

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  
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 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
<b>AVERAGES</b>																
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
<b>SELECTED INCREMENTAL</b>																
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  
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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	1.0000
1987	1.0000	1.0000	1.0000	1.0000	1.0000
1988	1.0000	1.0000	1.0000	1.0000	1.0000
1989	1.0000	1.0000	1.0000	1.0000	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  
 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	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
<b>TOTAL</b>																<b>33,549</b>	

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)  
 NEWFOUNDLAND --- COMMERCIAL VEHICLES  
 THIRD PARTY LIABILITY - PD TORT  
 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	0.7560	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	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454	0.9454
2003	0.7821	0.9465	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343	0.9343
2004	0.6838	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178	0.9178
2005	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155	0.7155
<b>AVERAGES</b>																
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	0.9999	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)  
 NEWFOUNDLAND --- COMMERCIAL VEHICLES  
 THIRD PARTY LIABILITY - PD TORT  
 GROSS BASIS ---- CAN. FUNDS  
 31 DECEMBER 2005

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT		- RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS		
	204	216	MONTHS 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  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	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



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

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

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

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)  
 ATLANTICS --- PRIVATE PASSENGER VEHICLES  
 COMBINED UNINSURED AUTOMOBILE  
 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	0.0280	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

IBC INDUSTRY DATA (AIX DATA)  
 ATLANTICS --- PRIVATE PASSENGER VEHICLES  
 COMBINED UNINSURED AUTOMOBILE  
 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		
1988	1.0000	1.0000				
1989	1.0000					
<b>AVERAGES</b>						
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)  
 NEWFOUNDLAND --- COMMERCIAL VEHICLES  
 COLLISION  
 GROSS BASIS ---- CAN. FUNDS  
 31 DECEMBER 2005

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
<b>AVERAGES</b>																
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				
<b>AVERAGES</b>					
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





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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

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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

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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	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

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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
<b>AVERAGES</b>																
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 INCREMENTL	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
	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	
1988	1.0000	1.0000			
1989	1.0000				
<b>AVERAGES</b>					
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