268.3%	292.4%	-	51.3%	64.2%	71.6%	57.9%	113.5%
(11) Loss discount factor	0.9055	0.8994	0.9542	0.9542	0.9055	0.9291	0.9291	0.9055	0.9756	0.9738	0.9738	0.9752	0.9093
(12) Credibility-weighted projected loss ratio (indemnity only, discounted)	107.8%	-	-	-	107.8%	268.3%	292.4%	-	51.3%	64.2%	71.6%	57.9%	109.8%
(13) excess legal as % indemnity	3.7%	3.7%	3.7%	3.7%	3.7%	-	-	-	-	-	-	-	3.4%
(14) Cred-wght'd projected loss ratio (indemnity & excess legal, discounted)	111.8%	-	-	-	111.8%	268.3%	292.4%	-	51.3%	64.2%	71.6%	57.9%	113.5%
Discounted Revenue, Expenses and Capital Costs	Exh G-1, col[C], row[3]												
(15) Revenue discount factor	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908	0.9908
(16) Total discounted fixed expenses, as % of current on-level premium	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%	3.57%
(17) Discounted effective commission ratio (based on indicated rate level change)	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%
(18) Total discounted variable expenses prem tax, S.C. non-claims fees, as % of premium	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%	13.87%
(19) Discounted variable S.C. initial claims fee, as % of premium	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%
(20) Retroactive claims fee adjustment (discounted), as % of premium @ target rate	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)	(0.10%)
(21) Target pre-tax cost of capital as % of premium (i.e. pre-tax return from underwriting, including associated investment income)	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
Rate Indications	Exh G-1, col[C], row[6]												
(22) indicated target rate change (12.0% ROE, leverage 2.0)	84.4%	-	-	-	84.4%	334.4%	372.9%	-	(12.3%)	8.3%	20.1%	(5.4%)	87.1%
(23) Avg WP @ indicated target rate change (12.0% ROE, leverage 2.0)	5,226	-	-	-	5,226	348	66	-	980	284	136	1,600	5,697
(24) AWP dollar change for indicated target rate change (12.0% ROE, leverage 2.0)	2,392	-	-	-	2,392	268	52	-	(138)	22	23	(91)	2,652
(25) nominal indemnity LR for indicated target rate change (12.0% ROE, leverage 2.0)	64.6%	-	-	-	64.6%	66.5%	66.5%	-	60.0%	60.8%	61.2%	62.8%	64.6%
(26) nominal excess legal LR for indicated target rate change (12.0% ROE, leverage 2.0)	2.4%	-	-	-	2.4%	-	-	-	-	-	-	-	2.2%
(26) discounted commission as % of premium, based on alternate target	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%
(27) Retroactive claims fee adjustment (discounted), based on alternate target	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%
(28) Alternate Target pre-tax cost of capital as % of premium (i.e. underwriting profit margin)	-	-	-	-	-	-	-	-	-	-	-	-	-
(29) Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	67.3%	-	-	-	67.3%	294.3%	329.3%	-	(20.4%)	(1.7%)	9.0%	(14.2%)	69.7%
(30) Avg WP @ Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	4,741	-	-	-	4,741	315	60	-	890	258	123	1,451	5,167
(31) AWP dollar change for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	1,907	-	-	-	1,907	235	46	-	(228)	(4)	10	(240)	2,122
(32) nominal indemnity LR for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	71.2%	-	-	-	71.2%	73.2%	73.3%	-	66.1%	67.0%	67.4%	69.2%	71.2%
(33) nominal excess legal LR for Alternate rate change basis (0.0% Cost of Capital, leverage 2.0)	2.6%	-	-	-	2.6%	-	-	-	-	-	-	-	2.4%
(34) Rate change selected by FA	Bi capped @ 50%, no change to physical damage multiplier												
(35) Avg WP @ Rate change selected by FA	50.0%	-	-	-	50.0%	294.3%	329.3%	-	-	-	-	-	54.1%
(36) AWP dollar change for Rate change selected by FA	4,251	-	-	-	4,251	315	60	-	1,118	262	113	1,691	4,692
(37) nominal indemnity LR for Rate change selected by FA	1,417	-	-	-	1,417	235	46	-	-	-	-	-	1,647
(38) nominal excess legal LR for Rate change selected by FA	79.4%	-	-	-	79.4%	73.2%	73.3%	-	52.6%	65.9%	73.5%	59.4%	78.5%
(38) nominal excess legal LR for Rate change selected by FA	2.9%	-	-	-	2.9%	-	-	-	-	-	-	-	2.7%

Retrospective claims fee adjustment	72 month LR	reimburse- ment rate LR	claims expense fee % @ reimburse- ment rate LR	minimum claims expense fee ratio	maximum claims expense fee ratio	base claims expense fee ratio	unadjusted experience claims expense fee ratio	experience claims expense fee ratio (post min/max)	Retroactive Adjustment	discount by 1 yr	discounted retroactive adjustment	Goal seek to 0.0%, on col[B], row[20]
	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]	[J]	[K]	[L]
[B]NR as % ultimate as per Exh D-1: -2.6%	(see note 1)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	Accounting & Statistical Manual (see note 2)	=col [F], row[39]-[72] mth LR]/10	=row[39]:col [H] s.t. max / min, cols [D] & [E]	=-[H]-[C]	=1/(1+disc rate)	-[I]*[J]	
(39) Retroactive claims fee adjustment at 12.0% ROE	66.3%	67.5%	10.0%	9.0%	16.0%	3.3%	9.9%	9.9%	(0.1%)	0.9728	(0.10%)	-
(40) Retroactive claims fee adjustment at Alternate Target	73.1%	67.5%	10.0%	9.0%	16.0%	3.3%	10.6%	10.6%	0.6%	0.9728	0.58%	-
(41) Retroactive claims fee adjustment on Selected Rate Change	80.5%	67.5%	10.0%	9.0%	16.0%	3.3%	11.3%	11.3%	1.3%	0.9728	1.26%	-

Notes:
[72mth LR] = Recorded Claims Ratio @ 72 months*(1-[B]NR as % ultimate)
1
2 See also Bulletin "All-Canada SC2004-02" issued on Jan. 7, 2004

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh F-2

Present Value Factors - Claim Amounts - Facility Association

Discount Rate 2.80%

Accident Year Estimated Payment Pattern by Development Age																	Val Market: FARM	Val Jurisdiction: NL	Val Business Segment: non-PPV	Val FA Minor Rating Class: non-PPV
Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	Present Value Factor			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[15]			
	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	NL	=(1+[dsct rate])^{-(1* [(dev'l age]-6)/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	Emergence Model Output	Emergence Model Output	Emergence Model Output	Emergence Model Output				
12	1.4%	58.0%	58.0%	7.6%	100.0%	100.0%	100.0%	100.0%	100.0%	16.5%	16.5%	7.6%	103.5%	102.4%	102.4%	103.3%	0.9863			
24	20.1%	30.0%	30.0%	21.2%	-	-	-	-	-	39.0%	39.0%	21.2%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9594			
36	28.0%	3.0%	3.0%	25.3%	-	-	-	-	-	34.0%	34.0%	25.3%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9333			
48	25.2%	3.0%	3.0%	22.8%	-	-	-	-	-	1.5%	1.5%	22.8%	(0.7%)	-	-	(0.5%)	0.9079			
60	7.8%	3.0%	3.0%	7.2%	-	-	-	-	-	1.5%	1.5%	7.2%	(0.7%)	-	-	(0.5%)	0.8831			
72	10.2%	3.0%	3.0%	9.4%	-	-	-	-	-	1.5%	1.5%	9.4%	(0.7%)	-	-	(0.5%)	0.8591			
84	3.4%	-	-	3.0%	-	-	-	-	-	1.5%	1.5%	3.0%	-	-	-	-	0.8357			
96	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.8129			
108	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.7908			
120	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.7692			
132	0.9%	-	-	0.8%	-	-	-	-	-	-	-	0.8%	-	-	-	-	0.7483			
144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7279			
156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7081			
168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6888			
180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6700			
192	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6518			
204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6340			
216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6168			
228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6000			
240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5836			
252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5677			
264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5523			
276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5372			
288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5226			
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh F-2

Present Value Factors - Claim Amounts - Facility Association

Discount Rate 2.80%

Policy Year Estimated Payment Pattern by Development Age

Development Age	Bodily Injury	Property Damage	DCPD	TPL (indivisible)	Medical Expenses	Disability Income	Death Benefits	Funeral Expenses	Supp. AccBen	AccBen (indivisible)	Uninsured Automobile	Underinsured Motorist	Collision	Comp	Specified Perils	All Perils	Present Value Factor
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	[29]	[30]	[31]	[30]
	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	average of AY % by age	=(1+[dsct rate])^{-(1* [(dev'l age]-6)/12]}
12	0.5%	29.0%	29.0%	3.6%	50.0%	50.0%	50.0%	50.0%	50.0%	8.1%	8.1%	3.6%	51.8%	51.2%	51.2%	51.7%	0.9863
24	10.8%	44.0%	44.0%	14.4%	50.0%	50.0%	50.0%	50.0%	50.0%	27.8%	27.8%	14.4%	51.4%	50.6%	50.6%	51.2%	0.9594
36	24.1%	16.5%	16.5%	23.3%	-	-	-	-	-	36.5%	36.5%	23.3%	(0.7%)	(1.2%)	(1.2%)	(0.9%)	0.9333
48	26.6%	3.0%	3.0%	24.1%	-	-	-	-	-	17.8%	17.8%	24.1%	(0.7%)	(0.6%)	(0.6%)	(0.7%)	0.9079
60	16.5%	3.0%	3.0%	15.0%	-	-	-	-	-	1.5%	1.5%	15.0%	(0.7%)	-	-	(0.5%)	0.8831
72	9.0%	3.0%	3.0%	8.3%	-	-	-	-	-	1.5%	1.5%	8.3%	(0.7%)	-	-	(0.5%)	0.8591
84	6.8%	1.5%	1.5%	6.2%	-	-	-	-	-	1.5%	1.5%	6.2%	(0.4%)	-	-	(0.3%)	0.8357
96	2.2%	-	-	2.0%	-	-	-	-	-	1.5%	1.5%	2.0%	-	-	-	-	0.8129
108	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.7908
120	1.0%	-	-	0.9%	-	-	-	-	-	1.5%	1.5%	0.9%	-	-	-	-	0.7692
132	1.0%	-	-	0.9%	-	-	-	-	-	0.8%	0.8%	0.9%	-	-	-	-	0.7483
144	0.5%	-	-	0.4%	-	-	-	-	-	-	-	0.4%	-	-	-	-	0.7279
156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7081
168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6888
180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6700
192	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6518
204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6340
216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6168
228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6000
240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5836
252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5677
264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5523
276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5372
288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5226
300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5084
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
PV factor	0.8994	0.9542	0.9542	0.9055	0.9729	0.9729	0.9729	0.9729	0.9729	0.9291	0.9291	0.9055	0.9756	0.9738	0.9738	0.9752	

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

Exh G-1

jurisdiction (short form): NL
 major rating class: Pub
 minor rating class: TX
 rating type: fleet & individual

Exh G-1
 Page 1 of 1

Development of Present Value Factors - Premium and Expense
Assuming 2.80% Annual Rate of Return

		Percentage of Premium			
		Nominal	Discount Factor	Discounted	
		[A]	[B]	[C]	
		=[A]*[B]			
Revenue					
[1]	Premium	100.00	0.9908	99.08	assumed collection delay, in mths: 4.0
[2]	Finance Fee	-	0.9908	-	n/a
[3]	Total Revenue	100.00		99.08	
Effective Commission Ratios					
[4]	estimated @ current rates	6.00	0.9908	5.95	Exh G-2 row [3]
[5]	at indicated target rate change	6.00	0.9908	5.95	- okay verifies commission ratio correct with Exh G-2 row [3]
[6]	at indicated rate change & alternate target	6.00	0.9908	5.95	- okay verifies commission ratio correct with Exh G-2 row [3]
[7]	at proposed rates	6.00	0.9908	5.95	- okay verifies commission ratio correct with Exh G-2 row [3]
Premium Variable Expenses, premium tax and S.C. non-claims fees					
[8]	Premium tax	4.00	0.9908	3.96	PwC Insurance Industry Key tax rates and updates (2013)
[9]	Servicing carrier operating cost	9.00	0.9908	8.92	Plan of Operation, Article IX, 2(a)
[10]	Servicing carrier fees	1.00	0.9908	0.99	Plan of Operation, Article IX, 2(a)
[11]	Premium finance admin expenses	-	0.9908	-	n/a
[12]	Total Premium Variable Expenses, premium tax and S.C. non-claims fees, other than TPL	14.00		13.87	
[13]	Health levy (where on a premium basis)		0.9908	-	not applicable to NL (levy is per vehicle)
[14]	Total Premium Variable Expenses, Servicing Carrier Initial Claims Fee, TPL only	14.00		13.87	
Premium Variable Expenses, Servicing Carrier Initial Claims Fee					
[15]	Servicing carrier claims fee reimbursement ratio	10.00	0.9730	9.73	Plan of Operation; discount rate based on earned premium flows: avg earned mth: 11.9
Fixed Expense					
[16]	Driver Record Abstracts	1.00	0.9908	0.99	Exh G-2 row [10]
[17]	Bad Debt	-	0.9908	-	
[18]	Central Office	2.60	0.9908	2.58	Exh G-2 row [7]
[19]	Total Fixed Expense	3.60		3.57	
[20]	Health Levy per earned vehicle	-		-	as per IBC AUTO03 - Jan 1, 2012 20.77;
[21]	TPL Earned Exposures	815		-	source: \\.\.\.\.\00a Analysis Data\2013\proj 2013 Q4\AUTO1003-ATL_2012 (atlantic provinces health services lev
[22]	Health Levy Cost (total)	-		-	= [20] * [21]
[23]	On-level TPL Written Premium (\$1s)	2,308,745		-	Exh C-2 row [27]
[24]	Health Levy (where it is per vehicle), as % of premium	-	0.9908	-	= 100 * [22] / [23]
[25]	Total Fixed Expense, TPL only	3.60		3.57	= [19] + [24]
[26]	On-level Total Written Premium (\$1s)	2,484,917		-	Exh C-2 row [27]
[27]	Health Levy (where it is per vehicle), as % of premium	-	0.9908	-	= 100 * [22] / [26]
[28]	Total Fixed Expense, total coverages basis (info only)	3.60		3.57	= [19] + [27]

Facility Association Residual Market (FARM)
 Jurisdiction: Newfoundland & Labrador
 Vehicle Type: Taxi (fleet & individual rated)
 Project ID: NL-2013Q4-TX

jurisdiction (short form):
 major rating class:
 minor rating class:
 rating type:

Exh H-1

Calculation of the Cost of Capital Provision

Assumptions	Selected
[1] Target after-tax ROE	12.0%
[2] corporate income tax rate	29.0%
[3] Leverage ratio	2.00
[4] Pre-tax investment return	2.80%
Calculations	
[5] Target pre-tax ROE	16.90%
[6] Return required from operations (underwriting and investment income on policyholder funds) as a percentage of equity to meet pre-tax ROE target	14.10%
[7] Target pre-tax cost of capital as % of premium (i.e. pre-tax return from underwriting, including associated investment income)	7.05%

Appendix A – Non-Private Passenger Vehicles Loss Development

Facility Association
 Allocation of Government Line Selected to Coverage / KOL
 for valuation: Jun 30, 2013
 FARM Newfoundland & Labrador
 Non-Private Passenger
 Amounts in: \$1s

FARM-ON-PPV

Exh B.7.4

PAY Selected Allocation

page 1 of 2

A. Link Ratio Estimated Ultimates (Indemnity & Allowed Claims Expense) by sub-coverage / kind of loss *

Accident Period	Third Party Liability				Accident Benefits							Other Coverages					GRAND Total	
	BI	PD	DCPD	Total	Spare	Total ex UA UM	Spare	Spare	UM	UA	Total	Spare	All Perils	Collision	Comp.	Sp. Perils		Total
	[1] from current AH link ratio estimates	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13] from current AH link ratio estimates	[14]	[15]	[16]		[17]
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1985	7,168	-	-	7,168	-	-	-	-	-	-	-	-	-	534	-	-	534	7,702
1986	492,640	-	-	492,640	-	-	-	-	-	-	-	-	-	184,947	-	-	184,947	677,587
1987	872,513	1,846	-	874,359	-	434	-	-	-	434	-	-	-	114,527	-	-	114,527	989,320
1988	998,606	23,496	-	1,022,102	-	24	-	-	-	24	-	-	(31,370)	393,668	-	-	362,298	1,384,424
1989	1,529,303	142,166	-	1,671,469	-	-	-	-	-	-	-	-	54,703	218,381	297	7,535	280,916	1,952,385
1990	734,843	419,431	-	1,154,274	-	5,490	-	-	-	5,490	-	-	49,052	104,815	12,561	45,214	211,642	1,371,406
1991	762,540	330,829	-	1,093,369	-	2,537	-	-	-	2,537	-	-	46,732	54,477	3,258	44,727	149,194	1,245,100
1992	846,057	254,858	-	1,100,915	-	2,879	-	-	-	2,879	-	-	65,854	25,174	20,424	17,494	128,946	1,232,740
1993	1,463,448	278,392	-	1,741,840	-	13,558	-	-	-	13,558	-	-	29,225	59,751	19,441	35,616	144,033	1,899,431
1994	923,664	308,938	-	1,232,602	-	5,931	-	-	6,937	12,868	-	-	25,818	34,992	17,833	13,476	92,119	1,337,589
1995	1,125,484	364,503	-	1,489,987	-	43,100	-	-	5,256	48,356	-	-	10,951	142,957	14,625	16,641	185,174	1,723,517
1996	1,569,954	239,486	-	1,809,440	-	61,754	-	-	59,068	120,822	-	-	7,399	19,216	29,368	13,000	68,983	1,999,245
1997	958,250	247,154	-	1,205,404	-	47,142	-	-	2,686	49,828	-	-	21,156	101,253	4,717	6,383	133,509	1,388,741
1998	912,861	250,983	-	1,163,844	-	63,122	-	-	3,992	67,114	-	-	14,961	59,333	5,018	17,180	96,492	1,327,450
1999	2,161,213	316,620	-	2,477,833	-	95,187	-	-	130,137	225,324	-	-	3,738	26,810	8,340	15,592	54,480	2,757,637
2000	1,484,988	284,935	-	1,769,923	-	143,994	-	-	50,761	194,755	-	-	3,140	48,142	17,870	24,933	94,085	2,058,763
2001	1,656,509	272,599	-	1,929,108	-	134,240	-	-	85,800	220,040	-	-	2,624	97,727	55,657	30,343	186,351	2,335,499
2002	1,505,217	253,137	-	1,758,354	-	98,018	-	-	110,951	208,969	-	-	36,824	103,700	51,485	27,657	219,666	2,186,989
2003	2,077,821	380,857	-	2,458,678	-	251,855	-	112,500	259,355	623,710	-	-	22,890	163,114	29,523	49,006	264,533	3,346,921
2004	1,819,473	283,492	-	2,102,965	-	312,464	-	-	108,496	420,960	-	-	36,988	69,965	57,065	39,278	203,296	2,727,221
2005	1,421,261	310,538	-	1,731,799	-	279,742	-	-	104,434	384,176	-	-	89,987	134,503	4,207	120,346	349,043	2,465,018
2006	1,490,042	391,038	-	1,881,080	-	135,493	-	-	160,134	295,627	-	-	86,489	52,425	126,062	107,028	372,004	2,548,711
2007	2,316,454	501,261	-	2,817,715	-	100,304	-	-	43,519	143,823	-	-	89,814	86,000	83,114	80,996	339,924	3,301,462
2008	2,649,105	376,554	-	3,025,659	-	160,645	-	-	66,608	227,253	-	-	46,266	100,812	20,439	32,767	200,284	3,453,196
2009	2,499,003	462,612	-	2,961,615	-	168,155	-	-	159,433	327,588	-	-	18,724	65,577	96,295	29,002	209,598	3,498,801
2010	3,303,653	457,546	-	3,761,199	-	366,924	-	656,147	159,803	1,182,874	-	-	69,890	36,290	7,541	37,965	151,686	5,095,759
2011	3,200,457	938,513	-	4,138,970	-	267,412	-	-	232,851	500,263	-	-	40,237	52,232	289,554	249,081	631,104	5,270,337
2012	4,992,958	657,350	-	5,650,308	-	383,131	-	-	82,265	465,396	-	-	65,669	198,500	135,659	142,295	542,123	6,657,827
2013	1,413,631	258,757	-	1,672,388	-	162,522	-	-	6,222	168,744	-	-	48,008	276,272	51,843	21,200	397,323	2,238,455
TOTAL	47,189,116	9,007,891	-	56,197,007	-	3,306,057	-	-	768,647	1,838,708	-	-	955,769	3,026,094	1,162,196	1,224,755	6,368,814	68,479,233

*The incurred development estimates shown above are used as the basis for allocating the selected estimates (by government line) to a basis suitable for weighting the detailed trend assumptions

Valuation by sub-coverage results

Facility Association
 Allocation of Government Line Selected to Coverage / KOL
 for valuation: Jun 30, 2013
 FARM Newfoundland & Labrador
 Non-Private Passenger
 Amounts in: \$1s

FARM-ON-PPV
 Exh B.7.4
 PAY Selected Allocation
 page 2 of 2

B. Government Line Selected Ultimate Allocated by sub-coverage / kind of loss*

Accident Period	Third Party Liability				Accident Benefits							Other Coverages					GRAND Total	
	BI [19]	PD [20]	DCPD [21]	Total [22]	Spare [23]	Total ex UA UM [24]	Spare [25]	Spare [26]	UM [27]	UA [28]	Total [29]	Spare [30]	All Perils [31]	Collision [32]	Comp. [33]	Sp. Perils [34]		Total [35]
	difference between [22] and [4] allocated on relative amounts from A. above				difference between [26] and [8] allocated on relative amounts from A. above							difference between [33] and [15] allocated on relative amounts from A. above					final selection	
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1985	7,168	-	-	7,168	-	-	-	-	-	-	-	-	-	534	-	-	534	7,702
1986	492,640	-	-	492,640	-	-	-	-	-	-	-	-	-	184,947	-	-	184,947	677,587
1987	872,513	1,846	-	874,359	-	434	-	-	-	434	-	-	114,527	-	-	-	114,527	989,320
1988	998,606	23,496	-	1,022,102	-	24	-	-	-	24	-	-	(31,370)	393,668	-	-	362,298	1,384,424
1989	1,529,303	142,166	-	1,671,469	-	-	-	-	-	-	-	-	54,703	218,381	297	7,535	280,916	1,952,385
1990	734,843	419,431	-	1,154,274	-	5,490	-	-	-	5,490	-	-	49,052	104,815	12,561	45,214	211,642	1,371,406
1991	762,540	330,829	-	1,093,369	-	2,537	-	-	-	2,537	-	-	46,732	54,477	3,258	44,727	149,194	1,245,100
1992	846,057	254,858	-	1,100,915	-	2,879	-	-	-	2,879	-	-	65,854	25,174	20,424	17,494	128,946	1,232,740
1993	1,463,448	278,392	-	1,741,840	-	13,558	-	-	-	13,558	-	-	29,225	59,751	19,441	35,616	144,033	1,899,431
1994	923,664	308,938	-	1,232,602	-	5,931	-	-	-	6,937	-	-	25,818	34,992	17,833	13,476	92,119	1,337,589
1995	1,125,484	364,503	-	1,489,987	-	43,100	-	-	-	5,256	-	-	10,951	142,957	14,625	16,641	185,174	1,723,517
1996	1,569,954	239,486	-	1,809,440	-	61,754	-	-	-	59,068	-	-	7,399	19,216	29,368	13,000	68,983	1,999,245
1997	958,250	247,154	-	1,205,404	-	47,142	-	-	-	2,686	-	-	21,156	101,253	4,717	6,383	133,509	1,388,741
1998	912,861	250,983	-	1,163,844	-	3,992	-	-	-	3,992	-	-	14,961	59,333	5,018	17,180	96,492	1,327,450
1999	2,161,213	316,620	-	2,477,833	-	95,187	-	-	-	130,137	-	-	3,738	26,810	8,340	15,592	54,480	2,757,637
2000	1,484,988	284,935	-	1,769,923	-	143,994	-	-	-	50,761	-	-	3,140	48,142	17,870	24,933	94,085	2,058,763
2001	1,656,509	272,599	-	1,929,108	-	134,240	-	-	-	85,800	-	-	2,624	97,727	55,657	30,343	186,351	2,335,499
2002	1,505,217	253,137	-	1,758,354	-	98,018	-	-	-	110,951	-	-	36,824	103,700	51,485	27,657	219,666	2,186,989
2003	2,077,821	380,857	-	2,458,678	-	251,855	-	112,500	-	259,355	-	-	22,890	163,114	29,523	49,006	264,533	3,346,921
2004	1,819,473	283,492	-	2,102,965	-	312,464	-	-	-	108,496	-	-	36,988	69,965	57,065	39,278	203,296	2,727,221
2005	1,421,261	310,538	-	1,731,799	-	279,742	-	-	-	104,434	-	-	89,987	134,503	4,207	120,346	349,043	2,465,018
2006	1,490,055	391,038	-	1,881,093	-	135,493	-	-	-	160,134	-	-	86,489	52,425	126,062	107,028	372,004	2,548,724
2007	2,317,468	501,261	-	2,818,729	-	100,304	-	-	-	43,519	-	-	89,814	86,000	83,114	80,996	339,924	3,302,476
2008	2,648,500	376,554	-	3,025,054	-	160,645	-	-	-	66,608	-	-	46,266	100,812	20,439	32,767	200,284	3,452,591
2009	2,498,554	462,612	-	2,961,166	-	167,939	-	-	-	159,433	-	-	18,724	65,577	96,295	29,002	209,598	3,498,136
2010	3,303,226	457,546	-	3,760,772	-	365,897	-	656,147	-	159,803	-	-	69,890	36,290	7,541	37,965	151,686	5,094,305
2011	3,238,979	938,513	-	4,177,492	-	267,096	-	-	-	232,851	-	-	40,248	52,247	289,635	249,151	631,281	5,308,720
2012	4,431,613	657,350	-	5,088,963	-	535,639	-	-	-	82,265	-	-	52,511	158,725	108,477	113,783	433,496	6,140,363
2013	2,079,633	258,757	-	2,338,390	-	418,467	-	-	-	6,222	-	-	51,128	294,223	55,212	22,578	423,141	3,186,220
TOTAL	47,331,841	9,007,891	-	56,339,732	-	3,712,951	-	768,647	1,838,708	6,320,306	-	-	945,742	3,004,285	1,138,464	1,197,691	6,286,182	68,946,220

Facility Association
as at June 30, 2013
Semi-Annual Triangle
Amounts in \$
Newfoundland & Labrador - non-PPV
Third Party Liability - Bodily Injury
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

Data																					
Acc. Yr	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>	<u>210</u>	<u>216</u>	<u>222</u>	<u>228</u>	<u>234</u>	<u>240</u>	
1993 / 1	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844	745,844
1993 / 2	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604	717,604
1994 / 1	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465	477,465
1994 / 2	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199	446,199
1995 / 1	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743	709,743
1995 / 2	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741	415,741
1996 / 1	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857	809,857
1996 / 2	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097	760,097
1997 / 1	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314	497,314
1997 / 2	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936	460,936
1998 / 1	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176	333,176
1998 / 2	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685	579,685
1999 / 1	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867	963,867
1999 / 2	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346	1,197,346
2000 / 1	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244	621,244
2000 / 2	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744	863,744
2001 / 1	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176	847,176
2001 / 2	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333	809,333
2002 / 1	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269	604,269
2002 / 2	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948	900,948
2003 / 1	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613	1,048,613
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2012 / 1																					
2012 / 2																					
2013 / 1																					

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Third Party Liability - Property Damage
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data		<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>	<u>210</u>	<u>216</u>	<u>222</u>	<u>228</u>	<u>234</u>	<u>240</u>	
Acc. Yr																						
1993 / 1		170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467	170,467
1993 / 2		107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925	107,925
1994 / 1		193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846	193,846
1994 / 2		115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092	115,092
1995 / 1		165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012	165,012
1995 / 2		199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491	199,491
1996 / 1		168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133	168,133
1996 / 2		71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353	71,353
1997 / 1		106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692	106,692
1997 / 2		140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462	140,462
1998 / 1		88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122	88,122
1998 / 2		162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861	162,861
1999 / 1		154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535	154,535
1999 / 2		162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085	162,085
2000 / 1		148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413	148,413
2000 / 2		136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522	136,522
2001 / 1		151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446	151,446
2001 / 2		121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153	121,153
2002 / 1		133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505	133,505
2002 / 2		119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632	119,632
2003 / 1		190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100	190,100
2003 / 2																						
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2012 / 2																						
2013 / 1																						

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$s
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Total Ex UA UM
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	
1993 / 1	500	16,890	18,194	19,203	19,116	18,777	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	
1993 / 2	9,986	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
1994 / 1	17,433	21,589	55,654	55,394	55,394	33,213	33,213	33,213	33,213	27,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	
1994 / 2	9,510	7,674	7,674	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	
1995 / 1	6,977	6,977	6,977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1995 / 2	15,794	30,604	42,732	42,732	53,035	39,743	39,743	39,743	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	
1996 / 1	45,798	52,227	25,074	30,607	26,049	26,049	26,049	33,049	31,114	31,114	31,114	31,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	
1996 / 2	25,391	21,070	21,070	25,959	30,909	32,296	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	
1997 / 1	15,550	10,359	19,241	27,274	30,452	27,982	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	
1997 / 2	31,672	32,455	23,906	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	
1998 / 1	45,217	36,880	26,279	26,194	26,194	27,795	17,795	17,795	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	
1998 / 2	18,400	48,594	54,488	54,375	51,260	49,260	43,168	45,878	45,928	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	
1999 / 1	68,568	54,377	40,743	49,784	46,858	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	
1999 / 2	42,556	70,952	63,484	57,750	59,197	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	
2000 / 1	39,284	30,357	27,281	31,112	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	
2000 / 2	62,174	129,180	143,878	131,301	134,336	132,581	124,969	124,969	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	
2001 / 1	70,378	96,860	73,751	62,615	69,895	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	
2001 / 2	24,291	74,995	91,605	76,019	80,610	85,789	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	
2002 / 1	39,588	38,559	32,279	24,268	25,422	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	
2002 / 2	117,476	109,922	95,608	99,848	83,594	83,594	83,594	83,594	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	
2003 / 1	118,271	94,561	108,514	98,031	99,938	94,109	96,997	93,733	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	
2003 / 2	54,000	158,688	150,237	155,482	141,025	165,830	165,830	165,830	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	160,367	
2004 / 1	93,976	84,756	82,975	94,661	96,178	95,418	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	90,821	
2004 / 2	72,529	260,346	264,770	257,833	259,404	230,752	230,750	230,748	226,623	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	221,643	
2005 / 1	48,914	85,797	92,444	87,445	89,801	104,466	107,196	104,875	222,385	220,555	220,555	220,555	220,555	220,555	220,555	220,555	220,555	220,555	220,555	220,555	
2005 / 2	58,995	92,454	79,111	68,668	63,362	65,746	60,130	79,688	56,687	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	54,187	
2006 / 1	121,115	132,790	91,225	68,091	63,443	61,810	61,810	62,310	62,310	62,310	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379	57,379	
2006 / 2	37,128	126,806	91,730	99,582	99,689	78,429	81,078	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	78,114	
2007 / 1	35,152	45,651	24,145	20,892	21,842	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	16,342	
2007 / 2	98,558	119,597	127,917	85,398	81,776	81,391	83,862	86,962	86,462	83,962	83,962	83,962	83,962	83,962	83,962	83,962	83,962	83,962	83,962	83,962	
2008 / 1	95,909	99,349	109,996	89,859	87,265	81,943	81,943	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	79,443	
2008 / 2	67,842	62,932	64,313	78,663	74,520	108,131	86,414	86,144	82,864	81,202											
2009 / 1	74,528	90,406	77,972	73,426	72,677	70,425	71,917	70,680	70,678												
2009 / 2	199,425	299,617	206,684	182,131	121,101	97,245	100,008	95,009													
2010 / 1	88,659	146,416	133,010	121,743	122,924	127,282	113,791														
2010 / 2	229,790	387,064	334,025	303,808	250,260	231,586															
2011 / 1	104,632	100,955	72,071	83,768	75,539																
2011 / 2	162,509	148,553	154,564	163,078																	
2012 / 1	85,208	145,053	165,630																		
2012 / 2	141,725	152,709																			
2013 / 1	129,689																				

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Total Ex UA UM
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1993 / 1	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457	13,457
1993 / 2	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
1994 / 1	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668	2,668
1994 / 2	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263	3,263
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100	43,100
1996 / 1	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114	30,114
1996 / 2	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640	31,640
1997 / 1	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114	26,114
1997 / 2	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028	21,028
1998 / 1	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465
1998 / 2	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657	45,657
1999 / 1	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689	41,689
1999 / 2	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498	53,498
2000 / 1	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932	25,932
2000 / 2	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062	118,062
2001 / 1	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615	62,615
2001 / 2	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625	71,625
2002 / 1	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489	26,489
2002 / 2	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529	71,529
2003 / 1	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488	91,488
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Uninsured Automobile
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data																					
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1994 / 2	1,654	10,454	6,477	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	
1995 / 1	4,510	4,510	4,510	4,510	7,010	7,010	7,010	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	
1995 / 2	1,263	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	
1996 / 1	3,687	13,274	13,024	12,924	35,824	35,524	35,474	45,474	45,474	45,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	
1996 / 2	6,844	48,936	29,759	32,714	50,594	40,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	
1997 / 1	6,000	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	
1997 / 2	1,000	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1998 / 2	5,081	4,292	4,272	4,212	4,092	4,092	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	
1999 / 1	21,299	2,177	7,177	50,197	50,052	46,456	42,608	66,756	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	
1999 / 2	71,108	71,108	88,770	91,039	91,039	91,039	91,039	91,039	91,039	91,040	91,040	91,040	91,040	121,040	77,960	77,960	77,960	77,960	77,960	77,960	
2000 / 1	8,516	39,942	39,692	73,009	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	
2000 / 2	8,402	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	
2001 / 1	143,228	130,921	132,241	132,241	132,241	132,992	132,992	132,992	132,992	55,992	55,992	55,992	55,992	55,994	55,994	55,992	55,992	55,992	55,992	55,992	
2001 / 2	31,504	39,679	26,821	32,448	32,448	32,448	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	
2002 / 1	78,010	98,260	98,260	98,260	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	
2002 / 2	151,443	169,643	143,443	129,743	129,743	110,319	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	
2003 / 1	74,386	10,275	10,275	10,275	32,416	52,334	59,604	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	
2003 / 2	78,663	219,374	229,024	213,423	177,537	243,657	243,657	243,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	233,657	
2004 / 1	49,389	24,983	11,040	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695	
2004 / 2	73,339	135,365	133,471	140,123	102,643	165,087	165,087	115,429	115,429	114,340	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	95,801	
2005 / 1	105,513	185,858	169,194	125,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	104,434	
2005 / 2	3,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2006 / 1	9,976	7,343	6,880	5,830	5,830	4,470	4,220	4,220	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	3,057	
2006 / 2	74,004	62,806	73,604	121,616	139,462	170,643	176,286	240,692	156,593	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	157,077	
2007 / 1	26,765	26,817	42,717	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	
2007 / 2	19,386	34,284	53,587	60,527	60,155	51,930	50,134	47,926	46,126	44,326	43,426	41,626	41,626	41,626	41,626	41,626	41,626	41,626	41,626	41,626	
2008 / 1	36,915	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	14,275	
2008 / 2	30,364	28,506	36,507	27,676	87,195	87,495	87,466	67,899	54,068	52,333	52,333	52,333	52,333	52,333	52,333	52,333	52,333	52,333	52,333	52,333	
2009 / 1	-	-	9,056	3,416	3,416	3,416	3,416	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	1,468	
2009 / 2	45,590	177,939	147,169	115,019	161,469	161,467	161,467	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	156,217	
2010 / 1	27,695	91,688	52,057	51,061	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	67,561	
2010 / 2	95,955	65,655	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	34,709	
2011 / 1	38,677	48,177	64,641	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	71,313	
2011 / 2	42,100	153,667	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	126,017	
2012 / 1	8,933	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	43,465	
2012 / 2	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	16,100	
2013 / 1	3,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Uninsured Automobile
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937	6,937
1995 / 1	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510	4,510
1995 / 2	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746	746
1996 / 1	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474	36,474
1996 / 2	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594	22,594
1997 / 1	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914	1,914
1997 / 2	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772	772
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992	3,992
1999 / 1	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177	52,177
1999 / 2	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960	77,960
2000 / 1	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981	42,981
2000 / 2	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780	7,780
2001 / 1	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992	55,992
2001 / 2	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808	29,808
2002 / 1	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231	30,231
2002 / 2	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720	80,720
2003 / 1	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698	25,698
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Underinsured Motorist
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000	50,000	112,500	112,500	112,500	112,500	112,500
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	25,000	500,150	500,150	500,150	500,150	500,150	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
 as at June 30, 2013
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Data Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$s
 Newfoundland & Labrador - non-PPV
 Accident Benefits - Underinsured Motorist
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Link Ratios	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Acc. Yr																				
1993 / 1																				
1993 / 2																				
1994 / 1																				
1994 / 2																				
1995 / 1																				
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2001 / 1																				
2001 / 2																				
2002 / 1																				
2002 / 2																				
2003 / 1																				
2003 / 2														1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	
2004 / 1																				
2004 / 2																				
2005 / 1																				
2005 / 2																				
2006 / 1																				
2006 / 2																				
2007 / 1																				
2007 / 2																				
2008 / 1																				
2008 / 2																				
2009 / 1																				
2009 / 2																				
2010 / 1																				
2010 / 2	20.0060	1.0000	1.0000	1.0000	1.0000															
2011 / 1																				
2011 / 2																				
2012 / 1																				
2012 / 2																				
	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108	108~114	114~120	120~126
Final Selection	1.0000	0.4584	1.1674	1.2251	1.1218	1.0712	1.0490	1.2101	1.0000	0.9648	1.0365	1.0000	1.0000	1.0000	0.9990	1.0010	1.0000	1.0000	1.0000	1.0000
Product	1.0001	1.0001	2.1816	1.8688	1.5254	1.3598	1.2694	1.2101	1.0000	1.0000	1.0365	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 10 Per	20.0060	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	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 10 Per	20.0060	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	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 10 Per	20.0060	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	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	20.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Industry Data	1.7149	1.3050	1.1674	1.2251	1.1218	1.0712	1.0490	1.0414	1.0790	1.0390	1.0000	1.0000	1.0000	1.0000	2.2500	1.0000	1.0000	1.0000	1.0000	1.0000
Selected LDFs 2012 Q4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Product	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Selected LDFs 2013 Q2	1.0000	0.4584	1.1674	1.2251	1.1218	1.0712	1.0490	1.2101	1.0000	0.9648	1.0365	1.0000	1.0000	1.0000	0.9990	1.0010	1.0000	1.0000	1.0000	1.0000
Product	1.0001	1.0001	2.1816	1.8688	1.5254	1.3598	1.2694	1.2101	1.0000	1.0000	1.0365	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000
Industry - All ATL	1.0000	0.4584	1.1674	1.2251	1.1218	1.0712	1.0490	1.2101	1.0000	0.9648	1.0365	1.0000	1.0000	1.0000	0.9990	1.0010	1.0000	1.0000	1.0000	1.0000
Product	1.0001	1.0001	2.1816	1.8688	1.5254	1.3598	1.2694	1.2101	1.0000	1.0000	1.0365	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000
FARM - All ATL	1.0000	0.4584	1.1674	1.2251	1.1218	1.0712	1.0490	1.2101	1.0000	0.9648	1.0365	1.0000	1.0000	1.0000	0.9990	1.0010	1.0000	1.0000	1.0000	1.0000
Product	1.0001	1.0001	2.1816	1.8688	1.5254	1.3598	1.2694	1.2101	1.0000	1.0000	1.0365	1.0000	1.0000	1.0000	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000

Facility Association
as at June 30, 2013
Semi-Annual Triangle
Amounts in \$
Newfoundland & Labrador - non-PPV
Accident Benefits - Underinsured Motorist
Servicing Carrier: Total
Cumulative Recorded Claims Amounts

	Link Ratios																				
	Acc. Yr	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-246
1993 / 1																					
1993 / 2																					
1994 / 1																					
1994 / 2																					
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2011 / 2																					
2012 / 1																					
2012 / 2																					
	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-186	186-192	192-198	198-204	204-210	210-216	216-222	222-228	228-234	234-240	240-246	
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Arithmetic Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Geometric Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Weighted Average Last 10 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Industry Data	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected LDFs 2012 Q4																					
Product	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Selected LDFs 2013 Q2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Industry - All ATL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
FARM - All ATL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Other Coverages - Collision
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1993 / 1	24,035	24,035	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544
1993 / 2	34,683	31,941	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207
1994 / 1	15,271	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672
1994 / 2	10,051	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320
1995 / 1	33,253	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698
1995 / 2	23,453	66,050	66,050	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259
1996 / 1	5,446	7,752	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446
1996 / 2	13,502	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770
1997 / 1	19,067	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584
1997 / 2	26,184	57,556	71,136	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669
1998 / 1	24,655	20,687	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965
1998 / 2	43,571	43,736	43,028	43,028	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368
1999 / 1	14,384	17,134	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405
1999 / 2	19,705	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405
2000 / 1	2,730	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239
2000 / 2	27,403	27,403	27,403	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903
2001 / 1	15,905	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040
2001 / 2	42,526	70,623	59,314	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687
2002 / 1	52,677	51,043	108,214	76,749	79,961	79,961	79,961	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418
2002 / 2	29,293	26,377	26,377	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282
2003 / 1	28,100	34,444	34,444	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951
2003 / 2	126,488	132,663	133,768	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163	130,163
2004 / 1	13,186	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266	13,266
2004 / 2	47,141	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699	56,699
2005 / 1	21,395	35,337	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837	32,837
2005 / 2	112,794	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666	101,666
2006 / 1	33,536	38,869	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079	35,079
2006 / 2	19,724	19,224	19,224	17,993	17,993	17,993	17,993	17,993	17,993	17,993	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346	17,346
2007 / 1	54,364	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898	40,898
2007 / 2	46,936	48,331	46,240	46,240	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102	45,102
2008 / 1	65,170	71,561	72,320	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462	71,462
2008 / 2	41,751	32,854	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350	29,350
2009 / 1	18,894	61,790	61,790	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295	57,295
2009 / 2	17,839	7,961	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282
2010 / 1	17,455	30,232	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693	19,693
2010 / 2	31,106	24,307	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597	16,597
2011 / 1	32,853	19,516	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103	10,103
2011 / 2	85,154	46,815	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290	42,290
2012 / 1	51,821	70,926	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236	67,236
2012 / 2	129,292	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538	140,538
2013 / 1	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518	304,518

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Other Coverages - Collision
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
1993 / 1	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	22,544	
1993 / 2	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	37,207	
1994 / 1	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	20,672	
1994 / 2	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	14,320	
1995 / 1	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	33,698	
1995 / 2	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	109,259	
1996 / 1	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	5,446	
1996 / 2	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	13,770	
1997 / 1	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	24,584	
1997 / 2	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	76,669	
1998 / 1	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	18,965	
1998 / 2	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	40,368	
1999 / 1	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	14,405	
1999 / 2	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	
2000 / 1	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	23,239	
2000 / 2	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	24,903	
2001 / 1	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	44,040	
2001 / 2	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	53,687	
2002 / 1	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	80,418	
2002 / 2	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	23,282	
2003 / 1	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	32,951	
2003 / 2																					
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Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Other Coverages - Comprehensive
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120
1993 / 1	10,613	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229
1993 / 2	3,773	8,023	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212
1994 / 1	15,645	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412
1994 / 2	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421
1995 / 1	10,862	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572
1995 / 2	322	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053
1996 / 1	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679
1996 / 2	8,086	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689
1997 / 1	1,963	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532
1997 / 2	998	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185
1998 / 1	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709
1998 / 2	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309
1999 / 1	3,630	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134
1999 / 2	3,919	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206
2000 / 1	6,942	8,773	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139
2000 / 2	5,544	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731
2001 / 1	5,371	4,276	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805
2001 / 2	25,279	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852
2002 / 1	36,863	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182
2002 / 2	17,175	16,612	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303
2003 / 1	20,525	18,242	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624
2003 / 2	10,031	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899	10,899
2004 / 1	11,944	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202	45,202
2004 / 2	12,221	12,221	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863	11,863
2005 / 1	-	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592	592
2005 / 2	3,222	4,265	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615	3,615
2006 / 1	42,666	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329	48,329
2006 / 2	64,370	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733	77,733
2007 / 1	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509	48,509
2007 / 2	34,061	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605	34,605
2008 / 1	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229	4,229
2008 / 2	19,925	16,860	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210	16,210
2009 / 1	49,490	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512	65,512
2009 / 2	31,967	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783	30,783
2010 / 1	1,558	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933	1,933
2010 / 2	2,898	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608	5,608
2011 / 1	22,826	40,360	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619	43,619
2011 / 2	259,056	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935	245,935
2012 / 1	35,889	34,852	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198	34,198
2012 / 2	111,846	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495	101,495
2013 / 1	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393	48,393

Facility Association
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 Semi-Annual Triangle
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 Servicing Carrier: Total
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Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
Acc. Yr	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	
1993 / 1	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	11,229	
1993 / 2	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	8,212	
1994 / 1	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	16,412	
1994 / 2	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	
1995 / 1	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	12,572	
1995 / 2	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	2,053	
1996 / 1	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	20,679	
1996 / 2	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	8,689	
1997 / 1	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	2,532	
1997 / 2	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	
1998 / 1	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	
1998 / 2	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	
1999 / 1	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	4,134	
1999 / 2	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	4,206	
2000 / 1	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	12,139	
2000 / 2	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	5,731	
2001 / 1	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	10,805	
2001 / 2	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	44,852	
2002 / 1	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	37,182	
2002 / 2	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	14,303	
2003 / 1	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	18,624	
2003 / 2																					
2004 / 1																					
2004 / 2																					
2005 / 1																					
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2006 / 1																					
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2011 / 2																					
2012 / 1																					
2012 / 2																					
2013 / 1																					

Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Other Coverages - Specified Perils
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data																					
Acc. Yr	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>	<u>210</u>	<u>216</u>	<u>222</u>	<u>228</u>	<u>234</u>	<u>240</u>	
1993 / 1	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	23,508	
1993 / 2	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108	
1994 / 1	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	13,476	
1994 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1995 / 1	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	6,141	
1995 / 2	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	
1996 / 1	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	
1996 / 2	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	5,205	
1997 / 1	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	
1997 / 2	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	5,353	
1998 / 1	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	13,455	
1998 / 2	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	3,725	
1999 / 1	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	12,592	
1999 / 2	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
2000 / 1	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	24,933	
2000 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 1	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	9,171	
2001 / 2	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	21,172	
2002 / 1	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	
2002 / 2	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	26,070	
2003 / 1	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	16,130	
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

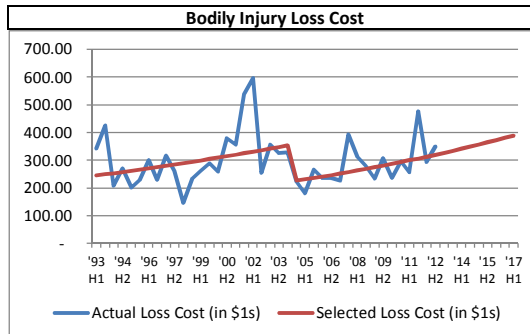
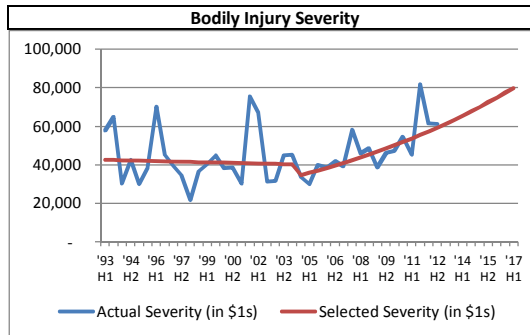
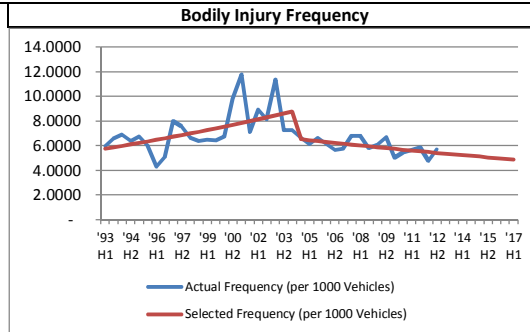
Facility Association
 as at June 30, 2013
 Semi-Annual Triangle
 Amounts in \$
 Newfoundland & Labrador - non-PPV
 Other Coverages - All Perils
 Servicing Carrier: Total
 Cumulative Recorded Claims Amounts

Data	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240
1993 / 1	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354
1993 / 2	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871	24,871
1994 / 1	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815	8,815
1994 / 2	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003	17,003
1995 / 1	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902	7,902
1995 / 2	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049
1996 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996 / 2	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399	7,399
1997 / 1	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436	10,436
1997 / 2	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720	10,720
1998 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998 / 2	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961	14,961
1999 / 1	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738	3,738
1999 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000 / 2	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140	3,140
2001 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001 / 2	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624	2,624
2002 / 1	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759	36,759
2002 / 2	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
2003 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Appendix B –Commercial Vehicles Loss Trend Analysis

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	5.9400	5.7555	57,804	42,573	343.36	245.03
'93H2	6.5755	5.8669	64,868	42,469	426.54	249.16
'94H1	6.9073	5.9803	30,189	42,365	208.52	253.36
'94H2	6.3836	6.0960	42,515	42,261	271.40	257.62
'95H1	6.7084	6.2139	29,910	42,158	200.65	261.97
'95H2	6.0233	6.3341	38,276	42,055	230.55	266.38
'96H1	4.2929	6.4566	70,154	41,952	301.16	270.87
'96H2	5.0785	6.5815	45,159	41,849	229.34	275.43
'97H1	7.9804	6.7088	39,711	41,747	316.91	280.07
'97H2	7.5518	6.8385	34,561	41,644	261.00	284.78
'98H1	6.6487	6.9708	21,842	41,543	145.22	289.59
'98H2	6.3764	7.1056	36,536	41,441	232.97	294.46
'99H1	6.4756	7.2430	40,300	41,339	260.97	299.42
'99H2	6.4357	7.3831	45,089	41,238	290.18	304.46
'00H1	6.7309	7.5259	38,410	41,137	258.53	309.59
'00H2	9.7971	7.6715	38,674	41,037	378.89	314.82
'01H1	11.7625	7.8198	30,353	40,936	357.03	320.11
'01H2	7.1216	7.9711	75,498	40,836	537.67	325.51
'02H1	8.9091	8.1252	67,013	40,736	597.03	330.99
'02H2	8.1611	8.2824	31,279	40,637	255.27	336.57
'03H1	11.3335	8.4426	31,508	40,537	357.10	342.24
'03H2	7.2318	8.6059	45,061	40,438	325.87	348.01
'04H1	7.2623	8.7723	45,126	40,339	327.72	353.87
'04H2	6.6125	6.5095	33,516	34,751	221.62	226.21
'05H1	6.0936	6.4343	29,849	35,929	181.89	231.18
'05H2	6.6266	6.3599	40,038	37,146	265.32	236.24
'06H1	6.0930	6.2864	38,723	38,404	235.94	241.42
'06H2	5.6662	6.2137	41,898	39,705	237.40	246.71
'07H1	5.7501	6.1418	39,403	41,051	226.57	252.13
'07H2	6.7651	6.0708	58,241	42,441	394.01	257.65
'08H1	6.7781	6.0007	46,080	43,879	312.33	263.30
'08H2	5.7793	5.9313	48,559	45,366	280.64	269.08
'09H1	6.0649	5.8627	38,754	46,903	235.04	274.98
'09H2	6.6783	5.7949	46,228	48,492	308.72	281.01
'10H1	5.0115	5.7280	47,305	50,134	237.07	287.17
'10H2	5.4392	5.6617	54,533	51,833	296.62	293.46
'11H1	5.6519	5.5963	45,297	53,589	256.01	299.90
'11H2	5.8266	5.5316	81,796	55,404	476.59	306.47
'12H1	4.7648	5.4676	61,639	57,281	293.70	313.19
'12H2	5.7188	5.4044	61,200	59,222	349.99	320.06
'13H1		5.3419		61,228		327.07
'13H2		5.2802		63,303		334.25
'14H1		5.2192		65,447		341.58
'14H2		5.1588		67,665		349.07
'15H1		5.0992		69,957		356.72
'15H2		5.0402		72,327		364.54
'16H1		4.9820		74,777		372.54
'16H2		4.9244		77,311		380.71
'17H1		4.8674		79,930		389.05



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	refine 1	refine 2	
Past (Annual)	(2.30%)	6.90%	4.40%
Previous Selected	(2.30%)	6.90%	2.40%
	'12H2	'12H2	
Future (Annual)	(2.30%)	6.90%	4.40%
Previous Selected	(2.30%)	6.90%	2.40%

=>last period in past trends

Frequency: By reform period (Aug 1, 2004), no seasonality
Severity: All years, excluding 2011-2; 2004 Reform, no seasonality

Previous: 2004 to 2011; Time; Tempered by 1/2 after 2010
Previous: Select Private Passenger

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION By reform period (Aug 1, 2004), no seasonality

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values			
		Season	All Years	Trend Periods based on average accident date where scalar present							From Valuation	Regress Fit	Residual	Selected Model	
		0	1	1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4				
'93H1		1	1993.25	-	-	-	-	-	-	-	-	5.9400	5.7555	0.1845	5.7555
'93H2		2	1993.75	-	-	-	-	-	-	-	-	6.5755	5.8669	0.7086	5.8669
'94H1		1	1994.25	-	-	-	-	-	-	-	-	6.9073	5.9803	0.9270	5.9803
'94H2		2	1994.75	-	-	-	-	-	-	-	-	6.3836	6.0960	0.2876	6.0960
'95H1		1	1995.25	-	-	-	-	-	-	-	-	6.7084	6.2139	0.4945	6.2139
'95H2		2	1995.75	-	-	-	-	-	-	-	-	6.0233	6.3341	(0.311)	6.3341
'96H1		1	1996.25	-	-	-	-	-	-	-	-	4.2929	6.4566	(2.164)	6.4566
'96H2		2	1996.75	-	-	-	-	-	-	-	-	5.0785	6.5815	(1.503)	6.5815
'97H1		1	1997.25	-	-	-	-	-	-	-	-	7.9804	6.7088	1.2716	6.7088
'97H2		2	1997.75	-	-	-	-	-	-	-	-	7.5518	6.8385	0.7133	6.8385
'98H1		1	1998.25	-	-	-	-	-	-	-	-	6.6487	6.9708	(0.322)	6.9708
'98H2		2	1998.75	-	-	-	-	-	-	-	-	6.3764	7.1056	(0.729)	7.1056
'99H1		1	1999.25	-	-	-	-	-	-	-	-	6.4756	7.2430	(0.767)	7.2430
'99H2		2	1999.75	-	-	-	-	-	-	-	-	6.4357	7.3831	(0.947)	7.3831
'00H1		1	2000.25	-	-	-	-	-	-	-	-	6.7309	7.5259	(0.795)	7.5259
'00H2		2	2000.75	-	-	-	-	-	-	-	-	9.7971	7.6715	2.1256	7.6715
'01H1		1	2001.25	-	-	-	-	-	-	-	-	11.7625	7.8198	3.9427	7.8198
'01H2		2	2001.75	-	-	-	-	-	-	-	-	7.1216	7.9711	(0.849)	7.9711
'02H1		1	2002.25	-	-	-	-	-	-	-	-	8.9091	8.1252	0.7839	8.1252
'02H2		2	2002.75	-	-	-	-	-	-	-	-	8.1611	8.2824	(0.121)	8.2824
'03H1		1	2003.25	-	-	-	-	-	-	-	-	11.3335	8.4426	2.8909	8.4426
'03H2		2	2003.75	-	-	-	-	-	-	-	-	7.2318	8.6059	(1.374)	8.6059
'04H1		1	2004.25	-	-	-	-	-	-	-	-	7.2623	8.7723	(1.510)	8.7723
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	6.6125	6.5095	0.1030	6.5095
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	6.0936	6.4343	(0.341)	6.4343
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	6.6266	6.3599	0.2667	6.3599
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	6.0930	6.2864	(0.193)	6.2864
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	5.6662	6.2137	(0.547)	6.2137
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	5.7501	6.1418	(0.392)	6.1418
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	6.7651	6.0708	0.6943	6.0708
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	6.7781	6.0007	0.7774	6.0007
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	5.7793	5.9313	(0.152)	5.9313
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	6.0649	5.8627	0.2022	5.8627
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	6.6783	5.7949	0.8834	5.7949
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	5.0115	5.7280	(0.716)	5.7280
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	5.4392	5.6617	(0.223)	5.6617
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	5.6519	5.5963	0.0556	5.5963
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	5.8266	5.5316	0.2950	5.5316
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	4.7648	5.4676	(0.703)	5.4676
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	5.7188	5.4044	0.3144	5.4044
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-		5.3419		5.3419
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-		5.2802		5.2802
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-		5.2192		5.2192
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-		5.1588		5.1588
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-		5.0992		5.0992
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-		5.0402		5.0402
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-		4.9820		4.9820
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-		4.9244		4.9244
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-		4.8674		4.8674

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8029	0.6446	0.5220	0.1415	40	-	11

Runs-Test Result: 0.1644 RESIDUALS RUNS RANDOM

	Coefficients		t-Stat	p-value	C.I.		Selected Coeff.
	1	2			Lower	Upper	
Intercept	(74.616)	17.7857	(4.195)	0.0002	(123.640)	(25.592)	(74.616) 11
Season	-	-	-	1.0000	-	-	- 10
All Years	0.0383	0.0089	4.3055	0.0002	0.0138	0.0628	0.0383 9
Scalar 1	123.1113	33.2990	3.6971	0.0009	31.3263	214.8963	123.1113 8
Trend 1	(0.062)	0.0166	(3.709)	0.0009	(0.107)	(0.016)	(0.062) 7
Scalar 2	-	-	-	1.0000	-	-	- 6
Trend 2	-	-	-	1.0000	-	-	- 5
Scalar 3	-	-	-	1.0000	-	-	- 4
Trend 3	-	-	-	1.0000	-	-	- 3
Scalar 4	-	-	-	1.0000	-	-	- 2
Trend 4	-	-	-	1.0000	-	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.0536	0.1054	5.2593	0.0002
Residual	29	0.5810	0.0200		
Total	39	1.6345			

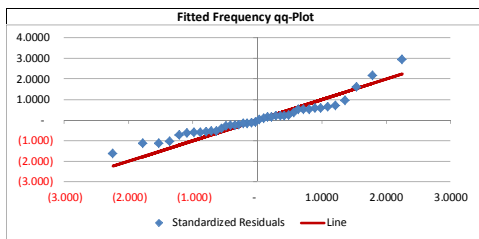
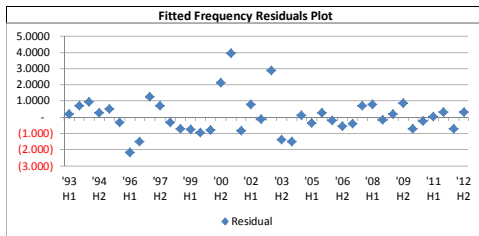
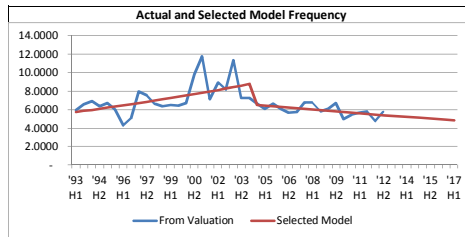
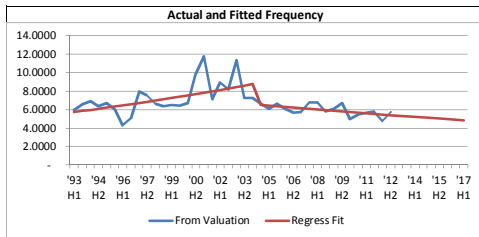
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	(2.3%)	(3.10%)	(2.3%)	'12H2 => last period in "past"
future	(2.3%)	(3.10%)	(2.3%)	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION By reform period (Aug 1, 2004), no seasonality



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION All years, excluding 2011-2; 2004 Reform, no seasonality

Severity in: Severity in: \$1s		Level Selected: 1		At Selected Ultimate Levels												
Chart Periods	Exclude Data Point (y)?	Trend Periods based on average accident date where scalar present										Severity Values				
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	From Valuation	Regress Fit	Residual	Selected Model	
		0	1	1	1	0	0	0	0	0	0					
'93H1		1	1993.25	-	-	-	-	-	-	-	-	57,804	42,573	15,231	42,573	
'93H2		2	1993.75	-	-	-	-	-	-	-	-	64,868	42,469	22,399	42,469	
'94H1		1	1994.25	-	-	-	-	-	-	-	-	30,189	42,365	(12,176)	42,365	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	42,515	42,261	254	42,261	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	29,910	42,158	(12,248)	42,158	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	38,276	42,055	(3,779)	42,055	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	70,154	41,952	28,202	41,952	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	45,159	41,849	3,310	41,849	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	39,711	41,747	(2,036)	41,747	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	34,561	41,644	(7,083)	41,644	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	21,842	41,543	(19,701)	41,543	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	36,536	41,441	(4,905)	41,441	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	40,300	41,339	(1,039)	41,339	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	45,089	41,238	3,851	41,238	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	38,410	41,137	(2,727)	41,137	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	38,674	41,037	(2,363)	41,037	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	30,353	40,936	(10,583)	40,936	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	75,498	40,836	34,662	40,836	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	67,013	40,736	26,277	40,736	
'02H2		2	2002.75	-	-	-	-	-	-	-	-	31,279	40,637	(9,358)	40,637	
'03H1		1	2003.25	-	-	-	-	-	-	-	-	31,508	40,537	(9,029)	40,537	
'03H2		2	2003.75	-	-	-	-	-	-	-	-	45,061	40,438	4,623	40,438	
'04H1		1	2004.25	-	-	-	-	-	-	-	-	45,126	40,339	4,787	40,339	
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	33,516	34,751	(1,235)	34,751	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	29,849	35,929	(6,080)	35,929	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	40,038	37,146	2,892	37,146	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	38,723	38,404	319	38,404	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	41,898	39,705	2,193	39,705	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	39,403	41,051	(1,648)	41,051	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	58,241	42,441	15,800	42,441	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	46,080	43,879	2,201	43,879	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	48,559	45,366	3,193	45,366	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	38,754	46,903	(8,149)	46,903	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	46,228	48,492	(2,264)	48,492	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	47,305	50,134	(2,829)	50,134	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	54,533	51,833	2,700	51,833	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	45,297	53,589	(8,292)	53,589	
'11H2	Y	2	2011.75	1.00	2011.75	-	-	-	-	-	-	81,796	55,404	26,392	55,404	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	61,639	57,281	4,358	57,281	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	61,200	59,222	1,978	59,222	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	61,228	-	-	61,228
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	63,303	-	-	63,303
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	65,447	-	-	65,447
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	67,665	-	-	67,665
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	69,957	-	-	69,957
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	72,327	-	-	72,327
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	74,777	-	-	74,777
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	77,311	-	-	77,311
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	79,930	-	-	79,930

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7218	0.5210	0.3499	0.2206	39	1	11

Runs-Test Result: 0.4932 RESIDUALS RUNS RANDOM

	Coefficients	S.E.	t-Stat	p-value	C.I.		99% Upper	Selected Coeff.
					Lower	Upper		
Intercept	20.4262	27.7261	0.7367	0.4674	(56.188)	97.0406	20.4262	11
Season	-	-	-	1.0000	-	-	-	10
All Years	(0.005)	0.0139	(0.353)	0.7265	(0.043)	0.0334	(0.005)	9
Scalar 1	(143.556)	53.7909	(2.669)	0.0125	(292.194)	5.0823	(143.556)	8
Trend 1	0.0715	0.0268	2.6676	0.0126	(0.003)	0.1456	0.0715	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.4824	0.1482	3.0449	0.0098
Residual	28	1.3631	0.0487		
Total	38	2.8455			

Fitted Annual Previous Selected Annual

selected = fitted

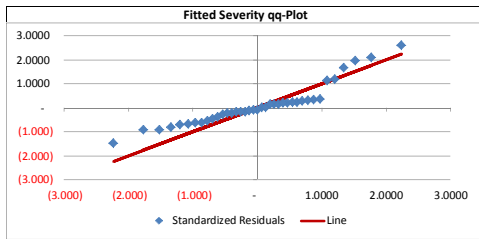
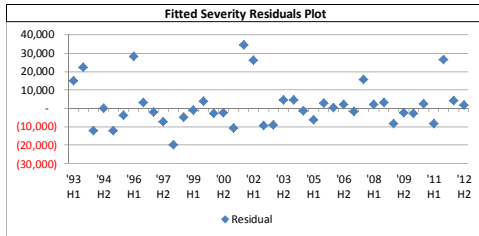
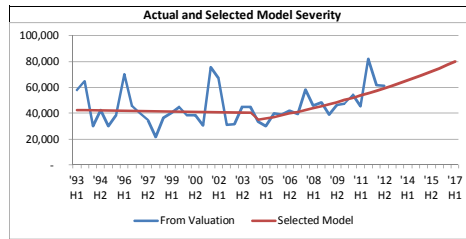
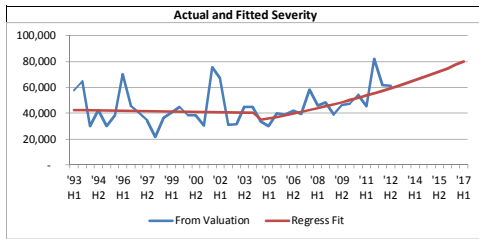
past 6.9% 5.7% 6.9% '12H2 => last period in "past"
future 6.9% 5.7% 6.9%

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
as at: Dec 31, 2012

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

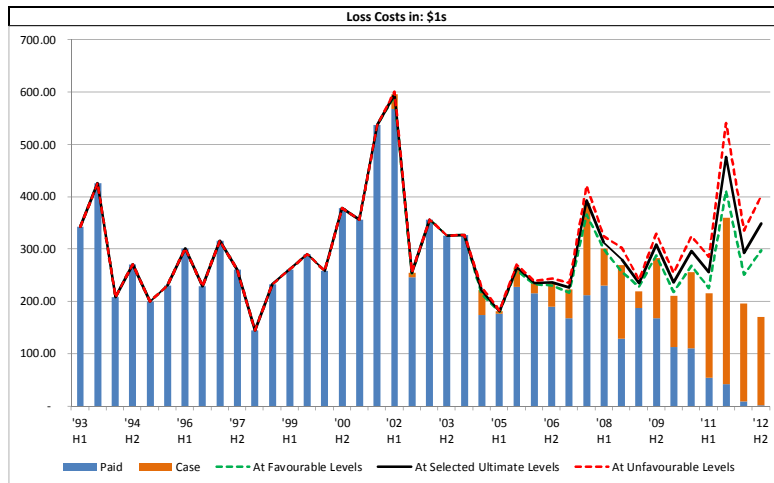
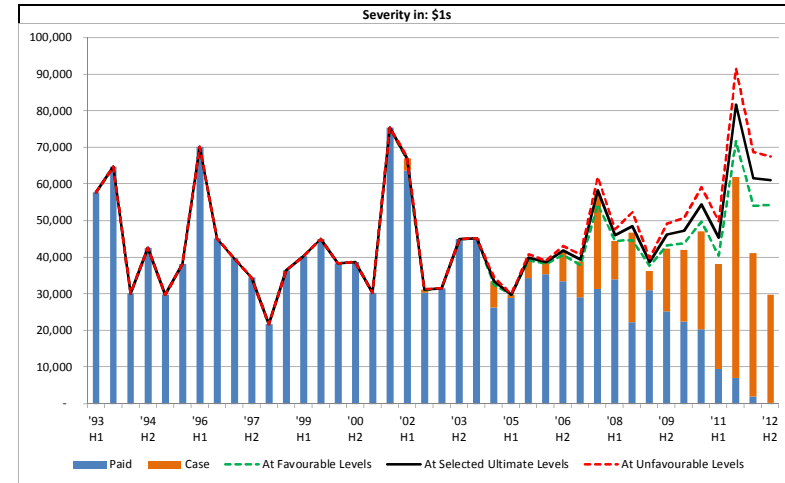
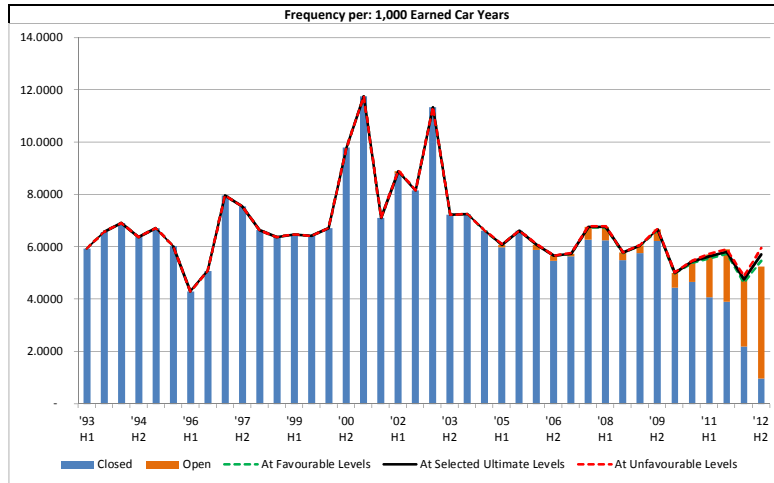
Level Options:	Freq	Sev	LC
At Selected Ultimate Levels	1	R	S
At Favourable Levels	2	V	W
At Unfavourable Levels	3	Z	AA

MODEL DESCRIPTION All years, excluding 2011-2; 2004 Reform, no seasonality



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Bodily Injury
as at: Dec 31, 2012

Data
page 7 of 7



Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Third Party Liability - Bodily Injury Tort
 Cumulative Recorded Claims Amounts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	2,774,577	2,774,602	2,774,602	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577	2,774,577
1993 / 2	3,613,150	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750	3,567,750
1994 / 1	1,604,557	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999	1,599,999
1994 / 2	1,943,261	1,943,261	1,943,261	2,043,261	2,143,261	2,165,762	2,190,761	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260	2,168,260
1995 / 1	1,466,882	1,330,882	1,330,882	1,357,882	1,357,882	1,390,882	1,390,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882	1,375,882
1995 / 2	1,653,094	1,652,658	1,652,658	1,690,875	1,690,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875	1,645,875
1996 / 1	2,218,316	1,983,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316	1,964,316
1996 / 2	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417	1,535,417
1997 / 1	2,165,746	2,208,370	2,203,768	2,203,768	2,203,768	2,204,241	2,266,979	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528	2,263,528
1997 / 2	1,969,966	1,967,685	1,925,221	1,922,896	1,997,570	1,993,315	2,000,263	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998	1,969,998
1998 / 1	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089	1,092,089
1998 / 2	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408	1,936,408
1999 / 1	2,005,313	2,005,313	2,005,313	2,005,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313	2,055,313
1999 / 2	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532	2,299,532
2000 / 1	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729	2,035,729
2000 / 2	3,180,390	3,180,257	3,179,721	3,182,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257	3,171,257
2001 / 1	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103	3,005,103
2001 / 2	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887	5,133,887
2002 / 1	5,300,770	5,361,770	5,360,744	5,459,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024	5,428,024
2002 / 2	2,354,031	2,348,559	2,346,770	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953	2,345,953
2003 / 1	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317	3,257,317
2003 / 2	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291	3,154,291
2004 / 1	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592	3,068,592
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
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2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Third Party Liability - Bodily Injury Tort
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	0.9874	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	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
1994 / 2	1.0000	1.0000	1.0515	1.0489	1.0105	1.0115	0.9897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	0.9073	1.0000	1.0203	1.0000	1.0243	1.0000	0.9892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	0.9997	1.0000	1.0231	1.0000	0.9734	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	0.8941	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0197	0.9979	1.0000	1.0000	1.0002	1.0285	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9988	0.9784	0.9988	1.0388	0.9979	1.0035	0.9849	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0249	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	0.9998	1.0008	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0115	0.9998	1.0183	0.9943													
2002 / 2	0.9977	0.9992	0.9997														
2003 / 1	1.0000	0.9963															
2003 / 2	1.0000																
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
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2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9915	0.9982	1.0056	1.0055	1.0003	1.0026	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0015	0.9992	1.0031	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
Arithmetic Average All Per xcl Hi/Lo	0.9950	0.9991	1.0035	1.0035	1.0005	1.0010	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9942	0.9984	1.0054	1.0039	1.0002	1.0026	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	0.9911	0.9982	1.0055	1.0053	1.0003	1.0025	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0015	0.9992	1.0031	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
Weighted Average Last 6 Per	1.0025	0.9993	1.0047	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
Weighted Average All Per xcl Hi/Lo	0.9974	0.9992	1.0037	1.0029	1.0005	1.0010	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Third Party Liability - Bodily Injury Tort
 Cumulative Claims Counts

Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	46	46	45	47	49	50	49	49	49	48	48	48	48	48	48	48	48
1993 / 2	56	54	56	58	59	59	57	58	58	56	56	57	56	56	56	56	56
1994 / 1	58	60	54	53	55	54	54	54	53	53	53	54	53	53	53	53	53
1994 / 2	43	46	49	51	49	48	48	48	48	49	47	47	49	48	48	48	48
1995 / 1	50	44	56	46	46	46	47	47	46	45	45	45	45	45	47	47	47
1995 / 2	38	50	45	48	47	45	43	45	46	46	45	45	46	45	44	43	43
1996 / 1	34	34	33	31	31	30	34	33	33	31	29	29	29	29	30	32	32
1996 / 2	34	40	36	36	35	34	35	35	35	34	34	34	34	34	34	34	34
1997 / 1	47	57	58	58	61	54	55	55	55	55	55	55	55	55	55	57	56
1997 / 2	47	58	56	56	54	56	57	57	56	57	57	57	57	57	57	57	57
1998 / 1	46	45	51	50	49	49	49	50	50	50	50	50	50	50	50	50	50
1998 / 2	50	59	55	54	52	54	50	50	51	52	52	53	53	53	53	53	53
1999 / 1	50	50	50	50	50	51	50	50	52	51	51	51	51	51	51	51	51
1999 / 2	54	59	55	52	51	54	52	51	52	53	53	52	52	52	51	51	51
2000 / 1	67	68	64	66	60	58	55	55	54	54	53	53	53	53	53	53	53
2000 / 2	82	82	75	73	74	75	75	77	80	81	81	81	82	82	82	82	82
2001 / 1	88	105	102	103	102	107	105	106	102	101	101	101	101	101	99	99	99
2001 / 2	59	65	67	69	70	70	70	70	70	70	69	69	69	69	68	68	68
2002 / 1	62	84	79	83	90	90	91	87	87	86	84	84	84	84	84	84	84
2002 / 2	53	67	76	81	78	76	77	77	77	77	75	75	74	75	75	75	75
2003 / 1	74	91	108	110	114	114	113	111	104	104	104	104	103	103	103	103	103
2003 / 2	59	72	78	76	76	73	74	71	70	70	70	70	70	70	70	70	70
2004 / 1	71	72	74	73	72	67	67	67	67	67	67	67	68	68	68	68	68
2004 / 2	44	61	63	64	64	65	63	64	64	64	64	65	65	65	65	65	65
2005 / 1	48	61	64	66	62	61	60	59	59	58	59	59	59	59	59	59	59
2005 / 2	62	68	66	66	66	69	68	66	66	66	66	66	66	66	66	66	66
2006 / 1	54	58	58	61	60	59	59	58	58	58	58	59	59	59	59	59	59
2006 / 2	52	59	59	59	58	58	58	58	58	58	58	58	58	58	58	58	58
2007 / 1	52	55	58	58	57	58	59	59	59	59	59	59	58	58	58	58	58
2007 / 2	68	75	73	72	72	72	72	69	69	69	69	69	69	69	69	69	69
2008 / 1	53	61	63	65	66	66	66	66	66	66	66	66	66	66	66	66	66
2008 / 2	56	64	64	64	62	61	61	60	60	60	60	60	60	60	60	60	60
2009 / 1	58	64	62	61	62	63	62	62	62	62	62	62	62	62	62	62	62
2009 / 2	66	77	77	77	75	73	73	73	73	73	73	73	73	73	73	73	73
2010 / 1	53	54	54	53	54	54	54	54	54	54	54	54	54	54	54	54	54
2010 / 2	61	62	64	63	61	61	61	61	61	61	61	61	61	61	61	61	61
2011 / 1	57	61	61	63	63	63	63	63	63	63	63	63	63	63	63	63	63
2011 / 2	61	69	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2012 / 1	49	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
2012 / 2	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Third Party Liability - Bodily Injury Tort
 Cumulative Claims Counts

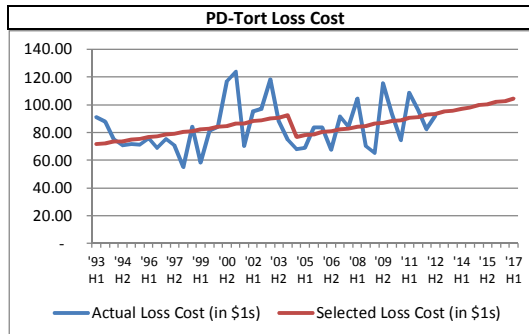
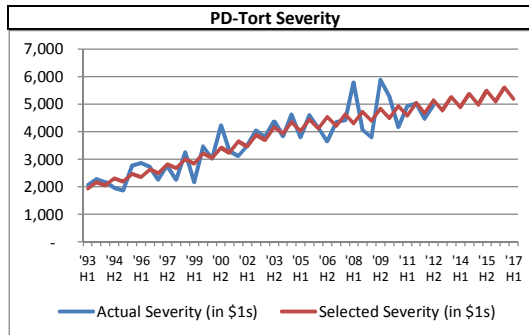
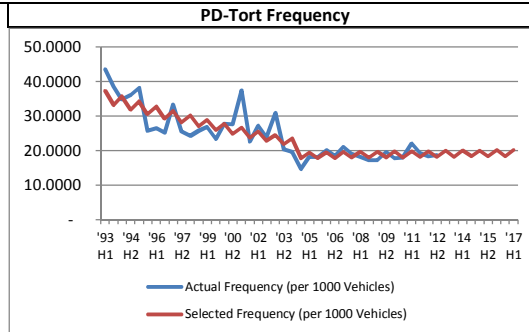
Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	48	49	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1993 / 2	56	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
1994 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1994 / 2	50	50	50	50	51	51	51	51	51	51	51	51	51	51	51	51	51
1995 / 1	47	47	47	47	47	46	46	46	46	46	46	46	46	46	46	46	46
1995 / 2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
1996 / 1	30	29	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1996 / 2	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1997 / 1	56	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1997 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1998 / 1	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
1998 / 2	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1999 / 1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
1999 / 2	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2000 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
2001 / 1	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
2001 / 2	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2002 / 1	84	84	84	81	81	81	81	81	81	81	81	81	81	81	81	81	81
2002 / 2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
2003 / 1	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
2003 / 2	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
2004 / 1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
2007 / 1																	
2007 / 2																	
2008 / 1																	
2008 / 2																	
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2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Third Party Liability - Bodily Injury Tort
 Cumulative Claims Counts

	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
1993 / 1	1.0208	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
1993 / 2	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
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	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
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	0.9667	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	0.9643	1.0000													
2002 / 2	1.0000	1.0000	1.0000														
2003 / 1	1.0000	1.0000															
2003 / 2	1.0000																
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																	
	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
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9994	0.9974	0.9982	1.0011	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	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
Arithmetic Average All Per xcl Hi/Lo	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
Weighted Average All Per	1.0000	0.9984	0.9974	1.0009	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
Geometric Average All Per	0.9994	0.9974	0.9982	1.0010	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
Geometric Average Last 6 Per	1.0000	1.0000	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
Weighted Average Last 6 Per	1.0000	1.0000	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	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

Facility Association
 Trend Analysis - Industry
 Newfoundland & Labrador - non-Private Passenger
 PD-Tort
 As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	43.5599	37.1871	2,088	1,929	90.95	71.73
'93H2	38.4966	33.2227	2,285	2,170	87.96	72.09
'94H1	34.7973	35.6561	2,167	2,059	75.41	73.42
'94H2	36.1738	31.8550	1,957	2,316	70.79	73.78
'95H1	38.2084	34.1882	1,876	2,197	71.68	75.11
'95H2	25.6341	30.5435	2,771	2,472	71.03	75.50
'96H1	26.3706	32.7807	2,870	2,345	75.68	76.87
'96H2	25.2432	29.2861	2,739	2,638	69.14	77.26
'97H1	33.3215	31.4312	2,263	2,503	75.41	78.67
'97H2	25.5703	28.0804	2,770	2,816	70.83	79.07
'98H1	24.2013	30.1372	2,269	2,671	54.91	80.50
'98H2	25.7462	26.9244	3,272	3,005	84.24	80.91
'99H1	26.7911	28.8965	2,181	2,851	58.43	82.38
'99H2	23.3453	25.8159	3,479	3,207	81.22	82.79
'00H1	27.6858	27.7069	3,033	3,042	83.97	84.28
'00H2	27.5993	24.7531	4,232	3,423	116.80	84.73
'01H1	37.4263	26.5662	3,304	3,247	123.66	86.26
'01H2	22.5169	23.7341	3,120	3,653	70.25	86.70
'02H1	27.2772	25.4725	3,499	3,465	95.44	88.26
'02H2	23.9392	22.7570	4,047	3,899	96.88	88.73
'03H1	30.9196	24.4239	3,827	3,698	118.33	90.32
'03H2	20.2490	21.8201	4,370	4,162	88.49	90.82
'04H1	19.5441	23.4184	3,844	3,947	75.13	92.43
'04H2	14.6492	17.6839	4,640	4,350	67.97	76.92
'05H1	18.0743	19.4119	3,803	4,036	68.74	78.35
'05H2	18.1729	17.7379	4,607	4,442	83.72	78.79
'06H1	20.1378	19.4712	4,146	4,122	83.49	80.26
'06H2	18.4640	17.7920	3,663	4,537	67.63	80.72
'07H1	21.1168	19.5306	4,344	4,210	91.73	82.22
'07H2	19.0208	17.8463	4,424	4,633	84.15	82.68
'08H1	18.0750	19.5902	5,792	4,299	104.69	84.22
'08H2	17.2415	17.9008	4,073	4,732	70.22	84.71
'09H1	17.1188	19.6500	3,800	4,391	65.05	86.28
'09H2	19.6691	17.9555	5,885	4,833	115.75	86.78
'10H1	17.7259	19.7100	5,272	4,484	93.45	88.38
'10H2	17.8634	18.0103	4,166	4,936	74.42	88.90
'11H1	21.9796	19.7702	4,935	4,580	108.47	90.55
'11H2	19.1776	18.0653	5,021	5,041	96.29	91.07
'12H1	18.3431	19.8305	4,480	4,677	82.18	92.75
'12H2	18.5969	18.1204	4,950	5,148	92.05	93.28
'13H1		19.8911		4,777		95.02
'13H2		18.1757		5,258		95.57
'14H1		19.9518		4,878		97.32
'14H2		18.2312		5,369		97.88
'15H1		20.0127		4,982		99.70
'15H2		18.2869		5,484		100.29
'16H1		20.0738		5,088		102.14
'16H2		18.3427		5,600		102.72
'17H1		20.1351		5,196		104.62



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	refine f2	by reform yr	
Past (Annual)	0.30%	2.10%	2.40%
Previous Selected	0.30%	2.10%	2.40%
	'12H2	'12H2	
Future (Annual)	0.30%	2.10%	2.40%
Previous Selected	0.00%	2.10%	2.10%

=>last period in past trends

Frequency: Trend on All years, excluding 2004-2; 2004 Reform
 Severity: By reform period (Aug 1, 2004)

Previous: Set to 0.0% after 2004
 Previous: 1997 to 2011; Time; Tempered by 1/2 after 2010

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Trend Periods based on average accident date where scalar present										Frequency Values				
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4	From Valuation	Regress Fit	Residual	Selected Model	
		1	1	1	1	0	0	0	0	0	0	=> use "1" to include variable, "0" if not				
'93H1		1	1993.25	-	-	-	-	-	-	-	-	43.5599	37.1871	6.3728	37.1871	
'93H2		2	1993.75	-	-	-	-	-	-	-	-	38.4966	33.2227	5.2739	33.2227	
'94H1		1	1994.25	-	-	-	-	-	-	-	-	34.7973	35.6561	(0.859)	35.6561	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	36.1738	31.8550	4.3188	31.8550	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	38.2084	34.1882	4.0202	34.1882	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	25.6341	30.5435	(4.909)	30.5435	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	26.3706	32.7807	(6.410)	32.7807	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	25.2432	29.2861	(4.043)	29.2861	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	33.3215	31.4312	1.8903	31.4312	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	25.5703	28.0804	(2.510)	28.0804	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	24.2013	30.1372	(5.936)	30.1372	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	25.7462	26.9244	(1.178)	26.9244	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	26.7911	28.8965	(2.105)	28.8965	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	23.3453	25.8159	(2.471)	25.8159	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	27.6858	27.7069	(0.021)	27.7069	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	27.5993	24.7531	2.8462	24.7531	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	37.4263	26.5662	10.8601	26.5662	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	22.5169	23.7341	(1.217)	23.7341	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	27.2772	25.4725	1.8047	25.4725	
'02H2		2	2002.75	-	-	-	-	-	-	-	-	23.9392	22.7570	1.1822	22.7570	
'03H1		1	2003.25	-	-	-	-	-	-	-	-	30.9196	24.4239	6.4957	24.4239	
'03H2		2	2003.75	-	-	-	-	-	-	-	-	20.2490	21.8201	(1.571)	21.8201	
'04H1		1	2004.25	-	-	-	-	-	-	-	-	19.5441	23.4184	(3.874)	23.4184	
'04H2	y	2	2004.75	1.00	2004.75	-	-	-	-	-	-	14.6492	17.6839	(3.035)	17.6839	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	18.0743	19.4119	(1.338)	19.4119	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	18.1729	17.7379	0.4350	17.7379	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	20.1378	19.4712	0.6666	19.4712	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	18.4640	17.7920	0.6720	17.7920	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	21.1168	19.5306	1.5862	19.5306	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	19.0208	17.8463	1.1745	17.8463	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	18.0750	19.5902	(1.515)	19.5902	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	17.2415	17.9008	(0.659)	17.9008	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	17.1188	19.6500	(2.531)	19.6500	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	19.6691	17.9555	1.7136	17.9555	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	17.7259	19.7100	(1.984)	19.7100	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	17.8634	18.0103	(0.147)	18.0103	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	21.9796	19.7702	2.2094	19.7702	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	19.1776	18.0653	1.1123	18.0653	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	18.3431	19.8305	(1.487)	19.8305	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	18.5969	18.1204	0.4765	18.1204	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	19.8911	-	-	19.8911
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	18.1757	-	-	18.1757
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	19.9518	-	-	19.9518
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	18.2312	-	-	18.2312
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	20.0127	-	-	20.0127
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	18.2869	-	-	18.2869
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	20.0738	-	-	20.0738
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	18.3427	-	-	18.3427
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	20.1351	-	-	20.1351

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.9331	0.8706	0.8244	0.1114	39	1	11

Runs-Test Result: 1.1373 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	87.5042	13.9958	6.2522	0.0000	48.8302	126.1781	87.5042	11
Season	(0.092)	0.0358	(2.563)	0.0160	(0.191)	0.0071	(0.092)	10
All Years	(0.042)	0.0070	(6.004)	0.0000	(0.061)	(0.023)	(0.042)	9
Scalar 1	(90.558)	28.0670	(3.227)	0.0032	(168.115)	(13.002)	(90.558)	8
Trend 1	0.0451	0.0140	3.2232	0.0032	0.0064	0.0837	0.0451	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	2.3368	0.2337	18.8383	0.0000
Residual	28	0.3473	0.0124		
Total	38	2.6842			

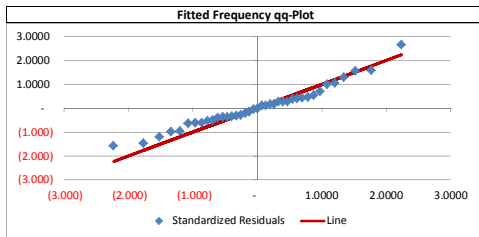
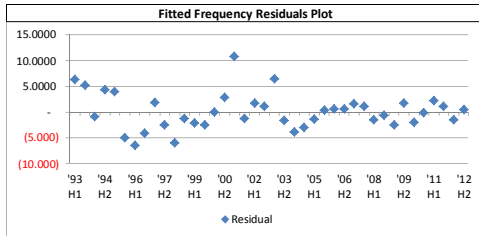
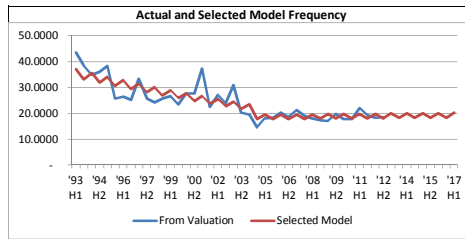
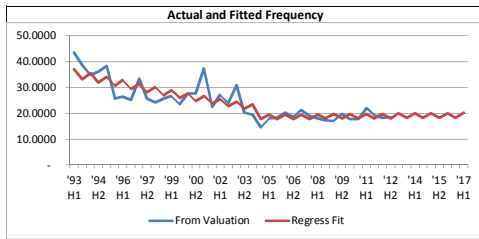
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	0.3%	0.00%	0.3%	'12H2 => last period in "past"
future	0.3%	0.00%	0.3%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION By reform period (Aug 1, 2004)

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values			
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		1	1	1	1	0	0	0	0	0	0	0	2,088	1,929	159	1,929
'93H1		1	1993.25	-	-	-	-	-	-	-	-	-	2,285	2,170	115	2,170
'93H2		2	1993.75	-	-	-	-	-	-	-	-	-	2,167	2,059	108	2,059
'94H1		1	1994.25	-	-	-	-	-	-	-	-	-	1,957	2,316	(359)	2,316
'94H2		2	1994.75	-	-	-	-	-	-	-	-	-	1,876	2,197	(321)	2,197
'95H1		1	1995.25	-	-	-	-	-	-	-	-	-	2,771	2,472	299	2,472
'95H2		2	1995.75	-	-	-	-	-	-	-	-	-	2,870	2,345	525	2,345
'96H1		1	1996.25	-	-	-	-	-	-	-	-	-	2,739	2,638	101	2,638
'96H2		2	1996.75	-	-	-	-	-	-	-	-	-	2,263	2,503	(240)	2,503
'97H1		1	1997.25	-	-	-	-	-	-	-	-	-	2,770	2,816	(46)	2,816
'97H2		2	1997.75	-	-	-	-	-	-	-	-	-	2,269	2,671	(402)	2,671
'98H1		1	1998.25	-	-	-	-	-	-	-	-	-	3,272	3,005	267	3,005
'98H2		2	1998.75	-	-	-	-	-	-	-	-	-	2,181	2,851	(670)	2,851
'99H1		1	1999.25	-	-	-	-	-	-	-	-	-	3,479	3,207	272	3,207
'99H2		2	1999.75	-	-	-	-	-	-	-	-	-	3,033	3,042	(9)	3,042
'00H1		1	2000.25	-	-	-	-	-	-	-	-	-	4,232	3,423	809	3,423
'00H2		2	2000.75	-	-	-	-	-	-	-	-	-	3,304	3,247	57	3,247
'01H1		1	2001.25	-	-	-	-	-	-	-	-	-	3,120	3,653	(533)	3,653
'01H2		2	2001.75	-	-	-	-	-	-	-	-	-	3,499	3,465	34	3,465
'02H1		1	2002.25	-	-	-	-	-	-	-	-	-	4,047	3,899	148	3,899
'02H2		2	2002.75	-	-	-	-	-	-	-	-	-	3,827	3,698	129	3,698
'03H1		1	2003.25	-	-	-	-	-	-	-	-	-	4,370	4,162	208	4,162
'03H2		2	2003.75	-	-	-	-	-	-	-	-	-	3,844	3,947	(103)	3,947
'04H1		1	2004.25	-	-	-	-	-	-	-	-	-	4,640	4,350	290	4,350
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	-	3,803	4,036	(233)	4,036
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	4,607	4,442	165	4,442
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	-	4,146	4,122	24	4,122
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	-	3,663	4,537	(874)	4,537
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	-	4,344	4,210	134	4,210
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	-	4,424	4,633	(209)	4,633
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	-	5,792	4,299	1,493	4,299
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	-	4,073	4,732	(659)	4,732
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	-	3,800	4,391	(591)	4,391
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	-	5,885	4,833	1,052	4,833
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	-	5,272	4,484	788	4,484
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	4,166	4,936	(770)	4,936
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	-	4,935	4,580	355	4,580
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	5,021	5,041	(20)	5,041
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	-	4,480	4,677	(197)	4,677
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	-	4,950	5,148	(198)	5,148
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	-				
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-				
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-				
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-				
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-				
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-				
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-				
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-				
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-				
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-				

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.9326	0.8697	0.8248	0.1316	40	-	11

Runs-Test Result: 1.2295 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(122.290)	16.5401	(7.394)	0.0000	(167.881)	(76.699)	(122.290)	11
Season	0.0854	0.0417	2.0491	0.0496	(0.029)	0.2003	0.0854	10
All Years	0.0651	0.0083	7.8675	0.0000	0.0423	0.0879	0.0651	9
Scalar 1	88.2760	30.9668	2.8507	0.0080	2.9197	173.6324	88.2760	8
Trend 1	(0.044)	0.0154	(2.853)	0.0079	(0.087)	(0.001)	(0.044)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	3.3533	0.3353	19.3553	0.0000
Residual	29	0.5024	0.0173		
Total	39	3.8557			

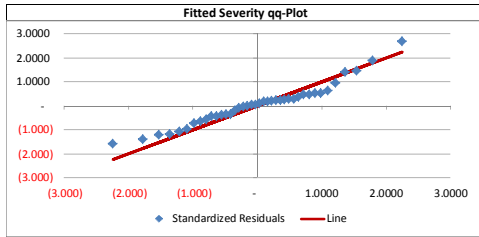
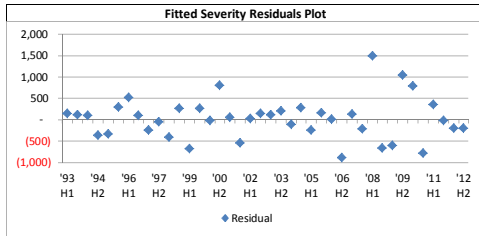
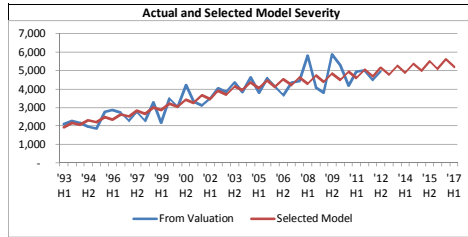
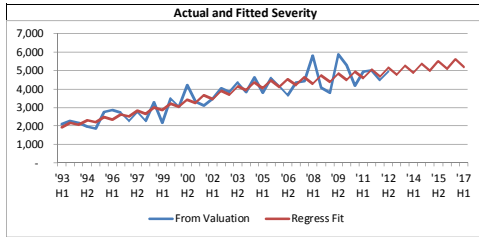
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	2.1%	3.8%	2.1%	'12H2 => last period in "past"
future	2.1%	1.9%	2.1%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION By reform period (Aug 1, 2004)

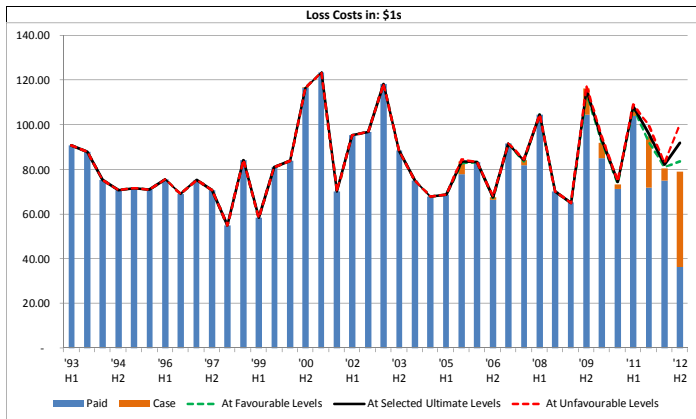
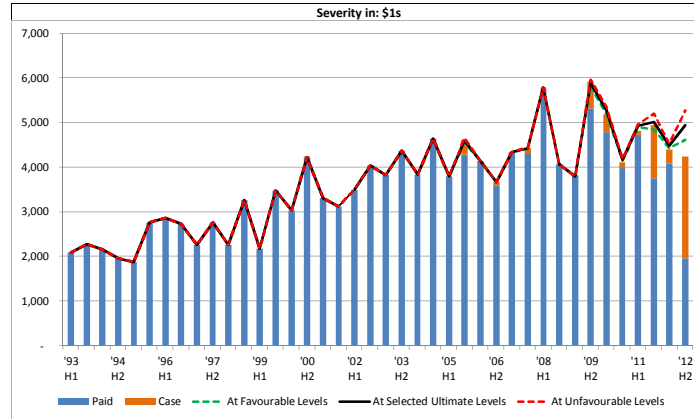
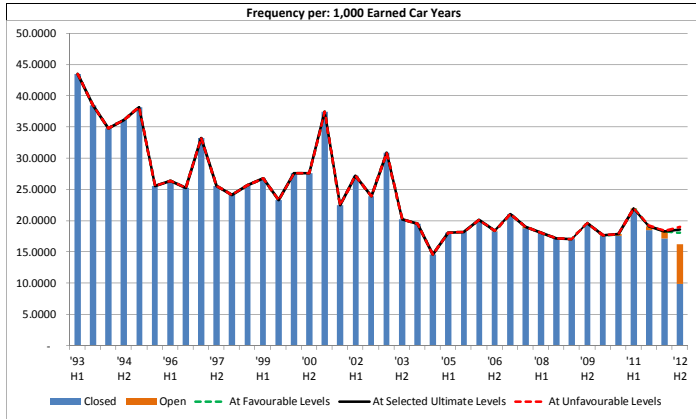


Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012

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

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s		+/- 15.0%			At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
						= [4]-5.0% * abs([4]-[2])	= [4]-5.0% * abs([4]+[2])	[7] data	[8] data	valuation	= [9]-15.0% * abs([9]-)	= [9]-15.0% * abs([9]+)	= [4]/[1]	= [9]/[4]	= [12]*[13]	= [5]/[1]	= [10]/[5]	= [12]*[13]	= [6]/[1]	= [11]/[6]	= [12]*[13]
1993-H1	1993.25	8,081	352		352	352	735	-	735	735	735	43.5599	2,088	90.95	43.5599	2,088	90.95	43.5599	2,088	90.95	
1993-H2	1993.75	8,364	322		322	322	736	-	736	736	736	38.4966	2,285	87.96	38.4966	2,285	87.96	38.4966	2,285	87.96	
1994-H1	1994.25	7,673	267		267	267	579	-	579	579	579	34.7973	2,167	75.41	34.7973	2,167	75.41	34.7973	2,167	75.41	
1994-H2	1994.75	7,989	289		289	289	566	-	566	566	566	36.1738	1,957	70.79	36.1738	1,957	70.79	36.1738	1,957	70.79	
1995-H1	1995.25	6,857	262		262	262	491	-	491	491	491	38.2084	1,876	71.68	38.2084	1,876	71.68	38.2084	1,876	71.68	
1995-H2	1995.75	7,139	183		183	183	507	-	507	507	507	25.6341	2,771	71.03	25.6341	2,771	71.03	25.6341	2,771	71.03	
1996-H1	1996.25	6,522	172		172	172	494	-	494	494	494	26.3706	2,870	75.68	26.3706	2,870	75.68	26.3706	2,870	75.68	
1996-H2	1996.75	6,695	169		169	169	463	-	463	463	463	25.2432	2,739	69.14	25.2432	2,739	69.14	25.2432	2,739	69.14	
1997-H1	1997.25	7,143	238		238	238	539	-	539	539	539	33.3215	2,263	75.41	33.3215	2,263	75.41	33.3215	2,263	75.41	
1997-H2	1997.75	7,548	193		193	193	535	-	535	535	535	25.5703	2,770	70.83	25.5703	2,770	70.83	25.5703	2,770	70.83	
1998-H1	1998.25	7,520	182		182	182	413	-	413	413	413	24.2013	2,269	54.91	24.2013	2,269	54.91	24.2013	2,269	54.91	
1998-H2	1998.75	8,312	214		214	214	700	-	700	700	700	25.7462	3,272	84.24	25.7462	3,272	84.24	25.7462	3,272	84.24	
1999-H1	1999.25	7,876	211		211	211	460	-	460	460	460	26.7911	2,181	58.43	26.7911	2,181	58.43	26.7911	2,181	58.43	
1999-H2	1999.75	7,925	185		185	185	644	-	644	644	644	23.3453	3,479	81.22	23.3453	3,479	81.22	23.3453	3,479	81.22	
2000-H1	2000.25	7,874	218		218	218	661	-	661	661	661	27.6858	3,033	83.97	27.6858	3,033	83.97	27.6858	3,033	83.97	
2000-H2	2000.75	8,370	231		231	231	977	1	978	977	978	27.5993	4,232	116.80	27.5993	4,231	116.77	27.5993	4,232	116.80	
2001-H1	2001.25	8,417	315		315	315	1,041	-	1,041	1,041	1,041	37.4263	3,304	123.66	37.4263	3,304	123.66	37.4263	3,304	123.66	
2001-H2	2001.75	9,548	215		215	215	671	-	671	671	671	22.5169	3,120	70.25	22.5169	3,120	70.25	22.5169	3,120	70.25	
2002-H1	2002.25	9,092	248		248	248	868	-	868	868	868	27.2772	3,499	95.44	27.2772	3,499	95.44	27.2772	3,499	95.44	
2002-H2	2002.75	9,190	220		220	220	890	-	890	890	890	23.9392	4,047	96.88	23.9392	4,047	96.88	23.9392	4,047	96.88	
2003-H1	2003.25	9,088	281		281	281	1,075	-	1,075	1,075	1,075	30.9196	3,827	118.33	30.9196	3,827	118.33	30.9196	3,827	118.33	
2003-H2	2003.75	9,680	196		196	196	856	-	856	856	856	20.2490	4,370	88.49	20.2490	4,370	88.49	20.2490	4,370	88.49	
2004-H1	2004.25	9,363	183		183	183	703	-	703	703	703	19.5441	3,844	75.13	19.5441	3,844	75.13	19.5441	3,844	75.13	
2004-H2	2004.75	9,830	144		144	144	668	-	668	668	668	14.6492	4,640	67.97	14.6492	4,640	67.97	14.6492	4,640	67.97	
2005-H1	2005.25	9,682	175		175	175	665	-	665	665	665	18.0743	3,803	68.74	18.0743	3,803	68.74	18.0743	3,803	68.74	
2005-H2	2005.75	9,960	181		181	181	776	58	834	825	842	18.1729	4,607	83.72	18.1729	4,559	82.85	18.1729	4,655	84.59	
2006-H1	2006.25	9,683	195		195	195	808	-	808	808	808	20.1378	4,146	83.49	20.1378	4,146	83.49	20.1378	4,146	83.49	
2006-H2	2006.75	10,236	188	1	189	189	680	12	692	691	694	18.4640	3,663	67.63	18.4591	3,654	67.45	18.4689	3,672	67.82	
2007-H1	2007.25	10,087	213		213	213	925	-	925	925	925	21.1168	4,344	91.73	21.1168	4,344	91.73	21.1168	4,344	91.73	
2007-H2	2007.75	10,199	192	2	194	194	835	23	858	855	862	19.0208	4,424	84.15	19.0110	4,408	83.80	19.0306	4,439	84.48	
2008-H1	2008.25	9,737	176	-	176	176	1,019	-	1,019	1,019	1,019	18.0750	5,792	104.69	18.0750	5,792	104.69	18.0750	5,792	104.69	
2008-H2	2008.75	10,382	179	-	179	179	729	-	729	729	729	17.2415	4,073	70.22	17.2415	4,073	70.22	17.2415	4,073	70.22	
2009-H1	2009.25	10,223	175	-	175	175	668	-	665	664	665	17.1188	3,800	65.05	17.1188	3,797	65.00	17.1188	3,803	65.10	
2009-H2	2009.75	10,931	213	2	215	215	1,143	129	1,265	1,247	1,284	19.6691	5,885	115.75	19.6600	5,802	114.07	19.6782	5,968	117.44	
2010-H1	2010.25	10,775	190	1	191	191	916	76	1,007	993	1,021	17.7259	5,272	93.45	17.7213	5,202	92.19	17.7306	5,342	94.72	
2010-H2	2010.75	11,140	196	3	199	199	794	24	829	824	834	17.8634	4,166	74.42	17.8500	4,143	73.95	17.8769	4,189	74.89	
2011-H1	2011.25	11,010	240	2	242	242	1,145	22	1,194	1,187	1,202	21.9796	4,935	108.47	21.9706	4,907	107.81	21.9887	4,963	109.13	
2011-H2	2011.75	11,524	213	8	221	221	830	262	1,110	1,068	1,152	19.1776	5,021	96.29	19.1429	4,840	92.65	19.2124	5,202	99.94	
2012-H1	2012.25	11,448	197	13	210	209	859	64	941	928	953	18.3431	4,480	82.18	18.2863	4,435	81.10	18.3999	4,524	83.24	
2012-H2	2012.75	12,361	123	78	230	225	450	526	1,138	1,035	1,241	18.5969	4,950	92.05	18.1646	4,609	83.72	19.0292	5,276	100.40	
2013-H1	2013.25																				
2013-H2	2013.75																				
2014-H1	2014.25																				
2014-H2	2014.75																				
2015-H1	2015.25																				
2015-H2	2015.75																				
2016-H1	2016.25																				
2016-H2	2016.75																				
2017-H1	2017.25																				

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
PD-Tort
as at: Dec 31, 2012



Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Third Party Liability - Property Damage
Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
Acc. Yr																		
1993 / 1		769,461	771,756	749,001	734,854	731,863	736,813	736,803	736,803	741,803	741,803	740,234	740,234	736,854	750,034	735,034	735,034	734,838
1993 / 2		755,660	820,927	768,163	766,325	759,338	755,601	752,383	751,516	751,516	760,413	760,413	759,754	764,865	755,865	755,865	755,865	735,865
1994 / 1		690,027	612,849	599,847	597,444	593,814	695,840	579,523	579,523	579,523	579,523	579,508	578,508	578,508	578,508	578,508	578,508	578,508
1994 / 2		550,096	599,271	584,850	599,817	600,934	596,734	590,654	590,654	590,654	590,654	590,654	590,654	590,654	590,654	590,654	590,654	590,654
1995 / 1		581,857	548,220	505,377	522,859	498,173	496,671	496,534	510,034	510,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,035
1995 / 2		611,841	593,227	589,718	566,690	563,487	533,957	514,813	511,006	511,006	510,006	510,006	510,006	510,006	510,006	510,006	510,006	510,006
1996 / 1		530,965	522,420	519,624	522,308	523,030	522,854	495,164	495,164	495,164	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705
1996 / 2		596,543	414,407	422,310	424,134	423,577	415,313	415,313	415,313	415,313	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813
1997 / 1		479,264	555,440	538,462	544,602	547,037	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687
1997 / 2		545,678	545,981	548,476	534,635	539,242	538,982	538,982	538,982	534,982	534,982	534,982	534,982	534,583	534,583	534,583	534,583	534,583
1998 / 1		461,542	472,954	447,768	440,809	444,530	440,198	440,198	440,198	440,198	439,429	439,429	439,429	414,429	414,429	414,429	414,429	413,946
1998 / 2		671,300	707,368	681,408	668,943	668,608	701,363	696,362	700,240	700,240	705,712	704,814	704,814	704,270	704,270	704,270	702,709	702,709
1999 / 1		460,179	481,878	479,966	481,397	467,778	461,778	461,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098
1999 / 2		631,942	681,003	671,145	653,933	660,796	654,788	654,788	644,458	644,458	644,458	644,458	644,458	644,458	644,458	643,558	643,558	643,558
2000 / 1		711,232	692,689	682,319	674,561	669,272	667,720	666,220	666,220	666,220	661,520	661,108	661,108	661,108	661,108	661,108	661,108	661,108
2000 / 2		802,710	995,280	1,057,134	998,226	997,285	977,721	977,721	977,721	976,911	976,911	976,911	976,911	977,646	977,555	977,555	977,555	977,555
2001 / 1		1,015,509	985,984	1,036,480	1,052,474	1,028,098	1,011,548	1,083,629	1,046,895	1,085,263	1,038,899	1,038,899	1,038,899	1,042,142	1,040,242	1,041,999	1,040,662	1,040,661
2001 / 2		633,694	803,358	754,703	691,257	690,494	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793	686,793	670,793	670,793
2002 / 1		885,335	924,566	865,213	864,583	905,623	904,790	887,901	891,030	887,901	883,009	880,953	880,953	890,252	880,252	880,252	880,252	880,252
2002 / 2		700,938	790,610	887,250	850,590	846,701	904,221	924,097	917,784	904,777	904,777	930,867	907,688	907,688	914,849	908,454	908,454	898,865
2003 / 1		1,077,341	1,169,956	1,135,257	1,086,350	1,081,128	1,040,664	1,034,426	1,034,426	1,032,563	1,032,563	1,082,356	1,082,356	1,082,356	1,077,546	1,077,546	1,075,387	1,075,387
2003 / 2		974,865	979,179	979,345	967,533	956,534	897,485	897,485	896,985	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478
2004 / 1		696,088	701,932	712,619	713,244	711,060	706,065	706,065	705,388	705,386	705,086	706,799	706,799	706,798	706,798	706,798	703,498	703,498
2004 / 2		494,097	619,719	768,956	715,473	679,185	679,185	675,585	670,584	670,584	670,584	668,210	668,210	668,210	668,210	668,210	668,210	668,210
2005 / 1		601,077	676,812	672,839	670,204	668,302	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462	665,462
2005 / 2		699,595	749,873	777,436	774,279	778,117	778,117	812,661	818,766	818,766	818,766	808,816	808,816	808,816	833,816	833,816		
2006 / 1		655,439	767,628	825,265	815,185	799,693	799,693	797,011	797,011	808,384	808,384	808,384	808,384	808,384	808,384			
2006 / 2		632,711	699,096	682,109	689,696	689,306	693,694	691,951	692,306	692,306	692,306	692,306	692,306	692,306	692,306			
2007 / 1		926,590	917,158	930,105	925,371	929,049	930,369	930,369	928,709	930,369	930,369	925,369	925,369					
2007 / 2		850,224	847,211	875,468	868,252	873,418	874,296	870,596	870,222	857,142	858,208							
2008 / 1		1,103,908	1,046,125	1,048,516	1,061,290	1,038,485	1,032,421	1,037,975	1,034,304	1,034,304	1,019,304							
2008 / 2		689,139	757,371	740,214	741,098	736,599	729,902	729,043	729,043	729,043								
2009 / 1		555,078	641,297	636,472	651,965	663,676	671,386	668,423	668,423									
2009 / 2		975,880	1,122,656	1,133,728	1,152,589	1,212,486	1,196,453	1,271,453										
2010 / 1		762,317	1,004,824	983,827	964,603	997,852	992,080											
2010 / 2		784,271	875,061	890,254	877,590	818,399												
2011 / 1		989,362	1,165,646	1,174,225	1,166,901													
2011 / 2		749,167	876,556	1,092,204														
2012 / 1		830,822	923,227															
2012 / 2		976,384																

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Third Party Liability - Property Damage
 Cumulative Recorded Claims Amounts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838	734,838
1993 / 2	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865	735,865
1994 / 1	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508	578,508
1994 / 2	590,654	590,654	590,654	590,654	590,654	590,655	565,655	565,654	565,654	565,654	565,654	565,654	565,654	565,654	565,654	565,654	565,654
1995 / 1	495,035	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	495,034	491,396	491,396
1995 / 2	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006	507,006
1996 / 1	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705	493,705
1996 / 2	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813	462,813
1997 / 1	538,688	538,688	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687	538,687
1997 / 2	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583	534,583
1998 / 1	418,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023	413,023
1998 / 2	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240	700,240
1999 / 1	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098	460,098
1999 / 2	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558	643,558
2000 / 1	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108	661,108
2000 / 2	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553	977,553
2001 / 1	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661	1,040,661
2001 / 2	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793	670,793
2002 / 1	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252	880,252
2002 / 2	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365	890,365
2003 / 1	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387	1,075,387
2003 / 2	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478	856,478
2004 / 1	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498	703,498
2004 / 2																	
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2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Third Party Liability - Property Damage
Cumulative Recorded Claims Amounts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	1.0030	0.9705	0.9811	0.9959	1.0068	1.0000	1.0000	1.0068	1.0000	0.9979	1.0000	0.9954	1.0179	0.9800	1.0000	0.9997	1.0000
1993 / 2	1.0864	0.9357	0.9976	0.9909	0.9951	0.9957	0.9988	1.0000	1.0118	1.0000	0.9991	1.0067	0.9882	1.0000	1.0000	0.9735	1.0000
1994 / 1	0.8882	0.9788	0.9960	0.9939	1.1718	0.8328	1.0000	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0894	0.9759	1.0256	1.0019	0.9930	0.9898	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	0.9422	0.9219	1.0346	0.9528	0.9970	0.9997	1.0272	1.0000	0.9706	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	0.9696	0.9941	0.9610	0.9943	0.9476	0.9641	0.9926	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	0.9941	1.0000	1.0000
1996 / 1	0.9839	0.9946	1.0052	1.0014	0.9997	0.9470	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.6947	1.0191	1.0043	0.9987	0.9805	1.0000	1.0000	1.0000	1.1144	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1589	0.9694	1.0114	1.0045	0.9847	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0006	1.0046	0.9748	1.0086	0.9995	1.0000	1.0000	0.9926	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0247	0.9467	0.9845	1.0084	0.9903	1.0000	1.0000	1.0000	0.9983	1.0000	0.9431	1.0000	1.0000	1.0000	0.9988	1.0098	1.0000
1998 / 2	1.0537	0.9633	0.9817	0.9995	1.0490	0.9929	1.0056	1.0000	1.0078	0.9987	0.9995	0.9997	1.0000	1.0000	0.9978	1.0000	0.9965
1999 / 1	1.0472	0.9960	1.0030	0.9717	0.9872	0.9985	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0776	0.9855	0.9744	1.0105	0.9909	1.0000	0.9842	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000
2000 / 1	0.9739	0.9850	0.9886	0.9922	0.9977	0.9978	1.0000	1.0000	0.9929	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2399	1.0621	0.9443	0.9991	0.9804	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.9709	1.0512	1.0154	0.9768	0.9839	1.0713	0.9661	1.0366	0.9573	1.0000	1.0000	1.0031	0.9982	1.0017	0.9987	1.0000	1.0000
2001 / 2	1.2677	0.9394	0.9159	0.9989	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9767	1.0000	1.0000
2002 / 1	1.0443	0.9358	0.9993	1.0475	0.9991	0.9813	1.0035	0.9964	0.9946	0.9977	1.0000	1.0106	0.9888	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1279	1.1222	0.9587	0.9954	1.0679	1.0220	0.9932	0.9858	1.0000	1.0288	0.9751	1.0000	1.0079	0.9930	1.0000	0.9894	0.9905
2003 / 1	1.0860	0.9703	0.9569	0.9952	0.9626	0.9940	1.0000	0.9982	1.0000	1.0482	1.0000	1.0000	0.9956	1.0000	0.9980	1.0000	1.0000
2003 / 2	1.0044	1.0002	0.9879	0.9886	0.9383	1.0000	0.9994	0.9548	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0084	1.0152	1.0009	0.9969	0.9930	1.0000	0.9990	1.0000	0.9996	1.0024	1.0000	1.0000	1.0000	1.0000	0.9953	1.0000	1.0000
2004 / 2	1.2542	1.2408	0.9304	0.9493	1.0000	0.9947	0.9926	1.0000	1.0000	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.1260	0.9941	0.9961	0.9972	1.0000	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0719	1.0368	0.9959	1.0050	1.0000	1.0444	1.0075	1.0000	0.9939	0.9939	1.0000	1.0000	1.0309	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.1712	1.0751	0.9878	0.9810	1.0000	0.9966	1.0000	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1049	0.9757	1.0111	0.9994	1.0064	0.9975	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9898	1.0141	0.9949	1.0040	1.0014	1.0000	0.9982	1.0018	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9965	1.0334	0.9918	1.0059	1.0010	0.9958	0.9996	0.9850	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.9477	1.0023	1.0122	0.9785	0.9942	1.0054	0.9965	1.0000	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0990	0.9773	1.0012	0.9939	0.9909	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.1553	0.9925	1.0243	1.0180	1.0116	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	1.1504	1.0099	1.0166	1.0520	0.9868	1.0627	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.3181	0.9791	0.9805	1.0345	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
2010 / 2	1.1158	1.0174	0.9858	0.9326	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	1.1782	1.0074	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
2011 / 2	1.1700	1.2460	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.1112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

	6~12	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
Final Selection	1.1438	1.0029	0.9927	1.0104	0.9981	1.0199	1.0004	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1656	1.0191	1.0161	1.0236	1.0131	1.0150	0.9952	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0693	1.0089	0.9899	0.9965	0.9999	0.9963	0.9989	0.9991	1.0008	1.0020	0.9989	0.9986	1.0010	0.9990	0.9984	0.9984	0.9999
Arithmetic Average Last 6 Per	1.1740	1.0420	1.0004	1.0016	0.9964	1.0097	0.9991	1.0002	0.9968	0.9981	0.9994	1.0000	1.0052	1.0000	0.9989	0.9982	0.9984
Arithmetic Average All Per xcl Hi/Lo	1.0727	1.0048	0.9907	0.9968	0.9966	0.9991	0.9990	0.9993	0.9984	1.0006	0.9997	1.0002	1.0003	0.9997	0.9983	0.9995	0.9998
Weighted Average All Per	1.0685	1.0106	0.9886	0.9973	0.9984	0.9994	0.9981	0.9991	0.9986	1.0029	0.9986	0.9995	1.0010	0.9989	0.9984	0.9981	0.9996
Geometric Average All Per	1.0629	1.0068	0.9896	0.9963	0.9993	0.9956	0.9988	0.9990	1.0005	1.0019	0.9989	0.9985	1.0010	0.9990	0.9984	0.9984	0.9999
Geometric Average Last 6 Per	1.1720	1.0383	1.0002	1.0008	0.9964	1.0094	0.9991	1.0001	0.9968	0.9981	0.9994	1.0000	1.0051	1.0000	0.9989	0.9982	0.9984
Weighted Average Last 6 Per	1.1721	1.0395	0.9993	1.0034	0.9953	1.0134	0.9989	1.0000	0.9963	0.9979	0.9995	1.0000	1.0055	1.0000	0.9989	0.9981	0.9983
Weighted Average All Per xcl Hi/Lo	1.0697	1.0049	0.9897	0.9971	0.9965	1.0013	0.9991	0.9991	0.9985	1.0009	0.9997	1.0003	1.0002	0.9995	0.9993	0.9993	0.9998

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Third Party Liability - Property Damage
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9577	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9927	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	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
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	0.9858													
2002 / 2	1.0000	1.0000	1.0000														
2003 / 1	1.0000	1.0000															
2003 / 2	1.0000																
2004 / 1																	
2004 / 2																	
2005 / 1																	
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2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	0.9995	1.0000	1.0000	0.9993	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	0.9976	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
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9997	1.0000	1.0000	0.9990	1.0000	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000
Geometric Average All Per	0.9995	1.0000	1.0000	0.9992	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	0.9976	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
Weighted Average Last 6 Per	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	0.9988	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Property Damage
Cumulative Claims Counts

Data																	
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	350	361	354	353	352	352	352	352	353	353	353	353	353	353	352	352	352
1993 / 2	320	330	326	325	325	325	325	325	325	325	325	325	324	323	323	323	322
1994 / 1	265	275	271	272	270	269	268	268	268	268	268	267	267	267	267	267	267
1994 / 2	263	290	289	290	291	289	289	289	289	289	289	289	289	289	289	289	289
1995 / 1	257	268	266	264	263	262	262	262	262	262	262	262	262	262	262	262	262
1995 / 2	180	189	189	188	188	187	187	185	185	184	184	184	184	184	184	183	183
1996 / 1	174	174	177	177	176	175	172	172	172	172	172	172	172	172	172	172	172
1996 / 2	171	173	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
1997 / 1	213	238	236	239	240	238	238	238	238	238	238	238	238	238	238	238	238
1997 / 2	190	194	197	194	194	194	194	194	194	194	193	193	193	193	193	193	193
1998 / 1	190	184	184	183	183	183	183	183	183	183	183	182	182	182	182	182	182
1998 / 2	213	222	220	215	216	215	215	215	215	214	214	214	214	214	214	214	214
1999 / 1	208	215	212	213	212	211	211	211	211	211	211	211	211	211	211	211	211
1999 / 2	182	197	190	186	187	186	186	185	185	185	185	185	185	185	185	185	185
2000 / 1	225	228	224	223	220	220	219	219	219	218	218	218	218	218	218	218	218
2000 / 2	220	232	231	232	231	231	231	231	230	230	230	230	231	231	231	231	231
2001 / 1	309	316	318	318	316	316	318	315	315	315	315	315	315	315	315	315	315
2001 / 2	209	214	216	220	218	216	216	216	216	216	216	216	216	216	216	215	215
2002 / 1	251	256	248	249	251	252	250	250	251	251	250	250	249	249	249	249	249
2002 / 2	181	225	224	224	224	223	223	222	221	221	221	221	221	221	221	221	220
2003 / 1	260	288	289	287	285	285	283	283	283	283	283	283	283	282	282	281	281
2003 / 2	187	202	200	197	197	196	196	196	196	196	196	196	196	196	196	196	196
2004 / 1	177	182	185	186	185	185	185	185	184	184	184	184	184	184	184	183	183
2004 / 2	134	146	147	146	146	146	145	145	145	145	144	144	144	144	144	144	144
2005 / 1	176	183	176	177	177	177	175	175	175	175	175	175	175	175	175	175	175
2005 / 2	177	182	183	184	183	183	182	182	182	181	181	181	181	181	181	181	181
2006 / 1	188	198	200	196	196	196	195	195	195	195	195	195	195	195	195	195	195
2006 / 2	169	188	188	188	188	189	189	189	189	189	189	189	189	189	189	189	189
2007 / 1	206	212	213	214	214	214	214	214	214	214	213	213	213	213	213	213	213
2007 / 2	174	195	199	196	194	194	193	193	193	194	194	194	194	194	194	194	194
2008 / 1	171	178	176	178	177	177	178	177	177	176	176	176	176	176	176	176	176
2008 / 2	164	183	183	182	180	179	179	179	179	179	179	179	179	179	179	179	179
2009 / 1	152	173	174	172	174	175	175	175	175	175	175	175	175	175	175	175	175
2009 / 2	179	210	211	213	217	215	215	215	215	215	215	215	215	215	215	215	215
2010 / 1	177	191	193	190	191	191	191	191	191	191	191	191	191	191	191	191	191
2010 / 2	174	198	197	199	199	199	199	199	199	199	199	199	199	199	199	199	199
2011 / 1	223	243	244	242	242	242	242	242	242	242	242	242	242	242	242	242	242
2011 / 2	192	215	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221
2012 / 1	195	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210
2012 / 2	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Property Damage
Cumulative Claims Counts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352
1993 / 2	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
1994 / 1	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267
1994 / 2	289	289	289	289	289	289	289	289	289	289	289	289	289	289	289	289	289
1995 / 1	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
1995 / 2	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
1996 / 1	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172
1996 / 2	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
1997 / 1	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
1997 / 2	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
1998 / 1	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182
1998 / 2	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
1999 / 1	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211
1999 / 2	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
2000 / 1	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
2000 / 2	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231
2001 / 1	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315
2001 / 2	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
2002 / 1	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249	249
2002 / 2	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220
2003 / 1	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281
2003 / 2	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196
2004 / 1	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
2007 / 1																	
2007 / 2																	
2008 / 1																	
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2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Property Damage
Cumulative Claims Counts

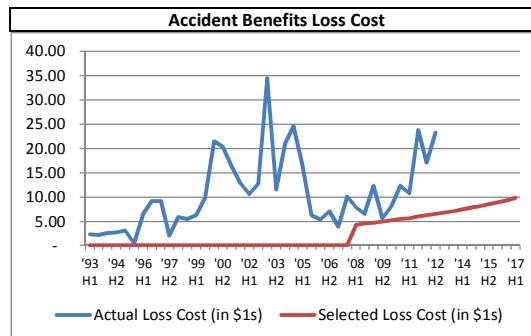
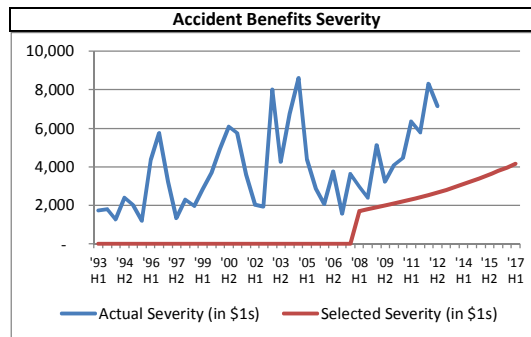
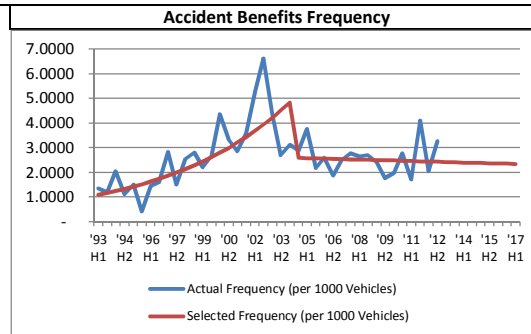
	Link Ratios																
	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	1.0314	0.9806	0.9972	0.9972	1.0000	1.0000	1.0000	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000	1.0000	1.0000
1993 / 2	1.0313	0.9879	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9969	1.0000	1.0000	1.0000	0.9969	1.0000
1994 / 1	1.0377	0.9855	1.0037	0.9926	0.9963	0.9963	1.0000	1.0000	1.0000	1.0000	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.1027	0.9966	1.0035	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0428	0.9925	0.9925	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
1995 / 2	1.0500	1.0000	0.9947	1.0000	0.9947	1.0000	0.9893	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000
1996 / 1	1.0000	1.0172	1.0000	0.9944	0.9943	0.9829	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0117	0.9769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.1174	0.9916	1.0127	1.0042	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0211	1.0155	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9684	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0423	0.9910	0.9773	1.0047	0.9954	1.0000	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0337	0.9860	1.0047	0.9953	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0824	0.9645	0.9789	1.0054	0.9947	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0133	0.9825	0.9955	0.9865	1.0000	0.9955	1.0000	1.0000	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0545	0.9957	1.0043	0.9957	1.0000	1.0000	0.9957	1.0000	1.0000	1.0000	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0227	1.0063	1.0000	0.9937	1.0000	1.0063	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0239	1.0093	1.0185	0.9909	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9954	1.0000	1.0000
2002 / 1	1.0199	0.9688	1.0040	1.0080	1.0040	0.9921	1.0000	1.0040	1.0000	0.9960	1.0000	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.2431	0.9956	1.0000	1.0000	0.9955	1.0000	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9955	1.0000
2003 / 1	1.1077	1.0035	0.9931	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9965	1.0000	0.9965	1.0000
2003 / 2	1.0802	0.9901	0.9850	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0282	1.0165	1.0054	0.9946	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	0.9946	1.0000	1.0000
2004 / 2	1.0896	1.0068	0.9932	1.0000	1.0000	0.9932	1.0000	1.0000	1.0000	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0398	0.9617	1.0057	1.0000	1.0000	0.9887	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0282	1.0055	1.0055	0.9946	1.0000	0.9945	1.0000	1.0000	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0532	1.0101	0.9800	1.0000	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1124	1.0000	1.0000	1.0000	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0291	1.0047	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.1207	1.0205	0.9849	0.9898	1.0000	0.9948	1.0052	0.9948	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0409	0.9888	1.0114	0.9944	1.0000	1.0056	0.9944	1.0000	0.9944	1.0000	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.1159	1.0000	0.9945	0.9890	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
2009 / 1	1.1382	1.0058	0.9885	1.0116	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
2009 / 2	1.1732	1.0048	1.0095	1.0188	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
2010 / 1	1.0791	1.0105	0.9845	1.0053	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 2	1.1379	0.9949	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
2011 / 1	1.0897	1.0041	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
2011 / 2	1.1198	1.0279	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Final Selection	1.1436	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1436	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0669	0.9974	0.9976	0.9989	0.9981	0.9982	0.9991	0.9998	0.9992	0.9997	0.9995	0.9999	0.9996	0.9999	0.9992	0.9997	1.0000
Arithmetic Average Last 6 Per	1.1128	1.0080	0.9965	1.0032	0.9985	1.0001	0.9999	0.9991	0.9990	0.9992	0.9989	1.0000	1.0000	1.0000	0.9985	0.9992	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0648	0.9975	0.9976	0.9986	0.9981	0.9984	0.9992	0.9998	0.9991	0.9999	0.9997	0.9999	0.9997	1.0000	0.9994	0.9999	1.0000
Weighted Average All Per	1.0636	0.9966	0.9978	0.9987	0.9980	0.9984	0.9990	0.9999	0.9993	0.9997	0.9995	0.9998	0.9995	0.9998	0.9993	0.9996	1.0000
Geometric Average All Per	1.0657	0.9973	0.9976	0.9988	0.9981	0.9982	0.9991	0.9998	0.9992	0.9997	0.9995	0.9998	0.9996	0.9999	0.9992	0.9997	1.0000
Geometric Average Last 6 Per	1.1122	1.0079	0.9964	1.0031	0.9985	1.0001	0.9999	0.9991	0.9990	0.9992	0.9988	1.0000	1.0000	1.0000	0.9985	0.9992	1.0000
Weighted Average Last 6 Per	1.1114	1.0081	0.9967	1.0035	0.9982	1.0000	0.9991	0.9991	0.9991	0.9991	0.9991	1.0000	1.0000	1.0000	0.9983	0.9992	1.0000
Weighted Average All Per xcl Hi/Lo	1.0618	0.9966	0.9978	0.9985	0.9981	0.9984	0.9991	0.9998	0.9992	0.9998	0.9997	0.9998	0.9996	1.0000	0.9994	0.9998	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Third Party Liability - Property Damage
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	0.9960													
2002 / 2	1.0000	1.0000	1.0000														
2003 / 1	1.0000	1.0000															
2003 / 2	1.0000																
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																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	0.9998	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
Arithmetic Average Last 6 Per	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
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	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
Geometric Average All Per	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
Geometric Average Last 6 Per	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
Weighted Average Last 6 Per	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
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	1.3289	1.0725	1,756	-	2.33	-
'93H2	1.1891	1.1484	1,791	-	2.13	-
'94H1	2.0388	1.2296	1,267	-	2.58	-
'94H2	1.1062	1.3166	2,392	-	2.65	-
'95H1	1.4871	1.4097	2,055	-	3.06	-
'95H2	0.4013	1.5095	1,198	-	0.48	-
'96H1	1.4579	1.6163	4,366	-	6.37	-
'96H2	1.5945	1.7306	5,769	-	9.20	-
'97H1	2.8255	1.8531	3,240	-	9.15	-
'97H2	1.5054	1.9842	1,334	-	2.01	-
'98H1	2.5417	2.1245	2,291	-	5.82	-
'98H2	2.7870	2.2748	1,971	-	5.49	-
'99H1	2.2021	2.4358	2,820	-	6.21	-
'99H2	2.6550	2.6081	3,710	-	9.85	-
'00H1	4.3488	2.7926	4,915	-	21.37	-
'00H2	3.3272	2.9902	6,079	-	20.23	-
'01H1	2.8453	3.2017	5,748	-	16.35	-
'01H2	3.5822	3.4282	3,605	-	12.91	-
'02H1	5.2522	3.6708	2,030	-	10.66	-
'02H2	6.6078	3.9305	1,932	-	12.77	-
'03H1	4.3149	4.2085	7,998	-	34.51	-
'03H2	2.7027	4.5063	4,265	-	11.53	-
'04H1	3.1185	4.8251	6,736	-	21.01	-
'04H2	2.8621	2.5849	8,603	-	24.62	-
'05H1	3.7685	2.5745	4,397	-	16.57	-
'05H2	2.1767	2.5640	2,867	-	6.24	-
'06H1	2.5964	2.5537	2,062	-	5.35	-
'06H2	1.8652	2.5433	3,753	-	7.00	-
'07H1	2.4716	2.5330	1,581	-	3.91	-
'07H2	2.7673	2.5227	3,620	-	10.02	-
'08H1	2.6507	2.5125	2,977	1,718	7.89	4.32
'08H2	2.6970	2.5023	2,407	1,805	6.49	4.52
'09H1	2.4031	2.4922	5,120	1,896	12.30	4.73
'09H2	1.7474	2.4821	3,218	1,992	5.62	4.94
'10H1	1.9632	2.4720	4,105	2,093	8.06	5.17
'10H2	2.7652	2.4620	4,446	2,199	12.29	5.41
'11H1	1.6977	2.4521	6,341	2,310	10.77	5.66
'11H2	4.1032	2.4421	5,804	2,427	23.81	5.93
'12H1	2.0524	2.4322	8,312	2,550	17.06	6.20
'12H2	3.2640	2.4224	7,141	2,679	23.31	6.49
'13H1		2.4126		2,814		6.79
'13H2		2.4028		2,957		7.11
'14H1		2.3930		3,106		7.43
'14H2		2.3833		3,263		7.78
'15H1		2.3737		3,428		8.14
'15H2		2.3641		3,602		8.52
'16H1		2.3545		3,784		8.91
'16H2		2.3450		3,976		9.32
'17H1		2.3355		4,177		9.76



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	refine 1	refine 1	
Past (Annual)	(0.80%)	8.50%	7.60%
Previous Selected	(0.80%)	8.50%	1.60%
	'12H2	'12H2	
Future (Annual)	(0.80%)	8.50%	7.60%
Previous Selected	(0.80%)	8.50%	4.20%

=>last period in past trends

Frequency: all years, 2004 reforms (Aug 1), no seasonality
Severity: all years, 2004 reforms (Aug 1), no seasonality

Previous: Select Private Passenger
Previous: Select Private Passenger

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION all years, 2004 reforms (Aug 1), no seasonality

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values				
		Season	All Years	Trend Periods based on average accident date where scalar present							From Valuation	Regress Fit	Residual	Selected Model		
		0	1	1	1	0	0	0	0	0	0	0	0	0	0	0
'93H1		1	1993.25	-	-	-	-	-	-	-	-	-	1.3289	1.0725	0.2564	1.0725
'93H2		2	1993.75	-	-	-	-	-	-	-	-	-	1.1891	1.1484	0.0407	1.1484
'94H1		1	1994.25	-	-	-	-	-	-	-	-	-	2.0388	1.2296	0.8092	1.2296
'94H2		2	1994.75	-	-	-	-	-	-	-	-	-	1.1062	1.3166	(0.210)	1.3166
'95H1		1	1995.25	-	-	-	-	-	-	-	-	-	1.4871	1.4097	0.0774	1.4097
'95H2		2	1995.75	-	-	-	-	-	-	-	-	-	0.4013	1.5095	(1.108)	1.5095
'96H1		1	1996.25	-	-	-	-	-	-	-	-	-	1.4579	1.6163	(0.158)	1.6163
'96H2		2	1996.75	-	-	-	-	-	-	-	-	-	1.5945	1.7306	(0.136)	1.7306
'97H1		1	1997.25	-	-	-	-	-	-	-	-	-	2.8255	1.8531	0.9724	1.8531
'97H2		2	1997.75	-	-	-	-	-	-	-	-	-	1.5054	1.9842	(0.479)	1.9842
'98H1		1	1998.25	-	-	-	-	-	-	-	-	-	2.5417	2.1245	0.4172	2.1245
'98H2		2	1998.75	-	-	-	-	-	-	-	-	-	2.7870	2.2748	0.5122	2.2748
'99H1		1	1999.25	-	-	-	-	-	-	-	-	-	2.2021	2.4358	(0.234)	2.4358
'99H2		2	1999.75	-	-	-	-	-	-	-	-	-	2.6550	2.6081	0.0469	2.6081
'00H1		1	2000.25	-	-	-	-	-	-	-	-	-	4.3488	2.7926	1.5562	2.7926
'00H2		2	2000.75	-	-	-	-	-	-	-	-	-	3.3272	2.9902	0.3370	2.9902
'01H1		1	2001.25	-	-	-	-	-	-	-	-	-	2.8453	3.2017	(0.356)	3.2017
'01H2		2	2001.75	-	-	-	-	-	-	-	-	-	3.5822	3.4282	0.1540	3.4282
'02H1		1	2002.25	-	-	-	-	-	-	-	-	-	5.2522	3.6708	1.5814	3.6708
'02H2		2	2002.75	-	-	-	-	-	-	-	-	-	6.6078	3.9305	2.6773	3.9305
'03H1		1	2003.25	-	-	-	-	-	-	-	-	-	4.3149	4.2085	0.1064	4.2085
'03H2		2	2003.75	-	-	-	-	-	-	-	-	-	2.7027	4.5063	(1.804)	4.5063
'04H1		1	2004.25	-	-	-	-	-	-	-	-	-	3.1185	4.8251	(1.707)	4.8251
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	-	2.8621	2.5849	0.2772	2.5849
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	3.7685	2.5745	1.1940	2.5745
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	-	2.1767	2.5640	(0.387)	2.5640
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	-	2.5964	2.5537	0.0427	2.5537
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	-	1.8652	2.5433	(0.678)	2.5433
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	-	2.4716	2.5330	(0.061)	2.5330
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	-	2.7673	2.5227	0.2446	2.5227
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	-	2.6507	2.5125	0.1382	2.5125
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	-	2.6970	2.5023	0.1947	2.5023
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	-	2.4031	2.4922	(0.089)	2.4922
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	-	1.7474	2.4821	(0.735)	2.4821
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	1.9632	2.4720	(0.509)	2.4720
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	-	2.7652	2.4620	0.3032	2.4620
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	1.6977	2.4521	(0.754)	2.4521
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	-	4.1032	2.4421	1.6611	2.4421
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	-	2.0524	2.4322	(0.380)	2.4322
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	-	3.2640	2.4224	0.8416	2.4224
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	-	2.4126	-	2.4126
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	-	2.4028	-	2.4028
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	-	2.3930	-	2.3930
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	-	2.3833	-	2.3833
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	-	2.3737	-	2.3737
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	-	2.3641	-	2.3641
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	-	2.3545	-	2.3545
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	-	2.3450	-	2.3450
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	-	2.3355	-	2.3355

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.8673	0.7522	0.6668	0.2827	40	-	11

Runs-Test Result: 0.9935 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
1	2							
Intercept	(272.434)	35.5263	(7.669)	0.0000	(370.359)	(174.510)	(272.434)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.1367	0.0178	7.6917	0.0000	0.0877	0.1857	0.1367	9
Scalar 1	289.6621	66.5137	4.3549	0.0002	106.3247	472.9996	289.6621	8
Trend 1	(0.145)	0.0332	(4.368)	0.0001	(0.236)	(0.053)	(0.145)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	7.0368	0.7037	8.8038	0.0000
Residual	29	2.3179	0.0799		
Total	39	9.3547			

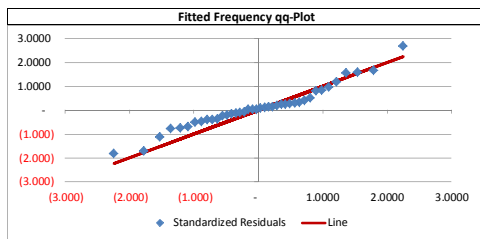
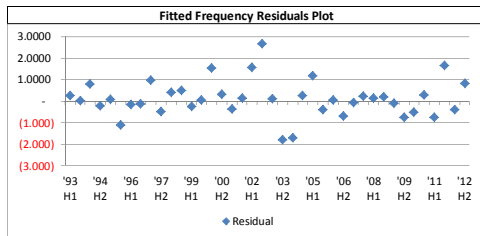
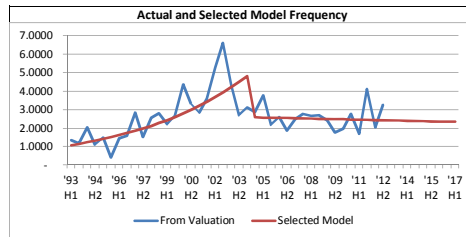
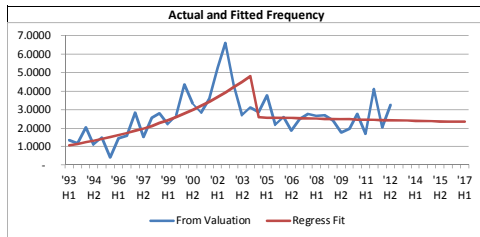
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	(0.8%)	(2.50%)	(0.8%)	'12H2 => last period in "past"
future	(0.8%)	0.00%	(0.8%)	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION all years, 2004 reforms (Aug 1), no seasonality



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION all years, 2004 reforms (Aug 1), no seasonality

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values			
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	1	1	1	0	0	0	0	0	0					
'93H1		1	1993.25	-	-	-	-	-	-	-	-	1,756	1,718	38	1,718	
'93H2		2	1993.75	-	-	-	-	-	-	-	-	1,791	1,805	(14)	1,805	
'94H1		1	1994.25	-	-	-	-	-	-	-	-	1,267	1,896	(629)	1,896	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	2,392	1,992	400	1,992	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	2,055	2,093	(38)	2,093	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	1,198	2,199	(1,001)	2,199	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	4,366	2,310	2,056	2,310	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	5,769	2,427	3,342	2,427	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	3,240	2,550	690	2,550	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	1,334	2,679	(1,345)	2,679	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	2,291	2,814	(523)	2,814	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	1,971	2,957	(986)	2,957	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	2,820	3,106	(286)	3,106	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	3,710	3,263	447	3,263	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	4,915	3,428	1,487	3,428	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	6,079	3,602	2,477	3,602	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	5,748	3,784	1,964	3,784	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	3,605	3,976	(371)	3,976	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	2,030	4,177	(2,147)	4,177	
'02H2		2	2002.75	-	-	-	-	-	-	-	-	1,932	4,388	(2,456)	4,388	
'03H1		1	2003.25	-	-	-	-	-	-	-	-	7,998	4,610	3,388	4,610	
'03H2		2	2003.75	-	-	-	-	-	-	-	-	4,265	4,843	(578)	4,843	
'04H1		1	2004.25	-	-	-	-	-	-	-	-	6,736	5,089	1,647	5,089	
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	8,603	2,932	5,671	2,932	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	4,397	3,054	1,343	3,054	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	2,867	3,182	(315)	3,182	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	2,062	3,314	(1,252)	3,314	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	3,753	3,452	301	3,452	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	1,581	3,596	(2,015)	3,596	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	3,620	3,746	(126)	3,746	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	2,977	3,902	(925)	3,902	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	2,407	4,065	(1,658)	4,065	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	5,120	4,235	885	4,235	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	3,218	4,411	(1,193)	4,411	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	4,105	4,595	(490)	4,595	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	4,446	4,787	(341)	4,787	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	6,341	4,986	1,355	4,986	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	5,804	5,194	610	5,194	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	8,312	5,410	2,902	5,410	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	7,141	5,636	1,505	5,636	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	5,871	-	5,871	
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	6,116	-	6,116	
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	6,371	-	6,371	
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	6,636	-	6,636	
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	6,913	-	6,913	
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	7,201	-	7,201	
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	7,501	-	7,501	
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	7,814	-	7,814	
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	8,140	-	8,140	

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7276	0.5293	0.3670	0.4383	40	-	11

Runs-Test Result: 1.1373 RESIDUALS RUNS RANDOM

	Coefficients		t-Stat	p-value	C.I.		99% Upper	Selected Coeff.
	1	2			Lower	Upper		
Intercept	(189.323)	55.0770	(3.437)	0.0018	(341.137)	(37.510)	(189.323)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0987	0.0276	3.5825	0.0012	0.0228	0.1747	0.0987	9
Scalar 1	33.5570	103.1172	0.3254	0.7472	(250.674)	317.7878	33.5570	8
Trend 1	(0.017)	0.0514	(0.331)	0.7427	(0.159)	0.1247	(0.017)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	6.2657	0.6266	3.2616	0.0062
Residual	29	5.5711	0.1921		
Total	39	11.8368			

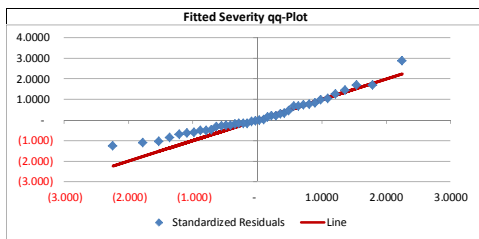
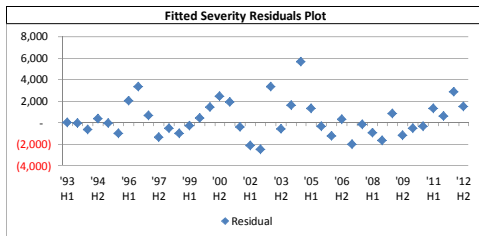
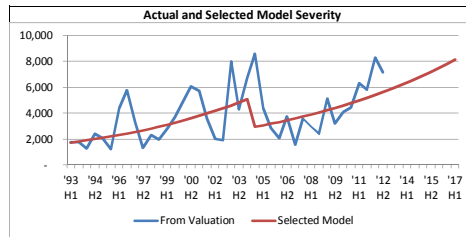
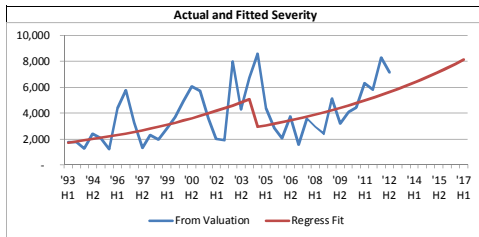
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	8.5%	4.2%	8.5%	'12H2 => last period in "past"
future	8.5%	4.2%	8.5%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION all years, 2004 reforms (Aug 1), no seasonality

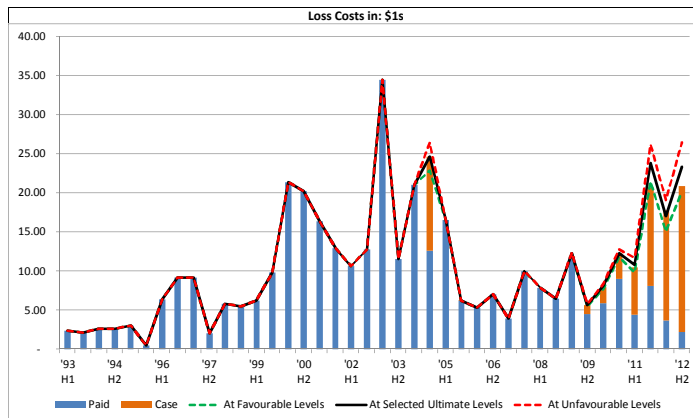
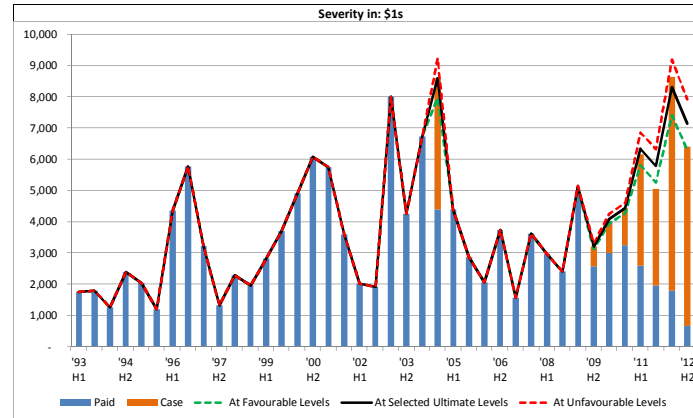
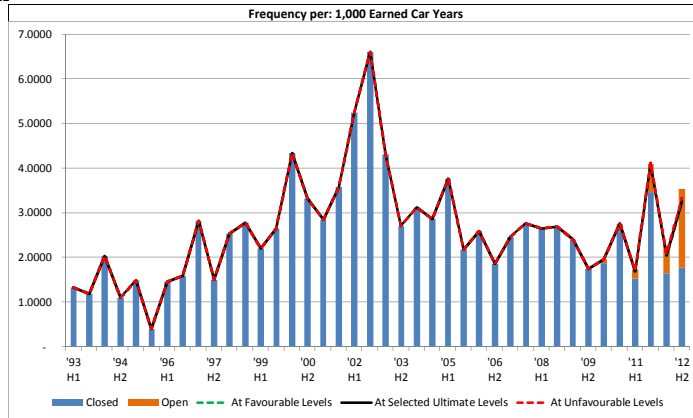


Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012

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

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
		[1]	[2]	[3]	[4]	= [5]-5.0% * abs([4]-[2])	= [6]-5.0% * abs([4]+[2])	[7] data	[8]	[9]	[10]	[11]	= [4]/[1]	= [9]/[4]	= [12]*[13]	= [5]/[1]	= [10]/[5]	= [12]*[13]	= [6]/[1]	= [11]/[6]	= [12]*[13]
		AIX data	AIX data	AIX data	valuation			AIX data	AIX data	valuation	= [9]-15.0% * abs([9]-)	= [9]-15.0% *									
1993-H1	1993.25	6,773	9		9	9	9	16	-	16	16	16	1.3289	1,756	2.33	1.3289	1,756	2.33	1.3289	1,756	2.33
1993-H2	1993.75	5,887	7		7	7	7	13	-	13	13	13	1.1891	1,791	2.13	1.1891	1,791	2.13	1.1891	1,791	2.13
1994-H1	1994.25	5,395	11		11	11	11	14	-	14	14	14	2.0388	1,267	2.58	2.0388	1,267	2.58	2.0388	1,267	2.58
1994-H2	1994.75	5,424	6		6	6	6	14	-	14	14	14	1.1062	2,392	2.65	1.1062	2,392	2.65	1.1062	2,392	2.65
1995-H1	1995.25	4,707	7		7	7	7	14	-	14	14	14	1.4871	2,055	3.06	1.4871	2,055	3.06	1.4871	2,055	3.06
1995-H2	1995.75	4,984	2		2	2	2	2	-	2	2	2	0.4013	1,198	0.48	0.4013	1,198	0.48	0.4013	1,198	0.48
1996-H1	1996.25	4,801	7		7	7	7	31	-	31	31	31	1.4579	4,366	6.37	1.4579	4,366	6.37	1.4579	4,366	6.37
1996-H2	1996.75	5,017	8		8	8	8	46	-	46	46	46	1.5945	5,769	9.20	1.5945	5,769	9.20	1.5945	5,769	9.20
1997-H1	1997.25	5,663	16		16	16	16	52	-	52	52	52	2.8255	3,240	9.15	2.8255	3,240	9.15	2.8255	3,240	9.15
1997-H2	1997.75	5,979	9		9	9	9	12	-	12	12	12	1.5054	1,334	2.01	1.5054	1,334	2.01	1.5054	1,334	2.01
1998-H1	1998.25	5,902	15		15	15	15	34	-	34	34	34	2.5417	2,291	5.82	2.5417	2,291	5.82	2.5417	2,291	5.82
1998-H2	1998.75	6,459	18		18	18	18	35	-	35	35	35	2.7870	1,971	5.49	2.7870	1,971	5.49	2.7870	1,971	5.49
1999-H1	1999.25	6,358	14		14	14	14	39	-	39	39	39	2.2021	2,820	6.21	2.2021	2,820	6.21	2.2021	2,820	6.21
1999-H2	1999.75	6,403	17		17	17	17	63	-	63	63	63	2.6550	3,710	9.85	2.6550	3,710	9.85	2.6550	3,710	9.85
2000-H1	2000.25	6,439	28		28	28	28	138	-	138	138	138	4.3488	4,915	21.37	4.3488	4,915	21.37	4.3488	4,915	21.37
2000-H2	2000.75	6,913	23		23	23	23	140	-	140	140	140	3.3272	6,079	20.23	3.3272	6,079	20.23	3.3272	6,079	20.23
2001-H1	2001.25	7,029	20		20	20	20	115	-	115	115	115	2.8453	5,748	16.35	2.8453	5,748	16.35	2.8453	5,748	16.35
2001-H2	2001.75	8,096	29		29	29	29	105	-	105	105	105	3.5822	3,605	12.91	3.5822	3,605	12.91	3.5822	3,605	12.91
2002-H1	2002.25	7,806	41		41	41	41	83	-	83	83	83	5.2522	2,030	10.66	5.2522	2,030	10.66	5.2522	2,030	10.66
2002-H2	2002.75	7,567	50		50	50	50	97	-	97	97	97	6.6078	1,932	12.77	6.6078	1,932	12.77	6.6078	1,932	12.77
2003-H1	2003.25	7,184	31		31	31	31	248	-	248	248	248	4.3149	7,998	34.51	4.3149	7,998	34.51	4.3149	7,998	34.51
2003-H2	2003.75	8,140	22		22	22	22	94	-	94	94	94	2.7027	4,265	11.53	2.7027	4,265	11.53	2.7027	4,265	11.53
2004-H1	2004.25	8,337	26		26	26	26	175	-	175	175	175	3.1185	6,736	21.01	3.1185	6,736	21.01	3.1185	6,736	21.01
2004-H2	2004.75	8,385	24		24	24	24	106	101	206	191	222	2.8621	8,603	24.62	2.8621	7,973	22.82	2.8621	9,234	26.43
2005-H1	2005.25	7,961	30		30	30	30	132	-	132	132	132	3.7685	4,397	16.57	3.7685	4,397	16.57	3.7685	4,397	16.57
2005-H2	2005.75	8,270	18		18	18	18	51	0	52	52	52	2.1767	2,867	6.24	2.1767	2,866	6.24	2.1767	2,867	6.24
2006-H1	2006.25	8,088	21		21	21	21	43	-	43	43	43	2.5964	2,062	5.35	2.5964	2,062	5.35	2.5964	2,062	5.35
2006-H2	2006.75	8,578	16		16	16	16	60	-	60	60	60	1.8652	3,753	7.00	1.8652	3,753	7.00	1.8652	3,753	7.00
2007-H1	2007.25	8,497	21		21	21	21	33	-	33	33	33	2.4716	1,581	3.91	2.4716	1,581	3.91	2.4716	1,581	3.91
2007-H2	2007.75	9,034	25		25	25	25	91	-	91	91	91	2.7673	3,620	10.02	2.7673	3,620	10.02	2.7673	3,620	10.02
2008-H1	2008.25	9,054	24		24	24	24	71	-	71	71	71	2.6507	2,977	7.89	2.6507	2,977	7.89	2.6507	2,977	7.89
2008-H2	2008.75	9,631	26		26	26	26	63	-	63	63	63	2.6970	2,407	6.49	2.6968	2,406	6.49	2.6971	2,407	6.49
2009-H1	2009.25	9,567	23		23	23	23	113	1	118	117	118	2.4031	5,120	12.30	2.4031	5,087	12.22	2.4032	5,153	12.38
2009-H2	2009.75	10,269	18		18	18	18	46	11	58	56	59	1.7474	3,218	5.62	1.7471	3,122	5.45	1.7476	3,313	5.79
2010-H1	2010.25	10,157	19	1	20	20	20	60	21	82	79	85	1.9632	4,105	8.06	1.9585	3,949	7.73	1.9678	4,260	8.38
2010-H2	2010.75	10,521	28	1	29	29	29	95	35	129	124	135	2.7652	4,446	12.29	2.7600	4,275	11.80	2.7704	4,616	12.79
2011-H1	2011.25	10,425	16	2	18	18	18	46	63	112	102	122	1.6977	6,341	10.77	1.6896	5,808	9.81	1.7059	6,868	11.72
2011-H2	2011.75	10,978	38	7	45	45	45	89	139	261	235	287	4.1032	5,804	23.81	4.0711	5,269	21.45	4.1353	6,330	26.18
2012-H1	2012.25	10,954	18	7	22	22	23	41	154	187	165	209	2.0524	8,312	17.06	2.0320	7,410	15.06	2.0729	9,196	19.06
2012-H2	2012.75	11,858	21	21	39	38	40	26	222	276	239	314	3.2640	7,141	23.31	3.1893	6,314	20.14	3.3386	7,930	26.48
2013-H1	2013.25																				
2013-H2	2013.75																				
2014-H1	2014.25																				
2014-H2	2014.75																				
2015-H1	2015.25																				
2015-H2	2015.75																				
2016-H1	2016.25																				
2016-H2	2016.75																				
2017-H1	2017.25																				

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Accident Benefits
as at: Dec 31, 2012



Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Total
Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	43,673	53,894	50,200	47,223	22,223	21,884	16,564	16,564	16,564	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808
1993 / 2	44,544	20,774	15,862	14,355	14,355	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540
1994 / 1	14,435	26,753	60,818	65,835	63,770	47,367	44,477	44,477	38,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932
1994 / 2	16,124	33,150	33,504	39,841	52,506	32,639	33,138	16,637	16,637	16,637	16,637	16,637	16,637	16,637	16,637	16,637	16,637	16,637
1995 / 1	18,065	23,592	74,805	72,171	69,326	50,386	50,386	49,386	49,386	49,386	49,386	49,386	49,386	49,386	49,386	49,386	49,386	49,386
1995 / 2	21,540	26,707	21,634	9,792	8,411	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173	8,173
1996 / 1	35,127	40,422	54,953	37,844	37,820	37,520	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661
1996 / 2	58,685	47,476	51,145	51,451	48,980	49,015	56,045	55,870	55,870	53,855	56,855	56,855	56,855	56,855	56,855	56,855	56,855	56,855
1997 / 1	54,388	115,821	123,621	132,198	133,583	62,251	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105
1997 / 2	37,161	21,029	16,975	16,379	16,379	16,379	16,379	16,379	16,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379
1998 / 1	70,161	74,137	64,611	57,498	47,570	46,379	46,379	46,049	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713
1998 / 2	46,466	37,054	41,756	44,174	46,869	41,479	41,479	41,479	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011
1999 / 1	42,904	54,463	52,717	57,849	56,539	56,539	56,539	56,539	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325
1999 / 2	90,766	69,412	106,594	100,538	97,516	110,101	115,644	114,327	110,412	110,412	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512
2000 / 1	97,619	119,204	146,235	148,830	150,395	156,745	154,692	149,331	145,672	145,672	144,972	144,512	143,642	143,642	143,642	143,642	143,642	143,642
2000 / 2	147,363	148,815	147,731	132,977	130,582	130,478	250,028	165,672	159,774	159,774	296,321	213,774	213,716	213,716	213,716	213,716	213,716	213,716
2001 / 1	70,227	102,932	108,187	138,773	117,421	119,379	112,891	112,871	113,986	115,241	115,241	115,241	115,241	115,241	115,241	115,241	115,241	115,241
2001 / 2	97,964	115,686	94,275	104,044	99,308	109,891	108,238	121,632	122,254	131,975	132,609	132,038	129,478	129,478	117,915	106,129	106,129	106,129
2002 / 1	92,092	137,840	125,058	120,640	118,580	113,976	112,509	114,194	108,543	106,693	106,265	105,365	91,193	91,093	91,093	91,093	91,093	91,093
2002 / 2	212,310	223,212	193,289	149,403	296,637	300,408	303,486	305,832	303,509	285,552	280,637	280,637	280,637	280,637	280,637	280,637	280,637	280,637
2003 / 1	142,250	201,562	163,773	170,669	271,132	278,443	254,439	252,118	250,343	249,315	248,627	248,627	248,627	248,627	248,627	248,627	248,627	248,627
2003 / 2	103,483	99,707	342,007	339,193	111,730	107,699	107,755	105,755	106,345	106,345	106,345	106,345	106,345	106,345	106,345	106,345	106,345	106,345
2004 / 1	88,885	200,515	251,908	256,636	251,077	273,914	272,704	302,704	280,399	280,399	280,399	280,399	280,399	280,399	280,399	256,424	256,424	256,424
2004 / 2	137,198	400,352	373,929	382,193	347,483	326,142	327,961	325,071	394,479	394,198	394,198	394,198	394,198	394,198	394,198	394,198	394,198	394,198
2005 / 1	139,434	157,725	130,443	130,494	186,570	160,250	155,012	155,012	155,012	155,012	155,012	155,012	155,012	155,012	155,012	155,012	155,012	155,012
2005 / 2	79,619	187,505	227,761	232,397	318,062	311,442	319,003	297,857	297,798	235,508	235,508	235,508	235,508	235,508	235,508	235,508	235,508	235,508
2006 / 1	115,848	109,236	135,386	129,792	95,111	72,752	68,109	63,065	56,558	56,558	44,278	44,278	44,278	44,278	44,278	44,278	44,278	44,278
2006 / 2	104,690	105,213	86,452	83,536	101,372	102,815	95,177	95,717	94,953	87,879	87,879	87,879	87,879	87,879	87,879	87,879	87,879	87,879
2007 / 1	97,786	93,295	93,996	75,002	56,457	53,110	47,493	43,149	40,468	40,468	40,468	40,468	40,468	40,468	40,468	40,468	40,468	40,468
2007 / 2	157,598	195,313	158,075	168,048	143,107	172,011	171,301	171,301	171,301	171,301	171,301	171,301	171,301	171,301	171,301	171,301	171,301	171,301
2008 / 1	139,137	149,220	138,611	135,128	213,390	186,251	235,111	121,025	108,425	107,573	107,573	107,573	107,573	107,573	107,573	107,573	107,573	107,573
2008 / 2	220,978	186,973	151,584	117,943	115,003	108,226	104,597	84,797	78,319	78,319	78,319	78,319	78,319	78,319	78,319	78,319	78,319	78,319
2009 / 1	107,350	115,829	110,152	117,387	104,098	104,326	119,008	116,631	116,631	116,631	116,631	116,631	116,631	116,631	116,631	116,631	116,631	116,631
2009 / 2	131,089	99,009	92,753	72,128	60,109	50,747	61,838	61,838	61,838	61,838	61,838	61,838	61,838	61,838	61,838	61,838	61,838	61,838
2010 / 1	147,583	171,260	140,845	118,234	109,074	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531	93,531
2010 / 2	217,918	203,598	155,162	143,523	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951	156,951
2011 / 1	99,598	163,493	117,485	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072	109,072
2011 / 2	320,583	328,587	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976	293,976
2012 / 1	173,560	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646	202,646
2012 / 2	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706	274,706

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Accident Benefits - Total
 Cumulative Recorded Claims Amounts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808	15,808
1993 / 2	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540	12,540
1994 / 1	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932	13,932
1994 / 2	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637	26,637
1995 / 1	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386	34,386
1995 / 2	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173	3,173
1996 / 1	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661	33,661
1996 / 2	63,037	63,037	57,436	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154	46,154
1997 / 1	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105	53,105
1997 / 2	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379	13,379
1998 / 1	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713	45,713
1998 / 2	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011	37,011
1999 / 1	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325	42,325
1999 / 2	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512	98,512
2000 / 1	143,642	143,642	143,642	143,642	143,642	143,642	143,482	143,344	143,229	143,113							
2000 / 2	213,616	213,617	213,471	213,471	213,448	213,448	213,448	213,448	213,448								
2001 / 1	115,241	115,241	115,241	115,241	115,241	115,241	115,241	115,241	115,241								
2001 / 2	106,129	106,129	106,129	106,129	106,129	106,129	106,129	106,129	106,129								
2002 / 1	91,093	91,093	91,093	91,093	91,093	91,093	91,093	91,093	91,093								
2002 / 2	278,637	278,637	278,637	278,637	278,637	278,637	278,637	278,637	278,637								
2003 / 1	248,627	248,627	248,627	248,627	248,627	248,627	248,627	248,627	248,627								
2003 / 2	106,345	106,345	106,345	106,345	106,345	106,345	106,345	106,345	106,345								
2004 / 1	256,424	256,424	256,424	256,424	256,424	256,424	256,424	256,424	256,424								
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
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2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Accident Benefits - Total
 Cumulative Recorded Claims Amounts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	1.2340	0.9315	0.9407	0.4706	0.9847	0.7569	1.0000	1.0000	0.9544	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	0.4664	0.7636	0.9050	1.0000	0.8736	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.8533	2.2733	1.0825	0.9686	0.7428	0.9390	1.0000	1.0000	0.8753	0.3579	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	2.0559	1.0107	1.1891	1.3179	0.6216	1.0153	0.5021	1.0000	1.0000	1.6011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.3060	3.1708	0.9648	0.9606	0.7268	1.0000	0.9802	1.0000	1.0000	1.0000	1.0000	0.9079	0.7669	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.2399	0.8100	0.4526	0.8590	0.9717	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3882	1.0000	1.0000
1996 / 1	1.1507	1.3595	0.6887	0.9994	0.9921	0.8971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.8090	1.0773	1.0060	0.9520	1.0007	1.1434	0.9969	1.0000	0.9639	1.0557	1.0000	1.1759	1.0000	1.0000	1.0000	1.0000	0.9429
1997 / 1	2.1295	1.0673	1.0694	1.0105	0.4660	0.8531	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.5659	0.8072	0.9649	1.0000	1.0000	1.0000	1.0000	1.0000	0.8168	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0567	0.8715	0.8899	0.8273	0.9750	1.0000	0.9929	0.9927	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.7974	1.1269	1.0579	1.0610	0.8850	1.0000	1.0000	0.8923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.2694	0.9679	1.0974	0.9774	1.0000	1.0000	1.0000	1.0000	0.7486	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.7647	1.5357	0.9432	0.9699	1.1291	1.0503	0.9886	0.9658	1.0000	0.8922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2211	1.2268	1.0177	1.0105	1.0422	0.9869	0.9653	0.9755	1.0000	0.9952	0.9968	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0099	0.9927	0.9001	0.9820	0.9992	0.9626	0.9644	1.0000	1.8546	0.7214	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995
2001 / 1	1.4657	1.0511	1.2827	0.8461	1.0167	0.9457	0.9998	1.0099	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.1809	0.8149	1.1036	0.9545	1.1066	0.9850	1.1237	1.0051	1.0795	1.0048	0.9957	0.9806	1.0000	0.9107	0.9000	1.0000	1.0000
2002 / 1	1.4968	0.9073	0.9647	0.9829	0.9612	0.9871	1.0150	0.9505	0.9830	0.9960	0.9915	0.8655	0.9989	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0513	0.8659	0.7730	1.9855	1.0127	1.0102	1.0077	0.9924	0.9408	0.9828	1.0000	1.0000	1.0000	0.9929	1.0000	1.0000	1.0000
2003 / 1	1.4170	0.8125	1.0421	1.5886	1.0270	0.9138	0.9909	0.9930	1.0000	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.9635	3.4301	0.9918	0.3294	0.9639	1.0005	0.9814	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	2.2559	1.2563	1.0188	0.9783	1.0910	0.9956	1.1100	0.9263	1.0000	1.0000	1.0000	1.0000	1.0000	0.9145	1.0000	1.0000	1.0000
2004 / 2	2.9181	0.9340	1.0221	0.9092	0.9386	1.0056	0.9912	1.2135	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.1312	0.8270	1.0004	1.4297	0.8589	0.9673	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	2.3550	1.2147	1.0204	1.3686	0.9792	1.0243	0.9337	0.9998	0.7908	1.0000	1.0000	1.0000	1.0000	1.0013	1.0000	1.0000	1.0000
2006 / 1	0.9429	1.2394	0.9587	0.7328	0.7649	0.9362	0.9259	0.8968	1.0000	0.7829	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0050	0.8217	0.9663	1.2135	1.0142	0.9257	1.0057	0.9920	0.9255	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.9541	1.0075	0.7979	0.7527	0.9407	0.8942	0.9085	0.9379	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.2393	0.8093	1.0631	0.8516	1.2020	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.0725	0.9289	0.9749	1.5792	0.8728	1.2623	0.5148	0.8959	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	0.8461	0.8107	0.7781	0.9751	0.9411	0.9665	0.8107	0.9236	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.0790	0.9510	1.0657	0.8868	1.0022	1.1407	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	0.7553	0.9368	0.7776	0.8334	0.8442	1.2186	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.1604	0.8224	0.8395	0.9225	0.8575	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 2	0.9343	0.7621	0.9250	1.0936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	1.6415	0.7186	0.9284	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 2	1.0250	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.1676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6~12	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
Final Selection	1.1140	0.9613	1.1491	1.0289	0.9992	1.0166	1.0003	1.0353	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.3299	1.1938	1.2419	1.0807	1.0504	1.0512	1.0341	1.0337	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.2561	1.1266	0.9585	1.0161	0.9373	1.0216	0.9511	0.9854	0.9702	1.0173	0.9898	0.9973	0.9913	0.9933	0.9712	1.0000	0.9975
Arithmetic Average Last 6 Per	1.1140	0.8476	0.8857	1.0484	0.9533	1.0797	0.8699	0.9410	0.9514	0.9638	1.0000	1.0000	1.0000	0.9860	0.9988	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.2325	1.0739	0.9637	1.0078	0.9436	1.0019	0.9601	0.9809	0.9741	1.0110	0.9994	0.9955	1.0000	0.9964	0.9953	1.0000	1.0000
Weighted Average All Per	1.2057	1.0543	0.9752	1.0081	0.9353	1.0318	0.9377	0.9966	0.9694	1.0242	0.9721	0.9962	0.9928	0.9892	0.9926	1.0000	0.9975
Geometric Average All Per	1.1704	1.0414	0.9456	0.9727	0.9246	1.0096	0.9383	0.9840	0.9675	0.9911	0.9883	0.9963	0.9902	0.9930	0.9585	1.0000	0.9974
Geometric Average Last 6 Per	1.0825	0.8430	0.8801	1.0233	0.9459	1.0711	0.8487	0.9401	0.9481	0.9600	1.0000	1.0000	1.0000	0.9854	0.9988	1.0000	1.0000
Weighted Average Last 6 Per	1.0712	0.8418	0.8834	1.0853	0.9615	1.0962	0.8161	0.9494	0.9082	1.0000	1.0000	1.0000	1.0000	0.9829	0.9986	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1712	1.0137	0.9710	1.0259	0.9479	1.0013	0.9423	0.9795	0.9699	0.9997	0.9993	0.9956	1.0000	0.9918	0.9952	1.0000	0.9999

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Total
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	0.6246	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	0.9111	0.8036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	0.9889	0.9990	0.9992	0.9992									
2000 / 2	1.0000	0.9993	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000									
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2002 / 1	1.0000	1.0000	1.0000	1.0000													
2002 / 2	1.0000	1.0000	1.0000														
2003 / 1	1.0000	1.0000															
2003 / 2	1.0000																
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2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	0.9957	0.9902	0.9802	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
Arithmetic Average Last 6 Per	1.0000	0.9999	1.0000	1.0000	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	0.9958	0.9904	0.9822	0.9999	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	0.9955	0.9891	0.9755	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
Geometric Average Last 6 Per	1.0000	0.9999	1.0000	1.0000	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	0.9998	1.0000	1.0000	0.9998	0.9998	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Accident Benefits - Total
 Cumulative Claims Counts

Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	10	11	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9
1993 / 2	10	11	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1994 / 1	10	11	13	14	14	12	12	12	12	12	11	11	11	11	11	11	11
1994 / 2	6	9	10	10	11	9	9	9	9	9	9	9	9	9	9	9	9
1995 / 1	8	9	9	8	7	7	7	7	7	7	7	7	7	7	7	7	7
1995 / 2	9	8	9	4	4	4	4	4	4	4	4	4	4	4	4	3	3
1996 / 1	10	13	11	8	8	9	8	8	8	8	8	8	8	8	8	8	8
1996 / 2	10	10	10	10	10	9	9	9	9	9	8	8	8	8	8	8	8
1997 / 1	16	20	19	20	19	17	17	17	17	17	17	17	17	17	17	17	17
1997 / 2	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1998 / 1	28	28	25	21	19	19	19	19	19	19	19	19	19	19	19	19	19
1998 / 2	18	18	22	22	22	19	19	19	19	19	19	19	19	19	19	19	19
1999 / 1	16	15	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1999 / 2	22	17	24	19	20	20	20	20	20	20	18	18	18	18	18	18	18
2000 / 1	34	36	36	35	34	35	34	32	31	31	31	31	31	31	31	31	31
2000 / 2	25	31	31	28	27	27	28	27	27	27	28	28	28	28	28	28	28
2001 / 1	23	27	22	21	22	21	21	21	21	21	21	21	21	21	21	21	21
2001 / 2	37	36	33	32	31	31	31	31	31	31	31	31	31	31	31	31	30
2002 / 1	28	41	46	47	47	48	47	46	46	46	46	46	44	44	44	44	44
2002 / 2	34	40	48	48	53	53	53	53	53	53	52	52	52	52	52	51	51
2003 / 1	26	39	37	38	38	35	33	32	32	32	32	32	32	32	32	32	32
2003 / 2	20	25	28	28	26	26	26	24	25	25	25	25	25	25	25	25	25
2004 / 1	24	27	27	30	29	28	27	27	27	27	27	27	27	27	27	27	27
2004 / 2	28	41	34	33	32	32	32	30	30	30	30	30	30	30	30	30	30
2005 / 1	26	32	30	34	37	34	34	34	34	34	34	34	34	34	34	34	34
2005 / 2	19	25	24	24	23	22	23	23	23	23	23	23	23	23	23	23	23
2006 / 1	27	29	26	26	26	25	25	25	25	25	23	23	23	23	23	23	23
2006 / 2	21	20	18	17	18	18	18	18	18	17	17	17	17	17	17	17	17
2007 / 1	23	23	23	20	21	22	22	22	22	22	22	22	22	22	22	22	22
2007 / 2	35	33	29	29	28	27	27	27	27	27	27	27	27	27	27	27	27
2008 / 1	23	22	23	26	25	24	25	25	25	25	25	25	25	25	25	25	25
2008 / 2	30	31	29	29	29	29	30	29	29	30	30	30	30	30	30	30	30
2009 / 1	19	28	27	26	25	25	25	25	25	25	25	25	25	25	25	25	25
2009 / 2	24	21	23	23	21	20	20	20	20	20	20	20	20	20	20	20	20
2010 / 1	24	29	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22
2010 / 2	35	29	28	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2011 / 1	22	24	20	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2011 / 2	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
2012 / 1	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2012 / 2	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Accident Benefits - Total
 Cumulative Claims Counts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1993 / 2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1994 / 1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1994 / 2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1995 / 1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1995 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1996 / 2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997 / 1	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1997 / 2	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1998 / 1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1998 / 2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1999 / 1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1999 / 2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2000 / 1	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
2000 / 2	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2001 / 1	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
2001 / 2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2002 / 1	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
2002 / 2	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2003 / 1	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
2003 / 2	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2004 / 1	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
2007 / 1																	
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2008 / 1																	
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2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Total
Cumulative Claims Counts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	1.1000	0.9091	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
1993 / 2	1.1000	0.7273	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
1994 / 1	1.1000	1.1818	1.0769	1.0000	0.8571	1.0000	1.0000	1.0000	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.5000	1.1111	1.0000	1.1000	0.8182	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.1250	1.0000	0.8889	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	0.8889	1.1250	0.4444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000
1996 / 1	1.3000	0.8462	0.7273	1.0000	1.1250	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.2500	0.9500	1.0526	0.9500	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.1111	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
1998 / 1	1.0000	0.8929	0.8400	0.9048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.2222	1.0000	1.0000	0.8636	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9375	0.9333	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
1999 / 2	0.7727	1.4118	0.7917	1.0526	1.0000	1.0000	1.0000	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0588	1.0000	0.9722	0.9714	1.0294	0.9714	0.9412	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2400	1.0000	0.9032	0.9643	1.0000	1.0370	0.9643	1.0000	1.0000	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.1739	0.8148	0.9545	1.0476	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9730	0.9167	0.9697	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9677	1.0000	1.0000
2002 / 1	1.4643	1.1220	1.0217	1.0000	1.0213	0.9792	0.9787	1.0000	1.0000	1.0000	1.0000	0.9565	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.1765	1.2000	1.0000	1.1042	1.0000	1.0000	1.0000	1.0000	1.0000	0.9811	1.0000	1.0000	1.0000	1.0000	0.9808	1.0000	1.0000
2003 / 1	1.5000	0.9487	1.0270	1.0000	0.9211	0.9429	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2500	1.1200	1.0000	0.9286	1.0000	1.0000	0.9231	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.1250	1.0000	1.1111	0.9667	0.9655	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.4643	0.8293	0.9706	0.9697	1.0000	1.0000	0.9375	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.2308	0.9375	1.1333	1.0882	0.9189	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.3158	0.9600	1.0000	0.9583	0.9565	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0741	0.8966	1.0000	1.0000	0.9615	1.0000	1.0000	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9524	0.9000	0.9444	1.0588	1.0000	1.0000	1.0000	1.0000	0.9444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	0.8696	1.0500	1.0476	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	0.9429	0.8788	1.0000	0.9655	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	0.9565	1.0455	1.1304	0.9615	0.9600	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0333	0.9355	1.0000	1.0000	1.0000	1.0345	0.9667	1.0345	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.4737	0.9643	0.9630	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
2009 / 2	0.8750	1.0952	1.0000	0.9130	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.2083	0.7931	1.0000	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
2010 / 2	0.8286	0.9655	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
2011 / 1	1.0909	0.8333	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
2011 / 2	0.9400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

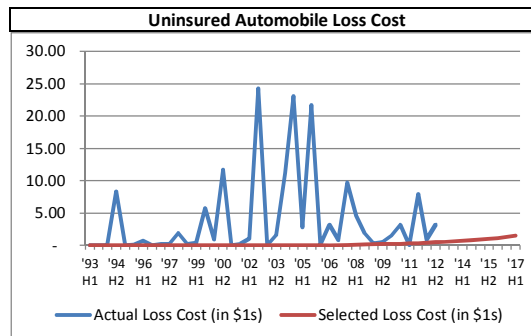
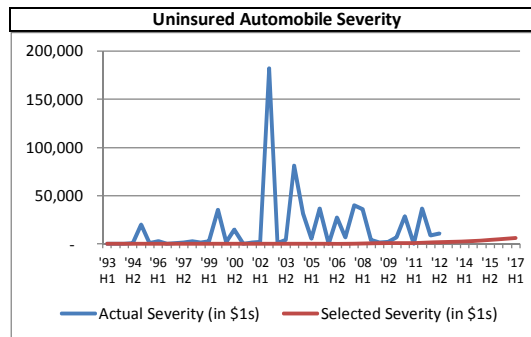
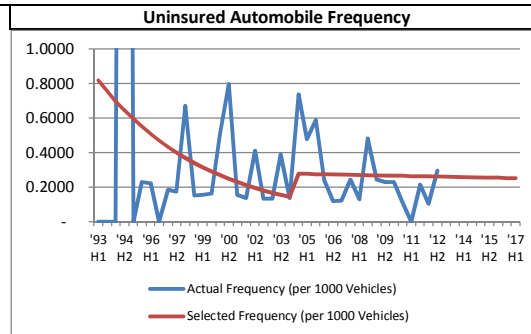
	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
Final Selection	0.9215	0.8993	1.0010	0.9833	1.0032	0.9970	0.9969	0.9996	0.9990	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	0.8121	0.8813	0.9799	0.9790	0.9956	0.9924	0.9954	0.9985	0.9989	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1173	0.9860	0.9652	0.9894	0.9746	0.9972	0.9922	0.9994	0.9982	0.9881	1.0000	0.9984	1.0000	1.0000	0.9879	1.0000	1.0000
Arithmetic Average Last 6 Per	0.9971	0.9419	0.9891	0.9654	0.9794	1.0127	0.9944	1.0057	0.9907	0.9867	1.0000	1.0000	1.0000	1.0000	0.9968	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1162	0.9813	0.9752	0.9894	0.9748	0.9991	0.9942	1.0001	1.0000	0.9899	1.0000	1.0000	1.0000	1.0000	0.9978	1.0000	1.0000
Weighted Average All Per	1.1093	0.9826	0.9743	0.9924	0.9701	0.9963	0.9897	0.9984	0.9988	0.9885	1.0000	0.9971	1.0000	1.0000	0.9942	1.0000	1.0000
Geometric Average All Per	1.1021	0.9775	0.9551	0.9880	0.9729	0.9968	0.9921	0.9993	0.9982	0.9875	1.0000	0.9984	1.0000	1.0000	0.9865	1.0000	1.0000
Geometric Average Last 6 Per	0.9887	0.9363	0.9877	0.9650	0.9792	1.0125	0.9944	1.0057	0.9905	0.9862	1.0000	1.0000	1.0000	1.0000	0.9968	1.0000	1.0000
Weighted Average Last 6 Per	0.9784	0.9429	0.9929	0.9682	0.9798	1.0138	0.9934	1.0065	0.9930	0.9862	1.0000	1.0000	1.0000	1.0000	0.9948	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1124	0.9809	0.9779	0.9885	0.9730	0.9970	0.9916	0.9995	1.0000	0.9883	1.0000	1.0000	1.0000	1.0000	0.9967	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Total
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
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2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	-	0.8177	-	-	-	-
'93H2	-	0.7553	-	-	-	-
'94H1	-	0.6976	-	-	-	-
'94H2	10.9389	0.6444	763	-	8.35	-
'95H1	-	0.5952	20,000	-	-	-
'95H2	0.2298	0.5498	777	-	0.18	-
'96H1	0.2230	0.5078	3,100	-	0.69	-
'96H2	-	0.4691	-	-	-	-
'97H1	0.1847	0.4332	1,270	-	0.23	-
'97H2	0.1730	0.4002	1,376	-	0.24	-
'98H1	0.6700	0.3696	2,837	-	1.90	-
'98H2	0.1505	0.3414	1,540	-	0.23	-
'99H1	0.1559	0.3154	2,845	-	0.44	-
'99H2	0.1621	0.2913	35,445	-	5.75	-
'00H1	0.5050	0.2691	1,827	-	0.92	-
'00H2	0.7956	0.2485	14,724	-	11.71	-
'01H1	0.1563	0.2296	280	-	0.04	-
'01H2	0.1374	0.2120	1,591	-	0.22	-
'02H1	0.4120	0.1959	2,619	-	1.08	-
'02H2	0.1333	0.1809	182,043	-	24.27	-
'03H1	0.1326	0.1671	683	-	0.09	-
'03H2	0.3879	0.1543	4,170	-	1.62	-
'04H1	0.1378	0.1426	81,283	-	11.20	-
'04H2	0.7383	0.2772	31,287	-	23.10	-
'05H1	0.4789	0.2761	5,774	-	2.77	-
'05H2	0.5884	0.2750	36,841	-	21.68	-
'06H1	0.2403	0.2739	487	-	0.12	-
'06H2	0.1169	0.2729	27,825	-	3.25	-
'07H1	0.1209	0.2718	7,276	-	0.88	-
'07H2	0.2422	0.2708	40,399	-	9.78	-
'08H1	0.1277	0.2697	36,250	582	4.63	0.16
'08H2	0.4827	0.2687	3,972	663	1.92	0.18
'09H1	0.2418	0.2676	1,486	755	0.36	0.20
'09H2	0.2287	0.2666	2,158	860	0.49	0.23
'10H1	0.2306	0.2655	6,699	979	1.54	0.26
'10H2	0.1122	0.2645	28,746	1,115	3.23	0.29
'11H1	-	0.2635	-	1,270	-	0.33
'11H2	0.2156	0.2625	36,822	1,447	7.94	0.38
'12H1	0.1012	0.2614	9,000	1,648	0.91	0.43
'12H2	0.2957	0.2604	10,695	1,877	3.16	0.49
'13H1	-	0.2594	-	2,138	-	0.55
'13H2	-	0.2584	-	2,435	-	0.63
'14H1	-	0.2574	-	2,773	-	0.71
'14H2	-	0.2564	-	3,158	-	0.81
'15H1	-	0.2554	-	3,597	-	0.92
'15H2	-	0.2544	-	4,097	-	1.04
'16H1	-	0.2534	-	4,666	-	1.18
'16H2	-	0.2524	-	5,314	-	1.34
'17H1	-	0.2514	-	6,052	-	1.52



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	on AccBen sel	on AccBen sel	
Past (Annual)	(0.80%)	8.50%	7.60%
Previous Selected	(10.90%)	0.20%	1.60%
	'12H2	'12H2	
Future (Annual)	(0.80%)	8.50%	7.60%
Previous Selected	(10.90%)	0.20%	4.20%

=>last period in past trends

Frequency: to match AccBen (indivis) selected model
Severity: to match AccBen (indivis) selected model

Previous: Select Private Passenger
Previous: Select Private Passenger

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match AccBen (Indivis) selected model

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values				
		Season	All Years	Trend Periods based on average accident date where scalar present								From Valuation	Regress Fit	Residual	Selected Model	
		0	1	1	1	0	0	0	0	0	0	0	0	0	0	0
'93H1	y	1	1993.25	-	-	-	-	-	-	-	-	-	-	0.8177	(0.818)	0.8177
'93H2	y	2	1993.75	-	-	-	-	-	-	-	-	-	-	0.7553	(0.755)	0.7553
'94H1	y	1	1994.25	-	-	-	-	-	-	-	-	-	-	0.6976	(0.698)	0.6976
'94H2		2	1994.75	-	-	-	-	-	-	-	-	-	10.9389	0.6444	10.2945	0.6444
'95H1	y	1	1995.25	-	-	-	-	-	-	-	-	-	-	0.5952	(0.595)	0.5952
'95H2		2	1995.75	-	-	-	-	-	-	-	-	-	0.2298	0.5498	(0.320)	0.5498
'96H1		1	1996.25	-	-	-	-	-	-	-	-	-	0.2230	0.5078	(0.285)	0.5078
'96H2	y	2	1996.75	-	-	-	-	-	-	-	-	-	-	0.4691	(0.469)	0.4691
'97H1		1	1997.25	-	-	-	-	-	-	-	-	-	-	0.4332	(0.249)	0.4332
'97H2		2	1997.75	-	-	-	-	-	-	-	-	-	0.1847	0.4332	(0.229)	0.4002
'98H1		1	1998.25	-	-	-	-	-	-	-	-	-	0.6700	0.3696	0.3004	0.3696
'98H2		2	1998.75	-	-	-	-	-	-	-	-	-	0.1505	0.3414	(0.191)	0.3414
'99H1		1	1999.25	-	-	-	-	-	-	-	-	-	0.1559	0.3154	(0.159)	0.3154
'99H2		2	1999.75	-	-	-	-	-	-	-	-	-	0.1621	0.2913	(0.129)	0.2913
'00H1		1	2000.25	-	-	-	-	-	-	-	-	-	0.5050	0.2691	0.2359	0.2691
'00H2		2	2000.75	-	-	-	-	-	-	-	-	-	0.7956	0.2485	0.5471	0.2485
'01H1		1	2001.25	-	-	-	-	-	-	-	-	-	0.1563	0.2296	(0.073)	0.2296
'01H2		2	2001.75	-	-	-	-	-	-	-	-	-	0.1374	0.2120	(0.075)	0.2120
'02H1		1	2002.25	-	-	-	-	-	-	-	-	-	0.4120	0.1959	0.2161	0.1959
'02H2		2	2002.75	-	-	-	-	-	-	-	-	-	0.1333	0.1809	(0.048)	0.1809
'03H1		1	2003.25	-	-	-	-	-	-	-	-	-	0.1326	0.1671	(0.034)	0.1671
'03H2		2	2003.75	-	-	-	-	-	-	-	-	-	0.3879	0.1543	0.2336	0.1543
'04H1		1	2004.25	-	-	-	-	-	-	-	-	-	0.1378	0.1426	(0.005)	0.1426
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	-	0.7383	0.3689	0.3694	0.2772
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	0.4789	0.3482	0.1307	0.2761
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	-	0.5884	0.3287	0.2597	0.2750
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	-	0.2403	0.3102	(0.070)	0.2739
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	-	0.1169	0.2929	(0.176)	0.2729
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	-	0.1209	0.2764	(0.156)	0.2718
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	-	0.2422	0.2609	(0.019)	0.2708
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	-	0.1277	0.2463	(0.119)	0.2697
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	-	0.4827	0.2325	0.2502	0.2687
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	-	0.2418	0.2195	0.0223	0.2676
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	-	0.2287	0.2072	0.0215	0.2666
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	0.2306	0.1956	0.0350	0.2655
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	-	0.1122	0.1846	(0.072)	0.2645
'11H1	y	1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	-	0.1743	(0.174)	0.2635
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	-	0.2156	0.1645	0.0511	0.2625
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	-	0.1012	0.1553	(0.054)	0.2614
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	-	0.2957	0.1466	0.1491	0.2604
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	-	0.1384	-	0.2594
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	-	0.1306	-	0.2584
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	-	0.1233	-	0.2574
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	-	0.1164	-	0.2564
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	-	0.1098	-	0.2554
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	-	0.1037	-	0.2544
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	-	0.0979	-	0.2534
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	-	0.0924	-	0.2524
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	-	0.0872	-	0.2514

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6147	0.3779	0.1074	0.8379	34	6	11

Runs-Test Result: 0.4400 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	316.3123	142.6902	2.2168	0.0368	(84.267)	716.8917	316.3123	11
Season	-	-	-	1.0000	-	-	-	10
All Years	(0.159)	0.0713	(2.226)	0.0361	(0.359)	0.0415	(0.159)	9
Scalar 1	(86.029)	223.7442	(0.384)	0.7041	(714.154)	542.0959	(301.973)	8
Trend 1	0.0434	0.1116	0.3892	0.7007	(0.270)	0.3567	0.1510	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	9.8082	0.9808	1.3971	0.2427
Residual	23	16.1464	0.7020		
Total	33	25.9546			

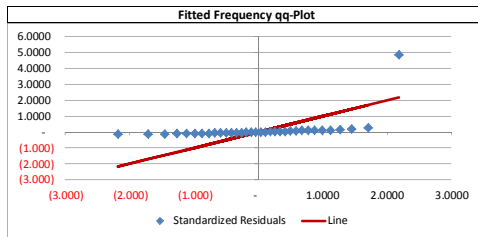
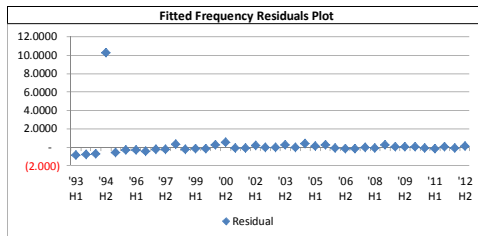
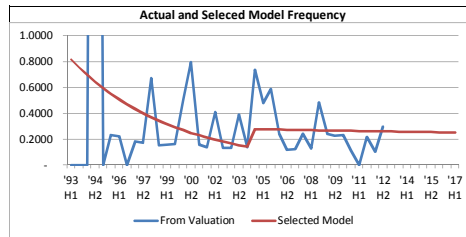
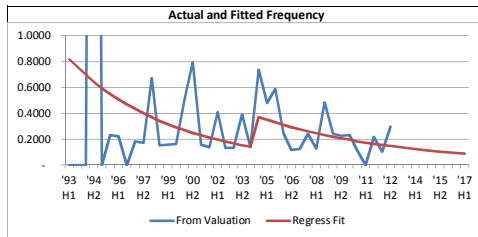
	Fitted Annual	Previous Selected	Selected Annual
selected does NOT equal fitted!			
past	(10.9%)	(2.50%)	(0.8%)
future	(10.9%)	0.00%	(0.8%)
		avg	
From Valuation - '04H2 to '12H2		0.2684	
Selected Model - '04H2 to '12H2		0.2687	
diff:	(0.000)	scalar 1 set so actual and select avgs match; trend 1 set to match comp tren	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match AccBen (Indivis) selected model



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match AccBen (Indivis) selected model

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values				
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model	
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4						
		0	1	1	1	0	0	0	0	0	0						
'93H1	y	1	1993.25	-	-	-	-	-	-	-	-	-	-	582	(582)	582	
'93H2	y	2	1993.75	-	-	-	-	-	-	-	-	-	-	663	(663)	663	
'94H1	y	1	1994.25	-	-	-	-	-	-	-	-	-	-	755	(755)	755	
'94H2	y	2	1994.75	-	-	-	-	-	-	-	-	-	-	763	860	(97)	860
'95H1	y	1	1995.25	-	-	-	-	-	-	-	-	-	-	20,000	979	19,021	979
'95H2	y	2	1995.75	-	-	-	-	-	-	-	-	-	-	777	1,115	(338)	1,115
'96H1	y	1	1996.25	-	-	-	-	-	-	-	-	-	-	3,100	1,270	1,830	1,270
'96H2	y	2	1996.75	-	-	-	-	-	-	-	-	-	-	-	1,447	(1,447)	1,447
'97H1	y	1	1997.25	-	-	-	-	-	-	-	-	-	-	1,270	1,648	(378)	1,648
'97H2	y	2	1997.75	-	-	-	-	-	-	-	-	-	-	1,376	1,877	(501)	1,877
'98H1	y	1	1998.25	-	-	-	-	-	-	-	-	-	-	2,837	2,138	699	2,138
'98H2	y	2	1998.75	-	-	-	-	-	-	-	-	-	-	1,540	2,435	(895)	2,435
'99H1	y	1	1999.25	-	-	-	-	-	-	-	-	-	-	2,845	2,773	72	2,773
'99H2	y	2	1999.75	-	-	-	-	-	-	-	-	-	-	35,445	3,158	32,287	3,158
'00H1	y	1	2000.25	-	-	-	-	-	-	-	-	-	-	1,827	3,597	(1,770)	3,597
'00H2	y	2	2000.75	-	-	-	-	-	-	-	-	-	-	14,724	4,097	10,627	4,097
'01H1	y	1	2001.25	-	-	-	-	-	-	-	-	-	-	280	4,666	(4,386)	4,666
'01H2	y	2	2001.75	-	-	-	-	-	-	-	-	-	-	1,591	5,314	(3,723)	5,314
'02H1	y	1	2002.25	-	-	-	-	-	-	-	-	-	-	2,619	6,052	(3,433)	6,052
'02H2	y	2	2002.75	-	-	-	-	-	-	-	-	-	-	182,043	6,893	175,150	6,893
'03H1	y	1	2003.25	-	-	-	-	-	-	-	-	-	-	683	7,851	(7,168)	7,851
'03H2	y	2	2003.75	-	-	-	-	-	-	-	-	-	-	4,170	8,941	(4,771)	8,941
'04H1	y	1	2004.25	-	-	-	-	-	-	-	-	-	-	81,283	10,184	71,099	10,184
'04H2	y	2	2004.75	1.00	2004.75	-	-	-	-	-	-	-	-	31,287	9,809	21,478	11,910
'05H1	y	1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	-	5,774	9,819	(4,045)	12,403
'05H2	y	2	2005.75	1.00	2005.75	-	-	-	-	-	-	-	-	36,841	9,830	27,011	12,917
'06H1	y	1	2006.25	1.00	2006.25	-	-	-	-	-	-	-	-	487	9,840	(9,353)	13,452
'06H2	y	2	2006.75	1.00	2006.75	-	-	-	-	-	-	-	-	27,825	9,850	17,975	14,010
'07H1	y	1	2007.25	1.00	2007.25	-	-	-	-	-	-	-	-	7,276	9,860	(2,584)	14,590
'07H2	y	2	2007.75	1.00	2007.75	-	-	-	-	-	-	-	-	40,399	9,871	30,528	15,194
'08H1	y	1	2008.25	1.00	2008.25	-	-	-	-	-	-	-	-	36,250	9,881	26,369	15,824
'08H2	y	2	2008.75	1.00	2008.75	-	-	-	-	-	-	-	-	3,972	9,891	(5,919)	16,479
'09H1	y	1	2009.25	1.00	2009.25	-	-	-	-	-	-	-	-	1,486	9,902	(8,416)	17,162
'09H2	y	2	2009.75	1.00	2009.75	-	-	-	-	-	-	-	-	2,158	9,912	(7,754)	17,873
'10H1	y	1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	-	6,699	9,923	(3,224)	18,613
'10H2	y	2	2010.75	1.00	2010.75	-	-	-	-	-	-	-	-	28,746	9,933	18,813	19,384
'11H1	y	1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	-	-	9,943	(9,943)	20,187
'11H2	y	2	2011.75	1.00	2011.75	-	-	-	-	-	-	-	-	36,822	9,954	26,868	21,024
'12H1	y	1	2012.25	1.00	2012.25	-	-	-	-	-	-	-	-	9,000	9,964	(964)	21,895
'12H2	y	2	2012.75	1.00	2012.75	-	-	-	-	-	-	-	-	10,695	9,975	720	22,802
'13H1	y	1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	-	-	9,985	-	23,746
'13H2	y	2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	-	-	9,996	-	24,730
'14H1	y	1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	-	-	10,006	-	25,754
'14H2	y	2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	-	-	10,017	-	26,821
'15H1	y	1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	-	-	10,027	-	27,932
'15H2	y	2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	-	-	10,038	-	29,090
'16H1	y	1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	-	-	10,048	-	30,295
'16H2	y	2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	-	-	10,059	-	31,550
'17H1	y	1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	-	-	10,069	-	32,857

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5723	0.3276	0.0352	1.6011	34	6	11

Runs-Test Result: 2.1626 RESIDUALS RUNS NOT RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.
				Lower	Upper	
Intercept	(512.240)	272.6764	(1.879)	0.0730	#####	253.2540 (512.240) 11
Season	-	-	-	1.0000	-	- 10
All Years	0.2602	0.1363	1.9082	0.0689	(0.123)	0.6429 0.2602 9
Scalar 1	517.2319	427.5678	1.2097	0.2387	(683.094)	##### 358.8768 8
Trend 1	(0.258)	0.2132	(1.210)	0.2385	(0.857)	0.3406 (0.179) 7
Scalar 2	-	-	-	1.0000	-	- 6
Trend 2	-	-	-	1.0000	-	- 5
Scalar 3	-	-	-	1.0000	-	- 4
Trend 3	-	-	-	1.0000	-	- 3
Scalar 4	-	-	-	1.0000	-	- 2
Trend 4	-	-	-	1.0000	-	- 1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	28.7225	2.8723	1.1204	0.3893
Residual	23	58.9635	2.5636		
Total	33	87.6860			

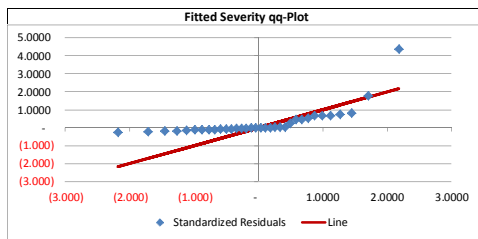
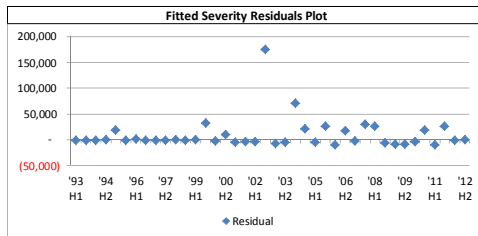
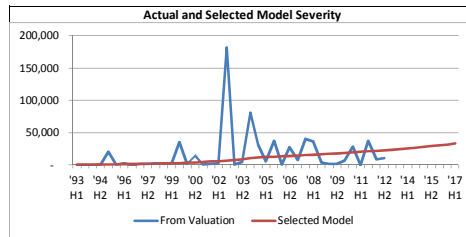
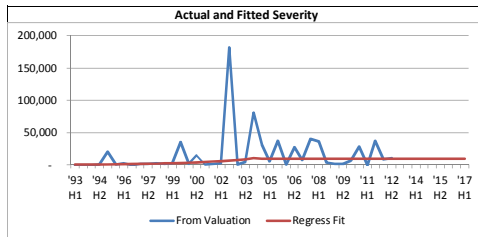
	Fitted Annual	Previous Selected	Selected Annual	
				selected does NOT equal fitted!
	past	0.2%	4.2%	8.5%
	future	0.2%	4.2%	8.5%
				avg
	From Valuation - '04H2 to '12H2			16,807
	Selected Model - '04H2 to '12H2			16,807
		diff:	(0)	scalar 1 set so actual and select avgs match; trend 1 set to match comp tren

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
as at: Dec 31, 2012

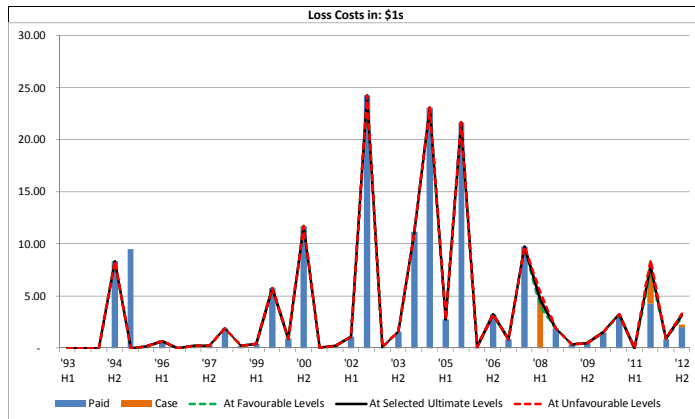
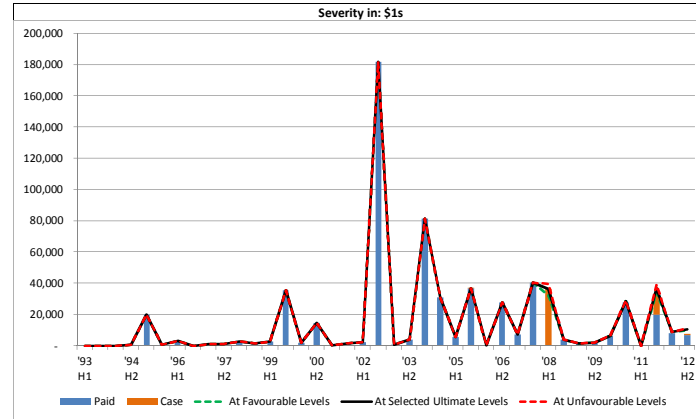
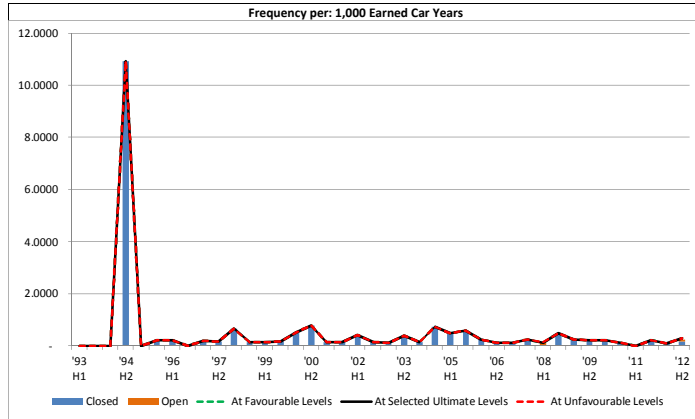
actual observations:	40
excluded observations:	6
# observations used:	34

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

MODEL DESCRIPTION to match AccBen (Indivis) selected model



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Uninsured Automobile
as at: Dec 31, 2012



Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Data																	
Acc. Yr	<u>6</u>	<u>12</u>	<u>18</u>	<u>24</u>	<u>30</u>	<u>36</u>	<u>42</u>	<u>48</u>	<u>54</u>	<u>60</u>	<u>66</u>	<u>72</u>	<u>78</u>	<u>84</u>	<u>90</u>	<u>96</u>	<u>102</u>
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 1	-	-	30,545	30,545	30,545	30,545	30,545	30,545	30,545	25,000	-	-	-	-	-	-	-
1994 / 2	1,654	19,288	23,065	23,836	27,039	25,540	26,039	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538
1995 / 1	-	-	45,850	45,850	45,850	35,000	35,000	35,000	35,000	35,000	35,000	35,000	30,452	20,000	20,000	20,000	20,000
1995 / 2	3,000	3,000	977	777	777	777	777	777	777	777	777	777	777	777	777	777	777
1996 / 1	3,687	3,950	3,650	3,550	3,450	3,150	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	5,200	-	-	-	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270
1997 / 2	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376
1998 / 1	19,793	17,368	12,390	12,368	12,368	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346
1998 / 2	-	1,640	1,640	1,640	1,640	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540
1999 / 1	5,000	5,000	5,000	17,845	17,845	17,845	17,845	17,845	17,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845
1999 / 2	445	445	31,645	23,445	23,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445
2000 / 1	8,021	12,654	9,645	9,470	9,470	9,470	13,786	8,039	8,039	7,339	6,879	6,009	6,009	6,009	6,009	6,009	6,009
2000 / 2	36,208	40,541	35,820	35,005	34,298	34,194	163,356	79,845	73,947	73,947	73,947	73,889	73,889	73,889	73,889	73,889	73,889
2001 / 1	-	280	280	280	280	8,828	280	280	280	280	280	280	280	280	280	280	280
2001 / 2	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591
2002 / 1	5,727	5,278	3,946	9,368	9,379	9,379	9,357	9,357	9,357	8,929	8,029	7,857	7,857	7,857	7,857	7,857	7,857
2002 / 2	63,066	61,066	61,066	58,566	200,000	200,000	200,000	200,000	200,000	182,043	182,043	182,043	182,043	182,043	182,043	182,043	182,043
2003 / 1	-	705	705	705	705	683	683	683	683	683	683	683	683	683	683	683	683
2003 / 2	8,244	8,687	34,855	34,855	12,757	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510	12,510
2004 / 1	-	81,685	81,685	81,685	81,685	81,284	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283	81,283
2004 / 2	48,037	133,445	143,657	154,140	136,452	116,457	117,463	116,094	188,003	187,722	187,722	187,722	187,722	187,722	187,722	187,722	187,722
2005 / 1	36,750	29,250	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095	23,095
2005 / 2	35,203	104,953	170,953	170,953	258,953	258,953	258,953	243,953	243,953	184,009	184,009	184,009	184,009	184,009	184,009	184,009	184,009
2006 / 1	4,606	4,256	3,406	2,596	1,246	974	974	974	974	974	974	974	974	974	974	974	974
2006 / 2	16,000	18,961	23,617	29,549	30,285	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825	27,825
2007 / 1	7,706	7,706	7,706	7,706	7,706	7,380	7,305	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276
2007 / 2	-	40,750	42,266	42,266	49,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797	80,797
2008 / 1	-	-	-	-	-	-	50,374	49,554	36,993	36,141	-	-	-	-	-	-	-
2008 / 2	53,247	20,560	32,839	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708	15,708
2009 / 1	250	3,250	2,955	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933	2,933
2009 / 2	14,000	5,850	5,550	4,066	3,916	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116	4,116
2010 / 1	-	8,887	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021	13,021
2010 / 2	-	35,200	-	-	-	27,500	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	15,200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	37,100	75,800	66,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	8,250	8,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	26,621	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538	9,538
1995 / 1	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
1995 / 2	777	777	777	777	777	777	777	777	777	777	777	777	777	777	777	777	777
1996 / 1	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	1,270	-	-
1997 / 2	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	1,376	-	-
1998 / 1	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	11,346	-	-
1998 / 2	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	-	-	-
1999 / 1	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	2,845	-	-	-
1999 / 2	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	35,445	-	-	-
2000 / 1	6,009	6,009	6,009	6,009	6,009	6,009	5,849	5,711	5,596	5,480	-	-	-	-	-	-	-
2000 / 2	73,789	73,790	73,644	73,644	73,621	73,621	73,621	73,621	73,621	-	-	-	-	-	-	-	-
2001 / 1	280	280	280	280	280	280	280	280	280	-	-	-	-	-	-	-	-
2001 / 2	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	1,591	-	-	-	-	-	-	-	-
2002 / 1	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	7,857	-	-	-	-	-	-	-	-
2002 / 2	182,043	182,043	182,043	182,043	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 1	683	683	683	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 / 2	12,510	12,510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004 / 1	81,283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

	Link Ratios																
	<u>6~12</u>	<u>12~18</u>	<u>18~24</u>	<u>24~30</u>	<u>30~36</u>	<u>36~42</u>	<u>42~48</u>	<u>48~54</u>	<u>54~60</u>	<u>60~66</u>	<u>66~72</u>	<u>72~78</u>	<u>78~84</u>	<u>84~90</u>	<u>90~96</u>	<u>96~102</u>	<u>102~108</u>
1993 / 1																	
1993 / 2																	
1994 / 1			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8185	-							
1994 / 2	11.6614	1.1958	1.0334	1.1344	0.9446	1.0195	0.3663	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1			1.0000	1.0000	0.7634	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8701	0.6568	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	0.3257	0.7953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0713	0.9241	0.9726	0.9718	0.9130	0.9841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2																	
1997 / 1	-				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.8775	0.7134	0.9982	1.0000	0.9174	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2		1.0000	1.0000	1.0000	0.9390	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	3.5690	1.0000	1.0000	1.0000	1.0000	0.1594	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	71.1124	0.7409	1.0000	1.5118	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.5776	0.7622	0.9819	1.0000	1.0000	1.4558	0.5831	1.0000	1.0000	0.9129	0.9373	0.8735	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.1197	0.8835	0.9772	0.9798	0.9970	4.7773	0.4888	0.9261	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000
2001 / 1		1.0000	1.0000	1.0000	31.5286	0.0317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.9216	0.7476	2.3740	1.0012	1.0000	0.9977	1.0000	1.0000	1.0000	0.9543	0.8992	0.9786	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	0.9683	1.0000	0.9591	3.4150	1.0000	1.0000	1.0000	1.0000	0.9102	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1		1.0000	1.0000	1.0000	0.9688	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0537	4.0123	1.0000	0.3660	0.9806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1		1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	2.7780	1.0765	1.0730	0.8852	0.8535	1.0086	0.9883	1.6194	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	0.7959	0.7896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	2.9814	1.6289	1.0000	1.5148	1.0000	1.0000	0.9421	1.0000	0.7543	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000	1.0000
2006 / 1	0.9240	0.8003	0.7622	0.4800	0.7817	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1851	1.2456	1.2512	1.0249	0.9188	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	0.9577	0.9898	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		1.0372	1.0000	1.1782	1.6225	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1							0.9837	0.7465	0.9770								
2008 / 2	0.3861	1.5972	0.4783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	13.0000	0.9092	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	0.4179	0.9487	0.7326	0.9631	1.0511	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1		1.4652	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 2		-															
2011 / 1		-															
2011 / 2	2.0431	0.8770															
2012 / 1	1.0000																
	<u>6~12</u>	<u>12~18</u>	<u>18~24</u>	<u>24~30</u>	<u>30~36</u>	<u>36~42</u>	<u>42~48</u>	<u>48~54</u>	<u>54~60</u>	<u>60~66</u>	<u>66~72</u>	<u>72~78</u>	<u>78~84</u>	<u>84~90</u>	<u>90~96</u>	<u>96~102</u>	<u>102~108</u>
Final Selection	1.4005	1.1018	1.1084	1.0805	1.0380	1.0223	1.0460	1.0047	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	2.0741	1.4809	1.3441	1.2127	1.1223	1.0812	1.0576	1.0111	1.0064	1.0000	1.0000	1.0000	1.0000	1.0111	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.9524	3.4017	1.0897	1.0638	1.9885	1.1088	0.9449	0.9811	0.9807	0.9580	0.9935	0.9884	0.9851	1.0000	1.0000	1.0000	0.9999
Arithmetic Average Last 6 Per	0.8652	0.8400	0.8009	0.9908	1.1347	0.9980	0.9966	0.9578	0.9552	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.5734	1.1050	1.0230	1.0048	1.0122	1.0163	0.9636	0.9879	0.9886	0.9947	0.9973	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.3486	1.1214	1.0047	1.2315	1.0134	1.1191	0.9002	1.0347	0.9251	0.9741	0.9985	0.9937	0.9878	1.0002	1.0000	1.0000	0.9998
Geometric Average All Per	1.3020	1.1694	1.0166	1.0004	1.1101	0.9508	0.9246	0.9423	0.9788	0.9947	0.9932	0.9877	0.9819	1.0000	1.0000	1.0000	0.9999
Geometric Average Last 6 Per	0.9487	1.0261	0.7680	0.9906	1.1127	0.9980	0.9966	0.9524	0.9504	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.2059	0.6822	0.6572	0.9958	1.3654	0.9993	0.9954	0.9310	0.8472	1.0000	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.3581	1.1330	1.0101	1.1039	1.0162	1.0056	0.9095	0.9810	0.9719	0.9988	0.9995	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1																	
1993 / 2																	
1994 / 1																	
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2																	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	0.9734	0.9764	0.9799	0.9793									
2000 / 2	1.0000	0.9980	1.0000	0.9997	1.0000	1.0000	1.0000										
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000												
2002 / 1	1.0000	1.0000	1.0000	1.0000													
2002 / 2	1.0000	1.0000	1.0000														
2003 / 1	1.0000	1.0000															
2003 / 2	1.0000																
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																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	0.9999	1.0000	1.0000	0.9981	0.9982	0.9983	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	0.9997	1.0000	0.9999	0.9956	0.9961	0.9966	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	0.9996	1.0000	0.9999	0.9991	0.9992	0.9993	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	0.9999	1.0000	1.0000	0.9981	0.9982	0.9983	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	0.9997	1.0000	0.9999	0.9955	0.9960	0.9966	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	0.9995	1.0000	0.9998	0.9987	0.9988	0.9991	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Data																	
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 1	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994 / 2	1	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 2	-	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	2	1	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	4	5	5	5	5	5	3	3	3	3	3	3	3	3	3	3	3
2000 / 2	3	3	4	4	4	4	6	5	5	5	5	5	5	5	5	5	5
2001 / 1	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2004 / 1	-	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
2004 / 2	3	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2005 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 2	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2006 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2006 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2007 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2007 / 2	-	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2008 / 1	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1
2008 / 2	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2009 / 1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2009 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2010 / 1	-	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2010 / 2	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	3	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 / 2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996 / 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1998 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2004 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

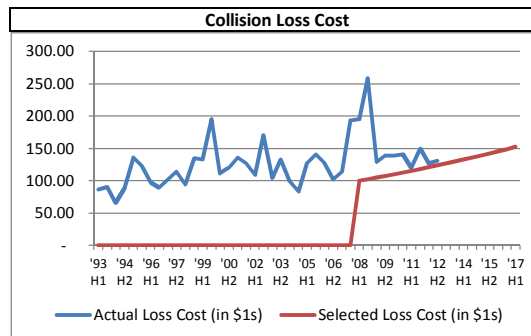
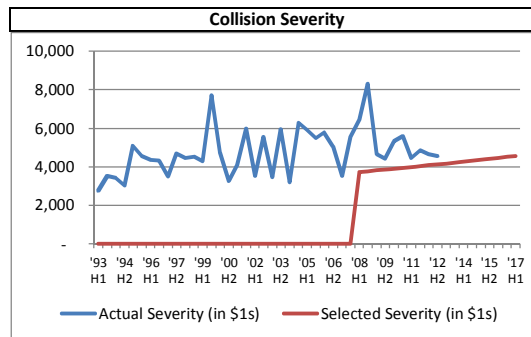
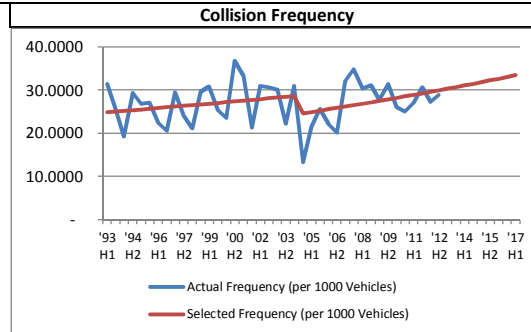
	Link Ratios																
	<u>6~12</u>	<u>12~18</u>	<u>18~24</u>	<u>24~30</u>	<u>30~36</u>	<u>36~42</u>	<u>42~48</u>	<u>48~54</u>	<u>54~60</u>	<u>60~66</u>	<u>66~72</u>	<u>72~78</u>	<u>78~84</u>	<u>84~90</u>	<u>90~96</u>	<u>96~102</u>	<u>102~108</u>
1993 / 1																	
1993 / 2																	
1994 / 1			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	-							
1994 / 2	4.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1																	
1995 / 2	1.0000	2.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2																	
1997 / 1					1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	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
1998 / 2		1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.5000	5.0000	0.2000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	0.6000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.3333	1.0000	1.0000	1.0000	1.5000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.6667	1.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	-			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	2.0000	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1		1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	2.3333	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1							1.0000	1.0000	1.0000								
2008 / 2	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2009 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2009 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 1		2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
2010 / 2		-															
2011 / 1		-															
2011 / 2	0.6667	1.0000															
2012 / 1	1.0000																
	<u>6~12</u>	<u>12~18</u>	<u>18~24</u>	<u>24~30</u>	<u>30~36</u>	<u>36~42</u>	<u>42~48</u>	<u>48~54</u>	<u>54~60</u>	<u>60~66</u>	<u>66~72</u>	<u>72~78</u>	<u>78~84</u>	<u>84~90</u>	<u>90~96</u>	<u>96~102</u>	<u>102~108</u>
Final Selection	1.1621	1.0101	1.0006	0.9995	0.9930	0.9936	0.9973	0.9917	0.9949	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.1358	0.9774	0.9676	0.9671	0.9675	0.9744	0.9806	0.9833	0.9915	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.1367	1.2439	0.9714	1.0086	0.9600	1.0172	0.9805	1.0000	1.0000	0.9615	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0616	1.1509	0.9808	1.0000	0.9750	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0980	1.1250	0.9437	1.0147	0.9571	1.0308	0.9545	1.0000	1.0000	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.1070	1.1750	0.9345	1.0077	0.9478	1.0141	0.9764	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	0.8736	1.1892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.7143	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
Weighted Average All Per xcl Hi/Lo	1.0612	1.0806	0.9844	1.0000	0.9701	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Accident Benefits - Uninsured Automobile
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1																	
1993 / 2																	
1994 / 1																	
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1																	
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2																	
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000																
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
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2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	31.4716	24.8896	2,757	-	86.77	-
'93H2	25.6900	25.0475	3,532	-	90.74	-
'94H1	19.2426	25.2063	3,433	-	66.06	-
'94H2	29.2689	25.3662	3,036	-	88.86	-
'95H1	26.7439	25.5271	5,098	-	136.34	-
'95H2	27.0957	25.6890	4,558	-	123.50	-
'96H1	22.2881	25.8519	4,345	-	96.84	-
'96H2	20.6474	26.0159	4,329	-	89.38	-
'97H1	29.4335	26.1809	3,491	-	102.75	-
'97H2	24.3534	26.3469	4,696	-	114.36	-
'98H1	21.1499	26.5140	4,452	-	94.16	-
'98H2	29.6314	26.6822	4,541	-	134.56	-
'99H1	30.7633	26.8514	4,311	-	132.62	-
'99H2	25.3596	27.0217	7,712	-	195.57	-
'00H1	23.4795	27.1931	4,744	-	111.39	-
'00H2	36.6698	27.3656	3,271	-	119.95	-
'01H1	33.1377	27.5391	4,111	-	136.23	-
'01H2	21.3113	27.7138	5,976	-	127.36	-
'02H1	30.9218	27.8896	3,523	-	108.94	-
'02H2	30.7178	28.0665	5,550	-	170.48	-
'03H1	30.1129	28.2445	3,456	-	104.07	-
'03H2	22.2118	28.4236	5,962	-	132.43	-
'04H1	30.9118	28.6039	3,209	-	99.20	-
'04H2	13.2477	24.6242	6,298	-	83.43	-
'05H1	21.4286	24.9273	5,930	-	127.07	-
'05H2	25.6276	25.2341	5,503	-	141.03	-
'06H1	22.0768	25.5447	5,793	-	127.89	-
'06H2	20.1753	25.8591	5,053	-	101.95	-
'07H1	32.1876	26.1774	3,540	-	113.94	-
'07H2	34.8491	26.4996	5,555	-	193.59	-
'08H1	30.3296	26.8258	6,436	3,732	195.20	100.11
'08H2	31.1800	27.1560	8,295	3,774	258.64	102.49
'09H1	27.7282	27.4902	4,645	3,816	128.80	104.90
'09H2	31.4106	27.8286	4,422	3,859	138.90	107.39
'10H1	26.0607	28.1711	5,325	3,902	138.77	109.92
'10H2	25.0722	28.5179	5,598	3,946	140.35	112.53
'11H1	27.0450	28.8689	4,455	3,990	120.49	115.19
'11H2	30.6859	29.2242	4,866	4,035	149.32	117.92
'12H1	27.3145	29.5839	4,663	4,081	127.37	120.73
'12H2	28.8189	29.9481	4,549	4,127	131.10	123.60
'13H1		30.3167		4,173		126.51
'13H2		30.6898		4,220		129.51
'14H1		31.0676		4,267		132.57
'14H2		31.4500		4,315		135.71
'15H1		31.8371		4,364		138.94
'15H2		32.2290		4,413		142.23
'16H1		32.6256		4,462		145.58
'16H2		33.0272		4,513		149.05
'17H1		33.4337		4,563		152.56



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	refine 2	refine 2	
Past (Annual)	2.50%	(2.30%)	0.10%
Previous Selected	2.50%	(2.30%)	0.00%
	'12H2	'12H2	
Future (Annual)	2.50%	(2.30%)	0.10%
Previous Selected	2.50%	(2.30%)	0.00%

=>last period in past trends

Frequency: Trend on All years, excluding 2004-2; 2004 Reform
Severity: Trend on All years, excluding 2004-2; 2004 Reform

Previous: Set to 0.0% after 1997
Previous: Set to 0.0% after 2004

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values			
		Season	All Years	Trend Periods based on average accident date where scalar present							From Valuation	Regress Fit	Residual	Selected Model	
		0	1	1	1	0	0	0	0	0	0	0	0	0	0
'93H1		1	1993.25	-	-	-	-	-	-	-	-	31.4716	24.8896	6.5820	24.8896
'93H2		2	1993.75	-	-	-	-	-	-	-	-	25.6900	25.0475	0.6425	25.0475
'94H1		1	1994.25	-	-	-	-	-	-	-	-	19.2426	25.2063	(5.964)	25.2063
'94H2		2	1994.75	-	-	-	-	-	-	-	-	29.2689	25.3662	3.9027	25.3662
'95H1		1	1995.25	-	-	-	-	-	-	-	-	26.7439	25.5271	1.2168	25.5271
'95H2		2	1995.75	-	-	-	-	-	-	-	-	27.0957	25.6890	1.4067	25.6890
'96H1		1	1996.25	-	-	-	-	-	-	-	-	22.2881	25.8519	(3.564)	25.8519
'96H2		2	1996.75	-	-	-	-	-	-	-	-	20.6474	26.0159	(5.368)	26.0159
'97H1		1	1997.25	-	-	-	-	-	-	-	-	29.4335	26.1809	3.2526	26.1809
'97H2		2	1997.75	-	-	-	-	-	-	-	-	24.3534	26.3469	(1.994)	26.3469
'98H1		1	1998.25	-	-	-	-	-	-	-	-	21.1499	26.5140	(5.364)	26.5140
'98H2		2	1998.75	-	-	-	-	-	-	-	-	29.6314	26.6822	2.9492	26.6822
'99H1		1	1999.25	-	-	-	-	-	-	-	-	30.7633	26.8514	3.9119	26.8514
'99H2		2	1999.75	-	-	-	-	-	-	-	-	25.3596	27.0217	(1.662)	27.0217
'00H1		1	2000.25	-	-	-	-	-	-	-	-	23.4795	27.1931	(3.714)	27.1931
'00H2		2	2000.75	-	-	-	-	-	-	-	-	36.6698	27.3656	9.3042	27.3656
'01H1		1	2001.25	-	-	-	-	-	-	-	-	33.1377	27.5391	5.5986	27.5391
'01H2		2	2001.75	-	-	-	-	-	-	-	-	21.3113	27.7138	(6.403)	27.7138
'02H1		1	2002.25	-	-	-	-	-	-	-	-	30.9218	27.8896	3.0322	27.8896
'02H2		2	2002.75	-	-	-	-	-	-	-	-	30.7178	28.0665	2.6513	28.0665
'03H1		1	2003.25	-	-	-	-	-	-	-	-	30.1129	28.2445	1.8684	28.2445
'03H2		2	2003.75	-	-	-	-	-	-	-	-	22.2118	28.4236	(6.212)	28.4236
'04H1		1	2004.25	-	-	-	-	-	-	-	-	30.9118	28.6039	2.3079	28.6039
'04H2	Y	2	2004.75	1.00	2004.75	-	-	-	-	-	-	13.2477	24.6242	(11.377)	24.6242
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	21.4286	24.9273	(3.499)	24.9273
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	25.6276	25.2341	0.3935	25.2341
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	22.0768	25.5447	(3.468)	25.5447
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	20.1753	25.8591	(5.684)	25.8591
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	32.1876	26.1774	6.0102	26.1774
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	34.8491	26.4996	8.3495	26.4996
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	30.3296	26.8258	3.5038	26.8258
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	31.1800	27.1560	4.0240	27.1560
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	27.7282	27.4902	0.2380	27.4902
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	31.4106	27.8286	3.5820	27.8286
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	26.0607	28.1711	(2.110)	28.1711
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	25.0722	28.5179	(3.446)	28.5179
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	27.0450	28.8689	(1.824)	28.8689
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	30.6859	29.2242	1.4617	29.2242
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	27.3145	29.5839	(2.269)	29.5839
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	28.8189	29.9481	(1.129)	29.9481
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-		30.3167		30.3167
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-		30.6898		30.6898
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-		31.0676		31.0676
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-		31.4500		31.4500
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-		31.8371		31.8371
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-		32.2290		32.2290
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-		32.6256		32.6256
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-		33.0272		33.0272
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-		33.4337		33.4337

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5214	0.2719	0.0119	0.1645	39	1	11

Runs-Test Result: 0.0997 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(21.990)	20.6709	(1.064)	0.2965	(79.109)	35.1296	(21.990)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0126	0.0103	1.2227	0.2316	(0.016)	0.0412	0.0126	9
Scalar 1	(23.856)	41.3784	(0.577)	0.5689	(138.196)	90.4830	(23.856)	8
Trend 1	0.0118	0.0206	0.5732	0.5711	(0.045)	0.0688	0.0118	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	0.2830	0.0283	1.0457	0.4334
Residual	28	0.7577	0.0271		
Total	38	1.0406			

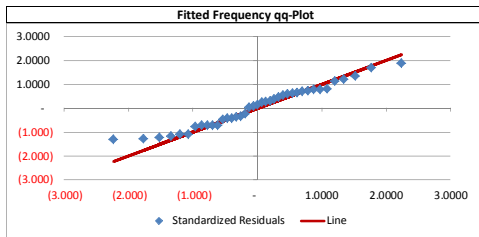
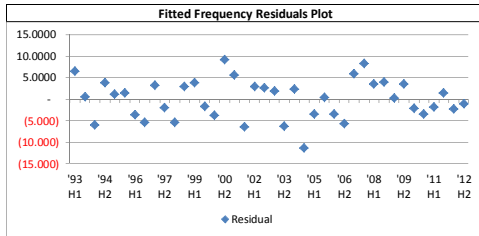
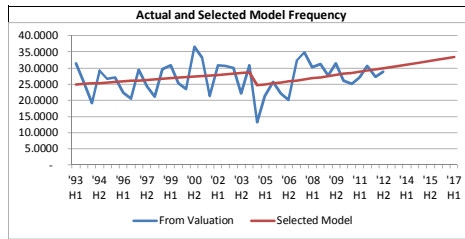
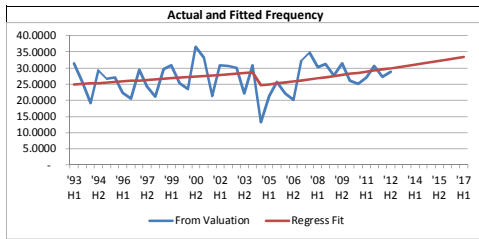
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	2.5%	0.00%	2.5%	'12H2 => last period in "past"
future	2.5%	0.00%	2.5%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values			
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	1	1	1	0	0	0	0	0	0					
'93H1		1	1993.25	-	-	-	-	-	-	-	-	2,757	3,732	(975)	3,732	
'93H2		2	1993.75	-	-	-	-	-	-	-	-	3,532	3,774	(242)	3,774	
'94H1		1	1994.25	-	-	-	-	-	-	-	-	3,433	3,816	(383)	3,816	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	3,036	3,859	(823)	3,859	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	5,098	3,902	1,196	3,902	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	4,558	3,946	612	3,946	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	4,345	3,990	355	3,990	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	4,329	4,035	294	4,035	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	3,491	4,081	(590)	4,081	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	4,696	4,127	569	4,127	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	4,452	4,173	279	4,173	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	4,541	4,220	321	4,220	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	4,311	4,267	44	4,267	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	7,712	4,315	3,397	4,315	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	4,744	4,364	380	4,364	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	3,271	4,413	(1,142)	4,413	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	4,111	4,462	(351)	4,462	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	5,976	4,513	1,463	4,513	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	3,523	4,563	(1,040)	4,563	
'02H2		2	2002.75	-	-	-	-	-	-	-	-	5,550	4,615	935	4,615	
'03H1		1	2003.25	-	-	-	-	-	-	-	-	3,456	4,666	(1,210)	4,666	
'03H2		2	2003.75	-	-	-	-	-	-	-	-	5,962	4,719	1,243	4,719	
'04H1		1	2004.25	-	-	-	-	-	-	-	-	3,209	4,772	(1,563)	4,772	
'04H2	Y	2	2004.75	1.00	2004.75	-	-	-	-	-	-	6,298	5,735	563	5,735	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	5,930	5,669	261	5,669	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	5,503	5,603	(100)	5,603	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	5,793	5,539	254	5,539	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	5,053	5,475	(422)	5,475	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	3,540	5,411	(1,871)	5,411	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	5,555	5,349	206	5,349	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	6,436	5,287	1,149	5,287	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	8,295	5,226	3,069	5,226	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	4,645	5,166	(521)	5,166	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	4,422	5,106	(684)	5,106	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	5,325	5,047	278	5,047	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	5,598	4,989	609	4,989	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	4,455	4,932	(477)	4,932	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	4,866	4,875	(9)	4,875	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	4,663	4,819	(156)	4,819	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	4,549	4,763	(214)	4,763	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	4,708	-	4,708	
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	4,654	-	4,654	
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	4,600	-	4,600	
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	4,547	-	4,547	
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	4,494	-	4,494	
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	4,443	-	4,443	
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	4,391	-	4,391	
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	4,341	-	4,341	
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	4,291	-	4,291	

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.5919	0.3503	0.1183	0.2325	39	1	11

Runs-Test Result: 0.4780 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(36.337)	29.2139	(1.244)	0.2239	(117.063)	44.3886	(36.337)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0224	0.0146	1.5296	0.1373	(0.018)	0.0627	0.0224	9
Scalar 1	91.5193	58.4794	1.5650	0.1288	(70.075)	253.1132	91.5193	8
Trend 1	(0.046)	0.0291	(1.563)	0.1292	(0.126)	0.0350	(0.046)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	0.8161	0.0816	1.5099	0.1878
Residual	28	1.5133	0.0540		
Total	38	2.3294			

	Fitted Annual	Previous Selected	Selected Annual
			selected = fitted
past	(2.3%)	0.0%	(2.3%)
future	(2.3%)	0.0%	(2.3%)

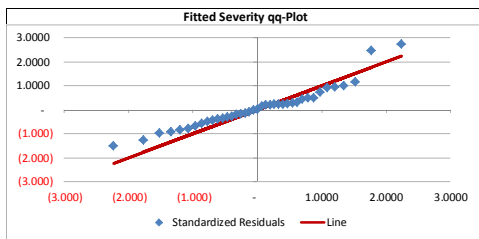
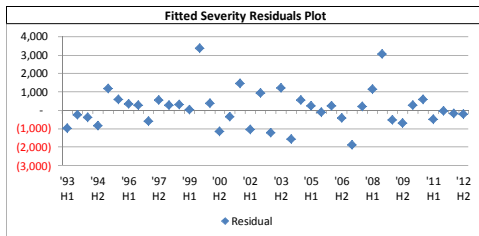
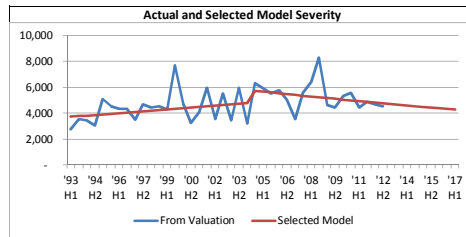
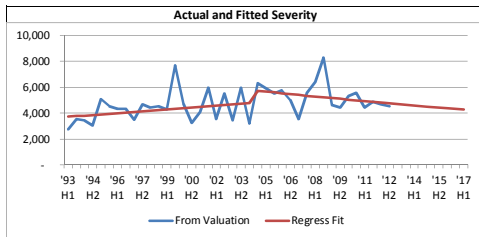
'12H2 => last period in "past"

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Trend on All years, excluding 2004-2; 2004 Reform



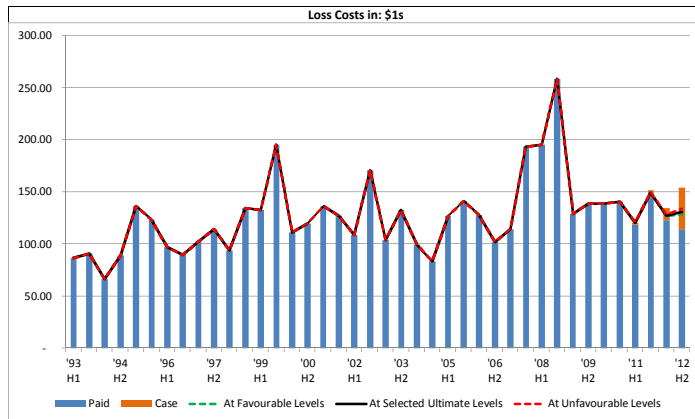
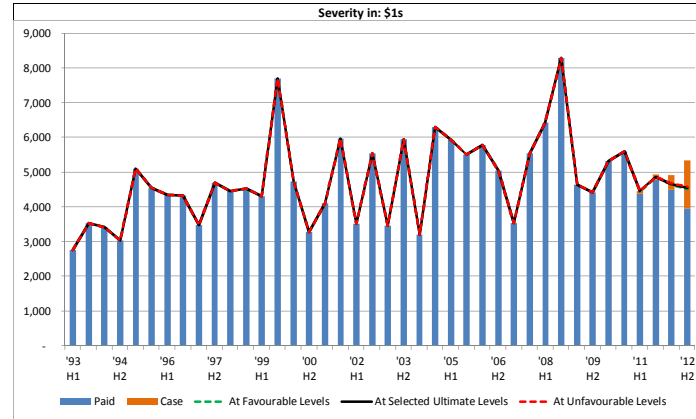
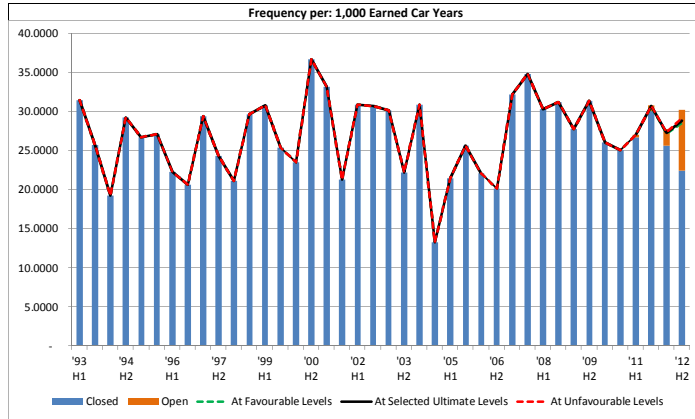
Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision
as at: Dec 31, 2012

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

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s					At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
						=([4]-5.0% * abs([4]-[2]))	=([4]-5.0% * abs([4]+[2]))	[7] data	[8] data	valuation	=([9]-15.0% * abs([9]-[10]))	=([9]-15.0% * abs([9]-[11]))	=([4])/[1]	=([9])/[4]	=([12])*[13]	=([5])/[1]	=([10])/[5]	=([12])*[13]	=([6])/[1]	=([11])/[6]	=([12])*[13]
1993-H1	1993.25	2,256	71	71	71	196	-	196	196	196	31.4716	2,757	86.77	31.4716	2,757	86.77	31.4716	2,757	86.77		
1993-H2	1993.75	2,180	56	56	56	198	-	198	198	198	25.6900	3,532	90.74	25.6900	3,532	90.74	25.6900	3,532	90.74		
1994-H1	1994.25	2,027	39	39	39	134	-	134	134	134	19.2426	3,433	66.06	19.2426	3,433	66.06	19.2426	3,433	66.06		
1994-H2	1994.75	1,947	57	57	57	173	-	173	173	173	29.2689	3,036	88.86	29.2689	3,036	88.86	29.2689	3,036	88.86		
1995-H1	1995.25	1,683	45	45	45	229	-	229	229	229	26.7439	5,098	136.34	26.7439	5,098	136.34	26.7439	5,098	136.34		
1995-H2	1995.75	1,772	48	48	48	219	-	219	219	219	27.0957	4,558	123.50	27.0957	4,558	123.50	27.0957	4,558	123.50		
1996-H1	1996.25	1,615	36	36	36	156	-	156	156	156	22.2881	4,345	96.84	22.2881	4,345	96.84	22.2881	4,345	96.84		
1996-H2	1996.75	1,550	32	32	32	139	-	139	139	139	20.6474	4,329	89.38	20.6474	4,329	89.38	20.6474	4,329	89.38		
1997-H1	1997.25	1,801	53	53	53	185	-	185	185	185	29.4335	3,491	102.75	29.4335	3,491	102.75	29.4335	3,491	102.75		
1997-H2	1997.75	1,930	47	47	47	221	-	221	221	221	24.3534	4,696	114.36	24.3534	4,696	114.36	24.3534	4,696	114.36		
1998-H1	1998.25	1,939	41	41	41	183	-	183	183	183	21.1499	4,452	94.16	21.1499	4,452	94.16	21.1499	4,452	94.16		
1998-H2	1998.75	2,059	61	61	61	277	-	277	277	277	29.6314	4,541	134.56	29.6314	4,541	134.56	29.6314	4,541	134.56		
1999-H1	1999.25	2,178	67	67	67	289	-	289	289	289	30.7633	4,311	132.62	30.7633	4,311	132.62	30.7633	4,311	132.62		
1999-H2	1999.75	2,248	57	57	57	440	-	440	440	440	25.3596	7,712	195.57	25.3596	7,712	195.57	25.3596	7,712	195.57		
2000-H1	2000.25	2,257	53	53	53	251	-	251	251	251	23.4795	4,744	111.39	23.4795	4,744	111.39	23.4795	4,744	111.39		
2000-H2	2000.75	2,400	88	88	88	288	-	288	288	288	36.6698	3,271	119.95	36.6698	3,271	119.95	36.6698	3,271	119.95		
2001-H1	2001.25	2,625	87	87	87	358	-	358	358	358	33.1377	4,111	136.23	33.1377	4,111	136.23	33.1377	4,111	136.23		
2001-H2	2001.75	2,628	56	56	56	335	-	335	335	335	21.3113	5,976	127.36	21.3113	5,976	127.36	21.3113	5,976	127.36		
2002-H1	2002.25	2,458	76	76	76	268	-	268	268	268	30.9218	3,523	108.94	30.9218	3,523	108.94	30.9218	3,523	108.94		
2002-H2	2002.75	2,474	76	76	76	422	-	422	422	422	30.7178	5,550	170.48	30.7178	5,550	170.48	30.7178	5,550	170.48		
2003-H1	2003.25	2,524	76	76	76	263	-	263	263	263	30.1129	3,456	104.07	30.1129	3,456	104.07	30.1129	3,456	104.07		
2003-H2	2003.75	2,476	55	55	55	328	-	328	328	328	22.2118	5,962	132.43	22.2118	5,962	132.43	22.2118	5,962	132.43		
2004-H1	2004.25	2,103	65	65	65	209	-	209	209	209	30.9118	3,209	99.20	30.9118	3,209	99.20	30.9118	3,209	99.20		
2004-H2	2004.75	2,114	28	28	28	176	-	176	176	176	13.2477	6,298	83.43	13.2477	6,298	83.43	13.2477	6,298	83.43		
2005-H1	2005.25	2,007	43	43	43	255	-	255	255	255	21.4286	5,930	127.07	21.4286	5,930	127.07	21.4286	5,930	127.07		
2005-H2	2005.75	2,068	53	53	53	292	-	292	292	292	25.6276	5,503	141.03	25.6276	5,503	141.03	25.6276	5,503	141.03		
2006-H1	2006.25	2,084	46	46	46	266	-	266	266	266	22.0768	5,793	127.89	22.0768	5,793	127.89	22.0768	5,793	127.89		
2006-H2	2006.75	2,131	43	43	43	217	-	217	217	217	20.1753	5,053	101.95	20.1753	5,053	101.95	20.1753	5,053	101.95		
2007-H1	2007.25	2,050	66	66	66	234	-	234	234	234	32.1876	3,540	113.94	32.1876	3,540	113.94	32.1876	3,540	113.94		
2007-H2	2007.75	2,152	75	75	75	417	-	417	417	417	34.8491	5,555	193.59	34.8491	5,555	193.59	34.8491	5,555	193.59		
2008-H1	2008.25	2,242	68	68	68	438	0	438	438	438	30.3296	6,436	195.20	30.3296	6,436	195.20	30.3296	6,436	195.20		
2008-H2	2008.75	2,437	76	76	76	630	0	630	630	630	31.1800	8,295	258.64	31.1800	8,295	258.64	31.1800	8,295	258.64		
2009-H1	2009.25	2,380	66	66	66	307	-	307	307	307	27.7282	4,645	128.80	27.7282	4,645	128.80	27.7282	4,645	128.80		
2009-H2	2009.75	2,515	79	79	79	349	-	349	349	349	31.4106	4,422	138.90	31.4106	4,422	138.90	31.4106	4,422	138.90		
2010-H1	2010.25	2,494	65	65	65	346	-	346	346	346	26.0607	5,325	138.77	26.0607	5,325	138.77	26.0607	5,325	138.77		
2010-H2	2010.75	2,632	66	66	66	369	0	369	369	369	25.0722	5,598	140.35	25.0722	5,598	140.35	25.0722	5,598	140.35		
2011-H1	2011.25	2,662	71	1	72	316	5	321	320	321	27.0450	4,455	120.49	27.0262	4,448	120.21	27.0638	4,461	120.73		
2011-H2	2011.75	2,825	85	2	87	415	13	422	421	423	30.6859	4,866	149.32	30.6562	4,859	148.96	30.7155	4,872	149.65		
2012-H1	2012.25	2,885	74	6	79	354	34	367	365	370	27.3145	4,663	127.37	27.2313	4,651	126.65	27.3977	4,675	128.08		
2012-H2	2012.75	3,076	69	24	89	352	122	403	396	411	28.8189	4,549	131.10	28.4996	4,512	128.59	29.1383	4,586	133.63		
2013-H1	2013.25																				
2013-H2	2013.75																				
2014-H1	2014.25																				
2014-H2	2014.75																				
2015-H1	2015.25																				
2015-H2	2015.75																				
2016-H1	2016.25																				
2016-H2	2016.75																				
2017-H1	2017.25																				

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Collision

as at: Dec 31, 2012



Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Other Coverages - Collision
 Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	249,250	220,187	211,671	200,786	199,515	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717
1993 / 2	213,636	201,985	197,820	198,820	198,820	198,820	198,820	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810
1994 / 1	179,261	141,790	137,307	133,922	133,922	133,922	133,922	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887
1994 / 2	205,778	176,085	172,068	174,006	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037
1995 / 1	266,925	239,382	232,722	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391
1995 / 2	207,301	241,341	240,350	235,012	235,012	232,546	232,546	219,307	219,307	219,307	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807
1996 / 1	165,724	158,139	144,338	157,098	156,937	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437
1996 / 2	151,578	141,940	141,101	138,540	138,680	138,550	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515
1997 / 1	202,608	187,532	184,772	185,333	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023
1997 / 2	211,201	201,921	212,340	217,140	221,224	221,224	221,224	221,224	221,224	221,224	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724
1998 / 1	188,727	181,108	183,042	183,042	182,542	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541
1998 / 2	322,484	291,823	293,239	282,913	280,253	280,253	280,253	280,253	280,253	280,253	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983
1999 / 1	287,750	286,801	289,403	290,863	290,863	290,863	290,863	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363	290,363
1999 / 2	430,602	378,268	447,763	439,954	434,162	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568
2000 / 1	333,644	312,411	328,029	265,531	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446
2000 / 2	324,935	296,131	289,361	288,476	288,454	287,889	287,889	287,889	380,369	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889
2001 / 1	454,073	387,800	373,868	362,086	363,326	363,326	363,326	363,326	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946
2001 / 2	383,979	376,132	361,380	361,185	361,185	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641
2002 / 1	315,425	275,098	272,303	267,757	267,757	267,102	267,102	267,102	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715
2002 / 2	413,373	447,423	428,260	427,099	422,077	422,077	422,077	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801
2003 / 1	346,463	298,234	268,777	262,780	262,780	262,780	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681
2003 / 2	376,501	338,283	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898
2004 / 1	262,694	223,420	216,557	209,697	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557
2004 / 2	166,968	182,681	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349	176,349
2005 / 1	236,234	255,532	251,032	251,032	256,032	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995	254,995
2005 / 2	297,750	298,474	293,853	293,225	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643	291,643
2006 / 1	256,507	252,576	272,736	267,465	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470	266,470
2006 / 2	204,735	224,961	222,105	222,314	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364	217,364
2007 / 1	302,389	241,966	240,839	243,553	235,519	235,519	235,517	235,363	234,972	234,199	234,199	233,654						
2007 / 2	431,576	486,006	438,519	426,230	425,092	416,590	416,590	416,590	416,590	416,590	416,590							
2008 / 1	391,113	451,688	451,447	440,730	438,930	437,779	437,627	437,627	437,627									
2008 / 2	615,926	659,220	634,716	629,716	630,409	630,412	630,412	630,412	630,412									
2009 / 1	282,655	320,963	313,152	305,057	306,542	306,542	306,542	306,542	306,542									
2009 / 2	439,770	362,199	354,670	349,509	349,366	349,366	349,366	349,366										
2010 / 1	391,912	376,467	349,249	345,675	346,174	346,152												
2010 / 2	460,330	405,145	375,368	374,163	369,499													
2011 / 1	361,305	341,760	331,117	320,891														
2011 / 2	541,765	434,778	428,206															
2012 / 1	412,661	387,473																
2012 / 2	474,032																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Collision
Cumulative Recorded Claims Amounts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717	195,717
1993 / 2	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810	197,810
1994 / 1	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887	133,887
1994 / 2	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037	173,037
1995 / 1	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391	229,391
1995 / 2	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807	218,807
1996 / 1	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437	156,437
1996 / 2	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515	138,515
1997 / 1	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023	185,023
1997 / 2	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724	220,724
1998 / 1	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541	182,541
1998 / 2	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983	276,983
1999 / 1	290,363	290,363	290,363	290,363	290,363	290,363	288,863	288,863	288,863	288,863	288,863	288,863	288,863	288,863	288,863	288,863	288,863
1999 / 2	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568	439,568
2000 / 1	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446	251,446
2000 / 2	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889	287,889
2001 / 1	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946	357,946
2001 / 2	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641	334,641
2002 / 1	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715	267,715
2002 / 2	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801	421,801
2003 / 1	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681	262,681
2003 / 2	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898	327,898
2004 / 1	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557	208,557
2004 / 2																	
2005 / 1																	
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2012 / 2																	

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Other Coverages - Collision
 Cumulative Recorded Claims Amounts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	0.8834	0.9613	0.9486	0.9937	0.9810	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	0.9455	0.9794	1.0051	1.0000	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	0.7910	0.9684	0.9753	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
1994 / 2	0.8557	0.9772	1.0113	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
1995 / 1	0.8968	0.9722	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.1642	0.9959	0.9778	1.0000	0.9895	1.0000	0.9431	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	0.9542	0.9127	1.0884	0.9990	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	0.9364	0.9941	0.9818	1.0010	0.9991	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	0.9256	0.9853	1.0030	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	0.9561	1.0516	1.0226	1.0188	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	0.9596	1.0107	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	0.9049	1.0049	0.9648	0.9906	1.0000	1.0000	1.0000	1.0000	0.9883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	0.9967	1.0091	1.0050	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	0.8785	1.1837	0.9826	0.9868	1.0125	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	0.9364	1.0500	0.8095	0.9470	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	0.9114	0.9771	0.9969	0.9999	0.9980	1.0000	1.0000	1.3212	0.7569	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	0.8540	0.9641	0.9685	1.0034	1.0000	1.0000	0.9852	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.9796	0.9608	0.9995	1.0000	0.9265	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	0.8722	0.9898	0.9833	1.0000	0.9976	1.0000	1.0000	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0824	0.9572	0.9973	0.9882	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	0.8608	0.9012	1.0000	0.9777	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.8985	0.9693	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	0.8505	0.9693	0.9683	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.0941	0.9653	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.0817	0.9824	1.0000	1.0199	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0024	0.9845	0.9979	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	0.9847	1.0798	0.9807	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0988	0.9873	1.0009	0.9777	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	0.8002	0.9953	1.0113	0.9670	1.0000	1.0000	0.9993	0.9983	0.9967	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.1261	0.9023	0.9720	0.9973	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.1549	0.9995	0.9763	0.9959	0.9974	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0703	0.9628	0.9921	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
2009 / 1	1.1355	0.9757	0.9741	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	0.8236	0.9792	0.9854	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
2010 / 1	0.9606	0.9277	0.9898	1.0014	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
2010 / 2	0.8801	0.9265	0.9968	0.9875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	0.9459	0.9689	0.9691	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 2	0.8025	0.9849	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	0.9390	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6~12	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
Final Selection	0.8971	0.9629	0.9854	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
Product	0.8508	0.9484	0.9849	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
Arithmetic Average All Per	0.9537	0.9833	0.9865	0.9960	0.9964	0.9998	0.9982	1.0096	0.9920	0.9995	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	0.8920	0.9605	0.9846	0.9984	0.9962	0.9999	0.9999	0.9997	0.9995	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	0.9524	0.9801	0.9886	0.9967	0.9980	0.9999	0.9999	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9510	0.9814	0.9837	0.9959	0.9959	0.9998	0.9985	1.0100	0.9885	0.9995	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	0.9484	0.9822	0.9857	0.9959	0.9963	0.9998	0.9982	1.0083	0.9909	0.9995	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	0.8898	0.9602	0.9845	0.9984	0.9962	0.9999	0.9999	0.9997	0.9995	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	0.8850	0.9600	0.9859	0.9984	0.9961	0.9999	0.9999	0.9998	0.9996	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	0.9497	0.9765	0.9878	0.9966	0.9979	0.9999	0.9999	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Collision
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	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
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	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
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
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2008 / 2																	
2009 / 1																	
2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	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
Arithmetic Average Last 6 Per	0.9998	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
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	0.9999	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
Geometric Average All Per	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
Geometric Average Last 6 Per	0.9998	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
Weighted Average Last 6 Per	0.9998	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
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

Data																	
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	79	73	72	71	71	71	71	71	71	71	71	71	71	71	71	71	71
1993 / 2	69	60	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1994 / 1	47	41	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1994 / 2	59	57	56	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1995 / 1	55	48	46	45	45	45	45	45	45	45	45	45	45	45	45	45	45
1995 / 2	47	50	49	49	49	49	49	49	49	49	48	48	48	48	48	48	48
1996 / 1	34	36	36	37	37	36	36	36	36	36	36	36	36	36	36	36	36
1996 / 2	30	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 1	52	52	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1997 / 2	50	47	46	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998 / 1	42	41	42	42	41	41	41	41	41	41	41	41	41	41	41	41	41
1998 / 2	60	60	62	62	61	61	61	61	61	61	61	61	61	61	61	61	61
1999 / 1	70	68	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1999 / 2	60	57	57	57	56	57	57	57	57	57	57	57	57	57	57	57	57
2000 / 1	60	57	55	54	53	53	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	85	90	89	88	88	88	88	88	88	88	88	88	88	88	88	88	88
2001 / 1	90	91	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
2001 / 2	60	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2002 / 1	72	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2002 / 2	71	79	78	78	77	77	77	76	76	76	76	76	76	76	76	76	76
2003 / 1	78	78	77	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	54	59	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
2004 / 1	66	66	66	66	65	65	65	65	65	65	65	65	65	65	65	65	65
2004 / 2	29	29	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2005 / 1	45	44	42	42	43	43	43	43	43	43	43	43	43	43	43	43	43
2005 / 2	58	54	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2006 / 1	48	49	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46
2006 / 2	45	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
2007 / 1	69	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2007 / 2	79	83	78	77	77	75	75	75	75	75	75	75	75	75	75	75	75
2008 / 1	72	70	70	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2008 / 2	79	77	76	75	76	76	76	76	76	76	76	76	76	76	76	76	76
2009 / 1	65	66	65	64	66	66	66	66	66	66	66	66	66	66	66	66	66
2009 / 2	88	80	80	80	79	79	79	79	79	79	79	79	79	79	79	79	79
2010 / 1	64	66	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
2010 / 2	68	68	67	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2011 / 1	75	74	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
2011 / 2	90	86	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
2012 / 1	84	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
2012 / 2	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

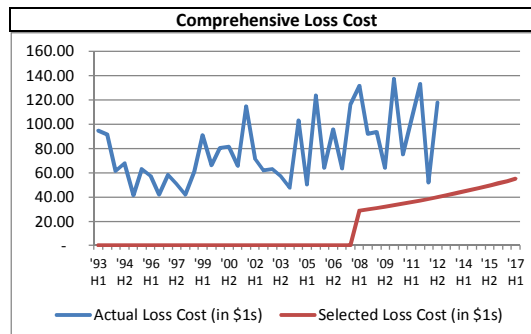
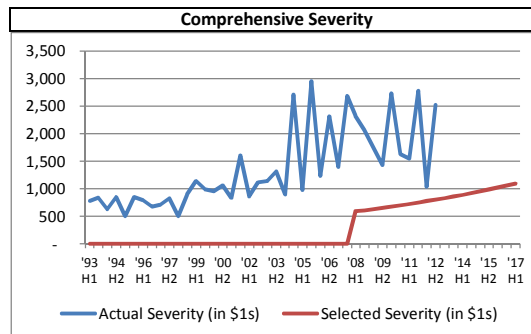
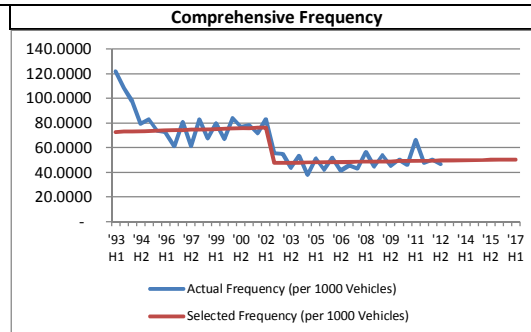
Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
1993 / 2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1994 / 1	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1994 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1995 / 1	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
1995 / 2	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1996 / 1	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
1996 / 2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1997 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1997 / 2	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998 / 1	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41
1998 / 2	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1999 / 1	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1999 / 2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2000 / 1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2000 / 2	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
2001 / 1	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
2001 / 2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2002 / 1	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2002 / 2	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 1	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003 / 2	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
2004 / 1	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
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2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Collision
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
2007 / 1																	
2007 / 2																	
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2008 / 2																	
2009 / 1																	
2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	121.7176	72.6270	778	-	94.70	-
'93H2	108.5402	72.8256	841	-	91.28	-
'94H1	97.3757	73.0248	628	-	61.15	-
'94H2	79.2917	73.2245	851	-	67.48	-
'95H1	82.7068	73.4247	502	-	41.52	-
'95H2	73.5831	73.6255	857	-	63.06	-
'96H1	72.3559	73.8269	790	-	57.16	-
'96H2	61.2902	74.0288	683	-	41.86	-
'97H1	81.0756	74.2312	719	-	58.29	-
'97H2	61.0413	74.4342	833	-	50.85	-
'98H1	82.6809	74.6377	506	-	41.84	-
'98H2	67.5746	74.8419	900	-	60.82	-
'99H1	79.7821	75.0465	1,139	-	90.87	-
'99H2	66.9631	75.2517	991	-	66.36	-
'00H1	84.1606	75.4575	953	-	80.21	-
'00H2	76.7885	75.6639	1,058	-	81.24	-
'01H1	78.2569	75.8708	837	-	65.50	-
'01H2	71.5510	76.0783	1,606	-	114.91	-
'02H1	82.8753	76.2863	863	-	71.52	-
'02H2	55.2445	47.4993	1,125	-	62.15	-
'03H1	54.9810	47.5938	1,143	-	62.84	-
'03H2	43.4161	47.6884	1,321	-	57.35	-
'04H1	53.2310	47.7833	899	-	47.85	-
'04H2	37.9119	47.8783	2,714	-	102.89	-
'05H1	51.3155	47.9735	980	-	50.29	-
'05H2	41.9242	48.0689	2,950	-	123.68	-
'06H1	51.4984	48.1645	1,240	-	63.86	-
'06H2	41.3815	48.2603	2,317	-	95.88	-
'07H1	45.6300	48.3563	1,396	-	63.70	-
'07H2	43.1552	48.4525	2,688	-	116.00	-
'08H1	56.5246	48.5489	2,330	593	131.70	28.79
'08H2	44.3607	48.6454	2,069	613	91.78	29.82
'09H1	53.6331	48.7422	1,748	635	93.75	30.95
'09H2	44.9303	48.8391	1,428	657	64.16	32.09
'10H1	50.0958	48.9362	2,738	679	137.16	33.23
'10H2	45.7928	49.0336	1,636	703	74.92	34.47
'11H1	66.3429	49.1311	1,554	727	103.10	35.72
'11H2	47.8542	49.2288	2,782	753	133.13	37.07
'12H1	50.0154	49.3267	1,037	779	51.87	38.43
'12H2	46.5934	49.4248	2,529	806	117.83	39.84
'13H1		49.5231		833		41.25
'13H2		49.6216		862		42.77
'14H1		49.7203		892		44.35
'14H2		49.8192		923		45.98
'15H1		49.9182		955		47.67
'15H2		50.0175		988		49.42
'16H1		50.1170		1,022		51.22
'16H2		50.2167		1,058		53.13
'17H1		50.3165		1,094		55.05



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	refine 2	refine 2	
Past (Annual)	0.40%	4.70%	5.10%
Previous Selected	0.40%	4.70%	7.70%
	'12H2	'12H2	
Future (Annual)	0.40%	4.70%	5.10%
Previous Selected	0.40%	4.70%	3.90%

=>last period in past trends

Frequency: Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform
Severity: Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform

Previous: Set to +0.1% after 2003
Previous: 1995 to 2011; Time; Tempered by 1/2 after 2010

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform

Frequency per: 1,000 Earned Car Years

Level Selected: 1

At Selected Ultimate Levels

Trend Type: exponential

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values				
		Season	All Years	Trend Periods based on average accident date where scalar present							From Valuation	Regress Fit	Residual	Selected Model		
		0	1	1	1	0	0	0	0	0	0	0	0	0	0	0
'93H1	Y	1	1993.25	-	-	-	-	-	-	-	-	121.7176	72.6270	49.0906	72.6270	
'93H2	Y	2	1993.75	-	-	-	-	-	-	-	-	108.5402	72.8256	35.7146	72.8256	
'94H1	Y	1	1994.25	-	-	-	-	-	-	-	-	97.3757	73.0248	24.3509	73.0248	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	79.2917	73.2245	6.0672	73.2245	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	82.7068	73.4247	9.2821	73.4247	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	73.5831	73.6255	(0.042)	73.6255	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	72.3559	73.8269	(1.471)	73.8269	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	61.2902	74.0288	(12.739)	74.0288	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	81.0756	74.2312	6.8444	74.2312	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	61.0413	74.4342	(13.393)	74.4342	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	82.6809	74.6377	8.0432	74.6377	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	67.5746	74.8419	(7.267)	74.8419	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	79.7821	75.0465	4.7356	75.0465	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	66.9631	75.2517	(8.289)	75.2517	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	84.1606	75.4575	8.7031	75.4575	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	76.7885	75.6639	1.1246	75.6639	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	78.2569	75.8708	2.3861	75.8708	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	71.5510	76.0783	(4.527)	76.0783	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	82.8753	76.2863	6.5890	76.2863	
'02H2		2	2002.75	1.00	2002.75	-	-	-	-	-	-	55.2445	47.4993	7.7452	47.4993	
'03H1		1	2003.25	1.00	2003.25	-	-	-	-	-	-	54.9810	47.5938	7.3872	47.5938	
'03H2		2	2003.75	1.00	2003.75	-	-	-	-	-	-	43.4161	47.6884	(4.272)	47.6884	
'04H1		1	2004.25	1.00	2004.25	-	-	-	-	-	-	53.2310	47.7833	5.4477	47.7833	
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	37.9119	47.8783	(9.966)	47.8783	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	51.3155	47.9735	3.3420	47.9735	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	41.9242	48.0689	(6.145)	48.0689	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	51.4984	48.1645	3.3339	48.1645	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	41.3815	48.2603	(6.879)	48.2603	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	45.6300	48.3563	(2.726)	48.3563	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	43.1552	48.4525	(5.297)	48.4525	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	56.5246	48.5489	7.9757	48.5489	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	44.3607	48.6454	(4.285)	48.6454	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	53.6331	48.7422	4.8909	48.7422	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	44.9303	48.8391	(3.909)	48.8391	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	50.0958	48.9362	1.1596	48.9362	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	45.7928	49.0336	(3.241)	49.0336	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	66.3429	49.1311	17.2118	49.1311	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	47.8542	49.2288	(1.375)	49.2288	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	50.0154	49.3267	0.6887	49.3267	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	46.5934	49.4248	(2.831)	49.4248	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	49.5231	-	49.5231	
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	49.6216	-	49.6216	
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	49.7203	-	49.7203	
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	49.8192	-	49.8192	
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	49.9182	-	49.9182	
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	50.0175	-	50.0175	
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	50.1170	-	50.1170	
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	50.2167	-	50.2167	
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	50.3165	-	50.3165	

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.9167	0.8403	0.7788	0.1166	37	3	11

Runs-Test Result: 2.5586 RESIDUALS RUNS NOT RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
1	2							
Intercept	(6.601)	25.2662	(0.261)	0.7959	(76.809)	63.6061	(6.601)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0055	0.0126	0.4320	0.6693	(0.030)	0.0406	0.0055	9
Scalar 1	2.5038	30.3789	0.0824	0.9349	(81.911)	86.9182	2.5038	8
Trend 1	(0.001)	0.0152	(0.098)	0.9227	(0.044)	0.0407	(0.001)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.8584	0.1858	13.6785	0.0000
Residual	26	0.3532	0.0136		
Total	36	2.2116			

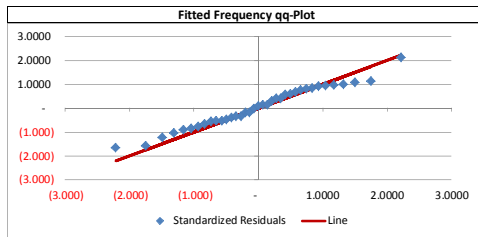
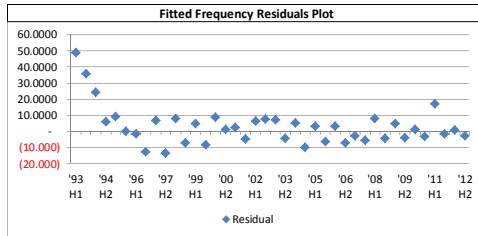
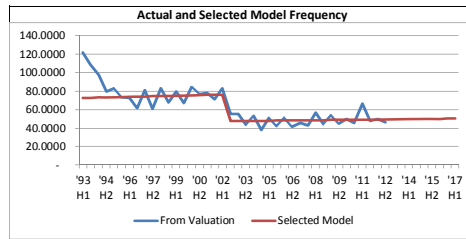
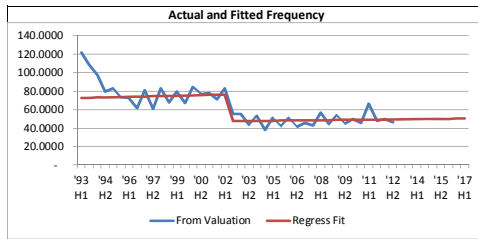
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	0.4%	0.10%	0.4%	'12H2 => last period in "past"
future	0.4%	0.10%	0.4%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values			
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	1	1	1	0	0	0	0	0	0					
'93H1	Y	1	1993.25	-	-	-	-	-	-	-	-	778	593	185	593	
'93H2	Y	2	1993.75	-	-	-	-	-	-	-	-	841	613	228	613	
'94H1	Y	1	1994.25	-	-	-	-	-	-	-	-	628	635	(7)	635	
'94H2	Y	2	1994.75	-	-	-	-	-	-	-	-	851	657	194	657	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	502	679	(177)	679	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	857	703	154	703	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	790	727	63	727	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	683	753	(70)	753	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	719	779	(60)	779	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	833	806	27	806	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	506	833	(327)	833	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	900	862	38	862	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	1,139	892	247	892	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	991	923	68	923	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	953	955	(2)	955	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	1,058	988	70	988	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	837	1,022	(185)	1,022	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	1,606	1,058	548	1,058	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	863	1,094	(231)	1,094	
'02H2		2	2002.75	1.00	2002.75	-	-	-	-	-	-	1,125	1,363	(238)	1,363	
'03H1		1	2003.25	1.00	2003.25	-	-	-	-	-	-	1,143	1,394	(251)	1,394	
'03H2		2	2003.75	1.00	2003.75	-	-	-	-	-	-	1,321	1,426	(105)	1,426	
'04H1		1	2004.25	1.00	2004.25	-	-	-	-	-	-	899	1,459	(560)	1,459	
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	2,714	1,492	1,222	1,492	
'05H1		1	2005.25	1.00	2005.25	-	-	-	-	-	-	980	1,527	(547)	1,527	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	2,950	1,562	1,388	1,562	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	1,240	1,598	(358)	1,598	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	2,317	1,635	682	1,635	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	1,396	1,672	(276)	1,672	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	2,688	1,711	977	1,711	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	2,330	1,750	580	1,750	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	2,069	1,791	278	1,791	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	1,748	1,832	(84)	1,832	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	1,428	1,874	(446)	1,874	
'10H1		1	2010.25	1.00	2010.25	-	-	-	-	-	-	2,738	1,917	821	1,917	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	1,636	1,961	(325)	1,961	
'11H1		1	2011.25	1.00	2011.25	-	-	-	-	-	-	1,554	2,006	(452)	2,006	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	2,782	2,053	729	2,053	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	1,037	2,100	(1,063)	2,100	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	2,529	2,148	381	2,148	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	2,198	-	2,198	
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	2,248	-	2,248	
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	2,300	-	2,300	
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	2,353	-	2,353	
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	2,407	-	2,407	
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	2,463	-	2,463	
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	2,519	-	2,519	
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	2,577	-	2,577	
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	2,637	-	2,637	

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.7988	0.6380	0.4988	0.3501	37	3	11

Runs-Test Result: 2.1372 RESIDUALS RUNS NOT RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	(129.317)	75.8813	(1.704)	0.1003	(340.170)	81.5354	(129.317)	11
Season	-	-	-	1.0000	-	-	-	10
All Years	0.0681	0.0380	1.7931	0.0846	(0.037)	0.1736	0.0681	9
Scalar 1	45.3555	91.2363	0.4971	0.6233	(208.164)	298.8750	45.3555	8
Trend 1	(0.023)	0.0456	(0.495)	0.6249	(0.149)	0.1041	(0.023)	7
Scalar 2	-	-	-	1.0000	-	-	-	6
Trend 2	-	-	-	1.0000	-	-	-	5
Scalar 3	-	-	-	1.0000	-	-	-	4
Trend 3	-	-	-	1.0000	-	-	-	3
Scalar 4	-	-	-	1.0000	-	-	-	2
Trend 4	-	-	-	1.0000	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	5.6155	0.5616	4.5826	0.0009
Residual	26	3.1861	0.1225		
Total	36	8.8016			

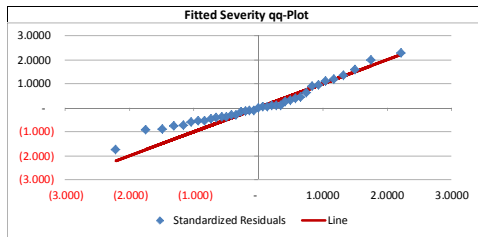
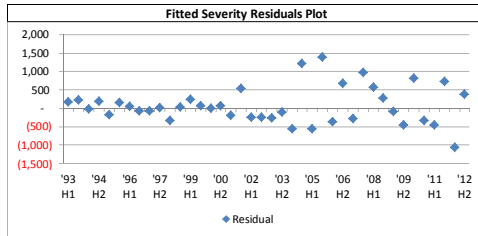
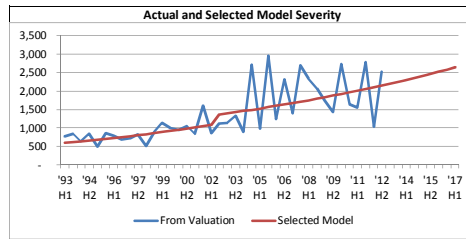
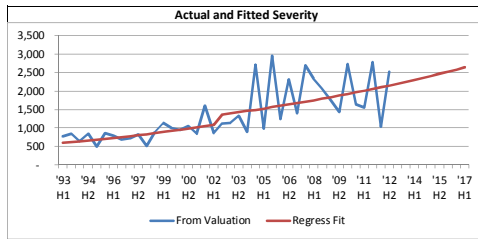
	Fitted Annual	Previous Selected	Selected Annual	
				selected = fitted
past	4.7%	7.6%	4.7%	'12H2 => last period in "past"
future	4.7%	3.8%	4.7%	

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION Years used: 1994-2 to 2012-2, adjusted for seasonality; 2002 Reform

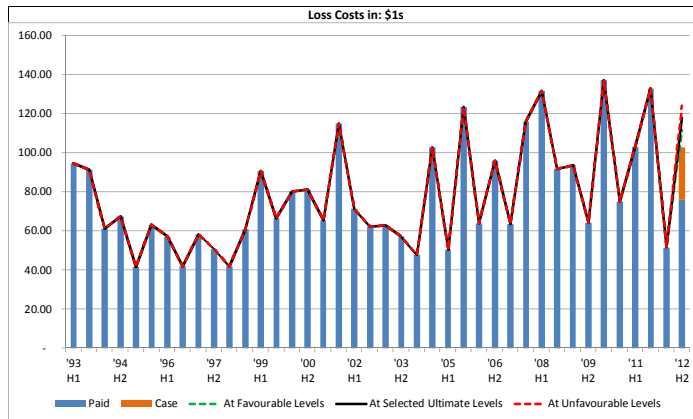
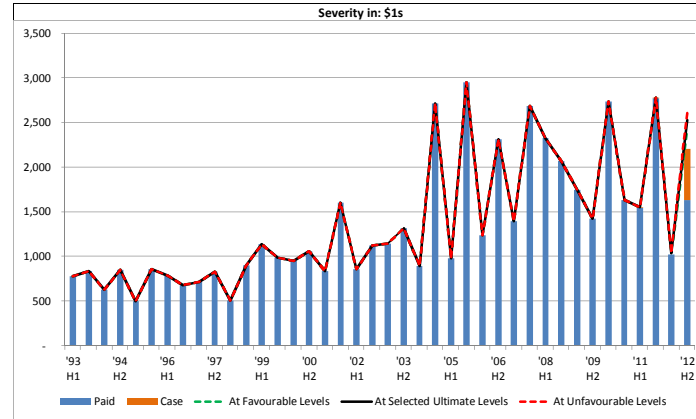
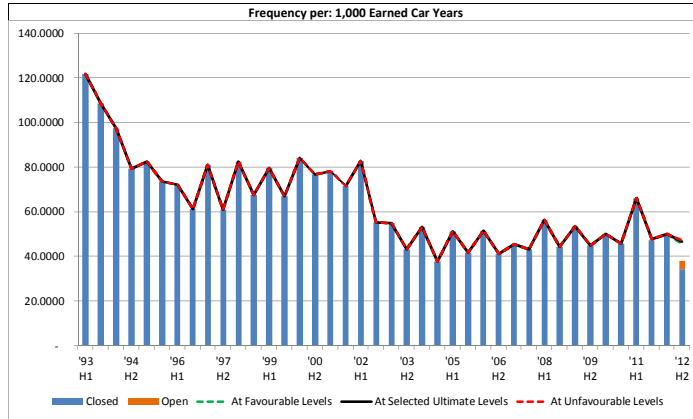


Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012

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

Accident Half-Year	Avg Accident Date	Earned Car Years	LTD Closed Claim Count	Open Claim Count	Selected Ultimate Claim Count	+/- 5.0%		amts in: \$1,000s		+/- 15.0%			At Selected Ultimate Levels			At Favourable Levels			At Unfavourable Levels		
						Favourable Count	Unfavourable Count	LTD Paid Claims Amount	Current Case Reserves	Selected Ultimate Claims Amount	Favourable Ult. Claim Amount	Unfavourable Ult. Claim Amount	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost	Frequency	Severity	Loss Cost
						[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]
						=(4)-5.0%*abs([4]-[2])	=(4)-5.0%*abs([4]+[2])	[7] data	[8] data	valuation	=([9]-15.0%*abs([9]-[7]))	=([9]-15.0%*abs([9]-[7]))	=([4])/[1]	=([9])/[4]	=([12])*[13]	=([5])/[1]	=([10])/[5]	=([12])*[13]	=([6])/[1]	=([11])/[6]	=([12])*[13]
1993-H1	1993.25	1,988	242	242	242	188	-	188	188	188	121.7176	778	94.70	121.7176	778	94.70	121.7176	778	94.70		
1993-H2	1993.75	1,981	215	215	215	181	-	181	181	181	108.5402	841	91.28	108.5402	841	91.28	108.5402	841	91.28		
1994-H1	1994.25	1,931	188	188	188	118	-	118	118	118	97.3757	628	61.15	97.3757	628	61.15	97.3757	628	61.15		
1994-H2	1994.75	1,892	150	150	150	128	-	128	128	128	79.2917	851	67.48	79.2917	851	67.48	79.2917	851	67.48		
1995-H1	1995.25	1,729	143	143	143	72	-	72	72	72	82.7068	502	41.52	82.7068	502	41.52	82.7068	502	41.52		
1995-H2	1995.75	1,848	136	136	136	117	-	117	117	117	73.5831	857	63.06	73.5831	857	63.06	73.5831	857	63.06		
1996-H1	1996.25	1,714	124	124	124	98	-	98	98	98	72.3559	790	57.16	72.3559	790	57.16	72.3559	790	57.16		
1996-H2	1996.75	1,632	100	100	100	68	-	68	68	68	61.2902	683	41.86	61.2902	683	41.86	61.2902	683	41.86		
1997-H1	1997.25	1,850	150	150	150	108	-	108	108	108	81.0756	719	58.29	81.0756	719	58.29	81.0756	719	58.29		
1997-H2	1997.75	1,950	119	119	119	99	-	99	99	99	61.0413	833	50.85	61.0413	833	50.85	61.0413	833	50.85		
1998-H1	1998.25	1,996	165	165	165	83	-	83	83	83	82.6809	506	41.84	82.6809	506	41.84	82.6809	506	41.84		
1998-H2	1998.75	2,087	141	141	141	127	-	127	127	127	67.5746	900	60.82	67.5746	900	60.82	67.5746	900	60.82		
1999-H1	1999.25	2,219	177	177	177	202	-	202	202	202	79.7821	1,139	90.87	79.7821	1,139	90.87	79.7821	1,139	90.87		
1999-H2	1999.75	2,315	155	155	155	154	-	154	154	154	66.9631	991	66.36	66.9631	991	66.36	66.9631	991	66.36		
2000-H1	2000.25	2,388	201	201	201	192	-	192	192	192	84.1606	953	80.21	84.1606	953	80.21	84.1606	953	80.21		
2000-H2	2000.75	2,500	192	192	192	203	-	203	203	203	76.7885	1,058	81.24	76.7885	1,058	81.24	76.7885	1,058	81.24		
2001-H1	2001.25	2,722	213	213	213	178	-	178	178	178	78.2569	837	65.50	78.2569	837	65.50	78.2569	837	65.50		
2001-H2	2001.75	2,739	196	196	196	315	-	315	315	315	71.5510	1,606	114.91	71.5510	1,606	114.91	71.5510	1,606	114.91		
2002-H1	2002.25	2,558	212	212	212	183	-	183	183	183	82.8753	863	71.52	82.8753	863	71.52	82.8753	863	71.52		
2002-H2	2002.75	2,534	140	140	140	158	-	158	158	158	55.2445	1,125	62.15	55.2445	1,125	62.15	55.2445	1,125	62.15		
2003-H1	2003.25	2,619	144	144	144	165	-	165	165	165	54.9810	1,143	62.84	54.9810	1,143	62.84	54.9810	1,143	62.84		
2003-H2	2003.75	2,603	113	113	113	149	-	149	149	149	43.4161	1,321	57.35	43.4161	1,321	57.35	43.4161	1,321	57.35		
2004-H1	2004.25	2,292	122	122	122	110	-	110	110	110	53.2310	899	47.85	53.2310	899	47.85	53.2310	899	47.85		
2004-H2	2004.75	2,321	88	88	88	239	-	239	239	239	37.9119	2,714	102.89	37.9119	2,714	102.89	37.9119	2,714	102.89		
2005-H1	2005.25	2,241	115	115	115	113	-	113	113	113	51.3155	980	50.29	51.3155	980	50.29	51.3155	980	50.29		
2005-H2	2005.75	2,290	96	96	96	283	-	283	283	283	41.9242	2,950	123.68	41.9242	2,950	123.68	41.9242	2,950	123.68		
2006-H1	2006.25	2,291	118	118	118	146	-	146	146	146	51.4984	1,240	63.86	51.4984	1,240	63.86	51.4984	1,240	63.86		
2006-H2	2006.75	2,344	97	97	97	225	-	225	225	225	41.3815	2,317	95.88	41.3815	2,317	95.88	41.3815	2,317	95.88		
2007-H1	2007.25	2,301	105	105	105	147	-	147	147	147	45.6300	1,396	63.70	45.6300	1,396	63.70	45.6300	1,396	63.70		
2007-H2	2007.75	2,364	102	102	102	274	-	274	274	274	43.1552	2,688	116.00	43.1552	2,688	116.00	43.1552	2,688	116.00		
2008-H1	2008.25	2,512	142	142	142	331	-	331	331	331	56.5246	2,330	131.70	56.5246	2,330	131.70	56.5246	2,330	131.70		
2008-H2	2008.75	2,728	121	121	121	250	-	250	250	250	44.3607	2,069	91.78	44.3607	2,069	91.78	44.3607	2,069	91.78		
2009-H1	2009.25	2,704	145	145	145	253	-	253	253	253	53.6331	1,748	93.75	53.6331	1,748	93.75	53.6331	1,748	93.75		
2009-H2	2009.75	2,849	128	128	128	183	-	183	183	183	44.9303	1,428	64.16	44.9303	1,428	64.16	44.9303	1,428	64.16		
2010-H1	2010.25	2,874	144	144	144	394	-	394	394	394	50.0958	2,738	137.16	50.0958	2,738	137.16	50.0958	2,738	137.16		
2010-H2	2010.75	2,992	137	137	137	224	-	224	224	224	45.7928	1,636	74.92	45.7928	1,636	74.92	45.7928	1,636	74.92		
2011-H1	2011.25	3,060	202	1	203	315	1	316	315	316	66.3429	1,554	103.10	66.3265	1,554	103.07	66.3592	1,554	103.12		
2011-H2	2011.75	3,219	152	1	154	427	0	428	428	429	47.8542	2,782	133.13	47.8225	2,782	133.04	47.8859	2,781	133.17		
2012-H1	2012.25	3,292	162	-	165	169	-	171	171	171	50.0154	1,037	51.87	49.9754	1,036	51.77	50.0555	1,038	51.96		
2012-H2	2012.75	3,478	120	13	162	264	94	410	388	432	46.5934	2,529	117.83	45.9888	2,426	111.57	47.1979	2,629	124.08		
2013-H1	2013.25																				
2013-H2	2013.75																				
2014-H1	2014.25																				
2014-H2	2014.75																				
2015-H1	2015.25																				
2015-H2	2015.75																				
2016-H1	2016.25																				
2016-H2	2016.75																				
2017-H1	2017.25																				

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Comprehensive
as at: Dec 31, 2012



Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Data		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
Acc. Yr																		
1993 / 1		188,136	186,618	187,681	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291
1993 / 2		164,211	177,014	180,399	180,399	180,399	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759
1994 / 1		101,135	117,567	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028
1994 / 2		114,392	126,915	128,554	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600
1995 / 1		51,848	70,210	71,434	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842
1995 / 2		98,798	114,835	116,215	116,215	116,215	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507
1996 / 1		88,865	96,063	97,267	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904
1996 / 2		51,685	67,205	68,009	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338
1997 / 1		107,321	113,274	109,000	107,909	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884
1997 / 2		93,713	103,870	98,224	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,953	99,153	99,153
1998 / 1		68,908	81,452	83,041	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461
1998 / 2		130,237	134,690	126,986	127,343	127,343	127,343	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847
1999 / 1		184,103	204,475	202,610	202,406	202,572	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661
1999 / 2		109,287	150,397	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667
2000 / 1		174,600	204,065	206,043	202,743	202,557	202,557	202,557	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607
2000 / 2		186,232	202,678	204,927	203,638	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206
2001 / 1		172,045	178,052	177,660	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339
2001 / 2		297,236	319,687	314,399	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718
2002 / 1		145,248	181,824	182,813	182,813	183,077	183,077	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055
2002 / 2		148,278	160,977	157,907	157,907	157,907	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521
2003 / 1		96,929	165,069	164,681	164,681	164,681	164,681	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659
2003 / 2		126,538	149,376	147,909	147,909	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252
2004 / 1		105,448	110,543	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625
2004 / 2		258,072	239,367	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841	238,841
2005 / 1		78,635	111,538	112,994	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694	112,694
2005 / 2		272,289	283,048	282,775	282,775	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185	283,185
2006 / 1		118,483	144,131	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262	146,262
2006 / 2		227,206	225,187	224,763	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786	224,786
2007 / 1		146,868	148,765	149,450	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590	146,590
2007 / 2		158,722	279,245	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153	274,153
2008 / 1		224,801	324,372	309,740	309,340	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840	330,840
2008 / 2		243,676	249,008	250,042	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298	250,298
2009 / 1		228,224	249,885	251,180	252,793	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457	253,457
2009 / 2		166,596	176,079	182,675	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788	182,788
2010 / 1		338,946	391,526	390,549	392,964	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220	394,220
2010 / 2		187,613	220,157	217,276	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184	224,184
2011 / 1		268,035	306,077	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217	315,217
2011 / 2		404,756	428,933	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911	426,911
2012 / 1		136,515	168,975															
2012 / 2		358,016																

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Amounts in \$ - Indemnity only
 Other Coverages - Comprehensive
 Cumulative Recorded Claims Amounts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291	188,291
1993 / 2	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759	180,759
1994 / 1	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028	118,028
1994 / 2	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600	127,600
1995 / 1	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842	71,842
1995 / 2	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507	116,507
1996 / 1	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904	97,904
1996 / 2	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338	68,338
1997 / 1	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884	107,884
1997 / 2	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153	99,153
1998 / 1	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461	83,461
1998 / 2	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847	126,847
1999 / 1	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661	201,661
1999 / 2	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667	153,667
2000 / 1	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607	191,607
2000 / 2	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206	203,206
2001 / 1	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339	178,339
2001 / 2	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718	314,718
2002 / 1	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055	183,055
2002 / 2	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521	157,521
2003 / 1	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659	164,659
2003 / 2	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252	149,252
2004 / 1	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625	109,625
2004 / 2																	
2005 / 1																	
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2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	0.9919	1.0057	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
1993 / 2	1.0780	1.0191	1.0000	1.0000	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.1625	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
1994 / 2	1.1095	1.0129	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.3542	1.0174	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
1995 / 2	1.1623	1.0120	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
1996 / 1	1.0810	1.0125	1.0065	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.3003	1.0120	1.0048	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0555	0.9623	0.9900	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.1084	0.9456	1.0176	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9920	1.0000	1.0000
1998 / 1	1.1820	1.0195	1.0051	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0342	0.9428	1.0028	1.0000	1.0000	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.1107	0.9909	0.9990	1.0008	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.3762	1.0217	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.1688	1.0097	0.9840	0.9991	1.0000	1.0000	0.9459	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0883	1.0111	0.9937	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0349	0.9978	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0755	0.9835	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.2518	1.0054	1.0000	1.0014	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0856	0.9809	1.0000	1.0000	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.7030	0.9976	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.1805	0.9902	1.0000	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0483	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	0.9275	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.4184	1.0131	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.0395	0.9990	1.0000	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.2165	1.0148	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	0.9911	0.9981	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0129	1.0046	0.9809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.7593	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.4429	0.9549	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
2008 / 2	1.0219	1.0042	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.0949	1.0052	1.0064	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	1.0569	1.0375	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.1551	0.9975	1.0062	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
2010 / 2	1.1735	0.9869	1.0318	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	1.1419	1.0299	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
2011 / 2	1.0597	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
2012 / 1	1.2378	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6~12	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
Final Selection	1.1326	1.0070	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
Product	1.1447	1.0107	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
Arithmetic Average All Per	1.1665	0.9991	1.0009	1.0024	0.9999	0.9999	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
Arithmetic Average Last 6 Per	1.1375	1.0087	1.0078	1.0126	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.1569	0.9996	1.0006	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
Weighted Average All Per	1.1390	0.9980	1.0010	1.0039	0.9999	0.9999	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000
Geometric Average All Per	1.1549	0.9989	1.0009	1.0023	0.9999	0.9999	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
Geometric Average Last 6 Per	1.1357	1.0085	1.0078	1.0122	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.1260	1.0063	1.0072	1.0145	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.1317	0.9981	1.0004	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

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Comprehensive
Cumulative Recorded Claims Amounts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Other Coverages - Comprehensive
 Cumulative Claims Counts

Data																	
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	179	237	239	242	242	242	242	242	242	242	242	242	242	242	242	242	242
1993 / 2	175	207	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
1994 / 1	142	186	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188
1994 / 2	108	145	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1995 / 1	97	137	142	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1995 / 2	87	130	135	135	135	136	136	136	136	136	136	136	136	136	136	136	136
1996 / 1	95	115	123	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1996 / 2	68	96	99	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1997 / 1	102	147	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1997 / 2	80	117	117	120	120	120	120	120	120	120	120	120	120	120	120	119	119
1998 / 1	121	161	164	165	165	165	165	165	165	165	165	165	165	165	165	165	165
1998 / 2	107	143	141	142	142	142	141	141	141	141	141	141	141	141	141	141	141
1999 / 1	128	167	175	177	179	177	177	177	177	177	177	177	177	177	177	177	177
1999 / 2	113	148	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155
2000 / 1	143	198	202	201	201	201	201	201	201	201	201	201	201	201	201	201	201
2000 / 2	147	187	189	191	192	192	192	192	192	192	192	192	192	192	192	192	192
2001 / 1	135	210	212	213	213	213	213	213	213	213	213	213	213	213	213	213	213
2001 / 2	143	194	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196
2002 / 1	141	208	212	211	212	212	212	212	212	212	212	212	212	212	212	212	212
2002 / 2	98	138	141	141	141	140	140	140	140	140	140	140	140	140	140	140	140
2003 / 1	102	138	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2003 / 2	88	112	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2004 / 1	95	121	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
2004 / 2	75	87	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
2005 / 1	74	110	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
2005 / 2	80	95	95	95	96	96	96	96	96	96	96	96	96	96	96	96	96
2006 / 1	74	115	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2006 / 2	81	96	96	97	97	97	97	97	97	97	97	97	97	97	97	97	97
2007 / 1	89	105	107	105	105	105	105	105	105	105	105	105	105	105	105	105	105
2007 / 2	78	99	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102
2008 / 1	110	139	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
2008 / 2	87	117	120	121	121	121	121	121	121	121	121	121	121	121	121	121	121
2009 / 1	115	144	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145
2009 / 2	102	121	127	128	128	128	128	128	128	128	128	128	128	128	128	128	128
2010 / 1	117	142	142	143	144	144	144	144	144	144	144	144	144	144	144	144	144
2010 / 2	114	133	136	137	137	137	137	137	137	137	137	137	137	137	137	137	137
2011 / 1	139	199	202	203	203	203	203	203	203	203	203	203	203	203	203	203	203
2011 / 2	123	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153
2012 / 1	115	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162
2012 / 2	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133	133

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Other Coverages - Comprehensive
 Cumulative Claims Counts

Acc. Yr	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204
1993 / 1	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242
1993 / 2	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
1994 / 1	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188
1994 / 2	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1995 / 1	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1995 / 2	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136
1996 / 1	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1996 / 2	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1997 / 1	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1997 / 2	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
1998 / 1	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165
1998 / 2	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141
1999 / 1	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177
1999 / 2	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155
2000 / 1	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201
2000 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2001 / 1	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213	213
2001 / 2	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196
2002 / 1	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212
2002 / 2	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
2003 / 1	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2003 / 2	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
2004 / 1	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122
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																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

Link Ratios

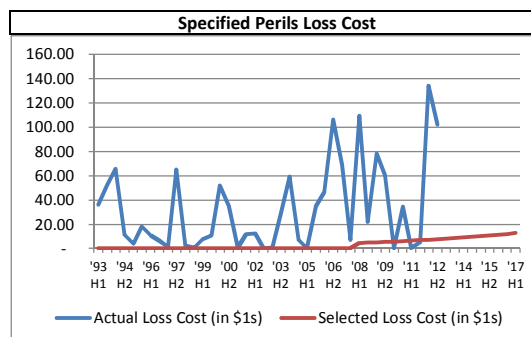
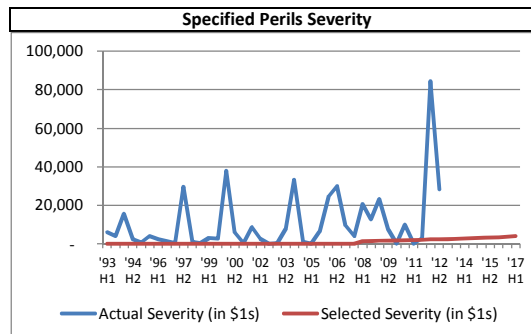
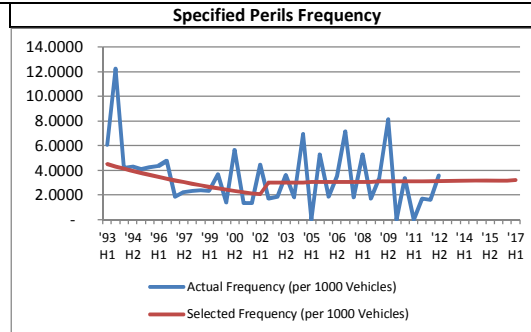
	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	1.3240	1.0084	1.0126	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.1829	1.0386	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.3099	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
1994 / 2	1.3426	1.0345	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.4124	1.0365	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
1995 / 2	1.4943	1.0385	1.0000	1.0000	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
1996 / 1	1.2105	1.0696	1.0081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.4118	1.0313	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.4412	1.0204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.4625	1.0000	1.0256	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9917	1.0000	1.0000
1998 / 1	1.3306	1.0186	1.0061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.3364	0.9860	1.0071	1.0000	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.3047	1.0479	1.0114	1.0113	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.3097	1.0473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.3846	1.0202	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.2721	1.0107	1.0106	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.5556	1.0095	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.3566	1.0103	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.4752	1.0192	0.9953	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.4082	1.0217	1.0000	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.3529	1.0435	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.2727	1.0089	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.2737	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.1600	1.0115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1	1.4865	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 2	1.1875	1.0000	1.0000	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.5541	1.0261	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.1852	1.0000	1.0104	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.1798	1.0190	0.9813	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2	1.2692	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.2636	1.0216	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.3448	1.0256	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.2522	1.0069	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	1.1863	1.0496	1.0079	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1	1.2137	1.0000	1.0070	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
2010 / 2	1.1667	1.0226	1.0074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1	1.4317	1.0151	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 2	1.2439	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.4087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6~12	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
Final Selection	1.1989	1.0094	1.0068	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.2184	1.0163	1.0068	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.3271	1.0214	1.0033	1.0011	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
Arithmetic Average Last 6 Per	1.2751	1.0157	1.0059	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
Arithmetic Average All Per xcl Hi/Lo	1.3255	1.0211	1.0033	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
Weighted Average All Per	1.3262	1.0209	1.0033	1.0011	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
Geometric Average All Per	1.3227	1.0213	1.0032	1.0011	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
Geometric Average Last 6 Per	1.2709	1.0156	1.0059	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
Weighted Average Last 6 Per	1.2817	1.0146	1.0057	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
Weighted Average All Per xcl Hi/Lo	1.3217	1.0208	1.0032	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

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Comprehensive
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1																	
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
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2008 / 1																	
2008 / 2																	
2009 / 1																	
2009 / 2																	
2010 / 1																	
2010 / 2																	
2011 / 1																	
2011 / 2																	
2012 / 1																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Facility Association
Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils
As at Dec 31, 2012

Acc Period	Actual Frequency (per 1000 Vehicles)	Selected Frequency (per 1000 Vehicles)	Actual Severity (in \$1s)	Selected Severity (in \$1s)	Actual Loss Cost (in \$1s)	Selected Loss Cost (in \$1s)
'93H1	6.0511	4.4976	5,993	-	36.26	-
'93H2	12.2118	4.3046	4,301	-	52.52	-
'94H1	4.1720	4.1199	15,721	-	65.59	-
'94H2	4.3020	3.9431	2,582	-	11.11	-
'95H1	4.0877	3.7738	928	-	3.79	-
'95H2	4.2597	3.6119	4,276	-	18.21	-
'96H1	4.3327	3.4569	2,478	-	10.74	-
'96H2	4.7828	3.3085	1,404	-	6.72	-
'97H1	1.8671	3.1665	630	-	1.18	-
'97H2	2.1990	3.0306	29,688	-	65.28	-
'98H1	2.3038	2.9006	1,103	-	2.54	-
'98H2	2.3547	2.7761	333	-	0.78	-
'99H1	2.3255	2.6570	3,297	-	7.67	-
'99H2	3.6608	2.5429	2,957	-	10.82	-
'00H1	1.3618	2.4338	38,056	-	51.82	-
'00H2	5.6285	2.3294	6,234	-	35.09	-
'01H1	1.3185	2.2294	464	-	0.61	-
'01H2	1.3404	2.1337	8,731	-	11.70	-
'02H1	4.4330	2.0421	2,742	-	12.16	-
'02H2	1.6715	2.9911	192	-	0.32	-
'03H1	1.8389	2.9975	552	-	1.02	-
'03H2	3.6227	3.0039	7,751	-	28.08	-
'04H1	1.7829	3.0103	33,325	-	59.42	-
'04H2	6.9627	3.0167	1,014	-	7.06	-
'05H1	-	3.0232	-	-	-	-
'05H2	5.3027	3.0297	6,529	-	34.62	-
'06H1	1.8563	3.0361	24,828	-	46.09	-
'06H2	3.5268	3.0426	30,137	-	106.29	-
'07H1	7.1334	3.0491	9,643	-	68.79	-
'07H2	1.7752	3.0557	3,981	-	7.07	-
'08H1	5.2763	3.0622	20,682	1,504	109.12	4.61
'08H2	1.7160	3.0687	12,741	1,587	21.86	4.87
'09H1	3.3348	3.0753	23,528	1,676	78.46	5.15
'09H2	8.1586	3.0819	7,369	1,770	60.12	5.45
'10H1	-	3.0885	-	1,869	-	5.77
'10H2	3.3651	3.0951	10,245	1,973	34.48	6.11
'11H1	-	3.1017	-	2,083	-	6.46
'11H2	1.6780	3.1083	3,062	2,199	5.14	6.84
'12H1	1.5845	3.1150	84,575	2,322	134.01	7.23
'12H2	3.5832	3.1216	28,423	2,452	101.85	7.65
'13H1	-	3.1283	-	2,589	-	8.10
'13H2	-	3.1350	-	2,734	-	8.57
'14H1	-	3.1417	-	2,886	-	9.07
'14H2	-	3.1484	-	3,047	-	9.59
'15H1	-	3.1551	-	3,218	-	10.15
'15H2	-	3.1619	-	3,397	-	10.74
'16H1	-	3.1687	-	3,587	-	11.37
'16H2	-	3.1754	-	3,787	-	12.03
'17H1	-	3.1822	-	3,999	-	12.73



Selected Trend			
	Frequency	Severity	Loss Cost
Tab	on CM selected	on CM selected	
Past (Annual)	0.40%	4.70%	5.10%
Previous Selected	0.40%	31.30%	0.00%
	'12H2	'12H2	
Future (Annual)	0.40%	4.70%	5.10%
Previous Selected	0.40%	31.30%	3.90%

=>last period in past trends

Frequency: to match CM selected model
 Severity: to match CM selected model

Previous: Select Comprehensive
 Previous: Select Comprehensive

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match CM selected model

Frequency per: 1,000 Earned Car Years

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

Chart Periods	Exclude Data Point (y)?	Xi										Frequency Values			
		Season	All Years	Trend Periods based on average accident date where scalar present							From Valuation	Regress Fit	Residual	Selected Model	
		0	1	1	1	0	0	0	0	0	0	0	0	0	0
'93H1	y	1	1993.25	-	-	-	-	-	-	-	-	6.0511	4.4976	1.5535	4.4976
'93H2	y	2	1993.75	-	-	-	-	-	-	-	-	12.2118	4.3046	7.9072	4.3046
'94H1	y	1	1994.25	-	-	-	-	-	-	-	-	4.1720	4.1199	0.0521	4.1199
'94H2		2	1994.75	-	-	-	-	-	-	-	-	4.3020	3.9431	0.3589	3.9431
'95H1		1	1995.25	-	-	-	-	-	-	-	-	4.0877	3.7738	0.3139	3.7738
'95H2		2	1995.75	-	-	-	-	-	-	-	-	4.2597	3.6119	0.6478	3.6119
'96H1		1	1996.25	-	-	-	-	-	-	-	-	4.3327	3.4569	0.8758	3.4569
'96H2		2	1996.75	-	-	-	-	-	-	-	-	4.7828	3.3085	1.4743	3.3085
'97H1		1	1997.25	-	-	-	-	-	-	-	-	1.8671	3.1665	(1.209)	3.1665
'97H2		2	1997.75	-	-	-	-	-	-	-	-	2.1990	3.0306	(0.832)	3.0306
'98H1		1	1998.25	-	-	-	-	-	-	-	-	2.3038	2.9006	(0.597)	2.9006
'98H2		2	1998.75	-	-	-	-	-	-	-	-	2.3547	2.7761	(0.421)	2.7761
'99H1		1	1999.25	-	-	-	-	-	-	-	-	2.3255	2.6570	(0.331)	2.6570
'99H2		2	1999.75	-	-	-	-	-	-	-	-	3.6608	2.5429	1.1179	2.5429
'00H1		1	2000.25	-	-	-	-	-	-	-	-	1.3618	2.4338	(1.072)	2.4338
'00H2		2	2000.75	-	-	-	-	-	-	-	-	5.6285	2.3294	3.2991	2.3294
'01H1		1	2001.25	-	-	-	-	-	-	-	-	1.3185	2.2294	(0.911)	2.2294
'01H2		2	2001.75	-	-	-	-	-	-	-	-	1.3404	2.1337	(0.793)	2.1337
'02H1		1	2002.25	-	-	-	-	-	-	-	-	4.4330	2.0421	2.3909	2.0421
'02H2		2	2002.75	1.00	2002.75	-	-	-	-	-	-	1.6715	2.9827	(1.311)	2.9911
'03H1		1	2003.25	1.00	2003.25	-	-	-	-	-	-	1.8389	2.9882	(1.149)	2.9975
'03H2		2	2003.75	1.00	2003.75	-	-	-	-	-	-	3.6227	2.9937	0.6290	3.0039
'04H1		1	2004.25	1.00	2004.25	-	-	-	-	-	-	1.7829	2.9992	(1.216)	3.0103
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	6.9627	3.0047	3.9580	3.0167
'05H1	y	1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	3.0102	(3.010)	3.0232
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	5.3027	3.0158	2.2869	3.0297
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	1.8563	3.0213	(1.165)	3.0361
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	3.5268	3.0269	0.4999	3.0426
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	7.1334	3.0325	4.1009	3.0491
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	1.7752	3.0381	(1.263)	3.0557
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	5.2763	3.0437	2.2326	3.0622
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	1.7160	3.0493	(1.333)	3.0687
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	3.3348	3.0549	0.2799	3.0753
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	8.1586	3.0605	5.0981	3.0819
'10H1	y	1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	3.0662	(3.066)	3.0885
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	3.3651	3.0718	0.2933	3.0951
'11H1	y	1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	3.0775	(3.077)	3.1017
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	1.6780	3.0831	(1.405)	3.1083
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	1.5845	3.0888	(1.504)	3.1150
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	3.5832	3.0945	0.4887	3.1216
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	3.1002	-	3.1283
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	3.1059	-	3.1350
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	3.1116	-	3.1417
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	3.1174	-	3.1484
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	3.1231	-	3.1551
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	3.1289	-	3.1619
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	3.1346	-	3.1687
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	3.1404	-	3.1754
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	3.1462	-	3.1822

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.3969	0.1575	(0.209)	0.5860	34	6	11

Runs-Test Result: 0.8406 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.		
				Lower	Upper			
Intercept	176.3674	127.0279	1.3884	0.1783	(180.242)	532.9773	176.3674	11
Season	-	-	1.0000	-	-	-	-	10
All Years	(0.088)	0.0636	(1.380)	0.1808	(0.266)	0.0907	(0.088)	9
Scalar 1	(182.647)	156.2697	(1.169)	0.2545	(621.349)	256.0541	(183.828)	8
Trend 1	0.0914	0.0781	1.1708	0.2537	(0.128)	0.3106	0.0920	7
Scalar 2	-	-	1.0000	-	-	-	-	6
Trend 2	-	-	1.0000	-	-	-	-	5
Scalar 3	-	-	1.0000	-	-	-	-	4
Trend 3	-	-	1.0000	-	-	-	-	3
Scalar 4	-	-	1.0000	-	-	-	-	2
Trend 4	-	-	1.0000	-	-	-	-	1

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	1.4771	0.1477	0.4301	0.9166
Residual	23	7.8983	0.3434		
Total	33	9.3754			

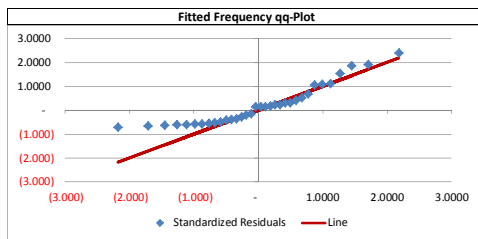
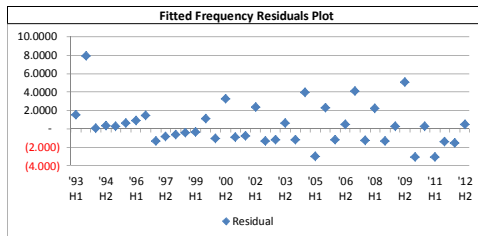
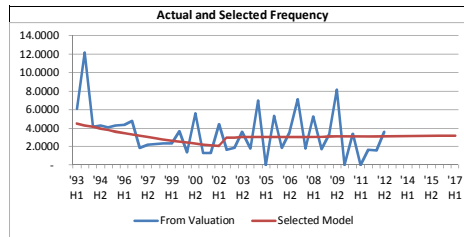
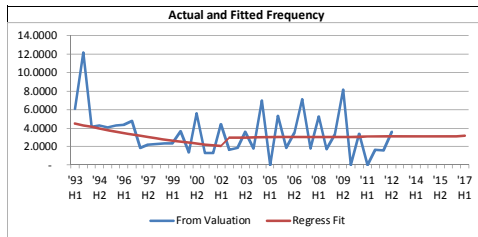
	Fitted Annual	Previous Selected	Selected Annual	
				selected does NOT equal fitted!
past	0.4%	0.00%	0.4%	'12H2 => last period in "past"
future	0.4%	0.10%	0.4%	
				avg
From Valuation - '02H2 to '12H2				3.0557
Selected Model - '02H2 to '12H2				3.0559
diff:	(0.000)			scalar 1 set so actual and select avgs match; trend 1 set to match comp trend

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match CM selected model



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils
as at: Dec 31, 2012

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

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

MODEL DESCRIPTION to match CM selected model

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

Chart Periods	Exclude Data Point (y)?	Xi											Severity Values			
		Trend Periods based on average accident date where scalar present											From Valuation	Regress Fit	Residual	Selected Model
		Season	All Years	Scalar 1	Trend 1	Scalar 2	Trend 2	Scalar 3	Trend 3	Scalar 4	Trend 4					
		0	1	1	1	0	0	0	0	0	0					
'93H1	y	1	1993.25	-	-	-	-	-	-	-	-	5,993	1,504	4,489	1,504	
'93H2	y	2	1993.75	-	-	-	-	-	-	-	-	4,301	1,587	2,714	1,587	
'94H1	y	1	1994.25	-	-	-	-	-	-	-	-	15,721	1,676	14,045	1,676	
'94H2		2	1994.75	-	-	-	-	-	-	-	-	2,582	1,770	812	1,770	
'95H1		1	1995.25	-	-	-	-	-	-	-	-	928	1,869	(941)	1,869	
'95H2		2	1995.75	-	-	-	-	-	-	-	-	4,276	1,973	2,303	1,973	
'96H1		1	1996.25	-	-	-	-	-	-	-	-	2,478	2,083	395	2,083	
'96H2		2	1996.75	-	-	-	-	-	-	-	-	1,404	2,199	(795)	2,199	
'97H1		1	1997.25	-	-	-	-	-	-	-	-	630	2,322	(1,692)	2,322	
'97H2		2	1997.75	-	-	-	-	-	-	-	-	29,688	2,452	27,236	2,452	
'98H1		1	1998.25	-	-	-	-	-	-	-	-	1,103	2,589	(1,486)	2,589	
'98H2		2	1998.75	-	-	-	-	-	-	-	-	333	2,734	(2,401)	2,734	
'99H1		1	1999.25	-	-	-	-	-	-	-	-	3,297	2,886	411	2,886	
'99H2		2	1999.75	-	-	-	-	-	-	-	-	2,957	3,047	(90)	3,047	
'00H1		1	2000.25	-	-	-	-	-	-	-	-	38,056	3,218	34,838	3,218	
'00H2		2	2000.75	-	-	-	-	-	-	-	-	6,234	3,397	2,837	3,397	
'01H1		1	2001.25	-	-	-	-	-	-	-	-	464	3,587	(3,123)	3,587	
'01H2		2	2001.75	-	-	-	-	-	-	-	-	8,731	3,787	4,944	3,787	
'02H1		1	2002.25	-	-	-	-	-	-	-	-	2,742	3,999	(1,257)	3,999	
'02H2		2	2002.75	1.00	2002.75	-	-	-	-	-	-	192	2,158	(1,966)	11,582	
'03H1		1	2003.25	1.00	2003.25	-	-	-	-	-	-	552	2,473	(1,921)	11,850	
'03H2		2	2003.75	1.00	2003.75	-	-	-	-	-	-	7,751	2,834	4,917	12,123	
'04H1		1	2004.25	1.00	2004.25	-	-	-	-	-	-	33,325	3,248	30,077	12,404	
'04H2		2	2004.75	1.00	2004.75	-	-	-	-	-	-	1,014	3,723	(2,709)	12,690	
'05H1	y	1	2005.25	1.00	2005.25	-	-	-	-	-	-	-	4,266	(4,266)	12,983	
'05H2		2	2005.75	1.00	2005.75	-	-	-	-	-	-	6,529	4,889	1,640	13,283	
'06H1		1	2006.25	1.00	2006.25	-	-	-	-	-	-	24,828	5,603	19,225	13,590	
'06H2		2	2006.75	1.00	2006.75	-	-	-	-	-	-	30,137	6,421	23,716	13,904	
'07H1		1	2007.25	1.00	2007.25	-	-	-	-	-	-	9,643	7,359	2,284	14,226	
'07H2		2	2007.75	1.00	2007.75	-	-	-	-	-	-	3,981	8,433	(4,452)	14,554	
'08H1		1	2008.25	1.00	2008.25	-	-	-	-	-	-	20,682	9,665	11,017	14,891	
'08H2		2	2008.75	1.00	2008.75	-	-	-	-	-	-	12,741	11,076	1,665	15,235	
'09H1		1	2009.25	1.00	2009.25	-	-	-	-	-	-	23,528	12,693	10,835	15,587	
'09H2		2	2009.75	1.00	2009.75	-	-	-	-	-	-	7,369	14,547	(7,178)	15,947	
'10H1	y	1	2010.25	1.00	2010.25	-	-	-	-	-	-	-	16,671	(16,671)	16,316	
'10H2		2	2010.75	1.00	2010.75	-	-	-	-	-	-	10,245	19,105	(8,860)	16,693	
'11H1	y	1	2011.25	1.00	2011.25	-	-	-	-	-	-	-	21,895	(21,895)	17,078	
'11H2		2	2011.75	1.00	2011.75	-	-	-	-	-	-	3,062	25,092	(22,030)	17,473	
'12H1		1	2012.25	1.00	2012.25	-	-	-	-	-	-	84,575	28,756	55,819	17,877	
'12H2		2	2012.75	1.00	2012.75	-	-	-	-	-	-	28,423	32,955	(4,532)	18,290	
'13H1		1	2013.25	1.00	2013.25	-	-	-	-	-	-	-	37,767	-	18,712	
'13H2		2	2013.75	1.00	2013.75	-	-	-	-	-	-	-	43,282	-	19,145	
'14H1		1	2014.25	1.00	2014.25	-	-	-	-	-	-	-	49,602	-	19,587	
'14H2		2	2014.75	1.00	2014.75	-	-	-	-	-	-	-	56,845	-	20,040	
'15H1		1	2015.25	1.00	2015.25	-	-	-	-	-	-	-	65,145	-	20,503	
'15H2		2	2015.75	1.00	2015.75	-	-	-	-	-	-	-	74,658	-	20,977	
'16H1		1	2016.25	1.00	2016.25	-	-	-	-	-	-	-	85,559	-	21,461	
'16H2		2	2016.75	1.00	2016.75	-	-	-	-	-	-	-	98,053	-	21,957	
'17H1		1	2017.25	1.00	2017.25	-	-	-	-	-	-	-	112,370	-	22,465	

REGRESSION STATISTICS						
Multiple R	R2	Adjusted R2	S.E. of Estimate	# of Obs. n	# of Obs. Excluded	k
0.6825	0.4658	0.2335	1.3523	34	6	11

Runs-Test Result: 0.1483 RESIDUALS RUNS RANDOM

Coefficients	S.E.	t-Stat	p-value	C.I.		Selected Coeff.
				Lower	Upper	
1	2					
Intercept	(209.329)	293.1367	(0.714)	0.4823	#####	613.6037 (209.329) 11
Season	-	-	-	1.0000	-	-
All Years	0.1087	0.1467	0.7410	0.4662	(0.303)	0.5205 0.1087 9
Scalar 1	(328.922)	360.6168	(0.912)	0.3712	#####	683.4507 127.1824 8
Trend 1	0.1639	0.1802	0.9097	0.3724	(0.342)	0.6697 (0.063) 7
Scalar 2	-	-	-	1.0000	-	-
Trend 2	-	-	-	1.0000	-	-
Scalar 3	-	-	-	1.0000	-	-
Trend 3	-	-	-	1.0000	-	-
Scalar 4	-	-	-	1.0000	-	-
Trend 4	-	-	-	1.0000	-	-

Trends are Annual

ANOVA					
	df	SS	MS	F	Significance F
Regression	10	36.6721	3.6672	2.0053	0.0812
Residual	23	42.0609	1.8287		
Total	33	78.7329			

selected does NOT equal fitted!
past 31.3% 0.0% 4.7% '12H2 => last period in "past"
future 31.3% 3.8% 4.7%

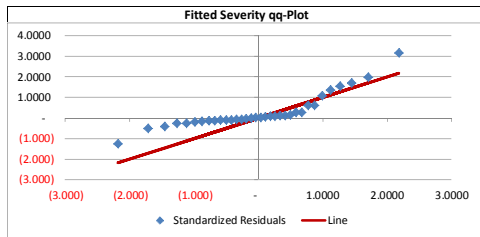
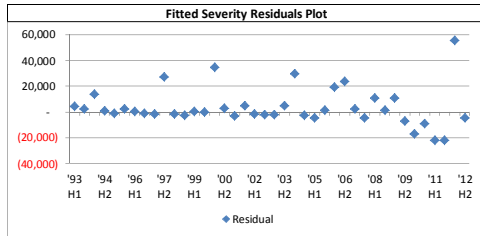
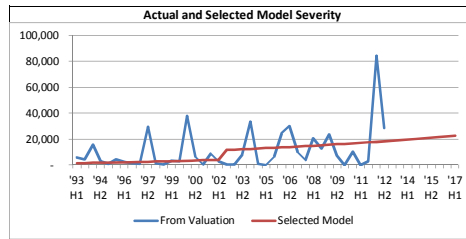
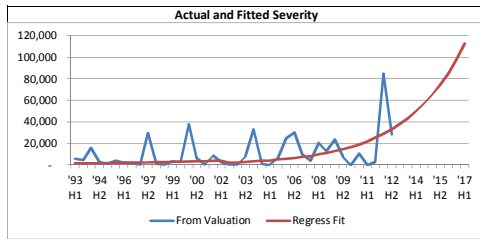
avg
From Valuation - '02H2 to '12H2 14,694
Selected Model - '02H2 to '12H2 14,694
diff: 0 scalar 1 set so actual and select avgs match; trend 1 set to match comp tren

Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils
as at: Dec 31, 2012

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

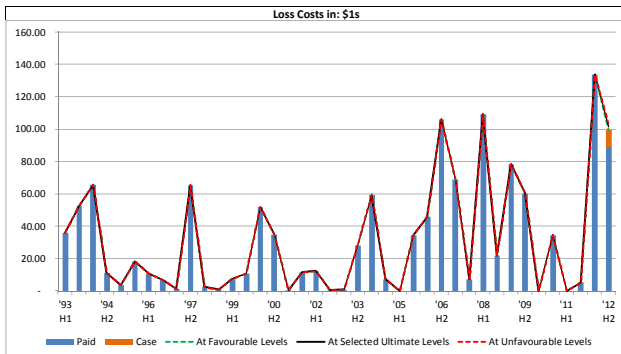
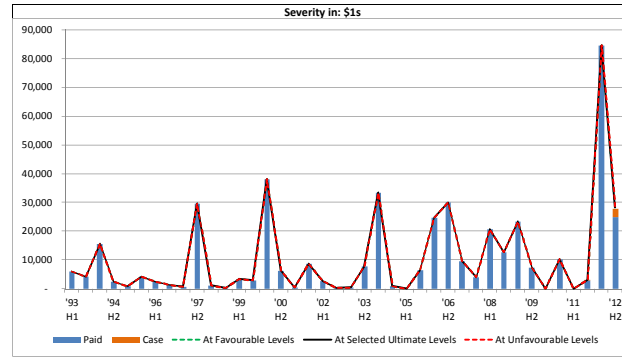
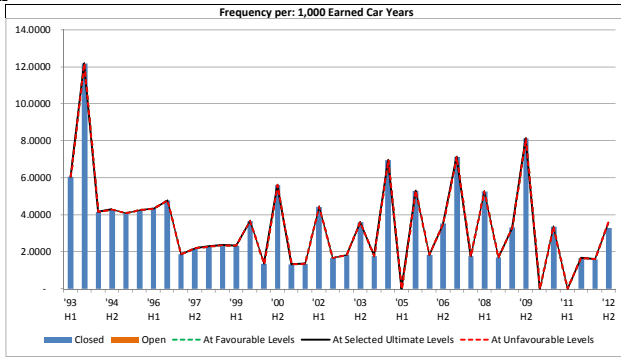
Level Options:	Freq	Sev	LC
At Selected Ultimate Levels	1	R	S
At Favourable Levels	2	V	W
At Unfavourable Levels	3	Z	AA

MODEL DESCRIPTION to match CM selected model



Facility Association - Trend Analysis - Industry
Newfoundland & Labrador - non-Private Passenger
Specified Perils

as at: Dec 31, 2012



Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Specified Perils
Cumulative Recorded Claims Amounts

Data	Acc. Yr																
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	22,879	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946
1993 / 2	66,328	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823
1994 / 1	64,072	81,006	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606
1994 / 2	14,211	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910
1995 / 1	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712
1995 / 2	8,526	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105
1996 / 1	7,985	10,685	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612	9,612
1996 / 2	10,286	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022
1997 / 1	1,353	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
1997 / 2	85,600	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375
1998 / 1	2,254	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1998 / 2	2,900	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666
1999 / 1	2,000	6,638	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594
1999 / 2	17,296	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870
2000 / 1	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056
2000 / 2	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936
2001 / 1	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464
2001 / 2	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731
2002 / 1	8,152	8,152	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
2002 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2003 / 1	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552
2003 / 2	9,000	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501
2004 / 1	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325
2004 / 2	4,240	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055	4,055
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	26,798	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586	19,586
2006 / 1	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828	24,828
2006 / 2	52,615	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274	60,274
2007 / 1	32,286	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573	38,573
2007 / 2	-	4,981	4,981	4,981	4,981	4,981	4,981	4,981	4,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981	3,981
2008 / 1	61,748	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047	62,047
2008 / 2	12,225	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741	12,741
2009 / 1	47,440	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056	47,056
2009 / 2	35,150	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845	36,845
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	32,011	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490	20,490
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	10,800	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062	3,062
2012 / 1	2,301	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450	84,450
2012 / 2	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427	60,427

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Amounts in \$ - Indemnity only
Other Coverages - Specified Perils
Cumulative Recorded Claims Amounts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946	47,946
1993 / 2	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823	68,823
1994 / 1	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606	78,606
1994 / 2	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910	12,910
1995 / 1	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712
1995 / 2	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105	17,105
1996 / 1	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912	9,912
1996 / 2	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022	7,022
1997 / 1	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
1997 / 2	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375	59,375
1998 / 1	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1998 / 2	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666	666
1999 / 1	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594
1999 / 2	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870	8,870
2000 / 1	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056	38,056
2000 / 2	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936	24,936
2001 / 1	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464	464
2001 / 2	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731	8,731
2002 / 1	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
2002 / 2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2003 / 1	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552	552
2003 / 2	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501	15,501
2004 / 1	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325	33,325
2004 / 2																	
2005 / 1																	
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2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Specified Perils
Cumulative Claims Counts

Data																	
Acc. Yr	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102
1993 / 1	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1993 / 2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1994 / 1	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1994 / 2	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 1	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2004 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2004 / 2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2005 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2006 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2006 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2007 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2007 / 2	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2008 / 1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2008 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2009 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2009 / 2	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2010 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2011 / 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Industry Data (AIX)
 as at December 31, 2012
 Semi-Annual Triangle
 Newfoundland and Labrador
 Indemnity only
 Other Coverages - Specified Perils
 Cumulative Claims Counts

Acc. Yr	<u>108</u>	<u>114</u>	<u>120</u>	<u>126</u>	<u>132</u>	<u>138</u>	<u>144</u>	<u>150</u>	<u>156</u>	<u>162</u>	<u>168</u>	<u>174</u>	<u>180</u>	<u>186</u>	<u>192</u>	<u>198</u>	<u>204</u>
1993 / 1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1993 / 2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1994 / 1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1994 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996 / 2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1997 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1999 / 2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2000 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2000 / 2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2001 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2001 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2002 / 1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2002 / 2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2003 / 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2004 / 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2004 / 2																	
2005 / 1																	
2005 / 2																	
2006 / 1																	
2006 / 2																	
2007 / 1																	
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2012 / 1																	
2012 / 2																	

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Specified Perils
Cumulative Claims Counts

Link Ratios

	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
1993 / 1	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	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
1994 / 2	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.5000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004 / 2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005 / 1																	
2005 / 2	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007 / 2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 1	1.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009 / 2	1.2500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010 / 1																	
2010 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011 / 1																	
2011 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6~12	12~18	18~24	24~30	30~36	36~42	42~48	48~54	54~60	60~66	66~72	72~78	78~84	84~90	90~96	96~102	102~108
Final Selection	1.0878	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
Product	1.0862	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
Arithmetic Average All Per	1.1016	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
Arithmetic Average Last 6 Per	1.0625	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0388	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
Geometric Average All Per	1.0637	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0574	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.1250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Industry Data (AIX)
as at December 31, 2012
Semi-Annual Triangle
Newfoundland and Labrador
Indemnity only
Other Coverages - Specified Perils
Cumulative Claims Counts

	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
1993 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003 / 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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																	
	<u>108~114</u>	<u>114~120</u>	<u>120~126</u>	<u>126~132</u>	<u>132~138</u>	<u>138~144</u>	<u>144~150</u>	<u>150~156</u>	<u>156~162</u>	<u>162~168</u>	<u>168~174</u>	<u>174~180</u>	<u>180~186</u>	<u>186~192</u>	<u>192~198</u>	<u>198~204</u>	<u>204~210</u>
Final Selection	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Product	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Arithmetic Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average All Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Geometric Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average Last 6 Per	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Weighted Average All Per xcl Hi/Lo	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Appendix C – Non-Private Passenger Vehicles Payment Pattern Analysis

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: BI
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	5	1.4%	355
24	71	20.1%	350
36	100	28.0%	278
48	90	25.2%	179
60	28	7.8%	89
72	36	10.2%	62
84	12	3.4%	26
96	3	1.0%	14
108	3	1.0%	10
120	3	1.0%	7
132	3	0.9%	3
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis		3.4	1,372 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis		3.6	3,866 unpaid held over time as factor of total claim amount

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI

		initial AY: 1985			initial cal serial: 23832												
		current AY: 2013			as at cal serial: 24162												
Age:		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
first row:		47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		74	74	73	73	73	73	72	72	72	72	71	71	71	71	70	70
across all	minimum	-	0.01%	0.39%	0.67%	0.85%	5.55%	7.90%	13.34%	14.31%	18.33%	24.10%	34.81%	34.81%	35.29%	35.29%	35.29%
applicable	AY with minimum	1990	2012	2012	2012	2012	2007	2003	2010	2010	1993	2010	1990	1990	1990	1990	1990
periods	median	0.14%	1.17%	3.05%	5.73%	10.26%	13.06%	18.45%	29.41%	37.12%	42.65%	48.85%	59.36%	61.22%	63.73%	68.48%	76.78%
mean		0.82%	2.80%	5.44%	9.71%	16.58%	20.80%	25.73%	35.01%	40.43%	46.38%	51.86%	61.27%	63.49%	66.61%	69.31%	74.40%
maximum		5.60%	16.87%	25.77%	40.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with maximum		1987	1987	1987	1986	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	0.05%	0.47%	1.73%	3.32%	4.80%	8.77%	12.63%	23.86%	29.33%	33.38%	42.33%	54.04%	56.56%	62.04%	67.05%	75.08%
averages	10 x hi/lo	0.04%	0.34%	1.69%	3.13%	4.48%	8.52%	12.19%	23.73%	29.76%	33.33%	41.89%	53.49%	55.68%	60.48%	66.54%	75.34%
using latest	wghted 10	0.04%	0.34%	1.45%	2.67%	3.99%	8.07%	12.11%	22.93%	27.82%	32.09%	40.38%	51.98%	54.86%	60.32%	66.06%	74.34%
"n" data	7	0.03%	0.21%	1.19%	2.04%	3.41%	7.58%	11.69%	23.49%	28.28%	32.68%	41.15%	53.57%	56.12%	62.12%	66.01%	75.68%
points;	7 x hi/lo	0.01%	0.18%	1.12%	1.82%	3.13%	7.22%	11.46%	23.13%	28.54%	33.13%	41.90%	52.49%	54.53%	59.67%	64.79%	76.35%
"x hi/lo"	wghted 7	0.02%	0.17%	1.05%	1.72%	2.90%	7.22%	11.46%	22.49%	26.74%	31.34%	39.19%	51.02%	54.09%	59.92%	64.91%	74.52%
is within the	5	0.01%	0.11%	1.02%	1.59%	2.89%	7.22%	11.16%	22.21%	26.20%	31.02%	39.83%	52.43%	55.32%	62.55%	67.78%	76.45%
"n" data	5 x hi/lo	-	0.05%	0.80%	1.50%	3.03%	6.72%	10.42%	22.44%	26.33%	31.24%	40.18%	49.87%	52.15%	58.75%	66.91%	78.07%
points	wghted 5	0.01%	0.09%	0.93%	1.44%	2.61%	7.07%	11.14%	21.58%	25.31%	30.17%	37.59%	49.62%	53.07%	59.57%	66.18%	74.85%
decimals	3	-	0.05%	0.60%	0.98%	1.89%	6.53%	12.66%	18.28%	20.63%	25.73%	33.77%	43.11%	46.82%	53.06%	63.06%	71.94%
(1 or 2)	3 x hi/lo	-	0.05%	0.49%	1.01%	2.18%	6.65%	10.84%	20.31%	23.59%	28.69%	32.67%	44.61%	46.69%	53.23%	67.69%	76.78%
2	wghted 3	-	0.05%	0.58%	0.95%	1.78%	6.49%	12.33%	18.07%	20.34%	25.44%	33.04%	42.76%	46.85%	52.98%	62.67%	71.51%
user input																	
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5
cum'l paid / ult.	select value:	0.01%	0.09%	0.93%	1.44%	2.61%	7.07%	11.14%	21.58%	25.31%	30.17%	37.59%	49.62%	53.07%	59.57%	66.18%	74.85%
implied increm'l pd to beg unpd		0.01%	0.08%	0.84%	0.51%	1.19%	4.58%	4.38%	11.75%	4.76%	6.51%	10.63%	19.28%	6.85%	13.85%	16.35%	25.64%

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		70	70	69	69	69	69	68	68	68	68	67	67	67	66	66	66
across all	minimum	35.29%	35.29%	35.29%	35.29%	46.56%	46.56%	47.59%	67.68%	67.68%	67.68%	67.68%	67.68%	69.44%	83.53%	83.57%	83.57%
applicable	AY with minimum	1990	1990	1990	1990	1993	1993	1993	1998	1998	1998	1998	1998	1998	1998	1998	1998
periods	median	77.32%	79.30%	80.84%	87.39%	89.46%	90.18%	92.00%	92.13%	92.29%	96.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	mean	76.23%	77.33%	80.20%	83.60%	86.60%	87.35%	89.63%	92.37%	92.86%	93.81%	94.47%	96.54%	96.94%	97.58%	97.86%	97.97%
	maximum	100.00%	100.00%	100.00%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.00%	100.00%
	AY with maximum	1985	1985	1985	2006	2006	2006	2006	2006	2006	2006	2006	2006	2006	2006	1985	1985
factor	10	77.29%	78.46%	79.09%	84.86%	85.41%	86.91%	89.61%	90.85%	91.10%	91.99%	93.33%	94.96%	95.14%	96.55%	96.18%	96.43%
averages	10 x hi/lo	77.59%	78.75%	78.75%	85.45%	86.05%	87.86%	90.97%	92.53%	92.83%	93.95%	95.63%	97.67%	97.67%	97.28%	97.28%	97.59%
using latest	wghted 10	76.36%	77.66%	77.60%	83.71%	84.20%	85.49%	90.42%	91.72%	92.00%	92.83%	94.21%	96.04%	96.14%	96.98%	96.62%	96.85%
"n" data	7	77.20%	78.70%	79.31%	84.22%	84.48%	86.17%	92.03%	93.82%	93.92%	95.20%	95.96%	97.42%	97.42%	97.42%	97.34%	97.69%
points;	7 x hi/lo	77.65%	79.25%	78.85%	84.92%	85.13%	87.38%	91.89%	93.89%	94.04%	95.83%	96.07%	98.11%	98.11%	98.11%	98.11%	98.60%
"x hi/lo"	wghted 7	75.97%	77.56%	77.71%	82.67%	82.93%	84.38%	91.62%	93.40%	93.49%	94.63%	95.89%	97.22%	97.22%	97.22%	97.30%	97.59%
is within the	5	78.45%	79.31%	79.95%	84.73%	85.09%	87.45%	92.01%	93.37%	93.52%	93.89%	95.94%	96.39%	96.39%	96.39%	96.27%	96.76%
"n" data	5 x hi/lo	80.03%	80.63%	79.60%	86.23%	86.57%	90.32%	90.94%	93.20%	93.45%	94.07%	96.12%	96.85%	96.85%	96.85%	96.85%	97.67%
points	wghted 5	76.71%	77.77%	77.86%	82.63%	83.00%	84.98%	91.32%	92.79%	92.90%	93.27%	95.77%	96.17%	96.17%	96.18%	96.14%	96.56%
decimals	3	73.53%	74.95%	80.80%	83.55%	83.80%	84.31%	92.59%	92.66%	92.91%	92.91%	97.36%	97.71%	97.71%	97.71%	94.45%	95.27%
(1 or 2)	3 x hi/lo	79.24%	79.30%	81.46%	85.70%	85.70%	86.65%	90.52%	90.73%	91.48%	91.48%	99.99%	100.00%	100.00%	100.00%	92.53%	95.00%
2	wghted 3	73.08%	74.55%	77.36%	80.38%	80.69%	81.27%	91.68%	91.74%	91.94%	91.94%	97.63%	97.95%	97.95%	97.95%	94.42%	95.07%
	user input											96.17%	96.41%	96.65%	96.89%	97.13%	
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	user input	user input	user input	user input	
cum'l paid / ult.	select value:	76.71%	77.77%	77.86%	82.63%	83.00%	84.98%	91.32%	92.79%	92.90%	93.27%	95.77%	96.17%	96.41%	96.65%	96.89%	97.13%
implied increm'l pd to beg unpd		7.40%	4.55%	0.40%	21.54%	2.13%	11.65%	42.21%	16.94%	1.53%	5.21%	37.15%	9.46%	6.27%	6.69%	7.16%	7.72%

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
across all	minimum	83.57%	90.81%	90.82%	91.82%	91.82%	97.13%	97.13%	97.13%	97.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
applicable	AY with minimum	1998	2003	2003	2003	2003	1996	1996	1996	1996	1985	1985	1985	1985	1985	1985	1985
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%
	mean	97.99%	98.77%	98.96%	99.35%	99.35%	99.86%	99.85%	99.85%	99.85%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	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%
	AY with maximum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	96.45%	98.10%	98.60%	98.70%	98.70%	99.71%	99.71%	99.71%	99.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	10 x hi/lo	97.62%	98.77%	99.39%	99.39%	99.39%	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 10	96.87%	97.84%	98.26%	98.40%	98.40%	99.71%	99.69%	99.69%	99.69%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	7	97.69%	97.69%	98.40%	98.55%	98.55%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	7 x hi/lo	98.60%	98.60%	99.60%	99.60%	99.60%	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 7	97.59%	97.59%	98.10%	98.28%	98.28%	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	5	96.76%	96.76%	97.77%	97.97%	97.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	5 x hi/lo	97.67%	97.67%	99.34%	99.34%	99.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points	wghted 5	96.56%	96.56%	97.42%	97.66%	97.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
decimals	3	95.27%	95.27%	96.28%	96.61%	96.61%	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)	3 x hi/lo	95.00%	95.00%	98.01%	98.01%	98.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2	wghted 3	95.07%	95.07%	95.91%	96.30%	96.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	user input	97.37%	97.61%	97.85%	98.09%	98.33%	98.57%	98.81%	99.05%	99.29%	99.53%	99.77%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	97.37%	97.61%	97.85%	98.09%	98.33%	98.57%	98.81%	99.05%	99.29%	99.53%	99.77%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		8.36%	9.13%	10.04%	11.16%	12.57%	14.37%	16.78%	20.17%	25.26%	33.80%	51.06%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Cln E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		62	62	61	61	61	60	60	60	60	59	59	59	59	58	58	58
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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
	mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Cln E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		58	58	57	57	57	57	56	56	56	56	55	55	55	55	54	54
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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
	mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%	#N/A	#N/A
averages	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%	#N/A	#N/A
using latest	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%	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		54	54	53	53	53	53	52	52	52	52	51	51	51	51	50	50
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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
	mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:		46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
	mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Age:		339	342	345	348	351	354	357	360
first row:		46	46	46	46	46	46	46	46
last row:		47	47	47	47	47	47	47	47
across all	minimum	100.00%	100.00%	-	-	-	-	-	-
applicable	AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
periods	median	100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
	mean	100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	maximum	100.00%	100.00%	-	-	-	-	-	-
	AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	implied increm'l pd to beg unpd	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: BI
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	9.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	3.72%	8.35%	20.02%	40.94%	51.43%	61.43%	81.19%	85.88%	92.63%	93.15%	93.15%	93.52%	93.52%	93.81%	93.81%	93.81%
1987	873	5.60%	16.87%	25.77%	33.74%	40.92%	44.25%	44.56%	70.83%	78.32%	78.35%	85.03%	89.07%	89.07%	89.07%	89.07%	90.27%
1988	999	4.77%	14.91%	20.63%	32.34%	43.72%	47.16%	49.20%	49.27%	49.28%	58.10%	71.67%	78.17%	78.29%	86.33%	86.33%	86.33%
1989	1,529	4.18%	11.79%	17.38%	25.40%	26.79%	27.53%	28.75%	35.27%	36.69%	69.33%	72.86%	73.93%	79.64%	82.25%	82.25%	90.10%
1990	735	-	1.02%	1.25%	5.80%	11.21%	13.11%	17.25%	21.88%	29.16%	31.99%	31.99%	34.81%	34.81%	35.29%	35.29%	35.29%
1991	763	-	0.66%	5.34%	5.65%	7.27%	8.41%	16.72%	22.77%	33.01%	33.05%	33.88%	40.43%	43.84%	44.84%	49.12%	57.32%
1992	846	0.35%	2.15%	4.17%	5.40%	10.40%	14.23%	21.41%	33.35%	37.12%	42.65%	49.26%	59.47%	69.99%	71.87%	81.18%	89.07%
1993	1,463	0.07%	0.91%	3.05%	4.70%	5.85%	10.52%	13.09%	13.82%	14.95%	18.33%	31.21%	37.64%	37.64%	40.51%	42.02%	44.07%
1994	924	0.18%	2.49%	3.95%	9.03%	17.98%	20.49%	22.26%	26.83%	30.59%	41.83%	41.94%	70.40%	74.05%	75.30%	77.80%	84.19%
1995	1,125	1.35%	1.72%	1.79%	3.61%	6.56%	6.93%	14.18%	22.09%	40.31%	43.09%	45.80%	51.27%	51.36%	51.36%	51.36%	52.71%
1996	1,570	0.22%	1.20%	1.43%	6.27%	11.07%	16.28%	21.92%	36.22%	42.31%	47.94%	48.43%	59.86%	59.88%	61.15%	61.17%	71.39%
1997	958	1.38%	2.49%	4.25%	9.33%	13.60%	27.86%	30.90%	42.80%	49.07%	63.33%	64.49%	77.50%	77.53%	77.55%	83.01%	83.01%
1998	913	0.18%	1.59%	3.22%	5.30%	10.44%	12.66%	18.45%	25.53%	27.58%	48.95%	50.43%	62.60%	64.64%	68.48%	68.48%	67.16%
1999	2,161	0.14%	0.54%	2.73%	7.94%	9.48%	11.73%	19.37%	34.16%	38.48%	38.50%	52.97%	58.77%	58.79%	61.29%	61.29%	64.53%
2000	1,485	0.02%	1.35%	2.30%	4.91%	10.12%	18.58%	21.81%	29.41%	38.75%	47.86%	52.00%	65.08%	72.07%	72.34%	76.57%	76.98%
2001	1,657	-	2.29%	5.52%	15.31%	21.59%	32.66%	47.35%	56.50%	60.17%	62.00%	64.12%	65.01%	66.36%	73.88%	73.93%	78.76%
2002	1,505	0.02%	2.20%	6.73%	13.06%	17.85%	20.78%	20.91%	25.02%	33.69%	34.94%	41.82%	51.09%	55.26%	56.08%	57.85%	65.25%
2003	2,078	0.21%	1.14%	2.43%	5.08%	6.22%	7.67%	7.90%	16.01%	21.86%	22.70%	29.31%	49.35%	51.11%	55.58%	60.59%	71.92%
2004	1,819	0.16%	1.91%	3.44%	7.49%	11.30%	14.00%	15.69%	33.18%	39.81%	47.42%	50.51%	55.62%	56.73%	62.60%	62.62%	75.59%
2005	1,421	0.02%	0.67%	3.13%	6.34%	6.60%	13.00%	13.14%	17.95%	26.00%	30.34%	38.44%	57.19%	59.48%	59.48%	60.97%	74.93%
2006	1,490	0.15%	0.63%	1.90%	4.54%	7.35%	11.44%	12.88%	35.43%	40.93%	43.33%	54.50%	73.58%	73.61%	88.73%	88.73%	91.51%
2007	2,317	0.13%	0.53%	1.31%	1.84%	2.08%	5.55%	7.93%	30.40%	37.71%	41.61%	43.31%	59.25%	62.55%	64.86%	67.69%	76.78%
2008	2,649	0.01%	0.37%	2.31%	2.75%	4.29%	9.72%	9.87%	25.82%	31.43%	36.28%	44.55%	45.76%	46.55%	47.79%	49.42%	56.52%
2009	2,499	0.04%	0.39%	0.98%	2.25%	4.48%	6.76%	16.59%	20.31%	23.59%	28.75%	32.67%	44.61%	46.69%	58.16%	72.08%	82.51%
2010	3,303	-	0.02%	0.93%	1.01%	2.63%	6.76%	10.84%	13.34%	14.31%	19.75%	24.10%	38.96%	47.22%	53.23%	--	--
2011	3,239	-	0.05%	0.49%	1.25%	2.18%	6.65%	10.56%	21.18%	23.98%	28.69%	--	--	--	--	--	--
2012	4,432	-	0.01%	0.39%	0.67%	0.85%	6.19%	--	--	--	--	--	--	--	--	--	--
2013	4,159	-	0.08%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	93.81%	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%
1987	873	91.63%	91.63%	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%
1988	999	86.33%	89.44%	90.84%	90.84%	90.84%	90.84%	92.29%	92.29%	92.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,529	90.10%	90.11%	90.11%	90.11%	90.11%	91.61%	91.61%	91.61%	91.61%	96.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	735	35.29%	35.29%	35.29%	35.29%	93.54%	93.54%	93.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	763	60.15%	60.25%	89.76%	89.84%	89.84%	89.84%	89.84%	89.84%	89.84%	89.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	846	89.07%	89.66%	89.66%	89.07%	89.07%	89.07%	89.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,463	44.08%	46.56%	46.56%	46.56%	46.56%	46.56%	47.59%	69.89%	69.95%	69.95%	69.95%	87.31%	93.17%	93.17%	93.17%	93.17%
1994	924	98.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,125	52.65%	52.67%	52.67%	71.41%	79.41%	79.41%	79.41%	85.50%	89.49%	89.49%	89.49%	91.11%	91.11%	91.11%	100.00%	100.00%
1996	1,570	75.91%	77.50%	78.09%	84.02%	84.02%	84.02%	86.57%	91.57%	91.60%	91.60%	95.75%	95.75%	97.03%	97.03%	96.88%	96.88%
1997	958	83.01%	83.01%	93.53%	93.53%	93.53%	94.78%	95.30%	95.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	913	67.26%	67.26%	67.26%	67.26%	67.26%	67.68%	67.68%	67.68%	67.68%	67.68%	67.68%	69.44%	83.53%	83.57%	83.57%	83.57%
1999	2,161	65.22%	65.22%	65.22%	83.79%	83.79%	83.79%	92.13%	92.13%	93.81%	93.81%	93.94%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	1,485	77.32%	78.13%	78.80%	79.83%	83.20%	86.18%	92.00%	92.00%	92.00%	92.00%	92.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	1,657	79.58%	80.03%	91.74%	95.38%	95.77%	95.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002	1,505	75.57%	75.57%	80.22%	84.20%	84.20%	84.20%	84.20%	89.85%	89.85%	96.91%	96.88%	98.01%	98.01%	98.01%	98.01%	98.01%
2003	2,078	72.57%	74.22%	75.22%	81.72%	81.73%	81.73%	86.61%	90.75%	90.75%	90.75%	90.75%	90.80%	90.80%	90.81%	90.81%	90.81%
2004	1,819	75.59%	80.12%	80.14%	91.60%	91.60%	93.80%	95.66%	98.13%	98.13%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	1,421	77.13%	77.16%	77.19%	81.38%	82.42%	90.52%	90.52%	90.73%	91.48%	91.48%	91.48%	92.53%	92.53%	92.53%	92.53%	95.00%
2006	1,490	94.53%	94.53%	99.80%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	100.60%	--	--
2007	2,317	79.24%	79.30%	81.46%	85.70%	85.70%	86.65%	86.65%	86.65%	86.65%	--	--	--	--	--	--	--
2008	2,649	57.65%	60.11%	61.15%	64.36%	65.11%	65.68%	--	--	--	--	--	--	--	--	--	--
2009	2,499	83.71%	85.43%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E)
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	873	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	999	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,529	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	735	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	763	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	846	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,463	93.17%	93.17%	93.17%	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%
1994	924	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,125	100.00%	100.00%	100.00%	100.00%	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	1,570	97.13%	97.13%	97.13%	97.13%	97.13%	97.13%	97.13%	97.13%	97.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997	958	100.00%	100.00%	100.00%	100.00%	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	913	83.57%	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%
1999	2,161	100.00%	100.00%	100.00%	100.00%	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	1,485	100.00%	100.00%	100.00%	100.00%	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	1,657	100.00%	100.00%	100.00%	100.00%	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	1,505	98.01%	98.01%	98.01%	98.01%	98.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2003	2,078	90.81%	90.81%	90.82%	91.82%	91.82%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2004	1,819	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2005	1,421	95.00%	95.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	873	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	999	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,529	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	735	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	763	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	846	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,463	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	924	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,125	100.00%	100.00%	100.00%	100.00%	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	1,570	100.00%	100.00%	100.00%	100.00%	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	958	100.00%	100.00%	100.00%	100.00%	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	913	100.00%	100.00%	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	2,161	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--
2000	1,485	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	1,657	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	873	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	999	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,529	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	735	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	763	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	846	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,463	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	924	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1995	1,125	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	1,570	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	958	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E)
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 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	873	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	999	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,529	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	735	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1991	763	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	846	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	1,463	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E:
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 Valn Segment: **NPP**
 Emurge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	873	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1988	999	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	1,529	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	735	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	763	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	846	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	1,463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E)
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 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	--	--	--	--	--	--
1986	493	--	--	--	--	--	--	--	--
1987	873	--	--	--	--	--	--	--	--
1988	999	--	--	--	--	--	--	--	--
1989	1,529	--	--	--	--	--	--	--	--
1990	735	--	--	--	--	--	--	--	--
1991	763	--	--	--	--	--	--	--	--
1992	846	--	--	--	--	--	--	--	--
1993	1,463	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: BI
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	1	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	18	41	99	202	253	303	400	423	456	459	459	461	461	462	462	462
1987	873	49	147	225	294	357	386	389	618	683	684	742	777	777	777	777	788
1988	999	48	149	206	323	437	471	491	492	580	716	781	782	862	862	862	862
1989	1,529	64	180	266	389	410	421	440	539	561	1,060	1,114	1,131	1,218	1,258	1,258	1,378
1990	735	-	7	9	43	82	96	127	161	214	235	256	256	256	259	259	259
1991	763	-	5	41	43	55	64	127	174	252	252	308	334	342	375	437	437
1992	846	3	18	35	46	88	120	181	282	314	361	417	503	592	608	687	754
1993	1,463	1	13	45	69	86	154	192	202	219	268	457	551	551	593	615	645
1994	924	2	23	37	83	166	189	206	248	283	386	387	650	684	696	719	778
1995	1,125	15	19	20	41	74	78	160	249	454	485	516	577	578	578	578	593
1996	1,570	4	19	23	98	174	256	344	569	664	753	760	940	940	960	960	1,121
1997	958	13	24	41	89	130	267	296	410	470	607	618	743	743	743	795	795
1998	913	2	14	29	48	95	116	168	233	252	447	460	571	590	625	625	613
1999	2,161	3	12	59	172	205	254	419	738	832	832	1,145	1,270	1,271	1,325	1,325	1,395
2000	1,485	0	20	34	73	150	276	324	437	575	711	772	966	1,070	1,074	1,137	1,143
2001	1,657	0	38	91	254	358	541	784	936	997	1,027	1,062	1,077	1,099	1,224	1,225	1,305
2002	1,505	0	33	101	197	269	313	315	377	507	526	630	769	832	844	871	982
2003	2,078	4	24	50	106	129	159	164	333	454	472	609	1,025	1,062	1,155	1,259	1,494
2004	1,819	3	35	63	136	206	255	286	604	724	863	919	1,012	1,032	1,139	1,139	1,375
2005	1,421	0	10	44	90	94	185	187	255	370	431	546	813	845	845	867	1,065
2006	1,490	2	9	28	68	110	170	192	528	610	646	812	1,096	1,097	1,322	1,322	1,364
2007	2,317	3	12	30	43	48	129	184	704	874	964	1,004	1,373	1,450	1,503	1,569	1,779
2008	2,649	0	10	61	73	113	257	261	684	832	961	1,180	1,212	1,233	1,266	1,309	1,497
2009	2,499	1	10	24	56	112	169	414	507	589	718	816	1,115	1,167	1,453	1,801	2,061
2010	3,303	-	1	31	33	87	223	358	441	473	652	796	1,287	1,560	1,758	--	--
2011	3,239	0	2	16	41	71	215	342	686	777	929	--	--	--	--	--	--
2012	4,432	0	0	17	30	38	274	--	--	--	--	--	--	--	--	--	--
2013	4,159	0	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355 projection from NL rate analysis project "proj 2013 Q4" CV indication, Exhibit D-1

Facility Association
 Emergence (Indemnity & Allowed Cln E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	462	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	873	800	800	873	873	873	873	873	873	873	873	873	873	873	873	873	873
1988	999	862	893	907	907	907	907	922	922	922	999	999	999	999	999	999	999
1989	1,529	1,378	1,378	1,378	1,378	1,378	1,401	1,401	1,401	1,401	1,481	1,529	1,529	1,529	1,529	1,529	1,529
1990	735	259	259	259	259	687	687	687	735	735	735	735	735	735	735	735	735
1991	763	459	459	684	685	685	685	685	685	685	685	685	763	763	763	763	763
1992	846	754	759	759	754	754	754	756	846	846	846	846	846	846	846	846	846
1993	1,463	645	681	681	681	681	681	696	1,023	1,024	1,024	1,024	1,278	1,363	1,363	1,363	1,363
1994	924	908	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924
1995	1,125	593	593	593	804	894	894	894	962	1,007	1,007	1,007	1,025	1,025	1,025	1,125	1,125
1996	1,570	1,192	1,217	1,226	1,319	1,319	1,319	1,359	1,438	1,438	1,438	1,503	1,503	1,523	1,523	1,521	1,521
1997	958	795	795	896	896	896	908	913	913	958	958	958	958	958	958	958	958
1998	913	614	614	614	614	614	618	618	618	618	618	618	618	634	763	763	763
1999	2,161	1,410	1,410	1,410	1,811	1,811	1,811	1,991	1,991	2,027	2,027	2,030	2,161	2,161	2,161	2,161	2,161
2000	1,485	1,148	1,160	1,170	1,185	1,235	1,280	1,366	1,366	1,366	1,366	1,366	1,485	1,485	1,485	1,485	1,485
2001	1,657	1,318	1,326	1,520	1,580	1,586	1,590	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657
2002	1,505	1,138	1,138	1,208	1,267	1,267	1,267	1,352	1,352	1,459	1,458	1,475	1,475	1,475	1,475	1,475	1,475
2003	2,078	1,508	1,542	1,563	1,698	1,698	1,698	1,800	1,886	1,886	1,886	1,886	1,887	1,887	1,887	1,887	1,887
2004	1,819	1,375	1,458	1,458	1,667	1,667	1,707	1,740	1,785	1,785	1,819	1,819	1,819	1,819	1,819	1,819	1,819
2005	1,421	1,096	1,097	1,097	1,157	1,171	1,286	1,286	1,289	1,300	1,300	1,300	1,315	1,315	1,315	1,315	1,350
2006	1,490	1,409	1,409	1,487	1,499	1,499	1,499	1,499	1,499	1,499	1,499	1,499	1,499	1,499	1,499	--	--
2007	2,317	1,836	1,838	1,888	1,986	1,986	2,008	2,008	2,008	2,008	--	--	--	--	--	--	--
2008	2,649	1,527	1,592	1,619	1,704	1,724	1,739	--	--	--	--	--	--	--	--	--	--
2009	2,499	2,091	2,135	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
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 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873
1988	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999
1989	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529
1990	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735
1991	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763
1992	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846
1993	1,463	1,363	1,363	1,363	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463
1994	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924
1995	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125
1996	1,570	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,570	1,570	1,570	1,570	1,570	1,570	1,570
1997	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958
1998	913	763	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913
1999	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161
2000	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485	1,485
2001	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657
2002	1,505	1,475	1,475	1,475	1,475	1,475	1,505	1,505	1,505	1,505	1,505	1,505	1,505	1,505	1,505	--	--
2003	2,078	1,887	1,887	1,887	1,908	1,908	2,078	2,078	2,078	2,078	--	--	--	--	--	--	--
2004	1,819	1,819	1,819	1,819	1,819	1,819	1,819	--	--	--	--	--	--	--	--	--	--
2005	1,421	1,350	1,350	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	999
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873
1988	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999
1989	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529
1990	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735
1991	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763
1992	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846
1993	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463
1994	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924
1995	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125
1996	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570	1,570
1997	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958	958
1998	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913	--	--
1999	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	--	--	--	--	--	--
2000	1,485	1,485	1,485	1,485	1,485	1,485	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	1,657	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
 Emergence (Indemnity & Allowed Clm E)
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873
1988	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999
1989	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529
1990	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735
1991	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763	763
1992	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846	846
1993	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463	1,463
1994	924	924	924	924	924	924	924	924	924	924	924	924	924	924	924	--	--
1995	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	--	--	--	--	--	--
1996	1,570	1,570	1,570	1,570	1,570	1,570	1,570	--	--	--	--	--	--	--	--	--	--
1997	958	958	958	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
 Emergence (Indemnity & Allowed Clm E)
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873	873
1988	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999	999
1989	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529
1990	735	735	735	735	735	735	735	735	735	735	735	735	735	735	735	--	--
1991	763	763	763	763	763	763	763	763	763	763	763	--	--	--	--	--	--
1992	846	846	846	846	846	846	846	--	--	--	--	--	--	--	--	--	--
1993	1,463	1,463	1,463	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	--	--
1987	873	873	873	873	873	873	873	873	873	873	873	--	--	--	--	--	--
1988	999	999	999	999	999	999	999	--	--	--	--	--	--	--	--	--	--
1989	1,529	1,529	1,529	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	735	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	763	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	846	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	1,463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 355

Facility Association
Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Cumulative Paid by Age									
Accident Year	Selected (Full Yr Ultimate)	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	7	7	7	--	--	--	--	--	--
1986	493	--	--	--	--	--	--	--	--
1987	873	--	--	--	--	--	--	--	--
1988	999	--	--	--	--	--	--	--	--
1989	1,529	--	--	--	--	--	--	--	--
1990	735	--	--	--	--	--	--	--	--
1991	763	--	--	--	--	--	--	--	--
1992	846	--	--	--	--	--	--	--	--
1993	1,463	--	--	--	--	--	--	--	--
1994	924	--	--	--	--	--	--	--	--
1995	1,125	--	--	--	--	--	--	--	--
1996	1,570	--	--	--	--	--	--	--	--
1997	958	--	--	--	--	--	--	--	--
1998	913	--	--	--	--	--	--	--	--
1999	2,161	--	--	--	--	--	--	--	--
2000	1,485	--	--	--	--	--	--	--	--
2001	1,657	--	--	--	--	--	--	--	--
2002	1,505	--	--	--	--	--	--	--	--
2003	2,078	--	--	--	--	--	--	--	--
2004	1,819	--	--	--	--	--	--	--	--
2005	1,421	--	--	--	--	--	--	--	--
2006	1,490	--	--	--	--	--	--	--	--
2007	2,317	--	--	--	--	--	--	--	--
2008	2,649	--	--	--	--	--	--	--	--
2009	2,499	--	--	--	--	--	--	--	--
2010	3,303	--	--	--	--	--	--	--	--
2011	3,239	--	--	--	--	--	--	--	--
2012	4,432	--	--	--	--	--	--	--	--
2013	4,159	--	--	--	--	--	--	--	--
2014	4,159	--	--	--	--	--	--	--	--
2015	4,159	--	--	--	--	--	--	--	--
projection	355								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: BI
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Accident Year	Selected (Full Yr) Ultimate	projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	1	6	-	-	-	-	-	-	-	-	-	-	-
1986	493	18	23	57	103	52	49	97	23	33	3	-	2	-	1	-	-
1987	873	49	98	78	70	63	29	3	229	65	0	58	35	-	-	-	11
1988	999	48	101	57	117	114	34	20	1	0	88	135	65	1	80	-	-
1989	1,529	64	116	85	123	21	11	19	100	22	499	54	16	87	40	-	120
1990	735	-	7	2	33	40	14	30	34	54	21	-	21	-	4	-	-
1991	763	-	5	36	2	12	9	63	46	78	0	6	50	26	8	33	63
1992	846	3	15	17	10	42	32	61	101	32	47	56	86	89	16	79	67
1993	1,463	1	12	31	24	17	68	38	11	17	50	188	94	-	42	22	30
1994	924	2	21	14	47	83	23	16	42	35	104	1	263	34	12	23	59
1995	1,125	15	4	1	20	33	4	82	89	205	31	31	62	1	-	-	15
1996	1,570	4	15	4	76	75	82	88	225	96	88	8	180	0	20	0	161
1997	958	13	11	17	49	41	137	29	114	60	137	11	125	0	0	52	-
1998	913	2	13	15	19	47	20	53	65	19	195	14	111	19	35	-	(12)
1999	2,161	3	9	47	113	33	49	165	320	93	0	313	125	0	54	-	70
2000	1,485	0	20	14	39	77	126	48	113	139	135	62	194	104	4	63	6
2001	1,657	0	38	53	162	104	183	243	152	61	30	35	15	22	125	1	80
2002	1,505	0	33	68	95	72	44	2	62	130	19	104	140	63	12	27	111
2003	2,078	4	19	27	55	24	30	5	169	121	17	137	416	37	93	104	236
2004	1,819	3	32	28	74	69	49	31	318	121	138	56	93	20	107	0	236
2005	1,421	0	9	35	46	4	91	2	68	114	62	115	266	33	0	21	198
2006	1,490	2	7	19	39	42	61	22	336	82	36	166	284	0	225	-	41
2007	2,317	3	9	18	12	6	80	55	521	170	90	39	369	76	54	65	211
2008	2,649	0	10	51	12	41	144	4	422	148	129	219	32	21	33	43	188
2009	2,499	1	9	15	32	56	57	245	93	82	129	98	298	52	287	348	261
2010	3,303	-	1	30	2	54	136	135	82	32	180	144	491	273	199	253	331
2011	3,239	0	2	14	25	30	145	127	344	91	153	246	398	114	215	219	287
2012	4,432	0	0	17	13	8	236	182	467	167	218	332	538	154	291	296	388
2013	4,159	0	3	35	21	49	186	169	434	155	202	309	500	144	270	275	361
2014	4,159	0	3	35	21	49	186	169	434	155	202	309	500	144	270	275	361
2015	4,159	0	3	35	21	49	186	169	434	155	202	309	500	144	270	275	361
projection	355	0	0	3	2	4	16	14	37	13	17	26	43	12	23	23	31

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	0	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	12	-	73	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	31	14	-	-	-	15	-	-	77	-	-	-	-	-	-
1989	1,529	-	0	-	-	-	23	-	-	-	80	48	-	-	-	-	-
1990	735	-	-	-	-	428	-	-	48	-	-	-	-	-	-	-	-
1991	763	22	1	225	1	-	-	-	-	-	-	-	78	-	-	-	-
1992	846	-	5	-	(5)	-	-	3	90	-	-	-	-	-	-	-	-
1993	1,463	0	36	-	-	-	-	15	326	1	-	-	254	86	-	-	-
1994	924	130	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	(1)	0	-	211	90	-	-	68	45	-	-	18	-	-	100	-
1996	1,570	71	25	9	93	-	-	40	79	0	-	65	-	20	-	(2)	-
1997	958	-	-	101	-	-	12	5	-	45	-	-	-	-	-	-	-
1998	913	1	-	-	-	-	4	-	-	-	-	-	-	16	129	0	-
1999	2,161	15	-	-	401	-	-	180	-	36	-	3	131	-	-	-	-
2000	1,485	5	12	10	15	50	44	87	-	-	-	-	119	-	-	-	-
2001	1,657	14	8	194	60	6	4	67	-	-	-	-	-	-	-	-	-
2002	1,505	155	-	70	60	-	-	-	85	-	106	(1)	17	-	-	-	-
2003	2,078	13	34	21	135	0	-	101	86	-	-	-	1	-	0	-	-
2004	1,819	-	83	0	209	-	40	34	45	-	34	-	0	-	-	-	-
2005	1,421	31	0	0	60	15	115	-	3	11	-	-	15	-	-	-	35
2006	1,490	45	-	79	12	-	0	-	-	-	-	-	-	-	-	(1)	(1)
2007	2,317	57	2	50	98	0	22	-	-	-	115	18	11	11	11	11	11
2008	2,649	30	65	28	85	20	15	384	89	7	22	151	24	15	15	15	15
2009	2,499	30	43	1	78	6	32	104	24	2	6	41	7	4	4	4	4
2010	3,303	71	40	3	182	14	76	242	56	4	14	96	15	9	9	9	9
2011	3,239	62	35	3	158	12	65	210	49	4	12	83	13	8	8	8	8
2012	4,432	83	47	4	213	17	89	284	66	5	17	112	18	11	11	11	11
2013	4,159	77	44	4	198	15	82	264	61	5	15	104	17	10	10	10	10
2014	4,159	77	44	4	198	15	82	264	61	5	15	104	17	10	10	10	10
2015	4,159	77	44	4	198	15	82	264	61	5	15	104	17	10	10	10	10
projection	355	7	4	0	17	1	7	22	5	0	1	9	1	1	1	1	1

Facility Association
 Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,463	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-
1994	924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,570	4	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-
1997	958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	913	-	150	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,505	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-
2003	2,078	-	-	0	21	-	170	-	-	-	-	-	-	-	-	-	-
2004	1,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,421	-	-	7	7	7	7	7	7	7	7	7	7	7	-	-	-
2006	1,490	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-
2007	2,317	11	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-
2008	2,649	15	15	15	15	15	15	15	15	15	15	15	15	14	-	-	-
2009	2,499	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-
2010	3,303	9	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-
2011	3,239	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-
2012	4,432	11	11	11	11	11	11	11	11	11	11	11	11	10	-	-	-
2013	4,159	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-
2014	4,159	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-
2015	4,159	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-
projection	355	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,570	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	1,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	2,649	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	3,239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	4,432	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,570	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	1,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	2,649	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	3,239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	4,432	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E):
 \$ Format: \$000s
 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,570	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	1,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	2,649	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	3,239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	4,432	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: BI
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,570	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	1,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	2,649	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,499	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,303	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	3,239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	4,432	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	355	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E)
 \$ Format: \$000s
 FARM **Newfoundland & Labr:**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **BI**
 initial period: **1985m12**
 as at: **2013m06**

Incremental Paid by Age										terminus
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360	
1979	-	--	--	--	--	--	--	--	--	
1980	-	--	--	--	--	--	--	--	--	
1981	-	--	--	--	--	--	--	--	--	
1982	-	--	--	--	--	--	--	--	--	
1983	-	--	--	--	--	--	--	--	--	
1984	-	--	--	--	--	--	--	--	--	
1985	7	-	-	-	-	-	-	-	-	
1986	493	-	-	-	-	-	-	-	-	
1987	873	-	-	-	-	-	-	-	-	
1988	999	-	-	-	-	-	-	-	-	
1989	1,529	-	-	-	-	-	-	-	-	
1990	735	-	-	-	-	-	-	-	-	
1991	763	-	-	-	-	-	-	-	-	
1992	846	-	-	-	-	-	-	-	-	
1993	1,463	-	-	-	-	-	-	-	-	
1994	924	-	-	-	-	-	-	-	-	
1995	1,125	-	-	-	-	-	-	-	-	
1996	1,570	-	-	-	-	-	-	-	-	
1997	958	-	-	-	-	-	-	-	-	
1998	913	-	-	-	-	-	-	-	-	
1999	2,161	-	-	-	-	-	-	-	-	
2000	1,485	-	-	-	-	-	-	-	-	
2001	1,657	-	-	-	-	-	-	-	-	
2002	1,505	-	-	-	-	-	-	-	-	
2003	2,078	-	-	-	-	-	-	-	-	
2004	1,819	-	-	-	-	-	-	-	-	
2005	1,421	-	-	-	-	-	-	-	-	
2006	1,490	-	-	-	-	-	-	-	-	
2007	2,317	-	-	-	-	-	-	-	-	
2008	2,649	-	-	-	-	-	-	-	-	
2009	2,499	-	-	-	-	-	-	-	-	
2010	3,303	-	-	-	-	-	-	-	-	
2011	3,239	-	-	-	-	-	-	-	-	
2012	4,432	-	-	-	-	-	-	-	-	
2013	4,159	-	-	-	-	-	-	-	-	
2014	4,159	-	-	-	-	-	-	-	-	
2015	4,159	-	-	-	-	-	-	-	-	
projection	355	-	-	-	-	-	-	-	-	

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD

initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	26	58.0%	44
24	13	30.0%	19
36	1	3.0%	5
48	1	3.0%	4
60	1	3.0%	3
72	1	3.0%	1
84	-	-	-
96	-	-	-
108	-	-	-
120	-	-	-
132	-	-	-
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis	1.2		76 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis	1.3		1.719 unpaid held over time as factor of total claim amount

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD

		initial AY: 1985					initial cal serial: 23832					current AY: 2013					as at cal serial: 24162																																		
Age:		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48																																		
first row:		47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46																																		
last row:		74	74	73	73	73	73	72	72	72	72	71	71	71	71	70	70																																		
minimum		-	-	-	-	-	-	-	-	-	-	-	-	-	76.09%	76.09%	79.39%																																		
AY with minimum		1987	1987	1987	1987	1987	1987	1987	1987	1987	1987	1987	1987	1987	1998	1998	1988																																		
median		12.96%	33.95%	51.77%	75.39%	87.43%	92.84%	96.41%	97.23%	98.18%	98.63%	98.73%	98.86%	99.28%	99.73%	100.00%	100.00%																																		
mean		16.17%	33.42%	48.47%	67.36%	80.17%	85.17%	86.43%	87.67%	91.12%	91.58%	93.16%	93.30%	93.60%	97.54%	97.54%	98.57%																																		
maximum		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.53%	100.53%	101.21%	101.21%	101.21%	101.21%																																		
AY with maximum		1986	1986	1986	1985	1985	1985	1985	1985	1985	1985	2010	2010	1993	1993	1993	1993																																		
factor	10	11.48%	29.43%	49.89%	67.78%	83.90%	90.48%	92.93%	94.95%	95.26%	95.45%	98.37%	98.37%	98.47%	98.47%	98.35%	98.43%																																		
averages	10 x hi/lo	10.66%	28.54%	50.72%	68.82%	85.30%	92.80%	95.39%	97.76%	98.01%	98.21%	98.48%	98.48%	98.60%	98.60%	98.51%	98.51%																																		
using latest	wgthed 10	10.41%	26.99%	47.34%	64.63%	80.57%	87.19%	89.46%	91.51%	91.89%	92.12%	98.58%	98.58%	98.69%	98.69%	98.50%	98.57%																																		
"n" data	7	10.98%	27.33%	49.85%	66.50%	80.12%	87.86%	91.04%	93.76%	94.03%	94.30%	98.70%	98.70%	98.70%	98.70%	98.57%	98.57%																																		
points;	7 x hi/lo	9.47%	25.07%	51.15%	67.65%	82.26%	90.68%	94.69%	97.82%	97.94%	98.27%	98.66%	98.66%	98.66%	98.66%	98.58%	98.58%																																		
"x hi/lo"	wgthed 7	9.95%	25.06%	46.68%	63.16%	77.50%	84.78%	87.40%	89.88%	90.23%	90.53%	98.89%	98.89%	98.89%	98.89%	98.71%	98.71%																																		
is within the	5	7.46%	20.28%	44.17%	60.95%	77.18%	85.21%	88.88%	92.38%	92.89%	93.16%	99.17%	99.17%	99.17%	99.17%	98.46%	98.46%																																		
"n" data	5 x hi/lo	6.67%	18.70%	43.80%	63.60%	79.92%	89.57%	93.54%	98.23%	98.66%	99.02%	99.41%	99.41%	99.41%	99.41%	98.40%	98.40%																																		
points	wgthed 5	6.89%	19.01%	41.28%	57.99%	74.47%	81.85%	85.09%	88.03%	88.54%	88.83%	99.26%	99.26%	99.26%	99.26%	98.62%	98.62%																																		
decimals	3	6.03%	16.77%	38.42%	56.93%	71.94%	81.26%	84.90%	88.68%	89.10%	89.20%	99.77%	99.77%	99.77%	99.77%	99.34%	99.34%																																		
(1 or 2)	3 x hi/lo	5.31%	16.46%	39.31%	62.91%	75.04%	86.47%	91.44%	98.82%	98.82%	98.82%	100.01%	100.01%	100.01%	100.01%	99.46%	99.46%																																		
2	wgthed 3	5.71%	16.15%	36.93%	54.48%	70.14%	78.06%	80.37%	83.41%	83.81%	83.95%	99.83%	99.83%	99.83%	99.83%	99.39%	99.39%																																		
user input							88.03%					88.78%					89.53%					90.28%					91.03%					91.78%					92.53%					93.28%					94.03%				
selected:	based on:	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	user input	user input	user input	user input	user input	user input	user input	user input																																		
cum'l paid / ult.	select value:	6.89%	19.01%	41.28%	57.99%	74.47%	81.85%	85.09%	88.03%	88.78%	89.53%	90.28%	91.03%	91.78%	92.53%	93.28%	94.03%																																		
implied increm'l pd to beg unpd		6.89%	13.02%	27.50%	28.46%	39.23%	28.91%	17.85%	19.72%	6.27%	6.68%	7.16%	7.72%	8.36%	9.12%	10.04%	11.16%																																		

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Age:	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	70	70	69	69	69	69	68	68	68	68	67	67	67	67	66	66
minimum	79.39%	79.39%	79.39%	79.39%	79.39%	79.39%	79.39%	99.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with minimum	1988	1988	1988	1988	1988	1988	1988	1997	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	98.57%	98.78%	98.76%	98.82%	98.86%	98.86%	98.87%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	101.21%	100.56%	100.56%	100.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with maximum	1993	1993	1993	1993	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
averages	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo
using latest	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10	wghted 10
"n" data	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
points;	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo
"x hi/lo"	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7	wghted 7
is within the	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
"n" data	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo
points	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5
decimals	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
(1 or 2)	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo
2	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3	wghted 3
user input	94.78%	95.53%	96.28%	97.02%	97.77%	98.51%	99.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	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
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
cum'l paid / ult.	94.78%	95.53%	96.28%	97.02%	97.77%	98.51%	99.26%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd	12.56%	14.37%	16.78%	19.89%	25.17%	33.18%	50.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Age:	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Age:	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Age:	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240		
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46		
last row:	58	58	57	57	57	57	56	56	56	56	55	55	55	55	54	54		
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%		
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
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%		
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
factor	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%	#N/A	#N/A	
averages	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%	#N/A	#N/A
using latest	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%	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Age:	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	54	54	53	53	53	53	52	52	52	51	51	51	51	51	50	50
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: S000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Age:	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Age:	339	342	345	348	351	354	357	360
first row:	46	46	46	46	46	46	46	46
last row:	47	47	47	47	47	47	47	47
minimum	100.00%	100.00%	-	-	-	-	-	-
AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
median	100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
mean	100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
maximum	100.00%	100.00%	-	-	-	-	-	-
AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: PD
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.00%	100.00%
1988	23	-	-	-	-	-	-	-	-	74.22%	74.22%	78.44%	78.44%	78.44%	78.44%	78.44%	79.39%
1989	142	-	-	-	-	50.55%	73.32%	76.89%	78.30%	83.70%	84.79%	95.21%	95.78%	100.00%	100.00%	100.00%	100.00%
1990	419	10.95%	39.84%	56.52%	77.14%	86.44%	89.63%	90.93%	92.82%	92.82%	97.64%	97.64%	98.04%	98.04%	100.00%	100.00%	100.00%
1991	331	21.50%	43.63%	56.65%	82.22%	91.20%	92.91%	96.27%	97.23%	97.23%	97.23%	97.23%	97.23%	97.23%	97.23%	100.00%	100.00%
1992	255	21.79%	44.19%	56.51%	80.32%	93.25%	94.43%	98.11%	98.81%	98.81%	98.81%	98.81%	99.05%	99.61%	100.00%	100.00%	100.00%
1993	278	21.76%	50.31%	60.20%	81.21%	94.73%	96.50%	98.08%	98.08%	98.18%	98.68%	98.68%	100.52%	101.21%	101.21%	101.21%	101.21%
1994	309	30.21%	46.59%	62.13%	79.01%	93.67%	96.23%	97.58%	99.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	365	15.75%	36.19%	51.77%	82.45%	94.43%	97.87%	97.87%	97.92%	98.08%	98.57%	98.57%	98.57%	99.89%	100.00%	100.00%	100.00%
1996	239	23.91%	59.50%	76.36%	91.86%	97.77%	98.63%	98.63%	98.63%	98.63%	99.58%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997	247	11.11%	30.32%	52.80%	77.22%	84.64%	87.48%	89.33%	95.80%	96.40%	99.29%	99.29%	99.29%	99.29%	99.29%	99.29%	99.29%
1998	251	11.28%	27.98%	49.21%	59.36%	73.38%	75.35%	76.09%	76.09%	76.09%	76.09%	76.09%	76.09%	76.09%	76.09%	76.09%	100.00%
1999	317	4.73%	31.73%	40.98%	73.45%	82.98%	90.80%	90.76%	90.51%	99.32%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	285	13.30%	26.39%	42.26%	80.61%	88.41%	97.96%	98.53%	98.64%	98.95%	98.95%	98.95%	98.95%	98.95%	98.95%	98.95%	98.95%
2001	273	20.30%	39.48%	51.09%	68.28%	82.52%	92.77%	95.26%	95.36%	95.36%	95.36%	95.36%	95.36%	95.36%	95.36%	95.36%	96.16%
2002	253	19.29%	40.28%	53.29%	75.23%	91.88%	96.02%	98.82%	99.17%	99.17%	99.17%	99.17%	99.17%	99.17%	99.17%	99.17%	99.17%
2003	381	12.08%	25.06%	48.37%	65.03%	90.60%	96.36%	96.44%	97.22%	98.27%	98.27%	98.27%	98.27%	99.26%	99.26%	99.83%	99.83%
2004	283	14.99%	27.57%	48.43%	71.74%	95.56%	96.50%	96.75%	96.75%	96.92%	96.92%	97.87%	97.87%	97.87%	97.87%	97.87%	97.87%
2005	311	14.35%	39.24%	53.19%	75.54%	91.98%	96.91%	96.42%	98.10%	97.20%	97.20%	97.20%	97.20%	97.20%	97.20%	97.20%	97.20%
2006	391	8.61%	36.17%	63.15%	84.00%	88.52%	96.19%	96.41%	96.34%	96.53%	97.09%	97.09%	97.09%	97.09%	97.09%	97.09%	97.09%
2007	501	24.88%	52.22%	64.94%	76.72%	86.37%	92.76%	96.47%	97.09%	98.38%	99.46%	99.46%	99.46%	99.46%	99.46%	99.46%	99.46%
2008	377	14.72%	37.64%	61.23%	70.72%	84.94%	90.94%	93.26%	98.77%	98.77%	98.77%	98.77%	98.77%	98.77%	98.77%	98.54%	98.54%
2009	463	12.62%	31.59%	44.36%	63.23%	85.16%	91.31%	91.44%	98.82%	98.82%	98.82%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%
2010	458	6.57%	19.51%	39.31%	62.91%	75.04%	91.90%	95.93%	99.01%	99.94%	99.94%	100.53%	100.53%	100.53%	100.53%	--	--
2011	939	4.64%	13.72%	28.22%	43.22%	61.01%	65.42%	67.32%	68.21%	68.55%	68.83%	--	--	--	--	--	--
2012	657	5.31%	16.46%	47.72%	64.67%	79.77%	86.47%	--	--	--	--	--	--	--	--	--	--
2013	518	8.14%	20.14%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	23	79.39%	79.39%	79.39%	79.39%	79.39%	79.39%	79.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	142	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	419	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	331	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	255	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	278	101.21%	100.56%	100.56%	100.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	309	100.00%	100.00%	100.00%	100.00%	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	365	100.00%	100.00%	100.00%	100.00%	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	239	100.00%	100.00%	100.00%	100.00%	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	247	99.29%	99.29%	99.29%	99.29%	99.29%	99.29%	99.29%	99.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	251	100.00%	100.00%	100.00%	100.00%	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	317	100.00%	100.00%	100.00%	100.00%	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	285	98.95%	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%
2001	273	96.16%	96.16%	96.16%	96.16%	96.16%	96.16%	96.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002	253	99.17%	99.17%	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%
2003	381	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%
2004	283	97.87%	97.87%	98.55%	98.55%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	311	97.20%	99.17%	99.17%	99.17%	99.17%	99.17%	99.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006	391	97.09%	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%	--	--
2007	501	99.46%	99.46%	99.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2008	377	98.54%	98.54%	98.54%	98.54%	98.54%	98.54%	--	--	--	--	--	--	--	--	--	--
2009	463	100.01%	100.01%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	142	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	419	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	331	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	255	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	278	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	309	100.00%	100.00%	100.00%	100.00%	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	365	100.00%	100.00%	100.00%	100.00%	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	239	100.00%	100.00%	100.00%	100.00%	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	247	100.00%	100.00%	100.00%	100.00%	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	251	100.00%	100.00%	100.00%	100.00%	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	317	100.00%	100.00%	100.00%	100.00%	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	285	100.00%	100.00%	100.00%	100.00%	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	273	100.00%	100.00%	100.00%	100.00%	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	253	100.00%	100.00%	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	381	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2004	283	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2005	311	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	142	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	419	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	331	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	255	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	278	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	309	100.00%	100.00%	100.00%	100.00%	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	365	100.00%	100.00%	100.00%	100.00%	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	239	100.00%	100.00%	100.00%	100.00%	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	247	100.00%	100.00%	100.00%	100.00%	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	251	100.00%	100.00%	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	317	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--
2000	285	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	273	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
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 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	142	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	419	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	331	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	255	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	278	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	309	100.00%	100.00%	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	365	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	239	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	247	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
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 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	142	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	419	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	331	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	255	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	278	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	2	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1988	23	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	142	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	419	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	331	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	255	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	278	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm F
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 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	2	--	--	--	--	--	--	--	--
1988	23	--	--	--	--	--	--	--	--
1989	142	--	--	--	--	--	--	--	--
1990	419	--	--	--	--	--	--	--	--
1991	331	--	--	--	--	--	--	--	--
1992	255	--	--	--	--	--	--	--	--
1993	278	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: PD
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2
1988	23	-	-	-	-	-	-	-	-	17	17	18	18	18	18	18	19
1989	142	-	-	-	-	72	104	109	111	119	121	135	136	142	142	142	142
1990	419	46	167	237	324	363	376	381	389	389	410	410	411	411	419	419	419
1991	331	71	144	187	272	302	307	318	322	322	322	322	322	322	322	331	331
1992	255	56	113	144	205	238	241	250	252	252	252	252	252	254	255	255	255
1993	278	61	140	168	226	264	269	273	273	275	275	280	280	282	282	282	282
1994	309	93	144	192	244	289	297	301	307	309	309	309	309	309	309	309	309
1995	365	57	132	189	301	344	357	357	357	357	359	359	359	364	365	365	365
1996	239	57	142	183	220	234	236	236	236	236	238	239	239	239	239	239	239
1997	247	27	75	130	191	209	216	221	237	238	245	245	245	245	245	245	245
1998	251	28	70	124	149	184	189	191	191	191	191	191	191	191	191	191	251
1999	317	15	100	130	233	263	288	287	287	314	317	317	317	317	317	317	317
2000	285	38	75	120	230	252	279	281	281	282	282	282	282	282	282	282	282
2001	273	55	108	139	186	225	253	260	260	260	260	260	260	260	260	260	262
2002	253	49	102	135	190	233	243	250	251	251	251	251	251	251	251	251	251
2003	381	46	95	184	248	345	367	367	370	374	374	374	374	378	378	380	380
2004	283	42	78	137	203	271	274	274	274	275	275	277	277	277	277	277	277
2005	311	45	122	165	235	286	301	299	305	302	302	302	302	302	302	302	302
2006	391	34	141	247	328	346	376	377	377	377	380	380	380	380	380	380	380
2007	501	125	262	326	385	433	465	484	487	493	499	499	499	499	499	499	499
2008	377	55	142	231	266	320	342	351	372	372	372	372	372	372	372	371	371
2009	463	58	146	205	293	394	422	423	457	457	457	463	463	463	463	463	463
2010	458	30	89	180	288	343	420	439	453	457	457	460	460	460	460	--	--
2011	939	44	129	265	406	573	614	632	640	643	646	--	--	--	--	--	--
2012	657	35	108	314	425	524	568	--	--	--	--	--	--	--	--	--	--
2013	518	42	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44 projection from NL rate analysis project "proj 2013 Q4" CV indication, Exhibit D-1

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988	23	19	19	19	19	19	19	19	23	23	23	23	23	23	23	23	23
1989	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
1990	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1991	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331
1992	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
1993	278	282	280	280	280	278	278	278	278	278	278	278	278	278	278	278	278
1994	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309
1995	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365
1996	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239
1997	247	245	245	245	245	245	245	245	245	247	247	247	247	247	247	247	247
1998	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251
1999	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317
2000	285	282	285	285	285	285	285	285	285	285	285	285	285	285	285	285	285
2001	273	262	262	262	262	262	262	262	273	273	273	273	273	273	273	273	273
2002	253	251	251	251	253	253	253	253	253	253	253	253	253	253	253	253	253
2003	381	380	381	381	381	381	381	381	381	381	381	381	381	381	381	381	381
2004	283	277	277	279	279	283	283	283	283	283	283	283	283	283	283	283	283
2005	311	302	308	308	308	308	308	308	311	311	311	311	311	311	311	311	311
2006	391	380	391	391	391	391	391	391	391	391	391	391	391	391	391	--	--
2007	501	499	499	499	501	501	501	501	501	501	--	--	--	--	--	--	--
2008	377	371	371	371	371	371	371	--	--	--	--	--	--	--	--	--	--
2009	463	463	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr Ultimate)	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1989	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
1990	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1991	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331
1992	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
1993	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
1994	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309
1995	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365
1996	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239
1997	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
1998	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251
1999	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317
2000	285	285	285	285	285	285	285	285	285	285	285	285	285	285	285	285	285
2001	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273
2002	253	253	253	253	253	253	253	253	253	253	253	253	253	253	253	--	--
2003	381	381	381	381	381	381	381	381	381	381	--	--	--	--	--	--	--
2004	283	283	283	283	283	283	--	--	--	--	--	--	--	--	--	--	--
2005	311	311	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1989	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
1990	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1991	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331
1992	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
1993	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
1994	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309
1995	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365
1996	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239
1997	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
1998	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	--	--
1999	317	317	317	317	317	317	317	317	317	317	317	--	--	--	--	--	--
2000	285	285	285	285	285	285	285	--	--	--	--	--	--	--	--	--	--
2001	273	273	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1989	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
1990	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1991	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331	331
1992	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
1993	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
1994	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309	--	--
1995	365	365	365	365	365	365	365	365	365	365	--	--	--	--	--	--	--
1996	239	239	239	239	239	239	239	--	--	--	--	--	--	--	--	--	--
1997	247	247	247	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1989	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142	142
1990	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1991	331	331	331	331	331	331	331	331	331	331	331	--	--	--	--	--	--
1992	255	255	255	255	255	255	255	--	--	--	--	--	--	--	--	--	--
1993	278	278	278	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	2	2	2	2	2	2	2	2	2	2	2	--	--	--	--	--	--
1988	23	23	23	23	23	23	23	--	--	--	--	--	--	--	--	--	--
1989	142	142	142	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	419	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	331	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	255	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	278	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 44

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	2	--	--	--	--	--	--	--	--
1988	23	--	--	--	--	--	--	--	--
1989	142	--	--	--	--	--	--	--	--
1990	419	--	--	--	--	--	--	--	--
1991	331	--	--	--	--	--	--	--	--
1992	255	--	--	--	--	--	--	--	--
1993	278	--	--	--	--	--	--	--	--
1994	309	--	--	--	--	--	--	--	--
1995	365	--	--	--	--	--	--	--	--
1996	239	--	--	--	--	--	--	--	--
1997	247	--	--	--	--	--	--	--	--
1998	251	--	--	--	--	--	--	--	--
1999	317	--	--	--	--	--	--	--	--
2000	285	--	--	--	--	--	--	--	--
2001	273	--	--	--	--	--	--	--	--
2002	253	--	--	--	--	--	--	--	--
2003	381	--	--	--	--	--	--	--	--
2004	283	--	--	--	--	--	--	--	--
2005	311	--	--	--	--	--	--	--	--
2006	391	--	--	--	--	--	--	--	--
2007	501	--	--	--	--	--	--	--	--
2008	377	--	--	--	--	--	--	--	--
2009	463	--	--	--	--	--	--	--	--
2010	458	--	--	--	--	--	--	--	--
2011	939	--	--	--	--	--	--	--	--
2012	657	--	--	--	--	--	--	--	--
2013	518	--	--	--	--	--	--	--	--
2014	518	--	--	--	--	--	--	--	--
2015	518	--	--	--	--	--	--	--	--
projection	44								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD

initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Incremental Paid by Age		projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-
1988	23	-	-	-	-	-	-	-	-	17	-	1	-	-	-	-	0
1989	142	-	-	-	-	72	32	5	2	8	-	15	1	6	-	-	-
1990	419	46	121	70	86	39	13	5	8	-	20	-	2	-	8	-	-
1991	331	71	73	43	85	30	6	11	3	-	-	-	-	-	1	9	-
1992	255	56	57	31	61	33	3	9	2	-	-	-	1	1	1	-	-
1993	278	61	80	28	58	38	5	4	-	0	1	-	5	2	-	-	-
1994	309	93	51	48	52	45	8	4	5	2	-	-	-	-	-	-	-
1995	365	57	74	57	112	44	13	-	0	1	2	-	-	5	0	-	-
1996	239	57	85	40	37	14	2	-	-	-	-	2	1	-	-	-	-
1997	247	27	47	56	60	18	7	5	16	1	7	-	-	-	-	-	-
1998	251	28	42	53	25	35	5	2	-	-	-	-	-	-	-	-	60
1999	317	15	85	29	103	30	25	(0)	(1)	28	2	-	-	-	-	-	-
2000	285	38	37	45	109	22	27	2	0	1	-	-	-	-	-	-	-
2001	273	55	52	32	47	39	28	7	0	-	-	-	-	-	-	-	2
2002	253	49	53	33	56	42	11	7	1	-	-	-	-	-	-	-	-
2003	381	46	49	89	63	97	22	0	3	4	-	-	-	4	-	2	-
2004	283	42	36	59	66	68	3	1	-	0	-	3	-	-	-	-	-
2005	311	45	77	43	69	51	15	(2)	5	(3)	-	-	-	-	-	-	-
2006	391	34	108	105	82	18	30	1	(0)	1	2	-	-	-	-	-	-
2007	501	125	137	64	59	48	32	19	3	6	5	-	-	-	-	-	-
2008	377	55	86	89	36	54	23	9	21	-	-	-	-	-	-	(1)	-
2009	463	58	88	59	87	101	28	1	34	-	-	6	-	-	-	-	-
2010	458	30	59	91	108	55	77	18	14	4	-	3	-	-	-	(0)	(0)
2011	939	44	85	136	141	167	41	18	8	3	3	21	21	21	21	21	21
2012	657	35	73	205	111	99	44	16	14	4	4	4	4	4	4	4	4
2013	518	42	62	114	85	84	38	17	15	4	4	4	4	4	4	4	4
2014	518	36	63	115	86	85	38	17	15	4	4	4	4	4	4	4	4
2015	518	36	63	115	86	85	38	17	15	4	4	4	4	4	4	4	4
projection	44	3	5	10	7	7	3	1	1	0	0	0	0	0	0	0	0

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: PD
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-
2002	253	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	2	-	4	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	6	-	-	-	-	-	3	-	-	-	-	-	-	-	-
2006	391	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-
2009	463	-	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-
2010	458	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-
2011	939	21	21	21	21	21	21	21	21	-	-	-	-	-	-	-	-
2012	657	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-
2013	518	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-
2014	518	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-
2015	518	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-
projection	44	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	331	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	255	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	247	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	285	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	463	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	939	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	657	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
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 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **PD**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age										terminus
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360	
1979	-	--	--	--	--	--	--	--	-	
1980	-	--	--	--	--	--	--	--	-	
1981	-	--	--	--	--	--	--	--	-	
1982	-	--	--	--	--	--	--	--	-	
1983	-	--	--	--	--	--	--	--	-	
1984	-	--	--	--	--	--	--	--	-	
1985	-	-	-	-	-	-	-	-	-	
1986	-	-	-	-	-	-	-	-	-	
1987	2	-	-	-	-	-	-	-	-	
1988	23	-	-	-	-	-	-	-	-	
1989	142	-	-	-	-	-	-	-	-	
1990	419	-	-	-	-	-	-	-	-	
1991	331	-	-	-	-	-	-	-	-	
1992	255	-	-	-	-	-	-	-	-	
1993	278	-	-	-	-	-	-	-	-	
1994	309	-	-	-	-	-	-	-	-	
1995	365	-	-	-	-	-	-	-	-	
1996	239	-	-	-	-	-	-	-	-	
1997	247	-	-	-	-	-	-	-	-	
1998	251	-	-	-	-	-	-	-	-	
1999	317	-	-	-	-	-	-	-	-	
2000	285	-	-	-	-	-	-	-	-	
2001	273	-	-	-	-	-	-	-	-	
2002	253	-	-	-	-	-	-	-	-	
2003	381	-	-	-	-	-	-	-	-	
2004	283	-	-	-	-	-	-	-	-	
2005	311	-	-	-	-	-	-	-	-	
2006	391	-	-	-	-	-	-	-	-	
2007	501	-	-	-	-	-	-	-	-	
2008	377	-	-	-	-	-	-	-	-	
2009	463	-	-	-	-	-	-	-	-	
2010	458	-	-	-	-	-	-	-	-	
2011	939	-	-	-	-	-	-	-	-	
2012	657	-	-	-	-	-	-	-	-	
2013	518	-	-	-	-	-	-	-	-	
2014	518	-	-	-	-	-	-	-	-	
2015	518	-	-	-	-	-	-	-	-	
projection	44	-	-	-	-	-	-	-	-	

Facility Association

Emergence (Indemnity & Allowed Clm Exp)

\$ Format: \$000s

FARM Newfoundland & Labrador

Valn Segment: NPP

Emerge: Paid to Ultimate

Minor Coverage: **TPL (Total)**

initial period: 1985m12

initial AY: 1985

initial cal serial: 23832

as at: 2013m06

current AY: 2013

as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	31	7.6%	399
24	85	21.2%	368
36	101	25.3%	284
48	91	22.8%	183
60	29	7.2%	92
72	37	9.4%	63
84	12	3.0%	26
96	3	0.9%	14
108	3	0.9%	10
120	3	0.9%	7
132	3	0.8%	3
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis	3.1		1,448 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis	3.4		3.629 unpaid held over time as factor of total claim amount

Facility Association

Emergence (Indemnity & Allowed Clm Exp)

\$ Format: \$000s

FARM Newfoundland & Labrador

Valn Segment: NPP

Emerge: Paid to Ultimate

Minor Coverage: **TPL (Total)**

initial period: 1985m12

as at: 2013m06

initial AY: 1985

current AY: 2013

initial cal serial: 23832

as at cal serial: 24162

Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	
first row:	47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46	
last row:	74	74	73	73	73	73	72	72	72	71	71	71	71	71	70	70	
minimum	0.69%	2.13%	5.60%	8.54%	11.05%	16.56%	20.25%	23.76%	24.73%	29.51%	33.40%	46.45%	47.80%	50.22%	51.48%	53.20%	
AY with minimum	2012	2012	2010	2010	2012	2012	2008	2010	2010	2010	2010	2010	1993	1993	1993	1993	
median	2.83%	7.85%	12.63%	18.17%	24.12%	29.12%	32.13%	41.75%	48.44%	54.65%	56.69%	65.35%	66.68%	68.74%	73.34%	80.52%	
mean	3.15%	8.18%	13.34%	20.06%	28.54%	32.90%	37.44%	45.49%	50.09%	55.20%	60.07%	67.80%	69.68%	72.36%	74.68%	79.14%	
maximum	7.71%	16.83%	25.71%	40.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
AY with maximum	1994	1987	1987	1986	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
averages	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	
using latest	1.66%	4.88%	9.30%	13.38%	17.40%	21.55%	25.38%	34.98%	40.09%	43.55%	50.88%	60.24%	62.12%	66.23%	71.53%	78.96%	
"n" data	1.61%	4.39%	8.73%	12.50%	16.14%	20.62%	24.74%	34.13%	38.28%	41.89%	49.17%	59.02%	61.48%	66.12%	71.14%	78.14%	
points;	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
"x hi/lo"	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	
is within the	1.69%	4.28%	9.07%	12.48%	15.80%	20.49%	25.00%	35.09%	39.09%	42.82%	50.06%	60.37%	62.56%	67.56%	71.04%	79.18%	
"n" data	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
points	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	
decimals	0.91%	2.61%	6.99%	10.28%	13.72%	18.93%	22.73%	33.07%	36.38%	40.49%	49.26%	57.34%	59.28%	64.90%	72.42%	81.66%	
(1 or 2)	1.02%	2.87%	7.07%	10.05%	13.54%	18.44%	23.22%	32.44%	35.64%	39.75%	46.94%	57.15%	60.07%	65.59%	71.52%	78.76%	
2	0.88%	2.52%	6.27%	9.39%	12.63%	17.84%	24.26%	29.36%	31.35%	35.64%	42.63%	50.69%	53.93%	59.27%	68.44%	75.93%	
user input	0.90%	2.30%	6.50%	8.94%	11.44%	17.11%	23.31%	31.74%	33.99%	37.71%	43.19%	52.36%	53.71%	58.99%	73.34%	80.81%	
	0.87%	2.49%	6.31%	9.38%	12.55%	17.77%	23.93%	29.22%	31.16%	35.42%	41.93%	50.35%	53.90%	59.22%	68.26%	75.75%	
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	
cum'l paid / ult.	select value:	1.02%	2.87%	7.07%	10.05%	13.54%	18.44%	23.22%	32.44%	35.64%	39.75%	46.94%	57.15%	60.07%	65.59%	71.52%	78.76%
implied increm'l pd to beg unpd		1.02%	1.87%	4.32%	3.21%	3.88%	5.67%	5.86%	12.01%	4.74%	6.39%	11.93%	19.24%	6.81%	13.82%	17.23%	25.42%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	
last row:	70	70	69	69	69	69	68	68	68	68	67	67	67	67	66	66	
minimum	53.21%	55.19%	55.19%	55.19%	55.10%	55.10%	55.97%	74.65%	74.65%	74.65%	74.65%	74.65%	76.03%	87.08%	87.11%	87.11%	
AY with minimum	1993	1993	1993	1993	1993	1993	1993	1998	1998	1998	1998	1998	1998	1998	1998	1998	
median	80.80%	82.31%	83.81%	89.41%	90.76%	91.84%	92.91%	93.14%	93.29%	97.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
mean	80.62%	81.64%	83.96%	86.81%	88.81%	89.44%	91.45%	93.70%	94.09%	94.96%	95.53%	97.20%	97.54%	98.04%	98.24%	98.34%	
maximum	100.00%	100.00%	100.00%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.00%	100.00%	
AY with maximum	1985	1985	1985	2006	2006	2006	2006	2006	2006	2006	2006	2006	2006	2006	1985	1985	
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
averages	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	
using latest	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	wgthed 10	
"n" data	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
points;	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	
"x hi/lo"	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	wgthed 7	
is within the	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
"n" data	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	
points	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	
decimals	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
(1 or 2)	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	
2	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	wgthed 3	
user input																	
selected:	based on:	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	wgthed 5	
cum'l paid / ult.	select value:	80.31%	81.34%	81.30%	85.33%	85.67%	87.33%	92.77%	94.01%	94.11%	94.42%	96.46%	96.80%	96.80%	96.80%	96.72%	97.07%
implied increm'l pd to beg unpd		7.30%	5.23%	(0.21%)	21.55%	2.32%	11.58%	42.94%	17.15%	1.67%	5.26%	36.56%	9.60%	-	-	(2.50%)	10.67%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
minimum	87.11%	92.24%	92.24%	93.09%	93.09%	97.51%	97.51%	97.51%	97.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with minimum	1998	2003	2003	2003	2003	1996	1996	1996	1996	1985	1985	1985	1985	1985	1985	1985
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%
mean	98.35%	98.96%	99.12%	99.44%	99.44%	99.88%	99.87%	99.87%	99.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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%
AY with maximum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10															
averages	10 x hi/lo															
using latest	wghted 10															
"n" data	7															
points;	7 x hi/lo															
"x hi/lo"	wghted 7															
is within the	5															
"n" data	5 x hi/lo															
points	wghted 5															
decimals	3															
(1 or 2)	3 x hi/lo															
2	wghted 3															
user input				98.00%	98.25%	98.50%	98.75%	99.00%	99.25%	99.50%	99.75%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	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:	97.07%	97.07%	97.80%	98.00%	98.25%	98.50%	98.75%	99.00%	99.25%	99.50%	99.75%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		-	-	24.91%	9.09%	12.50%	14.29%	16.67%	20.00%	25.00%	33.33%	50.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240		
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46		
last row:	58	58	57	57	57	57	56	56	56	56	55	55	55	55	54	54		
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%		
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
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%		
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
factor	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%	#N/A	#N/A	
averages	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%	#N/A	#N/A
using latest	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%	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	54	54	53	53	53	53	52	52	52	52	51	51	51	51	50	50
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

	Age:	339	342	345	348	351	354	357	360
first row:		46	46	46	46	46	46	46	46
last row:		47	47	47	47	47	47	47	47
minimum		100.00%	100.00%	-	-	-	-	-	-
AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
median		100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
mean		100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
maximum		100.00%	100.00%	-	-	-	-	-	-
AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **TPL (Total)**
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	9.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	3.72%	8.35%	20.02%	40.94%	51.43%	61.43%	81.19%	85.88%	92.63%	93.15%	93.15%	93.52%	93.52%	93.81%	93.81%	93.81%
1987	874	5.59%	16.83%	25.71%	33.67%	40.83%	44.16%	44.46%	70.68%	78.16%	78.18%	84.85%	88.88%	88.88%	89.09%	89.09%	90.29%
1988	1,022	4.66%	14.57%	20.16%	31.60%	42.72%	46.07%	48.07%	48.14%	49.85%	58.47%	71.83%	78.17%	78.30%	86.15%	86.15%	86.17%
1989	1,671	3.83%	10.79%	15.90%	23.24%	28.81%	31.43%	32.85%	38.93%	40.69%	70.65%	74.76%	75.79%	81.37%	83.76%	83.76%	90.94%
1990	1,154	3.98%	15.13%	21.34%	31.72%	38.54%	40.92%	44.02%	47.66%	52.30%	55.85%	55.85%	57.78%	57.78%	58.81%	58.81%	58.81%
1991	1,093	6.51%	13.66%	20.86%	28.82%	32.67%	33.98%	40.79%	45.30%	52.44%	52.47%	53.05%	57.62%	60.00%	60.75%	64.51%	70.24%
1992	1,101	5.31%	11.88%	16.29%	22.74%	29.58%	32.80%	39.17%	48.51%	51.40%	55.65%	60.73%	68.64%	76.85%	78.38%	85.53%	91.60%
1993	1,742	3.53%	8.81%	12.19%	16.93%	20.06%	24.26%	26.68%	27.29%	28.25%	31.18%	41.99%	47.69%	47.80%	50.22%	51.48%	53.20%
1994	1,233	7.71%	13.54%	18.53%	26.57%	36.95%	39.48%	41.14%	45.00%	47.99%	56.41%	56.49%	77.82%	80.56%	81.49%	83.37%	88.16%
1995	1,490	4.87%	10.15%	14.01%	22.89%	28.06%	29.18%	34.65%	40.64%	54.44%	56.66%	58.71%	62.84%	63.24%	63.26%	63.26%	64.28%
1996	1,809	3.36%	8.92%	11.35%	17.59%	22.55%	27.18%	32.07%	44.48%	49.76%	54.65%	55.20%	65.18%	65.19%	66.29%	66.31%	75.18%
1997	1,205	3.37%	8.19%	14.20%	23.25%	28.17%	40.08%	42.88%	53.67%	58.77%	70.70%	71.62%	81.97%	82.00%	82.01%	86.35%	86.35%
1998	1,164	2.57%	7.28%	13.14%	16.96%	24.01%	26.18%	30.88%	36.43%	38.04%	54.81%	55.97%	65.51%	67.11%	70.12%	70.12%	74.24%
1999	2,478	0.72%	4.53%	7.62%	16.31%	18.88%	21.84%	28.49%	41.36%	46.26%	46.36%	58.98%	64.04%	64.06%	66.23%	66.23%	69.06%
2000	1,770	2.16%	5.38%	8.73%	17.10%	22.73%	31.36%	34.16%	40.55%	48.44%	56.08%	59.56%	70.53%	76.39%	76.62%	80.18%	80.52%
2001	1,929	2.87%	7.54%	11.96%	22.80%	30.20%	41.15%	54.12%	61.99%	65.14%	66.72%	68.53%	69.30%	70.46%	76.92%	76.96%	81.22%
2002	1,758	2.79%	7.68%	13.44%	22.01%	28.51%	31.62%	32.13%	35.70%	43.12%	44.19%	50.08%	58.02%	61.58%	62.28%	63.80%	70.13%
2003	2,459	2.05%	4.84%	9.55%	14.37%	19.29%	21.41%	21.61%	28.59%	33.69%	34.41%	39.99%	56.93%	58.57%	62.35%	66.67%	76.25%
2004	2,103	2.16%	5.37%	9.51%	16.15%	22.66%	25.13%	26.62%	41.75%	47.50%	54.09%	56.89%	61.32%	62.27%	67.36%	67.37%	78.59%
2005	1,732	2.59%	7.59%	12.10%	18.75%	21.91%	28.04%	28.07%	32.32%	38.77%	42.33%	48.98%	64.36%	66.24%	66.24%	67.47%	78.92%
2006	1,881	1.91%	8.02%	14.63%	21.06%	24.22%	29.05%	30.25%	48.09%	52.49%	54.50%	63.35%	78.47%	78.49%	90.47%	90.47%	92.67%
2007	2,819	4.53%	9.72%	12.63%	15.16%	17.07%	21.06%	23.68%	42.26%	48.50%	51.90%	53.29%	66.40%	69.11%	71.02%	73.34%	80.81%
2008	3,025	1.84%	5.01%	9.64%	11.21%	14.33%	19.83%	20.25%	34.90%	39.81%	44.06%	51.29%	52.36%	53.05%	54.13%	55.53%	61.75%
2009	2,961	2.01%	5.26%	7.76%	11.78%	17.08%	19.97%	28.28%	32.58%	35.34%	39.70%	43.19%	53.26%	55.02%	64.70%	76.44%	85.24%
2010	3,761	0.80%	2.39%	5.60%	8.54%	11.44%	17.11%	21.19%	23.76%	24.73%	29.51%	33.40%	46.45%	53.71%	58.99%	--	--
2011	4,177	1.04%	3.13%	6.72%	10.68%	15.39%	19.85%	23.31%	31.74%	33.99%	37.71%	--	--	--	--	--	--
2012	5,089	0.69%	2.13%	6.50%	8.94%	11.05%	16.56%	--	--	--	--	--	--	--	--	--	--
2013	4,677	0.90%	2.30%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	93.81%	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%
1987	874	91.65%	91.65%	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%
1988	1,022	86.17%	89.20%	90.57%	90.57%	90.57%	90.57%	91.99%	92.47%	92.47%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,671	90.94%	90.95%	90.95%	90.95%	90.95%	92.33%	92.33%	92.33%	92.33%	97.11%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	1,154	58.81%	58.81%	58.81%	58.81%	95.88%	95.88%	95.88%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	1,093	72.21%	72.28%	92.86%	92.91%	92.91%	92.91%	92.91%	92.91%	92.91%	92.91%	92.91%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	1,101	91.60%	92.05%	92.05%	91.60%	91.60%	91.60%	91.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,742	53.21%	55.19%	55.19%	55.19%	55.10%	55.10%	55.97%	74.70%	74.75%	74.75%	74.75%	89.34%	94.26%	94.26%	94.26%	94.26%
1994	1,233	98.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,490	64.23%	64.25%	64.25%	78.41%	84.45%	84.45%	84.45%	89.04%	92.06%	92.06%	92.06%	93.29%	93.29%	93.29%	100.00%	100.00%
1996	1,809	79.10%	80.48%	80.99%	86.13%	86.13%	86.13%	88.35%	92.68%	92.71%	92.71%	96.31%	96.31%	97.42%	97.42%	97.29%	97.29%
1997	1,205	86.35%	86.35%	94.71%	94.71%	94.71%	95.71%	96.12%	96.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	1,164	74.32%	74.32%	74.32%	74.32%	74.32%	74.65%	74.65%	74.65%	74.65%	74.65%	74.65%	74.65%	76.03%	87.08%	87.11%	87.11%
1999	2,478	69.66%	69.66%	69.66%	85.86%	85.86%	85.86%	93.14%	93.14%	94.60%	94.60%	94.71%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	1,770	80.80%	81.65%	82.21%	83.07%	85.90%	88.40%	93.29%	93.29%	93.29%	93.29%	93.29%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	1,929	81.92%	82.31%	92.36%	95.49%	95.83%	96.01%	99.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002	1,758	78.97%	78.97%	82.95%	86.48%	86.48%	86.48%	86.48%	91.31%	91.31%	97.36%	97.33%	98.29%	98.29%	98.29%	98.29%	98.29%
2003	2,459	76.79%	78.21%	79.06%	84.55%	84.56%	84.56%	88.69%	92.18%	92.18%	92.18%	92.18%	92.23%	92.23%	92.24%	92.24%	92.24%
2004	2,103	78.59%	82.52%	82.62%	92.54%	92.74%	94.64%	96.24%	98.38%	98.38%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	1,732	80.73%	81.10%	81.13%	84.57%	85.43%	92.07%	92.07%	92.39%	93.01%	93.01%	93.01%	93.87%	93.87%	93.87%	93.87%	95.89%
2006	1,881	95.06%	95.67%	99.84%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	100.48%	--	--
2007	2,819	82.83%	82.89%	84.66%	88.24%	88.25%	89.03%	89.03%	89.03%	89.03%	--	--	--	--	--	--	--
2008	3,025	62.74%	64.89%	65.80%	68.61%	69.27%	69.77%	--	--	--	--	--	--	--	--	--	--
2009	2,961	86.25%	87.71%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	874	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	1,022	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,671	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	1,154	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	1,093	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	1,101	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,742	94.26%	94.26%	94.26%	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%
1994	1,233	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,490	100.00%	100.00%	100.00%	100.00%	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	1,809	97.51%	97.51%	97.51%	97.51%	97.51%	97.51%	97.51%	97.51%	97.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997	1,205	100.00%	100.00%	100.00%	100.00%	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	1,164	87.11%	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%
1999	2,478	100.00%	100.00%	100.00%	100.00%	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	1,770	100.00%	100.00%	100.00%	100.00%	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	1,929	100.00%	100.00%	100.00%	100.00%	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	1,758	98.29%	98.29%	98.29%	98.29%	98.29%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2003	2,459	92.24%	92.24%	92.24%	93.09%	93.09%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--
2004	2,103	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2005	1,732	95.89%	95.89%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	874	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	1,022	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,671	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	1,154	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	1,093	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	1,101	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,742	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	1,233	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	1,490	100.00%	100.00%	100.00%	100.00%	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	1,809	100.00%	100.00%	100.00%	100.00%	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	1,205	100.00%	100.00%	100.00%	100.00%	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	1,164	100.00%	100.00%	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	2,478	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2000	1,770	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	1,929	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: TPL (Total)
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	874	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	1,022	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,671	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	1,154	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	1,093	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	1,101	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	1,742	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	1,233	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1995	1,490	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	1,809	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	1,205	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	874	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	1,022	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	1,671	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	1,154	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	1,093	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	1,101	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	1,742	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	493	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	874	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1988	1,022	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	1,671	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	1,154	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	1,093	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	1,101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	1,742	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	7	100.00%	100.00%	--	--	--	--	--	--
1986	493	--	--	--	--	--	--	--	--
1987	874	--	--	--	--	--	--	--	--
1988	1,022	--	--	--	--	--	--	--	--
1989	1,671	--	--	--	--	--	--	--	--
1990	1,154	--	--	--	--	--	--	--	--
1991	1,093	--	--	--	--	--	--	--	--
1992	1,101	--	--	--	--	--	--	--	--
1993	1,742	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **TPL (Total)**
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	1	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	18	41	99	202	253	303	400	423	456	459	459	461	461	462	462	462
1987	874	49	147	225	294	357	386	389	618	683	684	742	777	777	779	779	789
1988	1,022	48	149	206	323	437	471	491	492	510	598	734	799	800	881	881	881
1989	1,671	64	180	266	389	482	525	549	651	680	1,181	1,250	1,267	1,360	1,400	1,400	1,520
1990	1,154	46	175	246	366	445	472	508	550	604	645	645	667	667	679	679	679
1991	1,093	71	149	228	315	357	371	446	495	573	574	580	630	656	664	705	768
1992	1,101	58	131	179	250	326	361	431	534	566	613	669	756	846	863	942	1,008
1993	1,742	62	153	212	295	349	423	465	475	492	543	731	831	833	875	897	927
1994	1,233	95	167	228	327	455	487	507	555	592	695	696	959	993	1,004	1,028	1,087
1995	1,490	73	151	209	341	418	435	516	606	811	844	875	936	942	943	943	958
1996	1,809	61	161	205	318	408	492	580	805	900	989	999	1,179	1,180	1,200	1,200	1,360
1997	1,205	41	99	171	280	340	483	517	647	708	852	863	988	988	988	1,041	1,041
1998	1,164	30	85	153	197	279	305	359	424	443	638	651	762	781	816	816	864
1999	2,478	18	112	189	404	468	541	706	1,025	1,146	1,149	1,461	1,587	1,587	1,641	1,641	1,711
2000	1,770	38	95	155	303	402	555	605	718	857	993	1,054	1,248	1,352	1,356	1,419	1,425
2001	1,929	55	146	231	440	583	794	1,044	1,196	1,257	1,287	1,322	1,337	1,359	1,484	1,485	1,567
2002	1,758	49	135	236	387	501	556	565	628	758	777	881	1,020	1,083	1,095	1,122	1,233
2003	2,459	50	119	235	353	474	526	531	703	828	846	983	1,400	1,440	1,533	1,639	1,875
2004	2,103	45	113	200	340	477	528	560	878	999	1,137	1,196	1,290	1,310	1,417	1,417	1,653
2005	1,732	45	131	210	325	379	486	486	560	671	733	848	1,115	1,147	1,147	1,168	1,367
2006	1,881	36	151	275	396	456	547	569	905	987	1,025	1,192	1,476	1,476	1,702	1,702	1,743
2007	2,819	128	274	356	427	481	594	667	1,191	1,367	1,463	1,502	1,872	1,948	2,002	2,067	2,278
2008	3,025	56	152	292	339	433	600	613	1,056	1,204	1,333	1,552	1,584	1,605	1,638	1,680	1,868
2009	2,961	59	156	230	349	506	591	837	965	1,046	1,176	1,279	1,577	1,629	1,916	2,264	2,524
2010	3,761	30	90	211	321	430	644	797	894	930	1,110	1,256	1,747	2,020	2,218	--	--
2011	4,177	44	131	281	446	643	829	974	1,326	1,420	1,575	--	--	--	--	--	--
2012	5,089	35	109	331	455	562	843	--	--	--	--	--	--	--	--	--	--
2013	4,677	42	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	399																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	462	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	874	801	801	874	874	874	874	874	874	874	874	874	874	874	874	874	874
1988	1,022	881	912	926	926	926	926	940	945	945	1,022	1,022	1,022	1,022	1,022	1,022	1,022
1989	1,671	1,520	1,520	1,520	1,520	1,520	1,543	1,543	1,543	1,543	1,623	1,671	1,671	1,671	1,671	1,671	1,671
1990	1,154	679	679	679	679	1,107	1,107	1,107	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154
1991	1,093	790	790	1,015	1,016	1,016	1,016	1,016	1,016	1,016	1,016	1,016	1,093	1,093	1,093	1,093	1,093
1992	1,101	1,008	1,013	1,013	1,008	1,008	1,008	1,011	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101
1993	1,742	927	961	961	961	960	960	975	1,301	1,302	1,302	1,302	1,556	1,642	1,642	1,642	1,642
1994	1,233	1,217	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233
1995	1,490	957	957	957	1,168	1,258	1,258	1,327	1,372	1,372	1,372	1,390	1,390	1,390	1,490	1,490	1,490
1996	1,809	1,431	1,456	1,466	1,559	1,559	1,559	1,599	1,677	1,678	1,678	1,743	1,743	1,763	1,763	1,760	1,760
1997	1,205	1,041	1,041	1,142	1,142	1,142	1,154	1,159	1,159	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205
1998	1,164	865	865	865	865	865	869	869	869	869	869	869	869	885	1,014	1,014	1,014
1999	2,478	1,726	1,726	1,726	2,128	2,128	2,128	2,308	2,308	2,344	2,344	2,347	2,478	2,478	2,478	2,478	2,478
2000	1,770	1,430	1,445	1,455	1,470	1,520	1,565	1,651	1,651	1,651	1,651	1,651	1,770	1,770	1,770	1,770	1,770
2001	1,929	1,580	1,588	1,782	1,842	1,849	1,852	1,919	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929
2002	1,758	1,389	1,389	1,459	1,521	1,521	1,521	1,521	1,606	1,606	1,712	1,711	1,728	1,728	1,728	1,728	1,728
2003	2,459	1,888	1,923	1,944	2,079	2,079	2,079	2,180	2,266	2,266	2,266	2,266	2,268	2,268	2,268	2,268	2,268
2004	2,103	1,653	1,735	1,737	1,946	1,950	1,990	2,024	2,069	2,069	2,103	2,103	2,103	2,103	2,103	2,103	2,103
2005	1,732	1,398	1,405	1,405	1,465	1,479	1,594	1,594	1,600	1,611	1,611	1,611	1,626	1,626	1,626	1,626	1,661
2006	1,881	1,788	1,800	1,878	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	--	--
2007	2,819	2,335	2,336	2,386	2,487	2,487	2,509	2,509	2,509	2,509	--	--	--	--	--	--	--
2008	3,025	1,898	1,963	1,991	2,076	2,096	2,111	--	--	--	--	--	--	--	--	--	--
2009	2,961	2,554	2,597	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874
1988	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022
1989	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671
1990	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154
1991	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093
1992	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101
1993	1,742	1,642	1,642	1,642	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742
1994	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233
1995	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
1996	1,809	1,764	1,764	1,764	1,764	1,764	1,764	1,764	1,764	1,764	1,809	1,809	1,809	1,809	1,809	1,809	1,809
1997	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205
1998	1,164	1,014	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164
1999	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478
2000	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770
2001	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929	1,929
2002	1,758	1,728	1,728	1,728	1,728	1,728	1,758	1,758	1,758	1,758	1,758	1,758	1,758	1,758	1,758	--	--
2003	2,459	2,268	2,268	2,268	2,289	2,289	2,459	2,459	2,459	2,459	--	--	--	--	--	--	--
2004	2,103	2,103	2,103	2,103	2,103	2,103	2,103	--	--	--	--	--	--	--	--	--	--
2005	1,732	1,661	1,661	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874
1988	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022
1989	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671
1990	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154
1991	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093
1992	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101
1993	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742
1994	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233
1995	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
1996	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809
1997	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205
1998	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	--	--
1999	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	2,478	--	--	--	--	--	--
2000	1,770	1,770	1,770	1,770	1,770	1,770	1,770	--	--	--	--	--	--	--	--	--	--
2001	1,929	1,929	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874
1988	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022
1989	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671
1990	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154
1991	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093
1992	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101
1993	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742	1,742
1994	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	1,233	--	--
1995	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	--	--	--	--	--	--	--
1996	1,809	1,809	1,809	1,809	1,809	1,809	1,809	--	--	--	--	--	--	--	--	--	--
1997	1,205	1,205	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1987	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874	874
1988	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022	1,022
1989	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671
1990	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	--	--
1991	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	--	--	--	--	--	--	--
1992	1,101	1,101	1,101	1,101	1,101	1,101	1,101	--	--	--	--	--	--	--	--	--	--
1993	1,742	1,742	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	--	--
1987	874	874	874	874	874	874	874	874	874	874	874	--	--	--	--	--	--
1988	1,022	1,022	1,022	1,022	1,022	1,022	1,022	--	--	--	--	--	--	--	--	--	--
1989	1,671	1,671	1,671	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	1,154	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	1,093	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	1,101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	1,742	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	399																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	7	7	7	--	--	--	--	--	--
1986	493	--	--	--	--	--	--	--	--
1987	874	--	--	--	--	--	--	--	--
1988	1,022	--	--	--	--	--	--	--	--
1989	1,671	--	--	--	--	--	--	--	--
1990	1,154	--	--	--	--	--	--	--	--
1991	1,093	--	--	--	--	--	--	--	--
1992	1,101	--	--	--	--	--	--	--	--
1993	1,742	--	--	--	--	--	--	--	--
1994	1,233	--	--	--	--	--	--	--	--
1995	1,490	--	--	--	--	--	--	--	--
1996	1,809	--	--	--	--	--	--	--	--
1997	1,205	--	--	--	--	--	--	--	--
1998	1,164	--	--	--	--	--	--	--	--
1999	2,478	--	--	--	--	--	--	--	--
2000	1,770	--	--	--	--	--	--	--	--
2001	1,929	--	--	--	--	--	--	--	--
2002	1,758	--	--	--	--	--	--	--	--
2003	2,459	--	--	--	--	--	--	--	--
2004	2,103	--	--	--	--	--	--	--	--
2005	1,732	--	--	--	--	--	--	--	--
2006	1,881	--	--	--	--	--	--	--	--
2007	2,819	--	--	--	--	--	--	--	--
2008	3,025	--	--	--	--	--	--	--	--
2009	2,961	--	--	--	--	--	--	--	--
2010	3,761	--	--	--	--	--	--	--	--
2011	4,177	--	--	--	--	--	--	--	--
2012	5,089	--	--	--	--	--	--	--	--
2013	4,677	--	--	--	--	--	--	--	--
2014	4,677	--	--	--	--	--	--	--	--
2015	4,677	--	--	--	--	--	--	--	--
<u>projection</u>	399								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **TPL (Total)**
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Incremental Paid by Age		projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	--	--	--	1	6	-	-	-	-	-	-	-	-	-	-	-
1986	493	18	23	57	103	52	49	97	23	33	3	-	2	-	1	-	-
1987	874	49	98	78	70	63	29	3	229	65	0	58	35	-	2	-	11
1988	1,022	48	101	57	117	114	34	20	1	18	88	136	65	1	80	-	0
1989	1,671	64	116	85	123	93	44	24	102	29	501	69	17	93	40	-	120
1990	1,154	46	129	72	120	79	27	36	42	54	41	-	22	-	12	-	-
1991	1,093	71	78	79	87	42	14	75	49	78	0	6	50	26	8	41	63
1992	1,101	58	72	48	71	75	35	70	103	32	47	56	87	90	17	79	67
1993	1,742	62	92	59	83	55	73	42	11	17	51	188	99	2	42	22	30
1994	1,233	95	72	62	99	128	31	20	48	37	104	1	263	34	12	23	59
1995	1,490	73	79	58	132	77	17	82	89	206	33	31	62	6	0	-	15
1996	1,809	61	101	44	113	90	84	88	225	96	88	10	181	0	20	0	161
1997	1,205	41	58	72	109	59	144	34	130	62	144	11	125	0	0	52	-
1998	1,164	30	55	68	44	82	25	55	65	19	195	14	111	19	35	-	48
1999	2,478	18	94	76	215	64	73	165	319	121	2	313	125	0	54	-	70
2000	1,770	38	57	59	148	100	153	50	113	140	135	62	194	104	4	63	6
2001	1,929	55	90	85	209	143	211	250	152	61	30	35	15	22	125	1	82
2002	1,758	49	86	101	151	114	55	9	63	130	19	104	140	63	12	27	111
2003	2,459	50	69	116	119	121	52	5	172	125	17	137	416	40	93	106	236
2004	2,103	45	67	87	140	137	52	31	318	121	138	59	93	20	107	0	236
2005	1,732	45	87	78	115	55	106	1	74	112	62	115	266	33	0	21	198
2006	1,881	36	115	124	121	60	91	22	336	83	38	166	284	0	225	-	41
2007	2,819	128	146	82	71	54	112	74	524	176	96	39	369	76	54	65	211
2008	3,025	56	96	140	47	94	166	13	443	148	129	219	32	21	33	42	188
2009	2,961	59	96	74	119	157	86	246	127	82	129	103	298	52	287	348	261
2010	3,761	30	60	121	111	109	213	153	97	36	180	146	491	273	199	252	331
2011	4,177	44	87	150	166	197	186	145	352	94	155	266	419	135	236	240	308
2012	5,089	35	74	222	124	107	281	198	482	171	221	336	542	158	294	299	392
2013	4,677	42	65	149	106	133	223	186	449	159	206	313	504	147	274	279	364
2014	4,677	36	66	150	107	134	224	186	449	159	206	313	504	147	274	279	364
2015	4,677	36	66	150	107	134	224	186	449	159	206	313	504	147	274	279	364
projection	399	3	6	13	9	11	19	16	38	14	18	27	43	13	23	24	31

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	0	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	12	-	73	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	31	14	-	-	-	15	5	-	77	-	-	-	-	-	-
1989	1,671	-	0	-	-	-	23	-	-	-	80	48	-	-	-	-	-
1990	1,154	-	-	-	-	428	-	-	48	-	-	-	-	-	-	-	-
1991	1,093	22	1	225	1	-	-	-	-	-	-	-	78	-	-	-	-
1992	1,101	-	5	-	(5)	-	-	3	90	-	-	-	-	-	-	-	-
1993	1,742	0	35	-	-	(2)	-	15	326	1	-	-	254	86	-	-	-
1994	1,233	130	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	(1)	0	-	211	90	-	-	68	45	-	-	18	-	-	100	-
1996	1,809	71	25	9	93	-	-	40	79	0	-	65	-	20	-	(2)	-
1997	1,205	-	-	101	-	-	12	5	-	47	-	-	-	-	-	-	-
1998	1,164	1	-	-	-	-	4	-	-	-	-	-	-	16	129	0	-
1999	2,478	15	-	-	401	-	-	180	-	36	-	3	131	-	-	-	-
2000	1,770	5	15	10	15	50	44	87	-	-	-	-	119	-	-	-	-
2001	1,929	14	8	194	60	6	4	67	10	-	-	-	-	-	-	-	-
2002	1,758	155	-	70	62	-	-	-	85	-	106	(1)	17	-	-	-	-
2003	2,459	13	35	21	135	0	-	101	86	-	-	-	1	-	0	-	-
2004	2,103	-	83	2	209	4	40	34	45	-	34	-	0	-	-	-	-
2005	1,732	31	7	0	60	15	115	-	6	11	-	-	15	-	-	-	35
2006	1,881	45	11	79	12	-	0	-	-	-	-	-	-	-	-	(1)	(1)
2007	2,819	57	2	50	101	0	22	-	-	-	-	115	18	11	11	11	11
2008	3,025	30	65	28	85	20	15	386	92	7	22	151	24	15	15	15	15
2009	2,961	30	43	1	78	6	32	104	24	2	6	41	7	4	4	4	4
2010	3,761	71	40	3	182	14	75	242	56	4	14	96	15	9	9	9	9
2011	4,177	82	56	24	178	33	86	231	69	4	12	83	13	8	8	8	8
2012	5,089	87	51	8	217	20	92	287	69	5	17	112	18	11	11	11	11
2013	4,677	81	48	8	202	19	86	267	65	5	15	104	17	10	10	10	10
2014	4,677	81	48	8	202	19	86	268	65	5	15	104	17	10	10	10	10
2015	4,677	81	48	8	202	19	86	268	65	5	15	104	17	10	10	10	10
projection	399	7	4	1	17	2	7	23	6	0	1	9	1	1	1	1	1

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	1,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	1,093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,742	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-
1994	1,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,809	4	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-
1997	1,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	1,164	-	150	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,758	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-
2003	2,459	-	-	0	21	-	170	-	-	-	-	-	-	-	-	-	-
2004	2,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,732	-	-	7	7	7	7	7	7	7	7	7	7	-	-	-	-
2006	1,881	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-
2007	2,819	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-
2008	3,025	15	15	15	15	15	15	15	15	15	15	15	14	-	-	-	-
2009	2,961	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-
2010	3,761	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-
2011	4,177	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-
2012	5,089	11	11	11	11	11	11	11	11	11	11	11	10	-	-	-	-
2013	4,677	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-
2014	4,677	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-
2015	4,677	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-
projection	399	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	1,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	1,093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	1,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	1,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	1,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	2,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,881	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	3,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	4,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	5,089	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	399	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	1,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	1,093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	1,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	1,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	1,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	2,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,881	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	3,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	4,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	5,089	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	399	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	1,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	1,093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	1,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	1,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	1,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	2,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,881	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	3,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	4,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	5,089	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	399	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336	339	342	345	
Accident Year	Selected (Full Yr) Ultimate																				
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	1,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	1,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	1,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	1,093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	1,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	1,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	1,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	1,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	1,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	1,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	2,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	1,770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	1,929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	1,758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	2,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	2,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	1,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	1,881	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	2,819	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	3,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	2,961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	3,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	4,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	5,089	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	4,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	399	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **TPL (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		terminus				
Accident Year	Selected (Full Yr) Ultimate	348	351	354	357	360
1979	-	--	--	--	--	--
1980	-	--	--	--	--	--
1981	-	--	--	--	--	--
1982	-	--	--	--	--	--
1983	-	--	--	--	--	--
1984	-	--	--	--	--	--
1985	7	-	-	-	-	-
1986	493	-	-	-	-	-
1987	874	-	-	-	-	-
1988	1,022	-	-	-	-	-
1989	1,671	-	-	-	-	-
1990	1,154	-	-	-	-	-
1991	1,093	-	-	-	-	-
1992	1,101	-	-	-	-	-
1993	1,742	-	-	-	-	-
1994	1,233	-	-	-	-	-
1995	1,490	-	-	-	-	-
1996	1,809	-	-	-	-	-
1997	1,205	-	-	-	-	-
1998	1,164	-	-	-	-	-
1999	2,478	-	-	-	-	-
2000	1,770	-	-	-	-	-
2001	1,929	-	-	-	-	-
2002	1,758	-	-	-	-	-
2003	2,459	-	-	-	-	-
2004	2,103	-	-	-	-	-
2005	1,732	-	-	-	-	-
2006	1,881	-	-	-	-	-
2007	2,819	-	-	-	-	-
2008	3,025	-	-	-	-	-
2009	2,961	-	-	-	-	-
2010	3,761	-	-	-	-	-
2011	4,177	-	-	-	-	-
2012	5,089	-	-	-	-	-
2013	4,677	-	-	-	-	-
2014	4,677	-	-	-	-	-
2015	4,677	-	-	-	-	-
projection	399	-	-	-	-	-

Facility Association

Emergence (Indemnity & Allowed Clm Exp)

\$ Format: \$000s

FARM Newfoundland & Labrador

Valn Segment: NPP

Emerge: Paid to Ultimate

Minor Coverage: **AccBen (Total)**

initial period: 1985m12

initial AY: 1985

initial cal serial: 23832

as at: 2013m06

current AY: 2013

as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	139.261	16.5%	837
24	326.403	39.0%	698
36	284.225	34.0%	371
48	12.388	1.5%	87
60	12.389	1.5%	75
72	12.385	1.5%	62
84	12.389	1.5%	50
96	12.386	1.5%	37
108	12.553	1.5%	25
120	12.555	1.5%	13
132	-	-	-
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis	2.2		2,255 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis	2.4		2,694 unpaid held over time as factor of total claim amount

Facility Association
Emergence (Indemnity & Allowed Clm Exp)

§ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **AccBen (Total)**

initial period: 1985m12
 as at: 2013m06

initial AY: 1985
 current AY: 2013

initial cal serial: 23832
 as at cal serial: 24162

Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	
first row:	47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46	
last row:	74	74	73	73	73	73	72	72	72	72	71	71	71	71	70	70	
minimum	-	-	-	7.33%	18.07%	26.26%	33.18%	40.91%	42.38%	46.12%	48.38%	50.37%	51.36%	52.28%	53.15%	54.16%	
AY with minimum	1987	1988	1988	1995	2012	2012	1995	2005	2005	2005	2005	2005	2005	2005	2005	2005	
median	0.52%	5.75%	15.55%	27.11%	45.95%	62.08%	74.68%	82.63%	92.12%	95.83%	99.37%	100.00%	100.00%	100.00%	100.00%	100.00%	
mean	8.92%	17.85%	30.75%	50.04%	61.49%	71.93%	81.04%	87.37%	90.90%	95.40%	112.55%	92.85%	92.96%	94.28%	94.84%	95.10%	
maximum	100.00%	100.00%	175.47%	232.74%	268.81%	311.38%	320.15%	315.76%	315.76%	323.77%	703.14%	113.87%	102.10%	102.30%	102.36%	102.27%	
AY with maximum	1986	1986	1994	1994	1994	1994	1994	1994	1994	1994	1994	2006	2000	2000	2000	2006	
factor	10	0.54%	4.02%	11.59%	22.43%	34.66%	46.14%	57.56%	63.80%	68.77%	74.82%	80.69%	85.87%	86.00%	87.09%	89.15%	89.74%
averages	10 x hi/lo	0.43%	4.00%	11.49%	21.96%	33.40%	45.03%	56.85%	62.63%	67.62%	73.81%	80.62%	86.81%	88.42%	89.61%	91.99%	92.62%
using latest	wghted 10	0.41%	3.09%	9.89%	19.37%	30.04%	40.36%	52.62%	58.90%	63.07%	68.29%	73.11%	81.07%	81.67%	82.59%	83.79%	84.48%
"n" data	7	0.48%	3.62%	11.01%	23.24%	36.60%	48.01%	56.37%	62.10%	67.27%	73.94%	75.10%	81.61%	81.48%	81.38%	84.16%	85.57%
points;	7 x hi/lo	0.42%	3.54%	10.85%	22.80%	35.36%	46.99%	54.75%	59.55%	64.82%	71.97%	72.75%	81.40%	83.53%	83.13%	86.74%	88.51%
"x hi/lo"	wghted 7	0.27%	2.47%	8.53%	18.90%	30.20%	39.98%	50.45%	56.55%	61.16%	66.72%	67.36%	77.04%	77.42%	76.84%	79.21%	80.50%
is within the	5	0.22%	2.36%	9.36%	19.54%	30.10%	40.48%	54.75%	59.55%	64.82%	71.97%	83.05%	91.48%	90.86%	91.82%	85.73%	87.49%
"n" data	5 x hi/lo	0.16%	2.07%	7.99%	19.00%	30.55%	40.89%	55.75%	61.44%	67.13%	73.93%	83.19%	87.09%	89.41%	90.87%	91.09%	93.68%
points	wghted 5	0.17%	1.94%	7.43%	16.64%	26.44%	35.57%	50.06%	55.64%	60.59%	66.41%	74.84%	89.60%	89.53%	90.45%	80.05%	81.83%
decimals	3	0.16%	2.07%	5.63%	15.09%	24.90%	32.53%	48.84%	55.72%	60.80%	65.09%	70.15%	83.87%	86.92%	87.93%	91.09%	93.68%
(1 or 2)	3 x hi/lo	0.10%	1.93%	4.76%	13.59%	23.29%	29.39%	49.60%	55.09%	62.66%	67.20%	78.98%	83.21%	86.75%	87.61%	91.46%	95.01%
2	wghted 3	0.16%	1.94%	5.34%	13.97%	23.19%	30.82%	46.07%	52.79%	57.61%	61.66%	64.91%	84.53%	86.85%	87.80%	90.58%	93.42%
user input													89.60%	89.97%	90.34%	90.71%	91.08%
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	wghted 5	user input	user input	user input	user input
cum'l paid / ult.	select value:	0.17%	1.94%	7.43%	16.64%	26.44%	35.57%	50.06%	55.64%	60.59%	66.41%	74.84%	89.60%	89.97%	90.34%	90.71%	91.08%
implied increm'l pd to beg unpd		0.17%	1.77%	5.60%	9.95%	11.76%	12.41%	22.49%	11.17%	11.16%	14.77%	25.10%	58.66%	3.56%	3.69%	3.83%	3.98%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	70	70	69	69	69	69	68	68	68	68	67	67	67	66	66	66
minimum	55.19%	56.25%	57.10%	57.83%	58.77%	59.55%	60.24%	60.97%	61.95%	62.79%	63.54%	64.28%	65.23%	65.97%	66.72%	67.46%
AY with minimum	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005	2005
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%
mean	95.67%	95.96%	96.19%	114.19%	96.56%	96.61%	96.52%	96.58%	96.65%	96.71%	96.85%	96.90%	96.95%	96.99%	96.88%	96.91%
maximum	102.31%	103.64%	103.64%	521.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with maximum	2006	2006	2006	1994	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
averages	10 x hi/lo	92.96%	93.53%	94.50%	94.74%	94.83%	94.89%	94.97%	95.04%	95.12%	95.18%	95.89%	95.95%	95.96%	95.96%	95.96%
using latest	wghted 10	84.95%	85.66%	85.98%	86.34%	86.32%	86.55%	85.98%	86.21%	86.50%	86.75%	86.88%	87.12%	87.31%	87.44%	86.96%
"n" data	7	85.97%	86.91%	88.11%	88.49%	88.20%	88.38%	88.57%	88.75%	88.98%	89.18%	90.09%	90.27%	90.42%	90.53%	90.74%
points;	7 x hi/lo	88.86%	89.70%	91.20%	91.59%	91.72%	91.83%	91.95%	92.06%	92.19%	92.29%	93.42%	93.52%	93.54%	93.54%	93.54%
"x hi/lo"	wghted 7	80.99%	81.86%	82.07%	82.53%	82.51%	82.80%	82.75%	83.03%	83.39%	83.70%	84.89%	85.17%	85.38%	85.54%	85.25%
is within the	5	87.92%	89.15%	83.35%	83.88%	83.48%	83.74%	84.00%	84.26%	84.58%	84.85%	86.12%	86.38%	86.59%	86.74%	86.89%
"n" data	5 x hi/lo	94.04%	95.28%	85.34%	85.98%	86.20%	86.38%	86.59%	86.77%	86.98%	87.16%	89.03%	89.21%	89.24%	89.24%	89.24%
points	wghted 5	82.39%	83.68%	75.72%	76.35%	76.32%	76.71%	79.04%	79.38%	79.82%	80.19%	80.99%	81.34%	81.61%	81.80%	81.98%
decimals	3	94.04%	95.28%	99.12%	99.54%	98.34%	98.34%	85.09%	85.33%	85.66%	85.94%	76.87%	77.30%	77.65%	77.89%	78.14%
(1 or 2)	3 x hi/lo	95.02%	95.02%	98.70%	99.97%	100.00%	100.00%	95.02%	95.02%	95.02%	95.02%	67.08%	67.62%	67.71%	67.71%	67.71%
2	wghted 3	93.84%	95.27%	99.45%	99.97%	98.74%	98.74%	77.45%	77.85%	78.38%	78.84%	71.85%	72.36%	72.77%	73.05%	77.02%
user input	user input	91.45%	91.82%	92.19%	92.56%	92.93%	93.30%	93.67%	94.04%	94.41%	94.78%	95.15%	95.52%	95.89%	96.26%	96.63%
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
cum'l paid / ult.	select value:	91.45%	91.82%	92.19%	92.56%	92.93%	93.30%	93.67%	94.04%	94.41%	94.78%	95.15%	95.52%	95.89%	96.26%	96.63%
implied increm'l pd to beg unpd		4.15%	4.33%	4.52%	4.74%	4.97%	5.23%	5.52%	5.85%	6.21%	6.62%	7.09%	7.63%	8.26%	9.00%	9.89%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
minimum	67.71%	67.71%	67.71%	67.71%	67.71%	67.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with minimum	2004	2004	2004	2004	2004	2004	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	96.96%	96.99%	98.39%	98.39%	98.39%	98.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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%
AY with maximum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
averages	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo	10 x hi/lo
using latest	87.28%	87.42%	91.93%	91.93%	91.93%	91.93%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
points;	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo	7 x hi/lo
"x hi/lo"	85.61%	85.77%	90.82%	90.82%	90.82%	90.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
is within the	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
"n" data	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo	5 x hi/lo
points	82.42%	82.61%	89.27%	89.27%	89.27%	89.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
decimals	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
(1 or 2)	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo	3 x hi/lo
2	77.58%	77.83%	84.77%	84.77%	84.77%	84.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
user input	97.37%	97.75%	98.12%	98.50%	98.87%	99.25%	99.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	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.	97.37%	97.75%	98.12%	98.50%	98.87%	99.25%	99.62%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd	12.33%	14.45%	16.44%	20.21%	24.67%	33.63%	49.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240		
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46		
last row:	58	58	57	57	57	57	56	56	56	56	55	55	55	55	54	54		
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%		
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
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%		
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
factor	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%	#N/A	#N/A	
averages	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%	#N/A	#N/A
using latest	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%	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	54	54	53	53	53	53	52	52	52	51	51	51	51	51	50	50
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Age:	339	342	345	348	351	354	357	360
first row:	46	46	46	46	46	46	46	46
last row:	47	47	47	47	47	47	47	47
minimum	100.00%	100.00%	-	-	-	-	-	-
AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
median	100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
mean	100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
maximum	100.00%	100.00%	-	-	-	-	-	-
AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **AccBen (Total)**
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	0	-	53.69%	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	9.11%	9.11%	9.11%	71.46%	80.38%	94.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	3	-	-	15.69%	15.69%	25.46%	28.50%	73.43%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	3	-	21.81%	60.65%	82.63%	82.63%	82.63%	82.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	14	-	-	28.87%	62.13%	69.17%	71.18%	74.68%	80.03%	80.03%	81.41%	81.41%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	6	13.17%	97.15%	175.47%	232.74%	268.81%	311.38%	320.15%	315.76%	315.76%	323.77%	703.14%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	43	-	-	-	7.33%	18.64%	33.79%	33.18%	48.32%	48.36%	70.70%	70.70%	71.15%	71.15%	92.21%	92.21%	92.21%
1996	62	0.52%	4.99%	6.14%	21.12%	40.72%	48.91%	53.49%	59.74%	68.13%	77.63%	80.09%	90.61%	90.61%	90.61%	91.80%	91.80%
1997	47	-	2.80%	16.43%	25.99%	55.30%	69.73%	75.01%	86.73%	92.12%	99.94%	99.94%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	63	8.44%	18.59%	25.20%	29.29%	36.44%	44.84%	50.62%	62.90%	67.01%	82.15%	83.44%	91.99%	93.20%	95.23%	95.48%	96.06%
1999	95	5.14%	10.34%	12.84%	24.67%	48.00%	65.35%	79.39%	89.99%	93.11%	96.24%	99.86%	99.86%	99.86%	100.00%	100.00%	100.00%
2000	144	0.51%	12.77%	15.55%	27.22%	47.57%	76.58%	93.01%	104.48%	107.95%	100.01%	100.86%	101.72%	102.10%	102.30%	102.36%	98.41%
2001	134	3.97%	12.82%	36.98%	50.08%	60.08%	71.13%	76.87%	90.44%	94.08%	95.83%	97.31%	99.45%	98.34%	99.85%	100.00%	100.00%
2002	98	1.37%	3.61%	11.47%	26.32%	41.93%	53.67%	66.95%	77.98%	87.13%	91.81%	98.87%	99.47%	100.00%	100.00%	100.00%	100.00%
2003	252	2.26%	11.95%	19.41%	25.36%	39.33%	56.71%	68.47%	71.40%	73.53%	79.44%	85.01%	88.53%	91.35%	101.34%	101.35%	101.70%
2004	312	1.95%	7.71%	11.73%	18.91%	26.61%	37.94%	45.60%	53.95%	56.14%	59.36%	62.07%	63.49%	64.70%	58.32%	59.11%	59.82%
2005	280	0.03%	2.62%	7.64%	17.41%	24.49%	30.63%	34.55%	40.91%	42.38%	46.12%	48.38%	50.37%	51.36%	52.28%	53.15%	54.16%
2006	135	-	4.54%	17.65%	37.95%	61.36%	74.87%	86.29%	96.04%	104.38%	111.64%	113.61%	113.87%	101.35%	101.75%	102.23%	102.27%
2007	100	1.25%	6.46%	12.64%	26.99%	44.33%	58.81%	69.25%	69.24%	75.75%	87.90%	91.21%	91.93%	92.18%	93.54%	94.24%	95.01%
2008	161	1.06%	7.09%	18.25%	29.99%	35.03%	51.34%	57.97%	61.33%	65.98%	76.67%	78.98%	82.26%	89.29%	91.46%	91.46%	96.77%
2009	168	0.58%	5.04%	11.65%	22.45%	40.80%	53.50%	59.68%	67.91%	72.76%	77.91%	79.39%	83.21%	84.71%	84.73%	87.56%	89.26%
2010	366	0.02%	0.53%	4.55%	13.59%	23.29%	29.39%	37.24%	44.17%	46.97%	50.17%	52.08%	86.13%	86.75%	87.61%	--	--
2011	267	0.06%	2.53%	7.57%	20.96%	33.33%	41.93%	49.60%	55.09%	62.66%	67.20%	--	--	--	--	--	--
2012	536	0.32%	1.93%	4.76%	10.73%	18.07%	26.26%	--	--	--	--	--	--	--	--	--	--
2013	837	0.10%	1.76%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	14	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	6	100.00%	100.00%	100.00%	521.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	43	92.21%	92.21%	92.21%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996	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%
1997	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%
1998	63	98.41%	98.72%	99.52%	99.52%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999	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%
2000	144	99.39%	99.78%	100.00%	100.00%	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	134	100.00%	100.00%	100.00%	100.00%	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	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%
2003	252	101.70%	101.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004	312	60.49%	60.94%	62.29%	62.96%	63.59%	64.12%	64.75%	65.29%	65.92%	66.45%	67.08%	67.62%	67.71%	67.71%	67.71%	67.71%
2005	280	55.19%	56.25%	57.10%	57.83%	58.77%	59.55%	60.24%	60.97%	61.95%	62.79%	63.54%	64.28%	65.23%	65.97%	66.72%	67.46%
2006	135	102.31%	103.64%	103.64%	103.64%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2007	100	95.02%	95.02%	95.02%	95.02%	95.02%	95.02%	95.02%	95.02%	95.02%	95.02%	--	--	--	--	--	--
2008	161	96.81%	98.05%	98.70%	99.97%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2009	168	90.29%	92.77%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	14	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%
1995	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%
1996	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%
1997	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%
1998	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%
1999	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%
2000	144	100.00%	100.00%	100.00%	100.00%	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	134	100.00%	100.00%	100.00%	100.00%	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	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%	--	--
2003	252	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2004	312	67.71%	67.71%	67.71%	67.71%	67.71%	67.71%	--	--	--	--	--	--	--	--	--	--
2005	280	68.41%	69.18%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	14	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%
1995	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%
1996	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%
1997	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%
1998	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%
1999	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%
2000	144	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	134	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	14	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%	--	--
1995	43	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	62	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	47	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	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%
1988	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%
1989	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	5	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	14	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1988	0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	-	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	14	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	0	--	--	--	--	--	--	--	--
1988	0	--	--	--	--	--	--	--	--
1989	-	--	--	--	--	--	--	--	--
1990	5	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--
1992	3	--	--	--	--	--	--	--	--
1993	14	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **AccBen (Total)**

initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	1	1	1	4	4	5	5	5	5	5	5	5	5	5	5	5
1991	3	-	-	0	0	1	1	2	3	3	3	3	3	3	3	3	3
1992	3	-	1	2	2	2	2	2	3	3	3	3	3	3	3	3	3
1993	14	-	-	4	8	9	10	10	11	11	11	11	14	14	14	14	14
1994	6	1	6	10	14	16	18	19	19	19	19	42	6	6	6	6	6
1995	43	-	-	-	3	8	15	14	21	21	30	30	31	31	40	40	40
1996	62	0	3	4	13	25	30	33	37	42	48	49	56	56	56	57	57
1997	47	-	1	8	12	26	33	35	41	43	47	47	47	47	47	47	47
1998	63	5	12	16	18	23	28	32	40	42	52	53	58	59	60	60	61
1999	95	5	10	12	23	46	62	76	86	89	92	95	95	95	95	95	95
2000	144	1	18	22	39	69	110	134	150	155	144	145	146	147	147	147	142
2001	134	5	17	50	67	81	95	103	121	126	129	131	134	132	134	134	134
2002	98	1	4	11	26	41	53	66	76	85	90	97	97	98	98	98	98
2003	252	6	30	49	64	99	143	172	180	185	200	214	223	230	255	255	256
2004	312	6	24	37	59	83	119	142	169	175	185	194	198	202	182	185	187
2005	280	0	7	21	49	69	86	97	114	119	129	135	141	144	146	149	152
2006	135	-	6	24	51	83	101	117	130	141	151	154	154	137	138	139	139
2007	100	1	6	13	27	44	59	69	69	76	88	91	92	92	94	95	95
2008	161	2	11	29	48	56	82	93	99	106	123	127	132	143	147	147	155
2009	168	1	8	20	38	69	90	100	114	122	131	133	140	142	142	147	150
2010	366	0	2	17	50	85	108	136	162	172	184	191	315	317	321	--	--
2011	267	0	7	20	56	89	112	132	147	167	179	--	--	--	--	--	--
2012	536	2	10	26	57	97	141	--	--	--	--	--	--	--	--	--	--
2013	837	1	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837	projection equals value for 2015															

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1994	6	6	6	6	31	6	6	6	6	6	6	6	6	6	6	6	6
1995	43	40	40	40	43	43	43	43	43	43	43	43	43	43	43	43	43
1996	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1997	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998	63	62	62	63	63	63	63	63	63	63	63	63	63	63	63	63	63
1999	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95
2000	144	143	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2001	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134
2002	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98
2003	252	256	256	252	252	252	252	252	252	252	252	252	252	252	252	252	252
2004	312	189	190	195	197	199	200	202	204	206	208	210	211	212	212	212	212
2005	280	154	157	160	162	164	167	169	171	173	176	178	180	182	185	187	189
2006	135	139	140	140	140	135	135	135	135	135	135	135	135	135	135	--	--
2007	100	95	95	95	95	95	95	95	95	95	--	--	--	--	--	--	--
2008	161	156	158	159	161	161	161	--	--	--	--	--	--	--	--	--	--
2009	168	152	156	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1994	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1995	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
1996	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1997	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
1999	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95
2000	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144
2001	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134
2002	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	--	--
2003	252	252	252	252	252	252	252	252	252	252	--	--	--	--	--	--	--
2004	312	212	212	212	212	212	212	--	--	--	--	--	--	--	--	--	--
2005	280	191	194	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

Facility Association
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 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1994	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1995	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
1996	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1997	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1998	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	--	--
1999	95	95	95	95	95	95	95	95	95	95	95	--	--	--	--	--	--
2000	144	144	144	144	144	144	144	--	--	--	--	--	--	--	--	--	--
2001	134	134	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

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 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1994	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	--	--
1995	43	43	43	43	43	43	43	43	43	43	43	--	--	--	--	--	--
1996	62	62	62	62	62	62	62	--	--	--	--	--	--	--	--	--	--
1997	47	47	47	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

Facility Association
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 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	--	--
1991	3	3	3	3	3	3	3	3	3	3	3	--	--	--	--	--	--
1992	3	3	3	3	3	3	3	--	--	--	--	--	--	--	--	--	--
1993	14	14	14	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	0	0	0	0	0	0	0	0	0	0	0	--	--	--	--	--	--
1988	0	0	0	0	0	0	0	--	--	--	--	--	--	--	--	--	--
1989	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	14	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<u>projection</u>	837																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		339	342	345	348	351	354	357	360
Accident Year	Selected (Full Yr) Ultimate								
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	0	--	--	--	--	--	--	--	--
1988	0	--	--	--	--	--	--	--	--
1989	-	--	--	--	--	--	--	--	--
1990	5	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--
1992	3	--	--	--	--	--	--	--	--
1993	14	--	--	--	--	--	--	--	--
1994	6	--	--	--	--	--	--	--	--
1995	43	--	--	--	--	--	--	--	--
1996	62	--	--	--	--	--	--	--	--
1997	47	--	--	--	--	--	--	--	--
1998	63	--	--	--	--	--	--	--	--
1999	95	--	--	--	--	--	--	--	--
2000	144	--	--	--	--	--	--	--	--
2001	134	--	--	--	--	--	--	--	--
2002	98	--	--	--	--	--	--	--	--
2003	252	--	--	--	--	--	--	--	--
2004	312	--	--	--	--	--	--	--	--
2005	280	--	--	--	--	--	--	--	--
2006	135	--	--	--	--	--	--	--	--
2007	100	--	--	--	--	--	--	--	--
2008	161	--	--	--	--	--	--	--	--
2009	168	--	--	--	--	--	--	--	--
2010	366	--	--	--	--	--	--	--	--
2011	267	--	--	--	--	--	--	--	--
2012	536	--	--	--	--	--	--	--	--
2013	837	--	--	--	--	--	--	--	--
2014	837	--	--	--	--	--	--	--	--
2015	837	--	--	--	--	--	--	--	--
<u>projection</u>	837								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: **AccBen (Total)**

initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Incremental Paid by Age		projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	1	-	-	3	0	1	0	-	-	-	-	-	-	-	-	-
1991	3	-	-	0	-	0	0	1	1	-	-	-	-	-	-	-	-
1992	3	-	1	1	1	-	-	-	1	-	-	-	-	-	-	-	-
1993	14	-	-	4	5	1	0	0	1	-	0	-	3	-	-	-	-
1994	6	1	5	5	3	2	3	1	(0)	-	0	23	(36)	-	-	-	-
1995	43	-	-	-	3	5	7	(0)	7	0	10	-	0	-	9	-	-
1996	62	0	3	1	9	12	5	3	4	5	6	2	7	-	-	1	-
1997	47	-	1	6	5	14	7	2	6	3	4	-	0	-	-	-	-
1998	63	5	6	4	3	5	5	4	8	3	10	1	5	1	1	0	0
1999	95	5	5	2	11	22	17	13	10	3	3	3	-	-	0	-	-
2000	144	1	18	4	17	29	42	24	17	5	(11)	1	1	1	0	0	(6)
2001	134	5	12	32	18	13	15	8	18	5	2	2	3	(1)	2	0	-
2002	98	1	2	8	15	15	12	13	11	9	5	7	1	1	-	-	-
2003	252	6	24	19	15	35	44	30	7	5	15	14	9	7	25	0	1
2004	312	6	18	13	22	24	35	24	26	7	10	8	4	4	(20)	2	2
2005	280	0	7	14	27	20	17	11	18	4	10	6	6	3	3	2	3
2006	135	-	6	18	28	32	18	15	13	11	10	3	0	(17)	1	1	0
2007	100	1	5	6	14	17	15	10	(0)	7	12	3	1	0	1	1	1
2008	161	2	10	18	19	8	26	11	5	7	17	4	5	11	3	-	9
2009	168	1	7	11	18	31	21	10	14	8	9	2	6	3	0	5	3
2010	366	0	2	15	33	35	22	29	25	10	12	7	125	2	3	2	2
2011	267	0	7	13	36	33	23	20	15	20	12	22	38	1	1	1	1
2012	536	2	9	15	32	39	44	89	34	30	36	52	90	2	2	2	2
2013	837	1	14	46	77	82	77	121	47	42	49	71	124	3	3	3	3
2014	837	1	15	46	77	82	76	121	47	41	49	71	124	3	3	3	3
2015	837	1	15	46	77	82	76	121	47	41	49	71	124	3	3	3	3
projection	837	1	15	46	77	82	76	121	47	41	49	71	124	3	3	3	3

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	25	(25)	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	1	0	1	-	0	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	1	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	2	1	4	2	2	2	2	2	2	2	2	2	0	-	-	-
2005	280	3	3	2	2	3	2	2	2	3	2	2	2	3	2	2	2
2006	135	0	2	-	-	(5)	-	-	-	-	-	-	-	-	-	-	-
2007	100	0	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0
2008	161	0	2	1	2	0	-	-	-	(0)	-	0	0	0	-	-	0
2009	168	2	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2010	366	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2011	267	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2012	536	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2013	837	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2014	837	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
2015	837	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
projection	837	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	50	51	-	-	-	-	-	-	-	-
2005	280	3	2	14	15	14	15	14	15	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	100	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
2008	161	0	(0)	(0)	-	(0)	0	0	(0)	-	-	-	-	-	-	-	-
2009	168	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-
2010	366	2	2	2	2	2	2	2	2	-	-	-	-	-	-	-	-
2011	267	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-
2012	536	2	2	2	2	2	2	2	2	-	-	-	-	-	-	-	-
2013	837	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-
2014	837	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-
2015	837	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-
projection	837	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	161	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr:
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: **AccBen (Total)**
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age										terminus
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360	
1979	-	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-
1987	0	-	-	-	-	-	-	-	-	-
1988	0	-	-	-	-	-	-	-	-	-
1989	-	-	-	-	-	-	-	-	-	-
1990	5	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-
1992	3	-	-	-	-	-	-	-	-	-
1993	14	-	-	-	-	-	-	-	-	-
1994	6	-	-	-	-	-	-	-	-	-
1995	43	-	-	-	-	-	-	-	-	-
1996	62	-	-	-	-	-	-	-	-	-
1997	47	-	-	-	-	-	-	-	-	-
1998	63	-	-	-	-	-	-	-	-	-
1999	95	-	-	-	-	-	-	-	-	-
2000	144	-	-	-	-	-	-	-	-	-
2001	134	-	-	-	-	-	-	-	-	-
2002	98	-	-	-	-	-	-	-	-	-
2003	252	-	-	-	-	-	-	-	-	-
2004	312	-	-	-	-	-	-	-	-	-
2005	280	-	-	-	-	-	-	-	-	-
2006	135	-	-	-	-	-	-	-	-	-
2007	100	-	-	-	-	-	-	-	-	-
2008	161	-	-	-	-	-	-	-	-	-
2009	168	-	-	-	-	-	-	-	-	-
2010	366	-	-	-	-	-	-	-	-	-
2011	267	-	-	-	-	-	-	-	-	-
2012	536	-	-	-	-	-	-	-	-	-
2013	837	-	-	-	-	-	-	-	-	-
2014	837	-	-	-	-	-	-	-	-	-
2015	837	-	-	-	-	-	-	-	-	-
projection	837	-	-	-	-	-	-	-	-	-

Facility Association

Emergence (Indemnity & Allowed Clm Exp)

\$ Format: \$000s

FARM Newfoundland & Labrador

Valn Segment: NPP

Emerge: Paid to Ultimate

Minor Coverage: CL

initial period: 1985m12

initial AY: 1985

initial cal serial: 23832

as at: 2013m06

current AY: 2013

as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	18	103.5%	17
24	(0)	(0.7%)	(1)
36	(0)	(0.7%)	(0)
48	(0)	(0.7%)	(0)
60	(0)	(0.7%)	(0)
72	(0)	(0.7%)	(0)
84	-	-	-
96	-	-	-
108	-	-	-
120	-	-	-
132	-	-	-
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis	0.4		15 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis	0.6		0.891 unpaid held over time as factor of total claim amount

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL

		initial AY: 1985			initial cal serial: 23832			current AY: 2013			as at cal serial: 24162						
Age:		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
first row:		47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:		74	74	73	73	73	73	72	72	72	72	71	71	71	71	70	70
minimum		-	5.67%	29.40%	-	-	69.77%	69.77%	69.77%	96.46%	96.46%	96.46%	99.56%	98.86%	99.56%	99.56%	99.56%
AY with minimum		1997	2000	1988	1985	1985	1995	1995	1995	2002	2002	2002	2002	1989	2002	2002	2002
median		13.85%	29.92%	71.15%	97.27%	100.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
mean		20.37%	34.43%	69.62%	91.91%	101.64%	102.53%	98.42%	99.51%	100.62%	100.32%	100.27%	100.39%	100.21%	100.25%	100.26%	100.03%
maximum		65.45%	108.46%	137.97%	135.77%	163.08%	162.91%	105.76%	105.76%	105.76%	105.69%	105.69%	105.69%	105.69%	105.69%	105.69%	101.23%
AY with maximum		2002	2002	1991	1991	1992	1991	2001	2001	2001	1986	1986	1986	1986	1986	1986	2006
factor	10	19.27%	30.57%	79.75%	100.78%	106.86%	103.75%	100.41%	100.39%	100.15%	99.93%	99.77%	100.08%	100.08%	100.08%	100.08%	100.08%
averages	10 x hi/lo	18.77%	29.93%	78.74%	101.09%	105.34%	101.06%	100.51%	100.48%	100.35%	100.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
using latest	wghted 10	12.22%	20.64%	83.92%	103.88%	109.93%	105.79%	100.47%	100.36%	100.22%	99.80%	99.67%	100.02%	100.02%	100.02%	100.02%	100.02%
"n" data	7	20.38%	33.25%	76.73%	100.40%	106.62%	105.20%	100.64%	100.74%	100.40%	100.40%	100.18%	100.18%	100.18%	100.18%	100.18%	100.18%
points;	7 x hi/lo	19.46%	33.19%	79.47%	101.00%	104.10%	101.49%	100.28%	100.32%	100.30%	100.30%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"x hi/lo"	wghted 7	12.34%	21.23%	80.07%	101.99%	109.97%	109.33%	100.50%	100.60%	100.37%	100.37%	100.12%	100.12%	100.12%	100.12%	100.10%	100.10%
is within the	5	14.11%	24.76%	77.09%	101.22%	107.25%	105.81%	100.19%	100.32%	100.32%	100.32%	100.25%	100.25%	100.25%	100.25%	100.25%	100.25%
"n" data	5 x hi/lo	8.63%	26.06%	81.91%	102.77%	103.47%	100.03%	100.03%	100.09%	100.09%	100.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points	wghted 5	7.52%	14.27%	81.87%	103.63%	111.49%	111.21%	100.23%	100.38%	100.38%	100.38%	100.19%	100.19%	100.19%	100.19%	100.15%	100.15%
decimals	3	8.63%	20.49%	70.28%	103.92%	111.11%	109.91%	99.93%	100.09%	100.09%	100.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	3 x hi/lo	8.26%	23.93%	75.65%	113.96%	106.70%	100.28%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2	wghted 3	6.30%	12.36%	79.64%	107.26%	117.95%	118.96%	99.89%	100.09%	100.09%	100.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
user input					103.63%	103.45%	103.27%	103.09%	102.91%	102.73%	102.55%	102.37%	102.19%	102.01%	101.83%	101.65%	101.47%
selected:	based on:	wghted 5	wghted 5	wghted 5	wghted 5	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:	7.52%	14.27%	81.87%	103.63%	103.45%	103.27%	103.09%	102.91%	102.73%	102.55%	102.37%	102.19%	102.01%	101.83%	101.65%	101.47%
implied increm'l pd to beg unpd		7.52%	7.30%	78.85%	120.02%	4.96%	5.22%	5.50%	5.83%	6.19%	6.59%	7.06%	7.59%	8.22%	8.96%	9.84%	10.91%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	70	70	69	69	69	69	68	68	68	68	67	67	67	67	66	66
minimum	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%
AY with minimum	2002	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.03%	100.05%	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%
maximum	101.23%	101.23%	101.23%	101.23%	101.23%	101.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with maximum	2006	2006	2006	2006	2006	2006	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	100.08%	100.12%	100.12%	100.12%	100.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	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%
using latest	wghted 10	100.02%	100.07%	100.07%	100.07%	100.07%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	7	100.18%	100.18%	100.18%	100.18%	100.18%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	7 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%
"x hi/lo"	wghted 7	100.10%	100.10%	100.09%	100.09%	100.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
is within the	5	100.25%	100.25%	100.25%	100.25%	100.25%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	5 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%
points	wghted 5	100.15%	100.15%	100.15%	100.15%	100.15%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
decimals	3	100.00%	100.00%	100.41%	100.41%	100.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	3 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%
2	wghted 3	100.00%	100.00%	100.27%	100.27%	100.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
user input		101.29%	101.11%	100.93%	100.74%	100.56%	100.37%	100.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	101.29%	101.11%	100.93%	100.74%	100.56%	100.37%	100.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		12.24%	13.95%	16.22%	20.43%	24.32%	33.93%	48.65%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240		
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46		
last row:	58	58	57	57	57	57	56	56	56	55	55	55	55	55	54	54		
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%		
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
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%		
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985		
factor	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%	#N/A	#N/A	
averages	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%	#N/A	#N/A
using latest	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%	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	54	54	53	53	53	53	52	52	52	52	51	51	51	51	50	50
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Age:	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Age:	339	342	345	348	351	354	357	360
first row:	46	46	46	46	46	46	46	46
last row:	47	47	47	47	47	47	47	47
minimum	100.00%	100.00%	-	-	-	-	-	-
AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
median	100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
mean	100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
maximum	100.00%	100.00%	-	-	-	-	-	-
AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	user input	user input	user input	user input	user input	user input	user input	user input
based on:	user input	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: CL
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	--	--	--	-	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	185	14.10%	53.32%	55.37%	86.45%	105.30%	105.69%	105.72%	105.72%	105.69%	105.69%	105.69%	105.69%	105.69%	105.69%	105.69%	100.00%
1987	115	13.59%	49.58%	81.86%	94.14%	99.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	3.36%	19.92%	29.40%	75.67%	97.52%	100.20%	100.20%	100.15%	100.15%	100.13%	100.13%	100.13%	100.13%	100.13%	100.08%	100.05%
1989	218	16.83%	31.16%	68.09%	100.12%	104.45%	103.58%	103.58%	103.58%	103.58%	103.58%	103.58%	103.58%	98.86%	100.00%	100.00%	100.00%
1990	105	56.04%	68.12%	76.51%	96.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	54	8.55%	19.90%	137.97%	135.77%	157.15%	162.91%	100.47%	100.47%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	25	26.44%	30.00%	92.11%	93.88%	163.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	60	8.50%	40.23%	40.23%	98.27%	91.19%	91.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	35	47.78%	43.64%	75.02%	87.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1995	143	25.01%	23.26%	32.80%	39.98%	69.77%	69.77%	69.77%	69.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996	19	29.97%	28.34%	57.25%	110.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997	101	-	18.83%	47.00%	51.87%	51.87%	70.45%	70.45%	97.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	59	-	37.68%	36.99%	99.94%	98.29%	97.32%	97.32%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999	27	36.49%	36.49%	36.84%	110.18%	108.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	48	4.94%	5.67%	57.48%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	98	9.02%	27.54%	54.15%	68.05%	105.59%	105.59%	105.76%	105.76%	105.76%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002	104	65.45%	108.46%	103.16%	116.81%	125.16%	126.80%	96.46%	96.46%	96.46%	96.46%	96.46%	99.56%	99.56%	99.56%	99.56%	99.56%
2003	163	11.52%	16.11%	71.65%	120.43%	122.24%	101.07%	103.13%	102.21%	102.21%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004	70	15.60%	14.42%	63.55%	81.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	135	1.27%	7.16%	125.21%	103.33%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006	52	33.18%	51.37%	80.50%	103.58%	103.58%	103.58%	103.58%	103.58%	101.23%	101.23%	101.23%	101.23%	101.23%	101.23%	101.23%	101.23%
2007	86	41.27%	49.82%	71.15%	93.12%	106.53%	103.75%	101.32%	101.32%	101.32%	101.32%	101.32%	100.00%	100.00%	100.00%	100.00%	100.00%
2008	101	30.80%	59.10%	77.25%	102.22%	103.42%	99.82%	99.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009	66	4.06%	24.41%	97.37%	92.13%	99.51%	99.51%	99.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010	36	40.61%	37.93%	75.65%	119.15%	106.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011	52	12.42%	29.84%	42.38%	78.66%	100.28%	100.28%	100.28%	100.28%	100.28%	100.28%	--	--	--	--	--	--
2012	159	8.26%	23.93%	92.82%	113.96%	126.34%	129.45%	--	--	--	--	--	--	--	--	--	--
2013	588	5.22%	7.69%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	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%
1989	218	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	105	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	25	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	60	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%
1995	143	100.00%	100.00%	100.00%	100.00%	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	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%
1997	101	100.00%	100.00%	100.00%	100.00%	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	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%
1999	27	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	48	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	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%
2002	104	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%
2003	163	100.00%	100.00%	100.00%	100.00%	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	70	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	135	100.00%	100.00%	100.00%	100.00%	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	52	101.23%	101.23%	101.23%	101.23%	101.23%	101.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2007	86	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2008	101	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2009	66	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	218	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	105	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	25	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	60	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%
1995	143	100.00%	100.00%	100.00%	100.00%	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	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%
1997	101	100.00%	100.00%	100.00%	100.00%	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	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%
1999	27	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	48	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	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%
2002	104	100.00%	100.00%	100.00%	100.00%	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	163	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2004	70	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2005	135	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	218	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	105	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	25	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	60	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%
1995	143	100.00%	100.00%	100.00%	100.00%	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	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%
1997	101	100.00%	100.00%	100.00%	100.00%	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	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%	--	--
1999	27	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2000	48	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	98	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm F
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 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	218	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	105	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	25	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	60	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	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%	--	--
1995	143	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	19	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	101	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
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 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	394	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	218	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1990	105	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	54	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	25	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	60	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm F
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 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	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%
1986	185	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	115	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1988	394	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	218	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	105	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	54	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	25	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	60	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
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 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	1	100.00%	100.00%	--	--	--	--	--	--
1986	185	--	--	--	--	--	--	--	--
1987	115	--	--	--	--	--	--	--	--
1988	394	--	--	--	--	--	--	--	--
1989	218	--	--	--	--	--	--	--	--
1990	105	--	--	--	--	--	--	--	--
1991	54	--	--	--	--	--	--	--	--
1992	25	--	--	--	--	--	--	--	--
1993	60	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
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 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: CL
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	--	--	--	-	-	1	1	1	1	1	1	1	1	1	1	1
1986	185	26	99	102	160	195	195	196	196	195	195	195	195	195	195	195	185
1987	115	16	57	94	108	114	115	115	115	115	115	115	115	115	115	115	115
1988	394	13	78	116	298	384	394	394	394	394	394	394	394	394	394	394	394
1989	218	37	68	149	219	228	226	226	226	226	226	226	226	216	218	218	218
1990	105	59	71	80	101	105	105	105	105	105	105	105	105	105	105	105	105
1991	54	5	11	75	74	86	89	55	55	54	54	54	54	54	54	54	54
1992	25	7	8	23	24	41	25	25	25	25	25	25	25	25	25	25	25
1993	60	5	24	24	59	54	54	60	60	60	60	60	60	60	60	60	60
1994	35	17	15	26	31	35	35	35	35	35	35	35	35	35	35	35	35
1995	143	36	33	47	57	100	100	100	100	143	143	143	143	143	143	143	143
1996	19	6	5	11	21	19	19	19	19	19	19	19	19	19	19	19	19
1997	101	-	19	48	53	53	71	71	99	101	101	101	101	101	101	101	101
1998	59	-	22	22	59	58	58	58	59	59	59	59	59	59	59	59	59
1999	27	10	10	10	30	29	27	27	27	27	27	27	27	27	27	27	27
2000	48	2	3	28	48	48	48	48	48	48	48	48	48	48	48	48	48
2001	98	9	27	53	67	103	103	103	103	98	98	98	98	98	98	98	98
2002	104	68	112	107	121	130	131	100	100	100	100	100	103	103	103	103	103
2003	163	19	26	117	196	199	165	168	167	167	163	163	163	163	163	163	163
2004	70	11	10	44	57	70	70	70	70	70	70	70	70	70	70	70	70
2005	135	2	10	168	139	135	135	135	135	135	135	135	135	135	135	135	135
2006	52	17	27	42	54	54	54	54	53	53	53	53	53	53	53	53	53
2007	86	35	43	61	80	92	89	87	87	87	87	86	86	86	86	86	86
2008	101	31	60	78	103	104	101	101	101	101	101	101	101	101	101	101	101
2009	66	3	16	64	60	65	65	65	66	66	66	66	66	66	66	66	66
2010	36	15	14	27	43	39	36	36	36	36	36	36	36	36	36	--	--
2011	52	6	16	22	41	52	52	52	52	52	52	--	--	--	--	--	--
2012	159	13	38	147	181	201	205	--	--	--	--	--	--	--	--	--	--
2013	588	31	45	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17 projection from NL rate analysis project "proj 2013 Q4" CV indication, Exhibit D-1

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
1987	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
1988	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394
1989	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1990	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
1991	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1992	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1993	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1994	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
1995	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1996	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1997	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
1998	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1999	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2000	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
2001	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98
2002	104	103	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104
2003	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163
2004	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
2005	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135
2006	52	53	53	53	53	53	53	52	52	52	52	52	52	52	52	--	--
2007	86	86	86	86	86	86	86	86	86	86	86	--	--	--	--	--	--
2008	101	101	101	101	101	101	101	--	--	--	--	--	--	--	--	--	--
2009	66	66	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emurge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age																		
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144	
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	
1987	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	
1988	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	
1989	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	
1990	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	
1991	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	
1992	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	
1993	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	
1994	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	
1995	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	
1996	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
1997	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
1998	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	
1999	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	
2000	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	
2001	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	
2002	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	--	--	
2003	163	163	163	163	163	163	163	163	163	163	--	--	--	--	--	--	--	
2004	70	70	70	70	70	70	--	--	--	--	--	--	--	--	--	--	--	
2005	135	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	

projection 17

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
1987	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
1988	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394
1989	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1990	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
1991	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1992	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1993	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1994	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
1995	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1996	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1997	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
1998	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	--	--
1999	27	27	27	27	27	27	27	27	27	27	--	--	--	--	--	--	--
2000	48	48	48	48	48	48	48	--	--	--	--	--	--	--	--	--	--
2001	98	98	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
1987	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
1988	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394
1989	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1990	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
1991	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1992	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1993	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1994	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	--	--
1995	143	143	143	143	143	143	143	143	143	143	--	--	--	--	--	--	--
1996	19	19	19	19	19	19	19	--	--	--	--	--	--	--	--	--	--
1997	101	101	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
1987	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
1988	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394	394
1989	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1990	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	--	--
1991	54	54	54	54	54	54	54	54	54	54	54	--	--	--	--	--	--
1992	25	25	25	25	25	25	25	--	--	--	--	--	--	--	--	--	--
1993	60	60	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	--	--
1987	115	115	115	115	115	115	115	115	115	115	115	--	--	--	--	--	--
1988	394	394	394	394	394	394	394	--	--	--	--	--	--	--	--	--	--
1989	218	218	218	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	105	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	54	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	25	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	60	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 17

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	1	1	1	--	--	--	--	--	--
1986	185	--	--	--	--	--	--	--	--
1987	115	--	--	--	--	--	--	--	--
1988	394	--	--	--	--	--	--	--	--
1989	218	--	--	--	--	--	--	--	--
1990	105	--	--	--	--	--	--	--	--
1991	54	--	--	--	--	--	--	--	--
1992	25	--	--	--	--	--	--	--	--
1993	60	--	--	--	--	--	--	--	--
1994	35	--	--	--	--	--	--	--	--
1995	143	--	--	--	--	--	--	--	--
1996	19	--	--	--	--	--	--	--	--
1997	101	--	--	--	--	--	--	--	--
1998	59	--	--	--	--	--	--	--	--
1999	27	--	--	--	--	--	--	--	--
2000	48	--	--	--	--	--	--	--	--
2001	98	--	--	--	--	--	--	--	--
2002	104	--	--	--	--	--	--	--	--
2003	163	--	--	--	--	--	--	--	--
2004	70	--	--	--	--	--	--	--	--
2005	135	--	--	--	--	--	--	--	--
2006	52	--	--	--	--	--	--	--	--
2007	86	--	--	--	--	--	--	--	--
2008	101	--	--	--	--	--	--	--	--
2009	66	--	--	--	--	--	--	--	--
2010	36	--	--	--	--	--	--	--	--
2011	52	--	--	--	--	--	--	--	--
2012	159	--	--	--	--	--	--	--	--
2013	588	--	--	--	--	--	--	--	--
2014	588	--	--	--	--	--	--	--	--
2015	588	--	--	--	--	--	--	--	--
projection	17								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL

initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Incremental Paid by Age		projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	--	--	--	-	-	1	-	-	-	-	-	-	-	-	-	-
1986	185	26	73	4	57	35	1	0	-	(0)	-	-	-	-	-	-	(11)
1987	115	16	41	37	14	6	0	-	-	-	-	-	-	-	-	-	-
1988	394	13	65	37	182	86	11	-	(0)	-	(0)	-	-	-	-	(0)	(0)
1989	218	37	31	81	70	9	(2)	-	-	-	-	-	-	(10)	3	-	-
1990	105	59	13	9	21	4	-	-	-	-	-	-	-	-	-	-	-
1991	54	5	6	64	(1)	12	3	(34)	-	(0)	-	-	-	-	-	-	-
1992	25	7	1	16	0	17	(16)	-	-	-	-	-	-	-	-	-	-
1993	60	5	19	-	35	(4)	-	5	-	-	-	-	-	-	-	-	-
1994	35	17	(1)	11	4	4	-	-	-	-	-	-	-	-	-	-	-
1995	143	36	(3)	14	10	43	-	-	43	-	-	-	-	-	-	-	-
1996	19	6	(0)	6	10	(2)	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	19	29	5	-	19	-	27	3	-	-	-	-	-	-	-
1998	59	-	22	(0)	37	(1)	(1)	-	2	-	-	-	-	-	-	-	-
1999	27	10	-	0	20	(1)	(2)	-	-	-	-	-	-	-	-	-	-
2000	48	2	0	25	20	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	9	18	26	14	37	-	0	-	-	(6)	-	-	-	-	-	-
2002	104	68	45	(6)	14	9	2	(31)	-	-	-	-	3	-	-	-	-
2003	163	19	7	91	80	3	(35)	3	(1)	-	(4)	-	-	-	-	-	-
2004	70	11	(1)	34	12	13	-	-	-	-	-	-	-	-	-	-	-
2005	135	2	8	159	(29)	(4)	-	-	-	-	-	-	-	-	-	-	-
2006	52	17	10	15	12	-	-	-	(1)	-	-	-	-	-	-	-	-
2007	86	35	7	18	19	12	(2)	(2)	-	-	-	(1)	-	-	-	-	-
2008	101	31	29	18	25	1	(4)	-	0	-	-	-	-	-	-	-	-
2009	66	3	13	48	(3)	5	-	-	0	-	-	-	-	-	-	-	-
2010	36	15	(1)	14	16	(5)	(2)	-	-	-	-	-	-	-	-	-	-
2011	52	6	9	7	19	11	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2012	159	13	25	109	34	20	5	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	588	31	14	428	138	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2014	588	44	40	398	128	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	588	44	40	398	128	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
projection	17	1	1	11	4	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CL
 initial period: 1985m12
 as at: 2013m06

Incremental Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-
2012	159	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	-	-	-	-	-	-	-	-
2013	588	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-
2014	588	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-
2015	588	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-
projection	17	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emurge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emurge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm F
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 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emurge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CL**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age										terminus
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360	
1979	-	--	--	--	--	--	--	--	--	-
1980	-	--	--	--	--	--	--	--	--	-
1981	-	--	--	--	--	--	--	--	--	-
1982	-	--	--	--	--	--	--	--	--	-
1983	-	--	--	--	--	--	--	--	--	-
1984	-	--	--	--	--	--	--	--	--	-
1985	1	-	-	-	-	-	-	-	-	-
1986	185	-	-	-	-	-	-	-	-	-
1987	115	-	-	-	-	-	-	-	-	-
1988	394	-	-	-	-	-	-	-	-	-
1989	218	-	-	-	-	-	-	-	-	-
1990	105	-	-	-	-	-	-	-	-	-
1991	54	-	-	-	-	-	-	-	-	-
1992	25	-	-	-	-	-	-	-	-	-
1993	60	-	-	-	-	-	-	-	-	-
1994	35	-	-	-	-	-	-	-	-	-
1995	143	-	-	-	-	-	-	-	-	-
1996	19	-	-	-	-	-	-	-	-	-
1997	101	-	-	-	-	-	-	-	-	-
1998	59	-	-	-	-	-	-	-	-	-
1999	27	-	-	-	-	-	-	-	-	-
2000	48	-	-	-	-	-	-	-	-	-
2001	98	-	-	-	-	-	-	-	-	-
2002	104	-	-	-	-	-	-	-	-	-
2003	163	-	-	-	-	-	-	-	-	-
2004	70	-	-	-	-	-	-	-	-	-
2005	135	-	-	-	-	-	-	-	-	-
2006	52	-	-	-	-	-	-	-	-	-
2007	86	-	-	-	-	-	-	-	-	-
2008	101	-	-	-	-	-	-	-	-	-
2009	66	-	-	-	-	-	-	-	-	-
2010	36	-	-	-	-	-	-	-	-	-
2011	52	-	-	-	-	-	-	-	-	-
2012	159	-	-	-	-	-	-	-	-	-
2013	588	-	-	-	-	-	-	-	-	-
2014	588	-	-	-	-	-	-	-	-	-
2015	588	-	-	-	-	-	-	-	-	-
projection	17	-	-	-	-	-	-	-	-	-

Facility Association

Emergence (Indemnity & Allowed Clm Exp)

\$ Format: \$000s

FARM Newfoundland & Labrador

Valn Segment: NPP

Emerge: Paid to Ultimate

Minor Coverage: CM

initial period: 1985m12

initial AY: 1985

initial cal serial: 23832

as at: 2013m06

current AY: 2013

as at cal serial: 24162

Summary - Calendar Year Payments for Projection

Age	Payments	Distribution	begin unpd
12	19	102.4%	19
24	(0)	(1.2%)	(0)
36	(0)	(1.2%)	(0)
48	-	-	-
60	-	-	-
72	-	-	-
84	-	-	-
96	-	-	-
108	-	-	-
120	-	-	-
132	-	-	-
144	-	-	-
156	-	-	-
168	-	-	-
180	-	-	-
192	-	-	-
204	-	-	-
216	-	-	-
228	-	-	-
240	-	-	-
252	-	-	-
264	-	-	-
276	-	-	-
288	-	-	-
300	-	-	-
312	-	-	-
324	-	-	-
336	-	-	-
348	-	-	-
360	-	-	-
avg maturity (yrs), cal yr basis	0.5		18 total beginning unpaid over all years
avg maturity (yrs), cal qtr basis	0.8		0.965 unpaid held over time as factor of total claim amount

Facility Association

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Minor Coverage: CM

initial period: 1985m12

initial AY: 1985

initial cal serial: 23832

as at: 2013m06

current AY: 2013

as at cal serial: 24162

Age:	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
first row:	47	47	47	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	74	74	73	73	73	73	72	72	72	72	71	71	71	71	70	70
minimum	-	-	-	-	66.36%	99.03%	99.97%	99.97%	99.97%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with minimum	1989	1989	1989	1989	1997	1993	2011	2011	2011	2011	1985	1985	1985	1985	1985	1985
median	4.08%	40.24%	77.70%	96.65%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
mean	19.63%	46.11%	69.86%	89.42%	98.56%	100.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	126.91%	124.63%	125.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
AY with maximum	1986	1986	1986	2012	2012	2012	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	8.81%	30.72%	62.63%	95.33%	102.01%	102.51%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
averages	10 x hi/lo	5.40%	28.69%	65.15%	95.29%	99.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
using latest	wgthed 10	7.57%	27.40%	48.59%	98.50%	102.38%	103.30%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	7	11.43%	28.52%	53.34%	95.27%	102.87%	103.58%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points;	7 x hi/lo	7.01%	27.44%	55.98%	95.18%	99.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
"x hi/lo"	wgthed 7	8.51%	23.12%	44.04%	98.54%	102.68%	103.71%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
is within the	5	7.01%	24.12%	48.45%	97.03%	104.72%	105.01%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
"n" data	5 x hi/lo	4.64%	24.72%	49.58%	98.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
points	wgthed 5	3.85%	18.41%	36.37%	102.32%	104.54%	105.19%	99.98%	99.98%	99.98%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%
decimals	3	0.72%	19.21%	40.27%	95.34%	107.87%	108.35%	99.99%	99.99%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%
(1 or 2)	3 x hi/lo	0.58%	23.83%	52.09%	95.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2	wgthed 3	0.47%	13.85%	26.19%	102.99%	105.85%	106.69%	99.98%	99.98%	99.98%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%
user input				102.32%	102.03%	101.74%	101.45%	101.16%	100.87%	100.58%	100.29%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	wgthed 5	wgthed 5	wgthed 5	wgthed 5	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:	3.85%	18.41%	36.37%	102.32%	102.03%	101.74%	101.45%	101.16%	100.87%	100.58%	100.29%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		3.85%	15.14%	22.01%	103.65%	12.50%	14.29%	16.67%	20.00%	25.00%	33.33%	50.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Age:	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	70	70	69	69	69	69	68	68	68	68	67	67	67	67	66	66
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Age:	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	66	66	65	65	65	65	64	64	64	64	63	63	63	63	62	62
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Age:	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%
averages	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%
using latest	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%
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Age:	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	58	58	57	57	57	57	56	56	56	56	55	55	55	55	54	54
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	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%	#N/A
averages	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%	#N/A
using latest	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%	#N/A
"n" data	7	100.00%	100.00%	100.00%	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;	7 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%
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Age:	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	54	54	53	53	53	53	52	52	52	51	51	51	51	51	50	50
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	100.00%	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	5 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%
points	wghted 5	100.00%	100.00%	100.00%	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	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%
(1 or 2)	3 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%
2	wghted 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%
user input	user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Age:	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
first row:	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
last row:	50	50	49	49	49	49	48	48	48	48	47	47	47	47	47	47
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%
AY with minimum	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
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%
mean	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
maximum	100.00%	100.00%	100.00%	100.00%	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	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985	1985
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Age:	339	342	345	348	351	354	357	360
first row:	46	46	46	46	46	46	46	46
last row:	47	47	47	47	47	47	47	47
minimum	100.00%	100.00%	-	-	-	-	-	-
AY with minimum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
median	100.00%	100.00%	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
mean	100.00%	100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
maximum	100.00%	100.00%	-	-	-	-	-	-
AY with maximum	1985	1985	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
factor	10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
averages	10 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
using latest	wghted 10	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points;	7 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"x hi/lo"	wghted 7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
is within the	5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
"n" data	5 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
points	wghted 5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
decimals	3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
(1 or 2)	3 x hi/lo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2	wghted 3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
user input	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
selected:	based on:	user input	user input	user input	user input	user input	user input	user input
cum'l paid / ult.	select value:	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
implied increm'l pd to beg unpd		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: CM
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	1.83%	73.72%	88.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	3	-	23.57%	72.07%	82.97%	95.09%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1992	20	1.42%	19.73%	42.56%	81.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	19	1.65%	54.59%	57.76%	77.17%	99.03%	99.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1994	18	44.55%	87.73%	93.96%	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%
1995	15	5.11%	74.27%	85.96%	88.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1996	29	7.78%	70.41%	97.95%	97.95%	97.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1997	5	-	41.62%	53.68%	66.36%	66.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	5	-	34.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1999	8	5.53%	38.73%	96.56%	96.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2000	18	15.86%	38.85%	42.14%	80.12%	81.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2001	56	-	3.99%	34.32%	82.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2002	51	71.70%	71.60%	94.33%	96.74%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2003	30	6.13%	51.06%	89.39%	95.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2004	57	4.17%	77.70%	83.48%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2005	4	-	-	80.10%	90.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2006	126	3.99%	29.85%	54.04%	82.36%	97.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2007	83	44.94%	58.36%	77.10%	99.35%	99.35%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2008	20	-	20.69%	43.73%	98.96%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2009	96	21.12%	42.34%	77.70%	100.19%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
2010	8	11.76%	20.66%	52.92%	64.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
2011	290	-	4.11%	15.79%	95.04%	98.97%	99.97%	99.97%	99.97%	99.97%	99.97%	--	--	--	--	--	--
2012	108	0.58%	29.68%	52.09%	126.91%	124.63%	125.09%	--	--	--	--	--	--	--	--	--	--
2013	110	1.58%	23.83%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	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%
1994	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%
1995	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%
1996	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%
1997	5	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	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	8	100.00%	100.00%	100.00%	100.00%	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	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%
2001	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%
2002	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%
2003	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%
2004	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%
2005	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%
2006	126	100.00%	100.00%	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	83	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2008	20	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2009	96	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	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%
1994	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%
1995	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%
1996	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%
1997	5	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	100.00%	100.00%	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	8	100.00%	100.00%	100.00%	100.00%	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	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%
2001	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%
2002	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%
2003	30	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2004	57	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2005	4	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	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%
1994	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%
1995	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%
1996	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%
1997	5	100.00%	100.00%	100.00%	100.00%	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	5	100.00%	100.00%	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	8	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
2000	18	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
2001	56	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	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%
1992	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%
1993	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%
1994	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%	--	--
1995	15	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1996	29	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1997	5	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1989	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%
1990	13	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1991	3	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1992	20	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1993	19	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm F
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 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age																	
Accident Year	Selected (Full Yr) Ultimate	291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1986	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--
1987	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--
1988	-	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--
1989	0	100.00%	100.00%	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	13	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Ratio of Cum'l paid to ultimate by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	100.00%	100.00%	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--
1989	0	--	--	--	--	--	--	--	--
1990	13	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--
1992	20	--	--	--	--	--	--	--	--
1993	19	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: CM
 initial period: 1985m12 initial AY: 1985 initial cal serial: 23832
 as at: 2013m06 current AY: 2013 as at cal serial: 24162

Cumulative Paid by Age		3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	0	9	11	13	13	13	13	13	13	13	13	13	13	13	13	13
1991	3	-	1	2	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	20	0	4	9	17	20	20	20	20	20	20	20	20	20	20	20	20
1993	19	0	11	11	15	19	19	19	19	19	19	19	19	19	19	19	19
1994	18	8	16	17	18	18	18	18	18	18	18	18	18	18	18	18	18
1995	15	1	11	13	13	15	15	15	15	15	15	15	15	15	15	15	15
1996	29	2	21	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1997	5	-	2	3	3	3	5	5	5	5	5	5	5	5	5	5	5
1998	5	-	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1999	8	0	3	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2000	18	3	7	8	14	15	18	18	18	18	18	18	18	18	18	18	18
2001	56	-	2	19	46	56	56	56	56	56	56	56	56	56	56	56	56
2002	51	37	37	49	50	51	51	51	51	51	51	51	51	51	51	51	51
2003	30	2	15	26	28	30	30	30	30	30	30	30	30	30	30	30	30
2004	57	2	44	48	57	57	57	57	57	57	57	57	57	57	57	57	57
2005	4	-	-	3	4	4	4	4	4	4	4	4	4	4	4	4	4
2006	126	5	38	68	104	122	126	126	126	126	126	126	126	126	126	126	126
2007	83	37	49	64	83	83	83	83	83	83	83	83	83	83	83	83	83
2008	20	-	4	9	20	20	20	20	20	20	20	20	20	20	20	20	20
2009	96	20	41	75	96	96	96	96	96	96	96	96	96	96	96	96	96
2010	8	1	2	4	5	8	8	8	8	8	8	8	8	8	8	--	--
2011	290	-	12	46	275	287	290	290	290	290	--	--	--	--	--	--	--
2012	108	1	32	57	138	135	136	--	--	--	--	--	--	--	--	--	--
2013	110	2	26	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 19 projection from NL rate analysis project "proj 2013 Q4" CV indication, Exhibit D-1

Facility Association
 Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age																	
Accident Year	Selected (Full Yr) Ultimate	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1993	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1994	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1995	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1996	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1997	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1998	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1999	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2000	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2001	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2002	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
2003	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2004	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
2005	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2006	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	--	--
2007	83	83	83	83	83	83	83	83	83	83	--	--	--	--	--	--	--
2008	20	20	20	20	20	20	--	--	--	--	--	--	--	--	--	--	--
2009	96	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

projection 19

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1993	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1994	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1995	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1996	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1997	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1998	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1999	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2000	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2001	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2002	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	--	--
2003	30	30	30	30	30	30	30	30	30	30	30	--	--	--	--	--	--
2004	57	57	57	57	57	57	57	--	--	--	--	--	--	--	--	--	--
2005	4	4	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	19																

Facility Association
 Emergence (Indemnity & Allowed Clm F
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 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1993	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1994	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1995	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1996	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1997	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1998	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1999	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2000	18	18	18	18	18	18	18	--	--	--	--	--	--	--	--	--	--
2001	56	56	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	19																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1991	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1993	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1994	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	--	--
1995	15	15	15	15	15	15	15	15	15	15	15	--	--	--	--	--	--
1996	29	29	29	29	29	29	29	--	--	--	--	--	--	--	--	--	--
1997	5	5	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	19																

Facility Association
 Emergence (Indemnity & Allowed Clm F
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: NPP
 Emerge: Paid to Ultimate
 Minor Coverage: CM
 initial period: 1985m12
 as at: 2013m06

Cumulative Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	--	--
1991	3	3	3	3	3	3	3	3	3	3	--	--	--	--	--	--	--
1992	20	20	20	20	20	20	20	--	--	--	--	--	--	--	--	--	--
1993	19	19	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	19																

Facility Association
Emergence (Indemnity & Allowed Clm E
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 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1989	0	0	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1990	13	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1992	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1993	19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
projection	19																

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 Emerge: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Cumulative Paid by Age									
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360
1979	-	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--
1986	-	--	--	--	--	--	--	--	--
1987	-	--	--	--	--	--	--	--	--
1988	-	--	--	--	--	--	--	--	--
1989	0	--	--	--	--	--	--	--	--
1990	13	--	--	--	--	--	--	--	--
1991	3	--	--	--	--	--	--	--	--
1992	20	--	--	--	--	--	--	--	--
1993	19	--	--	--	--	--	--	--	--
1994	18	--	--	--	--	--	--	--	--
1995	15	--	--	--	--	--	--	--	--
1996	29	--	--	--	--	--	--	--	--
1997	5	--	--	--	--	--	--	--	--
1998	5	--	--	--	--	--	--	--	--
1999	8	--	--	--	--	--	--	--	--
2000	18	--	--	--	--	--	--	--	--
2001	56	--	--	--	--	--	--	--	--
2002	51	--	--	--	--	--	--	--	--
2003	30	--	--	--	--	--	--	--	--
2004	57	--	--	--	--	--	--	--	--
2005	4	--	--	--	--	--	--	--	--
2006	126	--	--	--	--	--	--	--	--
2007	83	--	--	--	--	--	--	--	--
2008	20	--	--	--	--	--	--	--	--
2009	96	--	--	--	--	--	--	--	--
2010	8	--	--	--	--	--	--	--	--
2011	290	--	--	--	--	--	--	--	--
2012	108	--	--	--	--	--	--	--	--
2013	110	--	--	--	--	--	--	--	--
2014	110	--	--	--	--	--	--	--	--
2015	110	--	--	--	--	--	--	--	--
projection	19								

Facility Association
 Emergence (Indemnity & Allowed Clm Exp)
 \$ Format: \$000s
 FARM Newfoundland & Labrador
 Valn Segment: NPP
 Emerge: Paid to Ultimate

Minor Coverage: CM

initial period: 1985m12
 as at: 2013m06

initial AY: 1985
 current AY: 2013

initial cal serial: 23832
 as at cal serial: 24162

Incremental Paid by Age		projection applies [implied incremental paid to beginning unpaid ratio] to [beginning unpaid]															
Accident Year	Selected (Full Yr) Ultimate	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
1990	13	0	9	2	1	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	1	2	0	0	0	-	-	-	-	-	-	-	-	-	-
1992	20	0	4	5	8	4	-	-	-	-	-	-	-	-	-	-	-
1993	19	0	10	1	4	4	-	0	-	-	-	-	-	-	-	-	-
1994	18	8	8	1	1	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	1	10	2	0	2	-	-	-	-	-	-	-	-	-	-	-
1996	29	2	18	8	-	-	1	-	-	-	-	-	-	-	-	-	-
1997	5	-	2	1	1	-	2	-	2	-	-	-	-	-	-	-	-
1998	5	-	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	0	3	5	-	0	-	-	-	-	-	-	-	-	-	-	-
2000	18	3	4	1	7	0	3	-	-	-	-	-	-	-	-	-	-
2001	56	-	2	17	27	10	-	-	-	-	-	-	-	-	-	-	-
2002	51	37	(0)	12	1	2	-	-	-	-	-	-	-	-	-	-	-
2003	30	2	13	11	2	1	-	-	-	-	-	-	-	-	-	-	-
2004	57	2	42	3	9	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	3	0	0	-	-	-	-	-	-	-	-	-	-	-
2006	126	5	33	30	36	19	4	-	-	-	-	-	-	-	-	-	-
2007	83	37	11	16	18	-	1	-	-	-	-	-	-	-	-	-	-
2008	20	-	4	5	11	0	-	-	-	-	-	-	-	-	-	-	-
2009	96	20	20	34	22	(0)	-	-	-	-	-	-	-	-	-	-	-
2010	8	1	1	2	1	3	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	12	34	230	11	3	-	-	-	-	0	0	-	-	-	-
2012	108	1	32	24	81	(2)	1	(5)	(5)	(5)	(5)	(5)	(5)	-	-	-	-
2013	110	2	25	19	68	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-
2014	110	4	16	20	73	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-
2015	110	4	16	20	73	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-
projection	19	1	3	3	13	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
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 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		99	102	105	108	111	114	117	120	123	126	129	132	135	138	141	144
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
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 FARM Newfoundland & Labr
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 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		147	150	153	156	159	162	165	168	171	174	177	180	183	186	189	192
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM **Newfoundland & Labr**
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		195	198	201	204	207	210	213	216	219	222	225	228	231	234	237	240
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Facility Association
Emergence (Indemnity & Allowed Clm E
 \$ Format: \$000s
 FARM Newfoundland & Labr
 Valn Segment: **NPP**
 EmERGE: **Paid to Ultimate**
 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		243	246	249	252	255	258	261	264	267	270	273	276	279	282	285	288
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 Minor Coverage: **CM**
 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age		291	294	297	300	303	306	309	312	315	318	321	324	327	330	333	336
Accident Year	Selected (Full Yr) Ultimate																
1979	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1980	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1981	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1982	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1983	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1984	-	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1989	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1990	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1993	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1994	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1995	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1996	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1997	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2001	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2002	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2014	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
projection	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 initial period: 1985m12
 as at: **2013m06**

Incremental Paid by Age										terminus
Accident Year	Selected (Full Yr) Ultimate	339	342	345	348	351	354	357	360	
1979	-	--	--	--	--	--	--	--	-	
1980	-	--	--	--	--	--	--	--	-	
1981	-	--	--	--	--	--	--	--	-	
1982	-	--	--	--	--	--	--	--	-	
1983	-	--	--	--	--	--	--	--	-	
1984	-	--	--	--	--	--	--	--	-	
1985	-	-	-	-	-	-	-	-	-	
1986	-	-	-	-	-	-	-	-	-	
1987	-	-	-	-	-	-	-	-	-	
1988	-	-	-	-	-	-	-	-	-	
1989	0	-	-	-	-	-	-	-	-	
1990	13	-	-	-	-	-	-	-	-	
1991	3	-	-	-	-	-	-	-	-	
1992	20	-	-	-	-	-	-	-	-	
1993	19	-	-	-	-	-	-	-	-	
1994	18	-	-	-	-	-	-	-	-	
1995	15	-	-	-	-	-	-	-	-	
1996	29	-	-	-	-	-	-	-	-	
1997	5	-	-	-	-	-	-	-	-	
1998	5	-	-	-	-	-	-	-	-	
1999	8	-	-	-	-	-	-	-	-	
2000	18	-	-	-	-	-	-	-	-	
2001	56	-	-	-	-	-	-	-	-	
2002	51	-	-	-	-	-	-	-	-	
2003	30	-	-	-	-	-	-	-	-	
2004	57	-	-	-	-	-	-	-	-	
2005	4	-	-	-	-	-	-	-	-	
2006	126	-	-	-	-	-	-	-	-	
2007	83	-	-	-	-	-	-	-	-	
2008	20	-	-	-	-	-	-	-	-	
2009	96	-	-	-	-	-	-	-	-	
2010	8	-	-	-	-	-	-	-	-	
2011	290	-	-	-	-	-	-	-	-	
2012	108	-	-	-	-	-	-	-	-	
2013	110	-	-	-	-	-	-	-	-	
2014	110	-	-	-	-	-	-	-	-	
2015	110	-	-	-	-	-	-	-	-	
projection	19	-	-	-	-	-	-	-	-	

Appendix D – IBC Actual Loss Ratio Exhibit AUTO1101-2012

Taxis

Newfoundland and Labrador

Accident Year	Written Premium	Earned Premium	Number Of Claims	Incurred Losses Including Expenses	Average Cost Per Claim	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile						
2008	1,402,037	1,301,390	118	2,367,761	20,066	182
2009	1,442,506	1,391,046	133	2,702,543	20,320	194
2010	1,445,074	1,430,390	127	3,374,713	26,573	236
2011	1,490,987	1,462,352	168	2,983,640	17,760	204
2012	1,539,163	1,534,029	141	2,804,419	19,889	183
Total	7,319,767	7,119,208	687	14,233,076	20,718	200
Accident Benefits / Assurance Individuelle						
2008	24,558	22,140	41	130,641	3,186	590
2009	22,588	23,279	37	116,118	3,138	499
2010	23,411	23,208	26	137,630	5,293	593
2011	25,098	24,277	50	225,514	4,510	929
2012	25,917	25,400	46	247,836	5,388	976
Total	121,572	118,304	200	857,739	4,289	725
Uninsured Automobile / Véhicule non assuré						
2008	5,151	4,667	3	17,116	5,705	367
2009	5,298	5,162	8	182,930	22,866	3,544
2010	5,284	5,266	5	62,325	12,465	1,184
2011	5,460	5,362	6	158,897	26,483	2,963
2012	5,547	5,534	3	69,065	23,022	1,248
Total	26,740	25,992	25	490,333	19,613	1,886
Underinsured Motorist / Sous assurance des tiers						
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	0	0	0	0	0	0
2012	0	0	0	0	0	0
Total	0	0	0	0	0	0
All Perils - All codes / Tous risques - Tous les codes						
2008	595	1,364	0	0	0	0
2009	971	884	0	0	0	0
2010	2,481	1,530	0	0	0	0
2011	822	1,958	0	0	0	0
2012	5,638	2,407	0	0	0	0
Total	10,507	8,142	0	0	0	0
Collision - All codes / Collision - Tous les codes						
2008	38,494	35,099	3	11,922	3,974	34
2009	31,645	32,294	1	1,920	1,920	6
2010	39,378	39,255	1	48	48	0
2011	50,086	43,999	2	11,602	5,801	26
2012	65,420	58,164	8	16,382	2,048	28
Total	225,023	208,811	15	41,874	2,792	20
Comprehensive - All codes / Accidents sans collision ni versement - tous les codes						
2008	19,141	16,090	1	2,345	2,345	15
2009	23,907	21,392	3	17,923	5,974	84
2010	21,151	24,008	3	2,052	684	9
2011	19,359	19,150	4	2,179	545	11
2012	26,123	22,334	8	43,974	5,497	197
Total	109,681	102,974	19	68,473	3,604	66
Specified Perils - all codes / Risques spécifiées - tous les codes						
2008	34,913	31,706	2	9,962	4,981	31
2009	47,379	42,622	3	15,715	5,238	37
2010	35,271	41,744	2	7,984	3,992	19
2011	30,383	30,887	1	16,312	16,312	53
2012	28,647	29,866	4	34,809	8,702	117
Total	176,593	176,825	12	84,782	7,065	48
Annee de l'accident	Primes Emises	Primes Acquises	Nombre De Sinistres	Sinistres encourus, y compris les frais	Cout Moyen Par Sinistre	Rapport Des Sinistres Aux Primes Acquises

Terre-Neuve-et-Labrador

Taxis

Section 3 – Proposed Rule Changes

The following pages show Facility Association's proposed rule changes.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
PUBLIC AND PRIVATE PASSENGER, COMMERCIAL, RECREATIONAL, GARAGE, DRIVERS, NON-OWNED where applicable for consistency				
300:B Rules for refusing to provide or continue a coverage	2. Physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a current safety certificate and current inspection with photographs. NOTE: No policy will be written for vehicles branded 'non-repairable'.	2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy shall be written for vehicles branded 'nonrepairable'.	Permits acceptance of a valid vehicle registration in lieu of a current safety certificate	This does not impact premiums.
301:A Liability	1. Maximum Limit(s) of Liability Not more than \$1,000,000 except: a) when required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards, except as provided for in b). The Liability limit may not exceed the amount required. b) where the insured is required by his/her employer to have \$2,000,000 limits in order to obtain a contract of work (e.g. Driver Training vehicle) and, where failure to do so, will result in loss of the contract. At the Servicing Carrier's discretion the insured may be required to provide proof of the contract requirement for \$2,000,000 limits. It is permissible to provide Passenger Property Damage coverage up to \$5,000 or a higher limit if required by law, in addition to the amount(s) applicable to Road Hazard and Passenger BI.	1. Maximum Limit(s) of Liability Not more than \$2,000,000 except: <ul style="list-style-type: none">• When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.• Where the insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work and where failure to do so will result in loss of the contract. The Insured will be required to provide proof of the contract requirements for limits no higher than \$5,000,000. It is permissible to provide Passenger Property Damage coverage up to \$50,000 in addition to the amount(s) applicable to Road Hazard and Passenger BI.	Extends availability of \$2,000,000 Liability limit without meeting specific criteria and up to \$5,000,000 if required for a contract of work.	This may increase premiums for insureds who purchase higher Liability limits.
301:C. Physical damage	Public vehicles (excluding buses) valued at \$500,000 or more may not be insured for physical damage. Buses valued at \$750,000 or more may not be insured for physical damage. The premium for All Perils coverage is calculated	Physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more. All Perils coverage is no longer available.	Increases the available limit for vehicles up to \$1,000,000. Removes reference to All Perils since this coverage	This may increase premiums for insureds who purchase higher value vehicles.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)																																							
	<p>by adding the Collision premium to a specified percentage of the Comprehensive premium. See rate pages.</p> <p>When a rule, surcharge or discount applies to a Collision / Comprehensive coverage / premium, it also applies to the respective Collision or Comprehensive portion of the All Perils coverage/premium.</p>		is being discontinued and replaced with Collision and Comprehensive.																																								
301:C a) Minimum Deductibles	<p>a.) Minimum Deductibles The following table indicates the minimum deductible on any physical damage coverage for vehicles whose list price new exceeds \$52,500. For vehicles with a list price new of \$52,500 or more:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">PUBLIC VEHICLES</th> </tr> <tr> <th style="text-align: center;">List Price New</th> <th style="text-align: center;">Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>\$52,501 – \$76,000</td> <td>\$2,500</td> </tr> <tr> <td>\$76,001 – \$100,000</td> <td>\$4,000</td> </tr> <tr> <td>Over \$100,000</td> <td>5% of the said value to nearest \$250</td> </tr> <tr> <td>All Rate Groups</td> <td>END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.</td> </tr> </tbody> </table>	PUBLIC VEHICLES		List Price New	Minimum Deductible	\$52,501 – \$76,000	\$2,500	\$76,001 – \$100,000	\$4,000	Over \$100,000	5% of the said value to nearest \$250	All Rate Groups	END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.	<p>a.) Minimum Deductibles The following table indicates the minimum deductible on any physical damage coverage for vehicles whose list price new exceeds \$52,500. For vehicles with a list price new of \$52,500 or more:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">PUBLIC VEHICLES</th> </tr> <tr> <th style="text-align: center;">List Price New</th> <th style="text-align: center;">Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Under \$52,501</td> <td>\$500</td> </tr> <tr> <td>\$52,501 – \$76,000</td> <td>\$2,500</td> </tr> <tr> <td>\$76,001 – \$100,000</td> <td>\$4,000</td> </tr> <tr> <td>Over \$100,000</td> <td>5% of the said value to nearest \$250</td> </tr> <tr> <td>All Rate Groups</td> <td>END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.</td> </tr> </tbody> </table>	PUBLIC VEHICLES		List Price New	Minimum Deductible	Under \$52,501	\$500	\$52,501 – \$76,000	\$2,500	\$76,001 – \$100,000	\$4,000	Over \$100,000	5% of the said value to nearest \$250	All Rate Groups	END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.	Specifies the minimum deductible available for list price new less than \$52,500	This does not impact premiums.													
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FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

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101, 201, 301, 401:E. Minimum coverage	<p>Exception</p> <p>When an automobile is temporarily out of use and in storage:</p> <p>a) Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days.</p> <p>Suspended coverages are reinstated by means of END 17.</p> <p>b) In the case of an existing policy that includes All Perils or Comprehensive or Specified Perils</p>	<p>Exception</p> <p>When an automobile is temporarily out of use and in storage:</p> <p>a) Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles.</p> <p>Suspended coverages are reinstated by means of END 17. In no event shall a refund be granted for any suspension of less than sixty (60) consecutive days.</p> <p>b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage,</p>	<p>Renews vehicles with only Comprehensive or Specified Perils once and then lapses. Moved here from 301:C.b. Removes reference to All Perils.</p>	<p>This does not impact premiums.</p>																																							

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
	<p>coverage, coverages other than Comprehensive or Specified Perils coverage may be deleted.</p> <p>c) Neither a) nor b) above is applicable for the following:</p> <ul style="list-style-type: none"> • Vehicles for which proof of insurance is issued or filed. • Recreational vehicles to which the Recreational section applies. • Vehicles that were never intended to be driven (e.g. vehicles in a collection). • Vehicles for sale whether or not on an auto dealer's lot. • Experience rated risks. <p>Note: If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p>	<p>coverages other than Comprehensive or Specified Perils may be deleted.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. Neither a) nor b) above is applicable for the following: <ul style="list-style-type: none"> • Vehicles for which proof of insurance is issued or filed • Recreational vehicles to which the Recreational Section applies • Vehicles that were never intended to be driven (e.g. vehicles in a collection) • Vehicles for sale whether or not on an auto dealer's lot. • Experience rated risks 2. If Liability and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. 3. If Liability and Accident Benefits coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability and Accident Benefits coverages on the policy. 4. In the case of a new application, a policy may not be issued for Comprehensive or Specified Perils only. 		
<p>103, 203, 303, 403:A. Requirements / procedures for binding new policies</p>	<p>6) Before physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt' must be inspected at the insured's cost and a copy of the inspection report with photographs as well as a safety certificate must be inspected with the application</p>	<p>6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.</p>	<p>Adds requirement for a valid vehicle registration</p>	<p>This does not impact premiums.</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING**

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
104, 204, 304, 404:A Application	A copy of the vehicle ownership(s) for all owned vehicles being insured will be required with the application.	<p>A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage.</p> <p>Where a copy of the valid registration is not provided, the following shall apply:</p> <ul style="list-style-type: none"> • Policy shall be issued with all vehicles at the correct premium. • If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement. 	Amends requirement to 'valid' registration. Explains the handling when copy of valid registration is not provided.	This does not impact premiums.
304: I. Verification of driving history	On experience (fleet) rated risks, the abstract is only required if vehicles on the policy that carry Collision or All Perils coverage do not qualify for fleet rating of that coverage. The abstract shall then be required to establish the Collision or All Perils premium.	On experience (fleet) rated risks, the abstract is only required if vehicles on the policy that carry Collision coverage do not qualify for fleet rating of that coverage. The abstract shall then be required to establish the Collision premium.	Removes reference to All Perils since this coverage is being discontinued and replaced with Collision and Comprehensive.	This does not impact premiums.
306: Rating Territory	The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged the higher rated territory.	The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged the higher rated territory.	Clarifies what is meant by operated regularly	This does not impact premiums.
307:F. Taxi	Owner Driven Taxis	Owner Driven Taxis	Eliminates discounting of premium consistent with	This may increase

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

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	Where the application indicates the taxi, for taxi purposes, is solely driven by the Applicant or spouse (or in the case of multiple ownership by one specific owner), a 10% premium reduction shall be applied to each coverage. Family members may also drive the vehicle solely for pleasure purposes.	Discount is no longer applicable.	FA's position as market of last resort and therefore not wanting to attract business.	premiums for some insureds.
308:A. Rating for more than one use	If a vehicle is being used for more than one purpose, rate for the use with the highest percentage of exposure. If the exposure for the other use is higher than the exposure for the 'public' use, then the premium for Passenger Hazard Bodily Injury and/or Property Damage is not added to the premium for the other use.	If the vehicle is used for more than one purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. If the rate for the other use is higher than the rate for the 'public' use, then the premium for Passenger Hazard Bodily Injury and/or Property Damage is not added to the premium for the other use.	Amends the applicable rating to the class generating the highest premium.	This may increase premiums for some insureds.
308:C. Rating physical damage	To calculate All Perils add together the Collision premium and the Comprehensive premium times the All Perils factor shown on the rate page.	Delete	Removes reference to All Perils since this coverage is being discontinued.	This does not impact premiums.
311: Common endorsements	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added.	Removes reference to All Perils since this coverage is being discontinued and replaced with Collision and Comprehensive.	This does not impact premiums.
315:D. Binding	6. Before physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt'	6. Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or	Provides that a valid vehicle registration may be	This does not impact

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
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coverage - policy changes	<p>must be inspected at the insured's cost and a copy of the inspection report with photographs as well as a safety certificate must be inspected with the application</p> <p>7. Where a vehicle is being added or substituted, a copy of the vehicle registration will be required with the request for the policy change.</p>	<p>'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.</p> <p>7. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.</p> <p>Where a copy of the valid registration is not provided, the following shall apply:</p> <ul style="list-style-type: none"> • The vehicle(s) shall be added or substituted at the correct premium. • If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement. 	<p>accepted in lieu of an inspection and safety.</p> <p>A copy of the valid registration is a requirement for all owned vehicles.</p> <p>Explains the handling when copy of valid registration is not provided.</p>	<p>premiums.</p>
127, 217, 416:D. Binding coverage - policy changes	<p>NEW</p>	<p>6) . Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.</p> <p>7) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of</p>	<p>Adds the same wording to the Private Passenger, Commercial and Recreational sections of the manual to be consistent with the Public Section of the manual. Point 6 was approved for the Public Section effective August 2013.</p>	<p>This does not impact premiums.</p>

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315:F. New or replacement driver	On experience (fleet) rated risks, the abstract is only required if vehicles on the policy that carry Collision or All Perils coverage do not qualify for fleet rating of that coverage. The abstract shall then be required to establish the Collision or All Perils premium.	On experience (fleet) rated risks, the abstract is only required if vehicles on the policy that carry Collision coverage do not qualify for fleet rating of that coverage. The abstract shall then be required to establish the Collision premium.	Removes reference to All Perils since this coverage is being discontinued.	This does not impact premiums.
127, 217, 315, 416:G. Midterm policy change premium calculation	Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period.	Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	Amends wording to include additional vehicles being added for a short period of time.	This may increase premiums for insureds who make excessive changes to their policies.
138, 228, 325, 427: U.S. Exposure Surcharge	U.S. Exposure Surcharge Any vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. This surcharge shall apply to Private Passenger or Recreational vehicles where proof of insurance is required by U.S. authorities and where the vehicles are used for business purposes. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance	Outside Newfoundland Exposure Surcharge Any vehicle registered in Newfoundland that is operated in another Canadian jurisdiction (excluding New Brunswick, Nova Scotia or Prince Edward Island) or the U.S. is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.	Changes approach to premiums applicable when insureds travel into other jurisdictions and/or U.S. Removes the minimum currency differential surcharge of 2.5%. NOTE: All references to U.S. Exposure Surcharge throughout the manual will	This may increase or decrease premiums for some insureds on new business and renewals.

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	<p>is not required.</p> <p>The insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used in the U.S.</p> <p>If the U.S. exposure is 5.0% or less of total mileage, the surcharge shall be waived unless U.S. authorities require proof of insurance. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard) and END 44 only.</p> <p>Liability, END 44 For each percentage point of use in the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">U.S. Exposure</th> <th style="text-align: center;">U.S. Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5% proof of insurance required</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table> <p>Section C</p> <p>For each percentage point of use in the U.S., surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">U.S. Exposure</th> <th style="text-align: center;">U.S. Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5% proof of insurance required</td> <td style="text-align: center;">2.5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">5.0%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">12.5%</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">25%</td> </tr> </tbody> </table> <p>B. Currency Differential Surcharge Whenever proof of insurance is required by U.S.</p>	U.S. Exposure	U.S. Surcharge	5% proof of insurance required	5%	10%	10%	25%	25%	50%	50%	U.S. Exposure	U.S. Surcharge	5% proof of insurance required	2.5%	10%	5.0%	25%	12.5%	50%	25%	<p>NOTE: Where vehicles are operated in the U.S. Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Newfoundland and the jurisdiction(s) into which the vehicle is and will be driven.</p> <p>If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only for the highest rated Newfoundland territory in which the vehicle is used.</p> <p>Liability, Accident Benefits, Uninsured Automobile, END 44 For each percentage point of use in another Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Outside Newfoundland Exposure</th> <th style="text-align: center;">Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to 5% and proof of insurance required</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> </tbody> </table>	Outside Newfoundland Exposure	Applicable Surcharge	Up to 5% and proof of insurance required	5%	10%	10%	25%	25%	<p>be amended to read Outside Newfoundland Exposure Surcharge.</p>	
U.S. Exposure	U.S. Surcharge																															
5% proof of insurance required	5%																															
10%	10%																															
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FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)												
	<p>authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the US dollar, to the nearest cent, as at the date the premium is calculated for policy issuance. The Servicing Carrier shall obtain the rate of exchange from a chartered bank at the location where the premium is calculated.</p> <p>The surcharge percentage is calculated by means of the following formula: Currency differential x U.S. exposure surcharge <i>For example:</i> The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The U.S. exposure surcharge is 25%.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The Currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium (Road/Passenger Hazard) 2. Subject to a minimum of 2.5% regardless of the current rate of exchange 3. Additional to but not compounded on the U.S. exposure surcharge. <p><i>Example:</i> The Liability premium is \$1,000 U.S. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,000 U.S. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">50%</td> <td style="width: 50%;">50%</td> </tr> </table> <p>Physical Damage For each percentage point of use in another Canadian jurisdiction or the U.S., surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Outside Newfoundland Exposure</th> <th style="width: 50%;">Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>6%</td> <td>3%</td> </tr> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table> <p>B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the US dollar, to the nearest cent, as at the date the premium is calculated for policy issuance. The Servicing Carrier shall obtain the rate of exchange from a chartered bank at the location where the premium is calculated.</p> <p>The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Newfoundland exposure surcharge <i>For example:</i> The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Newfoundland exposure surcharge is</p>	50%	50%	Outside Newfoundland Exposure	Applicable Surcharge	6%	3%	10%	5%	25%	12.5%	50%	25%		
50%	50%															
Outside Newfoundland Exposure	Applicable Surcharge															
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FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

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	<p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	<p>25%.</p> <p>Currency differential surcharge: $0.31 \times 25\% = 7.75\%$</p> <p>The Currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium (Road/Passenger Hazard) 2. There is no minimum surcharge applicable. 3. Additional to but not compounded on Outside Newfoundland Exposure <p><i>Example:</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">The Liability premium is</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Outside NL Exposure Surcharge is 25%</td> <td></td> </tr> <tr> <td>The Currency Differential Surcharge is 7.75%</td> <td></td> </tr> <tr> <td>Base Premium \$1,000</td> <td></td> </tr> <tr> <td>Outside NL Exposure $\\$1,000 \times .25 =$</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Currency Differential $\\$1,000 \times 7.75 =$</td> <td style="text-align: right;">77.50 \$78</td> </tr> <tr> <td>Total Liability premium</td> <td style="text-align: right;">\$1,328</td> </tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the Outside Newfoundland exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the Outside Newfoundland exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	The Liability premium is	\$1,000	Outside NL Exposure Surcharge is 25%		The Currency Differential Surcharge is 7.75%		Base Premium \$1,000		Outside NL Exposure $\$1,000 \times .25 =$	\$250	Currency Differential $\$1,000 \times 7.75 =$	77.50 \$78	Total Liability premium	\$1,328		
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<p>144, 234, 330, 433: Vehicles Used Outside Jurisdiction of</p>	<p>The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility</p>	<p>The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility</p>	<p>Changes approach for vehicles used in jurisdictions other than where registered.</p>	<p>This may increase or decrease premiums for</p>														

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
Registration	<p>Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."</p> <p>When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.</p> <p><i>For example:</i> The insured resides in Newfoundland and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.</p> <p>Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If it is known where the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. <p><i>For example:</i> The insured resides in Gander and the vehicle is registered in Newfoundland but the insured is attending university in Halifax. Rates for Halifax must be used.</p>	<p>Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."</p> <p>When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.</p> <p><i>For example:</i> The insured resides in Newfoundland and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.</p> <p>Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If it is known where the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. <p><i>For example:</i> The insured resides in Gander and the vehicle is registered in Newfoundland but the insured is attending university in Halifax. Rates</p>		<p>some insureds on new business and renewals.</p>

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
	<p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. <i>For example:</i> The insured lives in St. John's, is on a sabbatical in California and the vehicle is registered in Newfoundland, St. John's rates apply.</p> <p>4. See Rule 427: U.S. Exposure Surcharge to determine surcharges applicable to commercial/public vehicles. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.</p> <p>5. If the vehicle is used in different territories, refer to the section of this manual dealing with the specific class of business e.g. Private Passenger Vehicles.</p> <p>6. If the vehicle is used within one region of Canada as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p>Region 1 – Atlantic Provinces Rate as New Brunswick Territory 3 Region 2 – Central (Ontario and Quebec) Rate as Ontario Territory 20 Region 3 – West and North</p>	<p>for Halifax must be used.</p> <p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. <i>For example:</i> The insured lives in St. John's, is on a sabbatical in California and the vehicle is registered in Newfoundland, St. John's rates apply.</p> <p>4. See Rule 138 (228, 325, 427) – Outside Newfoundland Exposure Surcharge to determine the applicable surcharges. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.</p> <p>5. If the vehicle is used in different territories, refer to the section of this manual dealing with the specific class of business.</p> <p>6. If the vehicle is operated outside Newfoundland and Labrador but within Nova Scotia, Prince Edward Island or New Brunswick, Newfoundland rates apply.</p> <p>If the vehicle is operated outside Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, Newfoundland rates and a surcharge apply. Refer to Rule 138, (228, 325, 427)A.</p> <p>If this exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44.</p> <p>At the Servicing Carrier's discretion, a copy of</p>		

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
		fuel tax information, log books and /or other pertinent records may be required to verify mileage and travelled jurisdictions.		
129, 219, 317, 418, 615,718, 817:E.2. When additional premium cannot be collected on original quote	If the Agent/Broker reports non-payment of the additional premium within 45 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.	If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.	Amends time frame for cancelling on quoted premium.	This may increase premiums for policies cancelled after the 30 day time frame.
136, 226, 323, 425, 621, 724:D.b. Conviction definitions minor	NEW	- Using handheld/operated electronic/wireless device	Adds this conviction to the category of minor convictions	This may increase premiums for drivers who acquire one or more of these convictions.
136, 226, 323, 425, 621, 724:D.b. Conviction definitions minor	Driving imprudently	Remove	Removes this conviction to eliminate confusion with other similar convictions	This does not impact premiums
136, 226, 425, 621, 724:D.a. Conviction definitions major	NEW	- Fail to report damage to highway property - Stunting - Fail to obey directions of a peace officer - Fail to stop on request of a peace officer	These convictions were approved for the Public Section August 2013. This aligns the convictions in other sections of the manual with the Public section for consistency.	This may increase premiums for drivers who acquire one or more of these convictions.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
136, 226, 425, 621, 724:D.a. Conviction definitions major	- Speeding in excess of 50 kph over limit	Remove	These convictions were approved for the Public Section August 2013. This aligns the convictions in other sections of the manual with the Public section for consistency.	This may increase premiums for drivers who acquire one or more of these convictions.
136, 226, 425, 621, 724:D.b. Conviction definitions minor	NEW	- Seatbelt (any type)	These convictions were approved for the Public Section August 2013. This aligns the convictions in other sections of the manual with the Public section for consistency.	This may increase premiums for drivers who acquire one or more of these convictions.
136, 226, 425, 621, 724:D.b. Conviction definitions minor	- Fail to report damage to highway property - Stunting	Remove	These convictions were approved for the Public Section August 2013. This aligns the convictions in other sections of the manual with the Public section for consistency.	This may increase premiums for drivers who acquire one or more of these convictions.
136, 226, 425, 621, 724:D.c. Conviction definitions serious	NEW	- Driving without insurance - Speeding of 50 kph or more over limit	These convictions were approved for the Public Section August 2013. This aligns the convictions in other sections of the manual with the Public section for consistency.	This may increase premiums for drivers who acquire one or more of these convictions.
137, 227, 324, 426, 725: Proof of insurance	2. The Agent/Broker must promptly advise the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a local, provincial, federal or U.S.A. authority.	2. The Agent/Broker must promptly advise the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a local, provincial, federal or U.S.A. authority. NOTE: Where vehicles are operated in the	Emphasizes the need to confirm that proof of insurance is or is not required.	This may increase premiums if proof of insurance is required.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

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		U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.		
138, 228, 325, 427, 608, 726:A. U.S. Exposure	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits and END 44 only.	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard) and Accident Benefits . NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.	Removes reference to END 44 since this endorsement is not offered on public vehicles. Emphasizes the need to confirm that proof of insurance is or is not required.	This may increase premiums if proof of insurance is required.
138, 228, 325, 427, 608, 726:B. Currency differential surcharge	The currency differential surcharge is 2. Subject to a minimum of 2.5% regardless of the current rate of exchange	The currency differential surcharge is 2. Not subject to a minimum surcharge	Removes the minimum surcharge requirement.	This may decrease premiums for some insureds who travel into the U.S.
327: Suspension and reinstatement of coverages – END16/17	Liability, Accident Benefits, Collision and Collision portion of All Perils as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	Removes reference to All Perils since this coverage is being discontinued.	This does not impact premiums.
143, 233, 329, 432 Home-Made Vehicles/Reconstruction	The following provisions apply to any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. A. Liability, Accident Benefits No coverages are permissible until a certificate of road worthiness or mechanical fitness certificate acceptable to the Servicing Carrier is provided. This Certificate must accompany the application to the Servicing Carrier. B. Physical Damage Coverage a) No physical damage coverage will be available until the construction, reconstruction, restoration	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups. A. Liability, Accident Benefits No coverages are permissible until the following is provided to the Servicing Carrier:	Expands the rule in address right hand drive and imported vehicles and	This does not impact premiums.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

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	<p>has been completed and the mechanical fitness and value of the vehicle have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>b) The premium is based on the appraised amount.</p> <p>c) The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the insured. END 19a (Valued Automobile) is not available.</p>	<p>A valid vehicle registration and at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier</p> <p>These certificates must accompany the application to the Servicing Carrier.</p> <p>B. Physical Damage Coverage</p> <p>1. No physical damage coverage (for any value) will be available for:</p> <p>a) 'Home-Made'/Reconstruction Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>b) Right Hand Drive and Imported Vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>2. The premium is based on the appraised amount.</p> <p>3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.</p>		
144, 231, 330, 433, 728: Vehicles used outside jurisdiction of	At the Servicing Carrier's discretion, a copy of fuel tax information may be required to verify mileage and travelled jurisdictions.	At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	Provides additional information to determine correct rating.	This may or may not impact premiums.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL SUMMARY OF PROPOSED RULE CHANGES TO ACCOMPANY TAXI FILING

Rule	Current wording in manual	Revised wording	Change from current	Premium impact (existing policies)
registration 149, 239, 335, 438:B. Fleet rating	<p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis; therefore, the use of END 21A and 21B is not permitted.</p>	<p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss • Amounts above FA deductibles when the prior Insurer had higher deductibles • Losses falling within any special agreements with the prior Insurer <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the</p>	Clarifies what is included in experience rating.	This may increase premiums for some insureds.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

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		FA fleet, these added vehicles are subject to experience rating as outlined in Rule 333:B. Fleet Rating.		
149, 239, 335, 438:D. Fleet new applications	<p>6. If the revised premium is not acceptable:</p> <p>If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 45 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 25, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</p>	<p>6. If the revised premium is not acceptable:</p> <p>If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</p>	Amends the time frame for cancelling fleets on the quoted premium.	This may increase premiums for policies cancelled after the 30 day time frame.
335:D. Fleet new applications	<p>7. Premium Calculation</p> <p>All Perils</p>	<p>7. Premium Calculation</p> <p>All Perils</p>	Removes reference to All Perils on the described vehicle since this coverage	This does not impact premiums.

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL

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	<p>a) When determining vehicle count, a vehicle insured for All Perils shall be counted once under Collision and once under Comprehensive.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive/Specified Perils losses under Comprehensive/Specified Perils.</p> <p>c) When entering premiums, enter the Collision portion of the All Perils premium under Collision and the Comprehensive portion calculated at the appropriate percentage under Comprehensive.</p> <p>d) Mark the All Perils premium box with an 'x' to indicate that All Perils is required in lieu of Collision and Comprehensive.</p> <p>e) Once the fleet rating formula has been applied, the fleet promulgated Collision and Comprehensive premiums shall be added together to arrive at the All Perils premium.</p>	<p>a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p>	is being discontinued and replaced with Collision and Comprehensive.	
338: Endorsements applicable to POL 1 (Owner's Policy) END 5C Permission to rent or lease (unspecified lessees - short term leases only)	<p>Rating</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <ol style="list-style-type: none"> Liability and All Perils, Collision, Comprehensive, Specified Perils: 	<p>Rating</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <ol style="list-style-type: none"> Liability, Collision, Comprehensive, Specified Perils: 	Removes reference to All Perils on the described vehicle since this coverage is being discontinued.	This does not impact premiums.
338: Endorsements	Purpose	Purpose	Extends END 44 to correspond with the	This does not impact

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<p>applicable to POL 1 (Owner's Policy)</p> <p>END 44 Family protection</p>	<p>Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'.</p> <p>The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. If the latter is greater than \$1,000,000, however, the coverage provided by the END 44 must be limited to \$1,000,000; the limitation must be specified on the face of the policy and on the special 'Family Protection Coverage Restriction' form (to be signed by the Insured)</p> <p>Rating</p> <p>Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual.</p> <p>This endorsement is not available on public vehicles as described in the Public Section of this manual or any other vehicles used in the manner of public vehicles.</p> <p>If the 'Restriction' form is used, the premium is to be calculated as if the Liability limit in respect of the vehicle equals the restricted amount of Family Protection coverage.</p>	<p>Provides limited protection to the Insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form and the 'Supplement'.</p> <p>The limit for any one accident (i.e. all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.</p> <p>Rating</p> <p>Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual.</p> <p>NOTE: This endorsement is not available on 'Public Vehicles' as described in the Public Section of this manual or any other vehicles used in the manner of 'Public Vehicles'.</p>	<p>purchase of a higher Liability limit resulting in both having the same limit. This endorsement is not offered on public vehicles.</p>	<p>premiums for vehicles insured under this section of the manual since the endorsement is not offered on public vehicles.</p>
<p>Public Rate Page 1</p>	<p>PUBLIC BUSES - ALL PERILS COVERAGE Add together the Collision premium and 95% of the Comprehensive premium applicable to the required deductible.</p>	<p>Delete</p>	<p>Removes reference to All Perils since this coverage is being discontinued.</p>	<p>This does not impact premiums.</p>
<p>Public rate pages - taxi</p>	<p>Owner Driven Taxi: A 10% discount shall be applied to each of the above coverages.</p>	<p>Delete</p>	<p>Eliminates discounting of premium consistent with FA's position as market of</p>	<p>This may increase premiums for</p>

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			last resort and therefore not wanting to attract business.	some insureds.