



Eckler Ltd.

16 MARCH 2007

FACILITY ASSOCIATION

**RATE REVISION APPLICATION FOR
SELECTED MISCELLANEOUS VEHICLES IN THE
PROVINCE OF NEWFOUNDLAND AND LABRADOR**

PREPARED BY:

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Newfoundland and Labrador

BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

P.O. Box 21040
St. John's, NL
A1A 5B2

Please complete this form and return it to the Board with your company's filing.

1. Name of Insurer

Facility Association
151 Yonge Street, 18th Floor
Toronto, Ontario M5C 2W7

Contact person for **Actuarial:**

Brian G. Pelly
Eckler Ltd.
110 Sheppard Avenue East, Suite 900
Toronto, Ontario M2N 7A3
Telephone # (416) 696-3046
E-mail Address bpelly@eckler.ca

Contact person for **Administration:**

Jill Hepburn
Facility Association
Telephone # (416) 644-4912
E-mail Address JHepburn@FacilityAssociation.com

Contact person for **Underwriting:**

Same as for Administration

2. Type of automobile insurance written in Newfoundland and Labrador

Private Passenger Commercial Miscellaneous

3. Name and address of chief agent in Newfoundland and Labrador

Not applicable.

4. Please attach a complete list of all companies acting as agents, brokers or representatives of your company and who are authorized to write automobile insurance business on your behalf in Newfoundland and Labrador.

Every agent and broker registered and licensed to sell automobile insurance in the province has a contract with Facility Association.

Newfoundland and Labrador

BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

P.O. Box 21040 St. John's, NL A1A 5B2

Contact sheet and info for current filing

Please complete this form and return it to the Board with your company's filing.

Name of Insurer: Facility Association
Name of Agent/Person making this filing: Jill Hepburn
Title/Position with Insurer: Vice President, Underwriting and Claims
Telephone Number: (416) 644-4912
Fax Number: (416) 868-0894
Email Address: JHepburn@FacilityAssociation.com

Type of Rates filed:

Private Passenger Category 1 Category 2
Effective Dates: New Business: _____ Renewals: _____

Commercial Category 1 Category 2
Effective Dates: New Business: _____ Renewals: _____

Miscellaneous Category 1 Category 2 ✓
Effective Dates: New Business: 1 Sept 2007 Renewals: 1 Sept 2007

Rule: 200: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$1,000,000 except

- 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.
- 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. The insured may, at the Servicing Carrier's discretion, be required to provide proof of the contract requirement for \$2,000,000 limits.
- that a maximum of \$5,000,000 will be provided for "Trucks" meaning vehicles rated as Truckmen. If a limit higher than \$1,000,000 is requested on a vehicle normally eligible for a commercial class other than Truckmen, and it does not qualify under a) or b) above, such limit may be granted only if the vehicle is rated under Truckmen or the eligible class, whichever develops the greater premium.

The amounts shown on any proof of insurance may not exceed those required by the authority concerned. *For example:* The Liability limit chosen by the Applicant is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.

The policy states that an automobile and trailer are held to be one vehicle; a trailer and any towing vehicle must be insured for the same Liability limit.

B. Accident Benefits – as prescribed by statute.

C. Physical Damage

Physical damage shall not be provided or continued for Commercial/Interurban Vehicles valued at \$500,000 or more.

Physical damage shall not be provided for Off-Road Commercial Vehicles e.g. logging trucks used solely in the bush.

Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.

Deductibles

Rate Groups	Minimum Deductible
16 - 18	\$2,500
19 - 21	\$4,000
22 and over	5% of LPN rounded to nearest \$250* (minimum deductible \$4000)
All rate groups	END 40 is mandatory on any vehicles with prior fire or total vehicle theft claims within the last 60 months

*Example: if the list price new is \$123,000, 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2500 or more applies.

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage is shown on the rate page. Where no premium is shown, charge \$6.

E. Family Protection Coverage (END 44)

For brief description see the Endorsement Section. The premium is dependent on the END 44 limit. The END 44 limit is the same amount as the Liability limit subject to a maximum of \$1,000,000.

Rule 201: Definitions

A. Commercial Vehicle

A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.

Commercial vehicle does not include vehicles:

- Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.
- Held for sale, demonstration and/or testing, in which case see the Garage section.

B. Vehicle

For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.

C. Trailer

A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.

D. Owned/Leased

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

E. Rating Information

The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory.

When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.

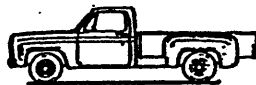
For Example: A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 47 (hauling within an 80 km radius).

F. Types of Commercial Vehicles

Standard Production

The following truck types are generally light and, if standard production models, are rated from Rate Group Table I.

Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.

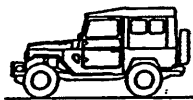


Standard Pickup



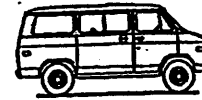
Extended, Crew or Super Cab

Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).

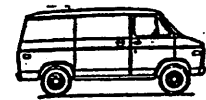


Multi-purpose Vehicle

Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.



Window Van



Van

Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).



Wagon

Non Standard Production

Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.

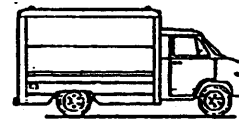


Chassis

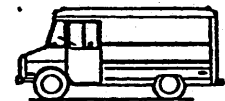


Chassis & Cab

The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.



Van



Step Van

Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.



Road Tractor

In addition, a Commercial vehicle:

- a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II.
- b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II.
- c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II.
- d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.

G. Gross Vehicle Weight ("GVW")

The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes).

H. Machinery or Apparatus

Commercial vehicles are often equipped with machinery or apparatus. There are two types:

1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.
2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.

Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle.

END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.

Rule 202: Rating Territory

The rating territories are described in the Territory section of this manual.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated 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 at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. U.S. Exposure and Currency Differential Surcharge are to be applied where required.

Where the vehicle is operated in the U.S., see Rule 28: U.S. Exposure.

Rule 203: Rating Class

A. Multiple Uses

If a vehicle is used for more than one purpose, rate for the use with the highest percentage of exposure. See Rule 4: Method of Rating for more than one use.

B. Load Classification

Vehicles with a Gross Vehicle Weight not in excess of 4.5 tonnes (10,000 pounds)	Light (L)
Vehicles with a Gross Vehicle Weight of more than 4.5 tonnes (10,000 lbs.)	Heavy (H)
Road Tractors used to haul trailers	Heavy (H)

C. Radius

Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.

Notes:

1. A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80 km (50 miles) is to be rated as Class 61 (81-160 km 51-100 miles) or Class 51 (beyond 160 km 100 miles) if that premium is higher than the applicable premium that would be calculated by using Premium Table I. When making this comparison Class 61B or 51B (Hazardous Cargo) rates are to be used if the vehicle is transporting Dangerous Goods. **This rule only applies to vehicles hauling cargo for compensation.**

For example: A vehicle hauling dangerous goods is used 13 times a year to haul those goods 100 km. Compare the total premium for Class 48 to the total premium for Class 61B.

2. For policies issued for less than 6 months, Note 1 shall apply if the percentage of total mileage beyond 80 km (50 miles) for the policy period, exceeds 5%.

Note 2 does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.

D. Exclusive Contract

A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.

For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.

E. Road Tractor Without Trailer

When a road tractor is insured it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 206B: Rating of Trailers) must be charged even if no specific trailer is described.

F. Vehicles in Transit

A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle "not specifically classified".

For example: The insured lives in Labrador and purchases a road tractor in Ontario which is now driven back to Labrador to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).

G. Electrically Powered Vehicles

The Liability premiums for electrically powered vehicles are subject to a reduction of 50%.

H. Commercial Vehicles and Underage Operators

- not applicable

I. Farm Trucks

Class 33 is permissible only when the applicant has both a commercial and private passenger vehicle. If the private passenger vehicle is not insured with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle (or the one with the highest rate group, if there are two or more) is to be rated as if it were a private passenger vehicle. Classes 33 and 34 are not permissible if the vehicle is used for any retail/wholesale delivery.

J. Artisan Class 35

This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted.

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
All Commercial vehicles not specifically classified herein:		
Retail delivery of goods sold or serviced by the applicant	43	45
Excluding retail delivery (wholesale and no delivery)	36	44
All-Terrain Vehicles:		
GVW not more than 1 tonne (2,200 lbs.) – see Recreational Section.		
GVW more than 1 tonne (2,200 lbs.) – rate according to use.		
Ambulances – see Public Section.		
Armored Cars	46	46
Artisan	35	n/a
This class is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the applicant, at or near the place of employment.		
A vehicle used to go to more than two jobs in a day is not to be rated as Class 35.		
Wholesale or retail delivery is not permitted.		
Automobile Hauling – see Truckmen		
Facility Association does not provide legal liability cover for cargo.		
Auto Accessories and Parts:		
Retail delivery	43	45
Wholesale delivery	36	44
Bakeries and Distributors	44	45
Brewers and Distributors	45	45
Building materials – including bricks and blocks (excluding dump trucks)	46	46
Buses – see Public Section		
Butchers: Wholesale Butchers – see Meat Packers		
Retail delivery	43	45
Caterers	43	45
Canteen Vendors, including Chip Wagons (Use END 30)	43	45
If equipped with deep fat fryer, multiply premium by factor shown on Special Rating factor page.		
Cement Blocks – see Building Materials		
Cement Mixers (Mix-in-transit)	45	45
Chemical Products – see Dangerous Goods		
Chip Hauling (Wood) – see Logs		
Cleaners & Dyers	44	45
Coal & Wood Dealers	44	44
Contractors		
Excluding cement mixers, dump trucks and transportation of bricks or other building materials, logs, pulpwood and petroleum products	35	44
Class 35 is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the applicant, at or near the place of employment.		
A vehicle used to go to more than two jobs in a day is not be rated as Class 35. Wholesale or retail delivery is not permitted.		
Courier Service Maximum Radius 80 km (50 miles)	44	46
Pickup and delivery of documents and small parcels/package where an element of speed or timeliness is involved, excluding wholesale and retail delivery.		
In excess of 80 km rate as Truckmen.		
Cranes (licensed, mobile) (Use END 30)	44	44

Rule 203: Rating Class (continued)

K. Rating Class Table

Vehicle Type / Use	Class Code	
	Light	Heavy
Dairies and Distributors	44	45
Dangerous Goods – Any vehicle carrying substances so classified under Transportation of Dangerous Goods Act, Canada		
Special Liability limit factors apply.		
<u>Maximum radius 80 km (50 miles)</u>		
Chemical Products not Explosives, Petroleum or Radioactive Materials	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Explosives Manufacturers and Distributors use END 4A	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Petroleum Products	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Radioactive Materials use END 4B	48	48
<u>Radius beyond 80 km (50 miles)</u>		
Use Hazardous Cargo Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 48 total premium; otherwise Class 48 rates apply.		
Delivery of goods sold or serviced by the applicant (where such use is not specifically classified):		
Retail delivery (pickup and delivery from individual households)	43	45
Excluding retail delivery	36	44
Other delivery – see Truckmen		
Dock and Station Trucks – see On-premises trucks.		
Drug Manufacturers and Wholesalers	36	44
Drug Stores	43	45
Dump Trucks not otherwise classified	47	47
Earth – see Sand		
Explosives Manufacturers and Distributors – see Dangerous Goods:		
Express Companies – If risk meets definition of Courier, rate accordingly. Otherwise rate as Truckmen.		
Farm Tractors	55	55
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Farm Trucks – Not applicable to Greenhouse operators or Horticulturists	33	34
Class 33 is permissible only where the applicant has both a Commercial vehicle and a Private Passenger vehicle.		
If the Private Passenger vehicle is not insured with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a Private Passenger vehicle.		
Otherwise, the Commercial vehicle (or the one with the highest rating group, if there are two or more) is to be rated as if it were a Private Passenger vehicle.		
Classes 33 and 34 are not permissible if the vehicle is used for any retail or wholesale delivery.		
Fast Food Delivery - See Meals		
Fire Department Trucks subject to END 24 if Physical Damage is insured.	53	53
See Private Passenger Section if private passenger or station wagon type.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Fishermen excluding wholesale or retail delivery	33	34
Refer to Farm Trucks for conditions of rating as Class 33 or 34		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Fish and Sea Food Distributors:		
Retail delivery	43	45
Wholesale delivery	46	46
Florist:		
Including retail or wholesale delivery	43	45
Excluding delivery – see Gardeners		
Food and Beverage Vendors – see Canteen Vendors		
Fruit Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Fuel Dealers – Solid fuel see Coal & Wood; Other see Dangerous Goods		
Funeral Vehicles – see Public Section.		
Furniture Manufacturers and Distributors	46	46
Garbage and Recycling Trucks	45	45
Gardeners & Horticulturists:		
Including delivery (retail or wholesale)	43	45
Excluding delivery (retail or wholesale)	35	45
Gasoline Trucks – see Dangerous Good		
Golf Carts used on golf courses only; others rate according to use	55	N/A
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Gravel – see Sand		
Greenhouse Operators – see Gardeners		
Grocers:		
Retail delivery	43	45
Wholesale delivery	46	46
Hardware – including delivery (retail or wholesale)	43	45
Horticulturists – with delivery see Florists; otherwise Gardeners		
Ice Cream Manufacturers and Distributors	44	45
Ice Cream Vendors	43	45
Ice Dealers	44	45
Industrial Machinery Manufacturers and Distributors	36	44
Industrial Trucks – see On-premises Trucks		
Interurban Vehicles – see Truckmen		
Landscape Gardeners – see Gardeners		
Laundries	44	45
Lawn Mowers	55	n/a
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Lawn Service	36	44
If applying chemicals (e.g. fertilizer, pesticides) see Dangerous Goods		
Livestock:		
<u>Maximum radius 80 km (50 miles)</u>	46	46
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 46 total premium; otherwise Class 46 rates apply.		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Logs, Wood Chips, Pulpwood:		
<u>Maximum radius 80 km (50 miles)</u>	47	47
Multiply the Class 47 premium by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (81-160 km 51-100 miles) or Class 51 (beyond 160 km 100 miles) if the Premium Table II total premium is higher than the Class 47 total premium; otherwise Class 47 rates apply.		
Lumber Dealers	46	46
Mail Trucks	44	46
Market Gardeners – see Gardeners		
Meals – Home Delivery of Fast Foods (Pizza, Chinese Food and the like)	43	45
Meat Packers and Dealers	47	47
Messenger Service – see Courier Service		
Motorcycles designed for and used as a Commercial Vehicle	57	n/a
Liability: apply the applicable Commercial Vehicle premium less 50%		
All other coverages: apply applicable Commercial Vehicle premium in full		
Moving Vans – see Truckmen		
Municipal Corporation – see Public Service Vehicles		
Newspaper Delivery (daily newspapers)		
From or in cities of over 15,000 in population	47	47
Smaller cities and towns – see Delivery		
Nurserymen – see Gardeners		
Oil Drilling, Exploration and Seismograph (use END 30)	54	54
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Oil Tank Trucks – see Dangerous Goods		
On-premises Trucks (unlicensed)	55	55
Trucks used solely on applicant's premises, not designed for road use and which do not fall into any other category.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Parcel Delivery – see Courier Service		
Petroleum Products - see Dangerous Goods		
Pilot Vehicles travelling in front or behind a vehicle with oversize cargo - rate as 'not specifically classified'		
Photo or Film Delivery:		
Retail delivery	43	45
Wholesale delivery	36	44
Police Department Trucks	53	53
See Private Passenger Section if private passenger or station wagon type, or Recreational Section if Motorcycle type.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Poultry Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Produce Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Public Service Vehicles (e.g. hydro or telephone)	43	44
not Ambulance, Fire, Police or 'Road Construction & Maintenance'		
Pulpwood – see Logs		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Radioactive Materials – see Dangerous Goods		
Radio or TV Sales and Service - see Television and Radio Sales & Service		
Radio Escort vehicles used on airport grounds	53	53
Use Fire Department emergency or non emergency rates.		
Road Construction and Maintenance (excluding Dump Trucks):	54	54
Graders, Snow Blowers & Plows, Snow Groomers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction or maintenance.		
Safe Dealers & Manufacturers	36	44
Sand, Gravel, Stone Earth	47	47
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 47 total premium, otherwise Class 47 rates apply.		
Scrap (metal, paper, rags) Recycling see Garbage	47	47
Sewer and Septic Tank Cleaning	43	44
Slip Tanks-carrying dangerous goods, irrespective of tank capacity (principal use is carrying petroleum products)	48	48
Snow Blowers/Plows designed for that use – see Road Construction		
Snow Plows, removable blade	36	44
Snow Groomers – see Road Construction		
Snow Vehicles:		
GVW not more than 1 tonne (2,200 lbs.) – see Recreational Section		
GVW more than 1 tonne (2,200 lbs.) – rate according to use		
Soft Drink Manufacturers, Bottlers and Distributors	44	45
Special Delivery (not Courier or similar services):		
Including retail delivery	43	45
Excluding retail delivery	36	44
Station Trucks – see On-premises Trucks		
Steam Trucks (use END 30)	44	44
Steel Manufacturers & Distributors	46	46
Stone – see Sand		
Television and Radio Sales & Service:		
Including retail delivery and service	43	45
Excluding retail delivery and service	36	44
Tow Trucks – see Tow Trucks in Garage Section		
Tractors, other than road haulage tractors:		
Bush work, logging, lumbering	54	54
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Farm	55	55
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Road construction	54	54
Truckmen		
hauling or transport for others for compensation, where the use is not specifically classified:		
Maximum radius 40 km (25 miles)	46	46
Maximum radius 80 km (50 miles)	47	47
Premium Table II –Interurban Vehicles:		
Maximum radius 160 km (100miles)	61	61
Radius over 160 km (100 miles)	51	51
For Premium Table II vehicles only, if operating any distance outside Canada, code Class 99 and rate as Class 51.		

Rule 203: Rating Class (continued)

K. Rating Class Table

Vehicle Type / Use	Class Code	
	Light	Heavy
Valet Service (if automobile parking see Garage Section).	44	45
Van Pools – see Public section		
Vegetable Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Welders	36	44
Well Drilling (use END 30)	36	44
Wood Chip Hauling – see Logs		
Wrecking Contractors	47	47

Rule 204: Driving Record

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

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

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

A. Clear Record

Throughout the period concerned:

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

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

There is no requirement that drivers be accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of Clear Record immediately preceding the commencement date of the period of insurance	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes

1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of Collision coverage.
2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.

For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), vehicle 2 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0.

3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.
 - b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.
 - c. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.

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

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

Rule 303: Rating Class**A. Public Bus - Classes 70, 73, 74, 78**

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

For example: The insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the insured's business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus. If the resort did not own the bus but paid the insured to transport people to the resort then the rating would be that of a Public Bus.

The class is based upon the radius of operation.

Radius of Operation		Class
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
More than	Not more than	
	25 km (15 miles)	70
25 km	80 km (50 miles)	73
80 km	240 km (150 miles)	74
240 km (150 miles)		78

Use 6f or, if required by law, 6c.

B. School Bus - Class 71

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

Rating Note:**a) Charter Trips**

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

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

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

Use 6f or 6b if required by law.

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

If the seating capacity is seven or less and is used by an individual who runs a day care out of his/her home, the charge for the appropriate private passenger rate class will apply plus 10% for the 6a endorsement. If the seating capacity exceeds seven seats, school bus rates apply.

Day Care Organizations

If the vehicle is used by a day care organization, rate as a school bus.

C. Hotel or Country Club Bus - Class 72

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

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

D. Private Bus - Class 79

A vehicle that is owned by an employer and used to carry employees or a vehicle owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

E. Van Pool - Class 79

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

To complete END 6f or 6c, after 'Use of the automobile in connection with the insured's business of [enter the insured's business]"

F. Taxi - Class 77

A vehicle that is not otherwise defined in this section, but is used for carrying passengers for compensation to a destination requested by the passenger.

A copy of the vehicle registration and completed Taxi Questionnaire must be submitted with the application

Rating Notes**1. Owner Driven Taxis**

Where the application indicates the taxi, for taxi purposes, is solely driven by the applicant (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.

2. Seating Capacity Exceeds Seven

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

G. Limousine

Attach END 6a and insert rated use of vehicle.

1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to, Passenger Vans and Stretch Limousines).

a) Airport – A vehicle used in the business of carrying passengers to and from an airport. Rate and code as a taxi.

b) Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals.

i. Liability and Collision – Charge 200% of the applicable Class 07 premium (DR 0, 1, 2, 3).

ii. Accidents Benefits, Comprehensive, Specified Perils – Charge 100% of the applicable Private Passenger premium.

iii. Code as Class 77.

- iv. Where seating capacity exceeds seven, rate as above and for each seat over seven add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus. Airport limousines that operate on an 'on call' basis should be rated as a taxi, plus the per seat charge for a Public Bus.
- 2. Vehicles manufactured as and with a licence registration of a bus - Rate and code as a Public Bus.

H. Ambulance - Class 76 Public

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

Private Ambulance

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

Use the percentage applicable to Emergency or Non Emergency use.

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

Attach END 6a and insert "Ambulance" and "Emergency" or "Non Emergency".

I. Invalid Car - Class 76

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

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

Rate and code according to use. *For example*, if the vehicle is being used as a private bus, then rate as a private bus.

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

J. Funeral Vehicles - Class 75

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

Hearse/Casket Wagons

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

Funeral Carriage

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

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

For other vehicles operated by a Funeral Director, see the Private Passenger or Commercial sections of the manual.

Rule 304: Driving Record

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

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

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

A. Clear Record

Throughout the period concerned:

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

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

There is no requirement that drivers be accident free on other vehicles - the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of Clear Record immediately preceding the commencement date of the period of Insurance.	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes:

- 1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of the Collision coverage.
- 2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.
- 3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
- 4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.

**Province of Newfoundland and Labrador
Miscellaneous Vehicle Insurance
Surcharge Summary**

- | | | | | | | | | | |
|-------------|--|-------------|---|------------|--|-----------|-----|----------|---|
| 1. | <table border="1"> <tr> <td>Surcharge :</td> <td>3 or more Chargeable Accidents in the preceding 36 months</td> </tr> <tr> <td>Coverage :</td> <td>Liability, Collision and Collision Portion of All Perils</td> </tr> <tr> <td>Classes :</td> <td>All</td> </tr> <tr> <td>Amount :</td> <td>30% for the first 3 accidents, 10% for each additional accident</td> </tr> </table> | Surcharge : | 3 or more Chargeable Accidents in the preceding 36 months | Coverage : | Liability, Collision and Collision Portion of All Perils | Classes : | All | Amount : | 30% for the first 3 accidents, 10% for each additional accident |
| Surcharge : | 3 or more Chargeable Accidents in the preceding 36 months | | | | | | | | |
| Coverage : | Liability, Collision and Collision Portion of All Perils | | | | | | | | |
| Classes : | All | | | | | | | | |
| Amount : | 30% for the first 3 accidents, 10% for each additional accident | | | | | | | | |
| 2. | <table border="1"> <tr> <td>Surcharge :</td> <td>Major Conviction in the preceding 36 months</td> </tr> <tr> <td>Coverage :</td> <td>Liability, Collision and Collision Portion of All Perils</td> </tr> <tr> <td>Classes :</td> <td>All</td> </tr> <tr> <td>Amount :</td> <td>15% for the first conviction, 5% for each additional conviction</td> </tr> </table> | Surcharge : | Major Conviction in the preceding 36 months | Coverage : | Liability, Collision and Collision Portion of All Perils | Classes : | All | Amount : | 15% for the first conviction, 5% for each additional conviction |
| Surcharge : | Major Conviction in the preceding 36 months | | | | | | | | |
| Coverage : | Liability, Collision and Collision Portion of All Perils | | | | | | | | |
| Classes : | All | | | | | | | | |
| Amount : | 15% for the first conviction, 5% for each additional conviction | | | | | | | | |
| 3. | <table border="1"> <tr> <td>Surcharge :</td> <td>Minor Conviction in the preceding 36 months</td> </tr> <tr> <td>Coverage :</td> <td>Liability, Collision and Collision Portion of All Perils</td> </tr> <tr> <td>Classes :</td> <td>All</td> </tr> <tr> <td>Amount :</td> <td>25% for the first 4 convictions, 15% for each additional conviction</td> </tr> </table> | Surcharge : | Minor Conviction in the preceding 36 months | Coverage : | Liability, Collision and Collision Portion of All Perils | Classes : | All | Amount : | 25% for the first 4 convictions, 15% for each additional conviction |
| Surcharge : | Minor Conviction in the preceding 36 months | | | | | | | | |
| Coverage : | Liability, Collision and Collision Portion of All Perils | | | | | | | | |
| Classes : | All | | | | | | | | |
| Amount : | 25% for the first 4 convictions, 15% for each additional conviction | | | | | | | | |
| 4. | <table border="1"> <tr> <td>Surcharge :</td> <td>Serious Conviction in the preceding 36 months</td> </tr> <tr> <td>Coverage :</td> <td>Liability, Collision and Collision Portion of All Perils</td> </tr> <tr> <td>Classes :</td> <td>All</td> </tr> <tr> <td>Amount :</td> <td>50% for the first conviction, 100% for each additional conviction</td> </tr> </table> | Surcharge : | Serious Conviction in the preceding 36 months | Coverage : | Liability, Collision and Collision Portion of All Perils | Classes : | All | Amount : | 50% for the first conviction, 100% for each additional conviction |
| Surcharge : | Serious Conviction in the preceding 36 months | | | | | | | | |
| Coverage : | Liability, Collision and Collision Portion of All Perils | | | | | | | | |
| Classes : | All | | | | | | | | |
| Amount : | 50% for the first conviction, 100% for each additional conviction | | | | | | | | |

Note : Please see Rules 24 & 25 on the following pages for details.

Rule 24: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
or
2. A loss remains unsettled or unpaid,
or
3. A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage

A chargeable accident is always taken into account in rating unless, where coverage is provided under the contract and the contract would normally respond, there was no payment made to indemnify an insured or made to an insured under the contract.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.
3. Any accident involving a vehicle insured on this policy and allocated to a driver who subsequently has signed a valid END 28A (Excluded Driver Endorsement) shall not be considered a chargeable accident.

In the event the excluded driver is involved in an accident, the vehicle shall be considered uninsured and no coverage shall be provided by this policy.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

C. How To Allocate Chargeable Accidents

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

A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of the Collision coverage.

When an occasional driver is responsible for a chargeable accident, the accident must be included for rating purposes. If the occasional driver is removed from the policy, the accident shall be assigned to the vehicle on which it occurred.

At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned first to the vehicle for which the responsible driver is principal operator regardless of which vehicle was involved in the claim. If the responsible driver is principal operator of more than one vehicle, the claim shall be assigned first to the vehicle involved in the claim and if this is not possible, to the vehicle which that person principally operates that produces the highest premium. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

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

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

Rule 24: Definition of Accident**C. How to Allocate Chargeable Accidents** (continued)

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

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motorhome or Light Commercial.
Light Commercial	Commercial, Private Passenger or Motorhomes
Commercial	Commercial
Public	Public
Motorhome	Motorhomes, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain or Snow Vehicle	All Terrain or Snow Vehicle

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

For example: A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi since the taxi is rated in the Public Vehicles section of the manual.

Rule 25: Accident and Conviction Surcharges

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

A. Accidents

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

1. At New Business:

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

As long as there is a Class 05 premium charged on the policy, accidents relating to Class 05 drivers shall only be used to calculate surcharges on the Class 05 premium. The Class 05 premium develops its own surcharge independent of the underlying class.

If the only vehicle(s) on the policy are private type trailers as described under Recreational Vehicles, surcharges shall be assessed on the Collision premium only.

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

For example: The insured owns a business in which three vehicles are driven by employees. Two of the vehicles are insured in the voluntary market, the other is insured in FA. There have been two accidents on each of the vehicles in the voluntary market none of which arose from the use or operation of the vehicle by the insured himself. There have been three accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy.

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

Rule 25: Accident and Conviction Surcharges (continued)

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered if the other listed driver is being charged with the accident as the principal operator of another vehicle.

(a) One vehicle on the policy

Consider accidents that involved the described vehicle and accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle).

For example: Driver 1 has had 1 at fault accident on the described vehicle and 1 accident on the neighbour's car. Driver 2 had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. All accidents shall be allocated to the described vehicle and a surcharge shall be applied.

(b) One driver and two or more vehicles

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle) shall be assigned to the vehicle that produces the highest premium before the application of any accident or conviction surcharge.

For example: Two vehicles on the policy, applicant is the only operator. There has been one accident on vehicle 1 and one accident on vehicle 2. Applicant also had two accidents on his company vehicle insured elsewhere. The premium for vehicle 2 is higher than the premium for vehicle 1. As the applicant is the only operator of both vehicles, the claims are rated on the vehicle on which they occurred. A surcharge applies to vehicle 2 as a result of the two accidents on the company car and the one accident that occurred on vehicle 2.

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

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that the principal operator had on any vehicle are to be considered. Accidents that occurred on the assigned (described) vehicle that cannot be assigned to the principal operator of another vehicle on the policy are to be considered. Accidents that arose from the use or operation of any other vehicle by any other listed driver who has not been charged with the accident as a principal operator of another vehicle, shall be allocated to the vehicle which develops the highest premium before the application of any accident or conviction surcharges.

For example: Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1, two accidents on vehicle 2 and 1 accident on his company car. Driver 2 is principal operator of vehicle 2 and has had no accidents. Driver 3 has had one accident on vehicle 2. The applicant's four accidents will be rated against vehicle 1. Driver 3's accident is rated on vehicle 2. A surcharge for the applicant's four accidents applies to vehicle 1 as the applicant is principal operator of vehicle 1.

2. At Renewal (for surcharge only)

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

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

B. Convictions

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

1. How to apply conviction surcharges:

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

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

Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.

As long as there is a Class 05 premium charged on the policy, the conviction records relating to Class 05 drivers shall only be used to calculate surcharges on the Class 05 premium. The Class 05 premium develops its own surcharge independent of the underlying class.

Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles.

Rule 25: Accident and Conviction Surcharges

B. Convictions (continued)

One vehicle and more than one driver

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the Surcharge Schedule for convictions. That conviction record shall be used to calculate the conviction surcharge.

More than one vehicle and more than one driver

Each driver shall be allocated to the vehicle driven most and that driver's conviction record shall be considered in relation only to that vehicle.

One driver and more than one vehicle

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

C. Accident/Conviction Surcharge Table

Maximum Surcharge to be applied for accidents, serious, major and minor convictions is 200%.

Events in the preceding 36 months	Surcharge:
Chargeable Accidents:	
2	0%
3	30%
Each additional	10%
Major Convictions	
1	15%
Each additional	5%
Minor Convictions	
2	0%
3	0%
4	25%
Each additional	15%
Serious Convictions	
1	50%
Each additional	100%

D. Conviction Definitions

a. Major

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

Failing to report an accident

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Graduated Licence (where applicable):

Permit novice driver in contravention of cond/rest

Accompanying driver has excess blood alcohol

Driver unaccompanied by a qualified driver

Drive with front seat passenger

Drive with excess passengers

Drive on prohibited highway

Drive at unlawful hour

Drive motorcycle with passenger

Drive motorcycle on prohibited highway

Speeding in excess of 50 kph over limit

b. Minor

Convictions for any moving traffic offence (offences related to the operation of a vehicle), other than those listed as Serious or Major, under an Act governing highway traffic or for any offence substantially the same committed whether within or outside Canada including:

Fail to notify police

Fail to make written report

Fail to report damage to highway property

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving imprudently

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone
 Pedestrian crossing violation: any type
 Radar warning device in motor vehicle: if illegal in province/territory
 Railway crossing: any type
 Safety zone violation: any type
 Signaling offences: any type
 Slow driving/endangering other: any type
 Smokescreen device on vehicle
 Speeding: any type, except when listed as major or serious
 Squealing tires
 Stopping/illegal/improper: any type
 Stunting
 Tires/defective/worn: any type
 Towing/prohibited/unsafe: any type
 Traffic signals/regulating lights: any type
 Traffic signs/disobeying any legal sign except parking regulations
 Trailer: improper attachments/improper towing
 Turns/illegal/improper: any type
 Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)
 Unsafe move
 Unsafe vehicle: any type
 Use of hand-held cellular phone
 Wrong side of road/wrong way: any type
 Yield, failing to: any type

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

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction.

Criminal negligence committed in the operation or use of a motor vehicle
 Manslaughter committed in the operation or use of a motor vehicle
 Driving while licence under suspension
 Racing
 Careless driving
 Driving without due care and attention
 Dangerous driving
 Impaired driving
 Failure or refusal to submit to a breath or blood test
 Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year.

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

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

Rule 26: Not Applicable

Rule 27: Proof of Insurance

1. The Servicing Carrier must make all filings. The Agent/Broker is not permitted to do so.
2. The Agent/Broker must promptly advise the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a local, provincial, federal or U.S.A. authority.
3. Once the proof of insurance is issued, a copy should be supplied to the Agent/Broker for their records.
4. Proof of insurance may not be issued or filed on a "blanket basis" i.e. without specifying the insured vehicles - unless the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed (including the signatures of the applicant and a witness) and provided to the Servicing Carrier.
5. Parties cannot be added as additional named insureds on the policy. The certificate showing proof of insurance guarantees to the party that the vehicle is insured. This is the full extent of the guarantee.
6. In most cases, the Servicing Carrier's standard certificate of insurance is acceptable and is the preferable option. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

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Rule 300: Coverages Available and Minimum Deductibles

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.

If the Liability insurance is required to provide distinct Road Hazard and Passenger Hazard BI limits, the maximum limit of \$1,000,000 applies separately to the two hazards.

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.

Example 1: The insured is required by law to provide the Road Hazard limit of \$200,000 and the municipal by-law requires \$2,000,000 for Passenger BI. The policy may be issued for up to \$1,000,000 Road, \$2,000,000 Passenger BI, and \$5,000 Passenger PD using END 6c or, if licensed as a School Bus, 6b.

Example 2.: The Insured is required by a *school board regulation* to provide \$2,000,000 Passenger BI, however as this regulation is not a municipal by-law or a legislated requirement, FA will not provide the \$2,000,000 Passenger Hazard BI limit unless the insured will be prevented from obtaining contract of work.

The coverage shall be written with END 6f unless separate limits are required by the Public Vehicles Act. In that event use END 6b if the vehicle is a school bus or END 6c if the vehicle is other than a school bus.

2. Proof of Insurance

Proof of insurance amount(s) shall not exceed those required by the authority concerned.

For example: The Liability limit chosen by the applicant is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.

3. Policy Issuance Using Combined Limit – END 6f

END 6f is to be used unless separate limits are required by law for Road and Passenger Hazards. If separate limits are required END 6c is to be used.

END 6f deletes the Section A exclusion of coverage for liability for bodily injury to occupants and damage to property of passengers. The Section A limit on the face sheet of the policy shows the combined limit for Road Hazard, Passenger Hazard BI and Passenger Hazard PD. The maximum limit is \$1,000,000 unless a higher limit is required by law.

Where a combined limit is to be used, establish the premium for \$200,000 Road Hazard and Passenger Hazard BI. Apply the increased limit factor from Table D. Establish the Passenger Hazard PD premium for \$5,000, and if required apply the increased limit factor from Table C. Add the two premiums together. The combined total of Road Hazard and Passenger Hazard limits may not exceed the maximum limit of Liability stated in this rule, except as provided under 1a) or b).

4. Policy Issuance Using END 6b (School Bus only) or END 6c
END 6b and 6c are to be used only when required by law. The Road Hazard limit is shown on the face sheet of the policy under Liability limit. END 6b or 6c must be attached to the policy and must indicate the limits applicable to Passenger Hazard BI and Passenger Hazard PD.

On END 6b and 6c, the limits applicable to Passenger Hazard are shown separately for bodily injury to one person, bodily injury to two or more persons, and damage to property carried in the automobile. It is also possible to show a single limit for Passenger Hazard Bodily Injury and Passenger Hazard Property Damage under 2 (b).

For example: On END 6b or 6c the limits would be shown

2 (a)	\$1,000,000	for any one person
	\$1,000,000	for two or more persons
	\$5,000	damage to property

Do not show an amount under 2 (b) unless required by law in which case no amount is to be entered under 2 (a).

5. Policy Issuance Using END 22 Passenger Property Damage

This endorsement is used to insure the passenger property damage when END 6a, 6d or 6b (where separate limits are required for Passenger Hazard Bodily Injury & Property Damage) is attached to the policy.

END 22N Cargo Insurance - Facility Association does not provide this coverage.

Rule 300: Coverages Available and Minimum Deductibles (continued)

B. Accident Benefits

As prescribed by statute.

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 following table indicates the minimum deductibles on any physical damage coverages for vehicles whose list price new exceeds \$52,500.

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 vehicle theft claims within the past 60 months.
<i>Example: If the appraised value is \$123,000, 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2,500 or more applies</i>	

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage or the location of the applicable rate is shown on the rate pages. Where no premium or the location of the rate is shown, charge \$11.

E. Family Protection Coverage (END 44)

Not available on vehicles rated in this section of the manual.

Rule 301: Definitions

A. Public Vehicles

Vehicles used for the carrying of passengers classified in Rule 303. Vehicles rated as Private Passenger vehicles with END 6a attached to permit the occasional carriage of passengers for compensation are not considered to be Public vehicles. Where a vehicle is used for carrying passengers for compensation but is not classified in Rule 303, full details must be provided to the Servicing Carrier including a description of the vehicle, its intended use and its seating capacity.

B. Road Hazard

Liability for bodily injury to others excluding passengers and liability for property damage excluding property carried in or on the insured vehicle.

C. Passenger Hazard - Bodily Injury (BI)

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

D. Radius

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

E. Seating Capacity

The number of persons, excluding the driver, that can be carried seated by the insured vehicle.

F. List Price New

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

G. Owned /Leased

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

Rule 302: Rating Territory

The rating territories are described in the Territory section of this manual.

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

The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly 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.

For example: The insured business, based in Labrador, is operating a tour bus to Ontario. The highest rated territory through which the vehicle is operated is Toronto, Ontario (Territory 20). The vehicle must be rated using Ontario Territory 20 rates.

The insured's business is in Labrador and is operating a tour bus between Labrador and Quebec. The vehicle is regularly used outside the jurisdiction of registration and a jurisdiction in which FA operates. See **Rule 33 Vehicles Used Outside Jurisdiction of Registration**. The vehicle must be rated using Ontario Territory 20 rates.

Where the vehicle is operated in the U.S., see **Rule 28 U.S. Exposure**.

Rule 303: Rating Class**A. Public Bus - Classes 70, 73, 74, 78**

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

For example: The insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the insured's business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus. If the resort did not own the bus but paid the insured to transport people to the resort then the rating would be that of a Public Bus.

The class is based upon the radius of operation.

Radius of Operation		Class
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
More than	Not more than	
	25 km (15 miles)	70
25 km	80 km (50 miles)	73
80 km	240 km (150 miles)	74
240 km (150 miles)		78

Use 6f or, if required by law, 6c.

B. School Bus - Class 71

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

Rating Note:**a) Charter Trips**

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

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

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

Use 6f or 6b if required by law.

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

If the seating capacity is seven or less and is used by an individual who runs a day care out of his/her home, the charge for the appropriate private passenger rate class will apply plus 10% for the 6a endorsement. If the seating capacity exceeds seven seats, school bus rates apply.

Day Care Organizations

If the vehicle is used by a day care organization, rate as a school bus.

C. Hotel or Country Club Bus - Class 72

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

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

D. Private Bus - Class 79

A vehicle that is owned by an employer and used to carry employees or a vehicle owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

E. Van Pool - Class 79

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

To complete END 6f or 6c, after 'Use of the automobile in connection with the insured's business of [enter the insured's business]"

F. Taxi - Class 77

A vehicle that is not otherwise defined in this section, but is used for carrying passengers for compensation to a destination requested by the passenger.

A copy of the vehicle registration and completed Taxi Questionnaire must be submitted with the application

Rating Notes**1. Owner Driven Taxis**

Where the application indicates the taxi, for taxi purposes, is solely driven by the applicant (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.

2. Seating Capacity Exceeds Seven

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

G. Limousine

Attach END 6a and insert rated use of vehicle.

1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to, Passenger Vans and Stretch Limousines).

a) Airport – A vehicle used in the business of carrying passengers to and from an airport. Rate and code as a taxi.

b) Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals.

i. Liability and Collision – Charge 200% of the applicable Class 07 premium (DR 0, 1, 2, 3).

ii. Accidents Benefits, Comprehensive, Specified Perils – Charge 100% of the applicable Private Passenger premium.

iii. Code as Class 77.

- iv. Where seating capacity exceeds seven, rate as above and for each seat over seven add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus. Airport limousines that operate on an 'on call' basis should be rated as a taxi, plus the per seat charge for a Public Bus.

- 2. Vehicles manufactured as and with a licence registration of a bus - Rate and code as a Public Bus.

H. Ambulance - Class 76 Public

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

Private Ambulance

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

Use the percentage applicable to Emergency or Non Emergency use.

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

Attach END 6a and insert "Ambulance" and "Emergency" or "Non Emergency".

I. Invalid Car - Class 76

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

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

Rate and code according to use. *For example*, if the vehicle is being used as a private bus, then rate as a private bus.

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

J. Funeral Vehicles - Class 75

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

Hearse/Casket Wagons

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

Funeral Carriage

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

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

For other vehicles operated by a Funeral Director, see the Private Passenger or Commercial sections of the manual.

Rule 304: Driving Record

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

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

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

A. Clear Record

Throughout the period concerned:

- a) There has been no accident involving the described vehicle or one for which it has been substituted;

and

- b) The applicant has owned the described vehicle or one of a similar type for which it has been substituted.

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

There is no requirement that drivers be accident free on other vehicles - the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of Clear Record immediately preceding the commencement date of the period of Insurance.	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes:

- 1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of the Collision coverage.
- 2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.
- 3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
- 4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.

- b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation of non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.
- c. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.

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

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

C. Incorrect Class of Licence

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

Rule 305: Rate Group

A. Public Bus

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

B. Other Vehicles

If the Schedule of Rates requires that a Private Passenger premium be used and the vehicle is listed in the Rate Group Table in the Private Passenger section of the manual, use the Private Passenger rate group. If the vehicle is not listed in the Private Passenger Rate Group Table, determine list price new and obtain the rate group from the Rate Group Table found on the Rating Notes page in the Private Passenger section.

If the Schedule of Rates requires that a Commercial premium be used, determine the list price new and establish the rate group using Rate Group Table II in the Commercial section of the manual.

Rule 306: Rating

A. Rating for More Than One Use (refer to Rule 4)

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.

For example: The insured has a station wagon and has been contracted by the school authority to transport children to and from school. The insured also uses the vehicle for strictly pleasure use. The school contract requires \$2,000,000. Road Hazard and \$3,000,000 Passenger Hazard Bodily Injury. Assuming Class 01 percentage of exposure is higher, the policy shall be issued using the Class 01 premium. The Liability limit on the face sheet of the policy shall show \$2,000,000.

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

The additional \$3,000,000 is only applicable while the vehicle is being operated as a school bus.

The premium for 6b shall show as included on the face sheet of the policy.

B. Liability Coverages

The Liability premium is made up of three components:

- Road Hazard Bodily Injury and Property Damage
- Passenger Hazard Bodily Injury (PHBI)
- Passenger Hazard Property Damage (PHPD)

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

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

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

C. Types of Rating used for Public Vehicles

The premiums for Public Vehicles are developed on a "Per Vehicle", "Per Seat" or a "percentage" of a Private Passenger, Commercial or another Public Vehicle premium.

"Per Vehicle" If the heading on the rate page states "Per Vehicle" the premium shown on the rate page is a premium applicable to the vehicle depending upon the territory, class, driving record, seating capacity and limit.

Rule 306: Rating**C. Types of Rating used for Public Vehicles** (continued)

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

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

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

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

2. Multiply each rate by the number of seats in the stage

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

Public Buses exceeding 32 seats – The Passenger Hazard premium is the sum of the Per Vehicle premium for Seating capacity 30-32 plus the Per Additional Seat Rate times the number of seats in excess of 32.

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

D. Physical Damage

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

To calculate All Perils add together the Collision premium and the Comprehensive premium times the All Perils factor shown on the rate page.

E. Premium Determination

Ensure that the vehicle is a Public Vehicle.

1. Establish the rating territory
2. Establish the rating class, including any special factors.
3. Establish the driving record
4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class.
5. Develop the total premium for each coverage
6. Apply any required U.S. exposure and currency differential surcharge.
7. Apply fleet rating or any accident/conviction surcharge.

Rule 307: Endorsements**END 20 - Loss of Use**

Facility Association does not provide this coverage for Public Vehicles.

After Market Sound and Electronic Communication Equipment

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

END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

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

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

Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
PROPOSED CHANGES FOR FILING 2007**

Rule	Current wording in manual	Revised wording	Change from current wording																																														
GENERAL RULES & PROCEDURES																																																	
1:C Minimum deductibles	<p>Physical Damage insurance shall be provided at the following minimum deductible amounts:</p> <table border="1" data-bbox="344 326 829 669"> <tr> <td colspan="2" data-bbox="344 326 604 464">Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)</td> <td data-bbox="611 326 829 464">Deductible amount applicable to the coverage under which the claims were made</td> </tr> <tr> <td data-bbox="344 469 464 555">In previous Twelve months</td> <td data-bbox="470 469 604 555">In previous Thirty-six months</td> <td data-bbox="611 469 829 555"></td> </tr> <tr> <td data-bbox="344 560 464 581">3</td> <td data-bbox="470 560 604 581">-</td> <td data-bbox="611 560 829 581">\$1,000</td> </tr> <tr> <td data-bbox="344 586 464 607">-</td> <td data-bbox="470 586 604 607">3</td> <td data-bbox="611 586 829 607">\$500</td> </tr> <tr> <td data-bbox="344 612 464 633">-</td> <td data-bbox="470 612 604 633">4</td> <td data-bbox="611 612 829 633">\$1,000</td> </tr> <tr> <td data-bbox="344 638 464 659">-</td> <td data-bbox="470 638 604 659">5 or more</td> <td data-bbox="611 638 829 659">\$2,500</td> </tr> </table>	Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)		Deductible amount applicable to the coverage under which the claims were made	In previous Twelve months	In previous Thirty-six months		3	-	\$1,000	-	3	\$500	-	4	\$1,000	-	5 or more	\$2,500	<p>Physical damage insurance shall be provided at the following minimum deductible amounts:</p> <table border="1" data-bbox="890 326 1375 782"> <tr> <td colspan="3" data-bbox="890 326 1213 464">Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)</td> <td data-bbox="1220 326 1375 464">Deductible amount applicable to the coverage under which the claims were made</td> </tr> <tr> <td data-bbox="890 469 1010 555">In prior 12 months</td> <td data-bbox="1016 469 1136 555">In prior 36 months</td> <td data-bbox="1142 469 1262 555">In prior 60 months (fire and/or total theft)</td> <td data-bbox="1220 469 1375 555"></td> </tr> <tr> <td data-bbox="890 560 1010 581">3</td> <td data-bbox="1016 560 1136 581">-</td> <td data-bbox="1142 560 1262 581">2</td> <td data-bbox="1220 560 1375 581">\$2,500</td> </tr> <tr> <td data-bbox="890 586 1010 607">-</td> <td data-bbox="1016 586 1136 607">3</td> <td data-bbox="1142 586 1262 607">-</td> <td data-bbox="1220 586 1375 607">\$1,000</td> </tr> <tr> <td data-bbox="890 612 1010 633">-</td> <td data-bbox="1016 612 1136 633">4</td> <td data-bbox="1142 612 1262 633">-</td> <td data-bbox="1220 612 1375 633">\$2,500</td> </tr> <tr> <td data-bbox="890 638 1010 659">-</td> <td data-bbox="1016 638 1136 659">5 or more</td> <td data-bbox="1142 638 1262 659">-</td> <td data-bbox="1220 638 1375 659">5% of value (minimum \$5000)</td> </tr> <tr> <td data-bbox="890 664 1010 685"></td> <td data-bbox="1016 664 1136 685"></td> <td data-bbox="1142 664 1262 685">3 or</td> <td data-bbox="1220 664 1375 685">no coverage</td> </tr> </table>	Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made	In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)		3	-	2	\$2,500	-	3	-	\$1,000	-	4	-	\$2,500	-	5 or more	-	5% of value (minimum \$5000)			3 or	no coverage	<p>Increases minimum deductibles when there is increased claims activity.</p> <p>This may decrease rates for some insureds on new business and renewals.</p>
Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)		Deductible amount applicable to the coverage under which the claims were made																																															
In previous Twelve months	In previous Thirty-six months																																																
3	-	\$1,000																																															
-	3	\$500																																															
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-	5 or more	-	5% of value (minimum \$5000)																																														
		3 or	no coverage																																														
1:F.b Filed Underwriting Rules	NEW	Physical damage coverage shall not be provided or continued for buses valued at \$750,000 or more.	Adds information already contained in Public Vehicles section of manual.																																														
12: Application form	Every application for insurance must be made on the approved Facility Association Application form where available and must be fully completed and signed by the applicant where required. See also Rule 12 H Computer Generated Application Forms. Commercial, Garage, Public, experience-rated and some specially rated risks will require completion of supplementary questionnaires.	<p>Every application for insurance must be made on the approved Facility Association Application form where available and must be fully completed and signed by the applicant where required. See also under Rule 12: H. Computer Generated Application Forms.</p> <p>Commercial, Garage, Public, Experience-rated and some specially rated risks will require completion of supplementary questionnaires.</p> <p>A copy of the vehicle ownership(s) for all owned vehicles being insured will be required with the application.</p>	<p>Adds requirement for copy of ownership.</p> <p>This has no impact on rates.</p>																																														
16:H Minimum premiums for midterm	NEW	<p>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</p>	Applies charge when insureds put vehicles on and off policies beyond a reasonable number of times. More realistically covers cost of handling these transactions.																																														

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
PROPOSED CHANGES FOR FILING 2007**

Rule	Current wording in manual	Revised wording	Change from current wording
changes		\$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	This may increase rates for some insureds on mid-term changes.
18:E.5 Cancellation of renewals in outlying areas	<p>In areas where ICS or a similar courier service is not available, an Agent/Broker may flat cancel a renewal by faxing a request to the Servicing Carrier within 10 days of the renewal effective date, as long as the renewal documents and liability cards reach the Servicing Carrier's office within 25 days of the renewal effective date.</p> <p>The fax must provide the insured's name, policy number, date of the request, Agent/Broker's signature, copy of the liability card and the statement 'We are returning the above renewal for flat cancellation.'</p> <p>Agent/Brokers who need to use this procedure must make arrangements to do so with their Servicing Carriers in advance. They must provide their Servicing Carriers with written confirmation that courier service is not available in their area.</p>	No longer applicable	<p>Deletes rule as there is no disadvantage to using Canada Post or advantage to using courier.</p> <p>All renewals should reach the Servicing Carrier within 15 days to be eligible for a flat cancellation regardless of the method of delivery.</p> <p>This should have little impact on rates.</p>
24:C How to allocate chargeable accidents	<p>Paragraph 2 A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of the Collision coverage.</p>	<p>Paragraph 2 A chargeable accident will affect the rating of both Liability and Collision coverages.</p>	<p>Eliminates split driving records and creates consistency in charging for at-fault claims with all driving records.</p> <p>This may increase rates for some insureds with at-fault accidents.</p>
25:D Conviction definitions		<p>Serious Failure to have Ignition Interlock installed and functioning when it is a requirement for driver's licence reinstatement</p>	<p>Adds conviction to 'Serious' list.</p> <p>This may increase rates for a small number of insureds on new business and renewals.</p>
33: Vehicles used outside province of registration	Previously in bulletin	<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</p>	<p>Puts back part of normal handling per instructions outlined in previous bulletin. Missed when new manual was sent for approval.</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
PROPOSED CHANGES FOR FILING 2007**

Rule	Current wording in manual	Revised wording	Change from current wording
		Region 2 – Central (Ontario and Quebec) Rate as Ontario Territory 20 Region 3 – West and North Rate as Alberta Territory 4	This has no impact on rates.
37: Driver Training Vehicles	Use POL 1 with END 6d. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.	All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6d. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.	Clarifies that rating is based on the trainer to ensure consistency in handling. This may have minimal impact on rates decreasing rates for a few insureds on new business and renewals.
PUBLIC			
303:G. Limousine	Attach END 6a and insert rated use of vehicle. 1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to, Passenger Vans and Stretch Limousines) (a) Airport – A vehicle used in the business of carrying passengers to and from an airport. Rate and code as a taxi. (b) Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals. i. Liability and Collision – Charge 200% of the applicable Class 07 premium (DR 0, 1, 2, 3). ii. Accident Benefits, Comprehensive, Specified Perils – Charge 100% of the applicable Private Passenger premium.	Attach END 6a and insert rated use of vehicle. 1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to, Passenger Vans and Stretch Limousines) (a) Airport – A vehicle used in the business of carrying passengers to and from an airport. (b) Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals. 2. For all uses listed above, code and rate as a Taxi. 3. Where seating capacity exceeds seven, rate as above and, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus. 4. For vehicles manufactured as a bus and with a licence registration of a bus, code and rate as a Public Bus.	Simplifies the approach to determining premium and clarifies the wording. All limos are rated as taxis.

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
PROPOSED CHANGES FOR FILING 2007**

Rule	Current wording in manual	Revised wording	Change from current wording
	iii. Code as Class 77. iv. Where seating capacity exceeds seven, rate as above and for each seat over seven add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus. Airport limousines that operate on an 'on call' basis should be rated as a taxi, plus the per seat charge for a Public Bus. 2. Vehicles manufactured as and with a licence registration of a bus – Rate and code as a Public Bus.		<p align="center">This may decrease rates for insureds on new business and renewals.</p>
304:B. Driving record entitlement	Note 1 A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of Collision coverage.	Note 1 The driving record established applies to all coverages concerned. A chargeable accident will affect the rating of both Liability and Collision coverages.	Eliminates split driving records. <p align="center">This may increase rates for some insureds on new business and renewals.</p>
STANDARD ENDORSEMENT FORMS			
END 29	Additional Coverage as Respects Operation By Named Persons	Additional Coverage as Respects Operation By Named Persons - Not available on Facility Association policies	Discontinues use of endorsement due to no demand. <p align="center">This has no impact on rates.</p>



ACTUARIAL MEMORANDUM

This section provides documentation of the analysis of rate level adequacy with respect to the selected classes of Miscellaneous Vehicles. A loss ratio method is used in the derivation of the provincial indicated changes in average rate level for only those coverages that are independently rated (i.e., rates not dependent on those of another class of vehicle).

The primary data source underlying this analysis is Facility Association loss experience taken from the 2005 Automobile Insurance Experience (“AIX”) – Calendar/Accident Year Exhibits compiled as at 31 December 2005 and prepared by the Insurance Bureau of Canada (“IBC”). We believe the data used is reliable and sufficient for this ratemaking exercise, and we have used this raw data as prepared by the IBC without modification. In this regard, we have relied 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 in the province. Because there are multiple companies providing this information and due to our remoteness from the individual data elements, it was not practical for use to directly put in place audit or audit-like procedures. Therefore, we have relied on this IBC data without the benefit of any independent audit. We did examine the data for reasonableness and any data we extracted from computer-readable sources was reconciled to within acceptable tolerances to the published reports.

For each coverage included, the analysis of projected on-level loss ratios by accident year, and the indicated change in average rate level, appear on the following exhibits:

- ♦ Interurban VehiclesExhibit 1
- ♦ Taxis, Jitneys & LiveriesExhibit 2
- ♦ Ambulances.....Exhibit 3
- ♦ Public Buses.....Exhibit 4
- ♦ School Buses.....Exhibit 5

Historical earned premiums are brought on-level to reflect the current approved rate levels based on the history of approved changes applied to detailed written premium data. This adjustment is developed following the same approach as described in the accompanying rate revision application for Private Passenger Vehicles, and is summarized in these exhibits where applicable. All adjustments to reported incurred losses and claim counts (development, 2004 product reform and trend) are taken from an analysis of Commercial Vehicle experience paralleling that presented in the accompanying rate revision application for Private Passenger Vehicles.

A raw indicated change in average rate level for each accident year for each coverage is determined using Commercial Vehicle expense and underwriting margin provisions, restated to reflect the proper commission rate for the specific class of Miscellaneous Vehicle. For each coverage, the raw indicated rate level change for the five available accident years



combined is then credibility-weighted with one year's worth of trend, following the rationale that, to the extent the experience lacks credibility, an adjustment in line with annual claims inflation is appropriate. In those instances where credibilities are low, trend becomes the dominant determinant of the indicated changes in average rate level.

Commercial Vehicle experience is used as a surrogate data source to establish development, trend and payment pattern assumptions for these selected classes of Miscellaneous Vehicles, as summarized in the following exhibits:

- ♦ Commercial Vehicle Industry DevelopmentExhibit 6
- ♦ Commercial Vehicle Facility Association Development.....Exhibit 7
- ♦ Commercial Vehicle Industry TrendExhibit 8
- ♦ Commercial Vehicle Industry Payment PatternsExhibit 9
- ♦ Commercial Vehicle Facility Association Payment PatternsExhibit 10
- ♦ Commercial Vehicle Industry Full Credibility StandardsExhibit 11

For Interurban Vehicles, for which a full complement of coverages is analyzed, a summary is included showing the resulting indicated changes in average level by coverage, and for all coverages combined based on a weighted average using accident year 2005 on-level adjusted written premiums as weights.

The proposed changes in average rate level are derived from these indications by application of capping at the coverage level, selected based on consideration of policyholder impact, the magnitude and persistency of the indications, and the inherent volatility expected with small volumes of experience.

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND

Interurban Vehicles

DERIVATION OF OVERALL INDICATED AVERAGE RATE LEVEL CHANGE

COVERAGE	2005 WRITTEN PREMIUM	WRITTEN ON-LEVEL FACTOR	COMMISSION REMOVAL FACTOR	SC 907 ADJT. FACTOR	ON-LEVEL WRITTEN PREMIUM	INDICATED RATE LEVEL CHANGE
THIRD PARTY LIABILITY - TOTAL	374,642	1.0000	1.0000	1.0000	374,642	+3.9%
ACCIDENT BENEFITS - EXCLUDING U.A.	4,212	1.0000	1.0000	1.0000	4,212	+3.2%
UNINSURED AUTOMOBILE	1,298	1.0000	1.0000	1.0000	1,298	+5.8%
COLLISION	164,844	1.0000	1.0000	1.0000	164,844	+0.3%
COMPREHENSIVE	32,235	1.0000	1.0000	1.0000	32,235	+2.8%
SPECIFIED PERILS	38,417	1.0000	1.0000	1.0000	38,417	+2.3%
TOTAL	615,648				615,648	+2.8%

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

THIRD PARTY LIABILITY - TOTAL

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	142,292	1.1060	1.0000	157,375	24,759	1.0351	0.9650	24,731	1.4384	35,573
2002	175,811	1.1060	1.0000	194,447	37,776	0.9960	0.9650	36,308	1.3665	49,615
2003	285,657	1.1059	1.0000	315,908	225,922	1.0510	0.9650	229,133	1.2838	294,161
2004	454,868	1.0403	1.0000	473,199	40,631	2.2221	0.9793	88,417	1.2208	107,939
2005	404,200	1.0000	1.0000	404,200	205,794	1.4217	1.0000	292,577	1.1567	338,424
Total	1,462,828			1,545,129	534,882			671,166		825,712

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	6	1.0000	6	22.60%	-56.4%		
2002	6	1.0000	6	25.52%	-52.6%		
2003	12	0.9737	12	93.12%	+35.7%		
2004	5	1.0000	5	22.81%	-56.1%		
2005	9	0.9714	9	83.73%	+23.5%		
Total	38		38	53.44%	-16.1%	0.0838	+3.9%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 9.58%, VE= 24.20%, LDF= 0.8899, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 5,410 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

ACCIDENT BENEFITS - EXCLUDING U.A.

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	1,716	1.0417	1.0000	1,788	6,719	0.9998	1.0000	6,718	1.2280	8,250
2002	1,799	1.0403	1.0000	1,871		1.0022	1.0000		1.1905	
2003	3,010	1.0406	1.0000	3,132		0.9830	1.0000		1.1538	
2004	4,757	1.0163	1.0000	4,835		0.9281	1.0000		1.1185	
2005	3,480	1.0000	1.0000	3,480	2,000	0.9770	1.0000	1,954	1.0842	2,119
Total	14,762			15,106	8,719			8,672		10,369

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	2	1.0000	2	461.41%	+535.2%		
2002		1.0000			-87.6%		
2003		1.0000			-87.6%		
2004		0.9821			-87.6%		
2005	1	1.0000	1	60.89%	-5.4%		
Total	3		3	68.64%	+5.0%	0.0372	+3.2%

Notes :

(4) = (1) x (2) x (3)

(8) = (5) x (6) x (7)

(10) = (8) x (9)

(13) = (11) x (12)

(14) = (10) / (4)

(15) = { [(14) x LDF] + FE } / [PDF - VE - PR] - 1 where PR = 7.22%, FE = 8.55%, VE = 23.10%, LDF = 0.9343, and PDF = 0.9953

(16) = SQRT [(13) / FCS] where FCS = 2,164 ultimate number of claims

(17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.16%

The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

UNINSURED AUTOMOBILE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	419	1.1077	1.0000	464		1.0149	0.9650		1.4384	
2002	515	1.1057	1.0000	569		1.0554	0.9650		1.3665	
2003	944	1.1088	1.0000	1,047		1.0995	0.9650		1.2838	
2004	1,317	1.0448	1.0000	1,376		1.2824	0.9793		1.2208	
2005	1,160	1.0000	1.0000	1,160		1.7754	1.0000		1.1567	
Total	4,355			4,616						

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		0.9920			-87.6%		
2002		0.9893			-87.6%		
2003		0.9747			-87.6%		
2004		0.9578			-87.6%		
2005		1.0305			-87.6%		
Total					-87.6%		+5.8%

Notes :

(4) = (1) x (2) x (3)

(8) = (5) x (6) x (7)

(10) = (8) x (9)

(13) = (11) x (12)

(14) = (10) / (4)

(15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.8675, and PDF= 0.9953

(16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims

(17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%

The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

COLLISION

Acc. Years	Earned Premium (1)	On-Level Factor (2)	907 Adj. SC (3)	Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	58,682	0.9969	1.0000	58,500	56,791	1.0000	1.0000	56,791	1.0451	59,352
2002	78,251	0.9969	1.0000	78,008	35,568	1.0000	1.0000	35,568	1.0488	37,304
2003	91,027	0.9970	1.0000	90,754	100,964	1.0000	1.0000	100,964	1.0527	106,285
2004	124,769	0.9989	1.0000	124,632		0.9985	1.0000		1.0563	
2005	151,229	1.0000	1.0000	151,229	88,382	0.7379	1.0000	65,217	1.0404	67,852
Total	503,958			503,123	281,705			258,540		270,793

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	3	1.0000	3	101.46%	+55.4%		
2002	1	1.0000	1	47.82%	-20.2%		
2003	4	1.0000	4	117.11%	+77.5%		
2004		1.0000			-87.6%		
2005	3	0.5714	2	44.87%	-24.4%		
Total	11		10	53.82%	-11.7%	0.0961	+0.3%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.9760, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 1,082 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 1.53%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

COMPREHENSIVE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	13,460	0.9905	1.0000	13,332		1.0000	1.0000		1.1072	
2002	11,599	0.9904	1.0000	11,488		1.0000	1.0000		1.1118	
2003	19,979	0.9905	1.0000	19,789	9,707	1.0000	1.0000	9,707	1.1166	10,839
2004	27,292	0.9965	1.0000	27,196	36,791	1.0000	1.0000	36,791	1.1212	41,250
2005	27,768	1.0000	1.0000	27,768		1.1374	1.0000		1.0855	
Total	100,098			99,573	46,498			46,498		52,089

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		1.0000			-87.6%		
2002		1.0000			-87.6%		
2003	1	1.0000	1	54.77%	-10.3%		
2004	1	1.0000	1	151.68%	+126.5%		
2005		1.1111			-87.6%		
Total	2		2	52.31%	-13.8%	0.0248	+2.8%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.9769, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 3,246 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.21%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- INTERURBAN
SUMMARY OF RATE LEVEL CHANGE CALCULATION

SPECIFIED PERILS

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	10,341	0.9906	1.0000	10,244		1.0000	1.0000		1.1072	
2002	15,586	0.9905	1.0000	15,438		1.0000	1.0000		1.1118	
2003	22,961	0.9905	1.0000	22,743		1.0000	1.0000		1.1166	
2004	27,878	0.9960	1.0000	27,766		1.0000	1.0000		1.1212	
2005	34,374	1.0000	1.0000	34,374	28,439	0.9925	1.0000	28,226	1.0855	30,639
Total	111,140			110,565	28,439			28,226		30,639

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		1.0000			-87.6%		
2002		1.0000			-87.6%		
2003		1.0000			-87.6%		
2004		1.0000			-87.6%		
2005	1	1.0000	1	89.13%	+37.8%		
Total	1		1	27.71%	-48.6%	0.0176	+2.3%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = { [(14) x LDF] + FE } / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.9744, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 3,246 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.21%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

TPL - TOTAL						
Year	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	166,848	184,533	1.1060	142,997	158,155	1.1060
2002	190,149	210,308	1.1060	174,541	193,044	1.1060
2003	365,927	404,421	1.1052	277,773	307,202	1.1059
2004	474,968	474,968	1.0000	445,849	463,821	1.0403
2005	363,426	363,426	1.0000	416,076	416,076	1.0000
Total	1,561,318	1,637,656	-	1,457,236	1,538,298	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

Year	AB - TOTAL					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	1,996	2,078	1.0411	1,725	1,797	1.0417
2002	1,764	1,834	1.0397	1,827	1,900	1.0403
2003	4,135	4,297	1.0392	2,851	2,966	1.0406
2004	3,971	3,971	1.0000	4,673	4,749	1.0163
2005	4,051	4,051	1.0000	3,611	3,611	1.0000
Total	15,917	16,231	-	14,687	15,024	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

UNINSURED AUTOMOBILE						
Year	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	464	514	1.1078	417	462	1.1077
2002	595	659	1.1076	518	573	1.1057
2003	1,193	1,321	1.1073	895	992	1.1088
2004	1,182	1,182	1.0000	1,280	1,337	1.0448
2005	1,253	1,253	1.0000	1,171	1,171	1.0000
Total	4,687	4,929	-	4,281	4,535	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

Year	COLLISION					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	84,309	84,051	0.9969	59,447	59,265	0.9969
2002	68,548	68,340	0.9970	78,255	78,016	0.9969
2003	101,621	101,327	0.9971	85,642	85,382	0.9970
2004	139,437	139,437	1.0000	120,793	120,662	0.9989
2005	159,868	159,868	1.0000	147,828	147,828	1.0000
Total	553,783	553,023	-	491,963	491,152	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

Year	COMPREHENSIVE					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	13,665	13,535	0.9905	13,794	13,663	0.9905
2002	12,813	12,690	0.9904	11,679	11,566	0.9904
2003	23,536	23,335	0.9915	18,068	17,896	0.9905
2004	27,506	27,506	1.0000	25,552	25,463	0.9965
2005	33,358	33,358	1.0000	28,351	28,351	1.0000
Total	110,878	110,424	-	97,443	96,938	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - INTERURBAN
 CALCULATION OF ON-LEVEL PREMIUMS
 ALL TERRITORIES COMBINED

SPECIFIED PERILS						
Year	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2001	14,262	14,127	0.9905	10,133	10,038	0.9906
2002	17,506	17,339	0.9905	15,746	15,596	0.9905
2003	27,433	27,201	0.9915	22,435	22,222	0.9905
2004	28,348	28,348	1.0000	28,366	28,253	0.9960
2005	40,042	40,042	1.0000	33,760	33,760	1.0000
Total	127,591	127,057	-	110,440	109,869	-

NOTES:

- [1] Data from 01/2001 to 12/2005
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
NEWFOUNDLAND --- TAXIS, JITNEYS & LIVERIES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

THIRD PARTY LIABILITY - TOTAL

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	799,213	1.0000	1.0000	799,213	1,677,544	1.0351	0.9650	1,675,651	1.4384	2,410,256
2002	979,129	1.0000	1.0000	979,129	1,139,628	0.9960	0.9650	1,095,342	1.3665	1,496,785
2003	1,151,360	1.0000	1.0000	1,151,360	2,326,317	1.0510	0.9650	2,359,386	1.2838	3,028,980
2004	1,228,204	1.0000	1.0000	1,228,204	1,732,794	2.2221	0.9793	3,770,737	1.2208	4,603,316
2005	1,213,193	1.0000	1.0000	1,213,193	1,136,060	1.4217	1.0000	1,615,137	1.1567	1,868,229
Total	5,371,099			5,371,099	8,012,343			10,516,253		13,407,566

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	112	1.0000	112	301.58%	+308.1%		
2002	88	1.0000	88	152.87%	+113.8%		
2003	119	0.9737	116	263.08%	+257.8%		
2004	101	1.0000	101	374.80%	+403.8%		
2005	92	0.9714	89	153.99%	+115.3%		
Total	512		506	249.62%	+240.2%	0.3058	+77.5%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 9.58%, VE= 24.20%, LDF= 0.8899, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 5,410 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- TAXIS, JITNEYS & LIVERIES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

ACCIDENT BENEFITS - EXCLUDING U.A.

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	11,012	1.0000	1.0000	11,012	110,042	0.9998	1.0000	110,020	1.2280	135,105
2002	13,243	1.0000	1.0000	13,243	68,971	1.0022	1.0000	69,123	1.1905	82,291
2003	14,651	1.0000	1.0000	14,651	170,272	0.9830	1.0000	167,377	1.1538	193,120
2004	15,760	1.0000	1.0000	15,760	108,422	0.9281	1.0000	100,626	1.1185	112,550
2005	16,721	1.0000	1.0000	16,721	103,211	0.9770	1.0000	100,837	1.0842	109,327
Total	71,387			71,387	560,918			547,983		632,393

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	33	1.0000	33	1,226.89%	+1,568.6%		
2002	28	1.0000	28	621.39%	+751.2%		
2003	50	1.0000	50	1,318.14%	+1,691.8%		
2004	28	0.9821	27	714.15%	+876.4%		
2005	30	1.0000	30	653.83%	+795.0%		
Total	169		168	885.87%	+1,108.2%	0.2786	+311.0%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.9343, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.16%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- TAXIS, JITNEYS & LIVERIES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

UNINSURED AUTOMOBILE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	907 Adj. (3)	SC	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	4,333	1.0000	1.0000		4,333	28,639	1.0149	0.9650	28,048	1.4384	40,344
2002	5,526	1.0000	1.0000		5,526	57,531	1.0554	0.9650	58,593	1.3665	80,067
2003	10,277	1.0000	1.0000		10,277	167,038	1.0995	0.9650	177,230	1.2838	227,528
2004	16,081	1.0000	1.0000		16,081	95,403	1.2824	0.9793	119,812	1.2208	146,266
2005	7,924	1.0000	1.0000		7,924	88,913	1.7754	1.0000	157,856	1.1567	182,592
Total	44,141				44,141	437,524			541,539		676,797

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	7	0.9920	7	931.09%	+1,079.4%		
2002	4	0.9893	4	1,448.91%	+1,728.5%		
2003	10	0.9747	10	2,213.95%	+2,687.4%		
2004	5	0.9578	5	909.56%	+1,052.4%		
2005	8	1.0305	8	2,304.29%	+2,800.6%		
Total	34		34	1,533.26%	+1,834.2%	0.1253	+234.9%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = { [(14) x LDF] + FE } / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.8675, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- AMBULANCES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

THIRD PARTY LIABILITY - TOTAL

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	8,111	1.0000	1.0000	8,111		1.0351	0.9650		1.4384	
2002	15,108	1.0000	1.0000	15,108		0.9960	0.9650		1.3665	
2003	21,360	1.0000	1.0000	21,360		1.0510	0.9650		1.2838	
2004	34,388	1.0000	1.0000	34,388		2.2221	0.9793		1.2208	
2005	47,443	1.0000	1.0000	47,443		1.4217	1.0000		1.1567	
Total	126,410			126,410						

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		1.0000			-85.1%		
2002		1.0000			-85.1%		
2003		0.9737			-85.1%		
2004		1.0000			-85.1%		
2005		0.9714			-85.1%		
Total					-85.1%		+5.8%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 9.58%, VE= 28.17%, LDF= 0.8899, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 5,410 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- AMBULANCES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

UNINSURED AUTOMOBILE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	39	1.0000	1.0000	39		1.0149	0.9650		1.4384	
2002	74	1.0000	1.0000	74		1.0554	0.9650		1.3665	
2003	189	1.0000	1.0000	189		1.0995	0.9650		1.2838	
2004	363	1.0000	1.0000	363		1.2824	0.9793		1.2208	
2005	312	1.0000	1.0000	312		1.7754	1.0000		1.1567	
Total	977			977						

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		0.9920			-86.9%		
2002		0.9893			-86.9%		
2003		0.9747			-86.9%		
2004		0.9578			-86.9%		
2005		1.0305			-86.9%		
Total					-86.9%		+5.8%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 27.07%, LDF= 0.8675, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- PUBLIC BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

THIRD PARTY LIABILITY - TOTAL

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	71,947	1.0000	1.0000	71,947	10,347	1.0351	0.9650	10,335	1.4384	14,866
2002	80,960	1.0000	1.0000	80,960	206,426	0.9960	0.9650	198,404	1.3665	271,119
2003	130,302	1.0000	1.0000	130,302	43,466	1.0510	0.9650	44,084	1.2838	56,595
2004	173,811	1.0000	1.0000	173,811		2.2221	0.9793		1.2208	
2005	205,189	1.0000	1.0000	205,189	10,861	1.4217	1.0000	15,441	1.1567	17,861
Total	662,209			662,209	271,100			268,264		360,441

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	4	1.0000	4	20.66%	-58.9%		
2002	5	1.0000	5	334.88%	+351.6%		
2003	3	0.9737	3	43.43%	-29.2%		
2004		1.0000			-85.9%		
2005	4	0.9714	4	8.70%	-74.6%		
Total	16		16	54.43%	-14.8%	0.0544	+4.6%

Notes :

- (4) = (1) x (2) x (3)
 - (8) = (5) x (6) x (7)
 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 9.58%, VE= 24.20%, LDF= 0.8899, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 5,410 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- PUBLIC BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

ACCIDENT BENEFITS - EXCLUDING U.A.

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	3,713	1.0000	1.0000	3,713		0.9998	1.0000		1.2280	
2002	4,209	1.0000	1.0000	4,209		1.0022	1.0000		1.1905	
2003	7,964	1.0000	1.0000	7,964	13,294	0.9830	1.0000	13,068	1.1538	15,078
2004	10,657	1.0000	1.0000	10,657	46	0.9281	1.0000	43	1.1185	48
2005	12,781	1.0000	1.0000	12,781		0.9770	1.0000		1.0842	
Total	39,324			39,324	13,340			13,111		15,126

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		1.0000			-87.6%		
2002		1.0000			-87.6%		
2003	3	1.0000	3	189.33%	+167.9%		
2004	1	0.9821	1	0.45%	-87.0%		
2005		1.0000			-87.6%		
Total	4		4	38.47%	-35.7%	0.0430	+1.5%

Notes :

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 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.9343, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.16%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- PUBLIC BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

UNINSURED AUTOMOBILE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	437	1.0000	1.0000	437		1.0149	0.9650		1.4384	
2002	507	1.0000	1.0000	507		1.0554	0.9650		1.3665	
2003	1,069	1.0000	1.0000	1,069	5,150	1.0995	0.9650	5,464	1.2838	7,015
2004	1,410	1.0000	1.0000	1,410		1.2824	0.9793		1.2208	
2005	920	1.0000	1.0000	920		1.7754	1.0000		1.1567	
Total	4,343			4,343	5,150			5,464		7,015

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		0.9920			-87.6%		
2002		0.9893			-87.6%		
2003	1	0.9747	1	656.22%	+734.9%		
2004		0.9578			-87.6%		
2005		1.0305			-87.6%		
Total	1		1	161.52%	+114.8%	0.0215	+8.1%

Notes :

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 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 23.10%, LDF= 0.8675, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- SCHOOL BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

THIRD PARTY LIABILITY - TOTAL

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	23,696	1.0000	1.0000	23,696	8,716	1.0351	0.9650	8,706	1.4384	12,523
2002	31,942	1.0000	1.0000	31,942	65,311	0.9960	0.9650	62,773	1.3665	85,779
2003	79,192	1.0000	1.0000	79,192	60,441	1.0510	0.9650	61,300	1.2838	78,697
2004	131,619	1.0000	1.0000	131,619	298,390	2.2221	0.9793	649,327	1.2208	792,698
2005	125,229	1.0000	1.0000	125,229	123,518	1.4217	1.0000	175,606	1.1567	203,123
Total	391,678			391,678	556,376			957,712		1,172,820

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	2	1.0000	2	52.85%	-11.7%		
2002	2	1.0000	2	268.55%	+287.5%		
2003	7	0.9737	7	99.37%	+52.8%		
2004	8	1.0000	8	602.27%	+750.5%		
2005	7	0.9714	7	162.20%	+140.0%		
Total	26		26	299.43%	+330.4%	0.0693	+28.3%

Notes :

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 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 9.58%, VE= 28.17%, LDF= 0.8899, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 5,410 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- SCHOOL BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

ACCIDENT BENEFITS - EXCLUDING U.A.

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	1,916	1.0000	1.0000	1,916		0.9998	1.0000		1.2280	
2002	1,884	1.0000	1.0000	1,884		1.0022	1.0000		1.1905	
2003	9,971	1.0000	1.0000	9,971	255	0.9830	1.0000	251	1.1538	290
2004	23,184	1.0000	1.0000	23,184		0.9281	1.0000		1.1185	
2005	22,395	1.0000	1.0000	22,395	11,000	0.9770	1.0000	10,747	1.0842	11,652
Total	59,350			59,350	11,255			10,998		11,942

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001		1.0000			-86.9%		
2002		1.0000			-86.9%		
2003	1	1.0000	1	2.91%	-82.7%		
2004		0.9821			-86.9%		
2005	2	1.0000	2	52.03%	-12.4%		
Total	3		3	20.12%	-58.1%	0.0372	+0.9%

Notes :

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 - (14) = (10) / (4)
 - (15) = { [(14) x LDF] + FE } / [PDF - VE - PR] - 1 where PR = 7.22%, FE = 8.55%, VE = 27.07%, LDF = 0.9343, and PDF = 0.9953
 - (16) = SQRT [(13) / FCS] where FCS = 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 3.16%
- The assumed future average accident date is 16/Feb/2008

FACILITY ASSOCIATION
NEWFOUNDLAND --- SCHOOL BUSES
SUMMARY OF RATE LEVEL CHANGE CALCULATION

UNINSURED AUTOMOBILE

Acc. Years	Earned Premium (1)	On-Level Factor (2)	SC 907 Adj. (3)	On-Level Earned Premium (4)	Reported Inc. Loss (5)	Loss Devel (6)	PROD (7)	Ultimate Inc. Loss (8)	Proj. Factor (9)	Projected Inc. Loss (10)
2001	582	1.0000	1.0000	582	783	1.0149	0.9650	767	1.4384	1,103
2002	768	1.0000	1.0000	768		1.0554	0.9650		1.3665	
2003	2,283	1.0000	1.0000	2,283		1.0995	0.9650		1.2838	
2004	4,026	1.0000	1.0000	4,026		1.2824	0.9793		1.2208	
2005	2,652	1.0000	1.0000	2,652	12,850	1.7754	1.0000	22,814	1.1567	26,389
Total	10,311			10,311	13,633			23,581		27,492

Acc. Years	Reported # Claims (11)	Counts Devel (12)	Ultimate # Claims (13)	Projected On-Level LR (14)	Rate Level Change (15)	Assigned Credibility (16)	Cred Wtd Rate Level Change (17)
2001	1	0.9920	1	189.52%	+165.1%		
2002		0.9893			-86.9%		
2003		0.9747			-86.9%		
2004		0.9578			-86.9%		
2005	1	1.0305	1	995.06%	+1,236.2%		
Total	2		2	266.63%	+267.6%	0.0304	+13.7%

Notes :

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 - (10) = (8) x (9)
 - (13) = (11) x (12)
 - (14) = (10) / (4)
 - (15) = {[(14) x LDF] + FE} / [PDF - VE - PR] - 1 where PR = 7.22%, FE= 8.55%, VE= 27.07%, LDF= 0.8675, and PDF= 0.9953
 - (16) = SQRT [(13) / FCS] where FCS= 2,164 ultimate number of claims
 - (17) = [(16) x (15)] + [1 - (16)] x TR where TR = one year's trend = 5.76%
- The assumed future average accident date is 16/Feb/2008

INDUSTRY
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
31 DECEMBER 2005

INCURRED DEVELOPMENT FACTORS - CLAIM COUNTS

<u>Development Intervals</u>	<u>Bodily Injury Tort</u>	<u>Property Damage</u>	<u>Accident Benefits (Excluding U.A.)</u>	<u>Combined Uninsured Auto (Based on Atlantic PPV)</u>
6 - 12	Avg 8 half-years - XL	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor
18 - 24	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - 108	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
108 - 114	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
114 - 120	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
120 - 126	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
126 - 132	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
138 - 144	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
144 - U1t	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

Notes: - "WAvg" = Weighted Average using reported Counts as weights.
 - "XHL" = Average excluding high and low values.
 - "XL" = Average excluding lowest value.
 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

INDUSTRY
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
31 DECEMBER 2005

INCURRED DEVELOPMENT FACTORS - CLAIM COUNTS

<u>Development Intervals</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantic PPV)</u>
6 - 12	2005 AIX IBC Factor	2005 AIX IBC Factor	Avg 8 half-years XH
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
18 - 24	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - 108	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
108 - 114	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
114 - 120	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
120 - 126	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
126 - 132	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
138 - 144	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
144 - Ult	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

Notes: - "WAvg" = Weighted Average using reported Counts as weights.
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 - "XH" = Average excluding highest value.
 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

INDUSTRY
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
31 DECEMBER 2005

INCURRED DEVELOPMENT FACTORS - CLAIM AMOUNTS

<u>Development Intervals</u>	<u>Bodily Injury Tort</u>	<u>Property Damage</u>	<u>Accident Benefits Excluding U.A.</u>	<u>Combined Uninsured Auto (Based on Atlantic - PPV)</u>
6 - 12	Avg 8 half-years	Avg 4 half-years (.2)	WAvg all years - XH	Avg 8 half-years XHL
12 - 18	2005 AIX IBC Factor	Avg 8 half-years - XH	WAvg all years - XH	2005 AIX IBC Factor
18 - 24	Avg 8 half-years - XHL	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years - XHL	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years - XH	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	Avg 8 half-years	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
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126 - 132	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
138 - 144	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
144 - 150	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
150 - 156	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
156 - 162	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
162 - Ult.	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

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 - For UA stand alone selection based on Combined UA.

INDUSTRY
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
31 DECEMBER 2005

INCURRED DEVELOPMENT FACTORS - CLAIM AMOUNTS

Development Intervals	Collision	Comprehensive	Specified Perils (Based on Atlantics - PPV)
6 - 12	Avg 4 half-years (.2)	Avg 8 half-years - XHL	WAvg all years
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
18 - 24	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
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162 - Ult.	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

- Notes:
- "WAvg" = Weighted Average using reported Amounts as weights.
 - "XHL" = Average excluding high and low values.
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 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	25	21	25	31	28	29	29	29	30	27	26	26	26	26	26	26
1986.2	34	33	34	31	28	25	24	23	24	24	22	22	22	22	22	22
1987.1	36	38	34	35	34	35	38	36	36	36	36	36	36	36	36	36
1987.2	35	37	35	35	33	33	32	32	31	30	30	30	30	30	30	30
1988.1	25	19	17	19	20	20	19	19	19	19	19	20	20	20	20	20
1988.2	35	36	32	36	38	37	36	36	37	36	36	36	36	37	36	35
1989.1	38	40	38	40	42	42	44	44	45	45	45	45	45	45	45	45
1989.2	54	48	46	49	47	48	49	50	51	51	51	51	51	51	51	51
1990.1	39	43	45	50	44	43	41	41	40	41	41	41	41	40	40	40
1990.2	34	33	36	38	46	45	46	45	45	40	40	40	40	40	40	40
1991.1	62	63	62	60	62	65	64	64	64	64	64	64	64	64	64	64
1991.2	33	35	36	39	37	38	38	39	40	40	40	40	40	40	40	40
1992.1	50	57	54	54	52	53	51	52	54	53	52	51	51	52	53	53
1992.2	31	36	37	40	43	44	43	44	44	44	44	43	43	43	42	42
1993.1	44	44	43	45	47	48	47	47	47	46	46	46	46	46	46	46
1993.2	56	54	56	58	59	59	57	58	58	56	56	57	56	56	56	56
1994.1	58	60	54	53	55	54	54	54	53	53	53	54	53	53	53	53
1994.2	43	46	49	51	49	48	48	48	48	49	47	47	49	48	48	48
1995.1	50	44	56	46	46	46	46	47	47	46	45	45	45	45	47	47
1995.2	38	50	45	48	47	45	43	45	46	46	45	45	46	45	44	43
1996.1	34	34	33	31	31	30	34	33	33	31	29	29	29	29	30	32
1996.2	34	40	36	36	35	34	35	35	35	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
1997.2	47	58	56	56	54	56	57	57	56	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
1998.2	50	59	55	54	52	54	50	50	51	52	52	53	53	53	53	53
1999.1	50	50	50	50	50	51	50	50	52	51	51	51	51	51		
1999.2	54	59	55	52	51	54	52	51	52	53	53	52	52			
2000.1	67	68	64	66	60	58	55	55	54	54	53	53				
2000.2	82	82	75	73	74	75	75	77	80	81	81					
2001.1	88	105	102	103	102	107	105	106	102	101						
2001.2	59	65	67	69	70	70	70	70	70							
2002.1	62	84	79	83	90	90	90	85								
2002.2	53	67	76	81	78	76	76									
2003.1	74	91	108	110	114	112										
2003.2	59	72	78	76	76											
2004.1	71	72	74	73												
2004.2	44	61	62													
2005.1	48	61														
2005.2	60															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	
1986.2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	
1987.1	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	
1987.2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
1988.1	21	19	20	19	19	19	19	19	19	19	19	19	19	19	19	
1988.2	35	36	36	35	35	35	35	35	35	35	35	35	35	35	35	
1989.1	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	
1989.2	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
1990.1	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
1990.2	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
1991.1	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	
1991.2	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
1992.1	53	53	53	52	53	53	53	53	53	53	53	53	53	53	53	
1992.2	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	
1993.1	46	46	47	46	46	46	46	46	46	46	46	46	46	46	46	
1993.2	56	56	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	
1994.2	48	50	50	50	50	50	51	51	51	51	51	51	51	51	51	
1995.1	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	
1995.2	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	
1996.1	32	30	29	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	
1997.1	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	
1997.2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	
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																

IBC INDUSTRY DATA (AIX DATA)
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 THIRD PARTY LIABILITY - BODILY INJURY TORT
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	26	26	26	26	26	26	26	26	26							
1986.2	22	22	22	22	22	22	22	22								
1987.1	36	36	36	36	36	36	36									
1987.2	30	30	30	30	30											
1988.1	19	19	19	19												
1988.2	35	35	35													
1989.1	45	45														
1989.2	51															

IBC INDUSTRY DATA (AIX DATA)
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.8400	1.1905	1.2400	0.9032	1.0357	1.0000	1.0000	1.0345	0.9000	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	0.9706	1.0303	0.9118	0.9032	0.8929	0.9600	0.9583	1.0435	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0556	0.8947	1.0294	0.9714	1.0294	1.0857	0.9474	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0571	0.9459	1.0000	0.9429	1.0000	0.9697	1.0000	0.9688	0.9677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.7600	0.8947	1.1176	1.0526	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0526	1.0000	1.0000	1.0000	1.0000	1.0500
1988.2	1.0286	0.8889	1.1250	1.0556	0.9737	0.9730	1.0000	1.0278	0.9730	1.0000	1.0000	1.0000	1.0278	0.9730	0.9722	1.0000
1989.1	1.0526	0.9500	1.0526	1.0500	1.0000	1.0476	1.0000	1.0227	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.8889	0.9583	1.0652	0.9592	1.0213	1.0208	1.0204	1.0200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.1026	1.0465	1.1111	0.8800	0.9773	0.9535	1.0000	0.9756	1.0250	1.0000	1.0000	1.0000	0.9756	1.0000	1.0000	1.0000
1990.2	0.9706	1.0909	1.0556	1.2105	0.9783	1.0222	0.9783	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0161	0.9841	0.9677	1.0333	1.0484	0.9846	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0606	1.0286	1.0833	0.9487	1.0270	1.0000	1.0263	1.0256	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.1400	0.9474	1.0000	0.9630	1.0192	0.9623	1.0196	1.0385	0.9815	0.9811	0.9808	1.0000	1.0196	1.0192	1.0000	1.0000
1992.2	1.1613	1.0278	1.0811	1.0750	1.0233	0.9773	1.0233	1.0000	1.0000	1.0000	0.9773	1.0000	1.0000	0.9767	1.0000	1.0000
1993.1	1.0000	0.9773	1.0465	1.0444	1.0213	0.9792	1.0000	1.0000	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9643	1.0370	1.0357	1.0172	1.0000	0.9661	1.0175	1.0000	0.9655	1.0000	1.0179	0.9825	1.0000	1.0000	1.0000	1.0000
1994.1	1.0345	0.9000	0.9815	1.0377	0.9818	1.0000	1.0000	0.9815	1.0000	1.0000	1.0189	0.9815	1.0000	1.0000	1.0000	1.0000
1994.2	1.0698	1.0652	1.0408	0.9608	0.9796	1.0000	1.0000	1.0000	1.0208	0.9592	1.0000	1.0426	0.9796	1.0000	1.0000	1.0000
1995.1	0.8800	1.2727	0.8214	1.0000	1.0000	1.0000	1.0217	1.0000	0.9787	0.9783	1.0000	1.0000	1.0000	1.0444	1.0000	1.0000
1995.2	1.3158	0.9000	1.0667	0.9792	0.9574	0.9556	1.0465	1.0222	1.0000	0.9783	1.0000	1.0222	0.9783	0.9778	0.9773	1.0000
1996.1	1.0000	0.9706	0.9394	1.0000	0.9677	1.1333	0.9706	1.0000	0.9394	0.9355	1.0000	1.0000	1.0000	1.0345	1.0667	1.0000
1996.2	1.1765	0.9000	1.0000	0.9722	0.9714	1.0294	1.0000	1.0000	0.9714	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.2128	1.0175	1.0000	1.0517	0.8852	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0364	0.9825
1997.2	1.2340	0.9655	1.0000	0.9643	1.0370	1.0179	1.0000	0.9825	1.0179	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9783	1.1333	0.9804	0.9800	1.0000	1.0000	1.0204	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	1.1800	0.9322	0.9818	0.9630	1.0385	0.9259	1.0000	1.0200	1.0196	1.0000	1.0192	1.0000	1.0000	1.0000	1.0000	
1999.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0200	0.9804	1.0000	1.0400	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	
1999.2	1.0926	0.9322	0.9455	0.9808	1.0588	0.9630	0.9808	1.0196	1.0192	1.0000	0.9811	1.0000				
2000.1	1.0149	0.9412	1.0313	0.9091	0.9667	0.9483	1.0000	0.9818	1.0000	0.9815	1.0000					
2000.2	1.0000	0.9146	0.9733	1.0137	1.0135	1.0000	1.0267	1.0390	1.0125	1.0000						
2001.1	1.1932	0.9714	1.0098	0.9903	1.0490	0.9813	1.0095	0.9623	0.9902							
2001.2	1.1017	1.0308	1.0299	1.0145	1.0000	1.0000	1.0000	1.0000								
2002.1	1.3548	0.9405	1.0506	1.0843	1.0000	1.0000	0.9444									
2002.2	1.2642	1.1343	1.0658	0.9630	0.9744	1.0000										
2003.1	1.2297	1.1868	1.0185	1.0364	0.9825											
2003.2	1.2203	1.0833	0.9744	1.0000												
2004.1	1.0141	1.0278	0.9865													
2004.2	1.3864	1.0164														
2005.1	1.2708															
AVERAGES																
LAST 3 YR	1.2309	1.0649	1.0209	1.0147	1.0032	0.9883	0.9936	1.0071	1.0037	0.9969	1.0001	1.0000	1.0000	1.0057	1.0134	0.9971
LAST 4 YR	1.2303	1.0489	1.0136	1.0014	1.0056	0.9841	0.9952	1.0078	1.0050	0.9977	1.0000	1.0000	0.9973	1.0071	1.0100	0.9978
ALL YEARS	1.0844	1.0034	1.0222	0.9975	0.9980	0.9943	1.0004	1.0064	0.9881	0.9898	1.0016	1.0010	0.9993	1.0010	1.0021	1.0014
ALL-HI LOW	1.0850	0.9991	1.0217	0.9947	0.9996	0.9921	1.0007	1.0067	0.9902	0.9920	1.0007	1.0002	0.9991	1.0003	1.0006	1.0000
WTD 3 YR	1.2149	1.0671	1.0207	1.0153	1.0038	0.9895	0.9933	1.0024	1.0026	0.9971	1.0000	1.0000	1.0000	1.0036	1.0111	0.9963
WTD 4 YR	1.2191	1.0470	1.0137	1.0045	1.0047	0.9862	0.9945	1.0039	1.0040	0.9978	1.0000	1.0000	0.9973	1.0054	1.0082	0.9973
WTD ALL YR	1.0942	1.0035	1.0144	0.9990	0.9995	0.9924	1.0006	1.0045	0.9905	0.9919	1.0008	1.0008	0.9991	1.0009	1.0019	1.0000
12/04 LDFS	1.1468	1.0274	1.0159	0.9931	1.0202	0.9783	1.0020	1.0150	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.2611	1.0484	1.0140	1.0010	1.0060	0.9841	0.9951	1.0080	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.3393	1.0620	1.0130	0.9990	0.9980	0.9920	1.0081	1.0130	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.9048	1.0526	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0286	1.0000	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	0.9811	1.0192	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0217	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0000	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
1994.2	1.0417	1.0000	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
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
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
1996.1	0.9375	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
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
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
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
AVERAGES																
LAST 3 YR	0.9965	0.9944	0.9943	1.0000	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9974	0.9963	0.9930	1.0024	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9962	1.0011	0.9927	1.0010	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9984	1.0002	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
WTD 3 YR	1.0000	0.9961	0.9964	1.0000	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	0.9972	0.9945	1.0026	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9990	1.0000	0.9942	1.0012	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - BODILY INJURY TORT
GROSS BASIS ---- CAN. FUND
31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	26	26	1.0000	1.0000	1986	48	48	1.0000	1.0000
1986.2	22	22	1.0000	1.0000	1987	66	66	1.0000	1.0000
1987.1	36	36	1.0000	1.0000	1988	54	54	1.0000	1.0000
1987.2	30	30	1.0000	1.0000	1989	96	96	1.0000	1.0000
1988.1	19	19	1.0000	1.0000	1990	80	80	1.0000	1.0000
1988.2	35	35	1.0000	1.0000	1991	104	104	1.0000	1.0000
1989.1	45	45	1.0000	1.0000	1992	95	95	1.0000	1.0000
1989.2	51	51	1.0000	1.0000	1993	101	101	1.0000	1.0000
1990.1	40	40	1.0000	1.0000	1994	104	104	1.0000	1.0000
1990.2	40	40	1.0000	1.0000	1995	90	90	1.0000	1.0000
1991.1	64	64	1.0000	1.0000	1996	62	62	1.0000	1.0000
1991.2	40	40	1.0000	1.0000	1997	113	113	1.0000	1.0000
1992.1	53	53	1.0000	1.0000	1998	103	103	1.0000	1.0000
1992.2	42	42	1.0000	1.0000	1999	103	103	1.0000	1.0000
1993.1	46	46	1.0000	1.0000	2000	134	134	1.0000	1.0000
1993.2	55	55	1.0000	1.0000	2001	171	171	1.0020	1.0020
1994.1	53	53	1.0000	1.0000	2002	163	161	1.0107	1.0087
1994.2	51	51	1.0000	1.0000	2003	187	188	0.9944	0.9839
1995.1	47	47	1.0000	1.0000	2004	136	135	1.0054	1.0111
1995.2	43	43	1.0000	1.0000	2005	145	121	1.1995	1.1931
1996.1	28	28	1.0000	1.0000					
1996.2	34	34	1.0000	1.0000	TOTAL	2,155	2,129		
1997.1	56	56	1.0000	1.0000					
1997.2	57	57	1.0000	1.0000					
1998.1	50	50	1.0000	1.0000					
1998.2	53	53	1.0000	1.0000					
1999.1	51	51	1.0000	1.0000					
1999.2	52	52	1.0000	1.0000					
2000.1	53	53	1.0000	1.0000					
2000.2	81	81	1.0000	1.0000					
2001.1	101	101	1.0000	1.0000					
2001.2	70	70	1.0050	1.0050					
2002.1	86	85	1.0130	1.0080					
2002.2	77	76	1.0081	0.9951					
2003.1	111	112	0.9920	0.9841					
2003.2	76	76	0.9980	1.0060					
2004.1	73	73	0.9990	1.0010					
2004.2	63	62	1.0130	1.0140					
2005.1	65	61	1.0620	1.0484					
2005.2	80	60	1.3393	1.2611					
TOTAL	2,155	2,129							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	169	153	183	227	244	277	311	329	343	351	326	327	327	422	422	
1986.2	1,622	1,749	2,016	1,917	1,935	1,978	1,836	1,851	1,864	1,734	2,005	1,892	1,909	1,783	1,783	
1987.1	207	240	252	264	268	308	342	375	386	386	386	386	386	386	386	
1987.2	196	259	282	322	317	390	423	413	379	364	364	374	404	393	393	
1988.1	188	178	193	202	280	331	365	383	383	377	377	451	471	720	757	
1988.2	305	446	493	1,170	1,255	1,447	1,476	1,488	1,578	1,578	1,581	1,579	1,549	1,700	1,696	
1989.1	306	399	541	637	654	666	671	673	678	682	682	687	722	726	746	
1989.2	977	1,040	1,088	1,157	1,118	1,159	1,397	1,522	1,499	1,519	1,524	1,529	1,529	1,550	1,565	
1990.1	327	427	436	525	524	753	815	805	809	851	1,021	1,023	1,014	812	819	
1990.2	363	505	704	867	1,625	1,565	1,768	2,009	2,023	1,928	1,934	1,899	1,899	1,849	1,848	
1991.1	868	1,148	1,256	1,363	1,495	1,268	1,287	1,272	1,281	1,284	1,318	1,355	1,276	1,299	1,325	
1991.2	390	708	691	869	1,218	1,303	1,672	1,696	1,879	2,215	2,228	2,223	2,386	2,386	2,271	
1992.1	469	709	1,077	1,252	1,350	1,534	1,980	2,221	2,250	2,479	2,576	2,593	2,598	2,597	2,568	
1992.2	571	730	927	896	1,086	907	875	896	896	898	912	941	941	949	931	
1993.1	646	986	1,165	1,857	2,211	2,620	2,449	2,297	2,304	2,291	2,440	2,451	2,601	3,311	3,298	
1993.2	1,700	2,105	2,374	2,479	2,955	3,072	3,411	3,523	3,897	4,292	4,378	4,356	4,106	4,032	4,033	
1994.1	1,091	1,208	1,159	1,288	1,424	1,741	1,927	1,698	1,681	1,711	1,760	1,761	1,833	1,791	1,807	
1994.2	680	870	1,133	1,223	1,574	1,473	1,508	1,792	1,795	1,799	2,084	1,989	2,032	2,103	1,862	
1995.1	624	849	1,055	1,011	975	999	1,219	1,192	1,438	1,459	1,497	1,548	1,537	1,667	1,685	
1995.2	1,223	1,563	1,500	1,861	1,957	1,863	1,846	1,863	1,887	2,139	2,014	2,022	1,968	1,905	1,818	
1996.1	1,198	1,397	1,582	1,529	1,538	1,585	1,652	1,976	2,056	2,104	2,167	2,218	2,239	2,326	2,412	
1996.2	748	983	1,115	1,359	1,308	1,284	1,307	1,299	1,644	1,541	1,580	1,569	1,659	1,623	1,625	
1997.1	732	1,216	1,203	1,395	1,430	1,537	1,643	1,730	1,713	1,753	1,804	1,774	1,784	1,789	1,799	
1997.2	1,420	1,713	1,912	1,895	2,045	2,079	2,108	2,123	2,195	2,155	2,166	2,117	2,132	2,122	2,134	
1998.1	842	996	1,082	1,111	1,111	1,136	1,157	1,344	1,186	1,186	1,186	1,186	1,186	1,186	1,186	
1998.2	1,336	1,557	1,709	1,967	1,997	1,955	2,187	2,245	2,282	2,234	2,192	2,203	2,203	2,203	2,203	
1999.1	1,032	1,195	1,204	1,432	1,614	1,747	1,819	1,905	2,007	1,966	2,008	2,055	2,155	2,140		
1999.2	1,822	1,692	1,810	1,807	2,069	2,262	2,395	2,290	2,519	2,540	2,628	2,483	2,501			
2000.1	1,217	1,740	1,718	2,034	1,941	2,024	2,052	2,039	2,071	2,047	2,165	2,188				
2000.2	2,042	2,367	3,245	2,972	3,166	3,225	3,221	3,188	3,318	3,498	3,564					
2001.1	1,481	2,485	2,739	2,930	3,099	3,074	3,060	3,189	3,148	3,146						
2001.2	1,885	2,289	4,494	4,625	4,873	4,945	4,970	5,004	5,073							
2002.1	2,442	3,414	4,556	5,346	5,497	5,624	6,015	5,912								
2002.2	1,418	2,226	2,314	2,439	2,534	2,602	2,774									
2003.1	2,403	3,245	3,445	3,449	3,384	3,726										
2003.2	1,589	2,303	2,445	4,940	2,988											
2004.1	1,277	1,701	2,294	2,519												
2004.2	1,108	1,878	1,878													
2005.1	1,271	1,873														
2005.2	1,377															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	422	422	422	422	422	422	422	422	422	422	422	422	422	422	422	422
1986.2	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783
1987.1	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386
1987.2	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393	393
1988.1	770	638	658	658	658	658	658	658	658	658	658	658	658	658	658	658
1988.2	1,536	1,752	1,744	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702
1989.1	747	747	749	753	757	784	784	821	821	821	821	821	821	821	821	849
1989.2	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569
1990.1	839	863	863	863	860	863	863	863	863	863	863	863	863	863	863	863
1990.2	1,848	1,848	1,848	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845	1,845
1991.1	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325
1991.2	2,284	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285	2,285
1992.1	2,568	2,568	2,568	2,568	2,568	2,568	2,547	2,547	2,547	2,547	2,547	2,547	2,547	2,547	2,547	2,547
1992.2	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905	905
1993.1	3,237	3,238	3,238	3,239	3,239	3,250	3,250	3,250	3,250	3,257	3,257	3,257	3,257	3,257	3,257	3,257
1993.2	4,033	4,032	3,989	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986
1994.1	1,806	1,792	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789
1994.2	2,235	2,232	2,232	2,232	2,232	2,361	2,386	2,410	2,410	2,410	2,410	2,410	2,410	2,410	2,410	2,410
1995.1	1,755	1,633	1,497	1,499	1,528	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529	1,529
1995.2	1,824	1,821	1,821	1,821	1,861	1,861	1,861	1,861	1,861	1,861	1,861	1,861	1,861	1,861	1,861	1,861
1996.1	2,421	2,398	2,163	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128	2,128
1996.2	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625	1,625
1997.1	2,298	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301
1997.2	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135	2,135
1998.1																
1998.2																
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2004.2																
2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
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ACCIDENT YEAR	DEVELOPMENT MONTHS		CASE INCURRED - ACTUALS - (IN THOUSANDS)													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	422	422	422	422	422	422	422	422								
1986.2	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783								
1987.1	386	386	386	386	386	386	386	386								
1987.2	393	393	393	393	393	393	393	393								
1988.1	658	658	658	658	658	658	658	658								
1988.2	1,702	1,702	1,702	1,702	1,702	1,702	1,702	1,702								
1989.1	849	849	849	849	849	849	849	849								
1989.2	1,569	1,569	1,569	1,569	1,569	1,569	1,569	1,569								

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
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METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.9083	1.1929	1.2401	1.0754	1.1381	1.1211	1.0593	1.0419	1.0226	0.9288	1.0038	1.0000	1.1681	1.1054	1.0000	1.0000
1986.2	1.0784	1.1527	0.9511	1.0091	1.0221	0.9286	1.0077	1.0072	0.9306	1.1557	0.9439	1.0087	0.9341	1.0001	1.0000	1.0000
1987.1	1.1547	1.0523	1.0489	1.0119	1.1530	1.1085	1.0957	1.0298	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.3230	1.0894	1.1400	0.9864	1.2282	1.0850	0.9765	0.9169	0.9618	1.0000	1.0259	1.0825	0.9714	1.0000	1.0006	1.0000
1988.1	0.9455	1.0893	1.0434	1.3856	1.1825	1.1037	1.0499	1.0005	0.9823	1.0000	1.1968	1.0444	1.5305	1.0137	1.0369	1.0175
1988.2	1.4638	1.1047	2.3738	1.0722	1.1531	1.0205	1.0078	1.0605	0.9998	1.0020	0.9985	0.9812	1.0974	0.9975	0.9058	1.0000
1989.1	1.3052	1.3559	1.1759	1.0268	1.0186	1.0078	1.0031	1.0077	1.0058	1.0000	1.0073	1.0509	1.0052	1.0000	1.0275	1.0018
1989.2	1.0648	1.0455	1.0638	0.9660	1.0371	1.2052	1.0895	0.9847	1.0134	1.0033	1.0035	1.0000	1.0132	1.0097	1.0000	1.0025
1990.1	1.3059	1.0202	1.2042	0.9982	1.4372	1.0829	0.9870	1.0052	1.0525	1.1995	1.0019	0.9910	0.8008	1.0000	1.0093	1.0244
1990.2	1.3916	1.3950	1.2314	1.8742	0.9626	1.1299	1.1365	1.0070	0.9527	1.0031	0.9821	1.0000	1.0000	0.9737	0.9992	1.0000
1991.1	1.3221	1.0937	1.0852	1.0973	0.8480	1.0150	0.9884	1.0074	1.0023	1.0258	1.0286	0.9415	1.0178	1.0364	0.9846	1.0000
1991.2	1.8158	0.9762	1.2574	1.4024	1.0693	1.2832	1.0144	1.1080	1.1788	1.0058	0.9979	1.0732	1.0004	0.9560	0.9954	1.0059
1992.1	1.5121	1.5194	1.1619	1.0786	1.1363	1.2906	1.1217	1.0131	1.1015	1.0393	1.0064	1.0020	0.9995	1.0000	0.9891	1.0000
1992.2	1.2778	1.2702	0.9672	1.2119	0.8352	0.9648	1.0237	0.9994	1.0024	1.0159	1.0314	1.0000	1.0092	0.9810	1.0000	0.9716
1993.1	1.5254	1.1821	1.5933	1.1907	1.1850	0.9345	0.9380	1.0034	0.9942	1.0649	1.0048	1.0610	1.2729	1.0104	0.9860	0.9815
1993.2	1.2380	1.1278	1.0441	1.1922	1.0394	1.1105	1.0329	1.1062	1.1011	1.0202	0.9950	0.9426	0.9820	1.0051	0.9952	1.0000
1994.1	1.1076	0.9592	1.1110	1.1055	1.2233	1.1067	0.8810	0.9903	1.0176	1.0285	1.0006	1.0409	1.0000	0.9770	1.0093	0.9994
1994.2	1.2793	1.3018	1.0800	1.2868	0.9361	1.0232	1.1883	1.0019	1.0025	1.1580	0.9547	1.0215	1.0347	1.0616	0.8340	1.2007
1995.1	1.3590	1.2430	0.9588	0.9643	1.0244	1.2206	0.9773	1.2067	1.0145	1.0264	1.0339	0.9929	1.0843	1.0071	1.0040	1.0417
1995.2	1.2782	0.9599	1.2403	1.0516	0.9522	0.9911	1.0090	1.0130	1.1334	0.9417	1.0041	0.9729	0.9681	0.9704	0.9835	1.0034
1996.1	1.1659	1.1323	0.9668	1.0059	1.0301	1.0423	1.1965	1.0403	1.0234	1.0299	1.0235	1.0096	1.0389	1.0122	1.0240	1.0041
1996.2	1.3152	1.1342	1.2188	0.9621	0.9814	1.0185	0.9939	1.2655	0.9371	1.0255	0.9928	1.0573	0.9787	1.0012	1.0000	1.0000
1997.1	1.6603	0.9897	1.1591	1.0254	1.0751	1.0687	1.0529	0.9900	1.0236	1.0289	0.9834	1.0060	1.0025	1.0058	1.0000	1.2771
1997.2	1.2065	1.1157	0.9913	1.0791	1.0165	1.0140	1.0071	1.0339	0.9821	1.0049	0.9772	1.0074	0.9952	1.0055	1.0000	1.0007
1998.1	1.1830	1.0866	1.0269	1.0006	1.0219	1.0183	1.1624	0.8821	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	1.1648	1.0981	1.1510	1.0151	0.9789	1.1186	1.0264	1.0165	0.9791	0.9810	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.1584	1.0072	1.1896	1.1275	1.0824	1.0411	1.0472	1.0535	0.9794	1.0215	1.0235	1.0487	0.9928			
1999.2	0.9289	1.0696	0.9985	1.1448	1.0934	1.0589	0.9558	1.1001	1.0086	1.0343	0.9448	1.0074				
2000.1	1.4304	0.9870	1.1843	0.9543	1.0425	1.0142	0.9935	1.0156	0.9883	1.0579	1.0103					
2000.2	1.1591	1.3709	0.9157	1.0654	1.0188	0.9985	0.9898	1.0408	1.0543	1.0190						
2001.1	1.6785	1.1018	1.0700	1.0577	0.9917	0.9956	1.0420	0.9871	0.9993							
2001.2	1.2148	1.9631	1.0291	1.0537	1.0147	1.0051	1.0067	1.0138								
2002.1	1.3984	1.3343	1.1735	1.0283	1.0231	1.0696	0.9828									
2002.2	1.5692	1.0396	1.0542	1.0388	1.0269	1.0660										
2003.1	1.3502	1.0616	1.0013	0.9812	1.1009											
2003.2	1.4497	1.0617	2.0204	0.6048												
2004.1	1.3325	1.3484	1.0982													
2004.2	1.6948	1.0001														
2005.1	1.4732															
AVERAGES																
LAST 3 YR	1.4783	1.1409	1.2295	0.9607	1.0294	1.0248	0.9951	1.0352	1.0015	1.0189	0.9935	1.0116	0.9949	1.0041	1.0013	1.0545
LAST 4 YR	1.4354	1.2388	1.1703	0.9730	1.0390	1.0311	1.0055	1.0137	0.9989	1.0184	0.9922	1.0170	0.9970	1.0003	0.9807	1.0659
ALL YEARS	1.3126	1.1588	1.1681	1.0870	1.0594	1.0665	1.0317	1.0297	1.0144	1.0274	1.0063	1.0123	1.0332	1.0050	0.9914	1.0222
ALL-HI LOW	1.3099	1.1420	1.1409	1.0780	1.0548	1.0639	1.0312	1.0267	1.0116	1.0248	1.0015	1.0123	1.0227	1.0029	0.9962	1.0129
WTD 3 YR	1.4588	1.1466	1.1929	0.9429	1.0285	1.0279	0.9957	1.0296	1.0056	1.0202	0.9908	1.0122	0.9949	1.0047	1.0024	1.0511
WTD 4 YR	1.4134	1.2365	1.1445	0.9564	1.0345	1.0315	1.0019	1.0189	1.0025	1.0192	0.9902	1.0164	0.9979	1.0005	0.9773	1.0633
WTD ALL YR	1.3076	1.1697	1.1350	1.0390	1.0384	1.0528	1.0225	1.0324	1.0209	1.0293	0.9975	1.0076	1.0217	1.0020	0.9867	1.0232
12/04 LDFS	1.2503	1.1656	1.0899	1.0811	1.0358	1.0544	1.0252	1.0354	1.0180	1.0293	1.0000	1.0059	1.0241	1.0040	0.9861	1.0121
SELECTED	1.4354	1.1700	1.0711	1.0385	1.0383	1.0525	1.0224	1.0323	1.0208	1.0291	0.9981	1.0078	0.9970	1.0020	1.0000	1.0000
AGE-T0-ULT	2.2745	1.5845	1.3543	1.2644	1.2175	1.1726	1.1141	1.0897	1.0556	1.0341	1.0049	1.0068	0.9990	1.0020	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.8277	1.0320	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
1988.2	1.1406	0.9954	0.9760	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0027	1.0044	1.0059	1.0358	1.0000	1.0464	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0347	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0286	1.0000	1.0000	0.9965	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0003	1.0000	1.0002	1.0000	1.0036	1.0000	1.0000	1.0000	1.0021							
1993.2	0.9997	0.9894	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000								
1994.1	0.9923	0.9980	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000								
1994.2	0.9987	1.0000	1.0000	1.0578	1.0103	1.0100										
1995.1	0.9306	0.9167	1.0011	1.0190	1.0010											
1995.2	0.9986	1.0000	1.0000	1.0216												
1996.1	0.9904	0.9020	0.9835													
1996.2	1.0000	1.0000														
1997.1	1.0013															
1997.2																
AVERAGES																
LAST 3 YR	0.9866	0.9695	0.9973	1.0164	1.0025	1.0003	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0058	1.0000
LAST 4 YR	0.9890	0.9758	0.9980	1.0123	1.0019	1.0002	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0043	1.0000
ALL YEARS	0.9960	0.9926	0.9982	1.0050	1.0028	1.0001	1.0027	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0039	1.0000
ALL-HI LOW	0.9972	0.9951	0.9991	1.0026	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9879	0.9674	0.9972	1.0135	1.0027	1.0001	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0047	1.0000
WTD 4 YR	0.9910	0.9778	0.9979	1.0109	1.0020	1.0001	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0035	1.0000
WTD ALL YR	0.9986	0.9889	0.9977	1.0062	1.0022	1.0001	1.0014	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0033	1.0000
12/04 LDFS	0.9980	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
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - BODILY INJURY TORT
GROSS BASIS ---- CAN. FUND
31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	422,260	422,260	1.0000	1.0000	1986	2,205,224	2,205,224	1.0000	1.0000
1986.2	1,782,964	1,782,964	1.0000	1.0000	1987	778,967	778,967	1.0000	1.0000
1987.1	385,782	385,782	1.0000	1.0000	1988	2,360,106	2,360,106	1.0000	1.0000
1987.2	393,185	393,185	1.0000	1.0000	1989	2,417,676	2,417,676	1.0000	1.0000
1988.1	658,226	658,226	1.0000	1.0000	1990	2,708,304	2,708,304	1.0000	1.0000
1988.2	1,701,880	1,701,880	1.0000	1.0000	1991	3,610,083	3,610,083	1.0000	1.0000
1989.1	849,170	849,170	1.0000	1.0000	1992	3,451,415	3,451,415	1.0000	1.0000
1989.2	1,568,506	1,568,506	1.0000	1.0000	1993	7,243,236	7,243,236	1.0000	1.0000
1990.1	863,071	863,071	1.0000	1.0000	1994	4,198,529	4,198,529	1.0000	1.0000
1990.2	1,845,233	1,845,233	1.0000	1.0000	1995	3,389,773	3,389,773	1.0000	1.0000
1991.1	1,325,084	1,325,084	1.0000	1.0000	1996	3,752,760	3,752,760	1.0000	1.0000
1991.2	2,284,999	2,284,999	1.0000	1.0000	1997	4,436,015	4,436,015	1.0000	1.0000
1992.1	2,546,647	2,546,647	1.0000	1.0000	1998	3,388,806	3,388,806	1.0000	1.0000
1992.2	904,768	904,768	1.0000	1.0000	1999	4,642,850	4,641,071	1.0004	1.0004
1993.1	3,257,259	3,257,259	1.0000	1.0000	2000	5,783,934	5,751,594	1.0056	1.0052
1993.2	3,985,977	3,985,977	1.0000	1.0000	2001	8,607,623	8,218,314	1.0474	1.0416
1994.1	1,788,906	1,788,906	1.0000	1.0000	2002	9,532,505	8,685,712	1.0975	1.0478
1994.2	2,409,623	2,409,623	1.0000	1.0000	2003	8,006,727	6,713,778	1.1926	1.0867
1995.1	1,529,061	1,529,061	1.0000	1.0000	2004	5,729,230	4,397,625	1.3028	1.0924
1995.2	1,860,712	1,860,712	1.0000	1.0000	2005	6,099,564	3,249,974	1.8768	1.4406
1996.1	2,127,514	2,127,514	1.0000	1.0000					
1996.2	1,625,246	1,625,246	1.0000	1.0000	TOTAL	92,343,327	85,598,962		
1997.1	2,300,852	2,300,852	1.0000	1.0000					
1997.2	2,135,163	2,135,163	1.0000	1.0000					
1998.1	1,185,717	1,185,717	1.0000	1.0000					
1998.2	2,203,089	2,203,089	1.0000	1.0000					
1999.1	2,144,292	2,140,012	1.0020	1.0020					
1999.2	2,498,558	2,501,059	0.9990	0.9970					
2000.1	2,202,465	2,187,589	1.0068	1.0078					
2000.2	3,581,469	3,564,005	1.0049	0.9981					
2001.1	3,252,780	3,145,518	1.0341	1.0291					
2001.2	5,354,843	5,072,796	1.0556	1.0208					
2002.1	6,442,026	5,911,743	1.0897	1.0323					
2002.2	3,090,479	2,773,969	1.1141	1.0224					
2003.1	4,369,118	3,726,009	1.1726	1.0525					
2003.2	3,637,609	2,987,769	1.2175	1.0383					
2004.1	3,185,236	2,519,168	1.2644	1.0385					
2004.2	2,543,994	1,878,457	1.3543	1.0711					
2005.1	2,968,071	1,873,191	1.5845	1.1700					
2005.2	3,131,493	1,376,783	2.2745	1.4354					
TOTAL	92,343,327	85,598,962							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1	367	387	394	394	393	394	394	394	393	392	391	391	391	391	391	391
1986.2	359	412	413	411	411	410	410	407	405	404	404	404	404	403	403	403
1987.1	564	579	574	571	573	574	575	573	573	573	572	572	572	572	572	572
1987.2	345	410	409	412	409	405	404	404	404	404	404	404	404	403	403	403
1988.1	439	474	473	476	478	475	474	474	474	474	474	474	474	474	474	474
1988.2	433	493	488	487	488	488	488	489	488	487	488	488	488	488	488	488
1989.1	522	551	551	554	556	555	554	554	554	554	554	554	554	554	555	555
1989.2	530	657	655	656	657	656	657	656	655	655	655	655	655	655	655	655
1990.1	574	605	616	614	612	609	608	608	608	607	607	607	607	606	606	606
1990.2	512	578	576	574	572	572	571	571	571	571	571	570	570	570	570	570
1991.1	565	586	587	587	585	584	584	584	584	583	583	583	583	583	583	583
1991.2	430	479	476	474	471	471	470	470	469	469	469	469	469	469	469	469
1992.1	473	514	513	513	513	515	514	513	515	515	514	514	513	513	514	513
1992.2	366	412	408	407	409	409	408	409	408	408	408	408	408	408	408	408
1993.1	336	347	340	339	338	338	338	338	339	339	339	339	339	339	338	338
1993.2	319	329	325	324	324	324	324	324	324	324	324	324	323	322	322	322
1994.1	264	274	270	271	269	268	267	267	267	267	266	266	266	266	266	266
1994.2	263	290	289	290	291	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
1995.2	180	189	189	188	188	187	187	185	185	184	184	184	184	184	184	183
1996.1	174	174	177	177	176	175	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
1997.1	213	238	236	239	240	238	238	238	238	238	238	238	238	238	238	238
1997.2	190	194	197	194	194	194	194	194	194	194	194	193	193	193	193	193
1998.1	190	184	184	183	183	183	183	183	183	183	183	183	182	182	182	182
1998.2	213	222	220	215	216	215	215	215	215	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
1999.2	182	197	190	186	187	186	186	185	185	185	185	185	185	185	185	185
2000.1	225	228	224	223	220	220	220	219	219	218	218	218	218	218	218	218
2000.2	220	232	231	232	231	231	231	231	230	230	230	230	230	230	230	230
2001.1	309	316	318	318	316	316	318	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	216
2002.1	251	256	248	249	251	252	250	250	250	250	250	250	250	250	250	250
2002.2	181	225	224	224	224	223	223	222	222	222	222	222	222	222	222	222
2003.1	260	288	289	287	285	284	284	284	284	284	284	284	284	284	284	284
2003.2	187	202	200	197	197	197	197	197	197	197	197	197	197	197	197	197
2004.1	177	182	185	186	186	186	186	186	186	186	186	186	186	186	186	186
2004.2	134	146	147	147	147	147	147	147	147	147	147	147	147	147	147	147
2005.1	176	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182
2005.2	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391
1986.2	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403
1987.1	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572	572
1987.2	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403
1988.1	474	475	474	474	474	474	474	474	474	474	474	474	474	474	474	474
1988.2	488	490	489	489	489	489	489	489	489	489	489	489	489	489	489	489
1989.1	555	554	554	554	555	555	555	555	555	555	555	555	555	555	555	554
1989.2	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655	655
1990.1	606	606	606	606	606	606	606	606	606	607	607	607	607	607	607	607
1990.2	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570
1991.1	583	583	583	583	583	583	583	583	583	583	583	583	583	583	583	583
1991.2	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469
1992.1	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513
1992.2	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408
1993.1	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338
1993.2	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321
1994.1	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266
1994.2	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
1995.2	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
1996.2	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
1997.2	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
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																
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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

EXHIBIT 6
SHEET 3.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	391	391	391	391	391	391	391	391								
1986.2	403	403	403	403	403	403	403	403								
1987.1	572	572	572	572	572	572	572	572								
1987.2	403	403	403	403	403	403										
1988.1	474	474	474	474												
1988.2	489	489	489													
1989.1	554	554														
1989.2	655															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.0545	1.0181	1.0000	0.9975	1.0025	1.0000	1.0000	0.9975	0.9975	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.1476	1.0024	0.9952	1.0000	0.9976	0.9927	0.9951	1.0000	0.9975	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000
1987.1	1.0266	0.9914	0.9948	1.0035	1.0017	1.0017	0.9965	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1884	0.9976	1.0073	0.9927	0.9902	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000
1988.1	1.0797	0.9979	1.0063	1.0042	0.9937	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.1386	0.9899	0.9980	1.0021	1.0000	1.0000	1.0020	0.9980	0.9980	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0556	1.0000	1.0054	1.0036	0.9982	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0018	1.0000	1.0000
1989.2	1.2396	0.9970	1.0015	1.0015	0.9985	1.0015	0.9985	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0540	1.0182	0.9968	0.9967	0.9951	0.9984	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000
1990.2	1.1289	0.9965	0.9965	0.9965	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0372	1.0017	1.0000	0.9966	0.9983	1.0000	1.0000	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.1140	0.9937	0.9958	0.9937	1.0000	0.9979	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0867	0.9981	1.0000	1.0000	1.0039	0.9981	0.9981	1.0039	1.0000	0.9981	1.0000	0.9981	1.0000	1.0019	0.9981	1.0000
1992.2	1.1257	0.9903	0.9975	1.0049	1.0000	0.9976	1.0025	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0327	0.9798	0.9971	0.9971	1.0000	1.0000	1.0000	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	0.9971	1.0000	1.0000
1993.2	1.0313	0.9878	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9969	0.9969	1.0000	1.0000	0.9969
1994.1	1.0379	0.9854	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
1994.2	1.1027	0.9966	1.0035	1.0034	0.9931	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	0.9962	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
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
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
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
1997.2	1.0211	1.0155	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9948	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	1.0000	0.9945	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	
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			
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				
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				
2000.2	1.0545	0.9957	1.0043	0.9957	1.0000	1.0000	1.0000	0.9957	1.0000	1.0000						
2001.1	1.0227	1.0063	1.0000	0.9937	1.0000	1.0063	0.9906	1.0000	1.0000							
2001.2	1.0239	1.0093	1.0185	0.9909	0.9908	1.0000	1.0000	1.0000								
2002.1	1.0199	0.9688	1.0040	1.0080	1.0040	0.9921	1.0000									
2002.2	1.2431	0.9956	1.0000	1.0000	0.9955	0.9955										
2003.1	1.1077	1.0035	0.9931	0.9930	0.9965											
2003.2	1.0802	0.9901	0.9850	1.0000												
2004.1	1.0282	1.0165	1.0054													
2004.2	1.0896	1.0068														
2005.1	1.0341															
AVERAGES																
LAST 3 YR	1.0971	0.9969	1.0010	0.9976	0.9978	0.9982	0.9975	0.9993	0.9985	1.0000	0.9991	0.9991	1.0000	1.0000	0.9991	1.0000
LAST 4 YR	1.0783	0.9996	1.0013	0.9960	0.9977	0.9987	0.9981	0.9995	0.9988	1.0000	0.9994	0.9993	1.0000	1.0000	0.9993	1.0000
ALL YEARS	1.0710	0.9961	0.9984	0.9987	0.9977	0.9985	0.9990	0.9998	0.9991	0.9999	0.9996	0.9996	0.9996	1.0000	0.9997	0.9999
ALL-HI LOW	1.0691	0.9964	0.9985	0.9988	0.9977	0.9987	0.9992	0.9998	0.9993	0.9999	0.9998	0.9998	0.9997	1.0001	0.9999	1.0000
WTD 3 YR	1.0987	0.9954	1.0007	0.9973	0.9980	0.9986	0.9972	0.9993	0.9985	1.0000	0.9992	0.9992	1.0000	1.0000	0.9991	1.0000
WTD 4 YR	1.0762	0.9989	1.0010	0.9959	0.9979	0.9989	0.9978	0.9994	0.9989	1.0000	0.9994	0.9994	1.0000	1.0000	0.9994	1.0000
WTD ALL YR	1.0780	0.9968	0.9989	0.9989	0.9980	0.9987	0.9991	0.9998	0.9992	0.9998	0.9997	0.9997	0.9996	1.0001	0.9998	0.9999
12/04 LDFS	1.1616	0.9890	1.0040	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0854	1.0040	0.9960	1.0000	0.9970	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0800	0.9950	0.9910	0.9950	0.9950	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0021	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0041	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.9982	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
ALL YEARS	1.0002	0.9998	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
ALL-HI LOW	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
WTD ALL YR	1.0002	0.9998	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	391	391	1.0000	1.0000	1986	794	794	1.0000	1.0000
1986.2	403	403	1.0000	1.0000	1987	975	975	1.0000	1.0000
1987.1	572	572	1.0000	1.0000	1988	963	963	1.0000	1.0000
1987.2	403	403	1.0000	1.0000	1989	1,209	1,209	1.0000	1.0000
1988.1	474	474	1.0000	1.0000	1990	1,177	1,177	1.0000	1.0000
1988.2	489	489	1.0000	1.0000	1991	1,052	1,052	1.0000	1.0000
1989.1	554	554	1.0000	1.0000	1992	921	921	1.0000	1.0000
1989.2	655	655	1.0000	1.0000	1993	659	659	1.0000	1.0000
1990.1	607	607	1.0000	1.0000	1994	555	555	1.0000	1.0000
1990.2	570	570	1.0000	1.0000	1995	445	445	1.0000	1.0000
1991.1	583	583	1.0000	1.0000	1996	341	341	1.0000	1.0000
1991.2	469	469	1.0000	1.0000	1997	431	431	1.0000	1.0000
1992.1	513	513	1.0000	1.0000	1998	396	396	1.0000	1.0000
1992.2	408	408	1.0000	1.0000	1999	396	396	1.0000	1.0000
1993.1	338	338	1.0000	1.0000	2000	448	448	1.0000	1.0000
1993.2	321	321	1.0000	1.0000	2001	531	531	1.0000	1.0000
1994.1	266	266	1.0000	1.0000	2002	472	472	1.0000	1.0000
1994.2	289	289	1.0000	1.0000	2003	479	481	0.9968	0.9968
1995.1	262	262	1.0000	1.0000	2004	331	333	0.9932	0.9964
1995.2	183	183	1.0000	1.0000	2005	370	357	1.0367	1.0438
1996.1	172	172	1.0000	1.0000					
1996.2	169	169	1.0000	1.0000	TOTAL	12,945	12,936		
1997.1	238	238	1.0000	1.0000					
1997.2	193	193	1.0000	1.0000					
1998.1	182	182	1.0000	1.0000					
1998.2	214	214	1.0000	1.0000					
1999.1	211	211	1.0000	1.0000					
1999.2	185	185	1.0000	1.0000					
2000.1	218	218	1.0000	1.0000					
2000.2	230	230	1.0000	1.0000					
2001.1	315	315	1.0000	1.0000					
2001.2	216	216	1.0000	1.0000					
2002.1	250	250	1.0000	1.0000					
2002.2	222	222	1.0000	1.0000					
2003.1	283	284	0.9980	0.9980					
2003.2	196	197	0.9950	0.9970					
2004.1	185	186	0.9950	1.0000					
2004.2	146	147	0.9910	0.9960					
2005.1	181	182	0.9950	1.0040					
2005.2	189	175	1.0800	1.0854					
TOTAL	12,945	12,936							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1	569	589	595	592	590	592	591	590	590	589	589	589	589	589	589	589
1986.2	599	726	733	712	715	719	695	693	693	690	691	691	684	684	684	684
1987.1	754	778	760	756	755	757	756	753	753	753	753	753	753	753	753	753
1987.2	674	852	847	868	865	832	831	831	856	836	836	836	835	835	835	837
1988.1	739	825	809	825	833	831	831	828	828	828	828	838	838	838	838	838
1988.2	894	1,030	1,029	1,026	1,044	1,043	1,040	1,038	1,044	1,045	1,051	1,051	1,048	1,052	1,052	1,052
1989.1	939	1,075	1,076	1,056	1,079	1,104	1,108	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096
1989.2	1,407	1,589	1,574	1,587	1,593	1,581	1,582	1,583	1,578	1,575	1,575	1,575	1,575	1,576	1,576	1,575
1990.1	1,066	1,107	1,109	1,089	1,093	1,120	1,139	1,133	1,133	1,112	1,117	1,136	1,136	1,110	1,110	1,110
1990.2	1,040	1,130	1,125	1,131	1,132	1,135	1,133	1,133	1,149	1,149	1,136	1,136	1,132	1,132	1,132	1,132
1991.1	1,189	1,186	1,197	1,187	1,184	1,175	1,175	1,175	1,175	1,174	1,174	1,175	1,175	1,175	1,175	1,175
1991.2	905	1,030	1,017	1,017	1,010	1,006	1,004	1,002	999	999	999	999	999	999	999	1,001
1992.1	931	945	931	951	950	952	950	949	977	977	962	962	936	936	936	926
1992.2	785	855	817	812	828	822	815	833	823	823	823	823	823	823	826	826
1993.1	799	842	819	808	805	810	810	810	815	817	816	816	818	832	817	817
1993.2	810	909	868	870	862	859	858	857	866	866	864	863	868	859	859	859
1994.1	734	669	658	658	654	759	643	642	642	642	642	641	641	641	641	641
1994.2	591	665	654	669	671	668	664	664	664	664	664	664	664	664	664	664
1995.1	635	627	595	615	590	589	590	608	612	597	597	597	597	597	597	597
1995.2	654	673	675	659	653	622	603	599	599	598	598	598	598	598	598	595
1996.1	578	584	579	584	585	585	558	558	558	556	556	556	556	556	556	556
1996.2	640	477	492	499	503	499	502	506	509	558	558	563	563	563	563	563
1997.1	537	637	628	637	638	630	630	630	631	631	631	631	631	631	631	631
1997.2	588	606	607	593	598	597	597	598	594	594	594	593	593	593	593	593
1998.1	490	514	495	487	492	488	498	498	498	498	498	498	470	470	470	470
1998.2	705	767	751	744	742	787	782	771	773	780	785	785	785	785	785	785
1999.1	483	515	517	521	507	501	500	499	499	499	500	500	500	500	500	500
1999.2	667	732	726	710	717	714	717	705	705	705	705	705	705	705	705	705
2000.1	739	739	730	725	720	719	718	718	718	713	712	712				
2000.2	825	1,064	1,134	1,077	1,083	1,058	1,058	1,058	1,057	1,057	1,057	1,057				
2001.1	1,060	1,052	1,120	1,141	1,116	1,100	1,184	1,150	1,194	1,147						
2001.2	666	851	805	745	745	741	741	741	741							
2002.1	929	988	939	953	1,000	999	982	986								
2002.2	719	833	944	909	916	965	988									
2003.1	1,118	1,244	1,214	1,165	1,162	1,121										
2003.2	1,025	1,058	1,065	1,056	1,045											
2004.1	732	752	767	769												
2004.2	523	685	853													
2005.1	616	711														
2005.2	733															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)														
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186
1986.1	589	589	589	589	589	589	589	589	589	589	589	589	589	589	589
1986.2	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684
1987.1	753	753	753	753	753	753	753	753	753	753	753	753	753	753	753
1987.2	837	837	837	837	837	837	837	837	837	837	837	837	837	837	837
1988.1	838	839	818	818	818	818	818	818	818	818	818	818	818	818	818
1988.2	1,052	1,057	1,057	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052	1,052
1989.1	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096
1989.2	1,576	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577
1990.1	1,110	1,110	1,110	1,110	1,114	1,115	1,115	1,122	1,124	1,171	1,172	1,172	1,172	1,172	1,172
1990.2	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132	1,132
1991.1	1,175	1,175	1,175	1,177	1,177	1,177	1,177	1,177	1,177	1,177	1,177	1,177	1,177	1,177	1,177
1991.2	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001	1,001
1992.1	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926
1992.2	826	818	813	813	813	813	813	813	813	813	813	813	813	813	813
1993.1	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817
1993.2	839	839	839	839	839	839	839	839	839	839	839	839	839	839	839
1994.1	641	641	641	641	641	641	641	641	641	641	641	641	641	641	641
1994.2	664	664	664	664	664	664	664	664	664	664	664	664	664	664	664
1995.1	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597
1995.2	595	590	590	590	590	590	590	590	590	590	590	590	590	590	590
1996.1	556	556	556	554	554	554	554	554	554	554	554	554	554	554	554
1996.2	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563
1997.1	631	631	631	631	631	631	631	631	631	631	631	631	631	631	631
1997.2	593	593	593	593	593	593	593	593	593	593	593	593	593	593	593
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															

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

ACCIDENT YEAR	DEVELOPMENT MONTHS		CASE INCURRED - ACTUALS - (IN THOUSANDS)													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	589	589	589	589	589	589	589	589								
1986.2	684	684	684	684	684	684	684	684								
1987.1	753	753	753	753	753	753	753									
1987.2	837	837	837	837	837											
1988.1	818	818	818	818												
1988.2	1,052	1,052	1,052													
1989.1	1,091	1,091														
1989.2	1,577															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.0344	1.0103	0.9956	0.9964	1.0035	0.9979	0.9990	1.0000	0.9983	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.2119	1.0088	0.9720	1.0034	1.0062	0.9667	0.9971	1.0000	0.9960	1.0004	1.0001	1.0000	0.9904	1.0000	1.0000	1.0000
1987.1	1.0310	0.9779	0.9939	0.9985	1.0031	0.9985	0.9967	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.2643	0.9940	1.0249	0.9973	0.9611	0.9990	1.0000	1.0307	0.9767	1.0000	1.0000	1.0000	0.9980	1.0000	1.0029	1.0000
1988.1	1.1162	0.9805	1.0195	1.0101	0.9967	1.0000	0.9970	1.0004	1.0001	1.0000	1.0115	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.1518	0.9990	0.9970	1.0175	0.9995	0.9967	0.9977	1.0067	1.0001	1.0058	1.0003	0.9974	1.0037	1.0000	0.9995	1.0000
1989.1	1.1447	1.0012	0.9814	1.0213	1.0236	1.0030	0.9897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1295	0.9905	1.0082	1.0040	0.9927	1.0004	1.0005	0.9970	0.9983	1.0000	1.0000	1.0000	1.0003	1.0000	0.9994	1.0006
1990.1	1.0382	1.0019	0.9822	1.0032	1.0255	1.0166	0.9943	1.0000	0.9822	1.0045	1.0165	1.0000	0.9776	1.0000	1.0000	1.0000
1990.2	1.0870	0.9960	1.0050	1.0012	1.0022	0.9984	1.0000	1.0139	1.0000	0.9889	0.9996	0.9966	1.0000	1.0000	1.0000	1.0000
1991.1	0.9974	1.0089	0.9918	0.9976	0.9922	0.9999	1.0000	1.0000	0.9995	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.1376	0.9880	1.0001	0.9930	0.9959	0.9975	0.9985	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0023	1.0000
1992.1	1.0151	0.9852	1.0214	0.9985	1.0025	0.9981	0.9986	1.0297	1.0000	0.9846	1.0000	0.9725	1.0008	1.0000	0.9889	1.0000
1992.2	1.0884	0.9553	0.9941	1.0206	0.9919	0.9921	1.0217	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0035	1.0000	1.0000
1993.1	1.0536	0.9733	0.9860	0.9962	1.0063	1.0002	0.9999	1.0062	1.0029	0.9984	1.0000	1.0031	1.0161	0.9824	1.0000	0.9998
1993.2	1.1230	0.9539	1.0027	0.9907	0.9970	0.9985	0.9990	1.0000	1.0104	0.9977	0.9992	1.0059	0.9896	1.0000	1.0000	0.9767
1994.1	0.9117	0.9831	1.0001	0.9943	1.1602	0.8471	0.9991	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.1259	0.9834	1.0232	1.0020	0.9963	0.9936	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	0.9870	0.9491	1.0329	0.9606	0.9975	1.0025	1.0295	1.0060	0.9755	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.0289	1.0029	0.9763	0.9911	0.9527	0.9686	0.9937	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	0.9950	1.0000
1996.1	1.0091	0.9921	1.0077	1.0024	1.0009	0.9527	1.0000	1.0000	0.9974	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.7448	1.0320	1.0142	1.0093	0.9920	1.0041	1.0089	1.0052	1.0973	1.0005	1.0076	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.1863	0.9850	1.0143	1.0026	0.9869	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	1.0308	1.0003	0.9776	1.0079	0.9994	1.0000	1.0003	0.9933	1.0003	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	1.0480	0.9621	0.9856	1.0096	0.9912	1.0209	1.0000	1.0000	1.0000	1.0000	1.0000	0.9443	1.0000	1.0000	1.0000	1.0000
1998.2	1.0876	0.9794	0.9903	0.9985	1.0603	0.9936	0.9860	1.0019	1.0097	1.0063	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.0667	1.0030	1.0077	1.0079	0.9882	0.9998	0.9985	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.0978	0.9919	0.9773	1.0100	0.9956	1.0043	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	0.9997	0.9890	0.9924	0.9938	0.9983	0.9979	1.0000	1.0000	0.9935	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.2892	1.0655	0.9497	1.0062	0.9768	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	0.9925	1.0642	1.0185	0.9782	0.9861	1.0758	0.9714	1.0385	0.9602							
2001.2	1.2782	0.9459	0.9261	0.9998	0.9950	1.0000	1.0000	1.0000								
2002.1	1.0630	0.9510	1.0145	1.0496	0.9992	0.9831	1.0032									
2002.2	1.1591	1.1322	0.9632	1.0077	1.0537	1.0236										
2003.1	1.1126	0.9761	0.9599	0.9970	0.9652											
2003.2	1.0320	1.0070	0.9913	0.9898												
2004.1	1.0282	1.0198	1.0016													
2004.2	1.3104	1.2447														
2005.1	1.1537															
AVERAGES																
LAST 3 YR	1.1327	1.0551	0.9761	1.0037	0.9960	1.0134	0.9929	1.0063	0.9939	1.0010	0.9999	0.9907	1.0000	1.0000	0.9992	1.0000
LAST 4 YR	1.1421	1.0426	0.9781	1.0028	0.9962	1.0104	0.9927	1.0050	0.9955	1.0008	1.0009	0.9930	1.0000	1.0000	0.9994	1.0000
ALL YEARS	1.0863	1.0022	0.9946	1.0009	1.0027	0.9950	0.9989	1.0036	0.9999	0.9995	1.0011	0.9971	0.9991	0.9995	0.9995	0.9990
ALL-HI LOW	1.0895	0.9970	0.9955	1.0007	0.9995	0.9971	0.9988	1.0030	0.9979	0.9998	1.0007	0.9988	0.9993	1.0000	0.9998	1.0000
WTD 3 YR	1.1164	1.0399	0.9761	1.0025	0.9940	1.0157	0.9920	1.0089	0.9910	1.0011	0.9999	0.9925	1.0000	1.0000	0.9991	1.0000
WTD 4 YR	1.1255	1.0326	0.9783	1.0022	0.9945	1.0133	0.9918	1.0073	0.9926	1.0009	1.0008	0.9943	1.0000	1.0000	0.9994	1.0000
WTD ALL YR	1.0841	1.0016	0.9937	1.0015	1.0018	0.9968	0.9982	1.0043	0.9981	0.9993	1.0013	0.9977	0.9998	0.9994	0.9995	0.9990
12/04 LDFS	1.0959	1.0164	0.9663	1.0090	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	1.1949	1.0137	0.9790	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.1858	0.9924	0.9790	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0011	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0048	1.0000	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	0.9982	1.0000
1989.2	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0030	1.0012	1.0005	1.0054	1.0026	1.0414	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.9903	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
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
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
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
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
1995.2	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.0000	1.0000	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
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
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
AVERAGES																
LAST 3 YR	0.9986	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	0.9996	0.9997	1.0000
LAST 4 YR	0.9989	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0003	1.0052	1.0002	1.0000	1.0000	1.0000	0.9997	0.9998	1.0000
ALL YEARS	0.9995	0.9986	0.9998	1.0001	1.0001	1.0000	1.0003	1.0002	1.0028	1.0001	1.0000	1.0000	1.0000	0.9997	0.9998	1.0000
ALL-HI LOW	0.9997	0.9997	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
WTD 3 YR	0.9986	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	0.9996	0.9997	1.0000
WTD 4 YR	0.9990	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0004	1.0054	1.0002	1.0000	1.0000	1.0000	0.9997	0.9997	1.0000
WTD ALL YR	0.9997	0.9987	0.9998	1.0002	1.0001	1.0000	1.0004	1.0002	1.0032	1.0001	1.0000	1.0000	1.0000	0.9997	0.9998	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUND
 31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	588,519	588,519	1.0000	1.0000	1986	1,272,518	1,272,518	1.0000	1.0000
1986.2	683,999	683,999	1.0000	1.0000	1987	1,590,093	1,590,093	1.0000	1.0000
1987.1	752,959	752,959	1.0000	1.0000	1988	1,870,321	1,870,321	1.0000	1.0000
1987.2	837,134	837,134	1.0000	1.0000	1989	2,668,708	2,668,708	1.0000	1.0000
1988.1	818,337	818,337	1.0000	1.0000	1990	2,304,156	2,304,156	1.0000	1.0000
1988.2	1,051,984	1,051,984	1.0000	1.0000	1991	2,178,508	2,178,508	1.0000	1.0000
1989.1	1,091,302	1,091,302	1.0000	1.0000	1992	1,738,992	1,738,992	1.0000	1.0000
1989.2	1,577,406	1,577,406	1.0000	1.0000	1993	1,656,192	1,656,192	1.0000	1.0000
1990.1	1,172,355	1,172,355	1.0000	1.0000	1994	1,305,356	1,305,356	1.0000	1.0000
1990.2	1,131,801	1,131,801	1.0000	1.0000	1995	1,186,763	1,186,763	1.0000	1.0000
1991.1	1,177,149	1,177,149	1.0000	1.0000	1996	1,116,697	1,116,697	1.0000	1.0000
1991.2	1,001,359	1,001,359	1.0000	1.0000	1997	1,224,578	1,224,578	1.0000	1.0000
1992.1	926,122	926,122	1.0000	1.0000	1998	1,255,390	1,255,390	1.0000	1.0000
1992.2	812,870	812,870	1.0000	1.0000	1999	1,204,064	1,204,064	1.0000	1.0000
1993.1	816,772	816,772	1.0000	1.0000	2000	1,769,860	1,769,860	1.0000	1.0000
1993.2	839,420	839,420	1.0000	1.0000	2001	1,887,856	1,887,856	1.0000	1.0000
1994.1	641,404	641,404	1.0000	1.0000	2002	1,973,295	1,973,295	1.0000	1.0000
1994.2	663,952	663,952	1.0000	1.0000	2003	2,166,776	2,166,776	1.0000	1.0000
1995.1	596,687	596,687	1.0000	1.0000	2004	1,603,366	1,621,272	0.9890	0.9890
1995.2	590,076	590,076	1.0000	1.0000	2005	1,575,184	1,444,352	1.0906	1.1027
1996.1	554,053	554,053	1.0000	1.0000					
1996.2	562,644	562,644	1.0000	1.0000	TOTAL	33,548,673	33,435,747		
1997.1	631,268	631,268	1.0000	1.0000					
1997.2	593,310	593,310	1.0000	1.0000					
1998.1	470,183	470,183	1.0000	1.0000					
1998.2	785,207	785,207	1.0000	1.0000					
1999.1	499,510	499,510	1.0000	1.0000					
1999.2	704,554	704,554	1.0000	1.0000					
2000.1	712,461	712,461	1.0000	1.0000					
2000.2	1,057,399	1,057,399	1.0000	1.0000					
2001.1	1,146,535	1,146,535	1.0000	1.0000					
2001.2	741,321	741,321	1.0000	1.0000					
2002.1	985,504	985,504	1.0000	1.0000					
2002.2	987,791	987,791	1.0000	1.0000					
2003.1	1,121,369	1,121,369	1.0000	1.0000					
2003.2	1,045,407	1,045,407	1.0000	1.0000					
2004.1	768,586	768,586	1.0000	1.0000					
2004.2	834,780	852,686	0.9790	0.9790					
2005.1	705,707	711,111	0.9924	1.0137					
2005.2	869,477	733,241	1.1858	1.1949					
TOTAL	33,548,673	33,435,747							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	2	2	1	1	1	1	1	1	1	1						
1986.2	10	9	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1987.1	2	5	6	2	2	2	2	2	2	2	2	2	2	2	2	2
1987.2	6	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988.1	7	5	4	4	3	3	3	3	3	3	3	3	3	3	3	3
1988.2	5	12	8	6	6	6	6	6	6	6	6	6	6	6	6	5
1989.1	2	6	7	7	4	4	6	6	4	4	4	4	4	4	4	4
1989.2	9	6	4	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.1	3	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1990.2	7	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4
1991.1	8	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5
1991.2	5	5	8	7	7	7	7	7	7	7	7	7	7	7	7	7
1992.1	4	14	12	15	13	13	13	13	13	13	13	13	13	13	13	13
1992.2	12	21	19	19	20	20	19	19	19	19	19	19	19	19	19	19
1993.1	9	10	9	9	8	8	8	8	8	8	8	8	8	8	8	8
1993.2	10	11	8	7	7	7	7	7	7	7	7	7	7	7	7	7
1994.1	10	11	12	13	13	11	11	11	11	11	11	11	11	11	11	11
1994.2	5	5	6	6	6	5	5	5	5	5	5	5	5	5	5	5
1995.1	8	9	9	8	7	7	7	7	7	7	7	7	7	7	7	7
1995.2	8	7	7	3	3	3	3	3	3	3	3	3	3	3	3	2
1996.1	9	12	10	7	7	8	7	7	7	7	7	7	7	7	7	7
1996.2	10	10	10	10	10	9	9	9	9	9	8	8	8	8	8	8
1997.1	16	20	19	20	18	16	16	16	16	16	16	16	16	16	16	16
1997.2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1998.1	23	23	21	17	15	15	15	15	15	15	15	15	15	15	15	15
1998.2	18	16	20	20	20	18	18	18	18	18	18	18	18	18	18	18
1999.1	15	14	13	14	14	14	14	14	14	14	14	14	14	14	14	
1999.2	20	16	19	18	19	19	19	19	19	19	17	17	17			
2000.1	30	31	31	30	29	30	29	29	28	28	28	28				
2000.2	22	28	27	24	23	23	22	22	22	22	23					
2001.1	23	26	21	20	21	20	20	20	20	20						
2001.2	36	35	32	31	30	30	30	30	29							
2002.1	25	39	44	44	44	45	44	43								
2002.2	33	40	48	47	52	52	51									
2003.1	26	38	36	37	37	31										
2003.2	19	23	25	25	23											
2004.1	24	25	25	28												
2004.2	25	34	28													
2005.1	22	28														
2005.2	15															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1987.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1987.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1988.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1988.2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1989.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1989.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1990.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1991.1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1991.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1992.1	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1992.2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1993.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1993.2	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
1994.2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1995.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1995.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1996.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1996.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997.1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1997.2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
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																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	6	6	6	6	6	6	6									
1987.1	2	2	2	2	2	2	2									
1987.2	2	2	2	2	2	2										
1988.1	3	3	3	3												
1988.2	5	5	5													
1989.1	4	4														
1989.2	2															

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	0.9000	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
1987.1	2.5000	1.2000	0.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	0.6667	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.7143	0.8000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	2.4000	0.6667	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8333	1.0000
1989.1	3.0000	1.1667	1.0000	0.5714	1.0000	1.5000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.6667	0.6667	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	0.6667	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
1990.2	0.5714	1.0000	1.2500	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
1991.1	0.7500	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.6000	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
1992.1	3.5000	0.8571	1.2500	0.8667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.7500	0.9048	1.0000	1.0526	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.1111	0.9000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
1994.1	1.1000	1.0909	1.0833	1.0000	0.8462	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	1.2000	1.0000	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
1995.2	0.8750	1.0000	0.4286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6667	1.0000
1996.1	1.3333	0.8333	0.7000	1.0000	1.1429	0.8750	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
1997.1	1.2500	0.9500	1.0526	0.9000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	1.1250	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
1998.1	1.0000	0.9130	0.8095	0.8824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.8889	1.2500	1.0000	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.9333	0.9286	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	0.8000	1.1875	0.9474	1.0556	1.0000	1.0000	1.0000	1.0000	1.0000	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.0333	1.0000	0.9677	0.9667	1.0345	0.9667	1.0000	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.2727	0.9643	0.8889	0.9583	1.0000	0.9583	1.0000	1.0000	1.0000	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.1304	0.8077	0.9524	1.0500	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	0.9722	0.9143	0.9688	0.9677	1.0000	1.0000	1.0000	0.9667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.5600	1.1282	1.0000	1.0000	1.0227	0.9778	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.2121	1.2000	0.9792	1.1064	1.0000	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.4615	0.9474	1.0278	1.0000	0.8378	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	1.2105	1.0870	1.0000	0.9200	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	1.0417	1.0000	1.1200	1.0000	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	1.3600	0.8235	1.0000	1.0000	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	1.2727	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	1.2598	1.0310	1.0159	1.0074	0.9688	0.9803	0.9962	0.9887	1.0000	0.9900	1.0000	1.0000	1.0000	1.0000	0.9444	1.0000
LAST 4 YR	1.2614	0.9885	0.9921	0.9961	0.9809	0.9852	0.9972	0.9915	1.0000	0.9925	1.0000	1.0000	1.0000	1.0000	0.9583	1.0000
ALL YEARS	1.2373	0.9837	0.9385	0.9624	0.9760	1.0061	0.9993	0.9875	1.0000	0.9941	1.0000	1.0000	1.0000	1.0000	0.9792	1.0000
ALL-HI LOW	1.1941	0.9689	0.9469	0.9696	0.9762	0.9947	1.0000	0.9977	1.0000	0.9961	1.0000	1.0000	1.0000	1.0000	0.9924	1.0000
WTD 3 YR	1.2617	1.0352	1.0095	1.0147	0.9710	0.9800	0.9939	0.9851	1.0000	0.9914	1.0000	1.0000	1.0000	1.0000	0.9828	1.0000
WTD 4 YR	1.2476	0.9962	0.9922	1.0039	0.9804	0.9828	0.9949	0.9880	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000	0.9857	1.0000
WTD ALL YR	1.1586	0.9781	0.9656	0.9802	0.9725	0.9907	0.9973	0.9878	1.0000	0.9927	1.0000	1.0000	1.0000	1.0000	0.9884	1.0000
12/04 LDFS	0.9645	0.9988	0.9960	1.0191	0.9942	0.9999	0.9995	1.0000	1.0000	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.1586	0.9781	0.9656	1.0073	0.9974	0.9997	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0985	0.9481	0.9693	1.0039	0.9966	0.9992	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
1997.2																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1			1.0000	1.0000	1986	6	6	1.0000	1.0000
1986.2	6	6	1.0000	1.0000	1987	4	4	1.0000	1.0000
1987.1	2	2	1.0000	1.0000	1988	8	8	1.0000	1.0000
1987.2	2	2	1.0000	1.0000	1989	6	6	1.0000	1.0000
1988.1	3	3	1.0000	1.0000	1990	8	8	1.0000	1.0000
1988.2	5	5	1.0000	1.0000	1991	12	12	1.0000	1.0000
1989.1	4	4	1.0000	1.0000	1992	32	32	1.0000	1.0000
1989.2	2	2	1.0000	1.0000	1993	15	15	1.0000	1.0000
1990.1	4	4	1.0000	1.0000	1994	16	16	1.0000	1.0000
1990.2	4	4	1.0000	1.0000	1995	9	9	1.0000	1.0000
1991.1	5	5	1.0000	1.0000	1996	15	15	1.0000	1.0000
1991.2	7	7	1.0000	1.0000	1997	25	25	1.0000	1.0000
1992.1	13	13	1.0000	1.0000	1998	33	33	1.0000	1.0000
1992.2	19	19	1.0000	1.0000	1999	31	31	1.0000	1.0000
1993.1	8	8	1.0000	1.0000	2000	51	51	1.0000	1.0000
1993.2	7	7	1.0000	1.0000	2001	49	49	1.0000	1.0000
1994.1	11	11	1.0000	1.0000	2002	94	94	0.9996	0.9996
1994.2	5	5	1.0000	1.0000	2003	54	54	0.9981	0.9985
1995.1	7	7	1.0000	1.0000	2004	55	56	0.9866	0.9885
1995.2	2	2	1.0000	1.0000	2005	43	43	1.0006	1.0142
1996.1	7	7	1.0000	1.0000					
1996.2	8	8	1.0000	1.0000	TOTAL	566	567		
1997.1	16	16	1.0000	1.0000					
1997.2	9	9	1.0000	1.0000					
1998.1	15	15	1.0000	1.0000					
1998.2	18	18	1.0000	1.0000					
1999.1	14	14	1.0000	1.0000					
1999.2	17	17	1.0000	1.0000					
2000.1	28	28	1.0000	1.0000					
2000.2	23	23	1.0000	1.0000					
2001.1	20	20	1.0000	1.0000					
2001.2	29	29	1.0000	1.0000					
2002.1	43	43	0.9998	0.9998					
2002.2	51	51	0.9995	0.9997					
2003.1	31	31	0.9992	0.9997					
2003.2	23	23	0.9966	0.9974					
2004.1	28	28	1.0039	1.0073					
2004.2	27	28	0.9693	0.9656					
2005.1	27	28	0.9481	0.9781					
2005.2	16	15	1.0985	1.1586					
TOTAL	566	567							

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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	3	1	1	1	1	1	1	1	1	1						
1986.2	27	28	22	20	28	24	24	24	24	24	24	24	24	24	24	
1987.1	2	3	7	2	2	2	2	2	2	2	2	2	2	2	2	
1987.2	4	2	1	1	1	1	1	1	1	1	1	1	1	1	1	
1988.1	6	7	6	6	4	4	4	4	4	4	4	4	4	4	4	
1988.2	3	23	22	7	6	6	8	8	8	8	8	8	12	12	7	
1989.1	1	6	8	10	10	13	13	13	11	11	11	11	11	11	11	
1989.2	6	3	2	2	2	2	12	10	10	10	10	10	10	10	10	
1990.1	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1990.2	3	2	1	7	37	2	2	2	2	2	2	2	2	2	2	
1991.1	10	6	6	14	9	8	8	8	8	8	8	8	8	8	8	
1991.2	25	6	8	6	5	5	4	4	4	4	4	4	4	4	4	
1992.1	10	36	10	14	9	9	9	9	9	9	9	9	9	9	9	
1992.2	17	29	33	34	37	42	40	41	38	38	38	38	38	38	38	
1993.1	39	56	53	50	25	25	20	20	20	19	19	19	19	19	19	
1993.2	46	23	19	17	17	15	15	15	15	15	15	15	15	15	15	
1994.1	15	28	32	37	36	19	16	16	16	16	16	16	16	16	16	
1994.2	16	17	14	20	32	12	12	12	12	12	22	22	22	22	22	
1995.1	20	26	32	31	28	21	21	20	20	20	20	20	20	20	20	
1995.2	19	25	22	11	10	9	9	9	9	9	9	9	9	9	4	
1996.1	34	39	54	39	39	39	35	35	35	35	35	35	35	35	35	
1996.2	63	56	62	63	61	62	72	72	72	70	75	75	85	85	85	
1997.1	53	126	135	150	154	77	68	68	68	68	68	68	68	68	68	
1997.2	36	20	17	17	17	17	17	17	17	14	14	14	14	14	14	
1998.1	55	68	66	58	53	53	53	52	52	52	52	52	52	52	52	
1998.2	47	37	43	46	49	44	45	45	40	40	40	40	40	40	40	
1999.1	39	52	56	49	47	47	47	47	62	48	48	48	48	48		
1999.2	90	71	79	82	80	80	86	84	81	81	69	69				
2000.1	90	109	142	151	154	160	154	156	152	152	152	152				
2000.2	112	110	116	103	103	103	93	98	98	100	238					
2001.1	71	105	115	147	126	122	125	125	126	127						
2001.2	97	120	99	111	106	118	117	131	133							
2002.1	88	135	128	119	117	112	110	112								
2002.2	153	169	144	106	116	121	124									
2003.1	146	216	180	187	291	298										
2003.2	99	99	314	311	106											
2004.1	91	127	186	189												
2004.2	93	272	243													
2005.1	105	136														
2005.2	45															

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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)																
	DEVELOPMENT MONTHS	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																	
1986.2	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
1987.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1987.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1988.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1989.1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1989.2	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1990.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1990.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1991.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1992.1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1992.2	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
1993.1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1993.2	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1994.1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1994.2	24	24	24	27	27	27	17	17									
1995.1	20	20	20	20	20	20	20										
1995.2	4	4	4	4	4	4											
1996.1	35	35	35	35	35												
1996.2	85	85	85														
1997.1	68	68															
1997.2	14																
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																	

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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	24	24	24	24	24	24	24	24								
1987.1	2	2	2	2	2	2	2									
1987.2	1	1	1	1	1	1										
1988.1	4	4	4	4												
1988.2	7	7	7													
1989.1	11	11														
1989.2	10															

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METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.1856	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0617	0.7877	0.8854	1.4060	0.8588	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.1055	2.7598	0.3114	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	0.4936	0.2799	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.1101	0.9278	1.0000	0.6181	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	7.7588	0.9293	0.3158	0.9116	1.0000	1.2421	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.5197	1.0664	0.5992	1.0000
1989.1	6.4820	1.3046	1.2006	0.9940	1.3223	1.0610	0.9341	0.8867	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.5648	0.7049	0.7907	0.8740	1.0242	6.8936	0.8284	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	0.1355	1.7318	0.9572	1.0000	0.8537	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	0.7401	0.6403	4.8624	5.3320	0.0520	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	0.5945	1.0452	2.1818	0.6092	0.9222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.2396	1.3836	0.7618	0.8003	1.0000	0.8492	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	3.6755	0.2711	1.4840	0.6150	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.6880	1.1057	1.0559	1.0836	1.1278	0.9618	1.0105	0.9253	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.4263	0.9343	0.9589	0.5038	0.9866	0.7875	1.0000	0.9617	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.5002	0.8318	0.8733	1.0187	0.8924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.8100	1.1455	1.1854	0.9515	0.5401	0.8500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0361	0.8434	1.3901	1.6049	0.3817	1.0000	1.0000	1.0000	1.0000	1.8231	1.0000	1.0000	1.0000	1.0000	1.0000	1.1012
1995.1	1.3364	1.2161	0.9871	0.9092	0.7205	1.0000	0.9513	1.0000	0.9999	1.0000	1.0001	1.0001	0.9999	1.0000	1.0000	1.0000
1995.2	1.2859	0.8764	0.5028	0.9236	0.9004	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4428	1.0000
1996.1	1.1363	1.3935	0.7289	1.0019	1.0000	0.8968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.8863	1.1082	1.0177	0.9705	1.0106	1.1675	0.9976	1.0000	0.9721	1.0682	1.0000	1.1334	1.0000	1.0000	1.0000	1.0000
1997.1	2.3737	1.0678	1.1074	1.0286	0.5026	0.8833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.5703	0.8384	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	0.8309	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	1.2264	0.9714	0.8910	0.9053	0.9968	1.0000	0.9937	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.7911	1.1700	1.0647	1.0603	0.8942	1.0257	0.9944	0.8947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.3349	1.0840	0.8633	0.9731	1.0000	1.0000	1.0000	1.3164	0.7722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	0.7872	1.1173	1.0348	0.9690	1.0073	1.0691	0.9846	0.9537	1.0000	0.8523	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.2168	1.2990	1.0649	1.0186	1.0413	0.9659	1.0078	0.9779	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9812	1.0565	0.8874	0.9981	1.0000	0.9067	1.0467	1.0000	1.0251	2.3774	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.4892	1.0977	1.2742	0.8546	0.9753	1.0182	0.9998	1.0089	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.2333	0.8251	1.1188	0.9592	1.1141	0.9912	1.1143	1.0221	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.5357	0.9452	0.9278	0.9826	0.9605	0.9871	1.0153	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.1004	0.8510	0.7382	1.0927	1.0426	1.0255	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.4785	0.8356	1.0389	1.5530	1.0239	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	1.0008	3.1690	0.9910	0.3416	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	1.3936	1.4656	1.0156	1.0000	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	2.9400	0.8912	1.0000	1.0000	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	1.2958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	1.5349	1.3596	0.9717	0.9639	1.0194	0.9824	1.0281	1.0465	0.9679	1.2050	1.0000	1.0000	1.0000	1.0000	0.9071	1.0000
LAST 4 YR	1.4973	1.2601	0.9990	0.9750	1.0206	0.9954	1.0204	1.0209	0.9548	1.1537	1.0000	1.0167	1.0000	1.0000	0.9303	1.0126
ALL YEARS	1.4872	1.1027	1.0936	1.0796	0.9186	1.1639	0.9963	0.9994	0.9862	1.0731	1.0000	1.0049	1.0200	1.0027	0.9601	1.0044
ALL-HI LOW	1.3543	1.0684	1.0083	0.9762	0.9327	0.9967	0.9979	0.9925	0.9922	1.0330	1.0000	1.0000	1.0000	1.0000	0.9818	1.0000
WTD 3 YR	1.4832	1.1732	0.9734	0.8782	1.0190	0.9833	1.0281	1.0182	0.9812	1.2667	1.0000	1.0000	1.0000	1.0000	0.9810	1.0000
WTD 4 YR	1.4607	1.1333	0.9926	0.9054	1.0213	0.9922	1.0245	1.0090	0.9787	1.2272	1.0000	1.0249	1.0000	1.0000	0.9836	1.0085
WTD ALL YR	1.3016	1.0972	0.9926	0.9439	0.9243	0.9951	1.0121	1.0019	0.9841	1.1615	1.0000	1.0160	1.0071	1.0015	0.9792	1.0053
12/04 LDFS	1.2559	0.9232	1.2222	1.0541	1.0511	0.9355	1.0269	1.0434	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED																
AGE-TO-ULT	1.1275	0.9273	0.9251	0.9320	0.9381	0.9990	1.0039	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS			126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
	108/102	114/108	120/114													
1986.1																
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
1994.2	1.0000	1.0000	1.1046	1.0000	0.6288	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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0174	1.0000	0.9381	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0131	1.0000	0.9536	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0052	1.0000	0.9794	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0223	1.0000	0.9257	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0149	1.0000	0.9323	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0100	1.0000	0.9540	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUND
 31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1			1.0000	1.0000	1986	23,941	23,941	1.0000	1.0000
1986.2	23,941	23,941	1.0000	1.0000	1987	2,844	2,844	1.0000	1.0000
1987.1	2,261	2,261	1.0000	1.0000	1988	11,448	11,448	1.0000	1.0000
1987.2	583	583	1.0000	1.0000	1989	20,750	20,750	1.0000	1.0000
1988.1	3,974	3,974	1.0000	1.0000	1990	2,969	2,969	1.0000	1.0000
1988.2	7,474	7,474	1.0000	1.0000	1991	12,137	12,137	1.0000	1.0000
1989.1	11,093	11,093	1.0000	1.0000	1992	46,625	46,625	1.0000	1.0000
1989.2	9,657	9,657	1.0000	1.0000	1993	34,016	34,016	1.0000	1.0000
1990.1	1,050	1,050	1.0000	1.0000	1994	33,315	33,315	1.0000	1.0000
1990.2	1,919	1,919	1.0000	1.0000	1995	23,507	23,507	1.0000	1.0000
1991.1	7,907	7,907	1.0000	1.0000	1996	120,212	120,212	1.0000	1.0000
1991.2	4,230	4,230	1.0000	1.0000	1997	82,391	82,391	1.0000	1.0000
1992.1	8,878	8,878	1.0000	1.0000	1998	91,929	91,929	1.0000	1.0000
1992.2	37,747	37,747	1.0000	1.0000	1999	116,854	116,854	1.0000	1.0000
1993.1	18,963	18,963	1.0000	1.0000	2000	390,676	390,676	1.0000	1.0000
1993.2	15,053	15,053	1.0000	1.0000	2001	260,365	260,418	0.9998	0.9998
1994.1	16,372	16,372	1.0000	1.0000	2002	236,626	236,098	1.0022	1.0024
1994.2	16,943	16,943	1.0000	1.0000	2003	397,624	404,508	0.9830	0.9808
1995.1	19,534	19,534	1.0000	1.0000	2004	400,368	431,377	0.9281	0.9442
1995.2	3,973	3,973	1.0000	1.0000	2005	176,491	180,647	0.9770	1.0527
1996.1	35,276	35,276	1.0000	1.0000					
1996.2	84,936	84,936	1.0000	1.0000	TOTAL	2,485,088	2,526,662		
1997.1	68,263	68,263	1.0000	1.0000					
1997.2	14,128	14,128	1.0000	1.0000					
1998.1	52,096	52,096	1.0000	1.0000					
1998.2	39,833	39,833	1.0000	1.0000					
1999.1	48,194	48,194	1.0000	1.0000					
1999.2	68,660	68,660	1.0000	1.0000					
2000.1	152,263	152,263	1.0000	1.0000					
2000.2	238,413	238,413	1.0000	1.0000					
2001.1	126,998	126,998	1.0000	1.0000					
2001.2	133,367	133,420	0.9996	0.9996					
2002.1	112,221	112,176	1.0004	1.0008					
2002.2	124,405	123,922	1.0039	1.0035					
2003.1	297,809	298,107	0.9990	0.9951					
2003.2	99,815	106,401	0.9381	0.9391					
2004.1	175,748	188,571	0.9320	0.9335					
2004.2	224,620	242,806	0.9251	0.9926					
2005.1	125,933	135,806	0.9273	1.0023					
2005.2	50,558	44,841	1.1275	1.2159					
TOTAL	2,485,088	2,526,662							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 6	MONTHS 12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.1	3	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4
1991.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992.1	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992.2	4	7	7	8	7	7	7	6	6	6	7	7	7	7	7	7
1993.1	3	3	2	2	4	3	3	3	3	3	3	3	3	3	3	3
1993.2	1															
1994.1			1	1	1	1	1	1	1	1						
1994.2	5	7	7	7	8	7	7	7	7	7	7	7	7	7	7	7
1995.1	3	5	7	7	6	6	6	6	6	6	6	6	6	6	6	6
1995.2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2
1996.1	5	8	9	9	9	9	10	8	8	7	7	7	7	7	7	7
1996.2	11	11	10	10	11	11	11	11	11	11	11	11	11	11	11	11
1997.1	8	8	6	6	7	8	8	8	8	8	8	8	8	8	8	8
1997.2	14	14	12	13	13	13	13	13	13	13	13	13	13	13	13	13
1998.1	8	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8
1998.2	8	8	10	10	9	9	8	8	8	8	8	8	8	8	8	8
1999.1	7	8	11	9	9	9	9	10	9	9	9	9	10	10		
1999.2	6	6	12	5	8	7	6	6	6	6	6	6	6			
2000.1	12	12	13	14	16	16	15	13	13	13	13	13				
2000.2	9	10	10	11	11	10	12	11	11	11	11					
2001.1	4	6	7	7	7	8	8	8	8	8						
2001.2	7	7	9	9	9	10	9	9	9							
2002.1	8	8	9	9	9	9	10	10								
2002.2	6	8	8	8	8	8	8									
2003.1	9	10	12	11	14	13										
2003.2	6	10	11	11	11											
2004.1	7	9	9													
2004.2	12	23	21													
2005.1	6	7														
2005.2	7															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1991.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1992.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1993.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993.2																
1994.1																
1994.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1995.1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1995.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1996.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1996.2	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1997.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997.2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
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																

IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 102	MONTHS 108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	3	3	3	3												
1988.2																
1989.1																
1989.2																

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	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
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.7500	1.0000	1.1429	0.8750	1.0000	1.0000	0.8571	1.0000	1.0000	1.1667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	0.6667	1.0000	2.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2																
1994.1			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
1994.2	1.4000	1.0000	1.0000	1.1429	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.6667	1.4000	1.0000	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
1995.2	1.0000	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.6000	1.1250	1.0000	1.0000	1.0000	1.1111	0.8000	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.0000	0.9091	1.0000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.0000	0.7500	1.0000	1.1667	1.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	1.0000	0.8571	1.0833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	1.1250	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	1.0000	1.2500	1.0000	0.9000	1.0000	0.8889	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.1429	1.3750	0.8182	1.0000	1.0000	1.0000	1.1111	0.9000	1.0000	1.0000	1.0000	1.1111	1.0000			
1999.2	1.0000	2.0000	0.4167	1.6000	0.8750	0.8571	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2000.1	1.0000	1.0833	1.0769	1.1429	1.0000	0.9375	0.8667	1.0000	1.0000	1.0000	1.0000					
2000.2	1.1111	1.0000	1.1000	1.0000	0.9091	1.2000	0.9167	1.0000	1.0000	1.0000						
2001.1	1.5000	1.1667	1.0000	1.0000	1.1429	1.0000	1.0000	1.0000	1.0000							
2001.2	1.0000	1.2857	1.0000	1.0000	1.1111	0.9000	1.0000	1.0000								
2002.1	1.0000	1.1250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1111							
2002.2	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
2003.1	1.1111	1.2000	0.9167	1.2727	0.9286											
2003.2	1.6667	1.1000	1.0000	1.0000												
2004.1	1.2857	1.0000	1.0000													
2004.2	1.9167	0.9130														
2005.1	1.1667															
AVERAGES																
LAST 2 YR	1.5089	1.0533	0.9792	1.0682	1.0099	1.0028	0.9792	1.0000	1.0000	1.0000	1.0000	1.0278	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.3100	1.0988	1.0021	1.0519	0.9958	1.0007	0.9868	0.9875	1.0000	1.0000	1.0000	1.0139	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.2308	1.0967	0.9682	1.0762	0.9898	1.0002	0.9813	0.9957	0.9943	1.0083	1.0000	1.0062	0.9882	1.0000	1.0000	1.0000
ALL-HI LOW	1.2232	1.0785	0.9827	1.0480	0.9934	0.9978	0.9837	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 2 YR	1.5806	1.0192	0.9750	1.0769	1.0000	1.0000	0.9744	1.0000	1.0000	1.0000	1.0000	1.0323	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.3443	1.0617	1.0000	1.0625	0.9878	1.0000	0.9740	0.9863	1.0000	1.0000	1.0000	1.0143	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2065	1.0698	0.9819	1.0518	0.9896	1.0000	0.9704	0.9935	0.9931	1.0075	1.0000	1.0090	0.9906	1.0000	1.0000	1.0000
12/04 LDFS	1.1040	0.9968	0.9854	1.0011	1.0000	0.9907	0.9938	0.9990	0.9949	0.9959	0.9959	0.9990	0.9920	0.9960	1.0000	1.0000
SELECTED	1.1344	1.0179	0.9855	0.9948	0.9878	0.9929	0.9970	0.9980	1.0020	1.0020	0.9960	1.0010	0.9930	0.9990	1.0000	1.0000
AGE-T0-ULT	1.0970	0.9670	0.9500	0.9640	0.9690	0.9810	0.9880	0.9910	0.9930	0.9910	0.9890	0.9930	0.9920	0.9990	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1993.1	1.0000	1.0000	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																
1994.1																
1994.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
1995.1	1.0000	1.0000	1.0000	1.0000	1.0000											
1995.2	1.0000	1.0000	1.0000	1.0000												
1996.1	1.0000	1.0000	1.0000													
1996.2	1.0000	1.0000														
1997.1	1.0000															
1997.2																
AVERAGES																
LAST 2 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 2 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
COMBINED UNINSURED AUTOMOBILE
GROSS BASIS ---- CAN. FUND
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	2	2	1.0000	1.0000	1986	6	6	1.0000	1.0000
1986.2	4	4	1.0000	1.0000	1987	6	6	1.0000	1.0000
1987.1	3	3	1.0000	1.0000	1988	5	5	1.0000	1.0000
1987.2	3	3	1.0000	1.0000	1989	6	6	1.0000	1.0000
1988.1	4	4	1.0000	1.0000	1990	61	61	1.0000	1.0000
1988.2	1	1	1.0000	1.0000	1991	77	77	1.0000	1.0000
1989.1	5	5	1.0000	1.0000	1992	105	105	1.0000	1.0000
1989.2	1	1	1.0000	1.0000	1993	163	163	1.0000	1.0000
1990.1	25	25	1.0000	1.0000	1994	283	283	1.0000	1.0000
1990.2	36	36	1.0000	1.0000	1995	334	334	1.0000	1.0000
1991.1	38	38	1.0000	1.0000	1996	442	442	1.0000	1.0000
1991.2	39	39	1.0000	1.0000	1997	548	548	1.0000	1.0000
1992.1	47	47	1.0000	1.0000	1998	447	447	1.0000	1.0000
1992.2	58	58	1.0000	1.0000	1999	569	571	0.9953	0.9953
1993.1	77	77	1.0000	1.0000	2000	516	521	0.9908	0.9955
1993.2	86	86	1.0000	1.0000	2001	545	549	0.9920	1.0012
1994.1	76	76	1.0000	1.0000	2002	434	439	0.9893	0.9973
1994.2	207	207	1.0000	1.0000	2003	451	462	0.9747	0.9852
1995.1	156	156	1.0000	1.0000	2004	429	448	0.9578	0.9827
1995.2	178	178	1.0000	1.0000	2005	396	385	1.0305	1.0759
1996.1	156	156	1.0000	1.0000					
1996.2	286	286	1.0000	1.0000	TOTAL	5,823	5,858		
1997.1	266	266	1.0000	1.0000					
1997.2	282	282	1.0000	1.0000					
1998.1	187	187	1.0000	1.0000					
1998.2	260	260	1.0000	1.0000					
1999.1	273	273	0.9990	0.9990					
1999.2	296	298	0.9920	0.9930					
2000.1	228	230	0.9930	1.0010					
2000.2	288	291	0.9890	0.9960					
2001.1	267	269	0.9910	1.0020					
2001.2	278	280	0.9930	1.0020					
2002.1	193	195	0.9910	0.9980					
2002.2	241	244	0.9880	0.9970					
2003.1	217	221	0.9810	0.9929					
2003.2	234	241	0.9690	0.9878					
2004.1	240	249	0.9640	0.9948					
2004.2	189	199	0.9500	0.9855					
2005.1	190	197	0.9670	1.0179					
2005.2	206	188	1.0970	1.1344					
TOTAL	5,823	5,858							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	DEVELOPMENT MONTHS		CASE INCURRED - ACTUALS - (IN THOUSANDS)													
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1991.1	11	37	38	38	38	49	58	53	60	65	66	66	67	31	31	31
1991.2	4	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1992.1	20	7	7	7	9	9	9	9	9	9	9	9	9	9	9	9
1992.2	11	72	123	133	133	133	139	112	136	136	256	256	256	256	256	256
1993.1	6	6	3	3	55	55	55	71	71	76	76	76	76	76	76	76
1993.2	3															
1994.1			31	31	31	31	31	31	31	25	4	4	4	4	4	4
1994.2	37	38	43	50	53	51	52	37	37	37	37	37	37	37	37	37
1995.1	75	178	215	225	253	290	300	319	319	319	291	291	287	278	278	278
1995.2	5	5	3	2	2	2	2	2	2	2	2	2	2	2	2	2
1996.1	11	106	127	142	142	147	149	228	228	6	1	1	1	1	1	1
1996.2	69	77	90	107	122	100	69	91	90	90	114	91	91	91	90	90
1997.1	77	120	41	54	54	69	69	71	71	74	76	77	92	107	88	87
1997.2	115	90	90	104	103	93	91	91	89	89	150	143	145	145	145	147
1998.1	32	50	66	58	58	59	59	59	59	59	59	59	59	59	59	59
1998.2	42	59	194	207	201	233	226	219	267	268	156	160	160	155	155	
1999.1	71	85	97	109	109	109	109	111	96	97	96	96	106	106		
1999.2	27	107	139	98	163	166	135	132	132	132	132	132	132			
2000.1	57	53	112	142	412	516	501	496	497	497	497	496				
2000.2	80	90	66	115	115	89	220	138	134	134	136					
2001.1	50	56	59	78	102	185	189	223	154	154						
2001.2	98	139	165	149	149	182	168	168	168							
2002.1	12	92	109	106	138	139	172	178								
2002.2	153	163	165	162	316	315										
2003.1	66	69	95	72	126	92										
2003.2	50	84	74	76	50											
2004.1	29	131	132	133												
2004.2	285	482	491													
2005.1	41	41														
2005.2	67															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1991.1	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
1991.2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1992.1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1992.2	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256
1993.1	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
1993.2																
1994.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1994.2	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
1995.1	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
1995.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1996.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996.2	90	90	89													
1997.1	87	87														
1997.2	147															
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																

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IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

EXHIBIT 6
SHEET 5.i

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	15	15	15	15												
1988.2																
1989.1																
1989.2																

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	1.0173	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	0.9586	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	3.5463	1.0062	1.0000	1.0198	1.2849	1.1816	0.9144	1.1352	1.0697	1.0174	1.0084	1.0116	0.4677	1.0000	1.0000	1.0000
1991.2	1.3145	0.9766	0.9797	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	0.3598	0.9369	0.9774	1.3086	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	6.7177	1.7032	1.0816	1.0000	1.0000	1.0460	0.8056	1.2207	1.0000	1.8764	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0579	0.5468	1.0000	16.1203	1.0000	1.0000	1.2893	1.0000	1.0744	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2																
1994.1			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8185	0.1726	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0227	1.1469	1.1481	1.0645	0.9716	1.0097	0.7085	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	2.3801	1.2084	1.0492	1.1242	1.1425	1.0363	1.0640	1.0000	1.0000	0.9115	1.0000	0.9867	0.9672	1.0000	1.0000	1.0000
1995.2	0.9786	0.5841	0.9252	1.0000	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	9.4812	1.1925	1.1219	0.9993	1.0350	1.0097	1.5306	1.0000	0.0262	0.1875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.1179	1.1692	1.1854	1.1424	0.8256	0.6857	1.3222	0.9858	0.9967	1.2765	0.7921	1.0041	0.9989	0.9967	0.9973	0.9972
1997.1	1.5576	0.3417	1.3222	0.9911	1.2775	0.9997	1.0331	1.0041	1.0417	1.0217	1.0116	1.1961	1.1639	0.8216	0.9958	1.0000
1997.2	0.7779	1.0038	1.1585	0.9891	0.9026	0.9839	0.9906	0.9834	0.9972	1.6864	0.9549	1.0107	1.0000	1.0000	1.0139	1.0000
1998.1	1.5617	1.3222	0.8859	1.0012	1.0096	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	1.4075	3.2731	1.0684	0.9736	1.1581	0.9682	0.9693	1.2209	1.0043	0.5831	1.0199	1.0000	0.9696	1.0000		
1999.1	1.2019	1.1475	1.1216	1.0000	1.0000	1.0000	1.0137	0.8645	1.0183	0.9886	1.0000	1.0000	1.0023			
1999.2	3.9882	1.2956	0.7058	1.6683	1.0135	0.8146	0.9803	1.0000	1.0008	1.0000	1.0012	1.0000				
2000.1	0.9225	2.1351	1.2638	2.9078	1.2527	0.9701	0.9902	1.0024	1.0000	0.9986	0.9991					
2000.2	1.1240	0.7258	1.7581	0.9974	0.7754	2.4734	0.6273	0.9716	0.9996	1.0136						
2001.1	1.1140	1.0613	1.3208	1.3018	1.8137	1.0205	1.1812	0.6906	1.0000							
2001.2	1.4273	1.1833	0.9023	1.0025	1.2218	0.9241	0.9997	1.0000								
2002.1	7.5372	1.1877	0.9778	1.2984	1.0086	1.2346	1.0368									
2002.2	1.0682	1.0101	0.9791	1.9528	0.9988	0.9986										
2003.1	1.0414	1.3799	0.7604	1.7451	0.7276											
2003.2	1.6866	0.8802	1.0342	0.6515												
2004.1	4.4742	1.0118	1.0006													
2004.2	1.6913	1.0191														
2005.1	0.9867															
AVERAGES																
LAST 2 YR	2.2097	1.0727	0.9436	1.4120	0.9892	1.0444	0.9612	0.9162	1.0001	1.0002	1.0050	1.0240	0.9930	0.9554	1.0017	0.9993
LAST 4 YR	2.4891	1.0917	1.0917	1.4822	1.1015	1.1795	0.9748	0.9688	1.0025	1.0365	0.9723	1.0383	1.0168	0.9773	1.0009	0.9997
ALL YEARS	2.1904	1.1589	1.0617	1.7504	1.0546	1.0543	1.0190	1.0034	0.9567	0.9873	0.9894	1.0161	0.9761	0.9893	1.0004	0.9998
ALL-HI LOW	1.9881	1.1090	1.0486	1.2195	1.0366	1.0086	1.0136	1.0080	0.9973	0.9834	0.9986	1.0072	0.9961	0.9998	0.9998	1.0000
WTD 2 YR	1.8195	1.0352	0.9493	1.5115	0.9992	1.0270	0.9443	0.9301	1.0001	1.0000	1.0032	1.0207	0.9901	0.9591	1.0036	0.9992
WTD 4 YR	1.6352	1.0615	1.0306	1.5634	1.1071	1.0631	0.9682	0.9752	1.0019	0.9635	0.9790	1.0345	1.0157	0.9769	1.0020	0.9996
WTD ALL YR	1.5844	1.1434	1.0515	1.2902	1.0788	1.0309	1.0127	0.9967	0.9154	1.0197	0.9872	1.0151	0.9754	0.9849	1.0013	0.9998
12/04 LDFS	1.3354	1.1099	1.1044	1.0820	1.0429	1.0079	1.0551	1.0187	1.0085	1.0182	1.0206	1.0200	1.0000	1.0000	1.0000	1.0000
SELECTED	1.3860	1.1145	1.1255	1.0717	1.0482	1.0065	1.0328	1.0177	1.0089	1.0040	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	2.1054	1.5191	1.3630	1.2110	1.1300	1.0780	1.0711	1.0370	1.0190	1.0100	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2																
1989.1																
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1993.1	1.0000	1.0000	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																
1994.1	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									
1995.1	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											
1996.1	1.0000	1.0000	1.0000													
1996.2	0.9959	0.9972														
1997.1	1.0000															
1997.2																
AVERAGES																
LAST 2 YR	0.9990	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9994	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 2 YR	0.9979	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9993	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
COMBINED UNINSURED AUTOMOBILE
GROSS BASIS ---- CAN. FUND
31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALF-YEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	8,731	8,731	1.0000	1.0000	1986	20,561	20,561	1.0000	1.0000
1986.2	11,830	11,830	1.0000	1.0000	1987	15,463	15,463	1.0000	1.0000
1987.1	8,987	8,987	1.0000	1.0000	1988	97,058	97,058	1.0000	1.0000
1987.2	7,376	7,376	1.0000	1.0000	1989	244,345	244,345	1.0000	1.0000
1988.1	94,751	94,751	1.0000	1.0000	1990	565,856	565,856	1.0000	1.0000
1988.2	2,307	2,307	1.0000	1.0000	1991	1,667,786	1,667,786	1.0000	1.0000
1989.1	234,341	234,341	1.0000	1.0000	1992	2,049,695	2,049,695	1.0000	1.0000
1989.2	10,004	10,004	1.0000	1.0000	1993	2,303,476	2,303,476	1.0000	1.0000
1990.1	238,292	238,292	1.0000	1.0000	1994	3,988,934	3,988,934	1.0000	1.0000
1990.2	327,564	327,564	1.0000	1.0000	1995	5,480,649	5,480,649	1.0000	1.0000
1991.1	822,704	822,704	1.0000	1.0000	1996	5,814,791	5,814,791	1.0000	1.0000
1991.2	845,082	845,082	1.0000	1.0000	1997	8,621,884	8,621,884	1.0000	1.0000
1992.1	533,241	533,241	1.0000	1.0000	1998	10,009,901	10,009,901	1.0000	1.0000
1992.2	1,516,454	1,516,454	1.0000	1.0000	1999	8,874,205	8,874,205	1.0000	1.0000
1993.1	729,295	729,295	1.0000	1.0000	2000	10,500,706	10,468,197	1.0031	1.0031
1993.2	1,574,181	1,574,181	1.0000	1.0000	2001	12,207,619	12,028,602	1.0149	1.0118
1994.1	1,713,036	1,713,036	1.0000	1.0000	2002	10,383,771	9,838,791	1.0554	1.0399
1994.2	2,275,898	2,275,898	1.0000	1.0000	2003	9,068,901	8,248,049	1.0995	1.0418
1995.1	2,793,043	2,793,043	1.0000	1.0000	2004	7,320,065	5,709,032	1.2822	1.1662
1995.2	2,687,606	2,687,606	1.0000	1.0000	2005	7,221,794	4,068,365	1.7751	1.3844
1996.1	2,035,584	2,035,584	1.0000	1.0000					
1996.2	3,779,207	3,779,207	1.0000	1.0000	TOTAL	106,457,460	100,115,640		
1997.1	3,431,271	3,431,271	1.0000	1.0000					
1997.2	5,190,613	5,190,613	1.0000	1.0000					
1998.1	3,508,404	3,508,404	1.0000	1.0000					
1998.2	6,501,497	6,501,497	1.0000	1.0000					
1999.1	4,860,824	4,860,824	1.0000	1.0000					
1999.2	4,013,381	4,013,381	1.0000	1.0000					
2000.1	5,050,001	5,050,001	1.0000	1.0000					
2000.2	5,450,705	5,418,196	1.0060	1.0060					
2001.1	5,557,940	5,502,911	1.0100	1.0040					
2001.2	6,649,679	6,525,691	1.0190	1.0089					
2002.1	4,700,205	4,532,502	1.0370	1.0177					
2002.2	5,683,566	5,306,289	1.0711	1.0328					
2003.1	5,211,599	4,834,507	1.0780	1.0065					
2003.2	3,857,302	3,413,542	1.1300	1.0482					
2004.1	3,675,591	3,035,170	1.2110	1.0717					
2004.2	3,644,474	2,673,862	1.3630	1.1255					
2005.1	3,481,627	2,291,901	1.5191	1.1145					
2005.2	3,740,167	1,776,464	2.1054	1.3860					
TOTAL	106,457,460	100,115,640							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT																	
	DEVELOPMENT MONTHS		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	99	98	97	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98
1986.2	107	114	109	111	110	110	110	110	110	110	109	109	109	109	109	109	109	109
1987.1	131	129	128	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129
1987.2	103	109	105	104	103	100	100	100	100	100	100	100	100	100	100	100	100	100
1988.1	102	105	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
1988.2	129	133	130	130	131	133	132	131	131	131	131	131	131	131	131	131	131	131
1989.1	120	115	112	112	116	115	114	114	114	114	114	114	114	114	114	114	114	114
1989.2	147	153	151	145	144	144	144	144	144	143	143	143	143	143	143	143	143	143
1990.1	133	136	134	132	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1990.2	108	107	100	99	97	97	97	97	97	97	97	97	98	97	97	97	97	97
1991.1	134	139	137	135	134	134	134	134	134	134	134	134	134	134	134	134	134	134
1991.2	109	111	109	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107
1992.1	100	102	104	103	102	102	101	101	101	101	101	101	101	101	101	101	101	101
1992.2	88	76	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1993.1	79	73	72	71	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	56
1994.1	47	41	39	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	57
1995.1	55	48	46	45	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	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	36
1996.2	30	32	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	53
1997.2	50	47	46	47	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	41
1998.2	60	60	62	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1999.1	70	69	67	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	57
2000.1	60	57	55	54	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2000.2	85	90	89	88	88	88	88	88	88	89	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	87
2001.2	60	56	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	76
2002.2	71	79	78	78	77	77	77	77	77	77	77	77	77	77	77	77	77	77
2003.1	78	78	77	76	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	55
2004.1	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
2004.2	29	29	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2005.1	45	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
2005.2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98
1986.2	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
1987.1	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129
1987.2	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1988.1	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
1988.2	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1989.1	114	114	114	114	114	114	114	114	114	114	114	114	114	113	113	114
1989.2	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1990.1	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1990.2	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97
1991.1	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134
1991.2	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107
1992.1	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
1992.2	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1993.1	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
1994.1	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
1995.1	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
1996.1	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
1997.1	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
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																
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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COLLISION
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

EXHIBIT 6
SHEET 6.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 102	MONTHS 108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	98	98	98	98	98	98	98	98								
1986.2	109	109	109	109	109	109	109	109								
1987.1	129	129	129	129	129	129	129									
1987.2	100	100	100	100	100	100										
1988.1	103	103	103	103												
1988.2	131	131	131													
1989.1	114	114														
1989.2	143															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9985	1.0000	1.0015	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0011	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0009	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000	1.0014	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0011	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0009	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COLLISION
GROSS BASIS ---- CAN. FUND
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	98	98	1.0000	1.0000	1986	207	207	1.0000	1.0000
1986.2	109	109	1.0000	1.0000	1987	229	229	1.0000	1.0000
1987.1	129	129	1.0000	1.0000	1988	234	234	1.0000	1.0000
1987.2	100	100	1.0000	1.0000	1989	257	257	1.0000	1.0000
1988.1	103	103	1.0000	1.0000	1990	228	228	1.0000	1.0000
1988.2	131	131	1.0000	1.0000	1991	241	241	1.0000	1.0000
1989.1	114	114	1.0000	1.0000	1992	174	174	1.0000	1.0000
1989.2	143	143	1.0000	1.0000	1993	127	127	1.0000	1.0000
1990.1	131	131	1.0000	1.0000	1994	96	96	1.0000	1.0000
1990.2	97	97	1.0000	1.0000	1995	93	93	1.0000	1.0000
1991.1	134	134	1.0000	1.0000	1996	68	68	1.0000	1.0000
1991.2	107	107	1.0000	1.0000	1997	100	100	1.0000	1.0000
1992.1	101	101	1.0000	1.0000	1998	102	102	1.0000	1.0000
1992.2	73	73	1.0000	1.0000	1999	124	124	1.0000	1.0000
1993.1	71	71	1.0000	1.0000	2000	141	141	1.0000	1.0000
1993.2	56	56	1.0000	1.0000	2001	143	143	1.0000	1.0000
1994.1	39	39	1.0000	1.0000	2002	153	153	1.0000	1.0000
1994.2	57	57	1.0000	1.0000	2003	131	131	1.0000	1.0000
1995.1	45	45	1.0000	1.0000	2004	94	94	0.9961	0.9961
1995.2	48	48	1.0000	1.0000	2005	99	100	0.9902	0.9941
1996.1	36	36	1.0000	1.0000					
1996.2	32	32	1.0000	1.0000	TOTAL	3,041	3,042		
1997.1	53	53	1.0000	1.0000					
1997.2	47	47	1.0000	1.0000					
1998.1	41	41	1.0000	1.0000					
1998.2	61	61	1.0000	1.0000					
1999.1	67	67	1.0000	1.0000					
1999.2	57	57	1.0000	1.0000					
2000.1	53	53	1.0000	1.0000					
2000.2	88	88	1.0000	1.0000					
2001.1	87	87	1.0000	1.0000					
2001.2	56	56	1.0000	1.0000					
2002.1	76	76	1.0000	1.0000					
2002.2	77	77	1.0000	1.0000					
2003.1	76	76	1.0000	1.0000					
2003.2	55	55	1.0000	1.0000					
2004.1	66	66	0.9970	0.9970					
2004.2	28	28	0.9940	0.9970					
2005.1	42	44	0.9650	0.9708					
2005.2	57	56	1.0100	1.0466					
TOTAL	3,041	3,042							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1	226	279	280	273	273	269	269	269	269	269	269	269	269	269	269	269
1986.2	523	550	536	542	541	541	540	540	540	540	535	535	535	535	535	535
1987.1	410	457	459	458	457	457	457	457	457	457	457	457	457	457	457	457
1987.2	331	416	401	401	400	401	401	401	401	401	401	401	401	401	401	401
1988.1	316	397	414	418	417	417	417	417	417	416	416	416	416	416	416	385
1988.2	588	603	589	589	579	581	581	579	579	579	566	566	566	563	563	563
1989.1	364	359	348	340	342	345	337	340	340	340	340	340	340	340	336	336
1989.2	594	584	576	559	544	547	548	548	548	548	548	548	548	548	548	548
1990.1	361	359	355	351	351	351	351	351	351	351	351	351	351	351	351	351
1990.2	478	409	388	384	381	381	381	381	381	381	381	387	378	378	378	378
1991.1	322	390	380	330	334	334	334	334	334	334	334	334	334	334	334	334
1991.2	412	413	406	402	402	402	402	402	401	401	401	401	401	401	401	401
1992.1	324	307	312	304	300	308	306	306	306	306	306	306	306	306	306	312
1992.2	312	266	258	258	259	260	260	261	261	261	262	262	262	262	262	262
1993.1	265	241	236	225	226	223	223	223	223	223	223	223	223	223	223	223
1993.2	227	221	217	218	218	218	219	219	219	219	219	219	219	219	219	219
1994.1	187	158	154	151	151	151	151	151	151	151	151	151	151	151	151	151
1994.2	217	193	190	192	191	192	191	191	191	191	191	191	191	191	191	191
1995.1	283	258	253	251	251	251	251	251	251	251	251	251	251	251	251	251
1995.2	220	260	259	257	257	255	254	243	244	244	243	243	243	243	243	243
1996.1	173	171	159	173	175	174	174	174	174	174	174	174	174	174	174	174
1996.2	160	155	154	152	152	152	152	152	152	152	152	152	152	152	152	152
1997.1	217	204	202	202	201	201	201	201	201	201	201	201	201	201	201	201
1997.2	235	227	244	259	266	266	266	266	266	265	265	265	265	265	265	265
1998.1	200	197	199	199	198	198	198	198	198	198	198	198	198	198	198	198
1998.2	335	307	309	299	296	296	297	297	297	297	293	293	293	293	293	293
1999.1	296	288	304	305	305	305	305	305	305	305	305	305	305	305	305	305
1999.2	447	400	471	464	459	465	465	465	465	465	465	465	465	465	465	465
2000.1	344	333	350	287	273	273	273	273	273	273	273	273	273	273	273	273
2000.2	343	318	311	310	311	311	311	311	403	314	314					
2001.1	470	408	397	386	388	388	388	388	382	382						
2001.2	391	390	375	378	378	352	352	356	356							
2002.1	326	290	288	284	284	283	283	283								
2002.2	427	466	447	446	441	442	442									
2003.1	360	320	293	288	289	289										
2003.2	387	355	346	346	346											
2004.1	282	247	240	233												
2004.2	173	192	189													
2005.1	245	270														
2005.2	307															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)																
	DEVELOPMENT MONTHS			114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269
1986.2	535	535	535	535	535	535	535	535	535	535	535	535	535	535	535	535	535
1987.1	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457
1987.2	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401
1988.1	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385	385
1988.2	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563	563
1989.1	336	336	336	336	336	336	336	336	338	338	338	338	339	336	336	340	337
1989.2	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548	548
1990.1	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351
1990.2	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378
1991.1	334	334	334	334	334	334	334	334	334	334	334	334	334	334	334	334	334
1991.2	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401
1992.1	312	312	315	298	298	298	298	298	298	298	298	298	298	298	298	298	298
1992.2	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
1993.1	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223
1993.2	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219
1994.1	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
1994.2	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191
1995.1	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251
1995.2	243	243	243	243	243	243	243	243	243	243	243	243	243	243	243	243	243
1996.1	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174
1996.2	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152
1997.1	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201
1997.2	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265
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																	

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	269	269	269	269	269	269	269	269	269							
1986.2	535	535	535	535	535	535	535	535								
1987.1	457	457	457	457	457	457	457									
1987.2	401	401	401	401	401	401										
1988.1	385	385	385	385												
1988.2	563	563	563													
1989.1	337	337														
1989.2	548															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
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METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.2346	1.0038	0.9763	1.0003	0.9857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0503	0.9752	1.0113	0.9978	1.0000	0.9982	1.0002	1.0000	0.9998	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.1139	1.0055	0.9974	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.2547	0.9654	0.9988	0.9975	1.0040	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.2550	1.0427	1.0096	0.9976	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	0.9258	1.0000
1988.2	1.0263	0.9759	1.0002	0.9825	1.0042	1.0000	0.9975	1.0000	1.0000	0.9764	1.0000	1.0000	0.9952	1.0000	1.0000	1.0000
1989.1	0.9869	0.9677	0.9779	1.0055	1.0094	0.9774	1.0074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9895	1.0000	1.0000
1989.2	0.9838	0.9854	0.9708	0.9734	1.0061	1.0012	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	0.9940	0.9897	0.9902	0.9994	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	0.8571	0.9485	0.9890	0.9922	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0143	0.9780	1.0000	1.0000	1.0000	1.0000
1991.1	1.2111	0.9725	0.8701	1.0114	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0033	0.9839	0.9886	0.9992	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	0.9480	1.0167	0.9720	0.9885	1.0276	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0172	1.0000
1992.2	0.8526	0.9681	1.0001	1.0035	1.0062	0.9996	1.0022	1.0000	1.0000	1.0031	1.0000	1.0004	1.0000	1.0025	1.0000	1.0000
1993.1	0.9097	0.9807	0.9539	1.0039	0.9873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9742	0.9813	1.0060	1.0000	1.0000	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	0.8467	0.9717	0.9819	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
1994.2	0.8898	0.9813	1.0122	0.9950	1.0029	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	0.9127	0.9801	0.9904	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
1995.2	1.1813	0.9962	0.9924	1.0000	0.9931	0.9955	0.9574	1.0026	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	0.9907	0.9296	1.0842	1.0125	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.9677	0.9946	0.9825	1.0009	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	0.9417	0.9860	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.9632	1.0787	1.0615	1.0240	1.0000	1.0000	1.0000	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9842	1.0107	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9158	1.0073	0.9670	0.9918	1.0000	1.0004	1.0000	1.0000	1.0000	0.9895	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.9727	1.0559	1.0053	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1999.2	0.8954	1.1770	0.9851	0.9895	1.0118	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2000.1	0.9679	1.0489	0.8217	0.9510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2000.2	0.9278	0.9783	0.9978	1.0028	0.9985	1.0000	1.0000	1.2976	0.7777	1.0000						
2001.1	0.8679	0.9728	0.9726	1.0035	1.0000	1.0000	1.0000	0.9861	1.0000							
2001.2	0.9971	0.9617	1.0072	1.0013	0.9298	1.0000	1.0119	1.0000								
2002.1	0.8905	0.9920	0.9865	1.0000	0.9977	1.0000	1.0000									
2002.2	1.0932	0.9589	0.9974	0.9887	1.0023	1.0007										
2003.1	0.8884	0.9163	0.9819	1.0016	1.0030											
2003.2	0.9162	0.9765	1.0000	1.0000												
2004.1	0.8739	0.9713	0.9714													
2004.2	1.1115	0.9837														
2005.1	1.0984															
AVERAGES																
LAST 3 YR	0.9969	0.9664	0.9907	0.9992	0.9885	1.0001	1.0020	1.0473	0.9629	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9836	0.9666	0.9894	0.9936	0.9929	0.9999	1.0015	1.0355	0.9720	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9936	0.9919	0.9868	0.9975	0.9990	0.9990	0.9993	1.0089	0.9927	0.9986	1.0005	0.9992	0.9998	0.9997	0.9977	1.0000
ALL-HI LOW	0.9905	0.9889	0.9887	0.9981	1.0002	0.9996	1.0002	1.0001	0.9999	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9866	0.9643	0.9927	0.9987	0.9877	1.0001	1.0020	1.0415	0.9578	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9761	0.9652	0.9903	0.9942	0.9928	0.9999	1.0016	1.0336	0.9652	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9911	0.9919	0.9846	0.9961	0.9992	0.9990	0.9995	1.0085	0.9909	0.9977	1.0006	0.9991	0.9997	0.9996	0.9967	1.0000
12/04 LDFS	1.0053	0.9609	0.9929	0.9980	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0295	0.9625	0.9880	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
AGE-TO-ULT	0.9770	0.9490	0.9860	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

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0057	1.0000	1.0000	1.0000	0.9935	1.0000	1.0106	0.9922	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0108	0.9446	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0018	0.9987	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9992	1.0000	1.0013	0.9990	1.0000
ALL YEARS	1.0000	1.0005	0.9974	1.0000	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0001	0.9995	1.0000	1.0011	0.9991	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0014	0.9990	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	0.9993	1.0000	1.0010	0.9993	1.0000
WTD ALL YR	1.0000	1.0005	0.9975	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0001	0.9996	1.0000	1.0008	0.9993	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUND
 31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	269,122	269,122	1.0000	1.0000	1986	804,048	804,048	1.0000	1.0000
1986.2	534,926	534,926	1.0000	1.0000	1987	858,854	858,854	1.0000	1.0000
1987.1	457,381	457,381	1.0000	1.0000	1988	948,347	948,347	1.0000	1.0000
1987.2	401,473	401,473	1.0000	1.0000	1989	884,851	884,851	1.0000	1.0000
1988.1	385,268	385,268	1.0000	1.0000	1990	728,856	728,856	1.0000	1.0000
1988.2	563,079	563,079	1.0000	1.0000	1991	735,606	735,606	1.0000	1.0000
1989.1	337,226	337,226	1.0000	1.0000	1992	559,843	559,843	1.0000	1.0000
1989.2	547,625	547,625	1.0000	1.0000	1993	442,100	442,100	1.0000	1.0000
1990.1	350,692	350,692	1.0000	1.0000	1994	342,311	342,311	1.0000	1.0000
1990.2	378,164	378,164	1.0000	1.0000	1995	493,990	493,990	1.0000	1.0000
1991.1	334,306	334,306	1.0000	1.0000	1996	326,163	326,163	1.0000	1.0000
1991.2	401,300	401,300	1.0000	1.0000	1997	466,368	466,368	1.0000	1.0000
1992.1	297,530	297,530	1.0000	1.0000	1998	491,830	491,830	1.0000	1.0000
1992.2	262,313	262,313	1.0000	1.0000	1999	769,495	769,495	1.0000	1.0000
1993.1	223,356	223,356	1.0000	1.0000	2000	586,858	586,858	1.0000	1.0000
1993.2	218,744	218,744	1.0000	1.0000	2001	737,871	737,871	1.0000	1.0000
1994.1	151,079	151,079	1.0000	1.0000	2002	725,817	725,817	1.0000	1.0000
1994.2	191,232	191,232	1.0000	1.0000	2003	635,717	635,717	1.0000	1.0000
1995.1	250,808	250,808	1.0000	1.0000	2004	418,663	421,775	0.9926	0.9926
1995.2	243,182	243,182	1.0000	1.0000	2005	556,282	577,106	0.9639	0.9711
1996.1	174,375	174,375	1.0000	1.0000					
1996.2	151,788	151,788	1.0000	1.0000	TOTAL	12,513,870	12,537,806		
1997.1	201,286	201,286	1.0000	1.0000					
1997.2	265,082	265,082	1.0000	1.0000					
1998.1	198,443	198,443	1.0000	1.0000					
1998.2	293,387	293,387	1.0000	1.0000					
1999.1	304,709	304,709	1.0000	1.0000					
1999.2	464,786	464,786	1.0000	1.0000					
2000.1	273,280	273,280	1.0000	1.0000					
2000.2	313,578	313,578	1.0000	1.0000					
2001.1	382,167	382,167	1.0000	1.0000					
2001.2	355,704	355,704	1.0000	1.0000					
2002.1	283,437	283,437	1.0000	1.0000					
2002.2	442,380	442,380	1.0000	1.0000					
2003.1	289,415	289,415	1.0000	1.0000					
2003.2	346,302	346,302	1.0000	1.0000					
2004.1	232,328	232,794	0.9980	0.9980					
2004.2	186,335	188,981	0.9860	0.9880					
2005.1	255,893	269,645	0.9490	0.9625					
2005.2	300,389	307,461	0.9770	1.0295					
TOTAL	12,513,870	12,537,806							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 6	MONTHS 12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	152	201	208	209	209	209	209	209	209	209	209	209	209	209	209	209
1986.2	131	173	172	172	172	173	172	172	172	172	172	172	172	172	172	172
1987.1	133	180	185	184	184	184	184	184	184	184	184	184	184	184	184	184
1987.2	153	224	224	225	225	225	226	226	226	226	226	226	226	226	226	226
1988.1	167	231	236	240	242	242	242	242	242	242	242	242	242	242	242	242
1988.2	186	256	264	266	266	266	266	266	266	266	266	266	266	266	266	266
1989.1	192	264	270	270	270	270	270	270	270	270	270	270	270	270	270	270
1989.2	166	266	273	273	273	273	273	273	273	273	273	273	273	273	273	273
1990.1	255	346	351	353	354	353	353	353	353	353	353	353	353	353	353	353
1990.2	273	327	333	333	333	333	333	333	333	333	333	333	333	333	333	333
1991.1	264	332	339	339	339	339	339	339	339	338	338	338	338	338	338	338
1991.2	236	295	296	296	296	296	296	296	296	296	296	296	296	296	296	296
1992.1	237	291	299	300	300	300	300	300	300	300	300	300	300	300	300	300
1992.2	183	221	228	228	228	228	228	228	228	228	228	228	228	228	228	228
1993.1	178	236	238	241	241	241	241	241	241	241	241	241	241	241	241	241
1993.2	175	207	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
1994.2	108	145	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
1995.2	87	130	135	135	135	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
1996.2	68	96	99	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
1997.2	80	117	117	120	120	120	120	120	120	120	120	120	120	120	120	119
1998.1	121	161	164	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
1999.1	128	167	175	177	179	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
2000.1	143	198	202	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
2001.1	135	210	212	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
2002.1	141	208	212	211	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
2003.1	102	138	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
2004.1	95	121	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
2005.1	74	110														
2005.2	79															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209
1986.2	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172
1987.1	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184
1987.2	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226
1988.1	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242
1988.2	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266
1989.1	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270
1989.2	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273
1990.1	353	353	353	353	353	353	353	353	353	353	353	353	353	353	353	353
1990.2	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333
1991.1	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338
1991.2	296	296	296	296	296	296	296	296	296	296	296	296	296	296	296	296
1992.1	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
1992.2	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
1993.1	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241
1993.2	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
1994.2	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
1995.2	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
1996.2	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
1997.2	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
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																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	209	209	209	209	209	209	209	209	209							
1986.2	172	172	172	172	172	172	172	172								
1987.1	184	184	184	184	184	184	184	184								
1987.2	226	226	226	226	226	226										
1988.1	242	242	242	242												
1988.2	266	266	266													
1989.1	270	270														
1989.2	273															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 GROSS BASIS ---- CAN. FUNDS
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.3224	1.0348	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
1986.2	1.3206	0.9942	1.0000	1.0000	1.0058	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.3534	1.0278	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
1987.2	1.4641	1.0000	1.0045	1.0000	1.0000	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.3832	1.0216	1.0169	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
1988.2	1.3763	1.0313	1.0076	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.3750	1.0227	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.6024	1.0263	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.3569	1.0145	1.0057	1.0028	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.1978	1.0183	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.2576	1.0211	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.2500	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.2278	1.0275	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
1992.2	1.2077	1.0317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.3258	1.0085	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2005.1	1.4865	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	1.3257	1.0189	0.9992	1.0008	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000
LAST 4 YR	1.3482	1.0166	1.0013	1.0012	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000
ALL YEARS	1.3479	1.0218	1.0035	1.0009	0.9998	0.9998	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000
ALL-HI LOW	1.3461	1.0214	1.0032	1.0006	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.3271	1.0199	0.9989	1.0010	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000
WTD 4 YR	1.3578	1.0166	1.0015	1.0014	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000
WTD ALL YR	1.3366	1.0210	1.0032	1.0010	0.9997	0.9999	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
12/04 LDFS	1.3402	1.0230	1.0000	1.0000	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																
AGE-T0-ULT	1.2161	1.0180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.2380	1.0180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMPREHENSIVE
GROSS BASIS ---- CAN. FUND
31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	209	209	1.0000	1.0000	1986	381	381	1.0000	1.0000
1986.2	172	172	1.0000	1.0000	1987	410	410	1.0000	1.0000
1987.1	184	184	1.0000	1.0000	1988	508	508	1.0000	1.0000
1987.2	226	226	1.0000	1.0000	1989	543	543	1.0000	1.0000
1988.1	242	242	1.0000	1.0000	1990	686	686	1.0000	1.0000
1988.2	266	266	1.0000	1.0000	1991	634	634	1.0000	1.0000
1989.1	270	270	1.0000	1.0000	1992	528	528	1.0000	1.0000
1989.2	273	273	1.0000	1.0000	1993	456	456	1.0000	1.0000
1990.1	353	353	1.0000	1.0000	1994	338	338	1.0000	1.0000
1990.2	333	333	1.0000	1.0000	1995	279	279	1.0000	1.0000
1991.1	338	338	1.0000	1.0000	1996	224	224	1.0000	1.0000
1991.2	296	296	1.0000	1.0000	1997	269	269	1.0000	1.0000
1992.1	300	300	1.0000	1.0000	1998	306	306	1.0000	1.0000
1992.2	228	228	1.0000	1.0000	1999	332	332	1.0000	1.0000
1993.1	241	241	1.0000	1.0000	2000	393	393	1.0000	1.0000
1993.2	215	215	1.0000	1.0000	2001	409	409	1.0000	1.0000
1994.1	188	188	1.0000	1.0000	2002	352	352	1.0000	1.0000
1994.2	150	150	1.0000	1.0000	2003	257	257	1.0000	1.0000
1995.1	143	143	1.0000	1.0000	2004	210	210	1.0000	1.0000
1995.2	136	136	1.0000	1.0000	2005	210	189	1.1100	1.1100
1996.1	124	124	1.0000	1.0000					
1996.2	100	100	1.0000	1.0000	TOTAL	7,725	7,704		
1997.1	150	150	1.0000	1.0000					
1997.2	119	119	1.0000	1.0000					
1998.1	165	165	1.0000	1.0000					
1998.2	141	141	1.0000	1.0000					
1999.1	177	177	1.0000	1.0000					
1999.2	155	155	1.0000	1.0000					
2000.1	201	201	1.0000	1.0000					
2000.2	192	192	1.0000	1.0000					
2001.1	213	213	1.0000	1.0000					
2001.2	196	196	1.0000	1.0000					
2002.1	212	212	1.0000	1.0000					
2002.2	140	140	1.0000	1.0000					
2003.1	144	144	1.0000	1.0000					
2003.2	113	113	1.0000	1.0000					
2004.1	122	122	1.0000	1.0000					
2004.2	88	88	1.0000	1.0000					
2005.1	112	110	1.0180	1.0180					
2005.2	98	79	1.2380	1.2161					
TOTAL	7,725	7,704							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)																
	DEVELOPMENT MONTHS		6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
1986.1	94	106	111	111	111	109	109	109	109	109	109	109	109	109	109	109	109
1986.2	152	158	158	159	158	160	159	159	159	159	159	159	159	159	159	159	159
1987.1	111	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1987.2	105	140	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141
1988.1	150	172	171	172	172	172	172	172	172	172	172	172	172	172	172	172	172
1988.2	114	143	146	146	146	143	143	143	143	143	143	143	143	143	143	143	143
1989.1	126	133	143	136	136	135	135	135	135	135	135	135	135	135	135	135	135
1989.2	103	142	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155
1990.1	162	206	199	200	200	197	196	196	196	196	196	196	196	196	196	196	196
1990.2	187	198	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178
1991.1	265	274	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271
1991.2	182	195	195	194	193	193	193	193	193	193	193	193	193	193	193	193	193
1992.1	175	199	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201
1992.2	175	198	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
1993.1	189	196	198	199	199	199	199	199	199	199	199	199	199	199	199	199	199
1993.2	178	193	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197
1994.1	111	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1994.2	122	135	137	136	136	136	136	136	136	136	136	136	136	136	136	136	136
1995.1	59	78	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
1995.2	104	125	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127
1996.1	97	106	107	108	108	108	108	108	108	108	108	108	108	108	108	108	108
1996.2	56	73	74	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1997.1	111	119	115	114	114	114	114	114	114	114	114	114	114	114	114	114	114
1997.2	100	111	107	109	109	109	109	109	109	109	109	109	109	109	109	109	108
1998.1	73	86	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
1998.2	133	139	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132
1999.1	187	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212
1999.2	115	157	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160
2000.1	180	211	213	210	210	210	210	199	199	199	199	199	199	199	199	199	199
2000.2	195	213	216	214	214	214	214	214	214	214	214	214	214	214	214	214	214
2001.1	179	191	191	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2001.2	283	330	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325
2002.1	148	186	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187
2002.2	154	169	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166
2003.1	99	170	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172
2003.2	130	155	154	154	154	155	155	155	155	155	155	155	155	155	155	155	155
2004.1	112	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2004.2	265	248	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
2005.1	81	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
2005.2	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	
1986.2	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	
1987.1	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	
1987.2	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	
1988.1	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	
1988.2	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	
1989.1	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	
1989.2	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155	
1990.1	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	
1990.2	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	
1991.1	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	
1991.2	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	
1992.1	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	
1992.2	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
1993.1	199	199	199	199	199	199	199	199	199	199	199	199	199	199	199	
1993.2	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	
1994.1	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	
1994.2	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	
1995.1	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	
1995.2	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	
1996.1	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	
1996.2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	
1997.1	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	
1997.2	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	
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																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	109	109	109	109	109	109	109	109	109							
1986.2	159	159	159	159	159	159	159	159								
1987.1	124	124	124	124	124	124	124									
1987.2	141	141	141	141	141	141										
1988.1	172	172	172	172												
1988.2	143	143	143													
1989.1	135	135														
1989.2	155															

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
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METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.1243	1.0456	1.0023	1.0000	0.9838	1.0000	1.0027	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0374	1.0033	1.0013	0.9963	1.0107	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.1097	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.3289	1.0043	1.0021	1.0000	1.0000	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.1480	0.9944	1.0057	1.0013	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.2529	1.0189	1.0037	1.0001	0.9787	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0541	1.0704	0.9544	1.0000	0.9899	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.3835	1.0860	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.2688	0.9675	1.0039	1.0007	0.9877	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0547	0.9019	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
1991.1	1.0344	0.9907	0.9992	1.0000	0.9994	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0714	0.9994	0.9970	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
1992.1	1.1347	1.0102	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
1992.2	1.1286	1.0086	1.0011	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
1993.1	1.0363	1.0083	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0885	1.0179	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.1781	1.0034	1.0000	1.0000	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	1.1127	1.0127	0.9954	1.0000	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	1.3272	1.0200	1.0058	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.2056	1.0123	1.0000	1.0000	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.0908	1.0159	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.3008	1.0131	1.0054	1.0000	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	1.0708	0.9674	0.9905	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
1997.2	1.1146	0.9573	1.0171	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9926	1.0000
1998.1	1.1824	1.0159	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
1998.2	1.0423	0.9494	1.0027	1.0000	1.0000	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.1357	1.0027	0.9990	1.0008	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.3692	1.0211	1.0000	1.0000	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	1.1732	1.0097	0.9864	0.9991	1.0000	1.0000	0.9478	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.0936	1.0105	0.9940	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
2001.1	1.0668	1.0007	1.0036	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.1657	0.9842	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
2002.1	1.2513	1.0089	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
2002.2	1.0936	0.9859	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.7127	1.0105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	1.1891	0.9912	1.0000	1.0087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	1.0523	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.2	0.9349	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
2005.1	1.4232	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	1.2343	0.9986	1.0002	1.0017	0.9996	1.0000	0.9913	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000
LAST 4 YR	1.2279	0.9971	0.9998	1.0009	0.9997	1.0000	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000
ALL YEARS	1.1678	1.0030	0.9996	1.0000	0.9985	0.9997	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000
ALL-HI LOW	1.1593	1.0035	1.0004	0.9999	0.9988	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.1577	0.9990	1.0003	1.0013	0.9997	1.0000	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000
WTD 4 YR	1.1704	0.9961	0.9998	1.0006	0.9998	1.0000	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000
WTD ALL YR	1.1420	1.0008	0.9993	1.0000	0.9986	0.9996	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000
12/04 LDFS	1.1411	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.1959	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.1947	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
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METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	109,351	109,351	1.0000	1.0000	1986	268,030	268,030	1.0000	1.0000
1986.2	158,679	158,679	1.0000	1.0000	1987	265,143	265,143	1.0000	1.0000
1987.1	123,650	123,650	1.0000	1.0000	1988	315,322	315,322	1.0000	1.0000
1987.2	141,493	141,493	1.0000	1.0000	1989	289,529	289,529	1.0000	1.0000
1988.1	172,311	172,311	1.0000	1.0000	1990	374,371	374,371	1.0000	1.0000
1988.2	143,011	143,011	1.0000	1.0000	1991	463,771	463,771	1.0000	1.0000
1989.1	134,900	134,900	1.0000	1.0000	1992	401,165	401,165	1.0000	1.0000
1989.2	154,629	154,629	1.0000	1.0000	1993	395,751	395,751	1.0000	1.0000
1990.1	196,400	196,400	1.0000	1.0000	1994	267,782	267,782	1.0000	1.0000
1990.2	177,971	177,971	1.0000	1.0000	1995	207,280	207,280	1.0000	1.0000
1991.1	270,723	270,723	1.0000	1.0000	1996	182,748	182,748	1.0000	1.0000
1991.2	193,048	193,048	1.0000	1.0000	1997	221,693	221,693	1.0000	1.0000
1992.1	201,369	201,369	1.0000	1.0000	1998	219,602	219,602	1.0000	1.0000
1992.2	199,796	199,796	1.0000	1.0000	1999	371,799	371,799	1.0000	1.0000
1993.1	198,525	198,525	1.0000	1.0000	2000	412,804	412,804	1.0000	1.0000
1993.2	197,226	197,226	1.0000	1.0000	2001	517,157	517,157	1.0000	1.0000
1994.1	131,453	131,453	1.0000	1.0000	2002	353,486	353,486	1.0000	1.0000
1994.2	136,329	136,329	1.0000	1.0000	2003	327,095	327,095	1.0000	1.0000
1995.1	79,997	79,997	1.0000	1.0000	2004	365,346	365,346	1.0000	1.0000
1995.2	127,283	127,283	1.0000	1.0000	2005	448,726	394,506	1.1374	1.1374
1996.1	108,028	108,028	1.0000	1.0000					
1996.2	74,720	74,720	1.0000	1.0000	TOTAL	6,668,600	6,614,380		
1997.1	113,978	113,978	1.0000	1.0000					
1997.2	107,715	107,715	1.0000	1.0000					
1998.1	88,062	88,062	1.0000	1.0000					
1998.2	131,540	131,540	1.0000	1.0000					
1999.1	211,504	211,504	1.0000	1.0000					
1999.2	160,295	160,295	1.0000	1.0000					
2000.1	198,853	198,853	1.0000	1.0000					
2000.2	213,951	213,951	1.0000	1.0000					
2001.1	191,764	191,764	1.0000	1.0000					
2001.2	325,393	325,393	1.0000	1.0000					
2002.1	187,393	187,393	1.0000	1.0000					
2002.2	166,093	166,093	1.0000	1.0000					
2003.1	172,136	172,136	1.0000	1.0000					
2003.2	154,959	154,959	1.0000	1.0000					
2004.1	117,925	117,925	1.0000	1.0000					
2004.2	247,421	247,421	1.0000	1.0000					
2005.1	115,319	115,434	0.9990	0.9990					
2005.2	333,407	279,072	1.1947	1.1959					
TOTAL	6,668,600	6,614,380							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	15	14	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1986.2	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1987.1	10	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1987.2	6	6	6	7	7	7	6	6	6	6	6	6	6	6	6	6
1988.1	11	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1988.2	11	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1989.1	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1989.2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1990.1	5	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1990.2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1991.1	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1991.2	15	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1992.1	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1992.2	12	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1993.1	9	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
1994.1	6	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
1995.1	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
1996.1	2	3	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
1997.1	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
1998.1	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
1999.1	1	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
2000.1	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
2001.1	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
2002.1	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
2003.1	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
2004.1	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
2005.1																
2005.2	2															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT														
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186
1986.1	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1986.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1987.1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1987.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1988.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1988.2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1989.1	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1989.2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1990.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1990.2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1991.1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
1991.2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1992.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1992.2	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1993.1	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
1994.1	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
1995.1	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
1996.1	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
1997.1	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
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															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	13	13	13	13	13	13	13	13	13							
1986.2	7	7	7	7	7	7	7	7								
1987.1	11	11	11	11	11	11	11									
1987.2	6	6	6	6	6											
1988.1	15	15	15	15												
1988.2	13	13	13													
1989.1	16	16														
1989.2	13															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
SPECIFIED PERILS
GROSS BASIS ----- CAN. FUND
31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	369	369	1.0000	1.0000	1986	752	752	1.0000	1.0000
1986.2	383	383	1.0000	1.0000	1987	688	688	1.0000	1.0000
1987.1	329	329	1.0000	1.0000	1988	627	627	1.0000	1.0000
1987.2	359	359	1.0000	1.0000	1989	559	559	1.0000	1.0000
1988.1	353	353	1.0000	1.0000	1990	520	520	1.0000	1.0000
1988.2	274	274	1.0000	1.0000	1991	539	539	1.0000	1.0000
1989.1	265	265	1.0000	1.0000	1992	472	472	1.0000	1.0000
1989.2	294	294	1.0000	1.0000	1993	419	419	1.0000	1.0000
1990.1	267	267	1.0000	1.0000	1994	298	298	1.0000	1.0000
1990.2	253	253	1.0000	1.0000	1995	300	300	1.0000	1.0000
1991.1	287	287	1.0000	1.0000	1996	315	315	1.0000	1.0000
1991.2	252	252	1.0000	1.0000	1997	238	238	1.0000	1.0000
1992.1	244	244	1.0000	1.0000	1998	242	242	1.0000	1.0000
1992.2	228	228	1.0000	1.0000	1999	257	257	1.0000	1.0000
1993.1	214	214	1.0000	1.0000	2000	228	228	1.0000	1.0000
1993.2	205	205	1.0000	1.0000	2001	198	198	1.0000	1.0000
1994.1	161	161	1.0000	1.0000	2002	137	137	1.0000	1.0000
1994.2	137	137	1.0000	1.0000	2003	139	139	1.0000	1.0000
1995.1	152	152	1.0000	1.0000	2004	128	128	0.9978	0.9978
1995.2	148	148	1.0000	1.0000	2005	123	124	0.9849	0.9871
1996.1	148	148	1.0000	1.0000					
1996.2	167	167	1.0000	1.0000	TOTAL	7,179	7,180		
1997.1	131	131	1.0000	1.0000					
1997.2	107	107	1.0000	1.0000					
1998.1	129	129	1.0000	1.0000					
1998.2	113	113	1.0000	1.0000					
1999.1	120	120	1.0000	1.0000					
1999.2	137	137	1.0000	1.0000					
2000.1	98	98	1.0000	1.0000					
2000.2	130	130	1.0000	1.0000					
2001.1	91	91	1.0000	1.0000					
2001.2	107	107	1.0000	1.0000					
2002.1	61	61	1.0000	1.0000					
2002.2	76	76	1.0000	1.0000					
2003.1	56	56	1.0000	1.0000					
2003.2	83	83	1.0000	1.0000					
2004.1	56	56	1.0000	1.0000					
2004.2	72	72	0.9960	0.9960					
2005.1	61	61	0.9930	0.9970					
2005.2	62	63	0.9770	0.9839					
TOTAL	7,179	7,180							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	20	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1986.2	63	40	40	40	41	41	41	41	40	40	40	40	40	40	40	40
1987.1	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1987.2	22	25	25	27	27	27	25	25	25	25	25	25	25	25	25	25
1988.1	28	57	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1988.2	24	41	42	42	42	42	42	42	42	42	42	42	42	42	42	42
1989.1	94	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1989.2	20	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1990.1	17	33	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1990.2	34	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1991.1	12	12	12	13	12	12	12	12	12	12	12	12	12	12	12	12
1991.2	57	55	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1992.1	50	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1992.2	38	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1993.1	26	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
1993.2	70	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1994.1	66	84	84	84	85	85	85	85	85	85	85	85	85	85	85	85
1994.2	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1995.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995.2	9	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1996.1	10	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1996.2	11	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997.2	86	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1998.1	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998.2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999.1	2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1999.2	17	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2000.1	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
2000.2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
2001.1																
2001.2	10	10	10	10	10	10	10	10	10							
2002.1	9	9	9	9	9	9	9	9								
2002.2																
2003.1	1	1	1	1	1	1										
2003.2	10	16	16	16	16											
2004.1	33	37	37	37												
2004.2	5	4	4													
2005.1																
2005.2	27															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS															
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1986.2	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
1987.1	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1987.2	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1988.1	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1988.2	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
1989.1	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1989.2	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1990.1	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1990.2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1991.1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1991.2	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1992.1	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1992.2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1993.1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
1993.2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1994.1	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85
1994.2	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1995.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995.2	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1996.1	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1996.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1997.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997.2	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
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																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	15	15	15	15	15	15	15	15	15							
1986.2	40	40	40	40	40	40	40	40								
1987.1	26	26	26	26	26	26	26									
1987.2	25	25	25	25	25	25										
1988.1	54	54	54	54												
1988.2	42	42	42													
1989.1	100	100														
1989.2	25															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.7810	0.9486	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	0.6285	1.0098	1.0000	1.0117	1.0062	1.0000	1.0000	0.9878	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0414	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
1987.2	1.1274	1.0000	1.0841	1.0000	0.9925	0.9442	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	2.0601	0.9359	1.0000	1.0000	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.6982	1.0117	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0639	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.2220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.9231	0.9762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	0.9563	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0523	1.0026	1.1045	0.9054	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9596	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
1992.1	1.2360	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.8432	1.0000	1.0000	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
1993.1	1.9628	1.0000	1.0000	1.0000	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	1.0781	1.0000	1.0000	1.0000	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	1.2659	1.0006	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
1994.2	0.9421	1.0000	1.0000	1.0000	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
1995.2	2.1467	1.0000	1.0000	1.0000	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	1.2365	0.9202	1.0274	1.0000	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	0.7344	1.0000	1.0000	1.0000	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	0.9313	1.0000	1.0000	1.0000	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	0.7083	1.0000	1.0000	1.0000	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	0.9589	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.2297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	3.0342	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	0.5686	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.0000	1.0082	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	1.6639	1.0000	1.0000	1.0000	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	1.1200	1.0000	1.0000	1.0000	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	0.8921	1.0000	1.0000	1.0000	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																
AVERAGES																
LAST 3 YR	1.1127	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0845	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
ALL YEARS	1.1596	0.9947	1.0058	0.9981	1.0001	0.9984	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.1334	0.9963	1.0032	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.1722	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.1467	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
WTD ALL YR	1.0919	0.9945	1.0035	1.0001	1.0003	0.9985	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0517	0.9870	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9956	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
AGE-T0-ULT	0.9906	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

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUND
 31 DECEMBER 2005

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1986.1	374,442	374,442	1.0000	1.0000	1986	734,233	734,233	1.0000	1.0000
1986.2	359,791	359,791	1.0000	1.0000	1987	729,253	729,253	1.0000	1.0000
1987.1	350,061	350,061	1.0000	1.0000	1988	734,683	734,683	1.0000	1.0000
1987.2	379,192	379,192	1.0000	1.0000	1989	707,708	707,708	1.0000	1.0000
1988.1	382,263	382,263	1.0000	1.0000	1990	718,108	718,108	1.0000	1.0000
1988.2	352,420	352,420	1.0000	1.0000	1991	823,858	823,858	1.0000	1.0000
1989.1	307,216	307,216	1.0000	1.0000	1992	795,298	795,298	1.0000	1.0000
1989.2	400,492	400,492	1.0000	1.0000	1993	786,907	786,907	1.0000	1.0000
1990.1	359,240	359,240	1.0000	1.0000	1994	651,344	651,344	1.0000	1.0000
1990.2	358,868	358,868	1.0000	1.0000	1995	870,030	870,030	1.0000	1.0000
1991.1	434,714	434,714	1.0000	1.0000	1996	638,240	638,240	1.0000	1.0000
1991.2	389,144	389,144	1.0000	1.0000	1997	578,555	578,555	1.0000	1.0000
1992.1	378,772	378,772	1.0000	1.0000	1998	508,337	508,337	1.0000	1.0000
1992.2	416,526	416,526	1.0000	1.0000	1999	585,359	585,359	1.0000	1.0000
1993.1	433,381	433,381	1.0000	1.0000	2000	519,696	519,696	1.0000	1.0000
1993.2	353,526	353,526	1.0000	1.0000	2001	590,063	590,063	1.0000	1.0000
1994.1	351,301	351,301	1.0000	1.0000	2002	309,286	309,286	1.0000	1.0000
1994.2	300,043	300,043	1.0000	1.0000	2003	490,865	490,865	1.0000	1.0000
1995.1	489,758	489,758	1.0000	1.0000	2004	428,400	428,400	1.0000	1.0000
1995.2	380,272	380,272	1.0000	1.0000	2005	440,618	443,749	0.9929	0.9929
1996.1	308,362	308,362	1.0000	1.0000					
1996.2	329,878	329,878	1.0000	1.0000	TOTAL	12,640,841	12,643,972		
1997.1	340,854	340,854	1.0000	1.0000					
1997.2	237,701	237,701	1.0000	1.0000					
1998.1	244,045	244,045	1.0000	1.0000					
1998.2	264,292	264,292	1.0000	1.0000					
1999.1	251,145	251,145	1.0000	1.0000					
1999.2	334,214	334,214	1.0000	1.0000					
2000.1	227,640	227,640	1.0000	1.0000					
2000.2	292,056	292,056	1.0000	1.0000					
2001.1	252,555	252,555	1.0000	1.0000					
2001.2	337,508	337,508	1.0000	1.0000					
2002.1	76,999	76,999	1.0000	1.0000					
2002.2	232,287	232,287	1.0000	1.0000					
2003.1	171,632	171,632	1.0000	1.0000					
2003.2	319,233	319,233	1.0000	1.0000					
2004.1	208,097	208,097	1.0000	1.0000					
2004.2	220,303	220,303	1.0000	1.0000					
2005.1	235,262	236,444	0.9950	0.9950					
2005.2	205,356	207,305	0.9906	0.9956					
TOTAL	12,640,841	12,643,972							

Development Factors for 2005-2 AIX Analysis - NF CV

AHY Basis

1) Incurred Count

AHY	TPL	AB	UA	COLL	COMP	SP
1999.1	14	14	-	2	177	23
1999.2	13	17	-	2	155	20
2000.1	10	28	-	1	201	11
2000.2	15	23	1	2	192	19
2001.1	12	20	-	1	213	14
2001.2	9	29	-	1	196	9
2002.1	17	43	-	3	212	8
2002.2	13	51	-	3	140	10
2003.1	22	31	-	6	144	13
2003.2	16	23	-	1	113	11
2004.1	21	28	-	5	122	5
2004.2	12	28	2	2	88	13
2005.1	20	28	-	4	110	7
2005.2	15	15	1	3	79	11
2006.1	-	-	-	-	-	-

AY Basis

1) Incurred Count

AY	TPL	AB	UA	COLL	COMP	SP
1999	27	31	-	4	332	43
2000	25	51	1	3	393	30
2001	21	49	-	2	409	23
2002	30	94	-	6	352	18
2003	38	54	-	7	257	24
2004	33	56	2	7	210	18
2005	35	43	1	7	189	18

2) Ultimate Counts

AHY	TPL	AB	UA	COLL	COMP	SP
1999.1	14	14	-	2	177	23
1999.2	13	17	-	2	155	20
2000.1	10	28	-	1	201	11
2000.2	15	23	1	2	192	19
2001.1	12	20	-	1	213	14
2001.2	9	29	-	1	196	9
2002.1	17	43	-	3	212	8
2002.2	13	51	-	3	140	10
2003.1	21	31	-	6	144	13
2003.2	16	23	-	1	113	11
2004.1	21	28	-	5	122	5
2004.2	12	27	2	2	88	13
2005.1	20	27	-	3	112	7
2005.2	14	16	-	1	98	11
2006.1	14	-	-	2	-	-

2) Ultimate Counts

AY	TPL	AB	UA	COLL	COMP	SP
1999	27	31	-	4	332	43
2000	25	51	1	3	393	30
2001	21	49	-	2	409	23
2002	30	94	-	6	352	18
2003	37	54	-	7	257	24
2004	33	55	2	7	210	18
2005	34	43	-	4	210	18

Note: Data on a half-year basis at December 31, 2005.
For Accident Benefits and Comprehensive, use Industry Nfld data.
For Specified Perils, use Industry Atlantics data.

3) Development Factors for 2005 AIX — Calculated

AY	TPL	AB	UA	COLL	COMP	SP
84 to Ult	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
60 to Ult	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
48 to Ult	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
36 to Ult	0.9737	1.0000	1.0000	1.0000	1.0000	1.0000
24 to Ult	1.0000	0.9821	1.0000	1.0000	1.0000	1.0000
12 to Ult	0.9714	1.0000	1.0000	0.5714	1.1111	1.0000

Development Factors for 2005 AIX — Selected

AY	TPL	AB	UA*	COLL	COMP	SP
84 to Ult	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000
72 to Ult	1.0000	1.0000	0.9908	1.0000	1.0000	1.0000
60 to Ult	1.0000	1.0000	0.9920	1.0000	1.0000	1.0000
48 to Ult	1.0000	1.0000	0.9893	1.0000	1.0000	1.0000
36 to Ult	0.9737	1.0000	0.9747	1.0000	1.0000	1.0000
24 to Ult	1.0000	0.9821	0.9578	1.0000	1.0000	1.0000
12 to Ult	0.9714	1.0000	1.0305	0.5714	1.1111	1.0000

* Note: UA 2005 factors from 2005-2 Industry Atlantics (CV = PPV)

Development Factors for 2005-2 AIX Analysis - NF CV

AHY Basis

1) Incurred Loss

AHY	TPL	AB	UA	COLL	COMP	SP
1999.1	294,208	48,194	-	1,092	211,504	132,507
1999.2	149,740	68,660	-	3,835	160,295	100,497
2000.1	187,733	152,263	-	2,380	198,853	89,265
2000.2	233,577	238,413	200	8,323	213,951	126,427
2001.1	130,124	126,998	-	7,895	191,764	59,529
2001.2	89,256	133,420	-	1,784	325,393	91,281
2002.1	228,787	112,176	-	8,214	187,393	28,408
2002.2	169,007	123,922	-	13,184	166,093	106,878
2003.1	77,615	298,107	-	12,926	172,136	117,587
2003.2	95,403	106,401	-	20,167	154,959	83,777
2004.1	324,133	168,571	-	11,868	117,925	68,786
2004.2	102,725	242,806	50,763	30,832	247,421	128,094
2005.1	177,917	135,806	-	12,867	115,434	66,337
2005.2	179,179	44,841	3,000	26,451	279,072	84,233
2006.1	-	-	-	-	-	-

2) Ultimate Losses

AHY	TPL	AB	UA	COLL	COMP	SP
1999.1	296,062	48,194	-	1,092	211,504	132,507
1999.2	150,983	68,660	-	3,835	160,295	100,497
2000.1	190,511	152,263	-	2,380	198,853	89,265
2000.2	239,580	238,413	200	8,323	213,951	126,427
2001.1	135,934	126,998	-	7,895	191,764	59,529
2001.2	91,139	133,367	-	1,784	325,393	91,281
2002.1	228,764	112,221	-	8,214	187,393	28,408
2002.2	167,418	124,405	-	13,184	166,093	106,878
2003.1	71,991	297,809	-	12,926	172,136	117,587
2003.2	109,849	99,815	-	20,167	154,959	83,777
2004.1	848,358	175,748	-	11,868	117,925	68,786
2004.2	100,116	224,620	61,474	30,770	247,421	128,094
2005.1	223,212	125,933	-	10,222	115,319	66,005
2005.2	284,411	50,558	-	18,793	333,407	83,441
2006.1	220,226	-	-	9,320	-	-

Note: Data on a half-year basis at December 31, 2005.
For Accident Benefits and Comprehensive, use Industry Nfld data.
For Specified Perils, use Industry Atlantics data.

AY Basis

1) Incurred Loss

AY	TPL	AB	UA	COLL	COMP	SP
1999	443,948	116,854	-	4,927	371,799	233,004
2000	421,310	390,676	200	10,703	412,804	215,692
2001	219,380	260,418	-	9,679	517,157	150,810
2002	397,794	236,098	-	21,398	353,486	135,286
2003	173,018	404,508	-	33,093	327,095	201,364
2004	426,858	431,377	50,763	42,700	365,346	196,880
2005	357,096	180,647	3,000	39,318	394,506	150,570

2) Ultimate Losses

AY	TPL	AB	UA	COLL	COMP	SP
1999	447,045	116,854	-	4,927	371,799	233,004
2000	430,091	390,676	200	10,703	412,804	215,692
2001	227,073	260,365	-	9,679	517,157	150,810
2002	396,182	236,626	-	21,398	353,486	135,286
2003	181,840	397,624	-	33,093	327,095	201,364
2004	948,474	400,368	61,474	42,638	365,346	196,880
2005	507,623	176,491	-	29,015	448,726	149,446

3) Development Factors for 2005 AIX --- Calculated

AY	TPL	AB	UA	COLL	COMP	SP
84 to Ult	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0208	1.0000	1.0000	1.0000	1.0000	1.0000
60 to Ult	1.0351	0.9998	1.0000	1.0000	1.0000	1.0000
48 to Ult	0.9959	1.0022	1.0000	1.0000	1.0000	1.0000
36 to Ult	1.0510	0.9830	1.0000	1.0000	1.0000	1.0000
24 to Ult	2.2220	0.9281	1.2110	0.9985	1.0000	1.0000
12 to Ult	1.4215	0.9770	1.0000	0.7380	1.1374	0.9925

Development Factors for 2005 AIX --- Selected

AY	TPL	AB	UA	COLL	COMP	SP
84 to Ult	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000
72 to Ult	1.0208	1.0000	1.0031	1.0000	1.0000	1.0000
60 to Ult	1.0351	0.9998	1.0149	1.0000	1.0000	1.0000
48 to Ult	0.9959	1.0022	1.0554	1.0000	1.0000	1.0000
36 to Ult	1.0510	0.9830	1.0995	1.0000	1.0000	1.0000
24 to Ult	2.2220	0.9281	1.2823	0.9985	1.0000	1.0000
12 to Ult	1.4215	0.9770	1.7752	0.7380	1.1374	0.9925

* Note: UA 2005 factors from 2005-2 Industry Atlantics (CV = PPV)

FACILITY ASSOCIATION
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
30 JUNE 2006

INCURRED DEVELOPMENT FACTORS - CLAIM COUNTS

<u>Development Intervals</u>	<u>Bodily Injury Tort (Based on Atlantics)</u>	<u>Property Damage Tort (Based on Atlantics)</u>	<u>Accident Benefits-Excl. UA (Based on Industry)</u>	<u>Combined Unisured Automobile (Based on Industry Atlantics PPV)</u>
6 - 12	Avg 10 AHY	Avg 10 AHY	WAvg all years	2005 AIX IBC Factor
12 - 18	Avg 10 AHY	Avg 10 AHY	WAvg all years	2005 AIX IBC Factor
18 - 24	Avg 10 AHY	Avg 10 AHY	WAvg all years	2005 AIX IBC Factor
24 - 30	Avg 10 AHY - XH	Avg 10 AHY	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	Avg 10 AHY	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	Avg 10 AHY	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
48 - 54	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - UIt	No development	No development	2005 AIX IBC Factor	2005 AIX IBC Factor

<u>Development Intervals</u>	<u>Collision (Based on Industry)</u>	<u>Comprehensive (Based on Industry)</u>	<u>Specified Perils (Based on Industry Atlantics - PPV)</u>
6 - 12	2005 AIX IBC Factor	2005 AIX IBC Factor	Avg 8 AHY - XH
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
18 - 24	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - UIt	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

Notes: - "WAvg" = Weighted Average using reported Counts as weights.
 - "XH" = Average excluding highest value.
 - "AHY" = Accident Half Year
 - Averages encompass all non-zero values
 - For UA stand alone selection based on Combined UA.

FACILITY ASSOCIATION
NEWFOUNDLAND - COMMERCIAL VEHICLES
NET BASIS (EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSES)
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
30 JUNE 2006

INCURRED DEVELOPMENT FACTORS - CLAIM AMOUNTS

<u>Development Intervals</u>	<u>Bodily Injury Tort (Based on Atlantics)</u>	<u>Property Damage Tort (Based on Atlantics)</u>	<u>Accident Benefits-Excl. UA (Based on Industry)</u>	<u>Combined Unisured Automobile (Based on Industry Atlantics - PPV)</u>
6 - 12	Avg 10 AHY - XHL	Avg 10 AHY - XHL	WAvg all years - XH	Avg 8 AHY - XHL
12 - 18	Avg 10 AHY	Avg 10 AHY - XL	WAvg all years - XH	2005 AIX IBC Factor
18 - 24	Avg 10 AHY	Avg 6 AHY	WAvg all years	2005 AIX IBC Factor
24 - 30	Avg 10 AHY	Avg 6 AHY	WAvg all years - XHL	2005 AIX IBC Factor
30 - 36	Avg 10 AHY	Avg 6 AHY	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	Avg 10 AHY	Avg 6 AHY	WAvg all years	2005 AIX IBC Factor
42 - 48	Avg 10 AHY	Avg 6 AHY	WAvg all years - XH	2005 AIX IBC Factor
48 - 54	Avg 10 AHY	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	Avg 10 AHY	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	Avg 10 AHY	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - Ult	Same as Dec/05 LDF	No development	2005 AIX IBC Factor	2005 AIX IBC Factor

<u>Development Intervals</u>	<u>Collision (Based on Industry)</u>	<u>Comprehensive (Based on Industry)</u>	<u>Specified Perils (Based on Industry Atlantics - PPV)</u>
6 - 12	Avg 4 AHY-2	Avg 8 AHY - XHL	WAvg all years
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
18 - 24	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
30 - 36	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
42 - 48	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
78 - 84	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
102 - Ult	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor

Notes: - "WAvg" = Weighted Average using reported Counts as weights.
 - "XHL" = Average excluding high and low values.
 - "XH" = Average excluding highest value.
 - "XL" = Average excluding lowest value.
 - "AHY" = Accident Half Year
 - "AHY-2" = 2nd Accident Half Year
 - Averages encompass all non-zero values
 - For UA stand alone selection based on Combined UA.

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	5	6	5	6	6	7	7	7	6	6	6	6	6	6	6	6
1986.2	20	18	15	17	17	17	16	17	17	17	17	17	17	17	17	17
1987.1	25	25	26	26	25	26	26	24	23	23	23	23	23	23	23	23
1987.2	15	14	13	13	14	14	14	14	15	15	15	15	15	15	15	15
1988.1	8	12	13	12	12	11	11	11	11	12	12	12	12	12	12	12
1988.2	14	13	12	11	8	8	8	8	8	8	8	8	8	8	8	8
1989.1	21	24	26	23	23	23	23	23	21	21	21	19	19	19	19	19
1989.2	20	22	22	24	22	21	21	21	21	21	21	21	21	21	21	21
1990.1	17	21	19	18	19	19	19	20	20	20	20	20	20	20	20	20
1990.2	10	10	8	9	16	16	16	16	16	11	11	11	11	11	11	11
1991.1	16	17	16	16	16	18	20	19	20	20	20	20	21	20	20	20
1991.2	18	15	15	16	17	19	19	19	19	19	20	20	20	20	20	20
1992.1	18	13	15	15	16	16	15	15	15	15	15	15	15	15	15	15
1992.2	17	18	18	18	18	17	17	17	18	17	18	17	17	17	17	17
1993.1	11	9	9	10	10	9	10	10	10	9	9	9	9	9	9	9
1993.2	23	23	22	20	22	23	23	23	23	23	23	22	22	22	22	22
1994.1	15	17	15	14	17	17	17	17	17	17	17	17	17	17	17	17
1994.2	20	24	23	24	24	24	23	23	23	23	23	23	23	23	23	23
1995.1	19	16	16	16	15	15	16	16	16	16	16	13	13	13	13	13
1995.2	33	35	34	36	37	36	36	36	35	35	35	35	35	35	34	34
1996.1	27	25	23	24	24	24	24	24	24	24	24	24	24	23	23	23
1996.2	27	29	30	30	29	31	30	30	30	30	30	30	30	30	30	30
1997.1	22	24	22	22	22	22	22	22	22	22	22	22	22	22	22	22
1997.2	14	17	16	15	15	16	16	16	16	16	16	16	16	16	16	16
1998.1	8	12	12	10	10	10	10	10	10	10	10	10	10	10	10	10
1998.2	16	18	18	19	16	16	16	16	16	16	16	16	16	16	16	16
1999.1	11	12	15	13	13	13	13	13	15	13	13	13	13	13	13	13
1999.2	8	10	11	11	11	12	12	12	12	12	12	12	12	12		
2000.1	11	14	15	15	16	15	15	15	15	15	15	15	15	15		
2000.2	14	16	15	16	18	19	19	18	17	16	16	16				
2001.1	15	20	20	20	19	19	19	18	18	18	18					
2001.2	16	22	22	22	22	22	22	22	22	22	22					
2002.1	21	26	26	27	27	27	28	28	28							
2002.2	25	32	33	32	31	31	30	30								
2003.1	31	38	38	37	35	36	36									
2003.2	36	43	42	44	43	43										
2004.1	27	28	27	27	28											
2004.2	38	40	39	40												
2005.1	26	37	36													
2005.2	34	40														
2006.1	29															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT														
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186
1986.1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1986.2	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1987.1	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1987.2	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1988.1	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1988.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1989.1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1989.2	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21
1990.1	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1990.2	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
1991.1	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1991.2	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1992.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
1992.2	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1993.1	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1993.2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
1994.1	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1994.2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1995.1	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
1995.2	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1996.1	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
1996.2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1997.1	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
1997.2	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
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															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	6	6	6	6	6	6	6	6								
1986.2	17	17	17	17	17	17	17	17								
1987.1	23	23	23	23	23	23	23	23								
1987.2	15	15	15	15	15	15										
1988.1	12	12	12	12												
1988.2	8	8	8													
1989.1	19	19														
1989.2	21															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/05 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - BODILY INJURY TORT
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	4	4	1.0000	1.0000	1999	8	8	1.0000	1.0000
1999.2	4	4	1.0000	1.0000	2000	6	6	1.0000	1.0000
2000.1	2	2	1.0000	1.0000	2001	6	6	1.0000	1.0000
2000.2	4	4	1.0000	1.0000	2002	10	10	1.0000	1.0000
2001.1	3	3	1.0000	1.0000	2003	6	6	1.0002	1.0002
2001.2	3	3	1.0000	1.0000	2004	10	10	1.0100	1.0098
2002.1	7	7	1.0000	1.0000	2005	10	10	1.0122	1.0022
2002.2	3	3	1.0000	1.0000					
2003.1	4	4	1.0000	1.0000	TOTAL	56	56		
2003.2	2	2	1.0005	1.0005					
2004.1	7	7	1.0118	1.0113					
2004.2	3	3	1.0057	0.9940					
2005.1	6	6	1.0180	1.0122					
2005.2	4	4	1.0035	0.9858					
TOTAL	56	56							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)																
	DEVELOPMENT MONTHS			18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	16	13	17	20	15	20	20	20	15	15	15	15	15	15	15	15	15
1986.2	204	234	259	380	406	413	421	357	356	356	356	356	356	356	356	356	356
1987.1	243	858	889	862	874	1,129	1,194	1,258	1,211	1,240	1,240	1,260	1,280	1,283	1,280	1,282	1,282
1987.2	96	184	141	77	94	98	108	143	122	122	122	122	122	122	122	122	122
1988.1	29	91	102	124	133	96	106	106	106	95	95	95	95	95	95	95	95
1988.2	679	672	663	666	710	703	692	687	629	629	629	629	629	629	629	629	629
1989.1	222	248	391	455	661	831	767	776	768	746	845	1,028	1,028	1,028	1,028	1,028	1,028
1989.2	2,853	2,864	2,969	2,884	2,869	2,834	2,869	2,919	2,919	2,943	2,935	2,935	2,935	2,935	2,935	2,935	2,935
1990.1	577	639	624	680	675	198	212	212	251	251	271	271	271	271	271	271	271
1990.2	54	92	122	118	624	605	605	605	605	515	515	515	515	515	515	515	515
1991.1	306	431	452	513	627	755	808	764	894	1,054	1,075	1,122	1,103	1,066	1,066	1,062	1,062
1991.2	182	168	241	225	225	212	202	202	202	202	203	203	203	203	203	203	203
1992.1	209	152	216	384	417	417	476	445	441	434	313	310	310	310	310	310	310
1992.2	226	473	497	466	433	440	440	211	438	211	438	211	211	231	231	231	231
1993.1	211	217	239	259	261	213	165	167	169	155	155	155	155	155	155	155	155
1993.2	359	323	359	359	520	537	505	579	631	626	705	689	692	679	679	679	679
1994.1	133	692	642	682	725	756	777	446	421	417	417	417	417	417	417	431	431
1994.2	266	365	430	398	423	415	404	398	373	373	373	373	373	373	373	373	373
1995.1	364	473	460	468	411	428	512	547	547	671	671	516	766	766	868	868	868
1995.2	687	761	653	717	915	853	1,169	1,094	1,071	1,065	1,219	1,218	1,217	1,238	1,199	1,199	1,199
1996.1	508	678	644	711	750	757	756	696	731	677	677	677	677	677	616	616	611
1996.2	1,319	1,854	1,983	2,185	2,156	2,175	2,165	2,189	2,174	2,440	2,144	2,142	2,142	2,142	2,168	2,168	2,168
1997.1	466	709	644	666	663	798	774	766	770	749	741	774	767	767	790	791	791
1997.2	421	777	773	757	732	742	760	760	780	820	800	776	946	946	946	946	946
1998.1	206	295	337	252	214	251	231	231	194	194	194	194	194	194	194	194	194
1998.2	220	285	318	301	336	318	315	316	329	339	339	350	350	350	393	393	393
1999.1	163	282	370	422	541	519	519	519	589	519	519	519	519	509	509	509	509
1999.2	209	279	303	325	251	271	254	237	244	240	256	253	268	261			
2000.1	214	321	321	405	411	354	351	351	351	303	303	303	303				
2000.2	573	668	663	752	920	872	848	840	865	831	795	781					
2001.1	294	2,510	2,674	2,621	2,517	2,404	2,396	2,375	1,870	1,863	1,864						
2001.2	365	538	735	742	707	1,051	1,049	773	768	753							
2002.1	355	654	817	775	711	702	669	695	691								
2002.2	766	1,202	1,201	1,164	1,035	1,026	973	1,046									
2003.1	732	861	799	988	679	692	678										
2003.2	1,477	1,475	1,649	1,656	1,451	1,453											
2004.1	507	766	967	828	1,388												
2004.2	755	808	702	973													
2005.1	465	841	989														
2005.2	424	692															
2006.1	465																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	
1986.2	356	356	356	356	356	356	356	356	356	356	356	356	356	356	356	
1987.1	1,287	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	
1987.2	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	
1988.1	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	
1988.2	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	
1989.1	1,028	1,028	1,028	1,028	1,028	1,028	1,028	1,028	1,028	995	995	995	995	995	995	
1989.2	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	2,935	
1990.1	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	
1990.2	515	515	515	515	515	515	515	515	515	515	515	515	515	515	515	
1991.1	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062	
1991.2	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	
1992.1	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310	
1992.2	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	
1993.1	155	155	155	155	155	155	155	155	155	155	155	155	155	155	155	
1993.2	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	
1994.1	430	430	430	430	430	430	430	430	430	430	430	430	430	430	430	
1994.2	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	
1995.1	868	868	868	868	868	868	868	868	868	868	868	868	868	868	868	
1995.2	1,199	1,200	1,203	1,203	1,371	1,371	1,371	1,371	1,371	1,371	1,371	1,371	1,371	1,371	1,371	
1996.1	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	
1996.2	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	
1997.1	791	769	769	769	769	769	769	769	769	769	769	769	769	769	769	
1997.2	946	946	946	946	946	946	946	946	946	946	946	946	946	946	946	
1998.1																
1998.2																
1999.1																
1999.2																
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2005.1																
2005.2																
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	15	15	15	15	15	15	15	15	15							
1986.2	356	356	356	356	356	356	356	356								
1987.1	1,271	1,271	1,271	1,271	1,271	1,271	1,271									
1987.2	122	122	122	122	122	122										
1988.1	95	95	95	95												
1988.2	629	629	629													
1989.1	995	995														
1989.2	2,935															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.8226	1.3354	1.1484	0.7537	1.3382	1.0000	1.0000	0.7473	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.1515	1.1049	1.4668	1.0681	1.0168	1.0194	0.8478	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	3.5324	1.0362	0.9696	1.0146	1.2915	1.0575	1.0535	0.9627	1.0244	1.0000	1.0159	1.0157	1.0023	0.9980	1.0013	1.0040
1987.2	1.9127	0.7696	0.5473	1.2114	1.0453	1.1018	1.3238	0.8545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	3.1164	1.1208	1.2076	1.0740	0.7197	1.1119	1.0000	1.0000	0.8923	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	0.9896	0.9876	1.0047	1.0655	0.9895	0.9848	0.9931	0.9160	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.1157	1.5775	1.1639	1.4522	1.2574	0.9227	1.0129	0.9893	0.9715	1.1327	1.2156	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0036	1.0367	0.9715	0.9948	0.9877	1.0124	1.0174	1.0000	1.0083	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.1083	0.9758	1.0898	0.9922	0.9299	1.0733	1.0001	1.1825	1.0000	1.0810	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.6864	1.3298	0.9628	5.3044	0.9702	1.0000	1.0000	1.0000	0.8513	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.4082	1.0467	1.1367	1.2206	1.2051	1.0699	0.9458	1.1707	1.1782	1.0197	1.0443	0.9832	0.9659	1.0000	0.9962	1.0000
1991.2	0.9252	1.4302	0.9330	1.0026	0.9408	0.9512	1.0042	1.0000	0.9408	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	0.7301	1.4153	1.7827	1.0845	1.0015	1.1397	0.9364	0.9900	0.9849	0.7218	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	2.0872	1.0513	0.9379	0.9289	1.0157	1.0000	0.4803	2.0753	0.4819	2.0746	0.4820	1.0000	1.0947	1.0000	1.0000	1.0000
1993.1	1.0306	1.0986	1.0858	1.0086	0.8133	0.7768	1.0079	1.0132	0.9213	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.8995	1.1101	1.0015	1.4482	1.0319	0.9399	1.1467	1.0902	0.9931	1.1251	0.9781	1.0032	0.9818	1.0000	1.0000	1.0000
1994.1	5.2126	0.9273	1.0621	1.0634	1.0431	1.0278	0.5733	0.9439	0.9909	1.0000	1.0000	1.0000	1.0000	1.0350	1.0000	0.9974
1994.2	1.3696	1.1780	0.9273	1.0623	0.9803	0.9750	0.9845	0.9376	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.2982	0.9726	1.0187	0.8781	1.0401	1.1975	1.0683	1.0000	1.2261	1.0000	0.7694	1.4843	1.0000	1.1326	1.0000	1.0000
1995.2	1.1077	0.8570	1.0990	1.2760	0.9325	1.3701	0.9360	0.9785	0.9946	1.1445	0.9996	0.9985	1.0178	0.9684	1.0000	1.0000
1996.1	1.3363	0.9496	1.1037	1.0545	1.0095	0.9996	0.9199	1.0503	0.9263	1.0000	1.0000	1.0000	0.9099	1.0000	0.9924	1.0000
1996.2	1.4059	1.0698	1.1015	0.9867	1.0091	0.9952	1.0111	0.9930	1.1225	0.8786	0.9993	1.0000	1.0000	1.0119	1.0000	1.0046
1997.1	1.5206	0.9075	1.0344	0.9952	1.2041	0.9699	0.9895	1.0059	0.9720	0.9899	1.0439	0.9922	1.0000	1.0299	1.0010	1.0000
1997.2	1.8468	0.9953	0.9793	0.9661	1.0137	1.0251	1.0000	1.0259	1.0513	0.9760	0.9694	1.2203	1.0000	1.0000	1.0000	1.0000
1998.1	1.4314	1.1408	0.7471	0.8481	1.1760	0.9204	1.0000	0.8382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	1.2950	1.1184	0.9455	1.1160	0.9461	0.9910	1.0033	1.0402	1.0304	1.0000	1.0342	1.0000	1.0000	1.0000	1.1213	1.0000
1999.1	1.7311	1.3114	1.1388	1.2819	0.9608	1.0000	1.0000	1.1348	0.8812	1.0000	1.0000	1.0000	0.9792	1.0000		
1999.2	1.3355	1.0862	1.0706	0.7722	1.0797	0.9389	0.9312	1.0300	0.9825	1.0670	0.9879	1.0599	0.9756			
2000.1	1.4958	1.0018	1.2619	1.0137	0.8609	0.9923	1.0000	1.0000	0.8632	1.0000	1.0000	1.0000				
2000.2	1.1661	0.9922	1.1356	1.2222	0.9478	0.9726	0.9915	1.0287	0.9606	0.9572	0.9828					
2001.1	8.5401	1.0653	0.9803	0.9603	0.9551	0.9966	0.9913	0.7875	0.9962	1.0002						
2001.2	1.4756	1.3657	1.0097	0.9527	1.4874	0.9978	0.7366	0.9936	0.9809							
2002.1	1.8416	1.2492	0.9487	0.9167	0.9879	0.9523	1.0396	0.9946								
2002.2	1.5689	0.9996	0.9687	0.8898	0.9911	0.9480	1.0754									
2003.1	1.1766	0.9274	1.2367	0.6870	1.0204	0.9791										
2003.2	0.9988	1.1177	1.0043	0.8766	1.0012											
2004.1	1.5103	1.2625	0.8558	1.6763												
2004.2	1.0703	0.8682	1.3869													
2005.1	1.8098	1.1757														
2005.2	1.6299															
AVERAGES																
LAST 3 YR	1.3660	1.0585	1.0668	0.9999	1.0739	0.9744	0.9724	0.9724	0.9441	1.0041	1.0008	1.0467	0.9925	1.0272	0.9989	1.0008
LAST 5 YR	2.1622	1.1023	1.0789	0.9968	1.0292	0.9769	0.9769	0.9874	0.9718	0.9869	1.0017	1.0271	0.9883	1.0264	0.9993	1.0002
ALL YEARS	1.7174	1.1017	1.0639	1.1654	1.0157	1.0117	0.9712	1.0234	0.9777	1.0377	0.9837	1.0261	0.9974	1.0110	0.9996	1.0003
ALL-HI LOW	1.5638	1.0978	1.0582	1.0608	1.0231	1.0080	0.9755	0.9984	0.9859	1.0128	0.9933	1.0107	0.9970	1.0078	0.9999	1.0002
WTD 3 YR	1.2484	1.0593	1.0405	0.9705	1.0323	0.9799	0.9674	0.9085	0.9620	0.9954	0.9979	1.0777	0.9943	1.0185	0.9993	1.0015
WTD 5 YR	1.6852	1.0844	1.0358	0.9818	1.0133	0.9808	0.9709	0.9412	0.9779	0.9587	1.0002	1.0247	0.9928	1.0194	0.9995	1.0011
WTD ALL YR	1.4408	1.0582	1.0379	1.0452	1.0095	1.0123	0.9682	0.9930	1.0007	1.0061	0.9922	1.0234	0.9955	1.0091	0.9996	1.0008
12/05 LDFS	1.4524	1.0850	1.0472	0.9873	1.0237	0.9710	0.9693	0.9885	0.9860	0.9869	1.0100	1.0100	1.0100	1.0050	1.0050	1.0020
SELECTED	1.5104	1.1023	1.0789	0.9968	1.0292	0.9769	0.9769	0.9874	0.9718	0.9869	1.0100	1.0100	1.0100	1.0050	1.0050	1.0020
AGE-T0-ULT	1.7366	1.1497	1.0430	0.9668	0.9699	0.9423	0.9646	0.9874	1.0000	1.0291	1.0427	1.0324	1.0222	1.0120	1.0070	1.0020

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	0.9873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9679	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
1995.2	1.0005	1.0024	1.0000	1.1398												
1996.1	1.0000	1.0000	1.0000													
1996.2	1.0000	1.0000														
1997.1	0.9722															
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	0.9954	1.0004	1.0000	1.0233	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.9973	1.0002	1.0000	1.0140	1.0000	1.0000	1.0000	1.0000	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9983	1.0001	1.0000	1.0070	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9964	1.0005	1.0000	1.0453	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.9972	1.0004	1.0000	1.0305	1.0000	1.0000	1.0000	1.0000	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9977	1.0002	1.0000	1.0132	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/05 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - BODILY INJURY TORT
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	265,140	263,297	1.0070	1.0070	1999	369,782	366,698	1.0084	1.0084
1999.2	104,642	103,401	1.0120	1.0050	2000	320,668	311,845	1.0283	1.0197
2000.1	128,363	125,575	1.0222	1.0100	2001	164,097	158,222	1.0371	1.0086
2000.2	192,305	186,270	1.0324	1.0100	2002	320,275	321,840	0.9951	0.9595
2001.1	97,424	93,434	1.0427	1.0100	2003	74,474	78,546	0.9482	0.9529
2001.2	66,673	64,788	1.0291	0.9869	2004	871,639	898,945	0.9696	1.0226
2002.1	197,668	197,668	1.0000	0.9718	2005	419,109	380,551	1.1013	1.1358
2002.2	122,607	124,172	0.9874	0.9874					
2003.1	19,889	20,619	0.9646	0.9769	TOTAL	2,540,044	2,516,647		
2003.2	54,585	57,927	0.9423	0.9769					
2004.1	794,255	818,904	0.9699	1.0292					
2004.2	77,384	80,041	0.9668	0.9968					
2005.1	179,970	172,550	1.0430	1.0789					
2005.2	239,139	208,001	1.1497	1.1023					
TOTAL	2,540,044	2,516,647							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	139	138	139	140	141	142	141	141	140	140	140	140	140	140	140	140
1986.2	189	196	196	198	199	199	199	199	198	198	198	198	198	198	198	198
1987.1	175	191	191	192	187	188	187	185	183	183	183	183	183	183	183	183
1987.2	158	182	183	185	184	184	183	183	183	183	183	183	183	183	183	183
1988.1	149	161	158	156	154	154	154	154	154	154	154	154	154	154	154	154
1988.2	138	148	144	139	138	138	139	139	139	139	140	140	140	140	140	140
1989.1	122	132	132	133	132	132	132	132	131	130	130	130	130	130	130	130
1989.2	133	146	146	145	145	145	145	145	145	145	145	145	145	145	145	145
1990.1	118	130	134	135	136	135	134	134	134	134	134	134	134	134	134	134
1990.2	150	159	159	160	160	159	159	159	159	159	159	159	159	159	159	159
1991.1	122	127	125	124	122	122	122	123	123	123	123	123	123	123	123	123
1991.2	131	130	133	132	131	131	131	131	131	131	131	131	131	131	131	131
1992.1	113	118	115	116	116	117	116	116	116	116	116	116	116	116	116	116
1992.2	120	124	123	123	124	124	124	125	124	125	124	125	124	124	124	124
1993.1	105	106	104	104	103	103	103	103	103	103	103	103	103	103	103	103
1993.2	117	113	113	116	116	116	116	116	116	116	116	116	116	115	115	115
1994.1	58	67	65	66	65	65	65	65	64	64	64	64	64	64	64	64
1994.2	114	119	118	118	118	118	118	118	118	118	118	118	118	118	118	118
1995.1	96	102	103	102	103	102	102	101	101	99	99	99	99	99	100	100
1995.2	107	106	107	108	108	107	107	107	107	106	106	106	106	106	106	106
1996.1	94	94	94	94	95	94	93	93	93	93	93	93	93	93	93	93
1996.2	76	81	80	80	80	79	79	79	79	79	79	79	79	79	79	79
1997.1	74	75	77	76	76	75	75	75	75	75	75	75	75	75	75	75
1997.2	72	76	74	74	74	74	74	74	74	74	74	73	73	73	73	73
1998.1	55	57	58	58	57	57	57	57	57	57	57	57	57	57	57	57
1998.2	71	67	65	66	65	65	65	65	65	65	65	65	65	65	65	65
1999.1	56	50	52	52	52	52	52	51	51	51	51	51	51	51	51	51
1999.2	57	59	60	59	58	58	58	58	58	58	57	57	57	57	57	57
2000.1	42	37	37	37	37	37	36	36	36	36	36	36	36	36	36	36
2000.2	58	63	62	62	61	61	61	61	61	62	62	62	62	62	62	62
2001.1	55	58	59	59	58	58	58	58	58	58	58	58	58	58	58	58
2001.2	65	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
2002.1	71	76	73	74	75	75	75	75	75	75	75	75	75	75	75	75
2002.2	88	84	84	82	82	82	82	82	82	82	82	82	82	82	82	82
2003.1	98	101	101	101	99	99	99	97	97	97	97	97	97	97	97	97
2003.2	95	101	98	97	97	97	97	97	97	97	97	97	97	97	97	97
2004.1	80	89	92	91	92	92	92	92	92	92	92	92	92	92	92	92
2004.2	129	133	134	132	132	132	132	132	132	132	132	132	132	132	132	132
2005.1	79	86	84	84	84	84	84	84	84	84	84	84	84	84	84	84
2005.2	62	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
2006.1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
1986.2	198	198	198	198	198	198	198	198	198	198	198	198	198	198	198	198
1987.1	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
1987.2	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
1988.1	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154
1988.2	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
1989.1	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130
1989.2	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145	145
1990.1	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134
1990.2	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
1991.1	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123
1991.2	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1992.1	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116
1992.2	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1993.1	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
1993.2	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115
1994.1	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
1994.2	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
1995.1	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1995.2	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106
1996.1	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93
1996.2	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
1997.1	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1997.2	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
2001.2																
2002.1																
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2004.1																
2004.2																
2005.1																
2005.2																
2006.1																

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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
ATLANTICS --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 7
SHEET 4.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	140	140	140	140	140	140	140	140								
1986.2	198	198	198	198	198	198	198	198								
1987.1	183	183	183	183	183	183	183	183								
1987.2	183	183	183	183	183	183										
1988.1	154	154	154	154												
1988.2	140	140	140													
1989.1	130	130														
1989.2	145															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	0.9928	1.0072	1.0072	1.0071	1.0071	0.9930	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0370	1.0000	1.0102	1.0051	1.0000	1.0000	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0914	1.0000	1.0052	0.9740	1.0053	0.9947	0.9893	0.9892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1519	1.0055	1.0109	0.9946	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0805	0.9814	0.9873	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0725	0.9730	0.9653	0.9928	1.0000	1.0072	1.0000	1.0000	1.0000	1.0072	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0820	1.0000	1.0076	0.9925	1.0000	1.0000	1.0000	0.9924	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0977	1.0000	0.9932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.1017	1.0308	1.0075	1.0074	0.9926	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0600	1.0000	1.0063	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0410	0.9843	0.9920	0.9839	1.0000	1.0000	1.0082	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9924	1.0231	0.9925	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0442	0.9746	1.0087	1.0000	1.0086	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0333	0.9919	1.0000	1.0081	1.0000	1.0000	1.0081	0.9920	1.0081	0.9920	1.0081	0.9920	1.0000	1.0000	1.0000	1.0000
1993.1	1.0095	0.9811	1.0000	0.9904	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9658	1.0000	1.0265	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9914	1.0000	1.0000	1.0000
1994.1	1.1552	0.9701	1.0154	0.9848	1.0000	1.0000	1.0000	0.9846	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0439	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.0625	1.0098	0.9903	1.0098	0.9903	1.0000	0.9902	1.0000	0.9802	1.0000	1.0000	1.0000	1.0000	1.0101	1.0000	1.0000
1995.2	0.9907	1.0094	1.0093	1.0000	0.9907	1.0000	1.0000	0.9907	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.0000	1.0000	1.0000	1.0106	0.9895	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.0658	0.9877	1.0000	1.0000	0.9875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.0135	1.0267	0.9870	1.0000	0.9868	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	1.0556	0.9737	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9865	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	1.0364	1.0175	1.0000	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9437	0.9701	1.0154	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.8929	1.0400	1.0000	1.0000	1.0000	1.0000	0.9808	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.0351	1.0169	0.9833	0.9831	1.0000	1.0000	1.0000	1.0000	1.0000	0.9828	1.0000	1.0000	1.0000			
2000.1	0.8810	1.0000	1.0000	1.0000	1.0000	0.9730	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2000.2	1.0862	0.9841	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0164	1.0000	1.0000					
2001.1	1.0545	1.0172	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000					
2001.2	1.1385	0.9865	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2002.1	1.0704	0.9605	1.0137	1.0135	1.0000	1.0000	1.0000	1.0000								
2002.2	0.9545	1.0000	0.9762	1.0000	1.0000	1.0000	1.0000									
2003.1	1.0306	1.0000	1.0000	0.9802	1.0000	0.9798										
2003.2	1.0632	0.9703	0.9898	1.0000	1.0000											
2004.1	1.1125	1.0337	0.9891	1.0110												
2004.2	1.0310	1.0075	0.9851													
2005.1	1.0886	0.9767														
2005.2	1.0806															
AVERAGES																
LAST 3 YR	1.0678	0.9980	0.9923	1.0008	1.0000	0.9966	1.0000	1.0000	1.0027	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0625	0.9937	0.9954	0.9955	1.0000	0.9953	0.9981	1.0000	1.0016	0.9983	0.9986	1.0000	1.0000	1.0010	1.0000	1.0000
ALL YEARS	1.0435	0.9975	0.9993	0.9963	0.9987	0.9976	0.9993	0.9984	0.9996	0.9994	0.9998	0.9997	0.9997	1.0004	1.0000	1.0000
ALL-HI LOW	1.0449	0.9974	0.9995	0.9964	0.9987	0.9980	0.9996	0.9988	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0626	0.9983	0.9914	1.0000	1.0000	0.9955	1.0000	1.0000	1.0030	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0572	0.9942	0.9938	0.9959	1.0000	0.9955	0.9984	1.0000	1.0016	0.9984	0.9985	1.0000	1.0000	1.0012	1.0000	1.0000
WTD ALL YR	1.0476	0.9974	0.9995	0.9964	0.9990	0.9978	0.9994	0.9980	0.9994	0.9997	1.0000	0.9997	0.9997	1.0003	1.0000	1.0000
12/05 LDFS	1.0630	0.9960	0.9952	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
SELECTED	1.0625	0.9937	0.9954	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
AGE-T0-ULT	1.0462	0.9847	0.9909	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

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/05 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	10	10	1.0000	1.0000	1999	19	19	1.0000	1.0000
1999.2	9	9	1.0000	1.0000	2000	19	19	1.0000	1.0000
2000.1	8	8	1.0000	1.0000	2001	15	15	1.0000	1.0000
2000.2	11	11	1.0000	1.0000	2002	20	20	1.0000	1.0000
2001.1	9	9	1.0000	1.0000	2003	31	31	1.0000	1.0000
2001.2	6	6	1.0000	1.0000	2004	23	23	0.9982	0.9982
2002.1	10	10	1.0000	1.0000	2005	24	24	0.9883	0.9901
2002.2	10	10	1.0000	1.0000					
2003.1	17	17	1.0000	1.0000	TOTAL	151	151		
2003.2	14	14	1.0000	1.0000					
2004.1	14	14	1.0000	1.0000					
2004.2	9	9	0.9955	0.9955					
2005.1	14	14	0.9909	0.9954					
2005.2	10	10	0.9847	0.9937					
TOTAL	151	151							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1	245	271	262	257	253	258	245	245	240	240	240	240	240	240	240	
1986.2	364	393	404	395	408	411	403	403	391	391	391	391	391	391	391	
1987.1	327	370	357	360	351	355	355	351	349	349	349	349	349	349	349	
1987.2	319	478	446	425	418	416	413	413	413	413	413	413	413	413	413	
1988.1	347	403	397	396	394	392	391	391	391	389	389	389	389	389	389	
1988.2	319	354	347	343	341	341	341	341	341	341	346	346	346	346	346	
1989.1	526	502	506	470	459	459	459	459	459	455	455	455	455	455	455	
1989.2	490	450	464	463	471	471	471	471	459	459	459	459	459	459	459	
1990.1	245	327	331	334	351	349	350	348	348	348	348	346	346	346	346	
1990.2	467	519	518	519	506	503	502	502	502	502	502	502	502	502	502	
1991.1	394	441	441	529	524	531	531	524	534	574	574	572	572	572	567	
1991.2	310	329	343	339	336	336	334	334	334	334	334	334	334	334	334	
1992.1	209	213	208	212	212	214	212	212	212	212	212	212	212	212	212	
1992.2	301	272	263	260	261	261	261	489	261	488	261	283	261	261	261	
1993.1	241	207	202	203	200	200	200	200	200	200	198	198	198	198	198	
1993.2	342	311	306	311	310	310	310	310	310	310	310	316	307	307	307	
1994.1	227	256	243	248	258	250	250	250	238	238	238	238	238	238	238	
1994.2	233	275	267	266	266	264	264	264	264	264	264	264	264	264	264	
1995.1	239	289	244	232	235	233	233	232	230	230	230	230	230	240	240	
1995.2	562	529	522	503	503	478	453	453	452	452	452	452	452	452	452	
1996.1	303	361	354	353	368	366	364	349	344	344	344	344	344	344	344	
1996.2	279	288	266	266	263	262	262	262	262	262	262	262	262	262	262	
1997.1	332	328	349	344	323	336	336	336	336	336	336	336	336	341	341	
1997.2	200	155	134	133	137	137	137	137	137	137	137	136	136	136	136	
1998.1	160	170	169	169	170	169	169	169	169	169	169	169	169	169	169	
1998.2	196	241	240	240	239	279	274	274	274	274	274	274	274	274	274	
1999.1	121	124	128	128	128	128	128	128	128	128	128	128	128	128		
1999.2	159	171	171	168	163	164	164	164	164	164	161	161	161			
2000.1	152	143	139	139	137	137	135	135	135	135	135	135	135			
2000.2	211	257	251	253	253	253	253	253	253	254	254	254				
2001.1	235	242	247	279	277	284	283	287	287	301	294					
2001.2	197	227	243	243	243	243	242	242	242							
2002.1	175	407	351	357	371	371	371	371	371							
2002.2	273	315	341	339	336	336	336	336								
2003.1	305	359	365	365	352	352	345									
2003.2	325	421	403	404	403	403										
2004.1	282	349	360	355	359											
2004.2	432	510	509	500												
2005.1	687	466	476													
2005.2	229	276														
2006.1	280															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240
1986.2	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391
1987.1	349	349	349	349	349	349	349	349	349	349	349	349	349	349	349	349
1987.2	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413
1988.1	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389
1988.2	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346
1989.1	455	455	455	455	455	455	455	455	455	455	455	455	455	455	455	455
1989.2	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459
1990.1	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346	346
1990.2	502	502	502	502	502	502	502	502	502	502	502	502	502	502	502	502
1991.1	567	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574
1991.2	334	334	334	334	334	334	334	334	334	334	334	334	334	334	334	334
1992.1	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212
1992.2	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261
1993.1	198	198	198	198	198	198	198	198	198	198	198	198	198	198	198	198
1993.2	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
1994.1	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
1994.2	264	264	264	264	264	264	264	264	264	264	264	264	264	264	264	264
1995.1	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240
1995.2	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452
1996.1	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344
1996.2	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262
1997.1	379	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376
1997.2	136															
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																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
ATLANTICS --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	240	240	240	240	240	240	240	240	240							
1986.2	391	391	391	391	391	391	391	391								
1987.1	349	349	349	349	349	349	349									
1987.2	413	413	413	413	413											
1988.1	389	389	389	389												
1988.2	346	346	346													
1989.1	455	455														
1989.2	459															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0129	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
1997.1	0.9901	1.0000	1.0000	1.0000	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																
1998.1																
AVERAGES																
LAST 3 YR	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/05 LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	30,911	30,911	1.0000	1.0000	1999	77,250	77,250	1.0000	1.0000
1999.2	46,339	46,339	1.0000	1.0000	2000	109,465	109,465	1.0000	1.0000
2000.1	62,158	62,158	1.0000	1.0000	2001	62,996	62,996	1.0000	1.0000
2000.2	47,307	47,307	1.0000	1.0000	2002	75,954	75,954	1.0000	1.0000
2001.1	38,528	38,528	1.0000	1.0000	2003	107,389	107,397	0.9999	0.9999
2001.2	24,468	24,468	1.0000	1.0000	2004	76,909	76,756	1.0020	1.0021
2002.1	31,119	31,119	1.0000	1.0000	2005	88,518	87,708	1.0092	1.0072
2002.2	44,835	44,835	1.0000	1.0000					
2003.1	52,110	51,996	1.0022	1.0022	TOTAL	598,481	597,526		
2003.2	55,279	55,401	0.9978	0.9956					
2004.1	54,180	54,072	1.0020	1.0042					
2004.2	22,729	22,684	1.0020	1.0000					
2005.1	43,238	43,281	0.9990	0.9970					
2005.2	45,280	44,427	1.0192	1.0202					
TOTAL	598,481	597,526							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2	1	1														
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1	1	1		1												
1991.2																
1992.1		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1992.2																
1993.1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1993.2	1															
1994.1																
1994.2																
1995.1																
1995.2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996.1	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1996.2		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1998.2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1
1999.1	1															
1999.2																
2000.1																
2000.2	3	4	3	3	3	3	2	2	2	2	2	2				
2001.1	1	2	2	2	3	2	2	2	2	2	2					
2001.2	1	1	1	1	1	1	1	1	1	1	1					
2002.1	2	4	4	4	4	4	4	4	4							
2002.2	4	1														
2003.1	4	4	4	4	4	4	4									
2003.2																
2004.1	2	2	2	3	3											
2004.2	7	8	8	7												
2005.1	1	1	1													
2005.2	2	2														
2006.1	3															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1	1	1	1	1	1	1	1	1	1	1	1	1	1			
1992.2																
1993.1	3	3	3	3	3	3	3	3	3	3						
1993.2																
1994.1																
1994.2																
1995.1																
1995.2	1	1	1	1	1											
1996.1	4	4	4	4	4											
1996.2	2	2	2													
1997.1	2	2														
1997.2	3															
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																

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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 7
SHEET 5.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 102	MONTHS 108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2	1.0000															
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1	1.0000															
1991.2																
1992.1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2																
1993.1	3.0000	1.0000	1.0000	1.0000	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																
1994.1																
1994.2																
1995.1																
1995.2	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
1996.1	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
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
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
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
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
1998.2	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1																
1999.2																
2000.1																
2000.2	1.3333	0.7500	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	2.0000	1.0000	1.0000	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	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
2002.2	0.2500															
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																
2004.1	1.0000	1.0000	1.5000	1.0000												
2004.2	1.1429	1.0000	0.8750													
2005.1	1.0000	1.0000														
2005.2	1.0000															
AVERAGES																
LAST 3 YR	1.0286	1.0000	1.0938	1.0000	0.9333	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.1548	0.9688	1.0536	1.0833	0.8611	0.9444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.2224	0.9853	1.0234	1.0333	0.9405	0.9762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.1751	1.0000	1.0000	1.0000	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0625	1.0000	1.0000	1.0000	0.9333	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0417	0.9615	1.0000	1.0588	0.8824	0.9333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.1163	0.9783	1.0000	1.0270	0.9429	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.1486	0.9989	0.9567	0.9835	0.9942	0.9999	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.1586	0.9781	0.9656	1.0073	0.9974	0.9997	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0985	0.9481	0.9693	1.0039	0.9966	0.9992	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1992.2																
1993.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
1993.2																
1994.1																
1994.2																
1995.1																
1995.2	1.0000	1.0000	1.0000	1.0000												
1996.1	1.0000	1.0000	1.0000													
1996.2	1.0000	1.0000														
1997.1	1.0000															
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUND
 30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			1.0000	1.0000	2000	2	2	1.0000	1.0000
2000.1			1.0000	1.0000	2001	3	3	1.0000	1.0000
2000.2	2	2	1.0000	1.0000	2002	4	4	1.0000	1.0000
2001.1	2	2	1.0000	1.0000	2003	4	4	0.9995	0.9995
2001.2	1	1	1.0000	1.0000	2004	10	10	1.0017	1.0022
2002.1	4	4	1.0000	1.0000	2005	3	3	0.9552	0.9536
2002.2			0.9998	0.9998					
2003.1	4	4	0.9995	0.9997	TOTAL	26	26		
2003.2			0.9992	0.9997					
2004.1	3	3	0.9966	0.9974					
2004.2	7	7	1.0039	1.0073					
2005.1	1	1	0.9693	0.9656					
2005.2	2	2	0.9481	0.9781					
TOTAL	26	26							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ----- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT		CASE INCURRED - ACTUALS - MONTHS													
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2	500	500														
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1	3,000	2,000		5,500												
1991.2																
1992.1		267	267	267	267	267	267	267	267	267	267	267	267	267	267	267
1992.2				500	500	500	500	500	500	500	500	500	500	500	500	500
1993.1	500	12,572	12,803	12,803	12,803	12,464	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144
1993.2	5,000															
1994.1	3,523	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529
1994.2																
1995.1																
1995.2	2,040	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
1996.1	5,000	10,497	14,719	14,719	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794
1996.2		213	213	213	213	1,600	944	944	944	944	944	944	944	944	944	944
1997.1	1,050	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1997.2	2,425	2,425	965	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069
1998.1	3,500	3,150	5,224	5,139	5,139	6,740	6,740	6,410	6,410	6,410	6,410	6,410	6,410	6,410	6,410	6,410
1998.2	5,000	2,618	2,618	2,618	2,618	618	618	618	618	618	618	618	618	618	618	618
1999.1	2,000															
1999.2																
2000.1																
2000.2	8,280	8,804	6,044	6,322	9,322	9,322	-290	-290	-290	-290	-290	-290	-290	-290	-290	-290
2001.1	6,250	18,376	17,162	17,162	24,442	17,162	17,162	17,162	17,162	17,162	17,162	17,162	17,162	17,162	17,162	17,162
2001.2	2,500	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
2002.1	4,000	13,052	15,552	12,241	13,395	14,462	14,462	14,462	14,462	14,462	14,462	14,462	14,462	14,462	14,462	14,462
2002.2	8,380	2,000														
2003.1	14,000	14,521	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630	11,630
2003.2																
2004.1	2,500	610	895	2,870	2,870											
2004.2	22,381	186,593	181,883	180,632												
2005.1	7,001	7,002	3,852													
2005.2	9,201	12,139														
2006.1	7,560															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -																
	DEVELOPMENT MONTHS			114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																	
1986.2																	
1987.1																	
1987.2																	
1988.1																	
1988.2																	
1989.1																	
1989.2																	
1990.1																	
1990.2																	
1991.1																	
1991.2																	
1992.1	267	267	267	267	267	267	267	267	267	267	267	267	267	267			
1992.2	500	500	500	500	500	500	500	500	500	500	500	500	500	500			
1993.1	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144	7,144			
1993.2																	
1994.1	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529	3,529			
1994.2																	
1995.1																	
1995.2	40	40	40	40	40	40	40	40	40	40	40	40	40	40			
1996.1	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794	14,794			
1996.2	944	944	944	944	944	944	944	944	944	944	944	944	944	944			
1997.1	100	100	100	100	100	100	100	100	100	100	100	100	100	100			
1997.2	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069	1,069			
1998.1																	
1998.2																	
1999.1																	
1999.2																	
2000.1																	
2000.2																	
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2004.1																	
2004.2																	
2005.1																	
2005.2																	
2006.1																	

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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 7
SHEET 5.i

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2	1.0000															
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1	0.6667															
1991.2																
1992.1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	25.1440	1.0184	1.0000	1.0000	0.9735	0.5732	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2																
1994.1	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2																
1995.1																
1995.2	0.0196	1.0000	1.0000	1.0000	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	2.0994	1.4022	1.0000	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
1996.2		1.0000	1.0000	1.0000	7.5117	0.5900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	0.0952	1.0000	1.0000	1.0000	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	0.3979	1.1078	1.0000	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	0.9000	1.6584	0.9837	1.0000	1.3115	1.0000	0.9510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.5236	1.0000	1.0000	1.0000	0.2361	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1																
1999.2																
2000.1																
2000.2	1.0633	0.6865	1.0460	1.4745	1.0000	-0.0311	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	2.9402	0.9339	1.0000	1.4242	0.7022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	0.0328	1.0000	1.0000	1.0000	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	3.2630	1.1915	0.7871	1.0943	1.0797	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	0.2387															
2003.1	1.0372	0.8009	1.0000	1.0000	1.0000	1.0000										
2003.2																
2004.1	0.2440	1.4672	3.2067	1.0000												
2004.2	8.3371	0.9748	0.9931													
2005.1	1.0001	0.5501														
2005.2	1.3193															
AVERAGES																
LAST 3 YR	2.3876	0.9483	1.4967	1.0236	0.9564	0.7938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	2.0458	0.9506	1.2904	1.1655	0.8363	0.8281	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	2.5963	1.0046	1.1250	1.0587	1.3634	0.8833	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.4868	1.0016	1.0087	1.0349	1.0048	0.9402	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	4.0097	0.9499	0.9877	1.0430	0.8945	0.8175	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	3.3377	0.9521	0.9901	1.2273	0.8664	0.8196	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	2.7074	0.9758	0.9916	1.1261	0.9443	0.8348	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.2559	1.0193	0.9908	0.9917	0.9083	0.9921	1.0269	0.9963	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.2159	1.0023	0.9926	0.9935	0.9391	0.9951	1.0035	1.0008	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.1275	0.9273	0.9251	0.9320	0.9381	0.9990	1.0039	1.0004	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1993.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
1993.2																
1994.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
1994.2																
1995.1																
1995.2	1.0000	1.0000	1.0000	1.0000												
1996.1	1.0000	1.0000	1.0000													
1996.2	1.0000	1.0000														
1997.1	1.0000															
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			1.0000	1.0000	2000	-290	-290	1.0000	1.0000
2000.1			1.0000	1.0000	2001	17,244	17,244	1.0000	1.0000
2000.2	-290	-290	1.0000	1.0000	2002	14,456	14,462	0.9996	0.9996
2001.1	17,162	17,162	1.0000	1.0000	2003	11,675	11,630	1.0039	1.0043
2001.2	82	82	1.0000	1.0000	2004	171,041	183,502	0.9321	0.9285
2002.1	14,456	14,462	0.9996	0.9996	2005	14,819	15,991	0.9268	0.9943
2002.2			1.0004	1.0008					
2003.1	11,675	11,630	1.0039	1.0035	TOTAL	228,945	242,539		
2003.2			0.9990	0.9951					
2004.1	2,692	2,870	0.9381	0.9391					
2004.2	168,349	180,632	0.9320	0.9935					
2005.1	3,563	3,852	0.9251	0.9926					
2005.2	11,256	12,139	0.9273	1.0023					
TOTAL	228,945	242,539							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1			1	1	1	1	1	1	1	1						
1994.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1995.1																
1995.2																
1996.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2	1	1	1	1	1	1	1	1	1	1	1	1				
2001.1																
2001.2																
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2		3	2	2												
2005.1																
2005.2	1															
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
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1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1																
1994.2	1	1	1	1	1	1	1	1								
1995.1																
1995.2																
1996.1	1	1	1	1												
1996.2																
1997.1																
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2005.1																
2005.2																
2006.1																

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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 7
SHEET 6.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS															
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1			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
1995.1																
1995.2																
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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2001.1																
2001.2																
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2		0.6667	1.0000													
2005.1																
2005.2																
AVERAGES																
LAST 3 YR	1.0000	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
LAST 5 YR	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	0.9167	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	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
WTD 5 YR	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.1040	0.9968	0.9854	1.0011	1.0000	0.9907	0.9938	0.9990	0.9949	0.9959	0.9959	0.9990	0.9920	0.9960	1.0000	1.0000
SELECTED	1.1344	1.0179	0.9855	0.9948	0.9878	0.9929	0.9970	0.9980	1.0020	1.0020	0.9960	1.0010	0.9930	0.9990	1.0000	1.0000
AGE-T0-ULT	1.0970	0.9670	0.9500	0.9640	0.9690	0.9810	0.9880	0.9910	0.9930	0.9910	0.9890	0.9930	0.9920	0.9990	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
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1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1																
1994.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
1995.1																
1995.2																
1996.1	1.0000	1.0000	1.0000													
1996.2																
1997.1																
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			0.9990	0.9990	2000	1	1	0.9930	0.9930
2000.1			0.9920	0.9930	2001			1.0000	1.0070
2000.2	1	1	0.9930	1.0010	2002			1.0000	1.0000
2001.1			0.9890	0.9960	2003			1.0000	1.0000
2001.2			0.9910	1.0020	2004	2	2	0.9640	0.9640
2002.1			0.9930	1.0020	2005			1.0000	1.0373
2002.2			0.9910	0.9960					
2003.1			0.9880	0.9970	TOTAL	3	3		
2003.2			0.9810	0.9929					
2004.1			0.9690	0.9878					
2004.2	2	2	0.9640	0.9948					
2005.1			0.9500	0.9855					
2005.2			0.9670	1.0179					
TOTAL	3	3							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1			30,545	30,545	30,545	30,545	30,545	30,545	30,545	25,000						
1994.2	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654
1995.1																
1995.2																
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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2	200	200	200	200	200	200	200	200	200	200	200	200				
2001.1																
2001.2																
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2		52,657	50,763	50,763												
2005.1																
2005.2	3,000															
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1																
1994.2	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654								
1995.1																
1995.2																
1996.1	3,100	3,100	3,100	3,100												
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																

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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 7
SHEET 6.i

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8185						
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
1995.1																
1995.2																
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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2001.1																
2001.2																
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2		0.9640	1.0000													
2005.1																
2005.2																
AVERAGES																
LAST 3 YR	1.0000	0.9640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0357	0.9820	1.0000	0.9859	0.9565	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0238	0.9720	0.9945	0.9930	0.9783	0.9960	1.0000	1.0000	0.9546	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	0.9640	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0677	0.9642	1.0000	0.9733	0.9178	0.9851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0475	0.9625	0.9988	0.9972	0.9916	0.9986	1.0000	1.0000	0.8438	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.3354	1.1099	1.1044	1.0820	1.0429	1.0079	1.0551	1.0187	1.0085	1.0182	1.0206	1.0200	1.0000	1.0000	1.0000	1.0000
SELECTED	1.3860	1.1145	1.1255	1.0717	1.0482	1.0065	1.0328	1.0177	1.0089	1.0040	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	2.1054	1.5191	1.3630	1.2110	1.1300	1.0780	1.0711	1.0370	1.0190	1.0100	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2																
1994.1																
1994.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
1995.1																
1995.2																
1996.1	1.0000	1.0000	1.0000													
1996.2																
1997.1																
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			1.0000	1.0000	2000	200	200	1.0000	1.0000
2000.1			1.0000	1.0000	2001			1.0000	1.0000
2000.2	200	200	1.0000	1.0000	2002			1.0000	1.0000
2001.1			1.0060	1.0060	2003			1.0000	1.0000
2001.2			1.0100	1.0040	2004	61,474	50,763	1.2110	1.2110
2002.1			1.0190	1.0089	2005			1.0000	0.8258
2002.2			1.0370	1.0177					
2003.1			1.0711	1.0328	TOTAL	61,674	50,963		
2003.2			1.0780	1.0065					
2004.1			1.1300	1.0482					
2004.2	61,474	50,763	1.2110	1.0717					
2005.1			1.3630	1.1255					
2005.2			1.5191	1.1145					
TOTAL	61,674	50,963							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT 6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	3															
1986.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1987.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1987.2	6	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1988.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1989.1	4	4	3	3	3	3	2	2	2	2	2	2	2	2	2	2
1989.2	9	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7
1990.1	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1991.1	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1993.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1993.2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1994.2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1995.1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1995.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997.1																
1997.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998.1																
1998.2	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	
1999.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1999.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2000.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2000.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
2001.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2001.2		1	1	1	1	1	1	1	1	1	1	1	1	1	1	
2002.1	3	3	3	3	3	3	3	3	3							
2002.2	3	3	3	3	3	3	3	3	3							
2003.1	2	6	6	6	6	6	6									
2003.2	1	1	1	1	1	1										
2004.1	4	5	5	5	5											
2004.2	2	2	2	2												
2005.1	4	4	3													
2005.2	3	1														
2006.1	2															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1987.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1987.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1988.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1989.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1989.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1990.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1991.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1993.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1993.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1994.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1995.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1995.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1996.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1997.1																
1997.2	3															
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																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	4	4	4	4	4	4	4									
1987.1	3	3	3	3	3	3	3	4								
1987.2	4	4	4	4	4	4										
1988.1	1	1	1	1												
1988.2	7	7	7													
1989.1	2	2														
1989.2	7															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	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
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	0.7500	1.0000	1.0000	1.0000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.8889	1.0000	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.5000	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	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
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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	0.5000	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
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
1994.2	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
1995.1	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
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
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
1997.1																
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
1998.1																
1998.2	1.0000	1.0000	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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
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
2000.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
2002.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	3.0000	1.0000	1.0000	1.0000	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
2004.1	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
2004.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.1	1.0000	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.2	0.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	1.2639	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.1759	0.9750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0455	0.9630	0.9869	0.9926	1.0000	0.9896	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0090	0.9755	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
WTD 3 YR	1.1875	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	1.0000	1.0000
WTD 5 YR	1.1304	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0095	0.9623	0.9798	0.9895	1.0000	0.9886	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0257	0.9769	0.9970	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0466	0.9708	0.9970	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0100	0.9650	0.9940	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
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ACCIDENT YEAR	DEVELOPMENT FACTORS			126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
	108/102	114/108	120/114													
1986.1																
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
1997.1																
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205H LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	2	2	1.0000	1.0000	1999	4	4	1.0000	1.0000
1999.2	2	2	1.0000	1.0000	2000	3	3	1.0000	1.0000
2000.1	1	1	1.0000	1.0000	2001	2	2	1.0000	1.0000
2000.2	2	2	1.0000	1.0000	2002	6	6	1.0000	1.0000
2001.1	1	1	1.0000	1.0000	2003	7	7	1.0000	1.0000
2001.2	1	1	1.0000	1.0000	2004	7	7	0.9991	0.9991
2002.1	3	3	1.0000	1.0000	2005	4	4	0.9868	0.9877
2002.2	3	3	1.0000	1.0000					
2003.1	6	6	1.0000	1.0000	TOTAL	33	33		
2003.2	1	1	1.0000	1.0000					
2004.1	5	5	1.0000	1.0000					
2004.2	2	2	0.9970	0.9970					
2005.1	3	3	0.9940	0.9970					
2005.2	1	1	0.9650	0.9708					
TOTAL	33	33							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
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ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1	1,942															
1986.2	24,011	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741
1987.1	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088
1987.2	10,032	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890
1988.1	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409
1988.2	52,547	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904
1989.1	29,657	32,305	32,305	32,305	32,305	32,305	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486
1989.2	46,835	39,527	39,527	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927
1990.1	2,020	4,870	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020
1990.2	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410
1991.1	6,287	51,398	51,398	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385
1991.2	11,029	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915
1992.1	3,927	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713
1992.2	4,500	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865
1993.1	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604
1993.2	3,158	573	573	573	573	573	573	573	573	573	573	573	573	573	573	573
1994.1	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271
1994.2	8,692	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961
1995.1	34,753	34,239	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739
1995.2	22,019	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285
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
1996.2	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555
1997.1																
1997.2	24,433	35,947	47,872	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405	53,405
1998.1																
1998.2	33,662	30,138	30,138	30,138	27,478	27,478	27,478	27,478	27,478	27,478	27,478	27,478	27,478	27,478	27,478	27,478
1999.1	5,029	3,821	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092
1999.2	8,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835	3,835
2000.1	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380	2,380
2000.2	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323	8,323
2001.1	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895	7,895
2001.2		1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784	1,784
2002.1	12,476	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214	8,214
2002.2	17,292	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184	13,184
2003.1	5,005	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926	12,926
2003.2	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167	20,167
2004.1	11,978	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868	11,868
2004.2	19,569	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832	30,832
2005.1	11,296	12,867	10,367													
2005.2	26,451	19,803														
2006.1	9,539															

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ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741
1987.1	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088
1987.2	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890
1988.1	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409	3,409
1988.2	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904	64,904
1989.1	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486	24,486
1989.2	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927	36,927
1990.1	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020
1990.2	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410	22,410
1991.1	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385	17,385
1991.2	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915	19,915
1992.1	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713	16,713
1992.2	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865
1993.1	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604	4,604
1993.2	573	573	573	573	573	573	573	573	573	573	573	573	573	573	573	573
1994.1	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271	15,271
1994.2	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961	12,961
1995.1	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739	32,739
1995.2	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285	54,285
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
1996.2	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555	5,555
1997.1																
1997.2	53,405															
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
2001.2																
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2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
2006.1																

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ACCIDENT YEAR	DEVELOPMENT MONTHS		CASE INCURRED - ACTUALS -													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2	24,741	24,741	24,741	24,741	24,741	24,741	24,741	24,741								
1987.1	11,088	11,088	11,088	11,088	11,088	11,088	11,088	11,088								
1987.2	5,890	5,890	5,890	5,890	5,890	5,890	5,890	5,890								
1988.1	3,409	3,409	3,409	3,409	3,409											
1988.2	64,904	64,904	64,904													
1989.1	24,486	24,486														
1989.2	36,927															
1990.1																

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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2	1.0304	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	0.5871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.2352	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0893	1.0000	1.0000	1.0000	1.0000	0.7580	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.8440	1.0000	0.9342	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	2.4109	0.4148	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	8.1753	1.0000	0.3382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.8057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	4.2559	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.4144	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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	0.1814	1.0000	1.0000	1.0000	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
1994.2	1.4911	1.0000	1.0000	1.0000	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	0.9852	0.9562	1.0000	1.0000	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	2.4654	1.0000	1.0000	1.0000	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
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
1997.1																
1997.2	1.4712	1.3317	1.1156	1.0000	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																
1998.2	0.8953	1.0000	1.0000	0.9117	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	0.7598	0.2858	1.0000	1.0000	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	0.4341	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2002.1	0.6584	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2002.2	0.7624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
2003.1	2.5826	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						
2004.1	0.9908	1.0000	1.0000	1.0000												
2004.2	1.5756	1.0000	1.0000													
2005.1	1.1391	0.8057														
2005.2	0.7487															
AVERAGES																
LAST 3 YR	1.3395	0.9676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.1619	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	1.0000	1.0000
ALL YEARS	1.3886	0.9665	0.9825	0.9974	1.0000	0.9924	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.2245	0.9758	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
WTD 3 YR	1.1482	0.9755	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0426	0.9805	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2069	1.0037	0.9505	0.9953	1.0000	0.9853	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0295	0.9609	0.9929	0.9980	0.9820	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0295	0.9625	0.9880	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
AGE-T0-ULT	0.9770	0.9490	0.9860	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

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ACCIDENT YEAR	DEVELOPMENT FACTORS							126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
	108/102	114/108	120/114	126/120	132/126	138/132	144/138													
1986.1																				
1986.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	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	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	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	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	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	1.0000	1.0000	1.0000
1997.1																				
1997.2																				
1998.1																				
AVERAGES																				
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COLLISION
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	1,092	1,092	1.0000	1.0000	1999	4,927	4,927	1.0000	1.0000
1999.2	3,835	3,835	1.0000	1.0000	2000	10,703	10,703	1.0000	1.0000
2000.1	2,380	2,380	1.0000	1.0000	2001	9,679	9,679	1.0000	1.0000
2000.2	8,323	8,323	1.0000	1.0000	2002	21,398	21,398	1.0000	1.0000
2001.1	7,895	7,895	1.0000	1.0000	2003	33,093	33,093	1.0000	1.0000
2001.2	1,784	1,784	1.0000	1.0000	2004	42,638	42,700	0.9986	0.9986
2002.1	8,214	8,214	1.0000	1.0000	2005	29,015	30,170	0.9617	0.9630
2002.2	13,184	13,184	1.0000	1.0000					
2003.1	12,926	12,926	1.0000	1.0000	TOTAL	151,453	152,670		
2003.2	20,167	20,167	1.0000	1.0000					
2004.1	11,868	11,868	1.0000	1.0000					
2004.2	30,770	30,832	0.9980	0.9980					
2005.1	10,222	10,367	0.9860	0.9880					
2005.2	18,793	19,803	0.9490	0.9625					
TOTAL	151,453	152,670							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1986.2																
1987.1																
1987.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.1																
1988.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1989.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1989.2																
1990.1																
1990.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1991.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1991.2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1992.1	4	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1992.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1993.1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1993.2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994.1	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1994.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1995.1	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1995.2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1996.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1996.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997.1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1997.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1998.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1998.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1999.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1999.2																
2000.1	1	2	2	2	2	2	2	2	2	2	2	2	2			
2000.2	1	3	3	3	3	3	3	3	3	3	3	3				
2001.1	1	2	2	2	2	2	2	2	2	2	2					
2001.2	3	3	3	3	3	3	3	3	3	3						
2002.1	2	3	3	3	3	3	3	3								
2002.2	2	2	2	2	2	2	2									
2003.1	4	4	5	5	5	5	5	5								
2003.2	2	5	5	5	5	5										
2004.1	1	2	2	2	2											
2004.2	5	5	5	5												
2005.1																
2005.2	1	2														
2006.1	2															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1986.2																
1987.1																
1987.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1988.1																
1988.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
1989.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1989.2																
1990.1																
1990.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
1991.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1991.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
1992.1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
1992.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
1993.1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1993.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1994.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
1994.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
1995.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
1995.2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1996.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
1996.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1997.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1997.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
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																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	1	1	1	1	1	1	1	1								
1986.2																
1987.1																
1987.2	1	1	1	1	1											
1988.1																
1988.2	4	4	4													
1989.1	1	1														
1989.2																
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	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
1992.1	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
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.6667	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
1993.2	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
1994.1	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
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
1995.1	2.3333	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
1995.2	5.0000	1.0000	1.0000	1.0000	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
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
1997.1	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
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
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
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
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
1999.2																
2000.1	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
2000.2	3.0000	1.0000	1.0000	1.0000	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	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
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.5000	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
2002.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.0000	1.2500	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
2003.2	2.5000	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	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
2004.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.1																
2005.2	2.0000															
AVERAGES																
LAST 3 YR	1.7000	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.5556	1.0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.4747	1.0078	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.3925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.3846	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	1.0000	1.0000
WTD 5 YR	1.3333	1.0323	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2963	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.2994	1.0230	1.0000	1.0000	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	1.2161	1.0180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.2380	1.0180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
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ACCIDENT YEAR	DEVELOPMENT FACTORS			126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
	108/102	114/108	120/114													
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1993.1	1.0000	1.0000	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		
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		
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		
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		
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		
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		
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		
1997.1	1.0000															
1997.2	1.0000															
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMPREHENSIVE
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	3	3	1.0000	1.0000	1999	3	3	1.0000	1.0000
1999.2			1.0000	1.0000	2000	5	5	1.0000	1.0000
2000.1	2	2	1.0000	1.0000	2001	5	5	1.0000	1.0000
2000.2	3	3	1.0000	1.0000	2002	5	5	1.0000	1.0000
2001.1	2	2	1.0000	1.0000	2003	10	10	1.0000	1.0000
2001.2	3	3	1.0000	1.0000	2004	7	7	1.0000	1.0000
2002.1	3	3	1.0000	1.0000	2005	2	2	1.0180	1.0180
2002.2	2	2	1.0000	1.0000					
2003.1	5	5	1.0000	1.0000	TOTAL	37	37		
2003.2	5	5	1.0000	1.0000					
2004.1	2	2	1.0000	1.0000					
2004.2	5	5	1.0000	1.0000					
2005.1			1.0000	1.0000					
2005.2	2	2	1.0180	1.0180					
TOTAL	37	37							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	326	326	326	326	326	326	326	326	326	326	326	326	326	326	326	326
1986.2																
1987.1																
1987.2	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496
1988.1																
1988.2	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469
1989.1	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160
1989.2																
1990.1																
1990.2	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944
1991.1	1,207	786	786	786	786	786	786	786	786	786	786	786	786	786	786	786
1991.2	1,571	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966
1992.1	1,962	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591
1992.2	1,734	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878
1993.1	1,386	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985
1993.2	2,086	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486
1994.1	7,700	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016
1994.2	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344
1995.1	1,220	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930
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
1996.1	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284
1996.2	3,080	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025
1997.1	442	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011
1997.2	998	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589
1998.1	776	776	776	776	776	776	776	776	776	776	776	776	776	776	776	776
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
1999.1	1,056	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492
1999.2																
2000.1	157	745	745	745	745	745	745	745	745	745	745	745	745	745	745	745
2000.2	1,310	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497	1,497
2001.1	2,221	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126	1,126
2001.2	20,072	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645	39,645
2002.1	511	830	830	830	830	830	830	830	830	830	830	830	830	830	830	830
2002.2	4,338	4,339	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030
2003.1	7,012	5,158	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540	5,540
2003.2	324	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192	1,192
2004.1	452	820	820	820	820	820	820	820	820	820	820	820	820	820	820	820
2004.2	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945
2005.1																
2005.2	444	837														
2006.1	5,282															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - DEVELOPMENT MONTHS															
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	326	326	326	326	326	326	326	326	326	326	326	326	326	326	326	326
1986.2																
1987.1																
1987.2	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496
1988.1																
1988.2	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469	12,469
1989.1	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160
1989.2																
1990.1																
1990.2	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944	1,944
1991.1	786	786	786	786	786	786	786	786	786	786	786	786	786	786	786	786
1991.2	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966	1,966
1992.1	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591	2,591
1992.2	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878	2,878
1993.1	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985	1,985
1993.2	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486
1994.1	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016	8,016
1994.2	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344
1995.1	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930	2,930
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
1996.1	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284	20,284
1996.2	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025
1997.1	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011
1997.2	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589	1,589
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																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	DEVELOPMENT MONTHS		CASE INCURRED - ACTUALS -													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	326	326	326	326	326	326	326	326								
1986.2																
1987.1																
1987.2	496	496	496	496	496											
1988.1																
1988.2	12,469	12,469	12,469													
1989.1	160	160														
1989.2																
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	0.6512	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.2514	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.3206	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.6597	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.4322	1.0000	1.0000	1.0000	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	0.2330	1.0000	1.0000	1.0000	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	1.0410	1.0000	1.0000	1.0000	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
1995.1	2.4016	1.0000	1.0000	1.0000	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	6.3758	1.0000	1.0000	1.0000	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
1996.2	0.6575	1.0000	1.0000	1.0000	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	2.2873	1.0000	1.0000	1.0000	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	1.5922	1.0000	1.0000	1.0000	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
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
1999.1	1.4129	1.0000	1.0000	1.0000	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																
2000.1	4.7452	1.0000	1.0000	1.0000	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	1.1427	1.0000	1.0000	1.0000	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	0.5070	1.0000	1.0000	1.0000	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	1.9751	1.0000	1.0000	1.0000	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	1.6243	1.0000	1.0000	1.0000	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	1.0002	0.4678	1.0000	1.0000	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	0.7356	1.0741	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	3.6790	1.0000	1.0000	1.0000	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	1.8142	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.1																
2005.2	1.8851															
AVERAGES																
LAST 3 YR	1.8228	0.9237	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.5801	0.9542	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.5583	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
ALL-HI LOW	1.4457	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9779	0.8651	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.4977	0.9664	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2353	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
1205M LDFS	1.1411	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.1959	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.1947	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2																
1990.1																
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
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
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
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
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
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
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
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
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
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
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
COMPREHENSIVE
NET BASIS ---- CAN. FUND
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COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1	1,492	1,492	1.0000	1.0000	1999	1,492	1,492	1.0000	1.0000
1999.2			1.0000	1.0000	2000	2,242	2,242	1.0000	1.0000
2000.1	745	745	1.0000	1.0000	2001	40,771	40,771	1.0000	1.0000
2000.2	1,497	1,497	1.0000	1.0000	2002	2,860	2,860	1.0000	1.0000
2001.1	1,126	1,126	1.0000	1.0000	2003	6,732	6,732	1.0000	1.0000
2001.2	39,645	39,645	1.0000	1.0000	2004	2,765	2,765	1.0000	1.0000
2002.1	830	830	1.0000	1.0000	2005	836	837	0.9990	0.9990
2002.2	2,030	2,030	1.0000	1.0000					
2003.1	5,540	5,540	1.0000	1.0000	TOTAL	57,698	57,699		
2003.2	1,192	1,192	1.0000	1.0000					
2004.1	820	820	1.0000	1.0000					
2004.2	1,945	1,945	1.0000	1.0000					
2005.1			1.0000	1.0000					
2005.2	836	837	0.9990	0.9990					
TOTAL	57,698	57,699							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
1986.1																
1986.2																
1987.1																
1987.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.1																
1988.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1989.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1989.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1991.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1991.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1992.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993.1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1994.1																
1994.2																
1995.1																
1995.2	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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
2001.2	1	1	1	1	1	1	1	1	1	1						
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
2006.1	1															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1988.1																
1988.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1989.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1989.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1990.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1991.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1991.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1992.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1992.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993.1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1993.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1994.1																
1994.2																
1995.1																
1995.2	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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
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2004.1																
2004.2																
2005.1																
2005.2																
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2	1	1	1	1	1											
1988.1																
1988.2	1	1	1													
1989.1	4	4														
1989.2	2															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	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
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
1994.1																
1994.2																
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
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
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	0.9697	0.9890	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9839	0.9970	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	0.9770	0.9930	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
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ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
1994.1																
1994.2																
1995.1																
1995.2	1.0000	1.0000	1.0000	1.0000												
1996.1	1.0000	1.0000	1.0000													
1996.2																
1997.1																
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	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 (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
SPECIFIED PERILS
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE COUNT (1)	REPORTED COUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE COUNT (5)	REPORTED COUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			1.0000	1.0000	2000			1.0000	1.0000
2000.1			1.0000	1.0000	2001	1	1	1.0000	1.0000
2000.2			1.0000	1.0000	2002			1.0000	1.0000
2001.1			1.0000	1.0000	2003			1.0000	1.0000
2001.2	1	1	1.0000	1.0000	2004			1.0000	1.0000
2002.1			1.0000	1.0000	2005			1.0000	1.0000
2002.2			1.0000	1.0000					
2003.1			1.0000	1.0000	TOTAL	1	1		
2003.2			1.0000	1.0000					
2004.1			1.0000	1.0000					
2004.2			1.0000	1.0000					
2005.1			0.9960	0.9960					
2005.2			0.9930	0.9970					
TOTAL	1	1							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1																
1986.2																
1987.1																
1987.2	2,303	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852
1988.1																
1988.2	430	430	430	430	430	430	430	430	430	430	430	430	430	430	430	430
1989.1	63,226	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227
1989.2	5,885	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963
1990.1	13,573	27,800	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429
1990.2	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911
1991.1	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1991.2	10,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524
1992.1	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158
1992.2	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
1993.1	16,130	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780
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
1994.1																
1994.2																
1995.1																
1995.2	2,600	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		2,700	950	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642	11,642
2000.2																
2001.1																
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
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
2006.1	24,828															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS - DEVELOPMENT MONTHS															
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1																
1986.2																
1987.1																
1987.2	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852	4,852
1988.1																
1988.2	430	430	430	430	430	430	430	430	430	430	430	430	430	430	430	430
1989.1	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227	68,227
1989.2	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963	8,963
1990.1	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429	26,429
1990.2	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911	9,911
1991.1	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218
1991.2	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524	9,524
1992.1	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158
1992.2	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
1993.1	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780	15,780
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
1994.1																
1994.2																
1995.1																
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
1996.1	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
1996.2																
1997.1																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
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2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CASE INCURRED - ACTUALS -					132	138	144	150	156	162	168	174	180	186	192
	DEVELOPMENT	MONTHS	114	120	126											
1986.1																
1986.2																
1987.1																
1987.2	4,852	4,852	4,852	4,852	4,852											
1988.1																
1988.2	430	430	430													
1989.1	68,227	68,227														
1989.2	8,963															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	12/6	18/12	24/18	30/24	36/30	42/36	48/42	54/48	60/54	66/60	72/66	78/72	84/78	90/84	96/90	102/96
1986.1																
1986.2																
1987.1																
1987.2	2.1068	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0791	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.5230	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	2.0482	0.9507	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	0.9783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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
1994.1																
1994.2																
1995.1																
1995.2	4.0385	1.0000	1.0000	1.0000	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		0.3519	1.3158	1.0000	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																
1997.2																
1998.1																
1998.2																
1999.1																
1999.2																
2000.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2000.2																
2001.1																
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.3786	0.9564	1.0197	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.2104	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.1994	0.9837	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	0.9971	0.9950	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
SELECTED	0.9956	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
AGE-TO-ULT	0.9906	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

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1																
1986.2																
1987.1																
1987.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1																
1988.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0000	1.0000	1.0000	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
1994.1																
1994.2																
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
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
1996.2																
1997.1																
1997.2																
1998.1																
AVERAGES																
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	INCURRED (ACTUALS)	COMPLETION RATIOS	FACTOR TO JUN.30	AGE-TO-ULT FACTORS	PROJECTED ULTIMATE
1986.1		1.000	1.0000	1.0000	
1986.2		1.000	1.0000	1.0000	
1987.1		1.000	1.0000	1.0000	
1987.2		1.000	1.0000	1.0000	
1988.1		1.000	1.0000	1.0000	
1988.2		1.000	1.0000	1.0000	
1989.1		1.000	1.0000	1.0000	
1989.2		1.000	1.0000	1.0000	
1990.1		1.000	1.0000	1.0000	
1990.2		1.000	1.0000	1.0000	
1991.1		1.000	1.0000	1.0000	
1991.2		1.000	1.0000	1.0000	
1992.1		1.000	1.0000	1.0000	
1992.2		1.000	1.0000	1.0000	
1993.1		1.000	1.0000	1.0000	
1993.2		1.000	1.0000	1.0000	
1994.1		1.000	1.0000	1.0000	
1994.2		1.000	1.0000	1.0000	
1995.1		1.000	1.0000	1.0000	
1995.2		1.000	1.0000	1.0000	
1996.1		1.000	1.0000	1.0000	
1996.2		1.000	1.0000	1.0000	
1997.1		1.000	1.0000	1.0000	
1997.2		1.000	1.0000	1.0000	
1998.1		1.000	1.0000	1.0000	
1998.2		1.000	1.0000	1.0000	
1999.1		1.000	1.0000	1.0000	
1999.2		1.000	1.0000	1.0000	
2000.1	11,642	1.000	1.0000	1.0000	11,642
2000.2		1.000	1.0000	1.0000	
2001.1		1.000	1.0000	1.0000	
2001.2	8,731	1.000	1.0000	1.0000	8,731
2002.1		1.000	1.0000	1.0000	
2002.2		1.000	1.0000	1.0000	
2003.1		1.000	1.0000	1.0000	
2003.2		1.000	1.0000	1.0000	
2004.1		1.000	1.0000	1.0000	
2004.2		1.000	1.0000	1.0000	
2005.1		1.000	1.0000	1.0000	
2005.2		1.000	1.0000	0.9950	
2006.1	24,828	1.000	1.0000	0.9906	24,595
TOTAL	45,201				44,968

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
SPECIFIED PERILS
NET BASIS ---- CAN. FUND
30 JUNE 2006

COMPUTATION OF ACCIDENT YEAR DEVELOPMENT FACTORS FROM ACCIDENT HALF-YEAR SELECTIONS

ACCIDENT HALFYEAR	ULTIMATE AMOUNT (1)	REPORTED AMOUNT (2)	CUMULATIVE LDF (3)	INTERVAL LDF (4)	ACCIDENT YEAR	ULTIMATE AMOUNT (5)	REPORTED AMOUNT (6)	CUMULATIVE LDF (7)=(5)/(6)	INTERVAL LDF (8)
1999.1			1.0000	1.0000	1999			1.0000	1.0000
1999.2			1.0000	1.0000	2000	11,642	11,642	1.0000	1.0000
2000.1	11,642	11,642	1.0000	1.0000	2001	8,731	8,731	1.0000	1.0000
2000.2			1.0000	1.0000	2002			1.0000	1.0000
2001.1			1.0000	1.0000	2003			1.0000	1.0000
2001.2	8,731	8,731	1.0000	1.0000	2004			1.0000	1.0000
2002.1			1.0000	1.0000	2005			1.0000	1.0000
2002.2			1.0000	1.0000					
2003.1			1.0000	1.0000	TOTAL	20,373	20,373		
2003.2			1.0000	1.0000					
2004.1			1.0000	1.0000					
2004.2			1.0000	1.0000					
2005.1			1.0000	1.0000					
2005.2			0.9950	0.9950					
TOTAL	20,373	20,373							

Newfoundland & Labrador Commercial 2005-2 AIX Trend Analysis	
Coverage	Summary of Selected Models and Results
Bodily Injury	<ul style="list-style-type: none"> ♦ Log linear regression on Industry loss costs ♦ Accident years: loss cost – 1986 to 2005 ex. 1987, 1993 ♦ Independent variable(s): loss cost – time ♦ Selected past average annual loss cost trend: +6.6% up to 2005 ♦ Selected future average annual loss cost trend: +6.6% after 2005
Property Damage	<ul style="list-style-type: none"> ♦ Log linear regression on Industry frequencies and severities ♦ Accident years: frequency – 1986 to 2005 severity – 1986 to 2005 ex. 1992 ♦ Independent variable(s): frequency – time severity – time ♦ Selected past average annual loss cost trend: -1.2% up to 2004 (frequency trend set to -3.3% 2004 to 2005)→ +2.2% 2004 to 2005 ♦ Selected future average annual loss cost trend: +2.2% after 2005 (frequency trend set to -3.3% after 2005)
Uninsured Auto	<ul style="list-style-type: none"> ♦ Use resulting Liability Total projection factors
Accident Benefits	<ul style="list-style-type: none"> ♦ Log linear regression on Industry 2005-2 AIX Private Passenger loss costs ♦ Accident years: loss cost – 1994 to 2005 ex. 1997 ♦ Independent variable(s): loss cost – time ♦ Selected past average annual loss cost trend: +3.2% up to 2005 ♦ Selected future average annual loss cost trend: +3.2% after 2005
Collision	<ul style="list-style-type: none"> ♦ Log linear regression on Industry frequencies and severities ♦ Accident years: frequency – 1986 to 2005 ex. 1994, 1996 severity – 1990 to 2005 ♦ Independent variable(s): frequency – time severity – time ♦ Selected past average annual loss cost trend: -0.3% up to 2004 (frequency trend set to -1.9% 2004 to 2005)→ +1.5% 2004 to 2005 ♦ Selected future average annual loss cost trend: +1.5% after 2005 (frequency trend set to -1.9% after 2005)
Comprehensive	<ul style="list-style-type: none"> ♦ Log linear regression on Industry frequencies and severities ♦ Accident years: frequency – 1990 to 2005 severity – 1990 to 2005 ♦ Independent variable(s): frequency – time severity – time ♦ Selected past average annual loss cost trend: -0.4% up to 2004 (frequency trend set to -3.4% 2004 to 2005)→ +3.3% 2004 to 2005 ♦ Selected future average annual loss cost trend: +3.3% after 2005 (frequency trend set to -3.4% after 2005)
Specified Perils	<ul style="list-style-type: none"> ♦ Use resulting Comprehensive projection factors

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS

EXHIBIT 8
SHEET 1.b

*** SUMMARY OF ***
*** SELECTED LOSS COST PROJECTION FACTORS ***

COVERAGE	2001	2002	2003	2004	2005
THIRD PARTY LIABILITY - BODILY INJURY TORT	1.5278	1.4328	1.3437	1.2601	1.1817
THIRD PARTY LIABILITY - PD TORT	1.0477	1.0595	1.0715	1.0836	1.0598
THIRD PARTY LIABILITY - TOTAL	1.4384	1.3665	1.2838	1.2208	1.1567
ACCIDENT BENEFITS - EXCLUDING U.A.	1.2280	1.1905	1.1538	1.1185	1.0842
UNINSURED AUTOMOBILE	1.4384	1.3665	1.2838	1.2208	1.1567
COMBINED UNINSURED AUTOMOBILE	1.4384	1.3665	1.2838	1.2208	1.1567
COLLISION	1.0451	1.0488	1.0527	1.0563	1.0404
COMPREHENSIVE	1.1072	1.1118	1.1166	1.1212	1.0855
SPECIFIED PERILS	1.1072	1.1118	1.1166	1.1212	1.0855

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 THIRD PARTY LIABILITY - BODILY INJURY TORT

EXHIBIT 8
 SHEET 2.a

*** DERIVATION OF ULTIMATE AMOUNTS ***

ACCIDENT PERIOD	EARNED EXPOSURES	REPORTED COUNTS	COUNT DEV	ULTIMATE COUNTS	REPORTED LOSSES	LOSS DEV	ULAE	B30FAC	ULTIMATE LOSSES	ULT LC	ULT SEV	ULT FREQ /1000
1986	16,257	48	1.0000	48	2,205,224	1.0000	1.107	0.9586	2,340,118	143.95	48,752	2.9526
1987	14,879	66	1.0000	66	778,967	1.0000	1.103	0.9586	823,630	55.36	12,479	4.4358
1988	15,832	54	1.0000	54	2,360,106	1.0000	1.098	0.9586	2,484,113	156.90	46,002	3.4108
1989	17,616	96	1.0000	96	2,417,676	1.0000	1.061	0.9586	2,458,957	139.59	25,614	5.4496
1990	18,936	80	1.0000	80	2,708,304	1.0000	1.049	0.9586	2,723,393	143.82	34,042	4.2248
1991	18,794	104	1.0000	104	3,610,083	1.0000	1.075	0.9586	3,720,172	197.94	35,771	5.5337
1992	18,126	95	1.0000	95	3,451,415	1.0000	1.080	0.9586	3,573,209	197.13	37,613	5.2411
1993	16,445	101	1.0000	101	7,243,236	1.0000	1.070	0.9586	7,429,402	451.77	73,558	6.1417
1994	15,662	104	1.0000	104	4,198,529	1.0000	1.076	0.9586	4,330,588	276.50	41,640	6.6403
1995	13,996	90	1.0000	90	3,389,773	1.0000	1.081	0.9586	3,512,641	250.97	39,029	6.4304
1996	13,217	62	1.0000	62	3,752,760	1.0000	1.117	0.9586	4,018,291	304.02	64,811	4.6909
1997	14,690	113	1.0000	113	4,436,015	1.0000	1.095	0.9586	4,656,339	316.97	41,207	7.6923
1998	15,825	103	1.0000	103	3,388,806	1.0000	1.145	0.9586	3,719,543	235.04	36,112	6.5087
1999	15,800	103	1.0000	103	4,641,071	1.0004	1.106	0.9586	4,922,486	311.55	47,791	6.5190
2000	16,244	134	1.0000	134	5,751,594	1.0056	1.093	0.9586	6,059,978	373.06	45,224	8.2492
2001	17,956	171	1.0020	171	8,218,314	1.0474	1.082	0.9586	8,928,119	497.22	52,211	9.5233
2002	18,271	161	1.0107	163	8,685,712	1.0975	1.068	0.9586	9,759,299	534.14	59,873	8.9212
2003	18,733	188	0.9944	187	6,713,778	1.1927	1.076	0.9586	8,259,388	440.90	44,168	9.9824
2004	19,217	135	1.0055	136	4,397,625	1.3029	1.080	0.9754	6,035,813	314.09	44,381	7.0771
2005	19,692	121	1.1996	145	3,249,974	1.8769	1.080	1.0000	6,587,866	334.55	45,434	7.3634

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
THIRD PARTY LIABILITY - BODILY INJURY TORT
LOSS COST MODEL

EXHIBIT 8
SHEET 2.b

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1986	1	16,257	48	2,340,118	143.95	138.10	48,752	36,800	2.9526	3.7528
1988	3	15,832	54	2,484,113	156.90	157.03	46,002	37,944	3.4108	4.1385
1989	4	17,616	96	2,458,957	139.59	167.45	25,614	38,529	5.4496	4.3460
1990	5	18,936	80	2,723,393	143.82	178.55	34,042	39,123	4.2248	4.5639
1991	6	18,794	104	3,720,172	197.94	190.39	35,771	39,726	5.5337	4.7927
1992	7	18,126	95	3,573,209	197.13	203.02	37,613	40,339	5.2411	5.0329
1994	9	15,662	104	4,330,588	276.50	230.84	41,640	41,592	6.6403	5.5502
1995	10	13,996	90	3,512,641	250.97	246.15	39,029	42,233	6.4304	5.8285
1996	11	13,217	62	4,018,291	304.02	262.48	64,811	42,884	4.6909	6.1207
1997	12	14,690	113	4,656,339	316.97	279.89	41,207	43,546	7.6923	6.4275
1998	13	15,825	103	3,719,543	235.04	298.45	36,112	44,217	6.5087	6.7497
1999	14	15,800	103	4,922,486	311.55	318.25	47,791	44,899	6.5190	7.0881
2000	15	16,244	134	6,059,978	373.06	339.36	45,224	45,591	8.2492	7.4435
2001	16	17,956	171	8,928,119	497.22	361.86	52,211	46,294	9.5233	7.8166
2002	17	18,271	163	9,759,299	534.14	385.86	59,873	47,008	8.9212	8.2085
2003	18	18,733	187	8,259,388	440.90	411.46	44,168	47,733	9.9824	8.6200
2004	19	19,217	136	6,035,813	314.09	438.74	44,381	48,469	7.0771	9.0522
2005	20	19,692	145	6,587,866	334.55	467.84	45,434	49,216	7.3634	9.5060

NOTE : These accident periods have been removed from the analysis :
1987 1993

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 LOSS COST MODEL

EXHIBIT 8
 SHEET 2.c

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1986	143.95	138.10	5.85	0.205		48,752	36,800	11,952	1.411		2.9526	3.7528	-0.8002	-1.316	
1988	156.90	157.03	-0.13	-0.004		46,002	37,944	8,058	0.966		3.4108	4.1385	-0.7277	-1.061	
1989	139.59	167.45	-27.86	-0.898		25,614	38,529	-12,915	-2.048	1	5.4496	4.3460	1.1036	1.242	
1990	143.82	178.55	-34.73	-1.068		34,042	39,123	-5,081	-0.698		4.2248	4.5639	-0.3391	-0.424	
1991	197.94	190.39	7.55	0.192		35,771	39,726	-3,955	-0.526		5.5337	4.7927	0.7410	0.789	
1992	197.13	203.02	-5.89	-0.145		37,613	40,339	-2,726	-0.351		5.2411	5.0329	0.2082	0.222	
1994	276.50	230.84	45.66	0.891		41,640	41,592	48	0.006		6.6403	5.5502	1.0901	0.984	
1995	250.97	246.15	4.82	0.096		39,029	42,233	-3,204	-0.396		6.4304	5.8285	0.6019	0.539	
1996	304.02	262.48	41.54	0.725		64,811	42,884	21,927	2.071	1	4.6909	6.1207	-1.4298	-1.460	
1997	316.97	279.89	37.08	0.614		41,207	43,546	-2,339	-0.277		7.6923	6.4275	1.2648	0.986	
1998	235.04	298.45	-63.41	-1.180		36,112	44,217	-8,105	-1.016		6.5087	6.7497	-0.2410	-0.200	
1999	311.55	318.25	-6.70	-0.105		47,791	44,899	2,892	0.313		6.5190	7.0881	-0.5691	-0.459	
2000	373.06	339.36	33.70	0.468		45,224	45,591	-367	-0.041		8.2492	7.4435	0.8057	0.564	
2001	497.22	361.86	135.36	1.569		52,211	46,294	5,917	0.603		9.5233	7.8166	1.7067	1.084	
2002	534.14	385.86	148.28	1.606		59,873	47,008	12,865	1.213		8.9212	8.2085	0.7127	0.457	
2003	440.90	411.46	29.44	0.341		44,168	47,733	-3,565	-0.389		9.9824	8.6200	1.3624	0.805	
2004	314.09	438.74	-124.65	-1.651		44,381	48,469	-4,088	-0.442		7.0771	9.0522	-1.9751	-1.351	
2005	334.55	467.84	-133.29	-1.656		45,434	49,216	-3,782	-0.401		7.3634	9.5060	-2.1426	-1.401	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 LOSS COST MODEL

EXHIBIT 8
 SHEET 2.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

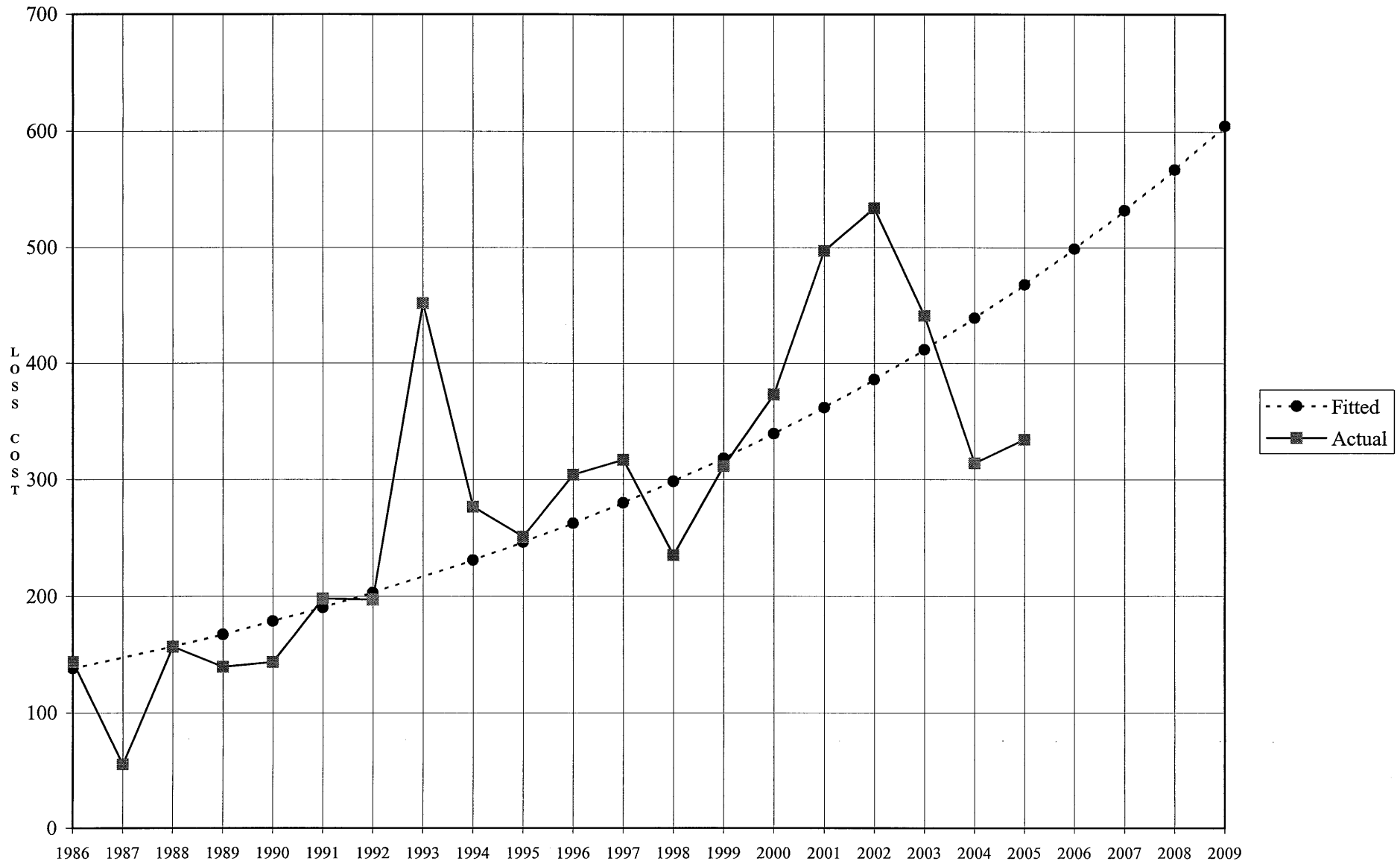
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	17,956	171	8,928,119	361.86	1.5278	46,294	1.1063	7.8166	1.3811
2002	17.0	18,271	163	9,759,299	385.86	1.4328	47,008	1.0895	8.2085	1.3151
2003	18.0	18,733	187	8,259,388	411.46	1.3437	47,733	1.0729	8.6200	1.2523
2004	19.0	19,217	136	6,035,813	438.74	1.2601	48,469	1.0566	9.0522	1.1925
2005	20.0	19,692	145	6,587,866	467.84	1.1817	49,216	1.0406	9.5060	1.1356
2006	21.0				498.87	1.1082	49,975	1.0248	9.9825	1.0814
2007	22.0				531.96	1.0393	50,745	1.0092	10.4830	1.0298
2008	23.0				567.24	0.9746	51,528	0.9939	11.0085	0.9806
2009	24.0				604.86	0.9140	52,322	0.9788	11.5604	0.9338
16-Feb-08	22.6				552.86	1.0000	51,213	1.0000	10.7952	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

TREND FACTORS	AVG PAST ANNUAL TREND	AVG FUTURE ANNUAL TREND (FITTED 07/FITTED 06)-1	LOSS COST	SEVERITY	FREQUENCY
			6.6%	1.5%	5.0%
			6.6%	1.5%	5.0%
			6.6%	1.5%	5.0%
REGRESSION COEFFICIENTS	CONSTANT	TIME	129.5139	36,241.3300	3.5737
			1.0663	1.0154	1.0501
REGRESSION STATISTICS	DEG OF FREEDOM 1	DEG OF FREEDOM 2	1.0000	1.0000	1.0000
			16.0000	16.0000	16.0000
-----	F STATISTIC		58.3031	3.4145	41.7689
FCRIT@99% = 8.53	R SQUARED		0.7847	0.1759	0.7230
FCRIT@95% = 4.49	R-BAR SQUARED		0.7712	0.1244	0.7057
T STATISTICS	DEG OF FREEDOM	CONSTANT	16.0000	16.0000	16.0000
-----		TIME	46.3522	101.6133	13.4866
TCRIT@99% = 2.92			7.6356	1.8478	6.4629
TCRIT@95% = 2.12					

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST TREND
THIRD PARTY LIABILITY - BODILY INJURY TORT



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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 THIRD PARTY LIABILITY - PD TORT

EXHIBIT 8
 SHEET 3.a

*** DERIVATION OF ULTIMATE AMOUNTS ***

ACCIDENT PERIOD	EARNED EXPOSURES	REPORTED COUNTS	COUNT DEV	ULTIMATE COUNTS	REPORTED LOSSES	LOSS DEV	ULAE	B30FAC	ULTIMATE LOSSES	ULT LC	ULT SEV	ULT FREQ /1000
1986	16,257	794	1.0000	794	1,272,518	1.0000	1.107	1	1,408,677	86.65	1,774	48.8405
1987	14,879	975	1.0000	975	1,590,093	1.0000	1.103	1	1,753,873	117.88	1,799	65.5286
1988	15,832	963	1.0000	963	1,870,321	1.0000	1.098	1	2,053,612	129.71	2,133	60.8262
1989	17,616	1,209	1.0000	1,209	2,668,708	1.0000	1.061	1	2,831,499	160.73	2,342	68.6308
1990	18,936	1,177	1.0000	1,177	2,304,156	1.0000	1.049	1	2,417,060	127.64	2,054	62.1567
1991	18,794	1,052	1.0000	1,052	2,178,508	1.0000	1.075	1	2,341,896	124.61	2,226	55.9753
1992	18,126	921	1.0000	921	1,738,992	1.0000	1.080	1	1,878,111	103.61	2,039	50.8110
1993	16,445	659	1.0000	659	1,656,192	1.0000	1.070	1	1,772,125	107.76	2,689	40.0730
1994	15,662	555	1.0000	555	1,305,356	1.0000	1.076	1	1,404,563	89.68	2,531	35.4361
1995	13,996	445	1.0000	445	1,186,763	1.0000	1.081	1	1,282,891	91.66	2,883	31.7948
1996	13,217	341	1.0000	341	1,116,697	1.0000	1.117	1	1,247,351	94.37	3,658	25.8001
1997	14,690	431	1.0000	431	1,224,578	1.0000	1.095	1	1,340,913	91.28	3,111	29.3397
1998	15,825	396	1.0000	396	1,255,390	1.0000	1.145	1	1,437,422	90.83	3,630	25.0237
1999	15,800	396	1.0000	396	1,204,064	1.0000	1.106	1	1,331,695	84.28	3,363	25.0633
2000	16,244	448	1.0000	448	1,769,860	1.0000	1.093	1	1,934,457	119.09	4,318	27.5794
2001	17,956	531	1.0000	531	1,887,856	1.0000	1.082	1	2,042,660	113.76	3,847	29.5723
2002	18,271	472	1.0000	472	1,973,295	1.0000	1.068	1	2,107,479	115.35	4,465	25.8333
2003	18,733	481	0.9968	479	2,166,776	1.0000	1.076	1	2,331,451	124.46	4,867	25.5698
2004	19,217	333	0.9932	331	1,621,272	0.9890	1.080	1	1,731,713	90.11	5,232	17.2243
2005	19,692	357	1.0367	370	1,444,352	1.0906	1.080	1	1,701,227	86.39	4,598	18.7894

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
THIRD PARTY LIABILITY - PD TORT
SEVERITY MODEL

EXHIBIT 8
SHEET 3.b

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1986	1	16,257	794	1,408,677	86.65	117.21	1,774	1,783	48.8405	65.7444
1987	2	14,879	975	1,753,873	117.88	115.99	1,799	1,885	65.5286	61.5258
1988	3	15,832	963	2,053,612	129.71	114.79	2,133	1,994	60.8262	57.5779
1989	4	17,616	1,209	2,831,499	160.73	113.59	2,342	2,108	68.6308	53.8833
1990	5	18,936	1,177	2,417,060	127.64	112.42	2,054	2,229	62.1567	50.4258
1991	6	18,794	1,052	2,341,896	124.61	111.25	2,226	2,358	55.9753	47.1902
1993	8	16,445	659	1,772,125	107.76	108.95	2,689	2,636	40.0730	41.3284
1994	9	15,662	555	1,404,563	89.68	107.82	2,531	2,788	35.4361	38.6765
1995	10	13,996	445	1,282,891	91.66	106.70	2,883	2,948	31.7948	36.1948
1996	11	13,217	341	1,247,351	94.37	105.60	3,658	3,118	25.8001	33.8723
1997	12	14,690	431	1,340,913	91.28	104.50	3,111	3,297	29.3397	31.6988
1998	13	15,825	396	1,437,422	90.83	103.42	3,630	3,486	25.0237	29.6648
1999	14	15,800	396	1,331,695	84.28	102.34	3,363	3,687	25.0633	27.7613
2000	15	16,244	448	1,934,457	119.09	101.28	4,318	3,898	27.5794	25.9800
2001	16	17,956	531	2,042,660	113.76	100.23	3,847	4,123	29.5723	24.3129
2002	17	18,271	472	2,107,479	115.35	99.19	4,465	4,360	25.8333	22.7529
2003	18	18,733	479	2,331,451	124.46	98.16	4,867	4,610	25.5698	21.2929
2004	19	19,217	331	1,731,713	90.11	97.14	5,232	4,875	17.2243	19.9266
2005	20	19,692	370	1,701,227	86.39	96.13	4,598	5,155	18.7894	18.6480

NOTE : These accident periods have been removed from the analysis :
1992

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 THIRD PARTY LIABILITY - PD TORT
 SEVERITY MODEL

EXHIBIT 8
 SHEET 3.c

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1986	86.65	117.21	-30.56	-1.699		1,774	1,783	-9	-0.061		48.8405	65.7444	-16.9039	-1.761	
1987	117.88	115.99	1.89	0.091		1,799	1,885	-86	-0.573		65.5286	61.5258	4.0028	0.373	
1988	129.71	114.79	14.92	0.688		2,133	1,994	139	0.825		60.8262	57.5779	3.2483	0.325	
1989	160.73	113.59	47.14	1.953		2,342	2,108	234	1.284		68.6308	53.8833	14.7475	1.433	
1990	127.64	112.42	15.22	0.715		2,054	2,229	-175	-1.001		62.1567	50.4258	11.7309	1.239	
1991	124.61	111.25	13.36	0.638		2,226	2,358	-132	-0.702		55.9753	47.1902	8.7851	1.011	
1993	107.76	108.95	-1.19	-0.062		2,689	2,636	53	0.241		40.0730	41.3284	-1.2554	-0.183	
1994	89.68	107.82	-18.14	-1.037		2,531	2,788	-257	-1.181		35.4361	38.6765	-3.2404	-0.518	
1995	91.66	106.70	-15.04	-0.855		2,883	2,948	-65	-0.273		31.7948	36.1948	-4.4000	-0.768	
1996	94.37	105.60	-11.23	-0.632		3,658	3,118	540	1.953		25.8001	33.8723	-8.0722	-1.613	
1997	91.28	104.50	-13.22	-0.761		3,111	3,297	-186	-0.709		29.3397	31.6988	-2.3591	-0.458	
1998	90.83	103.42	-12.59	-0.730		3,630	3,486	144	0.494		25.0237	29.6648	-4.6411	-1.008	
1999	84.28	102.34	-18.06	-1.093		3,363	3,687	-324	-1.122		25.0633	27.7613	-2.6980	-0.606	
2000	119.09	101.28	17.81	0.911		4,318	3,898	420	1.249		27.5794	25.9800	1.5994	0.354	
2001	113.76	100.23	13.53	0.712		3,847	4,123	-276	-0.845		29.5723	24.3129	5.2594	1.160	
2002	115.35	99.19	16.16	0.849		4,465	4,360	105	0.292		25.8333	22.7529	3.0804	0.752	
2003	124.46	98.16	26.30	1.336		4,867	4,610	257	0.663		25.5698	21.2929	4.2769	1.084	
2004	90.11	97.14	-7.03	-0.423		5,232	4,875	357	0.863		17.2243	19.9266	-2.7023	-0.863	
2005	86.39	96.13	-9.74	-0.601		4,598	5,155	-557	-1.397		18.7894	18.6480	0.1414	0.045	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 THIRD PARTY LIABILITY - PD TORT
 SEVERITY MODEL

EXHIBIT 8
 SHEET 3.d

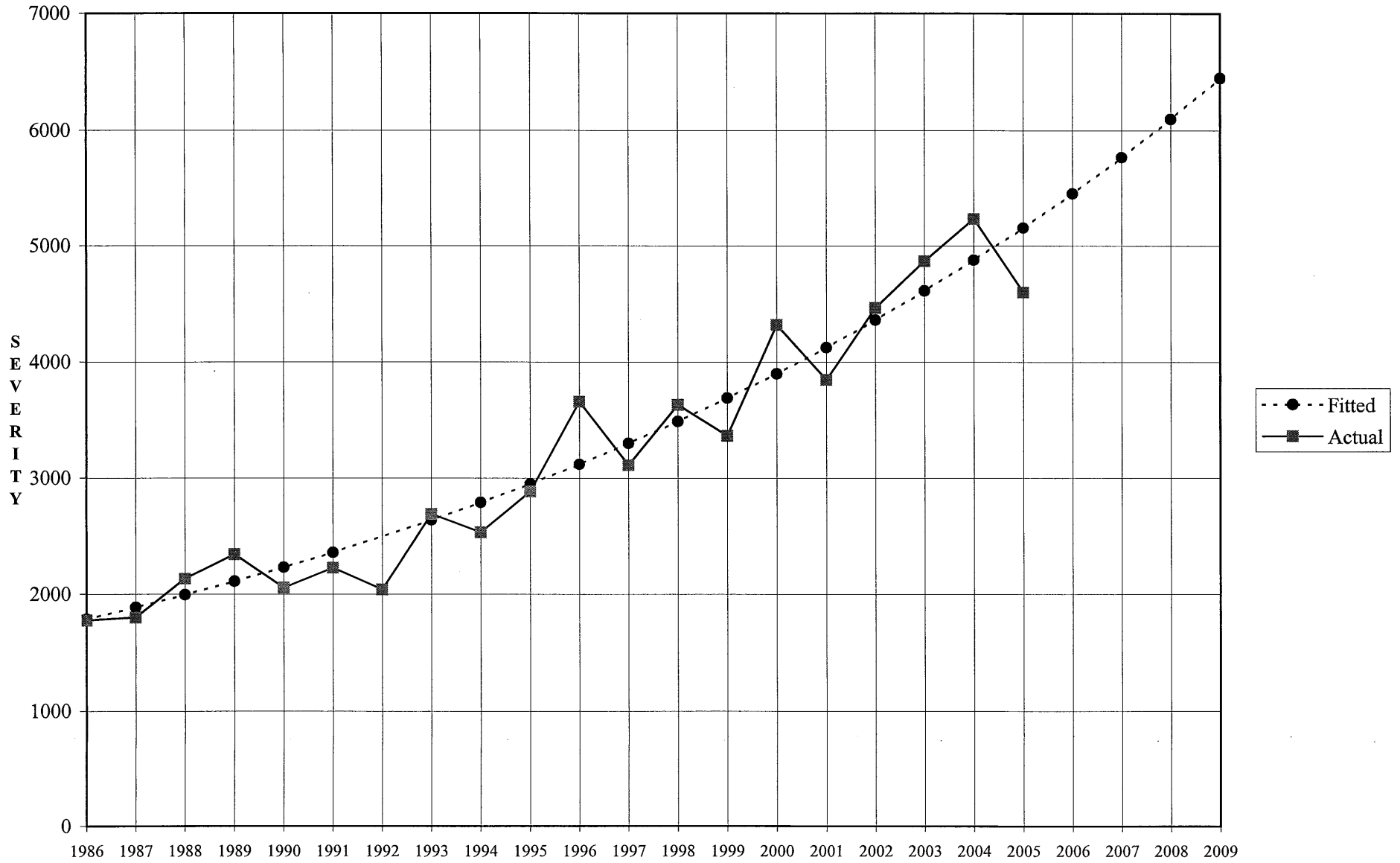
*** PROJECTION FACTORS & REGRESSION RESULTS ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	17,956	531	2,042,660	100.23	0.9335	4,123	1.4458	24.3129	0.6455
2002	17.0	18,271	472	2,107,479	99.19	0.9432	4,360	1.3672	22.7529	0.6898
2003	18.0	18,733	479	2,331,451	98.16	0.9531	4,610	1.2931	21.2929	0.7371
2004	19.0	19,217	331	1,731,713	97.14	0.9631	4,875	1.2228	19.9266	0.7876
2005	20.0	19,692	370	1,701,227	96.13	0.9733	5,155	1.1564	18.6480	0.8416
2006	21.0				95.14	0.9834	5,452	1.0934	17.4514	0.8993
2007	22.0				94.15	0.9937	5,765	1.0340	16.3316	0.9610
2008	23.0				93.17	1.0042	6,096	0.9779	15.2837	1.0269
2009	24.0				92.20	1.0148	6,447	0.9246	14.3030	1.0973
16-Feb-08	22.6				93.56	1.0000	5,961	1.0000	15.6945	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-1.0%	5.7%	-6.4%
	AVG FUTURE ANNUAL TREND	-1.0%	5.7%	-6.4%
	(FITTED 07/FITTED 06)-1	-1.0%	5.7%	-6.4%
REGRESSION COEFFICIENTS	CONSTANT	118.4346	1,685.9682	70.2523
	TIME	0.9896	1.0575	0.9358
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	17.0000	17.0000	17.0000
	F STATISTIC	2.2462	303.9412	100.6372
FCRIT@99% = 8.40	R SQUARED	0.1167	0.9470	0.8555
FCRIT@95% = 4.45	R-BAR SQUARED	0.0648	0.9439	0.8470
T STATISTICS	DEG OF FREEDOM	17.0000	17.0000	17.0000
	CONSTANT	56.2969	190.2312	52.7871
TCRIT@99% = 2.90	TIME	-1.4987	17.4339	-10.0318
TCRIT@95% = 2.11				

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
SEVERITY TREND
THIRD PARTY LIABILITY - PD TORT



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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
THIRD PARTY LIABILITY - PD TORT
FREQUENCY MODEL

EXHIBIT 8
SHEET 3.f

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1986	1	16,257	794	1,408,677	86.65	116.50	1,774	1,747	48.8405	66.6729
1987	2	14,879	975	1,753,873	117.88	115.32	1,799	1,850	65.5286	62.3487
1988	3	15,832	963	2,053,612	129.71	114.16	2,133	1,958	60.8262	58.3050
1989	4	17,616	1,209	2,831,499	160.73	113.02	2,342	2,073	68.6308	54.5235
1990	5	18,936	1,177	2,417,060	127.64	111.88	2,054	2,194	62.1567	50.9873
1991	6	18,794	1,052	2,341,896	124.61	110.75	2,226	2,323	55.9753	47.6804
1992	7	18,126	921	1,878,111	103.61	109.64	2,039	2,459	50.8110	44.5880
1993	8	16,445	659	1,772,125	107.76	108.54	2,689	2,603	40.0730	41.6961
1994	9	15,662	555	1,404,563	89.68	107.44	2,531	2,756	35.4361	38.9918
1995	10	13,996	445	1,282,891	91.66	106.36	2,883	2,917	31.7948	36.4629
1996	11	13,217	341	1,247,351	94.37	105.29	3,658	3,088	25.8001	34.0981
1997	12	14,690	431	1,340,913	91.28	104.23	3,111	3,269	29.3397	31.8866
1998	13	15,825	396	1,437,422	90.83	103.18	3,630	3,461	25.0237	29.8185
1999	14	15,800	396	1,331,695	84.28	102.15	3,363	3,663	25.0633	27.8846
2000	15	16,244	448	1,934,457	119.09	101.12	4,318	3,878	27.5794	26.0761
2001	16	17,956	531	2,042,660	113.76	100.10	3,847	4,105	29.5723	24.3848
2002	17	18,271	472	2,107,479	115.35	99.09	4,465	4,346	25.8333	22.8033
2003	18	18,733	479	2,331,451	124.46	98.10	4,867	4,600	25.5698	21.3244
2004	19	19,217	331	1,731,713	90.11	97.11	5,232	4,870	17.2243	19.9413
2005	20	19,692	370	1,701,227	86.39	96.13	4,598	5,155	18.7894	18.6480

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 THIRD PARTY LIABILITY - PD TORT
 FREQUENCY MODEL

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1986	86.65	116.50	-29.85	-1.708		1,774	1,747	27	0.165		48.8405	66.6729	-17.8324	-1.862	
1987	117.88	115.32	2.56	0.127		1,799	1,850	-51	-0.303		65.5286	62.3487	3.1799	0.298	
1988	129.71	114.16	15.55	0.737		2,133	1,958	175	0.932		60.8262	58.3050	2.5212	0.253	
1989	160.73	113.02	47.71	2.033	1	2,342	2,073	269	1.330		68.6308	54.5235	14.1073	1.377	
1990	127.64	111.88	15.76	0.761		2,054	2,194	-140	-0.720		62.1567	50.9873	11.1694	1.185	
1991	124.61	110.75	13.86	0.680		2,226	2,323	-97	-0.464		55.9753	47.6804	8.2949	0.960	
1992	103.61	109.64	-6.03	-0.326		2,039	2,459	-420	-2.041	1	50.8110	44.5880	6.2230	0.782	
1993	107.76	108.54	-0.78	-0.041		2,689	2,603	86	0.354		40.0730	41.6961	-1.6231	-0.238	
1994	89.68	107.44	-17.76	-1.043		2,531	2,756	-225	-0.927		35.4361	38.9918	-3.5557	-0.572	
1995	91.66	106.36	-14.70	-0.859		2,883	2,917	-34	-0.128		31.7948	36.4629	-4.6681	-0.820	
1996	94.37	105.29	-10.92	-0.632		3,658	3,088	570	1.846		25.8001	34.0981	-8.2980	-1.669	
1997	91.28	104.23	-12.95	-0.766		3,111	3,269	-158	-0.540		29.3397	31.8866	-2.5469	-0.498	
1998	90.83	103.18	-12.35	-0.736		3,630	3,461	169	0.521		25.0237	29.8185	-4.7948	-1.049	
1999	84.28	102.15	-17.87	-1.110		3,363	3,663	-300	-0.932		25.0633	27.8846	-2.8213	-0.638	
2000	119.09	101.12	17.97	0.944		4,318	3,878	440	1.171		27.5794	26.0761	1.5033	0.335	
2001	113.76	100.10	13.66	0.738		3,847	4,105	-258	-0.708		29.5723	24.3848	5.1875	1.154	
2002	115.35	99.09	16.26	0.877		4,465	4,346	119	0.295		25.8333	22.8033	3.0300	0.746	
2003	124.46	98.10	26.36	1.374		4,867	4,600	267	0.614		25.5698	21.3244	4.2454	1.086	
2004	90.11	97.11	-7.00	-0.432		5,232	4,870	362	0.782		17.2243	19.9413	-2.7170	-0.876	
2005	86.39	96.13	-9.74	-0.617		4,598	5,155	-557	-1.247		18.7894	18.6480	0.1414	0.045	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 THIRD PARTY LIABILITY - PD TORT
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 3.h

*** PROJECTION FACTORS & REGRESSION RESULTS ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	17,956	531	2,042,660	100.10	0.9355	4,105	1.4563	24.3848	0.6424
2002	17.0	18,271	472	2,107,479	99.09	0.9450	4,346	1.3755	22.8033	0.6869
2003	18.0	18,733	479	2,331,451	98.10	0.9545	4,600	1.2996	21.3244	0.7346
2004	19.0	19,217	331	1,731,713	97.11	0.9643	4,870	1.2275	19.9413	0.7855
2005	20.0	19,692	370	1,701,227	96.13	0.9741	5,155	1.1597	18.6480	0.8400
2006	21.0				95.17	0.9839	5,457	1.0955	17.4385	0.8983
2007	22.0				94.21	0.9939	5,777	1.0348	16.3075	0.9606
2008	23.0				93.26	1.0041	6,116	0.9774	15.2499	1.0272
2009	24.0				92.32	1.0143	6,474	0.9234	14.2608	1.0984
16-Feb-08	22.6				93.64	1.0000	5,978	1.0000	15.6644	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-1.0%	5.9%	-6.5%
	AVG FUTURE ANNUAL TREND (FITTED 07/FITTED 06)-1	-1.0%	5.9%	-6.5%
REGRESSION COEFFICIENTS	CONSTANT	117.6801	1,650.6602	71.2970
	TIME	0.9899	1.0586	0.9351
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	18.0000	18.0000	18.0000
	F STATISTIC	2.2646	256.0665	107.0478
FCRIT@99% = 8.29	R SQUARED	0.1118	0.9343	0.8561
FCRIT@95% = 4.41	R-BAR SQUARED	0.0624	0.9307	0.8481
T STATISTICS	DEG OF FREEDOM	18.0000	18.0000	18.0000
	CONSTANT	59.2354	173.8106	54.9584
TCRIT@99% = 2.88	TIME	-1.5049	16.0021	-10.3464
TCRIT@95% = 2.10				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND -- COMMERCIAL VEHICLES
FREQUENCY TREND
THIRD PARTY LIABILITY - PD TORT



IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
THIRD PARTY LIABILITY - PD TORT

*** CALCULATION OF LOSS COST PROJECTION FACTORS ***
*** FROM FREQUENCY AND SEVERITY MODELS ***

ACCIDENT PERIOD	FITTED SEVERITY	FITTED FREQUENCY	FITTED LOSS COST	PROJECTION FACTOR
-----	-----	-----	-----	-----
	[1]	[2]	[3]	[4]
2001	4,123	24.3848	100.54	1.0477
2002	4,360	22.8033	99.42	1.0595
2003	4,610	21.3244	98.31	1.0715
2004	4,875	19.9413	97.21	1.0836
2005	5,155	19.2832	99.40	1.0598
16-Feb-08	5,961	17.6721	105.34	

NOTES:

$$[3] = [1] \times [2]$$

$$[4] = 105.34 / [3]$$

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS

EXHIBIT 8
SHEET 4.a

*** DERIVATION OF WEIGHTED FINAL ***
*** SELECTED LOSS COST PROJECTION FACTORS ***

ULTIMATE INCURRED LOSSES	2001	2002	2003	2004	2005
THIRD PARTY LIABILITY - BODILY INJURY TORT	8,928,119	9,759,299	8,259,388	6,035,813	6,587,866
THIRD PARTY LIABILITY - PD TORT	2,042,660	2,107,479	2,331,451	1,731,713	1,701,227
TOTAL	10,970,779	11,866,778	10,590,839	7,767,526	8,289,093
PROJECTION FACTORS					
THIRD PARTY LIABILITY - BODILY INJURY TORT	1.5278	1.4328	1.3437	1.2601	1.1817
THIRD PARTY LIABILITY - PD TORT	1.0477	1.0595	1.0715	1.0836	1.0598
WEIGHTED AVERAGE	1.4384	1.3665	1.2838	1.2208	1.1567

NOTE: Ultimate incurred losses are based on twelve month periods ending 31 December.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 ACCIDENT BENEFITS - EXCLUDING U.A.

EXHIBIT 8
 SHEET 5.a

*** DERIVATION OF ULTIMATE AMOUNTS ***

ACCIDENT PERIOD	EARNED EXPOSURES	REPORTED COUNTS	COUNT DEV	ULTIMATE COUNTS	REPORTED LOSSES	LOSS DEV	ULAE	ULTIMATE LOSSES	ULT LC	ULT SEV	ULT FREQ /1000
1986	144,089	270	1.0000	270	238,954	1.0000	1.107	264,522	1.84	980	1.8738
1987	156,166	380	1.0000	380	342,661	1.0000	1.103	377,955	2.42	995	2.4333
1988	168,913	470	1.0000	470	418,441	1.0000	1.098	459,448	2.72	978	2.7825
1989	181,589	658	1.0000	658	888,917	1.0000	1.061	943,141	5.19	1,433	3.6236
1990	187,141	821	1.0000	821	1,108,978	1.0000	1.049	1,163,318	6.22	1,417	4.3871
1991	191,294	871	1.0000	871	1,215,090	1.0000	1.075	1,306,222	6.83	1,500	4.5532
1992	185,180	1,271	1.0000	1,271	2,811,461	1.0000	1.080	3,036,378	16.40	2,389	6.8636
1993	153,196	1,120	1.0000	1,120	4,551,704	1.0000	1.070	4,870,323	31.79	4,349	7.3109
1994	146,875	1,080	1.0000	1,080	4,269,276	1.0000	1.076	4,593,741	31.28	4,253	7.3532
1995	153,870	1,025	1.0000	1,025	4,551,059	1.0000	1.081	4,919,695	31.97	4,800	6.6615
1996	153,249	1,067	1.0000	1,067	4,571,250	1.0000	1.117	5,106,086	33.32	4,785	6.9625
1997	149,904	1,199	1.0000	1,199	3,721,978	1.0000	1.095	4,075,566	27.19	3,399	7.9985
1998	151,932	1,189	1.0000	1,189	4,633,518	1.0000	1.145	5,305,378	34.92	4,462	7.8259
1999	147,531	1,433	1.0000	1,433	5,048,837	1.0000	1.106	5,584,014	37.85	3,897	9.7132
2000	151,200	1,452	1.0000	1,452	5,541,095	0.9942	1.093	6,021,290	39.82	4,147	9.6032
2001	161,302	1,588	0.9967	1,583	6,325,464	0.9879	1.082	6,761,338	41.92	4,271	9.8139
2002	157,756	1,409	0.9799	1,381	6,072,188	0.9589	1.068	6,218,559	39.42	4,503	8.7540
2003	157,254	1,478	0.9557	1,413	6,826,848	0.9545	1.076	7,011,460	44.59	4,962	8.9855
2004	166,917	1,519	0.9141	1,389	6,585,853	0.9649	1.080	6,863,065	41.12	4,941	8.3215
2005	171,438	1,580	0.8531	1,348	7,161,842	0.9418	1.080	7,284,625	42.49	5,404	7.8629

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
ACCIDENT BENEFITS - EXCLUDING U.A.
LOSS COST MODEL

EXHIBIT 8
SHEET 5.b

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1994	9	146,875	1,080	4,593,741	31.28	31.63	4,253	4,285	7.3532	7.3821
1995	10	153,870	1,025	4,919,695	31.97	32.63	4,800	4,333	6.6615	7.5319
1996	11	153,249	1,067	5,106,086	33.32	33.67	4,785	4,381	6.9625	7.6847
1998	13	151,932	1,189	5,305,378	34.92	35.83	4,462	4,479	7.8259	7.9996
1999	14	147,531	1,433	5,584,014	37.85	36.96	3,897	4,529	9.7132	8.1619
2000	15	151,200	1,452	6,021,290	39.82	38.13	4,147	4,579	9.6032	8.3275
2001	16	161,302	1,583	6,761,338	41.92	39.34	4,271	4,630	9.8139	8.4964
2002	17	157,756	1,381	6,218,559	39.42	40.58	4,503	4,681	8.7540	8.6688
2003	18	157,254	1,413	7,011,460	44.59	41.87	4,962	4,733	8.9855	8.8447
2004	19	166,917	1,389	6,863,065	41.12	43.19	4,941	4,786	8.3215	9.0241
2005	20	171,438	1,348	7,284,625	42.49	44.56	5,404	4,839	7.8629	9.2072

NOTE : These accident periods have been removed from the analysis :
1986 1987 1988 1989 1990 1991 1992 1993 1997

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 ACCIDENT BENEFITS - EXCLUDING U.A.
 LOSS COST MODEL

EXHIBIT 8
 SHEET 5.c

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1994	31.28	31.63	-0.35	-0.257		4,253	4,285	-32	-0.083		7.3532	7.3821	-0.0289	-0.033	
1995	31.97	32.63	-0.66	-0.469		4,800	4,333	467	1.128		6.6615	7.5319	-0.8704	-1.028	
1996	33.32	33.67	-0.35	-0.236		4,785	4,381	404	0.972		6.9625	7.6847	-0.7222	-0.826	
1998	34.92	35.83	-0.91	-0.587		4,462	4,479	-17	-0.041		7.8259	7.9996	-0.1737	-0.184	
1999	37.85	36.96	0.89	0.541		3,897	4,529	-632	-1.655		9.7132	8.1619	1.5513	1.456	
2000	39.82	38.13	1.69	0.988		4,147	4,579	-432	-1.091		9.6032	8.3275	1.2757	1.193	
2001	41.92	39.34	2.58	1.450		4,271	4,630	-359	-0.889		9.8139	8.4964	1.3175	1.206	
2002	39.42	40.58	-1.16	-0.663		4,503	4,681	-178	-0.428		8.7540	8.6688	0.0852	0.082	
2003	44.59	41.87	2.72	1.438		4,962	4,733	229	0.520		8.9855	8.8447	0.1408	0.132	
2004	41.12	43.19	-2.07	-1.121		4,941	4,786	155	0.351		8.3215	9.0241	-0.7026	-0.678	
2005	42.49	44.56	-2.07	-1.084		5,404	4,839	565	1.216		7.8629	9.2072	-1.3443	-1.321	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 ACCIDENT BENEFITS - EXCLUDING U.A.
 LOSS COST MODEL

EXHIBIT 8
 SHEET 5.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	161,302	1,583	6,761,338	39.34	1.2280	4,630	1.0756	8.4964	1.1417
2002	17.0	157,756	1,381	6,218,559	40.58	1.1905	4,681	1.0639	8.6688	1.1190
2003	18.0	157,254	1,413	7,011,460	41.87	1.1538	4,733	1.0522	8.8447	1.0968
2004	19.0	166,917	1,389	6,863,065	43.19	1.1185	4,786	1.0405	9.0241	1.0750
2005	20.0	171,438	1,348	7,284,625	44.56	1.0842	4,839	1.0291	9.2072	1.0536
2006	21.0				45.97	1.0509	4,893	1.0178	9.3940	1.0326
2007	22.0				47.42	1.0188	4,947	1.0067	9.5845	1.0121
2008	23.0				48.92	0.9875	5,003	0.9954	9.7790	0.9920
2009	24.0				50.47	0.9572	5,058	0.9846	9.9773	0.9723
16-Feb-08	22.6				48.31	1.0000	4,980	1.0000	9.7007	1.0000

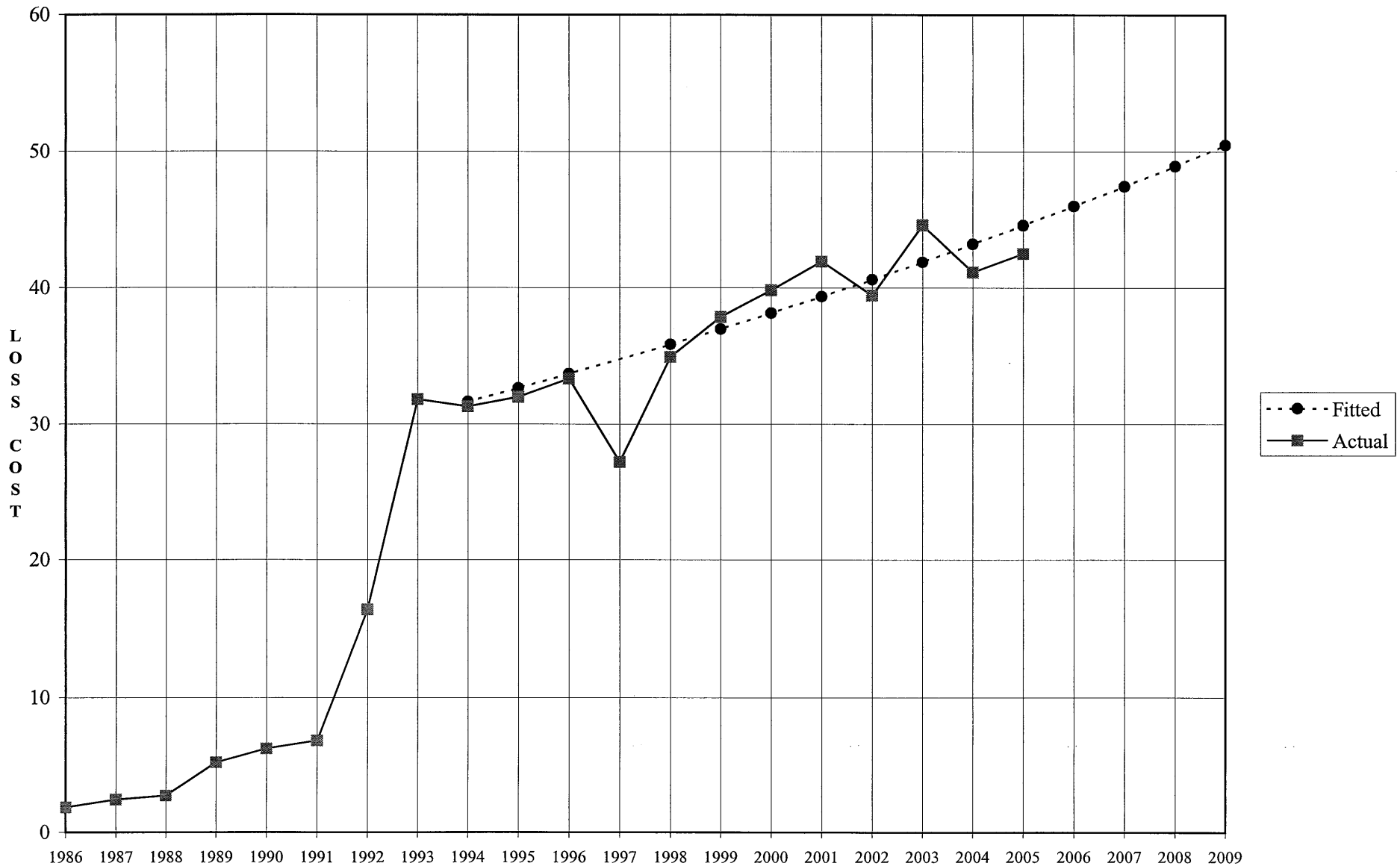
NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	3.2%	1.1%	2.0%
	AVG FUTURE ANNUAL TREND	3.2%	1.1%	2.0%
	(FITTED 07/FITTED 06)-1	3.2%	1.1%	2.0%
REGRESSION COEFFICIENTS	CONSTANT	23.9023	3,879.0852	6.1614
	TIME	1.0316	1.0111	1.0203
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	9.0000	9.0000	9.0000
	F STATISTIC	68.7682	2.0207	3.8467
	R SQUARED	0.8843	0.1834	0.2994
	R-BAR SQUARED	0.8714	0.0926	0.2216
T STATISTICS	DEG OF FREEDOM	9.0000	9.0000	9.0000
	CONSTANT	55.8225	70.1521	11.7272
	TIME	8.2927	1.4215	1.9613

	TCRIT@99% = 3.25			
	TCRIT@95% = 2.26			

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
LOSS COST TREND
ACCIDENT BENEFITS - EXCLUDING U.A.



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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COLLISION

EXHIBIT 8
 SHEET 6.a

*** DERIVATION OF ULTIMATE AMOUNTS ***

ACCIDENT PERIOD	EARNED EXPOSURES	REPORTED COUNTS	COUNT DEV	ULTIMATE COUNTS	REPORTED LOSSES	LOSS DEV	ULAE	B30FAC	ULTIMATE LOSSES	ULT LC	ULT SEV	ULT FREQ /1000
1986	4,550	207	1.0000	207	804,048	1.0000	1.107	1	890,081	195.62	4,300	45.4945
1987	4,653	229	1.0000	229	858,854	1.0000	1.103	1	947,316	203.59	4,137	49.2156
1988	4,870	234	1.0000	234	948,347	1.0000	1.098	1	1,041,285	213.82	4,450	48.0493
1989	5,409	257	1.0000	257	884,851	1.0000	1.061	1	938,827	173.57	3,653	47.5134
1990	5,466	228	1.0000	228	728,856	1.0000	1.049	1	764,570	139.88	3,353	41.7124
1991	5,181	241	1.0000	241	735,606	1.0000	1.075	1	790,776	152.63	3,281	46.5161
1992	4,807	174	1.0000	174	559,843	1.0000	1.080	1	604,630	125.78	3,475	36.1972
1993	4,436	127	1.0000	127	442,100	1.0000	1.070	1	473,047	106.64	3,725	28.6294
1994	3,974	96	1.0000	96	342,311	1.0000	1.076	1	368,327	92.68	3,837	24.1570
1995	3,455	93	1.0000	93	493,990	1.0000	1.081	1	534,003	154.56	5,742	26.9175
1996	3,165	68	1.0000	68	326,163	1.0000	1.117	1	364,324	115.11	5,358	21.4850
1997	3,729	100	1.0000	100	466,368	1.0000	1.095	1	510,673	136.95	5,107	26.8168
1998	3,996	102	1.0000	102	491,830	1.0000	1.145	1	563,145	140.93	5,521	25.5255
1999	4,423	124	1.0000	124	769,495	1.0000	1.106	1	851,061	192.42	6,863	28.0353
2000	4,653	141	1.0000	141	586,858	1.0000	1.093	1	641,436	137.85	4,549	30.3030
2001	5,234	143	1.0000	143	737,871	1.0000	1.082	1	798,376	152.54	5,583	27.3214
2002	4,713	153	1.0000	153	725,817	1.0000	1.068	1	775,173	164.48	5,066	32.4634
2003	4,898	131	1.0000	131	635,717	1.0000	1.076	1	684,031	139.66	5,222	26.7456
2004	4,207	94	0.9961	94	421,775	0.9926	1.080	1	452,146	107.47	4,810	22.3437
2005	4,066	100	0.9902	99	577,106	0.9639	1.080	1	600,774	147.76	6,068	24.3483

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COLLISION
SEVERITY MODEL

EXHIBIT 8
SHEET 6.b

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1990	5	5,466	228	764,570	139.88	127.43	3,353	3,658	41.7124	34.8384
1991	6	5,181	241	790,776	152.63	128.52	3,281	3,786	46.5161	33.9482
1992	7	4,807	174	604,630	125.78	129.62	3,475	3,918	36.1972	33.0807
1993	8	4,436	127	473,047	106.64	130.73	3,725	4,056	28.6294	32.2354
1994	9	3,974	96	368,327	92.68	131.85	3,837	4,198	24.1570	31.4117
1995	10	3,455	93	534,003	154.56	132.98	5,742	4,344	26.9175	30.6090
1996	11	3,165	68	364,324	115.11	134.12	5,358	4,497	21.4850	29.8268
1997	12	3,729	100	510,673	136.95	135.27	5,107	4,654	26.8168	29.0647
1998	13	3,996	102	563,145	140.93	136.43	5,521	4,817	25.5255	28.3220
1999	14	4,423	124	851,061	192.42	137.60	6,863	4,986	28.0353	27.5983
2000	15	4,653	141	641,436	137.85	138.77	4,549	5,160	30.3030	26.8931
2001	16	5,234	143	798,376	152.54	139.96	5,583	5,341	27.3214	26.2058
2002	17	4,713	153	775,173	164.48	141.16	5,066	5,528	32.4634	25.5362
2003	18	4,898	131	684,031	139.66	142.37	5,222	5,721	26.7456	24.8837
2004	19	4,207	94	452,146	107.47	143.59	4,810	5,922	22.3437	24.2478
2005	20	4,066	99	600,774	147.76	144.82	6,068	6,129	24.3483	23.6282

NOTE : These accident periods have been removed from the analysis :
1986 1987 1988 1989

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COLLISION
 SEVERITY MODEL

EXHIBIT 8
 SHEET 6.c

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1990	139.88	127.43	12.45	0.503		3,353	3,658	-305	-0.533		41.7124	34.8384	6.8740	1.003	
1991	152.63	128.52	24.11	0.928		3,281	3,786	-505	-0.877		46.5161	33.9482	12.5679	1.755	
1992	125.78	129.62	-3.84	-0.162		3,475	3,918	-443	-0.736		36.1972	33.0807	3.1165	0.502	
1993	106.64	130.73	-24.09	-1.100		3,725	4,056	-331	-0.521		28.6294	32.2354	-3.6060	-0.661	
1994	92.68	131.85	-39.17	-1.904		3,837	4,198	-361	-0.550		24.1570	31.4117	-7.2547	-1.463	
1995	154.56	132.98	21.58	0.812		5,742	4,344	1,398	1.709		26.9175	30.6090	-3.6915	-0.716	
1996	115.11	134.12	-19.01	-0.825		5,358	4,497	861	1.074		21.4850	29.8268	-8.3418	-1.828	
1997	136.95	135.27	1.68	0.067		5,107	4,654	453	0.569		26.8168	29.0647	-2.2479	-0.449	
1998	140.93	136.43	4.50	0.175		5,521	4,817	704	0.836		25.5255	28.3220	-2.7965	-0.579	
1999	192.42	137.60	54.82	1.811		6,863	4,986	1,877	1.959		28.0353	27.5983	0.4370	0.088	
2000	137.85	138.77	-0.92	-0.036		4,549	5,160	-611	-0.772		30.3030	26.8931	3.4099	0.665	
2001	152.54	139.96	12.58	0.465		5,583	5,341	242	0.272		27.3214	26.2058	1.1156	0.232	
2002	164.48	141.16	23.32	0.826		5,066	5,528	-462	-0.535		32.4634	25.5362	6.9272	1.338	
2003	139.66	142.37	-2.71	-0.104		5,222	5,721	-499	-0.560		26.7456	24.8837	1.8619	0.402	
2004	107.47	143.59	-36.12	-1.565		4,810	5,922	-1,112	-1.274		22.3437	24.2478	-1.9041	-0.456	
2005	147.76	144.82	2.94	0.109		6,068	6,129	-61	-0.061		24.3483	23.6282	0.7201	0.167	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COLLISION
 SEVERITY MODEL

EXHIBIT 8
 SHEET 6.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

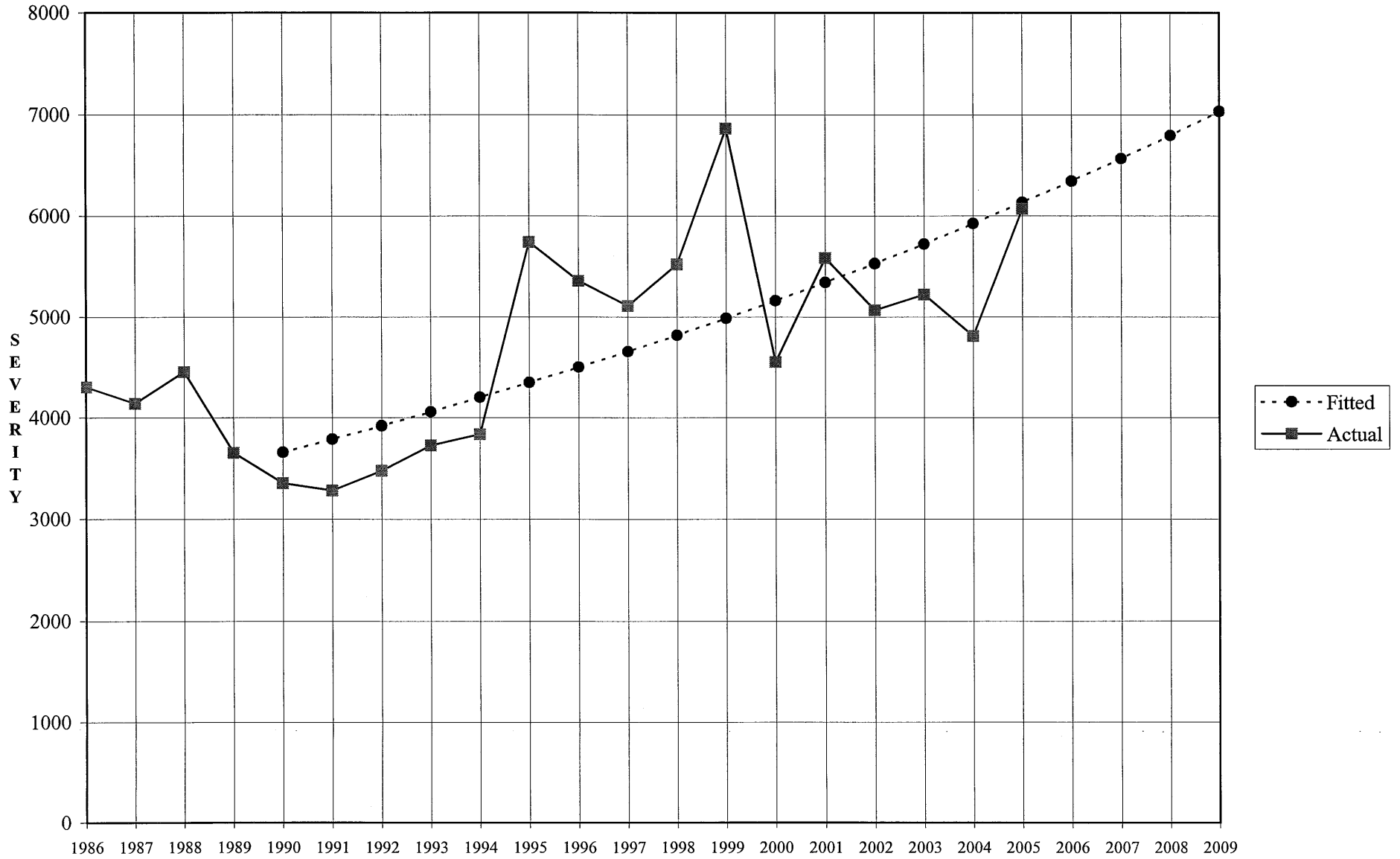
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	5,234	143	798,376	139.96	1.0579	5,341	1.2550	26.2058	0.8430
2002	17.0	4,713	153	775,173	141.16	1.0490	5,528	1.2126	25.5362	0.8651
2003	18.0	4,898	131	684,031	142.37	1.0400	5,721	1.1716	24.8837	0.8877
2004	19.0	4,207	94	452,146	143.59	1.0312	5,922	1.1319	24.2478	0.9110
2005	20.0	4,066	99	600,774	144.82	1.0224	6,129	1.0937	23.6282	0.9349
2006	21.0				146.06	1.0138	6,343	1.0568	23.0244	0.9594
2007	22.0				147.31	1.0052	6,566	1.0209	22.4361	0.9846
2008	23.0				148.57	0.9966	6,795	0.9865	21.8628	1.0104
2009	24.0				149.84	0.9882	7,033	0.9531	21.3041	1.0369
16-Feb-08	22.6				148.07	1.0000	6,703	1.0000	22.0903	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	0.9%	3.5%	-2.6%
	AVG FUTURE ANNUAL TREND	0.9%	3.5%	-2.6%
	(FITTED 07/FITTED 06)-1	0.9%	3.5%	-2.6%
REGRESSION COEFFICIENTS	CONSTANT	122.1105	3,079.5673	39.6522
	TIME	1.0086	1.0350	0.9744
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	14.0000	14.0000	14.0000
-----	F STATISTIC	0.7210	15.1202	7.0745
FCRIT@99% = 8.86	R SQUARED	0.0490	0.5192	0.3357
FCRIT@95% = 4.60	R-BAR SQUARED	-0.0190	0.4849	0.2882
T STATISTICS	DEG OF FREEDOM	14.0000	14.0000	14.0000
-----	CONSTANT	35.9102	68.1292	28.3832
TCRIT@99% = 2.98	TIME	0.8491	3.8885	-2.6598
TCRIT@95% = 2.14				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
SEVERITY TREND
COLLISION



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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COLLISION
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 6.f

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1986	1	4,550	207	890,081	195.62	174.52	4,300	3,686	45.4945	47.3451
1987	2	4,653	229	947,316	203.59	172.00	4,137	3,774	49.2156	45.5803
1988	3	4,870	234	1,041,285	213.82	169.53	4,450	3,863	48.0493	43.8812
1989	4	5,409	257	938,827	173.57	167.09	3,653	3,955	47.5134	42.2455
1990	5	5,466	228	764,570	139.88	164.69	3,353	4,049	41.7124	40.6708
1991	6	5,181	241	790,776	152.63	162.32	3,281	4,145	46.5161	39.1548
1992	7	4,807	174	604,630	125.78	159.98	3,475	4,244	36.1972	37.6953
1993	8	4,436	127	473,047	106.64	157.68	3,725	4,345	28.6294	36.2902
1995	10	3,455	93	534,003	154.56	153.17	5,742	4,554	26.9175	33.6351
1997	12	3,729	100	510,673	136.95	148.80	5,107	4,773	26.8168	31.1744
1998	13	3,996	102	563,145	140.93	146.66	5,521	4,886	25.5255	30.0123
1999	14	4,423	124	851,061	192.42	144.55	6,863	5,003	28.0353	28.8936
2000	15	4,653	141	641,436	137.85	142.47	4,549	5,121	30.3030	27.8166
2001	16	5,234	143	798,376	152.54	140.42	5,583	5,243	27.3214	26.7797
2002	17	4,713	153	775,173	164.48	138.40	5,066	5,368	32.4634	25.7815
2003	18	4,898	131	684,031	139.66	136.40	5,222	5,495	26.7456	24.8205
2004	19	4,207	94	452,146	107.47	134.44	4,810	5,626	22.3437	23.8953
2005	20	4,066	99	600,774	147.76	132.51	6,068	5,760	24.3483	23.0046

NOTE : These accident periods have been removed from the analysis :
 1994 1996

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COLLISION
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 6.g

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1986	195.62	174.52	21.10	0.628		4,300	3,686	614	0.932		45.4945	47.3451	-1.8506	-0.295	
1987	203.59	172.00	31.59	0.927		4,137	3,774	363	0.556		49.2156	45.5803	3.6353	0.569	
1988	213.82	169.53	44.29	1.277		4,450	3,863	587	0.855		48.0493	43.8812	4.1681	0.673	
1989	173.57	167.09	6.48	0.209		3,653	3,955	-302	-0.481		47.5134	42.2455	5.2679	0.871	
1990	139.88	164.69	-24.81	-0.898		3,353	4,049	-696	-1.142		41.7124	40.6708	1.0416	0.187	
1991	152.63	162.32	-9.69	-0.338		3,281	4,145	-864	-1.415		46.5161	39.1548	7.3613	1.277	
1992	125.78	159.98	-34.20	-1.323		3,475	4,244	-769	-1.210		36.1972	37.6953	-1.4981	-0.301	
1993	106.64	157.68	-51.04	-2.151	1	3,725	4,345	-620	-0.932		28.6294	36.2902	-7.6608	-1.757	
1995	154.56	153.17	1.39	0.050		5,742	4,554	1,188	1.403		26.9175	33.6351	-6.7176	-1.651	
1997	136.95	148.80	-11.85	-0.456		5,107	4,773	334	0.409		26.8168	31.1744	-4.3576	-1.116	
1998	140.93	146.66	-5.73	-0.219		5,521	4,886	635	0.739		25.5255	30.0123	-4.4868	-1.200	
1999	192.42	144.55	47.87	1.574		6,863	5,003	1,860	1.914		28.0353	28.8936	-0.8583	-0.223	
2000	137.85	142.47	-4.62	-0.181		4,549	5,121	-572	-0.717		30.3030	27.8166	2.4864	0.635	
2001	152.54	140.42	12.12	0.456		5,583	5,243	340	0.380		27.3214	26.7797	0.5417	0.148	
2002	164.48	138.40	26.08	0.950		5,066	5,368	-302	-0.350		32.4634	25.7815	6.6819	1.708	
2003	139.66	136.40	3.26	0.130		5,222	5,495	-273	-0.309		26.7456	24.8205	1.9251	0.554	
2004	107.47	134.44	-26.97	-1.232		4,810	5,626	-816	-0.948		22.3437	23.8953	-1.5516	-0.498	
2005	147.76	132.51	15.25	0.599		6,068	5,760	308	0.315		24.3483	23.0046	1.3437	0.421	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COLLISION
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 6.h

*** PROJECTION FACTORS & REGRESSION RESULTS ***

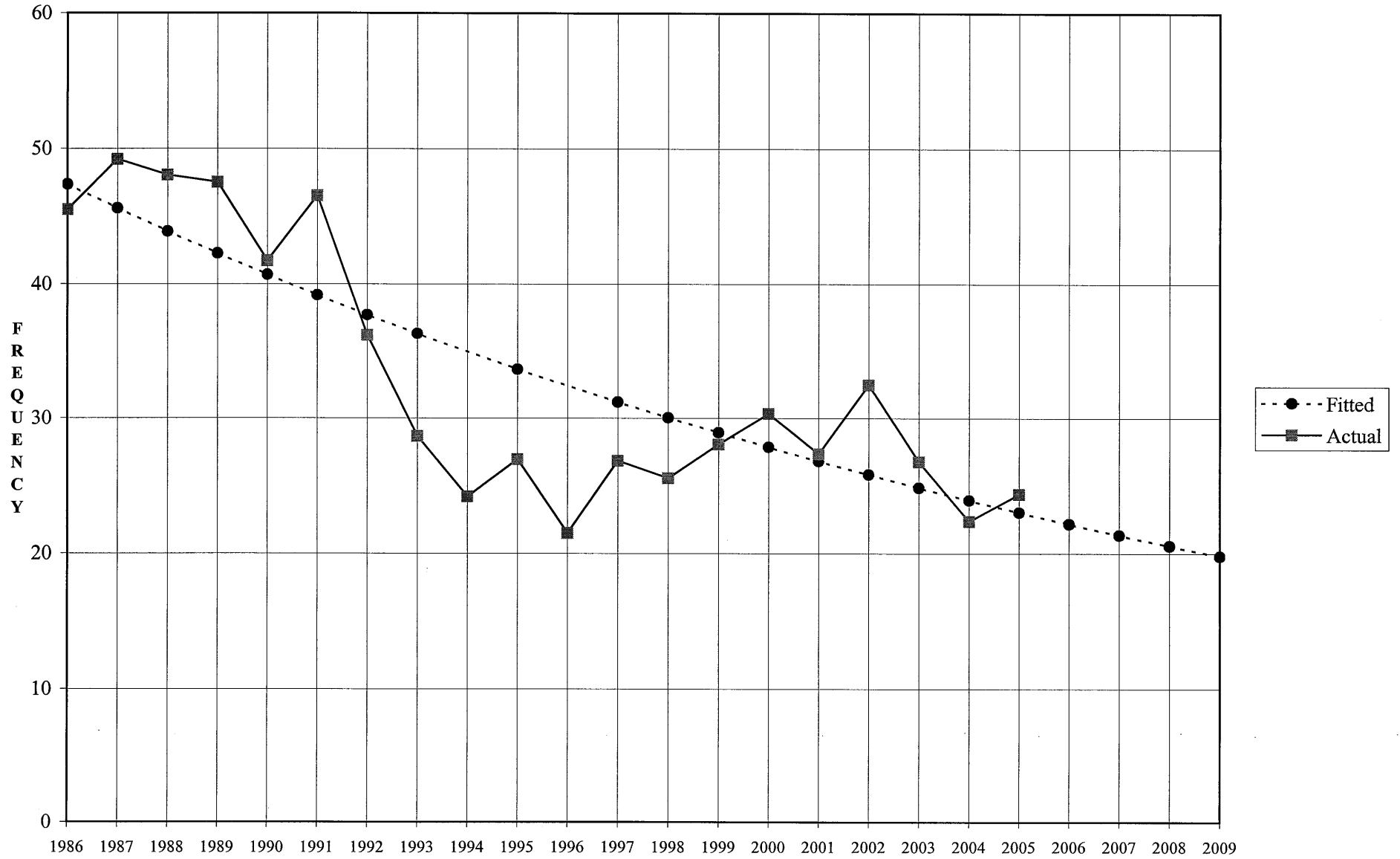
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	5,234	143	798,376	140.42	0.9088	5,243	1.1678	26.7797	0.7782
2002	17.0	4,713	153	775,173	138.40	0.9220	5,368	1.1406	25.7815	0.8084
2003	18.0	4,898	131	684,031	136.40	0.9356	5,495	1.1143	24.8205	0.8397
2004	19.0	4,207	94	452,146	134.44	0.9492	5,626	1.0883	23.8953	0.8722
2005	20.0	4,066	99	600,774	132.51	0.9630	5,760	1.0630	23.0046	0.9059
2006	21.0				130.60	0.9771	5,897	1.0383	22.1471	0.9410
2007	22.0				128.72	0.9914	6,037	1.0142	21.3215	0.9775
2008	23.0				126.87	1.0058	6,180	0.9908	20.5268	1.0153
2009	24.0				125.04	1.0206	6,327	0.9678	19.7616	1.0546
16-Feb-08	22.6				127.61	1.0000	6,123	1.0000	20.8410	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-1.4%	2.4%	-3.7%
	AVG FUTURE ANNUAL TREND	-1.4%	2.4%	-3.7%
	(FITTED 07/FITTED 06)-1	-1.4%	2.4%	-3.7%
REGRESSION COEFFICIENTS	CONSTANT	177.0637	3,600.4864	49.1782
	TIME	0.9856	1.0238	0.9627
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	16.0000	16.0000	16.0000
	F STATISTIC	4.2111	13.3888	52.5078
FCRIT@99% = 8.53	R SQUARED	0.2084	0.4556	0.7664
FCRIT@95% = 4.49	R-BAR SQUARED	0.1589	0.4215	0.7519
T STATISTICS	DEG OF FREEDOM	16.0000	16.0000	16.0000
	CONSTANT	60.1995	104.7674	61.0334
TCRIT@99% = 2.92	TIME	-2.0521	3.6591	-7.2462
TCRIT@95% = 2.12				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
FREQUENCY TREND
COLLISION



IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COLLISION

*** CALCULATION OF LOSS COST PROJECTION FACTORS ***
*** FROM FREQUENCY AND SEVERITY MODELS ***

ACCIDENT PERIOD -----	FITTED SEVERITY ----- [1]	FITTED FREQUENCY ----- [2]	FITTED LOSS COST ----- [3]	PROJECTION FACTOR ----- [4]
2001	5,341	26.7797	143.03	1.0451
2002	5,528	25.7815	142.52	1.0488
2003	5,721	24.8205	142.00	1.0527
2004	5,922	23.8953	141.51	1.0563
2005	6,129	23.4413	143.67	1.0404
16-Feb-08	6,703	22.3008	149.48	

NOTES:

$$[3] = [1] \times [2]$$

$$[4] = 149.48 / [3]$$

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COMPREHENSIVE

EXHIBIT 8
SHEET 7.a

*** DERIVATION OF ULTIMATE AMOUNTS ***

ACCIDENT PERIOD	EARNED EXPOSURES	REPORTED COUNTS	COUNT DEV	ULTIMATE COUNTS	REPORTED LOSSES	LOSS DEV	ULAE	B30FAC	ULTIMATE LOSSES	ULT LC	ULT SEV	ULT FREQ /1000
1986	3,663	381	1.0000	381	268,030	1.0000	1.107	1	296,709	81.00	779	104.0131
1987	3,594	410	1.0000	410	265,143	1.0000	1.103	1	292,453	81.37	713	114.0790
1988	3,886	508	1.0000	508	315,322	1.0000	1.098	1	346,224	89.10	682	130.7257
1989	4,434	543	1.0000	543	289,529	1.0000	1.061	1	307,190	69.28	566	122.4628
1990	4,560	686	1.0000	686	374,371	1.0000	1.049	1	392,715	86.12	572	150.4386
1991	4,422	634	1.0000	634	463,771	1.0000	1.075	1	498,554	112.74	786	143.3740
1992	4,311	528	1.0000	528	401,165	1.0000	1.080	1	433,258	100.50	821	122.4774
1993	3,969	456	1.0000	456	395,751	1.0000	1.070	1	423,454	106.69	929	114.8904
1994	3,823	338	1.0000	338	267,782	1.0000	1.076	1	288,133	75.37	852	88.4122
1995	3,577	279	1.0000	279	207,280	1.0000	1.081	1	224,070	62.64	803	77.9983
1996	3,346	224	1.0000	224	182,748	1.0000	1.117	1	204,130	61.01	911	66.9456
1997	3,799	269	1.0000	269	221,693	1.0000	1.095	1	242,754	63.90	902	70.8081
1998	4,082	306	1.0000	306	219,602	1.0000	1.145	1	251,444	61.60	822	74.9633
1999	4,534	332	1.0000	332	371,799	1.0000	1.106	1	411,210	90.69	1,239	73.2245
2000	4,888	393	1.0000	393	412,804	1.0000	1.093	1	451,195	92.31	1,148	80.4010
2001	5,445	409	1.0000	409	517,157	1.0000	1.082	1	559,564	102.77	1,368	75.1148
2002	5,094	352	1.0000	352	353,486	1.0000	1.068	1	377,523	74.11	1,073	69.1009
2003	5,221	257	1.0000	257	327,095	1.0000	1.076	1	351,954	67.41	1,369	49.2243
2004	4,618	210	1.0000	210	365,346	1.0000	1.080	1	394,574	85.44	1,879	45.4742
2005	4,533	189	1.1100	210	394,506	1.1374	1.080	1	484,608	106.91	2,308	46.3269

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COMPREHENSIVE
 SEVERITY MODEL

EXHIBIT 8
 SHEET 7.b

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1990	5	4,560	686	392,715	86.12	85.09	572	634	150.4386	134.1304
1991	6	4,422	634	498,554	112.74	84.75	786	678	143.3740	125.0143
1992	7	4,311	528	433,258	100.50	84.40	821	724	122.4774	116.5177
1993	8	3,969	456	423,454	106.69	84.06	929	774	114.8904	108.5987
1994	9	3,823	338	288,133	75.37	83.72	852	827	88.4122	101.2178
1995	10	3,577	279	224,070	62.64	83.38	803	884	77.9983	94.3386
1996	11	3,346	224	204,130	61.01	83.04	911	944	66.9456	87.9269
1997	12	3,799	269	242,754	63.90	82.70	902	1,009	70.8081	81.9510
1998	13	4,082	306	251,444	61.60	82.36	822	1,078	74.9633	76.3812
1999	14	4,534	332	411,210	90.69	82.03	1,239	1,152	73.2245	71.1900
2000	15	4,888	393	451,195	92.31	81.70	1,148	1,231	80.4010	66.3516
2001	16	5,445	409	559,564	102.77	81.36	1,368	1,316	75.1148	61.8420
2002	17	5,094	352	377,523	74.11	81.03	1,073	1,406	69.1009	57.6390
2003	18	5,221	257	351,954	67.41	80.70	1,369	1,502	49.2243	53.7216
2004	19	4,618	210	394,574	85.44	80.37	1,879	1,605	45.4742	50.0704
2005	20	4,533	210	484,608	106.91	80.05	2,308	1,716	46.3269	46.6674

NOTE : These accident periods have been removed from the analysis :
 1986 1987 1988 1989

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COMPREHENSIVE
 SEVERITY MODEL

EXHIBIT 8
 SHEET 7.c

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1990	86.12	85.09	1.03	0.053		572	634	-62	-0.623		150.4386	134.1304	16.3082	0.767	
1991	112.74	84.75	27.99	1.263		786	678	108	0.893		143.3740	125.0143	18.3597	0.916	
1992	100.50	84.40	16.10	0.772		821	724	97	0.756		122.4774	116.5177	5.9597	0.333	
1993	106.69	84.06	22.63	1.055		929	774	155	1.101		114.8904	108.5987	6.2917	0.376	
1994	75.37	83.72	-8.35	-0.465		852	827	25	0.180		88.4122	101.2178	-12.8056	-0.904	
1995	62.64	83.38	-20.74	-1.265		803	884	-81	-0.577		77.9983	94.3386	-16.3403	-1.271	
1996	61.01	83.04	-22.03	-1.364		911	944	-33	-0.216		66.9456	87.9269	-20.9813	-1.822	
1997	63.90	82.70	-18.80	-1.141		902	1,009	-107	-0.676		70.8081	81.9510	-11.1429	-0.977	
1998	61.60	82.36	-20.76	-1.285		822	1,078	-256	-1.636		74.9633	76.3812	-1.4179	-0.125	
1999	90.69	82.03	8.66	0.444		1,239	1,152	87	0.438		73.2245	71.1900	2.0345	0.188	
2000	92.31	81.70	10.61	0.541		1,148	1,231	-83	-0.422		80.4010	66.3516	14.0494	1.284	
2001	102.77	81.36	21.41	1.034		1,368	1,316	52	0.235		75.1148	61.8420	13.2728	1.299	
2002	74.11	81.03	-6.92	-0.395		1,073	1,406	-333	-1.629		69.1009	57.6390	11.4619	1.212	
2003	67.41	80.70	-13.29	-0.796		1,369	1,502	-133	-0.560		49.2243	53.7216	-4.4973	-0.584	
2004	85.44	80.37	5.07	0.270		1,879	1,605	274	0.948		45.4742	50.0704	-4.5962	-0.643	
2005	106.91	80.05	26.86	1.280		2,308	1,716	592	1.788		46.3269	46.6674	-0.3405	-0.049	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COMPREHENSIVE
 SEVERITY MODEL

EXHIBIT 8
 SHEET 7.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

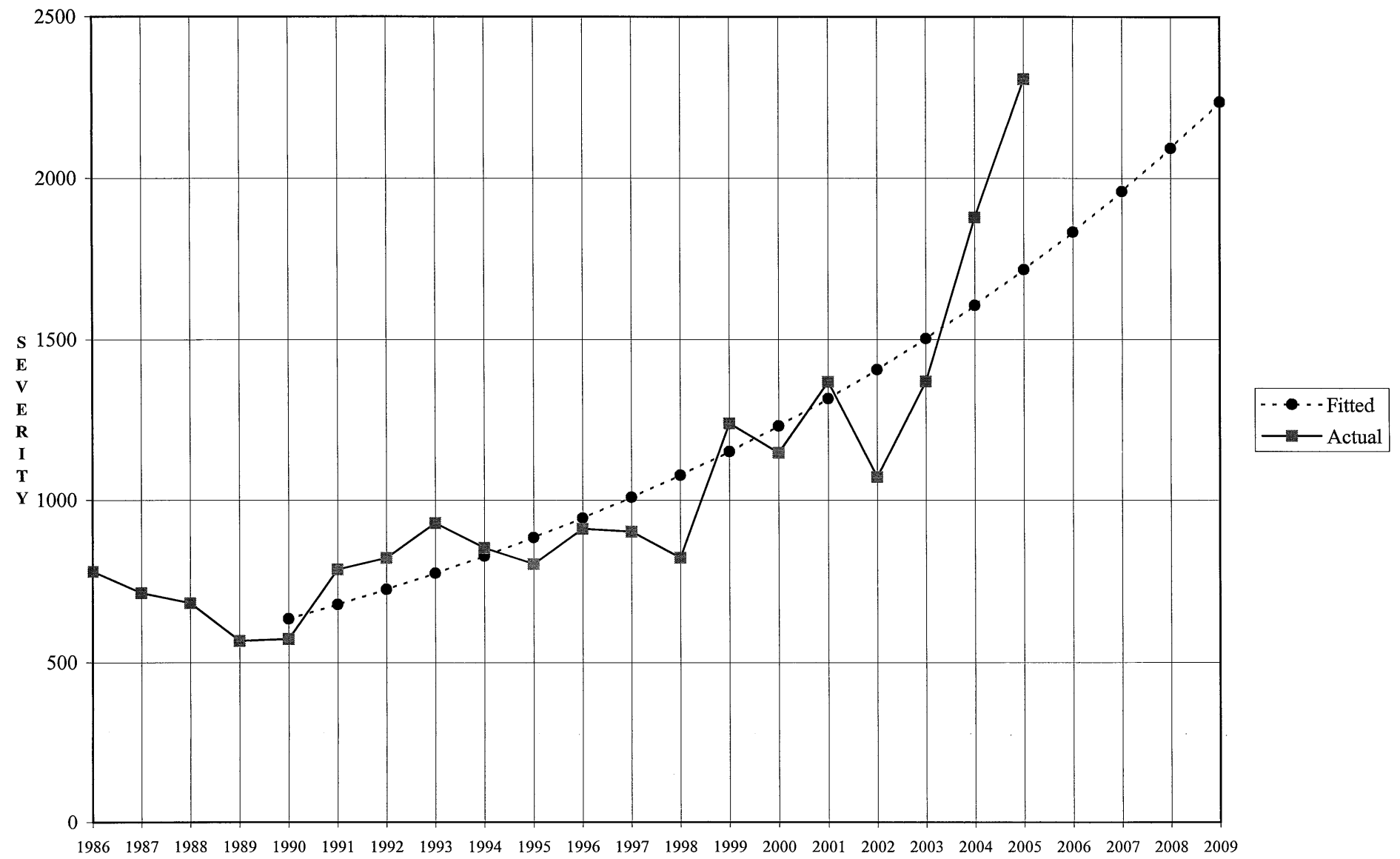
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	5,445	409	559,564	81.36	0.9735	1,316	1.5486	61.8420	0.6284
2002	17.0	5,094	352	377,523	81.03	0.9774	1,406	1.4495	57.6390	0.6743
2003	18.0	5,221	257	351,954	80.70	0.9814	1,502	1.3569	53.7216	0.7234
2004	19.0	4,618	210	394,574	80.37	0.9854	1,605	1.2698	50.0704	0.7762
2005	20.0	4,533	210	484,608	80.05	0.9894	1,716	1.1876	46.6674	0.8328
2006	21.0				79.72	0.9935	1,833	1.1118	43.4957	0.8935
2007	22.0				79.40	0.9975	1,959	1.0403	40.5395	0.9586
2008	23.0				79.07	1.0016	2,093	0.9737	37.7842	1.0286
2009	24.0				78.75	1.0057	2,237	0.9110	35.2163	1.1036
16-Feb-08	22.6				79.20	1.0000	2,038	1.0000	38.8631	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-0.4%	6.9%	-6.8%
	AVG FUTURE ANNUAL TREND	-0.4%	6.9%	-6.8%
	(FITTED 07/FITTED 06)-1	-0.4%	6.9%	-6.8%
REGRESSION COEFFICIENTS	CONSTANT	86.8454	455.2117	190.7063
	TIME	0.9959	1.0686	0.9320
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	14.0000	14.0000	14.0000
-----	F STATISTIC	0.1106	54.3412	75.2280
FCRIT@99% = 8.86	R SQUARED	0.0078	0.7951	0.8431
FCRIT@95% = 4.60	R-BAR SQUARED	-0.0630	0.7805	0.8319
T STATISTICS	DEG OF FREEDOM	14.0000	14.0000	14.0000
-----	CONSTANT	27.3388	51.0538	48.5662
TCRIT@99% = 2.98	TIME	-0.3325	7.3716	-8.6734
TCRIT@95% = 2.14				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
SEVERITY TREND
COMPREHENSIVE



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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 7.f

*** COMPARISON OF ULTIMATE vs FITTED VALUES ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1990	5	4,560	686	392,715	86.12	85.09	572	634	150.4386	134.1304
1991	6	4,422	634	498,554	112.74	84.75	786	678	143.3740	125.0143
1992	7	4,311	528	433,258	100.50	84.40	821	724	122.4774	116.5177
1993	8	3,969	456	423,454	106.69	84.06	929	774	114.8904	108.5987
1994	9	3,823	338	288,133	75.37	83.72	852	827	88.4122	101.2178
1995	10	3,577	279	224,070	62.64	83.38	803	884	77.9983	94.3386
1996	11	3,346	224	204,130	61.01	83.04	911	944	66.9456	87.9269
1997	12	3,799	269	242,754	63.90	82.70	902	1,009	70.8081	81.9510
1998	13	4,082	306	251,444	61.60	82.36	822	1,078	74.9633	76.3812
1999	14	4,534	332	411,210	90.69	82.03	1,239	1,152	73.2245	71.1900
2000	15	4,888	393	451,195	92.31	81.70	1,148	1,231	80.4010	66.3516
2001	16	5,445	409	559,564	102.77	81.36	1,368	1,316	75.1148	61.8420
2002	17	5,094	352	377,523	74.11	81.03	1,073	1,406	69.1009	57.6390
2003	18	5,221	257	351,954	67.41	80.70	1,369	1,502	49.2243	53.7216
2004	19	4,618	210	394,574	85.44	80.37	1,879	1,605	45.4742	50.0704
2005	20	4,533	210	484,608	106.91	80.05	2,308	1,716	46.3269	46.6674

NOTE : These accident periods have been removed from the analysis :
 1986 1987 1988 1989

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 7.g

*** OUTLIER TEST ***

ACCIDENT PERIOD	ULT LC	FITTED LC	RESIDUAL	TEST VALUE	TEST RESULT	ULT SEV	FITTED SEV	RESIDUAL	TEST VALUE	TEST RESULT	ULT FREQ	FITTED FREQ	RESIDUAL	TEST VALUE	TEST RESULT
1990	86.12	85.09	1.03	0.053		572	634	-62	-0.623		150.4386	134.1304	16.3082	0.767	
1991	112.74	84.75	27.99	1.263		786	678	108	0.893		143.3740	125.0143	18.3597	0.916	
1992	100.50	84.40	16.10	0.772		821	724	97	0.756		122.4774	116.5177	5.9597	0.333	
1993	106.69	84.06	22.63	1.055		929	774	155	1.101		114.8904	108.5987	6.2917	0.376	
1994	75.37	83.72	-8.35	-0.465		852	827	25	0.180		88.4122	101.2178	-12.8056	-0.904	
1995	62.64	83.38	-20.74	-1.265		803	884	-81	-0.577		77.9983	94.3386	-16.3403	-1.271	
1996	61.01	83.04	-22.03	-1.364		911	944	-33	-0.216		66.9456	87.9269	-20.9813	-1.822	
1997	63.90	82.70	-18.80	-1.141		902	1,009	-107	-0.676		70.8081	81.9510	-11.1429	-0.977	
1998	61.60	82.36	-20.76	-1.285		822	1,078	-256	-1.636		74.9633	76.3812	-1.4179	-0.125	
1999	90.69	82.03	8.66	0.444		1,239	1,152	87	0.438		73.2245	71.1900	2.0345	0.188	
2000	92.31	81.70	10.61	0.541		1,148	1,231	-83	-0.422		80.4010	66.3516	14.0494	1.284	
2001	102.77	81.36	21.41	1.034		1,368	1,316	52	0.235		75.1148	61.8420	13.2728	1.299	
2002	74.11	81.03	-6.92	-0.395		1,073	1,406	-333	-1.629		69.1009	57.6390	11.4619	1.212	
2003	67.41	80.70	-13.29	-0.796		1,369	1,502	-133	-0.560		49.2243	53.7216	-4.4973	-0.584	
2004	85.44	80.37	5.07	0.270		1,879	1,605	274	0.948		45.4742	50.0704	-4.5962	-0.643	
2005	106.91	80.05	26.86	1.280		2,308	1,716	592	1.788		46.3269	46.6674	-0.3405	-0.049	

The threshold for the outlier test is +/- 2. A test result of 1 indicates a potential outlier.

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 8
 SHEET 7.h

*** PROJECTION FACTORS & REGRESSION RESULTS ***

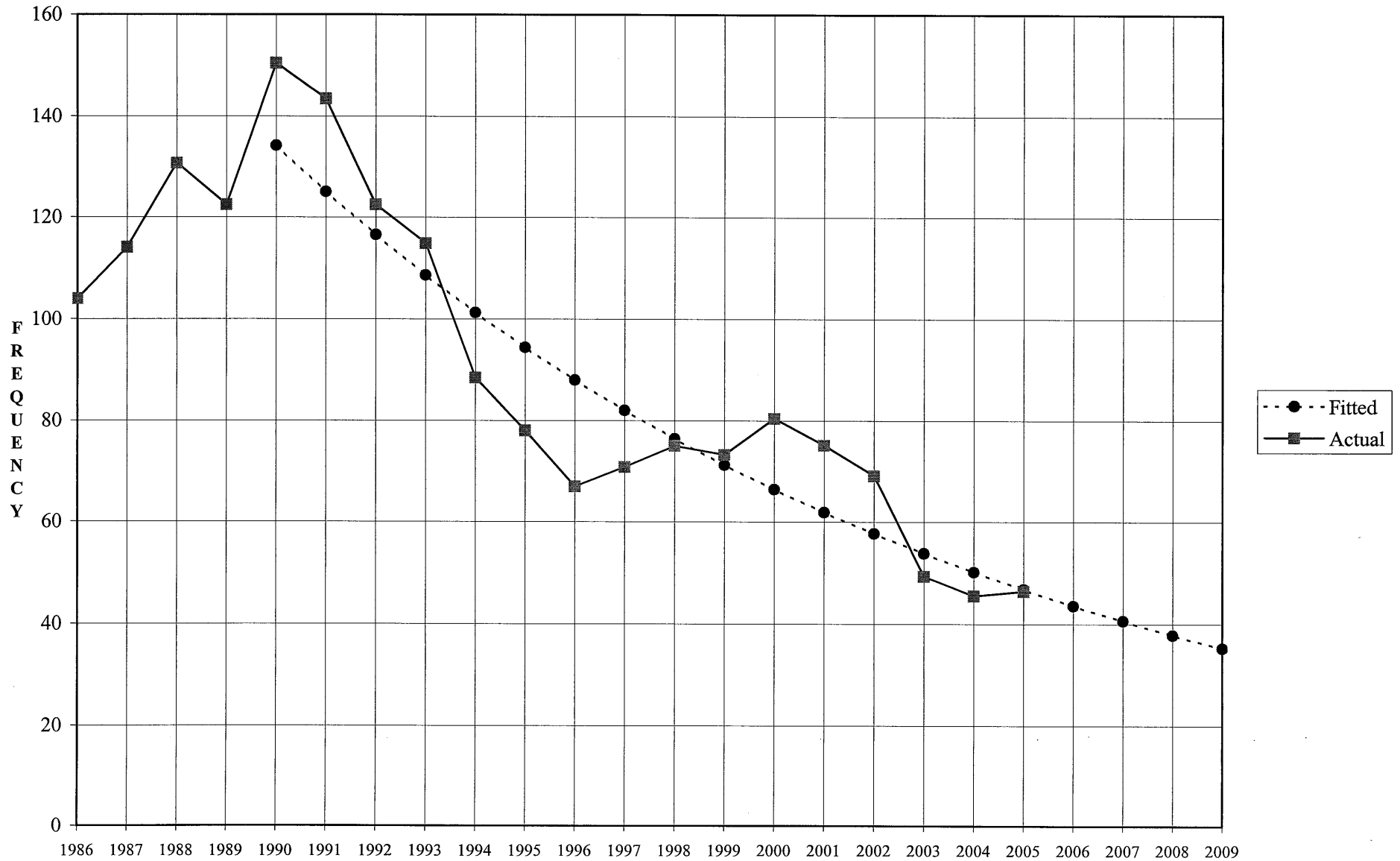
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	5,445	409	559,564	81.36	0.9735	1,316	1.5486	61.8420	0.6284
2002	17.0	5,094	352	377,523	81.03	0.9774	1,406	1.4495	57.6390	0.6743
2003	18.0	5,221	257	351,954	80.70	0.9814	1,502	1.3569	53.7216	0.7234
2004	19.0	4,618	210	394,574	80.37	0.9854	1,605	1.2698	50.0704	0.7762
2005	20.0	4,533	210	484,608	80.05	0.9894	1,716	1.1876	46.6674	0.8328
2006	21.0				79.72	0.9935	1,833	1.1118	43.4957	0.8935
2007	22.0				79.40	0.9975	1,959	1.0403	40.5395	0.9586
2008	23.0				79.07	1.0016	2,093	0.9737	37.7842	1.0286
2009	24.0				78.75	1.0057	2,237	0.9110	35.2163	1.1036
16-Feb-08	22.6				79.20	1.0000	2,038	1.0000	38.8631	1.0000

NOTE: Accident periods are twelve month periods ending 31 December.

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-0.4%	6.9%	-6.8%
	AVG FUTURE ANNUAL TREND	-0.4%	6.9%	-6.8%
	(FITTED 07/FITTED 06) -1	-0.4%	6.9%	-6.8%
REGRESSION COEFFICIENTS	CONSTANT	86.8454	455.2117	190.7063
	TIME	0.9959	1.0686	0.9320
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	14.0000	14.0000	14.0000
-----	F STATISTIC	0.1106	54.3412	75.2280
FCRIT@99% = 8.86	R SQUARED	0.0078	0.7951	0.8431
FCRIT@95% = 4.60	R-BAR SQUARED	-0.0630	0.7805	0.8319
T STATISTICS	DEG OF FREEDOM	14.0000	14.0000	14.0000
-----	CONSTANT	27.3388	51.0538	48.5662
TCRIT@99% = 2.98	TIME	-0.3325	7.3716	-8.6734
TCRIT@95% = 2.14				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
FREQUENCY TREND
COMPREHENSIVE



IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- COMMERCIAL VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COMPREHENSIVE

*** CALCULATION OF LOSS COST PROJECTION FACTORS ***
*** FROM FREQUENCY AND SEVERITY MODELS ***

ACCIDENT PERIOD -----	FITTED SEVERITY -----	FITTED FREQUENCY -----	FITTED LOSS COST -----	PROJECTION FACTOR -----
	[1]	[2]	[3]	[4]
2001	1,316	61.8420	81.38	1.1072
2002	1,406	57.6390	81.04	1.1118
2003	1,502	53.7216	80.69	1.1166
2004	1,605	50.0704	80.36	1.1212
2005	1,716	48.3680	83.00	1.0855
16-Feb-08	2,038	44.2078	90.10	

NOTES:

$$[3] = [1] \times [2]$$

$$[4] = 90.10 / [3]$$

INDUSTRY
NEWFOUNDLAND - COMMERCIAL VEHICLES
SUMMARY OF SELECTION BASIS FOR EMERGENCE PATTERN
31 DECEMBER 2005

EMERGENCE

<u>Development Months</u>	<u>Bodily Injury Tort</u>	<u>Property Damage</u>	<u>Accident Benefits Excluding U.A.</u>	<u>Combined Uninsured Auto (Based on Atlantic PPV)</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantic)</u>
12	Avg 4 years	Avg 4 years	Avg 6 years	Avg 4 years	Avg 4 years	Avg 4 years	Avg all years XHL
24	Avg 4 years	Avg 4 years	Avg 5 years	Avg 4 years	No emergence	No emergence	No emergence
36	Avg 3 years	Avg 4 years	Avg 6 years XL	Avg 4 years	No emergence	No emergence	No emergence
48	Judgment	Avg 4 years	Judgment	Avg 4 years	No emergence	No emergence	No emergence
60	Avg 4 years	No emergence	Judgment	Avg 4 years	No emergence	No emergence	No emergence
72	Avg 4 years XH	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
84	Judgment	No emergence	No emergence	Avg 4 years	No emergence	No emergence	No emergence
96	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
108	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
120	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
132	No emergence	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
144	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
156	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
168	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
180	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
192	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
204	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
216	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
228	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
240	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
252	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence

Notes: - "WAvg" = Weighted Average using reported Amounts as weights.
 - "XHL" = Average excluding high and low values.
 - "XH" = Average excluding highest value.
 - Averages encompass all non-zero values
 - For UA stand alone selection based on Combined UA.

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180				
1986	47	191	344	539	690	1,721	1,780	2,205	2,205	2,205	2,205	2,205	2,205	2,205	2,205	2,205	2,205		
1987	38	204	324	577	688	689	696	779	779	779	779	779	779	779	779	779	779		
1988	40	145	360	1,350	1,433	1,611	2,037	2,176	2,174	2,214	2,360	2,360	2,360	2,360	2,360	2,360	2,360		
1989	60	495	1,423	1,589	2,061	2,161	2,165	2,166	2,237	2,237	2,245	2,252	2,252	2,254	2,254	2,254	2,418		
1990	118	374	682	1,208	1,788	2,304	2,444	2,555	2,559	2,559	2,708	2,708	2,708	2,708	2,708	2,708	2,708		
1991	131	674	1,203	1,669	2,032	2,835	3,101	3,592	3,609	3,610	3,610	3,610	3,610	3,610	3,610	3,610	3,610		
1992	174	575	1,217	2,526	2,653	2,927	3,209	3,217	3,451	3,451	3,451	3,451	3,451	3,451	3,451	3,451	3,451		
1993	106	468	1,307	2,221	2,733	3,895	6,650	7,058	7,225	7,225	7,236	7,236	7,243	7,243			7,243		
1994	190	721	1,393	2,304	3,015	3,065	3,284	3,429	3,611	3,651	3,648	4,194					4,199		
1995	71	395	1,168	1,603	2,306	2,688	2,827	3,019	3,263	3,269	3,273						3,390		
1996	75	378	1,003	1,791	2,401	2,939	3,054	3,430	3,550	3,753							3,753		
1997	209	882	1,865	2,461	2,792	3,238	3,605	3,664	4,166								4,436		
1998	271	976	1,759	2,364	3,047	3,362	3,389	3,389									3,389		
1999	206	914	1,833	2,228	3,012	3,582	3,991										4,643		
2000	234	1,426	3,218	3,862	4,292	4,970											5,784		
2001	377	1,649	3,039	3,885	4,588												8,608		
2002	347	1,259	2,613	3,743													9,533		
2003	401	1,365	2,893														8,008		
2004	230	1,317															5,730		
2005	184																6,100		
																		TOTAL	92,345

ACCIDENT YEAR	192	204	216	228	240
1986	2,205	2,205	2,205	2,205	2,205
1987	779	779	779	779	
1988	2,360	2,360	2,360		
1989	2,418	2,418			
1990	2,708				

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS															
	DEVELOPMENT MONTHS															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.0211	0.0867	0.1559	0.2446	0.3127	0.7803	0.8070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.0487	0.2620	0.4158	0.7412	0.8834	0.8845	0.8938	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.0169	0.0616	0.1524	0.5718	0.6071	0.6826	0.8633	0.9219	0.9210	0.9382	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.0246	0.2046	0.5885	0.6573	0.8523	0.8939	0.8956	0.8961	0.9252	0.9253	0.9287	0.9316	0.9316	0.9325	0.9325	1.0000
1990	0.0435	0.1382	0.2518	0.4459	0.6601	0.8506	0.9023	0.9434	0.9447	0.9448	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.0362	0.1867	0.3334	0.4624	0.5629	0.7853	0.8590	0.9949	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.0505	0.1665	0.3526	0.7319	0.7688	0.8481	0.9298	0.9321	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.0147	0.0646	0.1805	0.3066	0.3773	0.5378	0.9181	0.9744	0.9974	0.9974	0.9991	0.9991	1.0000	1.0000	1.0000	1.0000
1994	0.0452	0.1716	0.3317	0.5487	0.7181	0.7300	0.7821	0.8168	0.8601	0.8695	0.8690	0.9988	0.9988	0.9988	0.9988	0.9988
1995	0.0211	0.1166	0.3447	0.4728	0.6804	0.7928	0.8341	0.8906	0.9625	0.9643	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655
1996	0.0199	0.1007	0.2674	0.4772	0.6397	0.7831	0.8138	0.9139	0.9460	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.0471	0.1989	0.4204	0.5549	0.6294	0.7300	0.8127	0.8260	0.9392	0.9392	0.9392	0.9392	0.9392	0.9392	0.9392	0.9392
1998	0.0801	0.2881	0.5191	0.6976	0.8992	0.9922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.0444	0.1968	0.3947	0.4799	0.6488	0.7715	0.8597	0.8597	0.8597	0.8597	0.8597	0.8597	0.8597	0.8597	0.8597	0.8597
2000	0.0404	0.2466	0.5565	0.6677	0.7421	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592	0.8592
2001	0.0438	0.1916	0.3530	0.4513	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330	0.5330
2002	0.0364	0.1320	0.2741	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927	0.3927
2003	0.0501	0.1705	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613	0.3613
2004	0.0402	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299	0.2299
2005	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302	0.0302
AVERAGES																
LAST 3 YR	0.0402	0.1775	0.3295	0.5039	0.6413	0.8743	0.8908	0.9133	0.9492	0.9446	0.9445	0.9993	1.0000	1.0000	0.9775	1.0000
LAST 4 YR	0.0392	0.1810	0.3862	0.4979	0.7058	0.8382	0.8716	0.9076	0.9270	0.9578	0.9584	0.9995	1.0000	0.9831	0.9831	1.0000
ALL YEARS	0.0378	0.1692	0.3474	0.5238	0.6572	0.7948	0.8694	0.9315	0.9580	0.9672	0.9762	0.9922	0.9915	0.9904	0.9888	1.0000
ALL-HI LOW	0.0367	0.1685	0.3446	0.5279	0.6645	0.7994	0.8658	0.9357	0.9636	0.9744	0.9867	0.9997	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.0411	0.1694	0.3268	0.4803	0.6248	0.8624	0.8811	0.9054	0.9482	0.9410	0.9546	0.9992	1.0000	1.0000	0.9813	1.0000
WTD 4 YR	0.0396	0.1754	0.3684	0.4802	0.6662	0.8302	0.8655	0.9021	0.9248	0.9630	0.9631	0.9994	1.0000	0.9866	0.9853	1.0000
WTD ALL YR	0.0380	0.1671	0.3433	0.4954	0.6277	0.7723	0.8693	0.9258	0.9575	0.9678	0.9739	0.9939	0.9933	0.9907	0.9884	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.0368	0.1486	0.3890	0.5709	0.6712	0.7587	0.8391	0.9035	0.9517	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED INCREMENTAL																
0.0392	0.1810	0.3295	0.5330	0.7058	0.7869	0.8579	0.9148	0.9574	0.9858	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.0392	0.1418	0.1485	0.2035	0.1728	0.0811	0.0710	0.0569	0.0426	0.0284	0.0142	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
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PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180		
1986	962	1,245	1,265	1,272	1,272	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273
1987	1,165	1,560	1,574	1,578	1,578	1,583	1,583	1,588	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590
1988	1,316	1,771	1,810	1,831	1,845	1,861	1,885	1,867	1,848	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870
1989	1,671	2,553	2,619	2,660	2,661	2,663	2,663	2,663	2,663	2,666	2,666	2,666	2,668	2,668	2,668	2,668	2,669
1990	1,751	2,109	2,203	2,224	2,233	2,239	2,242	2,242	2,242	2,242	2,247	2,253	2,303	2,304	2,304	2,304	2,304
1991	1,733	2,146	2,168	2,167	2,173	2,174	2,174	2,174	2,176	2,179	2,179	2,179	2,179	2,179	2,179	2,179	2,179
1992	1,328	1,681	1,708	1,714	1,723	1,725	1,726	1,726	1,727	1,739	1,739	1,739	1,739	1,739	1,739	1,739	1,739
1993	1,284	1,573	1,615	1,617	1,619	1,618	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656
1994	999	1,280	1,293	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305
1995	921	1,135	1,149	1,192	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187	1,187
1996	821	1,007	1,046	1,054	1,062	1,112	1,117	1,117	1,117	1,117	1,117	1,117	1,117	1,117	1,117	1,117	1,117
1997	930	1,189	1,218	1,221	1,223	1,223	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225
1998	894	1,157	1,170	1,233	1,240	1,246	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247
1999	885	1,161	1,197	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
2000	1,164	1,762	1,772	1,771	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	1,362	1,788	1,798	1,841	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870
2002	1,210	1,737	1,765	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866	1,866
2003	1,695	2,051	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024	2,024
2004	1,096	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472	1,472
2005	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127	1,127
TOTAL																33,549	

ACCIDENT YEAR	192	204	216	228	240
1986	1,273	1,273	1,273	1,273	1,273
1987	1,590	1,590	1,590	1,590	1,590
1988	1,870	1,870	1,870	1,870	1,870
1989	2,669	2,669	2,669	2,669	2,669
1990	2,304	2,304	2,304	2,304	2,304

IBC INDUSTRY DATA (AIX DATA)
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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT MONTHS															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.7560	0.9786	0.9940	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.7329	0.9811	0.9901	0.9923	0.9923	0.9958	0.9958	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.7036	0.9469	0.9680	0.9789	0.9867	0.9950	1.0079	0.9985	0.9883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.6260	0.9568	0.9814	0.9966	0.9972	0.9977	0.9977	0.9979	0.9980	0.9989	0.9989	0.9989	0.9997	0.9998	0.9999	1.0000
1990	0.7601	0.9153	0.9560	0.9652	0.9691	0.9717	0.9730	0.9730	0.9730	0.9730	0.9751	0.9779	0.9994	1.0000	1.0000	1.0000
1991	0.7953	0.9849	0.9953	0.9948	0.9975	0.9978	0.9978	0.9978	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.7638	0.9665	0.9820	0.9855	0.9908	0.9921	0.9926	0.9928	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.7755	0.9497	0.9749	0.9763	0.9777	0.9769	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.7652	0.9804	0.9906	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.7764	0.9565	0.9683	1.0044	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.7354	0.9017	0.9368	0.9443	0.9506	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.7594	0.9711	0.9950	0.9968	0.9984	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.7119	0.9218	0.9322	0.9818	0.9879	0.9927	0.9937	0.9937	0.9937	0.9937	0.9937	0.9937	0.9937	0.9937	0.9937	0.9937
1999	0.7346	0.9639	0.9942	0.9965	0.9965	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966
2000	0.6574	0.9956	1.0011	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
2001	0.7214	0.9469	0.9523	0.9523	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905	0.9905
2002	0.6130	0.8802	0.8947	0.9454												
2003	0.7821	0.9465	0.9343													
2004	0.6838	0.9178														
2005	0.7155															
AVERAGES																
LAST 3 YR	0.7271	0.9148	0.9271	0.9737	0.9957	0.9964	0.9968	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.6986	0.9229	0.9456	0.9794	0.9937	0.9970	0.9976	0.9984	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000
ALL YEARS	0.7285	0.9506	0.9690	0.9844	0.9897	0.9941	0.9968	0.9963	0.9959	0.9974	0.9974	0.9974	0.9999	1.0000	1.0000	1.0000
ALL-HI LOW	0.7312	0.9521	0.9716	0.9857	0.9917	0.9953	0.9978	0.9981	0.9978	0.9999	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.7330	0.9157	0.9270	0.9727	0.9954	0.9969	0.9967	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000
WTD 4 YR	0.7006	0.9234	0.9438	0.9769	0.9939	0.9973	0.9975	0.9983	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000
WTD ALL YR	0.7247	0.9500	0.9679	0.9837	0.9897	0.9933	0.9960	0.9954	0.9948	0.9966	0.9966	0.9968	0.9999	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.7443	0.9121	0.9577	0.9825	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	0.6986	0.9229	0.9456	0.9794	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.6986	0.2243	0.0227	0.0338	0.0206	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
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ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus DEVELOPMENT MONTHS		SELECTED ULTIMATE AMOUNTS		
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
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PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180				
1986	2	19	21	24	24	24	24	24	24	24	24	24	24	24	24	24	24		
1987	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3		
1988	4	8	9	11	11	11	11	11	11	11	11	11	11	11	11	11	11		
1989	2	5	8	19	21	21	21	21	21	21	21	21	21	21	21	21	21		
1990	1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3		
1991	4	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12		
1992	8	36	41	46	47	47	47	47	47	47	47	47	47	47	47	47	47		
1993	15	30	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34		
1994	19	35	31	29	29	29	29	29	29	31	31	33	33	33	33	33	33		
1995	10	23	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24		
1996	26	73	81	85	86	88	88	88	88	88	88	88	88	88	88	88	88		
1997	23	87	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82		
1998	34	62	87	92	92	92	92	92	92	92	92	92	92	92	92	92	92		
1999	34	98	113	115	117	117	117	117	117	117	117	117	117	117	117	117	117		
2000	77	220	244	245	250	254	254	254	254	254	254	254	254	254	254	254	254		
2001	73	183	207	223	244	244	244	244	244	244	244	244	244	244	244	244	244		
2002	45	157	194	203	203	203	203	203	203	203	203	203	203	203	203	203	203		
2003	100	226	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360		
2004	66	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227		
2005	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53		
																		TOTAL	2,485

ACCIDENT YEAR	192	204	216	228	240
1986	24	24	24	24	24
1987	3	3	3	3	3
1988	11	11	11	11	11
1989	21	21	21	21	21
1990	3	3	3	3	3

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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS	ACCIDENT DEVELOPMENT MONTHS																
	YEAR	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.0906	0.8073	0.8603	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.3274	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.3157	0.6858	0.7574	0.9321	0.9321	0.9321	0.9321	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.0787	0.2487	0.4007	0.8997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.4200	0.7760	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.3102	0.9315	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.1733	0.7823	0.8833	0.9897	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.4425	0.8769	1.0000	1.0000	1.0000	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	0.5749	1.0616	0.9366	0.8562	0.8562	0.8562	0.8562	0.8562	0.8562	0.9234	0.9234	1.0000	1.0000				
1995	0.4078	0.9605	1.0248	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1996	0.2151	0.6084	0.6702	0.7105	0.7119	0.7280	0.7280	0.7280	0.7280	0.7280	0.7597						
1997	0.2802	1.0514	0.9970	0.9985	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000							
1998	0.3724	0.6712	0.9502	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
1999	0.2875	0.8364	0.9638	0.9858	1.0000	1.0000	1.0000										
2000	0.1970	0.5627	0.6240	0.6262	0.6401	0.6505											
2001	0.2785	0.7023	0.7955	0.8546	0.9357												
2002	0.1890	0.6650	0.8186	0.8591													
2003	0.2512	0.5673	0.9048														
2004	0.1642	0.5660															
2005	0.3001																
AVERAGES																	
LAST 3 YR	0.2385	0.5994	0.8396	0.7800	0.8586	0.8835	1.0000	0.9093	0.9093	0.8944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.2261	0.6252	0.7857	0.8314	0.8940	0.9126	0.9320	0.9320	0.9129	0.9208	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.2838	0.7559	0.8660	0.9243	0.9422	0.9445	0.9655	0.9680	0.9710	0.9712	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.2790	0.7677	0.8851	0.9391	0.9596	0.9628	0.9824	0.9869	0.9923	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.2243	0.5891	0.8502	0.7553	0.7951	0.7722	1.0000	0.8890	0.8554	0.8224	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.2174	0.6119	0.7814	0.7821	0.8170	0.7997	0.9205	0.8972	0.8641	0.8511	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.2393	0.6517	0.8139	0.8266	0.8449	0.8275	0.9386	0.9259	0.9149	0.9053	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.2310	0.6777	0.8871	0.9436	0.9812	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	0.2300	0.6127	0.8866	0.9433	0.9811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.2300	0.3827	0.2739	0.0567	0.0378	0.0189	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS				
	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	1.0000
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
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PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS																ULTIMATE LOSS (000's)		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180				
1986	1	4	19	19	40	21	21	21	21	21	21	21	21	21	21	21	21		
1987	7	11	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
1988	19	15	15	17	26	33	92	92	92	97	97	97	97	97	97	97	97		
1989	3	5	6	5	5	355	355	239	240	243	244	244	244	244	244	244	244		
1990	163	254	292	341	388	385	403	566	566	566	566	566	566	566	566	566	566		
1991	107	187	397	1,122	1,425	1,435	1,449	1,588	1,663	1,668	1,668	1,668	1,668	1,668	1,668	1,668	1,668		
1992	145	672	1,197	1,392	1,764	1,774	2,024	2,052	2,049	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050		
1993	228	745	1,114	1,382	1,806	1,925	2,055	2,093	2,303	2,303	2,303	2,303	2,303	2,303	2,303	2,303	2,303		
1994	614	1,392	2,308	2,705	2,881	3,014	3,591	3,602	3,563	3,590	3,797	3,813					3,989		
1995	653	1,615	2,667	3,162	3,977	4,324	4,649	4,931	4,937	5,085	5,405						5,481		
1996	665	1,820	2,807	3,292	4,099	4,958	5,077	5,080	5,247	5,570							5,815		
1997	999	2,608	4,442	5,440	6,393	7,257	7,656	7,847	7,926								8,622		
1998	778	1,966	3,421	4,874	6,180	7,184	8,108	8,825									10,010		
1999	957	2,554	4,340	5,783	6,573	7,781	7,949										8,874		
2000	1,086	2,883	4,811	6,327	7,703	8,416											10,501		
2001	1,060	3,114	5,142	6,880	8,084												12,208		
2002	1,029	2,502	4,469	5,618													10,384		
2003	971	2,643	3,756														9,069		
2004	932	1,460															7,321		
2005	925																7,222		
																		TOTAL	106,459

ACCIDENT YEAR	192	204	216	228	240
1986	21	21	21	21	21
1987	15	15	15	15	
1988	97	97	97		
1989	244	244			
1990	566				

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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT MONTHS															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.0280	0.1882	0.9162	0.9162	1.9255	1.0196	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.4444	0.7413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.1949	0.1518	0.1518	0.1727	0.2716	0.3363	0.9477	0.9477	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.0103	0.0219	0.0243	0.0219	0.0219	1.4543	1.4543	0.9782	0.9812	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.2876	0.4494	0.5167	0.6028	0.6864	0.6801	0.7113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.0640	0.1120	0.2382	0.6726	0.8542	0.8605	0.8687	0.9519	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.0708	0.3278	0.5839	0.6791	0.8607	0.8655	0.9873	1.0011	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.0988	0.3233	0.4837	0.5999	0.7842	0.8356	0.8922	0.9087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.1540	0.3489	0.5787	0.6782	0.7223	0.7555	0.9003	0.9030	0.8931	0.9000	0.9518	0.9560				
1995	0.1192	0.2946	0.4866	0.5769	0.7257	0.7890	0.8482	0.8998	0.9009	0.9277	0.9861					
1996	0.1143	0.3130	0.4827	0.5662	0.7049	0.8526	0.8730	0.8737	0.9024	0.9580						
1997	0.1158	0.3025	0.5153	0.6309	0.7415	0.8417	0.8880	0.9101	0.9193							
1998	0.0777	0.1964	0.3417	0.4869	0.6174	0.7177	0.8100	0.8816								
1999	0.1078	0.2878	0.4891	0.6516	0.7407	0.8768	0.8958									
2000	0.1034	0.2745	0.4582	0.6025	0.7336	0.8015										
2001	0.0868	0.2551	0.4212	0.5635	0.6622											
2002	0.0991	0.2410	0.4304	0.5410												
2003	0.1071	0.2914	0.4142													
2004	0.1274	0.1994														
2005	0.1281															
AVERAGES																
LAST 3 YR	0.1209	0.2439	0.4219	0.5690	0.7122	0.7987	0.8646	0.8885	0.9075	0.9286	0.9793	0.9853	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.1154	0.2467	0.4310	0.5897	0.6885	0.8094	0.8667	0.8913	0.9039	0.9464	0.9845	0.9890	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.1270	0.2800	0.4741	0.5861	0.7533	0.8458	0.9341	0.9428	0.9618	0.9802	0.9938	0.9951	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.1158	0.2681	0.4693	0.5961	0.7218	0.8382	0.9093	0.9437	0.9648	0.9869	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.1198	0.2467	0.4222	0.5688	0.7080	0.7957	0.8621	0.8898	0.9093	0.9320	0.9772	0.9790	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.1135	0.2493	0.4312	0.5863	0.6862	0.8061	0.8640	0.8916	0.9066	0.9409	0.9806	0.9825	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.1065	0.2665	0.4484	0.5839	0.7088	0.8112	0.8732	0.9039	0.9272	0.9533	0.9837	0.9840	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	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	0.1154	0.2467	0.4310	0.5897	0.6885	0.8073	0.8667	0.9111	0.9467	0.9733	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.1154	0.1313	0.1843	0.1587	0.0988	0.1188	0.0594	0.0444	0.0356	0.0266	0.0178	0.0089	0.0000	0.0000	0.0000	0.0000

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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS	ACCIDENT DEVELOPMENT MONTHS					
	YEAR	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000	1.0000		
1988	1.0000	1.0000				
1989	1.0000					
AVERAGES						
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
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PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180		
1986	594	805	804	804	804	804	804	804	804	804	804	804	804	804	804	804	804
1987	676	861	860	859	859	859	859	859	859	859	859	859	859	859	859	859	859
1988	786	991	992	995	995	982	982	948	948	948	948	948	948	948	948	948	948
1989	689	895	888	882	882	884	884	884	884	884	884	884	886	886	886	886	885
1990	696	734	732	732	732	732	729	729	729	729	729	729	729	729	729	729	729
1991	663	730	735	735	736	736	736	736	736	736	736	736	736	736	736	736	736
1992	496	555	564	567	567	568	568	574	574	560	560	560	560	560	560	560	560
1993	426	442	440	442	442	442	442	442	442	442	442	442	442	442	442	442	442
1994	330	340	341	342	342	342	342	342	342	342	342	342	342	342	342	342	342
1995	426	496	502	501	494	494	494	494	494	494	494	494	494	494	494	494	494
1996	290	314	326	326	326	326	326	326	326	326	326	326	326	326	326	326	326
1997	352	410	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466
1998	428	488	492	492	492	492	492	492	492	492	492	492	492	492	492	492	492
1999	672	774	762	769	769	769	769	769	769	769	769	769	769	769	769	769	769
2000	553	586	583	584	584	587	587	587	587	587	587	587	587	587	587	587	587
2001	736	756	760	734	738	738	738	738	738	738	738	738	738	738	738	738	738
2002	598	726	725	726	726	726	726	726	726	726	726	726	726	726	726	726	726
2003	573	634	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636
2004	336	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421
2005	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475
															TOTAL	12,514	

ACCIDENT YEAR	192	204	216	228	240
1986	804	804	804	804	804
1987	859	859	859	859	859
1988	948	948	948	948	948
1989	885	885	885	885	885
1990	729	729	729	729	729

IBC INDUSTRY DATA (AIX DATA)
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CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT MONTHS		- RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.7383	1.0013	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.7866	1.0022	1.0019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8290	1.0452	1.0462	1.0488	1.0488	1.0354	1.0354	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.7785	1.0113	1.0031	0.9966	0.9966	0.9985	0.9985	0.9985	0.9987	0.9987	0.9987	0.9987	1.0011	1.0015	1.0015	1.0000
1990	0.9552	1.0067	1.0041	1.0042	1.0042	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.9015	0.9920	0.9988	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
1992	0.8858	0.9907	1.0079	1.0119	1.0129	1.0144	1.0146	1.0252	1.0252	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.9640	0.9989	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.9652	0.9921	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.8633	1.0032	1.0168	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8886	0.9614	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.7555	0.8794	1.0000	1.0000	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	0.8695	0.9923	0.9995	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.8733	1.0058	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
2000	0.9420	0.9978	0.9942	0.9952	0.9952	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9974	1.0239	1.0303	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
2002	0.8242	0.9997	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	0.9018	0.9978	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
2004	0.8033	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
2005	0.8544	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.8532	1.0007	1.0094	0.9965	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0005	1.0000
LAST 4 YR	0.8459	1.0065	1.0056	0.9974	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	1.0004	1.0000
ALL YEARS	0.8689	0.9951	1.0047	1.0038	1.0036	1.0035	1.0035	1.0018	1.0020	0.9999	0.9999	0.9999	1.0001	1.0002	1.0003	1.0000
ALL-HI LOW	0.8690	0.9989	1.0030	1.0014	1.0009	1.0014	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8598	1.0002	1.0100	0.9966	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0006	1.0000
WTD 4 YR	0.8488	1.0071	1.0066	0.9975	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0005	1.0004	1.0000
WTD ALL YR	0.8627	0.9997	1.0061	1.0048	1.0049	1.0046	1.0046	1.0016	1.0017	0.9998	0.9998	0.9998	1.0002	1.0002	1.0003	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.8533	1.0000	1.0000	1.0000	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 INCREMENTL	0.8459	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
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CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT MONTHS		MONTHS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.8643	0.9905	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
1987	0.7895	0.9974	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
1988	0.8888	1.0074	1.0099	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.7647	0.9965	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
1990	0.9129	0.9938	0.9947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.8891	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8604	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.8855	0.9991	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
1994	0.9068	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.8337	0.9982	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8192	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
1997	0.9226	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
1998	0.8812	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.8501	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.8557	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
2001	0.8920	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.8888	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	0.8955	0.9958	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
2004	0.9039	1.0000	1.0000	1.0000	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	0.7986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.8660	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8717	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8652	0.9982	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
ALL-HI LOW	0.8676	0.9981	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8601	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8669	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8670	0.9984	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.8959	1.0000	1.0000	1.0000	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 INCREMENTL	0.8717	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.8717	0.1283	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- COMMERCIAL VEHICLES
 COMPREHENSIVE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180				
1986	249	281	281	282	282	282	282	282	282	282	282	282	282	282	282	282	282		
1987	543	602	601	601	601	601	601	601	601	601	601	601	601	601	601	601	601		
1988	204	361	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363		
1989	284	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320		
1990	349	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382		
1991	384	502	502	502	502	502	502	502	502	502	502	502	502	502	502	502	502		
1992	344	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399		
1993	286	409	432	434	434	434	434	434	434	434	434	434	434	434	434	434	434		
1994	289	339	340	340	340	340	340	340	340	340	340	340	340	340	340	340	340		
1995	203	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281		
1996	205	252	248	248	248	248	248	248	248	248	248	248	248	248	248	248	248		
1997	160	229	229	229	229	229	229	229	229	229	229	229	229	229	229	229	229		
1998	279	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312		
1999	183	212	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211		
2000	151	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216		
2001	126	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151		
2002	72	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135		
2003	178	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201		
2004	222	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197		
2005	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122		
																		TOTAL	5,977

ACCIDENT YEAR	12	24	36	48	60
1986	282	282	282	282	282
1987	601	601	601	601	601
1988	363	363	363	363	363
1989	320	320	320	320	320
1990	382	382	382	382	382

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT		MONTHS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.8824	0.9974	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
1987	0.9030	1.0007	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.5619	0.9927	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.8873	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.9125	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
1991	0.7651	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8625	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.6597	0.9426	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
1994	0.8505	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.7221	1.0000	1.0000	1.0000	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	0.8256	1.0127	1.0000	1.0000	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	0.6993	1.0000	1.0000	1.0000	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	0.8955	1.0000	1.0000	1.0000	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	0.7871	0.9099	0.9068	0.9068	0.9068	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.6985	1.0000	1.0000	1.0000	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	0.8343	1.0000	1.0000	1.0000	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	0.5319	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
2003	0.8830	1.0000	1.0000	1.0000	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	1.1253	1.0000	1.0000	1.0000	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	0.8176	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 2 YR	0.9715	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8395	0.9988	1.0000	0.9767	0.9767	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8053	0.9919	0.9945	0.9945	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.8027	0.9955	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 2 YR	0.9925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8690	0.9991	1.0000	0.9704	0.9762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8087	0.9917	0.9957	0.9960	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	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	0.8027	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.8027	0.1973	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 SPECIFIED PERILS
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS
 ACCIDENT DEVELOPMENT MONTHS

YEAR	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	1.0000
1987	1.0000	1.0000	1.0000	1.0000	1.0000
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 2 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 2 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

FACILITY ASSOCIATION
NEWFOUNDLAND - COMMERCIAL VEHICLES
NET BASIS (EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSES)
SUMMARY OF SELECTION BASIS FOR CLAIM EMERGENCE PATTERN
30 JUNE 2006

EMERGENCE

<u>As at</u>	<u>Bodily Injury Tort (Based on Atlantics CV)</u>	<u>Property Damage (Based on Atlantics CV)</u>	<u>Accident Benefits excl. UA (Based on Industry NFLD CV)</u>	<u>Combined Uninsured Auto (Based on Industry Atlantics PPV)</u>
12 mths	Avg 5 AY	Avg 3 AY	Avg 6 AY	Avg 4 AY
24 mths	Avg 5 AY	Avg 5 AY	Avg 5 AY	Avg 4 AY
36 mths	Avg 5 AY	Avg 5 AY	Avg 6 AY XL	Avg 4 AY
48 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	Judgment	Avg 4 AY
60 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	Judgment	Avg 4 AY
72 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Judgment
84 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Avg 4 AY
96 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Judgment
108 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Judgment
120 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Judgment
132 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	Judgment
144 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	No Emergence
156 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	No Emergence
168 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	No Emergence
180 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	No Emergence
192 mths	2005-1 Emergence Pattern	2005-1 Emergence Pattern	No Emergence	No Emergence

<u>As at</u>	<u>Collision (Based on Industry NFLD CV)</u>	<u>Comprehensive (Based on Industry NFLD CV)</u>	<u>Specified Perils (Based on Industry Atlantics CV)</u>
12 mths	Avg 4 AY	Avg 4 AY	Avg All AY XHL
24 mths	No Emergence	No Emergence	No Emergence
36 mths	No Emergence	No Emergence	No Emergence
48 mths	No Emergence	No Emergence	No Emergence
60 mths	No Emergence	No Emergence	No Emergence
72 mths	No Emergence	No Emergence	No Emergence
84 mths	No Emergence	No Emergence	No Emergence
96 mths	No Emergence	No Emergence	No Emergence
108 mths	No Emergence	No Emergence	No Emergence
120 mths	No Emergence	No Emergence	No Emergence
132 mths	No Emergence	No Emergence	No Emergence
144 mths	No Emergence	No Emergence	No Emergence
156 mths	No Emergence	No Emergence	No Emergence
168 mths	No Emergence	No Emergence	No Emergence
180 mths	No Emergence	No Emergence	No Emergence
192 mths	No Emergence	No Emergence	No Emergence

Notes: - "Avg" = Average.
- "XHL" = Average excluding high & low value.
- "XL" = Average excluding lowest value.
- Averages encompass all non-zero values
- "AY" = Accident Year.

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	PAID AMOUNTS (in 000'S)								ULTIMATE LOSS (000's)
	DEVELOPMENT MONTHS								
	12	24	36	48	60	72	84		
1999	38	297	523	611	595	612	747	777	
2000	38	165	426	827	935	1,084		1,116	
2001	87	531	1,103	1,103	2,147			2,718	
2002	107	412	921	1,117				1,724	
2003	113	212	962					2,023	
2004	29	252						2,287	
2005	51							1,827	
							TOTAL	12,471	

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS									
ACCIDENT	DEVELOPMENT MONTHS								
YEAR	12	24	36	48	60	72	84	96	108
1999	0.0495	0.3830	0.6737	0.7864	0.7657	0.7882	0.9621		
2000	0.0342	0.1477	0.3815	0.7405	0.8372	0.9713			
2001	0.0321	0.1952	0.4057	0.4058	0.7899				
2002	0.0623	0.2390	0.5340	0.6478					
2003	0.0559	0.1045	0.4753						
2004	0.0126	0.1102							
2005	0.0282								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.0322	0.1512	0.4717	0.5980	0.7976	0.8798	0.9621	1.0000	1.0000
LAST 5 YR	0.0382	0.1593	0.4940	0.6451	0.7976	0.8798	0.9621	1.0000	1.0000
ALL YEARS	0.0393	0.1966	0.4940	0.6451	0.7976	0.8798	0.9621	1.0000	1.0000
ALL-HI LOW	0.0400	0.1730	0.4717	0.6942	0.7899	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.0315	0.1451	0.4617	0.5481	0.7973	0.8961	1.0000	1.0000	1.0000
WTD 5 YR	0.0367	0.1592	0.4707	0.5773	0.7973	0.8961	1.0000	1.0000	1.0000
WTD ALL YR	0.0373	0.1755	0.4707	0.5773	0.7973	0.8961	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.0382	0.1593	0.4940	0.6034	0.7482	0.8711	0.9325	0.9663	1.0000
INCREMENTL	0.0382	0.1211	0.3347	0.1094	0.1448	0.1229	0.0614	0.0338	0.0337

FACILITY ASSOCIATION (AQ DATA)
ATLANTICS --- COMMERCIAL VEHICLES
THIRD PARTY LIABILITY - PD TORT
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

ACCIDENT YEAR	PAID AMOUNTS (in 000'S)							ULTIMATE LOSS (000's)
	DEVELOPMENT MONTHS							
	12	24	36	48	60	72	84	
1999	236	285	287	287	287	287	287	289
2000	279	383	387	387	387	388		388
2001	301	511	520	529	535			537
2002	410	679	682	692				707
2003	490	739	748					748
2004	557	803						860
2005	554							757
							TOTAL	4,286

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- COMMERCIAL VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS

ACCIDENT YEAR	DEVELOPMENT MONTHS								
	12	24	36	48	60	72	84	96	108
1999	0.8171	0.9834	0.9908	0.9908	0.9908	0.9908	0.9908		
2000	0.7171	0.9863	0.9967	0.9967	0.9967	0.9967	1.0000		
2001	0.5603	0.9518	0.9690	0.9849	0.9968				
2002	0.5799	0.9609	0.9646	0.9792					
2003	0.6554	0.9884	1.0002						
2004	0.6482	0.9337							
2005	0.7322								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES

LAST 3 YR	0.6786	0.9610	0.9779	0.9869	0.9948	0.9954	0.9908	1.0000	1.0000
LAST 5 YR	0.6352	0.9642	0.9843	0.9879	0.9948	0.9954	0.9908	1.0000	1.0000
ALL YEARS	0.6729	0.9674	0.9843	0.9879	0.9948	0.9954	0.9908	1.0000	1.0000
ALL-HI LOW	0.6666	0.9706	0.9855	0.9879	0.9967	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.6773	0.9597	0.9792	0.9852	0.9953	0.9961	1.0000	1.0000	1.0000
WTD 5 YR	0.6409	0.9616	0.9830	0.9861	0.9953	0.9961	1.0000	1.0000	1.0000
WTD ALL YR	0.6597	0.9633	0.9830	0.9861	0.9953	0.9961	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.6786	0.9642	0.9843	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.6786	0.2856	0.0201	0.0112	0.0045	0.0000	0.0000	0.0000	0.0000

Atlantic Commercial Vehicles - Industry

Calculation of the Number of Claims for full Credibility Standards

Data Value as of 31 December, 2003.

Coverage	Acc. Year	Severity Mean	Severity Variance	Severity Variance / Mean ²	Probability of Counts within Confidence Interval	Normal Distribution Value	K	Indicated Std. for Full Credibility	Selected Std. for Full Credibility	Selected 1,082 Multiplier
Bodily Injury	1999	37,541	6,320,309,825	4.48						
	2000	32,194	4,029,447,697	3.89						
	2001	37,297	10,798,038,836	7.76						
	Selected Avg. 99-01			5.38	95%	1.960	0.1044	2,248	2,164	2.00
Property Damage	1999	2,959	66,287,292	7.57						
	2000	3,274	118,585,263	11.06						
	2001	3,691	462,422,876	33.94						
	Selected Avg. 99-01 excl. >\$500K			7.55	95%	1.960	0.1044	3,013	3,246	3.00
Third Party Liability	1999	11,617	1,879,283,159	13.92						
	2000	11,006	1,333,278,080	11.01						
	2001	13,573	3,653,179,592	19.83						
	Selected Avg. 99-01			14.92	95%	1.960	0.1044	5,612	5,410	5.00
Collision	1999	3,310	24,968,572	2.28						
	2000	3,281	21,580,760	2.00						
	2001	3,518	23,831,585	1.93						
	Selected Avg. 99-01			2.07	95%	1.960	0.1044	1,082	1,082	1.00
Comprehensive	1999	777	5,110,093	8.46						
	2000	882	5,838,934	7.51						
	2001	1,103	26,892,656	22.11						
	Selected Avg. 99-00			7.99	95%	1.960	0.1044	3,167	3,246	3.00

Notes :

Full Credibility Standard for Collision is set at 1,082,

Credibility Standards for other coverages are calculated based on Collision.

For Normal Distribution, the value of 1.96 corresponds to 97.5% probability (two tails)

K calculated based on the formula : Full Cred. Std. = (Normal Dist. Value/K)² X (1+Var./Mean²)

K is solved for using Collision severity's Var./Mean² , and is used by other coverages

Rule 13: Not Applicable**Rule 14: Minimum Coverage**

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

Exception**When an automobile is temporarily out of use and in storage:**

Coverages 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.

Suspended coverages are reinstated by means of END 17.

Notes: END 44 may remain on a policy where 'moving' coverages have been suspended by means of END 16.

END 16/17 is not available for the following:

- 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 held for sale whether or not on an auto dealer's lot.
- Experience rated risks

Notes: If Liability and Accident Benefits coverages are removed or suspended more than 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 these coverages are removed or suspended.

Rule 15: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

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

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

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

Rule 16: Policy Changes**A. A change to a policy shall not be processed if:**

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

Rule: 200: Coverages Available and Minimum Deductibles

A. 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. The insured may, at the Servicing Carrier's discretion, be required to provide proof of the contract requirement for \$2,000,000 limits.
- c) that a maximum of \$5,000,000 will be provided for "Trucks" meaning vehicles rated as Truckmen. If a limit higher than \$1,000,000 is requested on a vehicle normally eligible for a commercial class other than Truckmen, and it does not qualify under a) or b) above, such limit may be granted only if the vehicle is rated under Truckmen or the eligible class, whichever develops the greater premium.

The amounts shown on any proof of insurance may not exceed those required by the authority concerned. *For example:* The Liability limit chosen by the Applicant is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.

The policy states that an automobile and trailer are held to be one vehicle; a trailer and any towing vehicle must be insured for the same Liability limit.

B. Accident Benefits – as prescribed by statute.

C. Physical Damage

Physical damage shall not be provided or continued for Commercial/Interurban Vehicles valued at \$500,000 or more.

Physical damage shall not be provided for Off-Road Commercial Vehicles e.g. logging trucks used solely in the bush.

Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.

Deductibles

Rate Groups	Minimum Deductible
16 - 18	\$2,500
19 - 21	\$4,000
22 and over	5% of LPN rounded to nearest \$250* (minimum deductible \$4000)
All rate groups	END 40 is mandatory on any vehicles with prior fire or total vehicle theft claims within the last 60 months

*Example: if the list price new is \$123,000, 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2500 or more applies.

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage is shown on the rate page. Where no premium is shown, charge \$6.

E. Family Protection Coverage (END 44)

For brief description see the Endorsement Section. The premium is dependent on the END 44 limit. The END 44 limit is the same amount as the Liability limit subject to a maximum of \$1,000,000.

Rule 201: Definitions

A. Commercial Vehicle

A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.

Commercial vehicle does not include vehicles:

- a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.
- b) Held for sale, demonstration and/or testing, in which case see the Garage section.

B. Vehicle

For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.

C. Trailer

A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.

In addition, a Commercial vehicle:

- a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II.
- b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II.
- c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II.
- d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.

G. Gross Vehicle Weight ("GVW")

The Gross Vehicle Weight is the curb weight of the vehicle **plus** the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes).

H. Machinery or Apparatus

Commercial vehicles are often equipped with machinery or apparatus. There are two types:

1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.
2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.

Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle.

END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.

Rule 202: Rating Territory

The rating territories are described in the Territory section of this manual.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated 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 at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. U.S. Exposure and Currency Differential Surcharge are to be applied where required.

Where the vehicle is operated in the U.S., see Rule 28: U.S. Exposure.

Rule 207: Endorsements**END 13C – Deletion of Glass Coverage**

The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles.

The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.

Where the deductible is \$500 or higher, there is no premium reduction.

END 20 – Loss of Use

Facility Association does not provide this coverage for vehicles that are used or rated commercially.

Machinery or Equipment Endorsements**END 30 Excluding Operation of Attached Machinery**

The description of the machinery or apparatus shall read:

“all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel”

Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding “while the vehicle is not being used upon a public highway”.

END 31 – Non-owned Equipment

Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.

The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.

END 27B - Legal Liability for Damage to Non-Owned Automobiles

The applicant must specify the types of vehicle/trailer that may be in the applicant's custody and provide the required limit per occurrence.

The premiums to be charged are those applicable to the highest rated vehicle that may be in the applicant's custody as though the vehicle was an owned vehicle. The rating is based upon the driving record, the type and use of the vehicle/trailer. The limit per occurrence is used to determine the rate group and the model year is assumed to be the current model year.

After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory.

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. The endorsement must be signed by the insured.

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. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Rule 306: Rating

C. Types of Rating used for Public Vehicles (continued)

“Per Seat” If the heading on the rate page states “Per Seat,” then to determine the premium for that coverage

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

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

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

2. Multiply each rate by the number of seats in the stage

12 times 28.66 =	343.92
17 times 6.97 =	118.49
6 times 3.35 =	20.10
Total premium =	482.51

 Rounded to \$483.
3. If in addition to the per seat rate, a **basic** premium is shown on the rate page for that coverage, then it must be added to the per seat premium. In the example a hypothetical \$41.56 would be added to the \$482.51 and the total rounded to \$524.

Public Buses exceeding 32 seats – The Passenger Hazard premium is the sum of the Per Vehicle premium for Seating capacity 30-32 plus the Per Additional Seat Rate times the number of seats in excess of 32.

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

D. Physical Damage

Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, round to the nearest dollar, then multiply by the deductible factor.
 To calculate All Perils add together the Collision premium and the Comprehensive premium times the All Perils factor shown on the rate page.

E. Premium Determination

Ensure that the vehicle is a Public Vehicle.

1. Establish the rating territory
2. Establish the rating class, including any special factors.
3. Establish the driving record
4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class.
5. Develop the total premium for each coverage
6. Apply any required U.S. exposure and currency differential surcharge.
7. Apply fleet rating or any accident/conviction surcharge.

Rule 307: Endorsements

END 20 - Loss of Use

Facility Association does not provide this coverage for Public Vehicles.

After Market Sound and Electronic Communication Equipment

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

END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

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

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

Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Notes:

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

**SUB-SECTION 1
ENDORSEMENTS APPLICABLE TO POL 1
(OWNER'S POLICY)**

Liability (or TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation - Property Damage;
Physical Damage means Optional Coverages - Loss or Damage (All Perils, Collision, Comprehensive, Specified Perils.)

	Standard Endorsement Form Number, Title and Purpose	Rating										
2	Providing Coverage when Named Persons Drive Other Automobiles Extends the "drive other automobiles" Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Limit in thousands</td> <td style="width: 10%; text-align: center;">\$200</td> <td style="width: 10%; text-align: center;">\$300</td> <td style="width: 10%; text-align: center;">\$500</td> <td style="width: 10%; text-align: center;">\$1000</td> </tr> <tr> <td>Premium per person</td> <td style="text-align: center;">8</td> <td style="text-align: center;">9</td> <td style="text-align: center;">10</td> <td style="text-align: center;">11</td> </tr> </table> Accident Benefits per person \$1.	Limit in thousands	\$200	\$300	\$500	\$1000	Premium per person	8	9	10	11
Limit in thousands	\$200	\$300	\$500	\$1000								
Premium per person	8	9	10	11								
3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: 20% Accident Benefits: 50% Physical Damage: 100%										
4A	Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 39 in General Rules & Procedures.										
4B	Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 40 in General Rules & Procedures.										
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 36 in General Rules & Procedures.										

	Standard Endorsement Form Number, Title and Purpose	Rating
5C	<p>Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days.</p>	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability and All Perils, Collision, Comprehensive, Specified Perils:</p> <p>Private Passenger 250% of Class 07/0 rate</p> <p>Commercial Vehicles</p> <p> Light Trucks 200% of Class 43/0 rate</p> <p> Heavy Trucks 200% of Class 45/0 rate</p> <p> Tractor/Trailers 175% of Class 51/0 rate</p> <p>Private Trailers</p> <p> a. Liability Non Pleasure rate plus \$15</p> <p> b. Physical Damage 250% of normal rate</p> <p>MotorHomes & Camper Units</p> <p> a. Liability 250% of Class 07/0 rate</p> <p> b. Physical Damage 250% of normal rate</p> <p>Motorcycles & Mopeds 250% of DR 0</p> <p>Snowmobiles & ATVs 250% of normal rate</p> <p>See Rule 35 in General Rules & Procedures of this manual.</p>
5D	<p>Conversion Coverage (rented or leased automobiles)</p>	<p>Not available on Facility Association policies.</p>
6A	<p>Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For Private Passenger Vehicles used in car pools, add 10% of Liability premium.</p> <p>Volunteers: Volunteers transport persons to medical appointments and the like, and are reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers:</p> <p>i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.</p> <p>ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.</p> <p>iii) All others, then appropriate taxi, limousine or bus rates are applicable.</p> <p>END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.</p>

	Standard Endorsement Form Number, Title and Purpose	Rating
6B	<p>School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6C	<p>Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6D	<p>Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22.</p>	Rate vehicle according to Rule 37 in General Rules & Procedures.
6F	<p>Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
7	<p>Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</p>	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".
8	<p>Property Damage Reimbursement</p>	Not available on Facility Association policies.
9	<p>Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</p>	No charge.

Section 5 Standard Endorsement Form

	Standard Endorsement Form Number, Title and Purpose	Rating
13C	<p>Deletion of Glass Coverage Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p>	<p>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers) Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$500 or over where there is no discount from the full applicable Comprehensive premium. Note: For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. Other Vehicles: Not offered.</p>
16	<p>Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. vehicles for which proof of insurance is issued or filed; b. experience-rated vehicles; c. the recreational vehicles/items to which the Recreational Vehicles Section of this manual relates.</p>	<p>In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.</p>
17	<p>Reinstatement of Coverage Used in connection with END 16. See Rule 30 in General Rules & Procedures.</p>	
19	<p>Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.</p>	<p>Base physical damage premiums on estimated or appraised current value.</p>
19A	<p>Valued Automobiles</p>	<p>Not available on Facility Association policies.</p>
20	<p>Loss of Use Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p>	<p>Private Passenger Vehicles (Classes 01-13): \$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence. Other Vehicles: Not offered. See Rule 114 in Private Passenger Vehicle Section</p>

FACILITY ASSOCIATION

	Standard Endorsement Form Number, Title and Purpose	Rating
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Premium in the Passenger Hazard Property Damage premium for the class of vehicle. See Public Vehicles Section of the manual.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	10% of total physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	No charge.
25	Alteration Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody.	Private Passenger Vehicles: Premium: \$50 per annum. Peril: All Perils only Limit: \$40,000 Deductible: \$250 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive, or All Perils on the vehicle described in the policy. Other Vehicles: Not offered.
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.
28A	Excluded Driver Endorsement Used to remove all coverage under the policy when a specified driver is driving or operating the vehicle.	No premium reduction.

	Standard Endorsement Form Number, Title and Purpose	Rating
29	Additional Coverage as Respects Operation By Named Persons	Rated on a case by case basis
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31.	No charge.
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value.
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described after market electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	Fire and Theft Deductible Used when the All Perils /Comprehensive/ Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle/item. This endorsement is mandatory for Motorcycles and Mopeds.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.

	Standard Endorsement Form Number, Title and Purpose	Rating
44	<p>Family Protection 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.</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 Vehicles Section of this manual or any other vehicles used in the manner of "Public Vehicles".</p>

**SUB-SECTION 2
ENDORSEMENTS APPLICABLE TO POL 2
(DRIVER'S POLICY)**

	Standard Endorsement Form Number, Title and Purpose	Rating
4a 4b 6a 25	For details of these endorsements refer to SUB-SECTION 1.	Refer to SUB-SECTION 1
60	<p>Legal Liability for Damage to Non-owned Automobiles The purpose of this endorsement is the same as that specified for END 27 in SUB-SECTION 1.</p>	Refer to END 27 in SUB-SECTION 1

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 4
(GARAGE POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 70: Named Chauffeur Basis**
Used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.
- The premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.
- 71: Excluding Owned Automobiles**
Mandatory on policies issued for risks not rated as Automobile Dealers .
- 72: Multiple Alteration**
Used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.
- 73: Excluding Financed Automobiles**
Used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the insured, is financed by a named lienholder or mortgagee.
- 74: Open Lot Pilferage - Owned Automobiles**
Not available on Facility Association policies.
- 75: Open Lot Pilferage - Customers' Automobiles**
Not available on Facility Association policies.
- 76: Additional Insured**
Provides insurance for vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees.
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END 76.
- 77: Comprehensive Damage - Customers' Automobiles (Including Open Lot Pilferage)**
Not available on Facility Association policies.
- 78: Reduction of Coverage as Respects Operation by Named Persons**
Used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.
- 79: Fire and Theft Deductible**
Used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses and to theft of entire automobiles.
- 80: Specified Owned Automobile Physical Damage Coverage**
Used when physical damage coverage is to be provided only to specified automobile(s).
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 6
(NON-OWNED AUTOMOBILE LIABILITY POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 90: Limitation to Operation of Automobiles by Partners Officers and Employees**
Used when the insurance is to apply only to automobiles driven by partners, officers and employees (ie., no agents and no "hired automobiles" or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.
- 91: Limitation to Operation of Automobiles by Named Persons**
Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.
- 92: Limitation to Hired Automobiles and Automobiles Operated Under Contract**
Used when the insurance is to apply only to "hired automobiles" and/or automobiles operated under contract.
- 93: Limitation to Automobiles Owned by Named Persons**
Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.
- 94: Legal Liability for Damage to Hired Automobiles**
Used when the insurance is to be extended to cover the insured's legal liability for damage to hired automobiles arising from All-Perils or from Collision and/or Comprehensive/Specified-Perils. See Rule 702.E.3 in the Non-Owned Automobile Section.
- 95: Limitation to Business Conducted at Specified Locations**
Used when the insurance is to apply only to the use of automobiles in connection with the insured's specified business locations.
- 96: Contractual Liability**
Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 702.E.2 in the Non-Owned Automobile Section.
- 97: Operation by Individual Named Insured**
Used if the named insured is an individual and coverage is to be provided in respect of the operation by the insured, in the business of the insured, of a non-owned automobile to which the insurance relates.

The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1).

If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.
- 98: Excluding Automobiles Driven by Named Persons**
Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.
- 99: Excluding Long-Term Leased Vehicle**
Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. See Rule 702.F in the Non-Owned Automobile Section.
- 100: Alteration**
Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.

INTERURBAN VEHICLES

PREMIUM TABLE II - ANNUAL PREMIUMS

Third Party Liability																
Standard Increased Limits								Special Increased Limits								
DR	Class 51 (Limit in 000's)				Class 61 (Limit in 000's)				Class 51 (Limit in 000's)				Class 61 (Limit in 000's)			
	200	300	500	1000	200	300	500	1000	200	300	500	1000	200	300	500	1000
	3	1591	1658	1766	1941	1034	1077	1148	1261	1834	1968	2184	2534	1192	1279	1420
2	1989	2073	2208	2427	1293	1347	1435	1577	2293	2460	2731	3168	1491	1599	1775	2060
1	2307	2404	2561	2815	1500	1563	1665	1830	2660	2854	3168	3675	1730	1856	2060	2390
0	2817	2935	3127	3437	1831	1908	2032	2234	3248	3485	3868	4487	2111	2265	2514	2917
Do not use for Chemical Products, Explosives Petroleum Products, Radioactive Materials								For Chemical Products, Explosives Petroleum Products, Radioactive Materials								

Collision																
Rate Group	D. R. 3				D. R. 2				D. R. 1				D. R. 0			
	250	500	750	1000	250	500	750	1000	250	500	750	1000	250	500	750	1000
Base:	1383.00				1729.00				1965.00				2421.00			
1-3	438	407	381	363	546	508	475	453	621	578	540	516	765	712	666	635
4	524	487	455	434	655	609	569	543	744	692	647	617	916	852	797	760
5	636	592	554	528	796	740	692	660	904	841	786	750	1114	1036	969	924
6	770	716	669	639	963	896	838	799	1094	1018	952	908	1348	1254	1172	1119
7	919	855	799	763	1149	1069	1000	954	1305	1214	1135	1083	1608	1496	1399	1334
8	1115	1037	970	925	1394	1297	1213	1157	1585	1474	1378	1315	1952	1816	1698	1620
9	1312	1220	1141	1088	1639	1525	1426	1360	1863	1733	1620	1546	2295	2135	1996	1904
10	1487	1383	1293	1234	1859	1729	1617	1542	2112	1965	1837	1753	2603	2421	2264	2160
11	1645	1530	1431	1365	2055	1912	1788	1706	2336	2173	2032	1938	2879	2678	2504	2389
12	1785	1660	1552	1481	2231	2075	1940	1851	2535	2358	2205	2103	3123	2905	2716	2591

Rate Group	Comprehensive				Specified Perils			
	100	250	500	750	100	250	500	750
Base:	434.00				246.00			
1-3	108	103	100	98	61	59	57	56
4	131	126	122	119	74	71	69	67
5	167	160	155	152	95	91	88	86
6	212	203	197	193	119	115	111	109
7	262	252	244	239	148	142	138	135
8	331	318	308	301	188	181	175	171
9	402	386	374	366	228	219	212	207
10	467	448	434	424	264	254	246	241
11	526	505	489	478	298	286	277	271
12	581	557	540	528	329	316	306	299

Accident Benefits 35

All Perils: Collision premium plus 100% of Comprehensive premium.

Uninsured Automobile 7

END 44				
Limit in 000's:	200	300	500	1000
Premium	1	5	13	31

Rule 80 requires the application of a Minimum Deductible. Note: END 40 is required

Rate Group	Collision Base Deductible \$500				Comprehensive Base Deductible \$500	Specified Perils Base Deductible \$500
	DR3	DR2	DR1	DR0		
13	1832	2291	2604	3208	609	345
14	1987	2485	2824	3479	673	382
15	2127	2659	3022	3723	731	415
16	2260	2825	3211	3956	789	447
17	2379	2974	3380	4164	841	477
18	2484	3105	3529	4348	889	504
19	2575	3219	3659	4508	933	529
20	2657	3321	3775	4651	973	551
21	2725	3406	3871	4769	1006	570
22	2783	3479	3954	4871	1034	586
23	2831	3539	4022	4956	1058	600
24	2874	3593	4083	5031	1079	612
25	2911	3640	4136	5096	1097	622
26	2944	3681	4183	5154	1113	631
27	2973	3717	4225	5205	1128	639
28	2998	3748	4260	5249	1140	646
29	3023	3780	4295	5292	1152	653
30	3044	3806	4325	5329	1162	659
31	3063	3830	4352	5363	1172	664
32	3081	3852	4378	5394	1180	669

Other Rate Groups - Apply to Servicing Carrier

Deductible Factors			
Amount	Coll	Comp	S.P.
100	-	1.075	1.075
250	1.075	1.032	1.032
500	1.000	1.000	1.000
750	0.935	0.978	0.978
1000	0.892	0.968	0.968
1250	0.860	0.957	0.957
1500	0.839	0.946	0.946
1750	0.828	0.941	0.941
2000	0.817	0.935	0.935
2250	0.812	0.930	0.930
2500 or greater	0.806	0.925	0.925

Note: See Rules 1.C and 80 regarding minimum deductibles. Establish the vehicle's premium for the base deductible (\$500) then multiply that premium by the appropriate factor shown above. For each step from the base deductible there is to be a minimum difference of \$1.

ANNUAL PREMIUMS - All Territories

TAXIS Class 77

		Liability (limit in 000's)							
		Road Hazard per vehicle			Passenger Hazard per vehicle				
					END 6c (Nfld.) (b)				
					Bodily Injury			Prop. Dmge	
Territory	DR	200	500	1000	200	500	1000	5	50
ALL	3	1241	1378	1514	610	677	744	19	37
	2	1552	1723	1893	762	846	930	24	47
	1	1759	1952	2146	864	959	1054	27	53
	0	2069	2297	2524	1016	1128	1240	31	62

Accident Benefits

7 seats or less \$80

Uninsured Automobile \$22

Collision	250% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	250% of Private
Specified Perils	Passenger premium

Over 7 Seats: Liability , Accident Benefits - For each seat over seven, charge applicable Public Bus Seat Rate.

Owner Driven Taxi: A 10% premium discount shall be applied to each of the above coverages

AMBULANCES Class 76

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

		Liability (limit in 000's)							
		Road Hazard per vehicle			Passenger Hazard per vehicle				
					END 6c (Nfld.)				
					Bodily Injury			Prop. Dmge	
Territory	DR	200	500	1000	200	500	1000	5	50
1	3	1309	1453	1597	163	190	217	9	17
	2	1636	1816	1996	204	238	272	11	21
	1	1854	2058	2262	231	269	308	12	24
	0	2181	2421	2661	272	317	362	14	28
2	3	1233	1369	1504	151	176	202	9	17
	2	1541	1711	1880	189	221	252	11	21
	1	1747	1939	2131	214	250	286	12	24
	0	2055	2281	2507	252	294	336	14	28
3	3	809	898	987	102	119	136	9	17
	2	1012	1123	1235	128	149	170	11	21
	1	1147	1273	1399	145	168	192	12	24
	0	1349	1497	1646	170	198	226	14	28

Accident Benefits

130% of Private Passenger premium

Uninsured Automobile \$12

Physical Damage

Emergency Use

Collision	200% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	200% of Private
Specified Perils	Passenger premium

Not used for emergency purposes.

Collision	100% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	100% of Private
Specified Perils	Passenger premium

Reduce Liability premiums by 40% if not used for emergency purposes.

FUNERAL VEHICLES Class 75

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Coverage	Funeral Carriage (includes Mourners Car)	Hearse (includes Casket Wagon)
	Percentage of Private Passenger Class 07 premium (Driving Record 0, 1, 2, or 3)	
Liability		
Road and Passenger Bodily Injury	100%	75%
Passenger Property Damage Limit \$50,000	\$17	\$17
Accident Benefits	130%	130%
Collision	100%	100%
Comprehensive	100%	100%
Specified Perils	100%	100%
Uninsured Automobile	\$6	\$6

PUBLIC BUSES

For additional information on rating, refer to Rule 306.

A. Third Party Liability

TERR	VEHICLE TYPE/USE	CLASS CODE	SEATING CAPACITY	PREMIUMS			
				ROAD HAZARD (B.I. & P.D.)	PASSENGER HAZARD		Property Damage
					Bodily Injury		
				200,000	\$1,000,000	\$2,000,000	\$50,000
1 - 3	PUBLIC BUS	70 /73 /74 /78	8 OR LESS	300	434		38
			9 - 12	300	650		55
			13 - 16	712	735		69
			17 - 21	712	821		82
			22 - 24	712		1002	90
			25 - 29	712		1119	104
			30 - 32	875		1138	111
			Each addl. Seat	+0		+6.68	+1.59

DISTANCE OF OPERATION factors applicable only to vehicles rated as Public Buses:

	Class Code	Factor
1. Used solely within the corporate limits of a city or town	70	1.00
2. Other: Distance between terminal points (as defined)		
a. Not more than 24km (15 miles)	70	1.00
b. More than 'a' but not more than 80km (50 miles)	73	1.20
c. More than 'b' but not more than 240 km (150 miles)	74	1.35
d. More than 'c'	78	1.60

B. ACCIDENT BENEFITS

VEHICLE TYPE/USE	SEATING CAPACITY	PREMIUMS
PUBLIC BUS	12 or less	\$8.61 per seat
	13 - 29	\$103.32 plus \$1.82 per seat over 12
	30 or more	\$134.26 plus \$.60 per seat over 29

C. PHYSICAL DAMAGE Refer to Rule 300 applicable to minimum deductibles

VEHICLE TYPE / USE	LIST PRICE NEW (See Definition)	RATING GROUP	PREMIUMS FOR \$1,000 DED			DEDUCTIBLE FACTORS			
			COLL.	COMP.	S.P.	DED.	COLL.	COMP.	S.P.
Public Bus	\$7,500 or less	1	201	46	48	100	1.291	1.090	1.090
	7,501 - 15,000	2	241	80	83	250	1.163	1.060	1.060
	15,001 - 22,500	3	275	138	144	500	1.093	1.035	1.035
	22,501 - 30,000	4	290	177	184	750	1.035	1.015	1.015
	30,001 - 45,000	5	312	211	220	1000	1.000	1.000	1.000
	45,001 - 60,000	6	345	266	277	1250	0.975	0.990	0.990
	60,001 - 75,000	7	379	322	336	1500	0.952	0.983	0.983
	75,001 - 90,000	8	412	378	393	1750	0.931	0.977	0.977
	90,001 - 105,000	9	446	434	452	2000	0.911	0.972	0.972
	105,001 - 120,000	10	479.44	489.76	509.6	2250	0.892	0.968	0.968
Each addl. 15,000 or part thereof	+1	+33.56	+55.83	+58.10	2500#	0.875	0.965	0.965	
Public Bus Collision premiums are subject to the following Driving Record factors D.R. 0: 1.00 D.R. 1: 0.85 D.R. 2: 0.75 D.R.3: 0.50						# deductible of \$2,500 or more.			

PUBLIC VEHICLES

For additional information on rating, refer to Rule 306.

A. Third Party Liability

TERR	VEHICLE TYPE/USE		CLASS CODE	SEATING CAPACITY	PREMIUMS			
					ROAD HAZARD (B.I. & P.D.) \$2,000,000	PASSENGER HAZARD		
						Bodily Injury		Property Damage \$50,000
						\$1,000,000	\$2,000,000	
1 - 3	*SCHOOL BUS		71	21 or less 22 - 39 40 - 57 58 - 90	113 184 184 184	161	220 271 319	26 45 61 90
1 - 3	*HOTEL OR COUNTRY CLUB BUS		72	12 or less 13 - 21 22 - 29 30 or more	48% of the Public Bus rates			
1 - 3	PRIVATE BUS	USED TO TRANSPORT EMPLOYEES	12 or less 13 - 21 22 - 29 30 or more	21 or less 22 - 39 40 - 57 58 - 90	100% of the applicable Comm. Class 44 T.P.L. premium (D.R. 0,1,2 or 3)	155 260 260 412		16 29 29 39
		ASSOCIATION, CHURCH OR CHARITABLE OR SIMILAR ORGANIZATION	12 or less 13 - 21 22 - 29 30 or more	21 or less 22 - 39 40 - 57 58 - 90	Rate as 'Bus used to transport employees'			

* DRIVING RECORD factors applicable to the vehicles marked with an asterisk:

D.R. 0: 1.00 **D.R. 1:** 0.85 **D.R. 2:** 0.75 **D.R. 3:** 0.60

DISTANCE OF OPERATION factors applicable only to vehicle rated as Public Buses:

	Class Code	Factor
1. Used solely within the corporate limits of a city or town	70	1.00
2. Other: Distance between terminal points (as defined)		
a. Not more than 24km (15 miles)	70	1.00
b. More than 'a' but not more than 80km (50 miles)	73	1.20
c. More than 'b' but not more than 240 km (150 miles)	74	1.35
d. More than 'c'	78	1.60

B. ACCIDENT BENEFITS

VEHICLE TYPE/USE	SEATING CAPACITY	PREMIUMS
SCHOOL BUS	12 or less 13 - 29 30 or more	\$1.62 per seat
HOTEL OR COUNTRY CLUB BUS	All	50% of the Public Bus rates
PRIVATE BUS	All	50% of the Public Bus rates

PUBLIC VEHICLES (continued)**C. PHYSICAL DAMAGE**

TYPE/USE	BODY TYPE	COLLISION	COMPREHENSIVE	SPECIFIED PERILS
SCHOOL BUS	Bus or Commercial	50% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium
	Private Passenger	50% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium
HOTEL OR COUNTRY CLUB BUS	Bus or Commercial	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium
	Private Passenger	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium
PRIVATE BUS	Bus or Commercial	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium	100% of the applicable Commercial Vehicle premium
	Private Passenger	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium	100% of the applicable Private Passenger premium

Proposed

1-Sep-07

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS AND FACTORS

INTERURBAN VEHICLES

1. BASE PREMIUMS

TERR	TPL	A. B.	COLL.	COMP.	S. P.	U.A.
ALL	1591.35	35.00	1383.46	433.89	245.80	7.00

2. THIRD PARTY LIABILITY FACTORS

CLASS FACTORS						
Class	Factor	Class	Factor	Class	Factor	& subject to U.S.A.
51	1.000	61	0.650	99	1.000	Exposure Factor

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
1.000	1.250	1.450	1.770

LIMIT FACTORS							
Cargo	Limit in thousands:			200	300	500	1000
Chemical /Products, Explosives, Radioactive Material				1.1530	1.2370	1.3730	1.5930
Other				1.0000	1.0420	1.1100	1.2200

SPECIAL USE FACTORS: None

TRAILER TYPE FACTORS to be applied to the premium for the highest rated towing vehicle.

Converter	Non Load Bearing	0.00	Low Bed Float Trailer	0.25	
Dolly	Load Bearing	0.25	Cargo	Semi Trailer	0.10
Non-Cargo Trailer		0.10	Other Trailer	0.25	

TRAILER NUMBER FACTORS

All Trailers that could be used at any one time	1.00	All Other Trailers	0.50
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3. ACCIDENT BENEFITS

SPECIAL USE FACTORS: None

TRAILER TYPE FACTORS to be applied to the premium for the highest rated towing vehicle.

Converter Dolly	Non Load Bearing	0.00	Low Bed Float Trailer	0.00	
	Load Bearing	0.00	Cargo	Semi Trailer	0.00
Non-Cargo Trailer		0.00	Other Trailer	0.00	

TRAILER NUMBER FACTORS

All Trailers that could be used at any one time	0.00	All Other Trailers	0.00
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4. PHYSICAL DAMAGE FACTORS

DRIVING RECORD FACTORS

Collision			
DR 3	DR 2	DR 1	DR 0
1.000	1.250	1.420	1.750

Comprehensive, Specified Perils			
DR 3	DR 2	DR 1	DR 0
1.000	1.000	1.000	1.000

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

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

Territory	Base Premiums					Physical Damage Multipliers		
	Road Hazard	Passenger Hazard		Accident Benefits	Uninsured Auto	to be applied to Private Passenger Class 07, Driving Record 0, 1, 2 or 3		
		Bodily Injury	Property Damage			Collision	Comp.	S. P.
ALL	2069.00	1016.00	62.00	80.00	22.00	2.50	2.50	2.50

2. THIRD PARTY LIABILITY FACTORS

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

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

Passenger Bodily Injury

Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		0.750	0.795	0.875	1.000	1.218	1.4	1.686

Coverage	Limit:	5,000	10,000	25,000	50,000
Passenger Property Damage		0.50	0.625	0.875	1.00

3. OWNER-OPERATOR FACTOR (all coverages)

Exclusively driven by owner	0.90	Other	1.00
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4. All PERILS - Comprehensive Factor: Follow Private Passenger directions and factor.**5. U.S.A. EXPOSURE** - Applicable to all Taxis with any USA operation.

Liability and Accident Benefits = .010 for each percentage point of USA exposure.

Physical Damage = .005 for each percentage point of USA exposure.

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

AMBULANCES**1. BASE PREMIUMS & PRIVATE PASSENGER MULTIPLIERS**

Territory	Base Premiums				Private Passenger Multipliers applicable to Private Passenger Class 07 (DR0,1,2,3)			
	Road Hazard	Passenger Hazard		Uninsured Auto	A. B.	Collision	Comp.	S. P.
		Bodily Injury	Property Damage					
1	2181.00	362.00	28.00	12.00	1.30	2.00	2.00	2.00
2	2055.00	336.00	28.00	12.00	1.30	2.00	2.00	2.00
3	1349.00	226.00	28.00	12.00	1.30	2.00	2.00	2.00

2. THIRD PARTY LIABILITY FACTORS

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

LIMIT FACTORS						
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000
Road Hazard		1.000	1.042	1.110	1.220	*1.136
Passenger Bodily Injury		0.750	0.795	0.875	1.000	1.218
* of 1,000,000 prem.						
Coverage	Limit:	5,000	10,000	25,000	50,000	
Passenger Property Damage		0.50	0.625	0.875	1.00	

3. USE MULTIPLIERS

	Third Party	Accident Benefits	Collision	Comp.	S. P.	Uninsured Auto
Not Used For Emergency Purposes	0.60	1.00	0.50	0.50	0.50	1.00
Emergency Purposes	1.00	1.00	1.00	1.00	1.00	1.00

4. ALL PERILS: Comprehensive Factor: Follow Private Passenger directions**5. U.S.A. EXPOSURE - Applicable to all Ambulances with any USA operation.**

Liability and Accident Benefits = .010 for each percentage point of USA exposure.
Physical Damage = .005 for each percentage point of USA exposure.

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PUBLIC BUSES

1. BASE PREMIUMS

Territory	Liability			Accident Benefits Seat Charge	Collision	Comp.	Specified Perils	Uninsured Automobile
	Road Hazard	Passenger Hazard B. I. P.D.						
All	314.00	434.00	38.00	8.61	241.00	80.00	83.00	12.00

2. CLASS FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard)

Class	70	73	74	78
Factor	1.00	1.20	1.35	1.60

3. DRIVING RECORD FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard) and Collision

Driving Record	0	1	2	3
Factor	1.00	0.85	0.75	0.60

4. LIABILITY LIMIT FACTORS

Table A - Road Hazard (Inclusive Limit in Thousands)								
Limit	200	300	500	1000	2000	3000	4000	5000
Factor	1.000	1.042	1.110	1.220	*1.136	*1.245	*1.329	*1.396

* of 1,000,000 prem.

Table B - Passenger Hazard - Bodily Injury (Inclusive Limit in Thousands)								
Limit	200	300	500	1000	2000	3000	4000	5000
Factor	0.750	0.795	0.875	1.000	1.218	1.400	1.564	1.686

Table C - Passenger Hazard - Property Damage				
Limit	5000	10000	25000	50000
Factor	0.500	0.825	0.875	1.000

5. COLLISION, COMPREHENSIVE, SPECIFIED PERILS RATE GROUP FACTORS

List Price	Rate Group	Collision	Comp	S.P.	List Price	Rate Group	Collision	Comp	S.P.
0 - 7500	1	0.83	0.58	0.58	60,001 - 75,000	7	1.57	4.04	4.04
7,501 - 15,000	2	1.00	1.00	1.00	75,001 - 90,000	8	1.71	4.74	4.74
15,001 - 22,500	3	1.14	1.73	1.73	90,001 - 105,000	9	1.85	5.45	5.45
22,501 - 30,000	4	1.20	2.22	2.22	105,001 - 120,000	10	1.98	6.15	6.15
30,001 - 45,000	5	1.29	2.64	2.64	Each additional	+1	0.13	0.70	0.70
45,001 - 60,000	6	1.43	3.34	3.34	15,000				

PUBLIC BUSES (continued)

6. DEDUCTIBLE FACTORS

Amount	Collision	Comp	S.P.
100	1.291	1.090	1.090
250	1.163	1.060	1.060
500	1.093	1.035	1.035
750	1.035	1.015	1.015
1000	1.000	1.000	1.000
1250	0.975	0.990	0.990
1500	0.952	0.983	0.983
1750	0.931	0.977	0.977
2000	0.911	0.972	0.972
2250	0.892	0.968	0.968
2500+	0.875	0.965	0.965

7. ALL PERILS Comprehensive Factor 0.95

8. U.S.A. EXPOSURE

Applicable to all Buses with any USA operation.

Liability and Accident Benefits = .010 for each percentage point of USA exposure.

Physical Damage = .005 for each percentage point of USA exposure.

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

SCHOOL BUSES

1. BASE PREMIUMS

Territory	Liability			Accident Benefits Seat Charge	Collision	Comp.	Specified Perils	Uninsured Automobile
	Road Hazard	Passenger Hazard B. I. P.D.						
All	113.00	161.00	26.00	1.62	0.50	0.75	0.75	13.00

2. CLASS FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard)

Class	70	73	74	78
Factor	1.00	1.20	1.35	1.60

3. DRIVING RECORD FACTORS

Applicable to Liability (Road Hazard and Passenger Hazard) and Collision

Driving Record	0	1	2	3
Factor	1.00	0.85	0.75	0.60

4. LIABILITY LIMIT FACTORS

Table A - Road Hazard (Inclusive Limit in Thousands)

Limit	200	300	500	1000	2000	3000	4000	5000
Factor	1.000	1.042	1.110	1.220	*1.136	*1.245	*1.329	*1.396

* of 1,000,000 prem.

Table B - Passenger Hazard - Bodily Injury (Inclusive Limit in Thousands)

Limit	200	300	500	1000	2000	3000	4000	5000
Factor	0.750	0.795	0.875	1.000	1.218	1.400	1.564	1.686

Table C - Passenger Hazard - Property Damage

Limit	5000	10000	25000	50000
Factor	0.500	0.825	0.875	1.000

C. PHYSICAL DAMAGE

TYPE/USE	BODY TYPE	COLLISION	COMPREHENSIVE	SPECIFIED PERILS
SCHOOL BUS	Bus or Commercial	50% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium	75% of the applicable Commercial Vehicle premium
	Private Passenger	50% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium	75% of the applicable Private Passenger premium

7. **ALL PERILS Comprehensive Factor** 0.95

8. **U.S.A. EXPOSURE**

Applicable to all Buses with any USA operation.
 Liability and Accident Benefits = .010 for each percentage point of USA exposure.
 Physical Damage = .005 for each percentage point of USA exposure.

Rule 1: Filed Underwriting Rules

The following are the reasons for cancellation and non-renewal, which have been filed with the regulatory authorities in all jurisdictions.

Underwriting Rules**A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:**

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The applicant does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

For example: The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.

4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 31: Suspension of Operator's Licence and Rule 14: Minimum Coverage.
5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.

6. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. The vehicle is not in the possession of the applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A.
9. Non-payment of premium for the current policy period (for purposes of termination only).

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

Physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months:

- i) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;

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

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

or
- iv) Wilfully made a false statement in respect of a claim.

The Servicing Carrier shall refer all refusals or non-continuance to the Facility Association prior to declining coverage.

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

Rule 1: Filed Underwriting Rules (continued)**C. Minimum Deductibles**

Physical damage insurance shall be provided at the following minimum deductible amounts:

Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)		Deductible Amount applicable to the coverage under which the claims were made
In previous Twelve months	In previous Thirty-six months	
3	-	\$1,000
-	3	\$500
-	4	\$1,000
-	5 or more	\$2,500

ANY HIGHER MINIMUM DEDUCTIBLE PROVIDED FOR IN THIS MANUAL SHALL OVERRIDE THESE AMOUNTS.

Refer to individual sections in this manual for the minimum deductibles applicable to each type of vehicle or class of business.

Note: Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example one Collision loss and three Comprehensive losses in the previous 12 months will result in the application of a \$1,000 deductible on Comprehensive only. Only if the insured has sustained three Collision losses as well, would \$1,000 deductible be applied to the Collision coverage.

- D.** Vehicles insured for Comprehensive/Specified Perils only shall be renewed once and then lapsed at the next renewal. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.
- E.** Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement or the endorsement may be deleted and the policy re-rated accordingly. See Rule 15: Endorsement Forms.

F. a) Private Passenger Automobiles/Recreational Vehicles

Physical damage coverage shall not be provided or continued for Private Passenger or Recreational vehicles (excluding motor homes) valued at \$325,000 or more.

b) Commercial Vehicles/Public Vehicles/Motor Homes

Physical damage coverage shall not be provided or continued for Motor Homes, Commercial or Public Vehicles valued at \$500,000 or more.

Physical damage shall not be provided for Off-Road Commercial Vehicles. e.g. logging trucks used solely in the bush.

Rule 2: Premium Quotations

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

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

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

Rule 3: Risks Not Specifically Provided For

For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so. Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.

Note: "Excess Automobile Liability Insurance" (POL 7) or "Lessor's Contingent Insurance" (POL 8) are not available through Facility Association.

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULES AND RATES MANUAL
PROPOSED CHANGES FOR FILING 2007**

Rule	Current wording in manual	Revised wording	Change from current wording																																												
GENERAL RULES & PROCEDURES																																															
1:C Minimum deductibles	<p>Physical Damage insurance shall be provided at the following minimum deductible amounts:</p> <table border="1" data-bbox="348 326 827 670"> <thead> <tr> <th colspan="2">Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)</th> <th rowspan="2">Deductible amount applicable to the coverage under which the claims were made</th> </tr> <tr> <th>In previous Twelve months</th> <th>In previous Thirty-six months</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>-</td> <td>\$1,000</td> </tr> <tr> <td>-</td> <td>3</td> <td>\$500</td> </tr> <tr> <td>-</td> <td>4</td> <td>\$1,000</td> </tr> <tr> <td>-</td> <td>5 or more</td> <td>\$2,500</td> </tr> </tbody> </table>	Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)		Deductible amount applicable to the coverage under which the claims were made	In previous Twelve months	In previous Thirty-six months	3	-	\$1,000	-	3	\$500	-	4	\$1,000	-	5 or more	\$2,500	<p>Physical damage insurance shall be provided at the following minimum deductible amounts:</p> <table border="1" data-bbox="894 326 1373 781"> <thead> <tr> <th colspan="3">Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)</th> <th rowspan="2">Deductible amount applicable to the coverage under which the claims were made</th> </tr> <tr> <th>In prior 12 months</th> <th>In prior 36 months</th> <th>In prior 60 months (fire and/or total theft)</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>-</td> <td>2</td> <td>\$2,500</td> </tr> <tr> <td>-</td> <td>3</td> <td>-</td> <td>\$1,000</td> </tr> <tr> <td>-</td> <td>4</td> <td>-</td> <td>\$2,500</td> </tr> <tr> <td>-</td> <td>5 or more</td> <td>-</td> <td>5% of value (minimum \$5000)</td> </tr> <tr> <td></td> <td></td> <td>3 or more</td> <td>no coverage</td> </tr> </tbody> </table>	Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made	In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	3	-	2	\$2,500	-	3	-	\$1,000	-	4	-	\$2,500	-	5 or more	-	5% of value (minimum \$5000)			3 or more	no coverage	<p>Increases minimum deductibles when there is increased claims activity.</p> <p>This may decrease rates for some insureds on new business and renewals.</p>
Number of Automobile Insurance Claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)		Deductible amount applicable to the coverage under which the claims were made																																													
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		3 or more	no coverage																																												
1:F.b Filed Underwriting Rules	NEW	Physical damage coverage shall not be provided or continued for buses valued at \$750,000 or more.	Adds information already contained in Public Vehicles section of manual.																																												