



Eckler Ltd.

16 MARCH 2007

**FACILITY ASSOCIATION
RATE REVISION APPLICATION FOR
PRIVATE PASSENGER 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

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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: 1 Sept 2007 Renewals: 1 Sept 2007

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

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

Rule 100: Coverages Available and Minimum Deductibles**A. Liability**

Not more than \$1,000,000 except when required by American or Canadian federal or provincial statute, by regulations issued under authority thereof or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

B. Accident Benefits

As prescribed by statute.

C. Not Applicable**D. Physical Damage**

Physical damage coverage shall not be provided or continued for Private Passenger Vehicles valued at \$325,000 or more.

The following table shows the minimum deductibles for CLEAR rate group tables. Use in accordance with the rate group table approved for use in each jurisdiction.

Rate Group	Minimum Deductibles	
CLEAR	Collision/All Perils	Comprehensive/Specified Perils
1-28	\$250	\$100
29-33	\$2,500	\$2,500
34-39	\$4,000	\$4,000
CLEAR RG 40 and over	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)
All RG's		END 40 is mandatory for all vehicles with a previous fire or total theft loss within the last 60 months

These deductibles apply when there has not been more than two All Perils, Collision, Comprehensive or Specified Perils claims in the past three years – refer to Rule 1:C. Filed Underwriting Rules - Minimum Deductibles.

Rate Group A – See Rule 110: Vehicle Rate Group.

E. Uninsured Automobile

As prescribed by statute

F. Family Protection Coverage (END 44)

For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the vehicle. If the Liability limit provided by the policy is greater than \$1,000,000 the coverage provided by this endorsement must be limited to \$1,000,000. END 44 is not available for Private Passenger type vehicles that are subject to the Public Section of this manual.

Rule 101: Definitions**A. Private Passenger Vehicle**

A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though Private Passenger rates are used to determine the premium. Vehicles over 10,000lbs must be rated as commercial.

For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.

B. Operator Assignment

The principal operator is the person who drives the vehicle the most; if there are two or more vehicles in a household and the number of drivers, equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 31: Suspension of Operator's Licence. Class 05 drivers are rated independently and their driving record is considered only in relation to the development of the Class 05 premium.

C. Business Use

Includes the use of the vehicle in the applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles.

For example: transportation of books or paperwork (e.g. accountant), laptop computers (e.g. auditor), testing kits (e.g. geologist), samples but not supplies (e.g. pharmaceutical salesperson), medical bags (e.g. veterinarian) and signs (e.g. realtor) is considered to be business use not commercial use.

A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use using the appropriate private passenger rating. In essence, the truck or van is being used like a car.

Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as Commercial regardless of the use.

Rule 101: Definitions (continued)**D. Pleasure Use**

The vehicle is not used for driving to and from work or school nor for business, professional or vocational purposes.

E. Driving to and from work

The vehicle is used to drive between residence and place of employment or school, or part way. eg., to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6a (Permission to Carry Passengers for Compensation) may be required.

F. Passengers carried for compensation**While going to and from work/school**

If while going to and from work or school, the insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6a. The additional premium to be charged is 10% of the Liability premium.

The wording to be used on END 6a is as follows: "To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work". If the insured is not an individual (e.g. a partnership, company, association or municipality) the words "the insured" are replaced by "the insured's partner" or "the insured's employee", as the case may be.

If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6a is not required and there is no additional premium charge.

Volunteers

A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6a is not required and there is no additional premium charge.

As Part of Occupation

If the transportation of non-paying passengers is part of the insured's occupation (e.g. social worker) and employer reimburses for expenses, attach END 6a inserting 'as part of occupation' and rate for business use. If however, this occurs no more than once a week, attach END 6a and rate as driving to and from work.

G. Not Applicable**H. Owned/Leased**

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

I. Valid Operator's Licence**1. Definition**

A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level Two licence is a valid operator's licence.

A Learner's permit or a Level One licence (where there is graduated licensing) is not regarded as a valid operator's licence.

2. International Driver's Licence

An International Licence is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists.

Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an International Licence, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, driver's licence number, expiry date etc.

Note: See Rule 107: Driving Record for rating information on drivers with an International Licence.

J. Not Applicable**K. Not Applicable****L. Types of Licence Suspension****1. Suspension for Cause**

A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/ cancellation/lapse even if the fine resulted from a conviction.

2. Administrative Suspension/Cancellation/Lapse

A suspension/cancellation/lapse for a period of one year or more for any reason other than those outlined under Suspension for Cause.

M. Driver Training

Successful completion of a driver education course conducted by certified instructors. The successful completion must be verified by a certificate signed by an official of the driving school.

a.) The course must meet the mandated requirements and have the approval of the Provincial Safety League, the Provincial Department of Education or Government department having jurisdiction:

OR

b.) In jurisdictions where those organizations do not exist, or do not exercise jurisdiction, the course must be composed of a minimum of 25 hours classroom instruction plus 6 hours behind the wheel of a dual equipped vehicle with automatic transmission (8 hours in the case of a standard transmission).

Rule 102: Clean Driver Discount

Where a risk meets the following requirements, a discount shall be applied to the Liability and Collision or Collision portion of the All Perils premiums:

- No regular or frequent driver of the vehicle has had any major, minor, or serious convictions in the 36 months preceding the commencement of insurance.
- No at fault accidents have been assigned to the vehicle or its substitute within the 60 months immediately preceding the commencement of insurance.
- The driver to whom the discount applies holds a valid Canadian driver's licence.

Refer to rate pages for the amount of discount where applicable.

Rule 103: Not Applicable**Rule 104: Rating Territory**

The rating territories are described in the Territories Section of this manual.

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.

Rule 105: Special Classification Procedures**1. Clergy**

A vehicle owned by or provided for the use of a clergy person (with no other gainful occupation) shall be rated as if used solely for pleasure.

2. Farmers

The vehicle of a farmer who has no other gainful occupation and is residing on the farm shall be rated as if used solely for pleasure. If the rating class is determined to be Class 03, a Farmer's Discount may be available.

- a) A risk that would normally be rated Class 01 or 02 may be rated Class 03 if that produces a more favourable result for the applicant.
- b) Farmer's Discount does not apply to vehicles that are subject to rating in other sections of this manual e.g. Motor Homes, Antique Vehicles.
- c) Farmer's Discount is not available on vehicles owned by farm labourers, transient harvesters and part-time workers.

3. Police, Fire Department Vehicles

See the special rating instructions on Private Passenger rate pages.

4. Antique and Classic Vehicles

See Recreational Vehicles Section

5. Ambulances, Invalid Cars, Funeral Vehicles, Taxi and Limousines
See Public Vehicles Section.

6. Driver Training Vehicles, Fleets, Leased and Rental Vehicles

See Rules 31 and 34 in General Rules and Procedures Section.

7. Electrically Powered Vehicles

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

Rule 106: Rating Class**General Notes:**

1. Except for Class 05, the rating class is dependent upon the vehicle's principal operator, whether or not that person is the applicant.
2. The principal operator is normally the person who drives the vehicle the most as declared on the application.
3. If there is more than one vehicle in a household and the number of drivers (including occasional drivers) equals or exceeds the number of vehicles, each vehicle must have a different driver designated as the principal operator.

For example: There are three drivers in the household and three vehicles. Each driver shall be rated as the principal operator of one of the vehicles.

4. If the description of a class contains exclusions/stipulations regarding drivers, such exclusions/stipulations do not apply to persons who are designated as operators of other vehicles insured through FA with the same Servicing Carrier.

For example: A, B and C are listed as operators on A's car. All have been licensed 10 years. The vehicle is used for pleasure only with minimal mileage. A would not qualify for Class 01 because there are 3 listed operators. However, if C is listed as an operator of another vehicle with the same Servicing Carrier in FA, the vehicle driven by A and B could qualify for Class 01.

Class 01

- a) Pleasure use
- b) No more than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more
- c) The vehicle is not used for driving to and from work or school.
- d) The anticipated annual mileage does not exceed 16,000 kilometers (10,000 miles)

Note: If there are 2 or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 01.

Rule 106: Rating Class (continued)**Class 02**

- a) Pleasure use and commute use.
- b) No more than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more
- c) The vehicle is not used for driving to and from work or school more than 16 kilometers (10 miles) one way.
- d) The anticipated annual mileage does not exceed 24,000 km (15,000 miles)

Note: If there are 2 or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 02.

Class 03

- a) Pleasure use and commute use.
- b) More than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more

Class 05

Occasional driver(s) licensed less than 9 years in Canada or U.S.

Notes: Class 05

- 1) The vehicle is first rated as if there are no occasional drivers licensed less than 9 years in Canada or the U.S.; premium is then charged for such occasional drivers by adding the Liability, Collision or the Collision portion of All Perils premium for Class 05. It is not permissible to issue a policy solely at Class 05 rates.
- 2) The Liability limit and All Perils/Collision deductible for Classes 05 drivers must be identical to the limit and deductible provided for the vehicle.
- 3) Class 05 develops its own driving record, based on the experience of the driver(s) concerned.
- 4) If there are two or more occasional drivers licensed less than 9 years in Canada or the U.S.:
 - a) **One vehicle:** Only one Class 05 premium shall be charged but it shall be based on the experience of the driver who produces the highest premium. It shall reflect all claims for all Class 05 drivers combined.
 - b) **Number of vehicles equal to number of occasional drivers licensed less than 9 years in Canada or the U.S.:** Charge a Class 05 on each vehicle.
 - c) **Number of occasional drivers licensed less than 9 years in Canada or the U.S. exceeds the number of vehicles:** Starting with the Class 05 driver who generates the lowest driving record, each occasional driver licensed less than 9 years in Canada or the U.S. shall be assigned to the vehicle with the highest rate group.

Example:

Policy covers 3 cars, 3 principal operators, and 4 occasional drivers (4 Class 05).

Vehicle 1 rate group 5
 Vehicle 2 rate group 10
 Vehicle 3 rate group 13

Driver 1 Class 05 – licensed 6 months
 Driver 2 Class 05 – licensed 3 years
 Driver 3 Class 05 – licensed 5 years
 Driver 4 Class 05 – licensed 2 years

Driver 1 assigned to vehicle 3.
 Driver 4 assigned to vehicle 2.
 Driver 2 assigned to vehicle 1.

- 5) A Class 05 premium shall not be charged for a driver whose licence is Learner or Level One.
- 6) If there are two or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 01 or 02.

Class 07

- a) Business use or business and pleasure use. All drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more.
- b) No occasional driver licensed less than 9 years in Canada or U.S. unless a separate Class 05 premium is charged.

Class 10

Principal operator is licensed 0–2 years in Canada or U.S.

Class 11

Principal operator is licensed 3–4 years in Canada or U.S.

Class 12

Principal operator is licensed 5–6 years in Canada or U.S.

Class 13

Principal operator is licensed 7–8 years in Canada or U.S.

Rule 107: Driving Record**A. Clear Record**

Previous Insurance History must be obtained on the applicant and all drivers shown on the application or added to an existing policy. For commercial vehicles, Previous Insurance History must be ordered on the applicant.

Verification of Previous Insurance History begins with the insurance immediately preceding the commencement of the FA policy and works backwards. Without proof of prior insurance, a maximum Driving Record 1 is applicable.

1. Vehicles Owned by Individuals

Where vehicles are owned by individuals, the principal operator has held a valid licence throughout the period concerned. Licence suspensions can affect Clear Record.

**Province of Newfoundland and Labrador
Private Passenger Automobile Insurance
Discount Summary**

1.	Discount :	Clean Driver Discount
	Coverage :	Liability, Collision and Collision Portion of All Perils
	Classes :	All
	Amount :	20%

2.	Discount :	Multi-Vehicle Discount
	Coverage :	Liability, Accident Benefits and Collision
	Classes :	01, 02, 03 & 07
	Amount :	10%

Notes : Please see Rules 102 & 111 on the next 2 pages for details.
Discounts shown above are current and
are proposed to be eliminated in this Rate Filing.

Rule 102: Clean Driver Discount

Where a risk meets the following requirements, a discount shall be applied to the Liability and Collision or Collision portion of the All Perils premiums:

- No regular or frequent driver of the vehicle has had any major, minor, or serious convictions in the 36 months preceding the commencement of insurance.
- No at fault accidents have been assigned to the vehicle or its substitute within the 60 months immediately preceding the commencement of insurance.
- The driver to whom the discount applies holds a valid Canadian driver's licence.

Refer to rate pages for the amount of discount where applicable.

Rule 103: Not Applicable**Rule 104: Rating Territory**

The rating territories are described in the Territories Section of this manual.

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.

Rule 105: Special Classification Procedures**1. Clergy**

A vehicle owned by or provided for the use of a clergy person (with no other gainful occupation) shall be rated as if used solely for pleasure.

2. Farmers

The vehicle of a farmer who has no other gainful occupation and is residing on the farm shall be rated as if used solely for pleasure. If the rating class is determined to be Class 03, a Farmer's Discount may be available.

- a) A risk that would normally be rated Class 01 or 02 may be rated Class 03 if that produces a more favourable result for the applicant.
- b) Farmer's Discount does not apply to vehicles that are subject to rating in other sections of this manual e.g. Motor Homes, Antique Vehicles.
- c) Farmer's Discount is not available on vehicles owned by farm labourers, transient harvesters and part-time workers.

3. Police, Fire Department Vehicles

See the special rating instructions on Private Passenger rate pages.

4. Antique and Classic Vehicles

See Recreational Vehicles Section

5. Ambulances, Invalid Cars, Funeral Vehicles, Taxi and Limousines

See Public Vehicles Section.

6. Driver Training Vehicles, Fleets, Leased and Rental Vehicles

See Rules 31 and 34 in General Rules and Procedures Section.

7. Electrically Powered Vehicles

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

Rule 106: Rating Class**General Notes:**

1. Except for Class 05, the rating class is dependent upon the vehicle's principal operator, whether or not that person is the applicant.
2. The principal operator is normally the person who drives the vehicle the most as declared on the application.
3. If there is more than one vehicle in a household and the number of drivers (including occasional drivers) equals or exceeds the number of vehicles, each vehicle must have a different driver designated as the principal operator.

For example: There are three drivers in the household and three vehicles. Each driver shall be rated as the principal operator of one of the vehicles.

4. If the description of a class contains exclusions/stipulations regarding drivers, such exclusions/stipulations do not apply to persons who are designated as operators of other vehicles insured through FA with the same Servicing Carrier.

For example: A, B and C are listed as operators on A's car. All have been licensed 10 years. The vehicle is used for pleasure only with minimal mileage. A would not qualify for Class 01 because there are 3 listed operators. However, if C is listed as an operator of another vehicle with the same Servicing Carrier in FA, the vehicle driven by A and B could qualify for Class 01.

Class 01

- a) Pleasure use
- b) No more than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more
- c) The vehicle is not used for driving to and from work or school.
- d) The anticipated annual mileage does not exceed 16,000 kilometers (10,000 miles)

Note: If there are 2 or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 01.

Rule 110: Vehicle Rate Group

For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. The separate Vehicle Model/Manufacturer cross-reference listing should assist in determining a vehicle's manufacturer.

If a current year make/model is not listed but it was listed in the previous year, use the rate group for the previous year. If it was not listed in the previous year (new model), contact your Servicing Carrier. The Servicing Carrier shall provide you with the Rate Group assigned by the Vehicle Information Centre.

To establish the rate group for model years prior to the earliest year shown in the Rate Group Tables, see Rate Group "A".

The presence of after market equipment may affect the rate group.

Rate Group "A"

The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.

If estimated value is greater than \$15,000

Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:

If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.

In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.

END 19 and END 40

Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.

Rule 111: Multi Vehicle Discount

Where two or more vehicles are owned by an individual or by individuals living in the same household and the vehicles are insured by the same Servicing Carrier for concurrent terms and:

- (a) all qualify for Class 01, 02 or 03 rates, the full rate is charged in respect of the highest-rated vehicle and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the other vehicles; OR
- (b) all qualify for Class 01, 02, 03 or 07 rates, the full rates are charged in respect of the Class 07 vehicles and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the Class 01, 02 or 03 vehicles.

Notes

1. There must be one vehicle for which the full rate is paid
2. This discount is not allowable in respect of any of the vehicles if there is an occasional driver licensed less than 9 years in Canada or U.S. (Class 05)
3. For the purposes of this rule, the following vehicles shall not be counted:
 - a. A "farmer's vehicle" that is allowed a reduction from the normal rate in accordance with Rule 105.
 - b. A vehicle that is actually subject to another section of this manual e.g. a motor home

Rule 112: Not Applicable**Rule 113: Not Applicable**

**Province of Newfoundland and Labrador
Private Passenger Automobile Insurance
Surcharge Summary**

1.

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.

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.

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.

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 101: Definitions (continued)**D. Pleasure Use**

The vehicle is not used for driving to and from work or school nor for business, professional or vocational purposes.

E. Driving to and from work

The vehicle is used to drive between residence and place of employment or school, or part way. eg., to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6a (Permission to Carry Passengers for Compensation) may be required.

F. Passengers carried for compensation**While going to and from work/school**

If while going to and from work or school, the insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6a. The additional premium to be charged is 10% of the Liability premium.

The wording to be used on END 6a is as follows: "To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work". If the insured is not an individual (e.g. a partnership, company, association or municipality) the words "the insured" are replaced by "the insured's partner" or "the insured's employee", as the case may be.

If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6a is not required and there is no additional premium charge.

Volunteers

A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6a is not required and there is no additional premium charge.

As Part of Occupation

If the transportation of non-paying passengers is part of the insured's occupation (e.g. social worker) and employer reimburses for expenses, attach END 6a inserting 'as part of occupation' and rate for business use. If however, this occurs no more than once a week, attach END 6a and rate as driving to and from work.

G. Not Applicable**H. Owned/Leased**

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

I. Valid Operator's Licence**1. Definition**

A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level Two licence is a valid operator's licence.

A Learner's permit or a Level One licence (where there is graduated licensing) is not regarded as a valid operator's licence.

2. International Driver's Licence

An International Licence is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists.

Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an International Licence, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, driver's licence number, expiry date etc.

Note: See Rule 107: Driving Record for rating information on drivers with an International Licence.

J. Not Applicable**K. Not Applicable****L. Types of Licence Suspension****1. Suspension for Cause**

A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/ cancellation/lapse even if the fine resulted from a conviction.

2. Administrative Suspension/Cancellation/Lapse

A suspension/cancellation/lapse for a period of one year or more for any reason other than those outlined under Suspension for Cause.

M. Driver Training

Successful completion of a driver education course conducted by certified instructors. The successful completion must be verified by a certificate signed by an official of the driving school.

a.) The course must meet the mandated requirements and have the approval of the Provincial Safety League, the Provincial Department of Education or Government department having jurisdiction:

OR

b.) In jurisdictions where those organizations do not exist, or do not exercise jurisdiction, the course must be composed of a minimum of 25 hours classroom instruction plus 6 hours behind the wheel of a dual equipped vehicle with automatic transmission (8 hours in the case of a standard transmission).

Rule 106: Rating Class (continued)**Class 02**

- a) Pleasure use and commute use.
- b) No more than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more
- c) The vehicle is not used for driving to and from work or school more than 16 kilometers (10 miles) one way.
- d) The anticipated annual mileage does not exceed 24,000 km (15,000 miles)

Note: If there are 2 or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 02.

Class 03

- a) Pleasure use and commute use.
- b) More than 2 drivers (excluding drivers rated under Class 05) and those drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more

Class 05

Occasional driver(s) licensed less than 9 years in Canada or U.S.

Notes: Class 05

- 1) The vehicle is first rated as if there are no occasional drivers licensed less than 9 years in Canada or the U.S.; premium is then charged for such occasional drivers by adding the Liability, Collision or the Collision portion of All Perils premium for Class 05. It is not permissible to issue a policy solely at Class 05 rates.
- 2) The Liability limit and All Perils/Collision deductible for Classes 05 drivers must be identical to the limit and deductible provided for the vehicle.
- 3) Class 05 develops its own driving record, based on the experience of the driver(s) concerned.
- 4) If there are two or more occasional drivers licensed less than 9 years in Canada or the U.S.:
 - a) **One vehicle:** Only one Class 05 premium shall be charged but it shall be based on the experience of the driver who produces the highest premium. It shall reflect all claims for all Class 05 drivers combined.
 - b) **Number of vehicles equal to number of occasional drivers licensed less than 9 years in Canada or the U.S.:** Charge a Class 05 on each vehicle.
 - c) **Number of occasional drivers licensed less than 9 years in Canada or the U.S. exceeds the number of vehicles:** Starting with the Class 05 driver who generates the lowest driving record, each occasional driver licensed less than 9 years in Canada or the U.S. shall be assigned to the vehicle with the highest rate group.

Example:

Policy covers 3 cars, 3 principal operators, and 4 occasional drivers (4 Class 05).

Vehicle 1 rate group 5
 Vehicle 2 rate group 10
 Vehicle 3 rate group 13

Driver 1 Class 05 – licensed 6 months
 Driver 2 Class 05 – licensed 3 years
 Driver 3 Class 05 – licensed 5 years
 Driver 4 Class 05 – licensed 2 years

Driver 1 assigned to vehicle 3.
 Driver 4 assigned to vehicle 2.
 Driver 2 assigned to vehicle 1.

- 5) A Class 05 premium shall not be charged for a driver whose licence is Learner or Level One.
- 6) If there are two or more occasional drivers assigned to a vehicle, the vehicle cannot be rated Class 01 or 02.

Class 07

- a) Business use or business and pleasure use. All drivers have held a valid driver's licence in Canada or U.S. for the past 9 years or more.
- b) No occasional driver licensed less than 9 years in Canada or U.S. unless a separate Class 05 premium is charged.

Class 10

Principal operator is licensed 0–2 years in Canada or U.S.

Class 11

Principal operator is licensed 3–4 years in Canada or U.S.

Class 12

Principal operator is licensed 5–6 years in Canada or U.S.

Class 13

Principal operator is licensed 7–8 years in Canada or U.S.

Rule 107: Driving Record**A. Clear Record**

Previous Insurance History must be obtained on the applicant and all drivers shown on the application or added to an existing policy. For commercial vehicles, Previous Insurance History must be ordered on the applicant.

Verification of Previous Insurance History begins with the insurance immediately preceding the commencement of the FA policy and works backwards. Without proof of prior insurance, a maximum Driving Record 1 is applicable.

1. Vehicles Owned by Individuals

Where vehicles are owned by individuals, the principal operator has held a valid licence throughout the period concerned. Licence suspensions can affect Clear Record.

Rule 107: Driving Record (continued)

Calculating Clear Record with a Licence Suspension/Cancellation/Lapse (continued)

Notes:

If the licence of the person reported as the principal operator is currently suspended/cancelled/lapsed see Rule 31: Suspension of Operator's Licence.

If a licence suspension and gap in insurance are in the same time frame e.g. the licence suspension is the reason for the insurance gap, do not charge for both. Charge whichever produces the greater impact on the driving record.

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
At least 4 years	4
At least 5 years and qualifies under Rule 107.C	5

Notes:

1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A charge 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 will develop its own driving record.
3. Where a private passenger vehicle replaces another, it acquires the driving record of the replaced vehicle **except** when there is also a change of principal operator.
4. A loss history report or letter from the prior carrier in Canada or the U.S. is required to confirm claims free experience for all driving records. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not available, the insured shall be eligible for a maximum of Driving Record 1.
5. Class 05 is rated separately from the underlying class based on the operator(s) concerned.
6. Gaps in insurance coverage within the 5 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 5 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 5 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 5 years and the gap is for any reason other than one cited above, 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.

7. Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.
8. See New Driver Rule 108 to establish Driving Record for New Drivers.
9. Credit for Driving Experience Outside Canada
Driving experience gained outside Canada or the United States will not be recognized. Drivers with experience outside Canada or the United States will be rated as new drivers.
10. International Drivers Licence
As a new resident of Canada, the principal operator is required to apply for a driver's licence in the jurisdiction in which he or she will be living. Driving Record 0 applies until a Level 2 or regular licence is issued.
11. Tourist or Temporary Resident
 - A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate:
 - 1) that the principal operator is a non-resident;
 - 2) the country where the principal operator normally resides;
 - 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary. See Rating Territory in the appropriate section of this manual.
 - B. If the principal operator is a non-permanent/temporary resident, the remarks section of the application must indicate:
 - 1) that the principal operator holds an international licence.

Or

 - 2) that the principal operator holds a valid licence for the jurisdiction of U.S. residence.

Rule 108: New Drivers**A. New Driver Definition**

A new driver is a person who has held a valid operator's licence to drive a private passenger vehicle for a period of less than 5 years in Canada or the U.S.

B. Learner's Permit/Level One

(Level One/Level Two apply to those jurisdictions with Graduated Licensing)

Where the applicant, actual owner or sole operator holds only a Learners Permit or Level One licence, the risk will only qualify for Driving Record 0 until a valid operator's licence is obtained. If there is another operator in the household, that operator must be designated as the principal operator of the vehicle and rated accordingly. In all other cases, a driver with a Learners Permit or Level One licence shall not be rated as a driver or considered in the determination of class and driving record.

Where the Learner/Level One driver is rated as the principal operator, there is no requirement to obtain the name and licence number of the driver who will accompany the Learner/Level One driver. In the event information on the accompanying driver is provided, no driving record abstract or previous insurance history report is to be ordered for that driver.

C. Driving Record**Valid Licence with Driver Training**

A new driver with driver training shall be rated at Driving Record 3, provided the driver has no at fault accidents, or no licence suspensions at the commencement of the period of insurance. If any of these events happen during the policy term, at the next renewal the Driver Training Credit shall be rescinded and driving record shall be based on the number of years Clear Record.

Driving Records 4 and 5

The driver does not become eligible for Driving Records 4 and 5 until the actual completion of the required number of years without an accident.

Without Driving Training

A new driver shall be credited with one year 'Clear Record' in addition to that for which the risk qualifies, to a maximum of Driving Record 3, provided the driver has no at fault accidents, or no licence suspensions at the commencement of the period of insurance. If any of these events happen during the policy term, at the next renewal the New Driver Credit shall be rescinded and driving record shall be based on the number of years Clear Record.

D. Not Applicable**E. Not Applicable****F. Statistical Reporting**

As long as a new driver has no at fault accidents, the Type of Business code to be reported under the Automobile Statistical Plan is 8 if the driver has Driver Training or 9 if the driver does not have Driver Training. This requirement is only applicable for the first five years in which the driver holds a valid operator's licence.

Rule 110: Vehicle Rate Group

For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. The separate Vehicle Model/Manufacturer cross-reference listing should assist in determining a vehicle's manufacturer.

If a current year make/model is not listed but it was listed in the previous year, use the rate group for the previous year. If it was not listed in the previous year (new model), contact your Servicing Carrier. The Servicing Carrier shall provide you with the Rate Group assigned by the Vehicle Information Centre.

To establish the rate group for model years prior to the earliest year shown in the Rate Group Tables, see Rate Group "A".

The presence of after market equipment may affect the rate group.

Rate Group "A"

The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.

If estimated value is greater than \$15,000

Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:

If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.

In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.

END 19 and END 40

Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.

Rule 111: Multi Vehicle Discount

Where two or more vehicles are owned by an individual or by individuals living in the same household and the vehicles are insured by the same Servicing Carrier for concurrent terms and:

- (a) all qualify for Class 01, 02 or 03 rates, the full rate is charged in respect of the highest-rated vehicle and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the other vehicles; OR
- (b) all qualify for Class 01, 02, 03 or 07 rates, the full rates are charged in respect of the Class 07 vehicles and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the Class 01, 02 or 03 vehicles.

Notes

1. There must be one vehicle for which the full rate is paid
2. This discount is not allowable in respect of any of the vehicles if there is an occasional driver licensed less than 9 years in Canada or U.S. (Class 05)
3. For the purposes of this rule, the following vehicles shall not be counted:
 - a. A "farmer's vehicle" that is allowed a reduction from the normal rate in accordance with Rule 105.
 - b. A vehicle that is actually subject to another section of this manual e.g. a motor home

Rule 112: Not Applicable**Rule 113: Not Applicable**

**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"> <thead> <tr> <th align="center" 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 align="center">In previous Twelve months</th> <th align="center">In previous Thirty-six months</th> </tr> </thead> <tbody> <tr> <td align="center">3</td> <td align="center">-</td> <td align="center">\$1,000</td> </tr> <tr> <td align="center">-</td> <td align="center">3</td> <td align="center">\$500</td> </tr> <tr> <td align="center">-</td> <td align="center">4</td> <td align="center">\$1,000</td> </tr> <tr> <td align="center">-</td> <td align="center">5 or more</td> <td align="center">\$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"> <thead> <tr> <th align="center" 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 align="center">In prior 12 months</th> <th align="center">In prior 36 months</th> <th align="center">In prior 60 months (fire and/or total theft)</th> </tr> </thead> <tbody> <tr> <td align="center">3</td> <td align="center">-</td> <td align="center">2</td> <td align="center">\$2,500</td> </tr> <tr> <td align="center">-</td> <td align="center">3</td> <td align="center">-</td> <td align="center">\$1,000</td> </tr> <tr> <td align="center">-</td> <td align="center">4</td> <td align="center">-</td> <td align="center">\$2,500</td> </tr> <tr> <td align="center">-</td> <td align="center">5 or more</td> <td align="center">-</td> <td align="center">5% of value (minimum \$5000)</td> </tr> <tr> <td></td> <td></td> <td align="center">3 or</td> <td align="center">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	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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-	4	-	\$2,500																																												
-	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>	Puts back part of normal handling per instructions outlined in previous bulletin. Missed when new manual was sent for approval.

**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.
PRIVATE PASSENGER			
102: Clean driver discount	Clean driver discount	Clean driver discount - No longer available	Eliminates discounting of premium and is consistent with FA's position as the market of last resort rather than attracting customers to FA. This may increase rates for some insureds on new business and renewals.
105: Special Classification Procedures	2. Farmers	2. Farmers - Credit no longer available	Eliminates discounting of premium and is consistent with FA's position as the market of last resort rather than attracting customers to FA. Affects less than 12 existing policies. This may increase rates for some insureds on new business and renewals.
107:A.4	Suspension of Operator's Licence can be one of two types: a. Suspension for cause: A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points. b. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item a. In the event that any suspension (as defined above) of the licence has been operative during the past five years, the driver shall be regarded	Suspension of Operator's Licence can be one of two types: A. Suspension for cause: A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points. - For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3). Examples: 1. Risk is eligible for Driving Record 5. One operator has 6 month suspension for	Simplifies the approach to determine driving record and clarifies wording.

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

Rule	Current wording in manual	Revised wording	Change from current wording
	<p>as having held a valid licence for the period since the date first licensed (subject to a maximum of five years) minus the total of the time for which the licence was suspended during that period. The result shall be rounded to the next lower full number of years, subject to a maximum net result of three years (Driving Record 3). There shall be no New Driver credit as described in Rule 108.</p> <p><i>Examples:</i></p> <ol style="list-style-type: none"> 1. Driver has been licensed for 5 years and has 6 months suspension for demerit points. Risk now qualifies for Driving Record 3. 2. Driver has been licensed for 5 years and has 30 months suspension for unpaid fines. Risk now qualifies for Driving Record 2. <p>Note: Refer to Rule 107:B re Driving Entitlement also.</p>	<p>demerit points. Risk now qualifies for Driving Record 3.</p> <ol style="list-style-type: none"> 2. Risk is eligible for Driving Record 4. One operator has 18 month suspension for convictions. Risk now qualifies for Driving Record 2. <p>B. Administrative Suspension / Cancellation / Lapse: A suspension / cancellation / lapse for one year or more for any reason other than those outlined in item A.</p> <ul style="list-style-type: none"> - If the total time the driver's licence has been suspended / cancelled / lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended / cancelled / lapsed. - If the total time suspended / cancelled / lapsed is less than 1 year in the past 5 years, the driving record will not be affected. <p><i>Examples:</i></p> <ol style="list-style-type: none"> 1. Risk is eligible for Driving Record 5. One operator has 10 month suspension for unpaid fines. Risk still qualifies for Driving Record 5. 2. Risk is eligible for Driving Record 4. One operator has 30 month suspension for unpaid fines. Risk now qualifies for Driving Record 1. <p>Note: Refer to Rule 107:B re Driving Record Entitlement also.</p>	<p>This should have little impact on rates.</p>
107:A.4	New	<p>Ignition Interlock Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.</p> <p>For example: Licence was suspended from</p>	<p>Adds instructions for determining time suspended when driver enters Interlock Programme.</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
		January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.	This may decrease rates for a small number of insureds on new business and renewals.
107:C Admission to driving record 5	Note 7 Subsequent Renewals For a Driving Record 5 risk to retain that category at renewal, there must be continued compliance with the requirements specified in Section A of this rule – EXCEPT that, if the only deviation is that there has been one accident during the preceding five years, that accident is treated as 'forgiven' and Driving Record 5 rates are continued.	Note 6 Subsequent Renewals For a risk to be renewed at Driving Record 5, it must continue to meet the Driving Record 5 requirements.	Discontinues forgiveness for at-fault accidents on renewals. This may increase rates for a small number of insureds on renewals.
108:C New drivers – driving record	Valid Licence with Driver Training A new driver with driver training shall be rated at Driving Record 3, provided the driver has no at fault accidents, or no licence suspensions at the commencement of the period of insurance. If any of these events happen during the policy term, at the next renewal the Driver Training Credit shall be rescinded and driving record shall be based on the number of years Clear Record. Driving Records 4 and 5 The driver does not become eligible for Driving Records 4 and 5 until the actual completion of the required number of years without an accident. Without Driver Training A new driver shall be credited with one year 'Clear Record' in addition to that for which the risk qualifies, to a maximum of Driving Record 3, provided the driver has no at fault accidents, or no licence suspensions at the commencement of the period of insurance. If any of these events happen during the policy term, at the next renewal the New Driver Credit shall be rescinded and driving record shall be based on the number of years Clear Record.	Drivers will be rated according to the number of years licensed, licence suspensions, at fault accidents and gaps in insurance. Drivers will be rated on actual experience in Canada or the United States and no additional credits will be allowed.	Eliminates discounting of premium and is consistent with FA's position as the market of last resort rather than attracting customers to FA. This may increase rates for some insureds on new business and renewals.
111: Multi vehicle	Multi vehicle discount	Multi vehicle discount - No longer available	Eliminates discounting of premium and is consistent with FA's position as the market of

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

Rule	Current wording in manual	Revised wording	Change from current wording
discount			last resort rather than attracting additional business to FA. This may increase rates for a small number of insureds on new business and renewals.
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. This has no impact on rates.

Facility Association
Newfoundland and Labrador
Private Passenger Vehicles

Elimination of Clean Driver Discount

Data : Facility Association Download as of 9 Feb. 2007, Policies written from Jan. 2006 to Dec. 2006

Written Exposures in Years (0)	(1)	(2)	(3)	(4)	(5)	(6) = sum{(1):(5)}	(7)	(8)	(9)	(10)=1/((8)*[1-(9)]+[1-(8)])
Coverage	5 Years Accident Free & 3+ Years Conviction Free	6 Years Accident Free & 3+ Years Conviction Free	7 Years Accident Free & 3+ Years Conviction Free	8 Years Accident Free & 3+ Years Conviction Free	9+ Years Accident Free & 3+ Years Conviction Free	Exposures Eligible for Clean Driver Discount	Exposures for All Drivers	% of Risks with Clean Driver Discount	Current Clean Driver Discount	Off-Bal. Factor for Clean Driver Disc. Elimination (Proposed / Current)
Third Party Liability	165	105	104	69	2,159	2,601	6,244	41.6%	20%	1.0908
Collision	65	37	41	30	783	956	2,810	34.0%	20%	1.0730
TPL + Coll.	230	141	145	99	2,942	3,556	9,055			

Note : Clean Driver discount is 20%

Facility Association
Newfoundland and Labrador
Private Passenger Vehicles

Elimination of Multi-Vehicle Discount
Using New Brunswick Data as a Proxy

Data : Facility Association Download as at 9 Feb 2007
New Brunswick Policies written from Jan 2006 to Dec 2006.

Coverage	Written Exposures with Multi-Vehicle Discount (1)	Written Exposures without Multi-Vehicle Discount (2)	Total Written Exposures (3)	Multi-Vehicle Discount (4)	Off-Balance Factor (5)=(3)/((1)*[1-(4)]+(2))
Third Party Liability	1	8,879	8,880	10%	1.0000
Accident Benefits	1	8,535	8,536	10%	1.0000
Collision	2	2,434	2,436	10%	1.0001
<u>TPL+AB+Coll.</u>	<u>4</u>	<u>19,848</u>	<u>19,852</u>		

Note : Newfoundland and Labrador Multi-Vehicle Discount is 10%

Facility Association
Newfoundland and Labrador
Private Passenger Vehicles

Changes in Driving Record Assignments
due to
Elimination of New Driver Credit
and
Elimination of Accident Forgiveness

Third Party Liability

Data : Facility Association Download as of 9 Feb. 2007, Policies written from Jan. 2006 to Dec. 2006

Elimination of New Driver Credit

Written Exposures with Type of Business 8 / 9, Claim Free New Drivers without conviction

A Data	Current Years Licensed	Driving Record				Total 0-3
		0	1	2	3	
	0	332	5	1	4	342
	1	101	353	8	11	473
	2	20	118	351	10	499
	Total 0-2	453	476	360	25	1,314

B Rearrangement of D.R. in A according to Years Licensed	Proposed Years Licensed	Driving Record				Total 0-3
		0	1	2	3	
	0	342				342
	1	101	372			473
	2	20	118	361		499
	Total 0-2	463	490	361	0	1,314

C B Total - A Total	Proposed Changes in Exposures to Driving Records					
	Driving Record	0	1	2	3	Total 0-3
	Change	+10	+14	+1	-25	0

Elimination of Accident Forgiveness

Written Exposures with Driving Record 5 and various Claim Free Years

D Data	Current Driving Record 5 Written Exposures	Claim free Year(s)						Total
		0	1	2	3	4	5 & Up	
		14	10	4	2	2	652	684

E Rearrangement of D.R. 5 according to Years Licensed	Proposed Driving Record 5 Written Exposures	Claim free Year(s)						Total
		0	1	2	3	4	5 & Up	
		-	-	-	-	-	652	652

F Changes of D&E combined	Proposed Changes in Exposures to Driving Records							
	Driving Record	0	1	2	3	4	5	Total 0-5
	Change	+14	+10	+4	+2	+2	-32	0

Calculation of Off-Balance Factor

G Driving Record Relativities	Driving Record						
	0	1	2	3	4	5	
	Relativity	1.375	1.128	1.030	1.000	0.870	0.806

H Data	Current Written Exposures								
	Driving Record	0	1	2	3	4	5	Total 0-5	Wt. Avg. Rel.
	W.E.	445	614	629	1,229	2,619	684	6,220	0.9664

I =H+C+F	Proposed Written Exposures								
	Driving Record	0	1	2	3	4	5	Total 0-5	Wt. Avg. Rel.
	W.E.	469	638	634	1,206	2,621	652	6,220	0.9693

J Off-Balance factor **1.0030**

= I Wt.Avg.Rel.
/ H Wt.Avg.Rel.

Facility Association
Newfoundland and Labrador
Private Passenger Vehicles

Changes in Driving Record Assignments
due to
Elimination of New Driver Credit
and
Elimination of Accident Forgiveness

Collision

Data : Facility Association Download as of 9 Feb. 2007, Policies written from Jan. 2006 to Dec. 2006

Elimination of New Driver Credit

Written Exposures with Type of Business 8 / 9, Claim Free New Drivers without conviction

A Data	Current		Driving Record			
	Years Licensed	0	1	2	3	Total 0-3
	0	12	27	3	16	58
	1	1	20	11	15	47
	2	8	11	12	20	51
	Total 0-2	21	58	26	51	156

B Rearrangement of D.R. in A according to Years Licensed	Proposed		Driving Record			
	Years Licensed	0	1	2	3	Total 0-3
	0	58				58
	1	1	46			47
	2	8	11	32		51
	Total 0-2	67	57	32	0	156

C Proposed Changes in Exposures to Driving Records						
B Total - A Total	Driving Record	0	1	2	3	Total 0-3
	Change	+46	-1	+6	-51	0

Elimination of Accident Forgiveness

Written Exposures with Driving Record 5 and various Claim Free Years

D Data	Current		Claim free Year(s)					
	Driving Record 5	0	1	2	3	4	5 & Up	Total
	Written Exposures	9	6	3	2	1	215	236

E Rearrangement of D.R. 5 according to Years Licensed	Proposed		Claim free Year(s)					
	Driving Record 5	0	1	2	3	4	5 & Up	Total
	Written Exposures	-	-	-	-	-	215	215

F Proposed Changes in Exposures to Driving Records								
Changes of D&E combined	Driving Record	0	1	2	3	4	5	Total 0-5
	Change	+9	+6	+3	+2	+1	-21	0

Calculation of Off-Balance Factor

G Driving Record Relativities	Driving Record						
	0	1	2	3	4	5	
	Relativity	1.277	1.117	1.031	1.000	0.857	0.757

H Data	Current Written Exposures							Total 0-5	Wt. Avg. Rel.
	Driving Record	0	1	2	3	4	5		
	W.E.	234	315	303	528	1,194	236	2,810	0.9584

I =H+C+F	Proposed Written Exposures							Total 0-5	Wt. Avg. Rel.
	Driving Record	0	1	2	3	4	5		
	W.E.	289	320	312	479	1,195	215	2,810	0.9658

J
Off-Balance factor **1.0077**

= I Wt. Avg. Rel.
/ H Wt. Avg. Rel.



ACTUARIAL MEMORANDUM

1.0 Overall Description of the Ratemaking Methodology and Summary

A loss ratio model is used to develop provincial indicated average rate levels for each of the following coverages for Facility Association Private Passenger Vehicles in the Province of Newfoundland and Labrador:

- Third Party Liability - Total
- Accident Benefits
- Uninsured Automobile
- Collision
- Comprehensive
- Specified Perils

The primary data sources underlying this analysis are Facility Association quarterly development exhibits ("QDE") compiled as at 30 June 2006, and Facility Association and Industry 2005 Automobile Insurance Experience ("AIX") - Calendar/Accident Year Exhibits compiled as at 31 December 2005, all 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, except as may be specifically noted in this report. 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 QDE and AIX data from the submissions made under the Automobile Statistical Plan by Facility Association Servicing Carriers and each of the insurers underwriting automobile insurance in the province. Because there are many companies providing this information and due to our remoteness from the individual data elements, it was not practical for us 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.

A loss ratio method is used in the derivation of the provincial average rate level indications. The recent implementation of Facility Association's data repository makes it possible to calculate highly refined on-level factors, used to adjust historical premium to reflect current rate levels. Monthly written premiums from the data repository are brought on-level at the coverage/territory/class and driving record/policy term level, and are then earned over the appropriate policy term. From this exercise, on-level monthly written and earned premiums are aggregated to allow calculation of annual on-level factors, which in turn are applied to Facility Association written and earned premiums from the QDE or AIX exhibits. Data repository balances were reconciled to within acceptable tolerances to the QDE or AIX exhibits.

For each coverage or sub-coverage, Facility Association reported pure loss ratios (excluding all adjustment expenses) by accident period are developed to ultimate and



brought on-level. These ultimate pure loss ratios are then projected to expected future cost levels and a single projected pure loss ratio is determined by averaging the accident period projected pure loss ratios using weights that vary by coverage or sub-coverage. Where the volume of experience is sufficient, Facility Association's conventional methodology calls for selection of accident period weights roughly proportional to the earned exposures for the 4½ to 5 years of experience used.

Industry data is used in the determination of a surrogate Industry average rate level change, which is used in the derivation of the complement of credibility to Facility Association's provincial experience.

For Industry, reported losses and allocated loss adjustment expenses ("ALAE") by accident period are developed to ultimate values using incurred loss development factors. The corresponding loss costs are then projected to expected future cost levels, and a single projected loss cost is then determined by averaging the accident period projected loss costs using accident period weights selected to promote stability.

This Industry loss cost is then discounted and compared to the corresponding discounted loss cost from the previous Industry analysis to produce a change in the Industry discounted loss cost for each coverage or sub-coverage. This change, along with an Industry premium trend, is then applied to the Facility Association discounted expected loss ratio inherent in the current rates as derived in the prior analysis to produce a Facility Association expected discounted loss ratio assuming Industry experience, for use as the balance of credibility to the discounted loss ratio based directly on Facility Association experience. This balance of credibility approach promotes stability between successive rate reviews, while allowing for appropriate recognition of a changing environment. Certain modifications were necessary to the prior analysis results to reflect the separation of Bodily Injury Tort and Property Damage Tort sub-coverages, which is being more fully reflected in this application.

For each coverage or sub-coverage, the Facility Association projected loss ratio is then discounted and credibility weighted with the Facility Association discounted expected loss ratio assuming Industry experience. The resulting discounted loss ratio is then loaded for discounted expenses (including loss adjustment expenses based on Facility Association Servicing Carrier claims service fee arrangements) and for a discounted provision for cost of capital, producing indicated changes in average rate level by coverage.

The provincial indicated average rate level changes are then distributed by rating territory using territory deviations. The indicated changes in average rate level (by coverage, by territory) are derived by comparing the product of the provincial indicated average rate level and the territory deviations with the estimated current average rate level. These indications are then reviewed in selecting the proposed changes in average rate level, giving additional consideration to Industry concerns, market position and policyholder impact. The proposed base premiums are then derived to reflect these proposed changes in average rate level, and the estimated rate level impact of the proposed rule changes.



2.0 Losses

The sources for the analysis of incurred loss and claim count development are Facility Association QDE compiled as at 30 June 2006 and Industry 2005 AIX development exhibits.

Unless specifically noted otherwise in a particular context, the experience used for each coverage or sub-coverage encompasses all underlying categories of classification (e.g., limit, deductible) as reflected in the QDE or AIX.

2.1 Loss Development

With respect to Industry data, 2005 AIX accident half-year development assumptions as published by the Insurance Bureau of Canada have been reviewed (using losses combined with ALAE) and modified in some instances to reflect our interpretation of the available experience, or, in the case of the 6-12 month development factors, consideration of evidence of seasonality. The equivalent accident year development assumptions are derived using accident half-year incurred losses or incurred counts as weights.

With respect to Industry Uninsured Automobile, the combined experience of Uninsured Automobile and the former Accident Benefits Uninsured Automobile sub-coverage was used.

Facility Association development factors were selected on the basis of loss experience only (i.e. net of ALAE). This distinction from the Industry analysis (done gross of ALAE) was originally introduced for two reasons:

- (1) To enhance the consistency between the development assumptions used for pricing purposes and those used for valuation purposes, and
- (2) To provide for a revised treatment of all loss adjustment expenses, as described in Section 6.0.

Facility Association development assumptions for Uninsured Automobile were selected on the basis of the combined experience of the stand-alone Uninsured Automobile coverage, and the former Accident Benefits sub-coverage for Uninsured Automobile.

For some coverages, the development factors computed from Facility Association experience are subject to significant variability, due to a small volume of claims, or the inherent variability associated with the coverage. Industry experience was used as appropriate to supplement Facility Association experience. Specifically, we used the selected 2005 AIX Industry accident half-year factors, described earlier. Unlike the Facility Association factors referred to above, these Industry factors were selected on a gross basis (i.e. including ALAE). For the coverages or



specific intervals for which these factors were used in this filing and based on prior analysis, we assumed that the Industry development factors net of ALAE (and therefore on a basis consistent with the Facility Association factors) would not differ significantly from the Industry development factors gross of ALAE.

The following exhibits summarize the selected factors, the basis for selection of half-year factors, and the underlying Industry 2005 AIX experience (Exhibit 1) and Facility Association 2006Q2 QDE experience (Exhibit 2).

2.2 Loss Trend

The ratemaking model requires that the historical experience be adjusted to reflect the expected influence of economic, social and related forces over time.

The trend analysis utilizes only Industry data to take advantage of the greater inherent stability of the larger body of data. Also, the trends are derived from Industry losses including all loss adjustment expenses. It is assumed that the forces affecting Industry loss costs are similarly affecting Facility Association experience. The analysis is summarized in Exhibit 3.

The general approach used in this filing is to fit an exponential curve to Industry loss costs by coverage for accident years 1986 to 2005.

The 2004 product reforms became effective 1 August 2004, and have had an impact on the experience of certain coverages for the 2004 and subsequent accident years. Attempting to model this impact through the use of additional time and/or indicator variables (to allow for a different rate of change and/or a vertical shift in the curve) for only the two affected data points currently available would attribute all factors influencing those data points, except for those factors otherwise included in the model, to these reforms. This could produce non-intuitive fits for 2004 and subsequent, and could have a potentially significant impact on projected future trends. To avoid any such potential distortions, the historical ultimate losses were adjusted for the expected impact of the 2004 reforms, using mapping factors for the coverages (or sub-coverages) affected by the reforms. This restates the entire history for the expected impact of the 2004 reforms and permits the inclusion of the two most recent data points in the trend analysis. The mapping factors used are those described in Section 2.5.

In addition, consideration is also given to the impact of economic factors by adding a variable for the unemployment rate.

The mathematical equation representing this approach is:

$$\text{fitted loss cost} = \text{constant} \times (\text{pure trend factor})^t \\ \times (\text{unemployment factor})^u$$



where t represents the time period (e.g., 1, 2, 3, etc.); and
 u represents the provincial unemployment rate during the period.

Historical and projected unemployment rates are obtained from the Conference Board of Canada and from the Bank of Canada.

For some coverages or sub-coverages, the analysis deviates from this standard methodology. For example, unemployment variables are only kept in a regression if they are statistically significant, and where appropriate, frequencies and severities are analyzed separately.

For certain coverages, when declining fitted future claim frequencies reach historically low levels and there is early evidence of potential pattern change, these are typically forecasted to continue at a tempered pace beyond that point. Careful consideration was given to assessing the sustainability of declining frequency trends going forward.

In some cases, certain accident periods are considered to be outliers and their experience is excluded from the trend analysis. Potential outliers are typically identified with an objective statistical outlier test examining standardized residuals (the ratio of the residuals to the square root of the mean squared error), and by visual inspection of the graphs.

No explicit allowance has been made for any expected impact on trend of the 2004 product reforms, instead allowing this possible influence to manifest itself directly through the regression.

From this analysis, projection factors which vary by coverage/sub-coverage and accident year are determined. These projection factors are derived as ratios of the fitted loss cost at the assumed future average accident date of 21 February 2008 to each historical accident year's fitted loss cost. The future average accident date was estimated assuming a rate programme effective for one year commencing 1 March 2007 with an average policy duration of 11.5 months. This assumed average policy duration was estimated using data from the data repository to determine the distribution of business by policy term.

The Liability projection factors are derived by weighting the separate Bodily Injury and Property Damage projection factors with the respective accident year ultimate incurred losses adjusted for the expected impact of the 2004 reforms. These Liability projection factors are also adopted for Uninsured Automobile due to the low volume and the volatility of data for this coverage.

Projection factors for application to the Facility Association 2006-1 accident half-year experience were derived directly from the 2005 accident year factors.



2.3 Treatment of Large Losses

Large loss information was not generated for the purpose of this analysis.

2.4 Catastrophe (or Excess Claim) Procedure

The Comprehensive and Specified Perils analyses include no explicit supplementary provision for losses arising from natural catastrophes. To the extent that the underlying experience period is affected by such claims, some implicit provision is incorporated in the indications.

2.5 Other Adjustments to Losses – Product Reform

Adjustments are made to the Liability and Uninsured Automobile loss costs and loss ratios to reflect the expected impact of the 2004 product reforms. These adjustments are based on the estimates prepared for the IBC.

PRODUCT REFORM MAPPING FACTORS			
Coverage	Pre-2004	2004	Post-2004
Bodily Injury	0.9586	0.9754	1.0000
Property Damage	1.0000	1.0000	1.0000
Third Party Liability	0.9650	0.9793	1.0000
Accident Benefits	1.0000	1.0000	1.0000
Uninsured Automobile	0.9650	0.9793	1.0000
Collision	1.0000	1.0000	1.0000
Comprehensive	1.0000	1.0000	1.0000
Specified Perils	1.0000	1.0000	1.0000

3.0 Allocated Loss Adjustment Expenses (“ALAE”)

In the analysis of Industry experience, losses are used combined with allocated loss adjustment expenses.

In the analysis of Facility Association experience, losses are considered separately from allocated loss adjustment expenses. Provision is made for all loss adjustment expenses based on Facility Association Servicing Carrier claims service fee arrangements, and a provision for Excess Legal and Professional Fees, which are expected to be paid to Servicing Carriers in accordance with the Plan of Operation.

4.0 Unallocated Loss Adjustment Expenses (“ULAE”)

In the trend analysis, Industry reported incurred losses (including ALAE) are loaded for unallocated loss adjustment expenses. The selected Industry factors are those published in the IBC Atlantic 2005 AIX Introduction exhibit.



For Facility Association, provision is made for all loss adjustment expenses based on Facility Association Servicing Carrier claims service fee arrangements, and a provision for Excess Legal and Professional Fees, which are expected to be paid to Servicing Carriers in accordance with the Plan of Operation.

5.0 Premium

Premium information is used to calculate current average rate levels and is also used as weights in the calculation of the weighted average change in average rate levels. The latter premium information is Facility Association 2006-1 accident half-year written premium (from the 2006Q2 QDE exhibit) adjusted for subsequent rate changes, and for premium drift.

5.1 On-Level Adjustments

Under this loss ratio approach, the earned premiums for each accident period and coverage are brought to the current rate level.

From the data repository, written premiums were extracted by effective month, policy term, coverage, territory, class and driving record. A corresponding history of rate changes at that detail level was assembled to bring these written premiums to current rate levels.

The last previous Private Passenger filing was approved as a uniform 5% reduction to base rates for all coverages, coincident with implementation of a revised classification plan patterned after that devised by the Superintendent of Insurance. A condition of that approval was that no ratepayer (either new or renewal business) would see a total vehicle premium increase due to the classification plan change. In effect this meant the rate reduction actually exceeded 5% (i.e., was more negative) due to the capping. The data available to estimate the impact of the capping is either incomplete or inconclusive. Accordingly, the estimated impact of the August 2005 rate level change was maintained at -5%, and **the resulting indications in this analysis are correspondingly understated.**

The actual written premiums and the resulting current level written premiums were then summarized by coverage, by accident year and by territory. Ratios of these two sets of written premiums produced written on-level factors, which were applied to written premiums from the 2006Q2 QDE to obtain on-level written premiums. These written on-level premiums were then used to derive the weighted average rate level change across all coverages.

The detailed actual written premiums and the current level written premiums were then earned over the appropriate policy term, and summarized by coverage and accident year. Ratios of the two sets of earned premiums were used as earned on-level factors to be applied to the 2006Q2 QDE earned premiums in the provincial analysis.



Exhibit 4 shows a history of base rates, class differentials, driving record differentials as well as other changes used in this analysis, and the derivation of the on-level factors.

In order to derive the weighted average rate level change at a territorial level across coverages or at a coverage level across territories, the provincial on-level written premiums are distributed by territory using the on-level premium distribution underlying the territory deviation analysis. This distribution was obtained using the estimated on-level premiums by territory, which are derived from the product of the 2005 written vehicles and the estimated on-level average written premiums as shown in columns (1) and (4) of the territory deviation exhibits in Exhibit 12.

5.2 Premium Trend

The limit drift, deductible drift, and rate group drift assumptions were judgmentally selected from a review of Facility Association average limit, deductible and rate group differentials over recent accident years.

With respect to Industry rate group drift, assumptions were based on VICC's advisory CLEAR rate group drift assumptions as summarized in the IBC Bulletin dated 24 March 2006.

The analysis of premium trend, and the combining of drift assumptions, are summarized in Exhibit 5.

6.0 Expenses

The assumed provisions, shown below as a percentage of premiums, were derived from the Facility Association Plan of Operation and the July 2006 Facility Association Participation Report for Newfoundland and Labrador. The expenses shown below are split into fixed expenses and premium-variable expenses, both expressed as a percentage of premium. In the determination of the indicated rate level, the loss adjustment expense provision is adjusted iteratively based on Facility Association Serving Carrier claims service fee arrangements to reflect the indicated change in average rate level by coverage.

6.1 Exposure Variable Expenses (Fixed)

The following expenses are expressed as a percentage of premiums and are treated as fixed expenses.



Category	Percentage of Premiums
Driving Record Abstracts	2.07%
Bad Debt	0.00%
Central Office	0.71%
Loss Adjustment Expenses (fixed)	5.92%
Total	8.70%

In addition to the above, provision is made for Excess Legal and Professional Fees, which are expected to be paid to Servicing Carriers in accordance with the Plan of Operation, based on the results of the latest valuation estimates. This results in a provision of 1.36% for Third Party Liability.

6.2 Premium Variable Expenses (Variable)

The following expenses are expressed as a percentage of premiums and are treated as variable expenses.

Category	Percentage of Premiums
Commissions	11.00%
Premium Tax	4.00%
Servicing Carrier Fees	1.00%
Finance	0.00%
Operating Costs	9.00%
Loss Adjustment Expenses (variable)	3.25%
Total	28.25%

A provision of 1.90% is made in the indications for the Health Levy for Third Party Liability through an adjustment to the variable expense provision. This provision is taken from the IBC 2005 AIX Atlantic Introduction exhibit.

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

7.0 Profit

Further to instructions from the Facility Association Board of Directors, this filing proposes to include a cost of capital provision of 7.49% in the rate indications. This provision reflects commonly used Industry benchmark levels for after-tax return on equity (12%) and premium-to-surplus ratios (2:1), along with tax rate (36.1%) and before-tax return on investment (3.8%) assumptions appropriate to the current circumstances.



In general, loss payment patterns are determined from Facility Association's 2005-2 AIX development experience. The basis of selection of the payment patterns is generally consistent with that of the selection of the loss development factors.

The discount rate of interest (3.8%) was selected giving consideration to several factors, including:

- 1) Facility Association's new cash management plan;
- 2) discount rate used in the previous 2004-2 AIX analysis (3.9%);
- 3) recent average yields on 2, 3, 5 and 10 year Government of Canada bonds;
- 4) current market yields of 2, 3, 5 and 10 year Government of Canada bonds; and
- 5) BMO, CIBC, ScotiaBank and TD/Canada Trust interest rate forecasts.

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

This change in Facility Association's cash management plan was implicitly considered in the selection of the discount rate. It is expected that member companies will hold somewhat less conservative positions, therefore improving expected rates of return.

The selected payment patterns and the details of these calculations are set out in Exhibits 6 and 7 for Industry and Facility Association experience, respectively.

8.0 Credibility

Throughout the analysis, credibility is assigned on the basis of estimated ultimate number of claim counts, adjusted for the relative accident period weightings adopted and totaled over the underlying experience period using the traditional square root formula.

The current full credibility standards were originally derived based on an analysis of 2003 AIX Industry Atlantic Private Passenger size of loss experience, as summarized in Exhibit 8. The standards used in this analysis are as follows:

Bodily Injury	2,164
Property Damage	1,082
Third Party Liability	3,246
Accident Benefits	2,164
Uninsured Automobile	2,164
Collision	1,082
Comprehensive	2,164
Specified Perils	2,164



9.0 Summary Rate Level Indications

Drawing from the analysis described in the preceding sections, the derivation of the indicated changes in average rate level by coverage or sub-coverage are presented in the Exhibits 9 through 11.

9.1 Industry Projected Provincial Loss Costs

Projected Industry loss costs by coverage or sub-coverage and accident period from the current 2005 AIX analysis are derived including adjustments for loss (including ALAE) development, product reform and trend (Exhibit 10). The results for these five latest accident periods are also combined using equal weights to promote stability, consistent with the corresponding values carried forward from the prior analysis (Exhibit 9).

9.2 Facility Association Seasonality Adjustments

Accident half-year estimated ultimate loss costs, based on Facility Association 2006Q2 QDE experience and adjusted for the expected impact of the 2004 reforms, are used in the derivation of seasonality adjustment factors to be applied to the 2006-1 accident half-year Facility Association experience (Exhibit 11).

9.3 Facility Association Projected Loss Ratios

Facility Association losses (excluding ALAE) by coverage or sub-coverage and accident period are projected to ultimate and adjusted for product reform and trend in the same manner as done for Industry. The corresponding historical earned premiums are adjusted to reflect current approved rate levels, and subjected to further adjustment for premium trend. The resulting projected on-level loss ratios for these five latest accident periods are then combined using graded weights. Where the volume of experience is sufficient, Facility Association's conventional methodology calls for selection of accident period weights roughly proportional to the earned exposures for the 4½ to 5 years of experience used (Exhibit 11).

Credibilities are associated with these loss ratios based on the estimated ultimate number of claims during the underlying experience period, adjusted to acknowledge the accident year weights being employed.

9.4 Facility Association Current Discounted Expected Loss Ratio

The final credibility-weighted discounted expected loss ratio by coverage or sub-coverage from the prior filing are updated for the estimated impact of subsequent rate revisions, for use in the balance of credibility process (Exhibit 9).



9.5 Indicated Provincial Changes in Average Rate Level

For each coverage or sub-coverage, the Facility Association projected on-level loss ratio is discounted and credibility-weighted with the Facility Association discounted expected loss ratio assuming Industry experience. This expected loss ratio reflects the projected on-level loss ratio from the prior filing, adjusted to reflect subsequent rate revisions, and the change implied by the shift in Industry projected average loss costs from the prior to the current analysis, offset by assumed Industry premium trend.

The credibility-weighted projected loss ratios are then used in the estimation of the indicated changes in average rate level, using appropriately discounted fixed and variable expense provisions and cost of capital provision.

The provincial indicated changes in average rate level were then combined with the results of the analysis of territorial experience described in Section 10.0. The proposed changes in average rate level by coverage were selected after consideration of Industry concerns, market position and policyholder impact.

10.0 Territorial Indications – Indicated Differentials and Off-Balance

Indicated territory deviations by coverage are developed from a credibility weighted average of territory pure premium relativities based on Facility Association experience, territory pure premium relativities based on Industry experience (adjusted for underlying distributional differences) and current Facility Association territory average premium relativities. An indicated territory deviation represents the deviation from the territory differential (relative to a provincial base) underlying current rates, as indicated by the analysis of experience. This analysis is summarized in Exhibit 12.

Losses taken from Facility Association's 2005 AIX Territorial exhibit are developed to ultimate (using assumptions adapted from the analysis of 2006Q2 QDE) and adjusted for product reform. Losses are then aggregated to derive pure premiums by territory and coverage for accident years 2001 to 2005 combined. Territory pure premium relativities are computed relative to the weighted average province-wide pure premiums which are derived using Facility Association 2005 accident year written exposures by territory as weights. Territorial credibilities are also assigned based on the credibility standards described earlier.

The Industry 2005 AIX Territorial exhibit is used to produce a similar set of territory pure premium relativities and credibilities for accident years 2001 to 2005 combined after adjusting losses for distributional differences between Facility Association and the Industry. Industry losses are adjusted to substitute updated development assumptions, to remove the Health Levy provision and for product reform. The distributional adjustments used in the derivation of Industry territorial adjusted losses are derived as the ratio of the Facility Association Proposed Aggregate Conversion Factors and the Industry Proposed Aggregate Conversion Factors. Facility Association 2005 accident year written



exposures are again used as weights to produce base province-wide Industry pure premiums.

For most territories and coverages, Facility Association data alone is not fully credible, so the complement of credibility is applied to Industry pure premium relativities. If the Industry experience is not sufficient to meet the standard for overall full credibility, the remaining credibility is assigned to Facility Association's on-level average premium relativities. These average premiums are derived as the product of the current base premium and the current average differential. The result of the three-way credibility process is then compared to the on-level average premium relativity to produce indicated deviations, for each territory by coverage. The indicated territory deviations are then judgmentally capped at $\pm 10\%$ for all coverages except Uninsured Automobile where deviations are capped at 0%.

The indicated territory average rate levels are then derived as the product of the provincial indicated average rate levels and the capped territory deviations.

11.0 Classification/Limit of Liability/Deductible or Other Rate Differential Indications

This filing proposes no changes to current rating differentials. The experience available for analysis is not suitable for developing differential indications. In particular, the available classification experience is not consistent with the current approved classifications.

The calculation of average differentials used in the premium trend and territorial analyses is summarized in Exhibit 13.

12.0 Discounts and Surcharges – Indicated and Off-Balance

This application proposes changes to a number of rules, as summarized at Tab 5 of the application.

Included in these rule changes is the elimination of the Multi-Vehicle Discount, the Clean Driver Discount, Driving Record 5 Accident Forgiveness, and the New Driver Driving Record Credit, for which estimates has been made of the expected rate level effects of the changes (at Tab 5). The available data is not sufficient to quantify the expected effect of the remaining rule changes.



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INDUSTRY
NEWFOUNDLAND - PRIVATE PASSENGER 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 Funeral (Based on Atlantics)</u>	<u>Accident Benefits Medical Expense</u>	<u>Accident Benefits Death Benefits (Based on Atlantics)</u>
6 - 12	Avg 8 half-years	2005 AIX IBC Factor	WAvg all years	2005 AIX IBC Factor	WAvg all years
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	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	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	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	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	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	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	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	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	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	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	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	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	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	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	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	2005 AIX IBC Factor
108 - 114	2005 AIX IBC Factor	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	2005 AIX IBC Factor
120 - 126	2005 AIX IBC Factor	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	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	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	2005 AIX IBC Factor
144 - UIt	2005 AIX IBC Factor	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.
 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

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SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
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INCURRED DEVELOPMENT FACTORS - CLAIM COUNTS

<u>Development Intervals</u>	<u>Accident Benefits Disability Benefits</u>	<u>Combined Uninsured Auto (Based on Atlantics)</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
6 - 12	Avg 3 half-years	2005 AIX IBC Factor	Avg 8 half-years	2005 AIX IBC Factor	2005 AIX IBC Factor
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	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	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	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	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	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	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	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	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	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	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	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	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	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	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	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	2005 AIX IBC Factor
108 - 114	2005 AIX IBC Factor	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	2005 AIX IBC Factor
120 - 126	2005 AIX IBC Factor	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	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	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	2005 AIX IBC Factor
144 - U1t	2005 AIX IBC Factor	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.
 - "XH" = Average excluding highest value.
 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

INDUSTRY
NEWFOUNDLAND - PRIVATE PASSENGER 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 Funeral (Based on Atlantics)</u>	<u>Accident Benefits Medical Expense</u>	<u>Accident Benefits Death Benefits (Based on Atlantics)</u>
6 - 12	Avg 8 half-years XL	Avg 4 half-years (.1)	WAvg all years	2005 AIX IBC Factor	WAvg all years
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	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	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	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	2005 AIX IBC Factor
36 - 42	2005 AIX IBC Factor	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	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	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	2005 AIX IBC Factor
60 - 66	2005 AIX IBC Factor	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	2005 AIX IBC Factor
72 - 78	2005 AIX IBC Factor	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	2005 AIX IBC Factor
84 - 90	2005 AIX IBC Factor	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	2005 AIX IBC Factor
96 - 102	2005 AIX IBC Factor	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	2005 AIX IBC Factor
108 - 114	2005 AIX IBC Factor	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	2005 AIX IBC Factor
120 - 126	2005 AIX IBC Factor	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	2005 AIX IBC Factor
132 - 138	2005 AIX IBC Factor	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	2005 AIX IBC Factor
144 - 150	2005 AIX IBC Factor	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	2005 AIX IBC Factor
156 - 162	2005 AIX IBC Factor	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	2005 AIX IBC Factor

Notes: - "WAvg" = Weighted Average using reported Amounts 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 - PRIVATE PASSENGER VEHICLES
SUMMARY OF SELECTION BASIS FOR DEVELOPMENT FACTORS
31 DECEMBER 2005

INCURRED DEVELOPMENT FACTORS - CLAIM AMOUNTS

<u>Development Intervals</u>	<u>Accident Benefits Disability Benefits</u>	<u>Combined Uninsured Auto (Based on Atlantics)</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
6 - 12	WAvg all years	Avg 8 half-years XHL	2005 AIX IBC Factor	2005 AIX IBC Factor	WAvg all years
12 - 18	2005 AIX IBC Factor	2005 AIX IBC Factor	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	2005 AIX IBC Factor	2005 AIX IBC Factor
24 - 30	2005 AIX IBC Factor	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	2005 AIX IBC Factor
36 - 42	WAvg all years excl. 1995.1	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	2005 AIX IBC Factor
48 - 54	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor	2005 AIX IBC Factor
54 - 60	WAvg all years excl. 1989.1	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	2005 AIX IBC Factor
66 - 72	2005 AIX IBC Factor	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	2005 AIX IBC Factor
78 - 84	2005 AIX IBC Factor	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	2005 AIX IBC Factor
90 - 96	2005 AIX IBC Factor	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	2005 AIX IBC Factor
102 - 108	2005 AIX IBC Factor	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	2005 AIX IBC Factor
114 - 120	2005 AIX IBC Factor	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	2005 AIX IBC Factor
126 - 132	2005 AIX IBC Factor	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	2005 AIX IBC Factor
138 - 144	2005 AIX IBC Factor	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	2005 AIX IBC Factor
150 - 156	2005 AIX IBC Factor	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	2005 AIX IBC Factor
162 - Ult.	2005 AIX IBC Factor	2005 AIX IBC Factor	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.
 - "XH" = Average excluding high value.
 - Averages encompass all non-zero values.
 - For UA stand alone selection based on Combined UA.

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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
	6	12														
1986.1	321	346	356	356	344	345	345	347	345	346	346	346	347	346	346	346
1986.2	341	396	406	394	394	389	383	383	381	382	377	377	376	377	377	377
1987.1	362	415	391	392	393	398	392	389	388	387	388	389	387	387	385	385
1987.2	442	474	456	440	448	442	434	432	433	430	429	431	433	433	435	435
1988.1	422	448	427	446	440	437	431	429	425	428	428	428	425	425	425	426
1988.2	499	553	570	570	560	569	568	571	570	550	549	543	543	543	543	544
1989.1	519	505	505	525	537	526	541	546	527	521	522	521	522	526	527	527
1989.2	599	639	603	639	639	655	660	626	631	624	630	636	637	642	638	638
1990.1	509	504	529	530	555	561	541	546	540	547	552	551	554	549	549	549
1990.2	566	634	639	670	673	665	684	678	682	680	682	682	681	680	678	679
1991.1	477	456	473	498	525	528	521	526	529	528	533	535	536	530	530	529
1991.2	558	585	593	668	682	675	682	678	674	678	677	679	678	678	677	679
1992.1	595	656	699	753	778	773	776	784	790	788	781	776	775	776	779	780
1992.2	655	675	697	746	747	744	741	742	746	741	741	739	738	735	735	735
1993.1	653	676	694	702	732	737	734	727	718	713	713	713	714	712	717	719
1993.2	720	739	755	771	784	784	783	774	766	763	759	761	759	757	755	755
1994.1	725	762	754	761	778	768	760	755	749	744	744	744	742	743	744	742
1994.2	756	800	779	794	777	766	756	750	742	734	729	728	727	729	726	722
1995.1	794	792	791	791	755	747	740	733	734	730	732	732	728	728	727	723
1995.2	765	803	758	738	735	731	704	703	703	706	704	703	703	718	717	715
1996.1	757	759	739	726	707	678	670	671	675	677	674	680	689	691	691	690
1996.2	738	758	758	743	733	739	737	734	733	734	733	731	728	728	728	727
1997.1	745	836	798	792	808	785	786	781	776	778	773	770	770	773	774	779
1997.2	938	934	920	963	928	940	922	923	912	914	909	908	907	924	910	912
1998.1	753	805	824	781	782	774	768	762	774	776	774	772	787	782	774	774
1998.2	901	972	921	929	913	897	886	893	889	886	883	905	898	890	894	
1999.1	998	1,000	1,014	1,004	994	977	980	976	978	970	996	990	989	981		
1999.2	1,005	1,132	1,137	1,111	1,068	1,073	1,071	1,066	1,060	1,094	1,089	1,081	1,081			
2000.1	988	1,057	1,011	995	973	962	971	961	987	977	969	966				
2000.2	1,057	1,154	1,178	1,201	1,168	1,155	1,217	1,206	1,188	1,181	1,171					
2001.1	1,112	1,185	1,251	1,258	1,229	1,276	1,264	1,262	1,249	1,238						
2001.2	986	1,083	1,074	1,062	1,097	1,084	1,069	1,045	1,049							
2002.1	961	989	977	1,016	989	987	977	982								
2002.2	987	1,114	1,182	1,163	1,151	1,140	1,136									
2003.1	1,049	1,195	1,150	1,137	1,097	1,055										
2003.2	1,015	1,045	1,033	1,008	992											
2004.1	964	1,027	960	962												
2004.2	928	1,010	996													
2005.1	790	907														
2005.2	932															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY 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	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347	347
1986.2	378	378	376	376	376	376	376	377	377	377	377	377	377	377	377	377
1987.1	385	385	384	384	383	383	383	383	383	383	383	383	383	383	383	383
1987.2	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436
1988.1	426	426	426	425	424	424	424	425	424	424	424	424	424	424	424	424
1988.2	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543	543
1989.1	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522
1989.2	637	636	636	634	636	636	636	636	636	636	636	636	636	636	636	636
1990.1	549	550	548	550	551	551	551	552	551	550	550	550	550	550	550	550
1990.2	679	679	679	679	678	678	678	678	677	677	677	677	677	677	677	677
1991.1	531	531	531	531	531	531	531	531	531	531	531	531	531	531	531	531
1991.2	679	682	680	680	680	686	686	683	683	683	684	677	677	677	677	677
1992.1	779	779	777	776	776	776	775	775	775	775	775	775	775	775	775	775
1992.2	735	735	735	738	737	737	737	737	736	736	741	741	741	741	741	741
1993.1	720	720	721	722	720	720	720	719	719	719	719	719	719	719	719	719
1993.2	754	754	754	754	754	752	751	751	752	752	752	752	752	752	752	752
1994.1	741	741	742	741	740	738	738	737	737	737	737	737	737	737	737	737
1994.2	722	721	722	719	719	719	719	718	718	718	718	718	718	718	718	718
1995.1	724	730	727	726	728	729	729	729	729	729	729	729	729	729	729	729
1995.2	717	716	713	711	711	711	711	711	711	711	711	711	711	711	711	711
1996.1	690	693	690	688	688	688	688	688	688	688	688	688	688	688	688	688
1996.2	727	728	727	727	727	727	727	727	727	727	727	727	727	727	727	727
1997.1	781	783	783	783	783	783	783	783	783	783	783	783	783	783	783	783
1997.2	912	912	912	912	912	912	912	912	912	912	912	912	912	912	912	912
1998.1																
1998.2																
1999.1																
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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
THIRD PARTY LIABILITY - BODILY INJURY TORT
GROSS BASIS ---- CAN. FUNDS
31 DECEMBER 2005

EXHIBIT 1
SHEET 2.c

ACCIDENT YEAR	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	346	346	346	346	346	346	346	346	346							
1986.2	377	377	377	377	377	377	377	377								
1987.1	383	383	383	383	383	383	383									
1987.2	436	436	436	436	436	436										
1988.1	424	424	424	424												
1988.2	543	543	543													
1989.1	522	522														
1989.2	636															

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

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	1.0779	1.0289	1.0000	0.9663	1.0029	1.0000	1.0029	1.0029	0.9942	1.0029	1.0000	1.0000	1.0029	0.9971	1.0000	1.0029
1986.2	1.1613	1.0253	0.9704	1.0000	0.9873	0.9846	1.0000	0.9948	1.0026	0.9869	1.0000	1.0000	0.9973	1.0027	1.0000	1.0027
1987.1	1.1464	0.9422	1.0026	1.0026	1.0127	0.9849	0.9923	0.9974	0.9974	1.0026	0.9949	1.0000	0.9948	1.0000	1.0000	1.0000
1987.2	1.0724	0.9620	0.9649	1.0182	0.9866	0.9819	0.9954	1.0023	0.9931	0.9977	1.0047	1.0046	1.0000	1.0046	1.0000	1.0023
1988.1	1.0616	0.9531	1.0445	0.9865	0.9932	0.9863	0.9954	0.9907	1.0000	1.0071	1.0000	0.9930	1.0000	1.0000	1.0024	1.0000
1988.2	1.1082	1.0307	1.0000	0.9825	1.0161	0.9982	1.0053	0.9982	0.9649	0.9982	0.9891	1.0000	1.0000	1.0000	1.0018	0.9982
1989.1	0.9730	1.0000	1.0396	1.0229	0.9795	1.0285	1.0092	0.9652	0.9886	1.0019	0.9981	1.0019	1.0077	1.0019	1.0000	0.9905
1989.2	1.0668	0.9437	1.0597	1.0000	1.0250	1.0076	0.9485	1.0080	0.9889	1.0096	1.0095	1.0016	1.0078	0.9938	1.0000	0.9984
1990.1	0.9902	1.0496	1.0019	1.0472	1.0108	0.9643	1.0092	0.9890	1.0130	1.0091	0.9982	1.0054	0.9910	1.0000	1.0000	1.0000
1990.2	1.1201	1.0079	1.0485	1.0045	0.9881	1.0286	0.9912	1.0059	0.9971	1.0029	1.0000	0.9985	0.9985	0.9971	1.0015	1.0000
1991.1	0.9560	1.0373	1.0529	1.0542	1.0057	0.9867	1.0096	1.0057	0.9981	1.0095	1.0038	1.0019	0.9888	1.0000	0.9981	1.0038
1991.2	1.0484	1.0137	1.1265	1.0210	0.9897	1.0104	0.9941	0.9941	1.0059	0.9985	1.0030	0.9985	1.0000	0.9985	1.0030	1.0000
1992.1	1.1025	1.0655	1.0773	1.0332	0.9936	1.0039	1.0103	1.0077	0.9975	0.9911	0.9936	0.9987	1.0013	1.0039	1.0013	0.9987
1992.2	1.0305	1.0326	1.0703	1.0013	0.9960	0.9960	1.0013	1.0054	0.9933	1.0000	0.9973	0.9986	0.9959	1.0000	1.0000	1.0000
1993.1	1.0352	1.0266	1.0115	1.0427	1.0068	0.9959	0.9905	0.9876	0.9930	1.0000	1.0000	1.0014	0.9972	1.0070	1.0028	1.0014
1993.2	1.0264	1.0217	1.0212	1.0169	1.0000	0.9987	0.9885	0.9897	0.9961	0.9948	1.0026	0.9974	0.9974	0.9974	1.0000	0.9987
1994.1	1.0510	0.9895	1.0093	1.0223	0.9871	0.9896	0.9934	0.9921	0.9933	1.0000	1.0000	0.9973	1.0013	1.0013	0.9973	0.9987
1994.2	1.0582	0.9738	1.0193	0.9786	0.9858	0.9869	0.9921	0.9893	0.9892	0.9932	0.9986	0.9986	1.0028	0.9959	0.9945	1.0000
1995.1	0.9975	0.9987	1.0000	0.9545	0.9894	0.9906	0.9905	1.0014	0.9946	1.0027	1.0000	0.9945	1.0000	0.9986	0.9945	1.0014
1995.2	1.0497	0.9440	0.9736	0.9959	0.9946	0.9631	1.0000	0.9986	1.0000	1.0043	0.9972	0.9986	1.0213	0.9986	0.9972	1.0028
1996.1	1.0026	0.9736	0.9824	0.9738	0.9590	0.9882	1.0015	1.0060	1.0030	0.9956	1.0089	1.0132	1.0029	1.0000	0.9986	1.0000
1996.2	1.0271	1.0000	0.9802	0.9865	1.0082	0.9973	0.9959	0.9986	1.0014	0.9986	0.9973	0.9959	1.0000	1.0000	0.9986	1.0000
1997.1	1.1221	0.9545	0.9925	1.0202	0.9715	1.0013	0.9936	0.9936	1.0026	0.9936	0.9961	1.0000	1.0039	1.0013	1.0065	1.0026
1997.2	0.9957	0.9850	1.0467	0.9637	1.0129	0.9809	1.0011	0.9881	1.0022	0.9945	0.9989	0.9989	1.0187	0.9848	1.0022	1.0000
1998.1	1.0691	1.0236	0.9478	1.0013	0.9898	0.9922	0.9922	1.0157	1.0026	0.9974	0.9974	1.0194	0.9936	0.9898	1.0000	
1998.2	1.0788	0.9475	1.0087	0.9828	0.9825	0.9877	1.0079	0.9955	0.9966	1.0249	0.9923	0.9911	1.0045			
1999.1	1.0020	1.0140	0.9901	0.9900	0.9829	1.0031	0.9959	1.0020	0.9918	1.0268	0.9940	0.9990	0.9919			
1999.2	1.1264	1.0044	0.9771	0.9613	1.0047	0.9981	0.9953	0.9944	1.0321	0.9954	0.9927	1.0000				
2000.1	1.0698	0.9565	0.9842	0.9779	0.9887	1.0094	0.9897	1.0271	0.9899	0.9918	0.9969					
2000.2	1.0918	1.0208	1.0195	0.9725	0.9889	1.0537	0.9910	0.9851	0.9941	0.9915						
2001.1	1.0656	1.0557	1.0056	0.9769	1.0382	0.9906	0.9984	0.9897	0.9912							
2001.2	1.0984	0.9917	0.9888	1.0330	0.9881	0.9862	0.9775	1.0038								
2002.1	1.0291	0.9879	1.0399	0.9734	0.9980	0.9899	1.0051									
2002.2	1.1287	1.0610	0.9839	0.9897	0.9904	0.9965										
2003.1	1.1392	0.9623	0.9887	0.9648	0.9617											
2003.2	1.0296	0.9885	0.9758	0.9841												
2004.1	1.0654	0.9348	1.0021													
2004.2	1.0884	0.9861														
2005.1	1.1481															
AVERAGES																
LAST 3 YR	1.0999	0.9868	0.9965	0.9870	0.9942	1.0044	0.9928	1.0003	0.9993	0.9999	1.0008	1.0016	0.9999	0.9967	1.0005	1.0011
LAST 4 YR	1.0908	0.9960	1.0005	0.9840	0.9948	1.0034	0.9951	1.0017	1.0001	0.9985	0.9998	1.0023	1.0029	0.9972	0.9990	1.0007
ALL YEARS	1.0644	0.9972	1.0110	0.9973	0.9948	0.9959	0.9959	0.9977	0.9970	0.9998	1.0002	1.0002	1.0005	0.9990	1.0000	1.0001
ALL-HI LOW	1.0647	0.9971	1.0095	0.9969	0.9945	0.9952	0.9970	0.9978	0.9969	0.9993	0.9997	1.0001	0.9992	1.0000	1.0000	1.0004
WTD 3 YR	1.0986	0.9871	0.9956	0.9866	0.9949	1.0045	0.9928	0.9992	0.9992	0.9997	1.0004	1.0011	0.9998	0.9964	1.0007	1.0011
WTD 4 YR	1.0898	0.9971	1.0002	0.9837	0.9954	1.0036	0.9948	1.0004	0.9999	0.9984	0.9996	1.0018	1.0025	0.9970	0.9992	1.0007
WTD ALL YR	1.0646	0.9962	1.0081	0.9940	0.9944	0.9970	0.9954	0.9977	0.9974	0.9995	1.0000	1.0001	1.0006	0.9988	1.0000	1.0001
12/04 LDFS	1.0976	0.9990	1.0000	0.9960	0.9960	0.9970	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0908	0.9682	0.9874	0.9785	0.9849	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	0.9959	0.9130	0.9430	0.9551	0.9760	0.9910	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 --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 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	0.9971
1986.2	1.0000	0.9947	1.0000	1.0000	1.0000	1.0000	1.0027	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	0.9974	1.0000	0.9974	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	0.9977	0.9976	1.0000	1.0000	1.0024	1.0000	0.9976	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	0.9984	1.0000	0.9969	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0018	0.9964	1.0036	1.0018	1.0000	1.0000	1.0018	0.9982	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	1.0000	1.0000	0.9985	1.0000	1.0000	1.0000	0.9985	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	1.0044	0.9971	1.0000	1.0000	1.0088	1.0000	0.9956	1.0000	1.0000	1.0000	1.0015	0.9898	1.0000			
1992.1	1.0000	0.9974	0.9987	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
1992.2	1.0000	1.0000	1.0041	0.9986	1.0000	1.0000	1.0000	0.9986	1.0000	1.0000	1.0068					
1993.1	1.0000	1.0014	1.0014	0.9972	1.0000	0.9986	1.0000	1.0000	1.0000							
1993.2	1.0000	1.0000	1.0000	1.0000	0.9973	0.9987	1.0000	1.0013								
1994.1	1.0000	1.0013	0.9987	0.9987	0.9973	1.0000	0.9986									
1994.2	0.9986	1.0014	0.9958	1.0000	1.0000	0.9986										
1995.1	1.0083	0.9959	0.9986	1.0028	1.0014											
1995.2	0.9986	0.9958	0.9972	1.0000												
1996.1	1.0043	0.9957	0.9971													
1996.2	1.0014	0.9986														
1997.1	1.0026															
1997.2																
AVERAGES																
LAST 3 YR	1.0023	0.9981	0.9979	0.9998	0.9993	0.9991	0.9990	1.0000	1.0000	1.0014	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0017	0.9988	0.9991	0.9997	1.0006	0.9993	0.9993	0.9996	0.9998	1.0010	0.9987	1.0000	1.0000	1.0000	1.0000	0.9996
ALL YEARS	1.0008	0.9988	0.9995	0.9998	1.0003	1.0000	0.9998	0.9996	0.9999	1.0006	0.9992	1.0000	1.0000	1.0000	1.0000	0.9996
ALL-HI LOW	1.0006	0.9989	0.9995	0.9997	0.9999	0.9999	0.9999	0.9997	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0023	0.9982	0.9979	0.9998	0.9993	0.9991	0.9991	1.0000	1.0000	1.0015	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0017	0.9988	0.9991	0.9997	1.0005	0.9993	0.9993	0.9996	0.9998	1.0012	0.9986	1.0000	1.0000	1.0000	1.0000	0.9997
WTD ALL YR	1.0009	0.9988	0.9994	0.9998	1.0003	0.9998	0.9997	0.9997	0.9999	1.0008	0.9990	1.0000	1.0000	1.0000	1.0000	0.9997
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 --- PRIVATE PASSENGER 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	346	346	1.0000	1.0000	1986	723	723	1.0000	1.0000
1986.2	377	377	1.0000	1.0000	1987	819	819	1.0000	1.0000
1987.1	383	383	1.0000	1.0000	1988	967	967	1.0000	1.0000
1987.2	436	436	1.0000	1.0000	1989	1,158	1,158	1.0000	1.0000
1988.1	424	424	1.0000	1.0000	1990	1,227	1,227	1.0000	1.0000
1988.2	543	543	1.0000	1.0000	1991	1,208	1,208	1.0000	1.0000
1989.1	522	522	1.0000	1.0000	1992	1,516	1,516	1.0000	1.0000
1989.2	636	636	1.0000	1.0000	1993	1,471	1,471	1.0000	1.0000
1990.1	550	550	1.0000	1.0000	1994	1,455	1,455	1.0000	1.0000
1990.2	677	677	1.0000	1.0000	1995	1,440	1,440	1.0000	1.0000
1991.1	531	531	1.0000	1.0000	1996	1,415	1,415	1.0000	1.0000
1991.2	677	677	1.0000	1.0000	1997	1,695	1,695	1.0000	1.0000
1992.1	775	775	1.0000	1.0000	1998	1,668	1,668	1.0000	1.0000
1992.2	741	741	1.0000	1.0000	1999	2,062	2,062	1.0000	1.0000
1993.1	719	719	1.0000	1.0000	2000	2,137	2,137	1.0000	1.0000
1993.2	752	752	1.0000	1.0000	2001	2,287	2,287	1.0000	1.0000
1994.1	737	737	1.0000	1.0000	2002	2,118	2,118	1.0000	1.0000
1994.2	718	718	1.0000	1.0000	2003	2,014	2,047	0.9837	0.9837
1995.1	729	729	1.0000	1.0000	2004	1,858	1,958	0.9489	0.9646
1995.2	711	711	1.0000	1.0000	2005	1,756	1,839	0.9550	1.0064
1996.1	688	688	1.0000	1.0000					
1996.2	727	727	1.0000	1.0000	TOTAL	30,994	31,210		
1997.1	783	783	1.0000	1.0000					
1997.2	912	912	1.0000	1.0000					
1998.1	774	774	1.0000	1.0000					
1998.2	894	894	1.0000	1.0000					
1999.1	981	981	1.0000	1.0000					
1999.2	1,081	1,081	1.0000	1.0000					
2000.1	966	966	1.0000	1.0000					
2000.2	1,171	1,171	1.0000	1.0000					
2001.1	1,238	1,238	1.0000	1.0000					
2001.2	1,049	1,049	1.0000	1.0000					
2002.1	982	982	1.0000	1.0000					
2002.2	1,136	1,136	1.0000	1.0000					
2003.1	1,046	1,055	0.9910	0.9910					
2003.2	968	992	0.9760	0.9849					
2004.1	919	962	0.9551	0.9785					
2004.2	939	996	0.9430	0.9874					
2005.1	828	907	0.9130	0.9682					
2005.2	928	932	0.9959	1.0908					
TOTAL	30,994	31,210							

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

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	3,168	3,977	4,165	4,402	4,719	4,769	5,097	5,212	5,349	5,563	5,488	5,455	5,603	5,713	5,737	5,776
1986.2	3,480	4,403	5,263	5,781	5,927	6,194	6,728	6,994	7,389	7,411	7,237	7,001	7,126	7,238	7,227	7,233
1987.1	2,433	3,862	4,068	4,244	4,629	4,999	5,499	5,613	5,670	5,952	5,933	6,198	6,393	6,355	6,299	6,185
1987.2	3,713	4,787	5,490	5,947	6,216	6,818	7,404	7,508	7,695	7,966	8,193	8,248	8,206	8,333	8,417	8,417
1988.1	2,516	4,090	4,723	5,476	6,156	7,726	8,558	8,732	8,857	9,162	9,075	9,526	9,543	9,455	9,475	9,530
1988.2	5,027	6,680	7,813	8,980	10,562	11,230	11,598	11,909	12,364	12,547	12,636	12,270	12,344	12,329	12,475	12,633
1989.1	4,366	5,860	7,440	8,819	9,705	10,285	10,567	10,743	11,222	11,388	11,504	11,538	11,479	11,486	11,545	11,558
1989.2	5,837	8,281	9,684	11,249	13,079	13,527	14,961	15,424	15,995	16,031	16,578	16,588	16,668	16,822	16,854	17,074
1990.1	4,409	6,139	7,559	9,616	10,450	11,826	13,387	14,707	14,862	15,719	16,203	16,014	16,078	16,316	16,281	16,422
1990.2	6,778	9,790	12,271	14,153	16,761	18,376	19,517	19,269	20,578	20,794	21,572	21,729	21,871	21,620	21,870	22,130
1991.1	5,731	7,605	9,103	10,690	12,627	14,482	15,089	15,530	16,244	16,177	16,443	17,116	17,246	17,391	17,236	17,251
1991.2	6,811	8,816	11,359	13,374	14,861	15,534	16,702	18,328	18,975	19,995	20,247	20,170	20,412	20,531	20,678	20,974
1992.1	6,538	10,571	13,382	16,043	17,970	19,745	20,971	21,697	22,108	22,312	22,224	22,757	22,987	23,012	23,048	23,015
1992.2	9,759	13,571	16,191	17,371	19,931	21,459	22,971	24,118	25,197	24,946	25,327	25,082	25,342	25,195	25,766	25,618
1993.1	9,536	12,431	15,064	17,181	19,123	20,139	20,713	21,261	21,390	22,541	22,526	23,193	23,262	22,782	22,349	22,255
1993.2	12,814	17,084	19,092	21,059	20,960	21,600	22,365	23,004	24,198	24,705	24,595	24,804	25,187	25,370	25,530	25,473
1994.1	13,310	16,585	18,811	20,511	21,092	21,879	22,441	23,185	23,403	23,471	23,794	23,886	24,299	24,330	24,401	24,441
1994.2	13,927	19,364	21,772	22,891	22,898	22,610	23,880	23,864	24,359	24,185	24,417	25,034	24,980	25,547	25,631	25,837
1995.1	13,437	18,192	19,588	24,456	22,031	22,902	24,138	24,369	24,311	24,199	24,603	25,027	25,209	25,273	25,599	25,567
1995.2	18,451	22,068	23,280	23,707	24,710	24,720	25,340	25,617	26,356	26,624	26,776	27,156	28,007	28,098	28,160	27,935
1996.1	14,575	19,646	21,381	21,291	21,778	22,661	23,329	24,116	23,387	23,831	24,382	24,896	25,212	25,245	25,091	24,655
1996.2	15,118	19,054	20,384	21,949	22,669	23,562	24,407	25,070	26,131	26,293	26,563	26,958	27,522	27,458	28,028	27,903
1997.1	13,744	18,016	17,821	18,691	19,854	20,325	20,855	21,353	21,362	22,041	22,076	22,294	22,171	23,104	22,669	22,609
1997.2	19,344	23,114	25,273	27,345	27,606	28,307	29,204	29,637	30,547	30,766	30,942	31,203	31,369	31,656	31,710	31,644
1998.1	14,225	19,874	21,032	21,618	21,909	22,945	22,626	24,231	24,543	24,831	24,894	25,227	25,259	25,318	25,603	25,453
1998.2	20,159	24,195	26,015	26,461	27,776	27,654	29,034	29,696	30,058	29,884	30,903	30,920	31,108	31,113	31,352	
1999.1	18,492	23,849	24,912	26,423	26,451	29,023	29,833	30,434	30,409	31,267	31,581	31,569	32,270	32,680		
1999.2	18,506	25,554	28,601	29,670	33,339	33,844	36,050	35,788	37,285	36,297	36,048	36,197	36,070			
2000.1	19,192	26,665	27,816	30,997	31,470	31,908	31,789	33,214	33,458	34,318	34,798	34,644				
2000.2	23,313	29,206	34,354	35,936	35,959	36,242	37,213	37,020	37,022	36,689	36,672					
2001.1	23,008	33,093	34,732	35,312	34,886	36,090	36,860	37,130	37,436	37,987						
2001.2	23,531	32,530	34,012	34,042	34,242	35,594	36,005	36,057	35,912							
2002.1	19,626	25,860	25,826	26,114	26,693	27,585	28,404	27,606								
2002.2	21,994	29,770	31,113	33,064	33,945	35,343	36,109									
2003.1	22,587	29,019	29,621	30,465	31,051	31,173										
2003.2	21,992	30,118	29,417	30,896	31,238											
2004.1	21,754	26,521	27,688	28,533												
2004.2	20,846	29,247	29,885													
2005.1	18,772	25,969														
2005.2	24,277															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY 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	192
1986.1	5,811	5,804	5,849	5,877	5,876	5,877	5,877	5,877	5,876	5,876	5,876	5,876	5,876	5,876	5,876	5,876
1986.2	7,654	7,815	7,755	7,820	7,939	7,940	7,979	8,214	8,113	8,113	8,113	8,113	8,113	8,113	8,088	8,088
1987.1	6,180	5,999	5,970	5,976	6,033	6,035	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033
1987.2	8,382	8,382	8,331	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320
1988.1	9,790	9,790	9,790	9,795	9,781	9,836	9,780	9,780	9,767	9,767	9,767	9,767	9,767	9,767	9,767	9,767
1988.2	12,762	12,541	12,541	12,342	12,541	12,538	12,535	12,535	12,535	12,535	12,535	12,535	12,535	12,535	12,535	12,535
1989.1	11,335	11,434	11,422	11,422	11,421	11,424	11,424	11,424	11,424	11,428	11,429	11,429	11,428	11,428	11,429	11,429
1989.2	17,074	17,210	17,402	17,379	17,358	17,356	17,356	17,356	17,356	17,356	17,356	17,356	17,356	17,356	17,356	17,356
1990.1	16,540	16,655	16,561	16,529	16,521	16,521	16,539	16,539	16,475	16,525	16,525	16,525	16,525	16,525	16,525	16,525
1990.2	22,176	22,246	22,551	22,434	22,385	22,654	22,683	22,664	22,824	22,824	22,824	22,824	22,926	22,926	23,140	
1991.1	17,616	17,639	17,628	17,592	17,582	17,586	17,576	17,576	17,597	17,599	17,599	17,654	17,654	17,654		
1991.2	20,895	20,830	20,772	20,869	20,846	20,805	20,805	20,760	20,818	20,914	20,914	20,739	20,737			
1992.1	23,130	22,918	22,928	22,820	22,841	22,856	22,824	22,824	22,824	22,824	22,824	22,824				
1992.2	25,641	25,875	25,717	26,176	25,596	25,612	25,831	25,916	25,924	25,864	25,857					
1993.1	22,484	22,693	23,001	22,753	22,763	22,768	22,751	22,751	22,730	22,730						
1993.2	25,621	25,612	25,757	25,797	25,834	25,637	25,735	25,682	25,719							
1994.1	24,609	25,036	25,307	25,273	25,126	25,001	24,979	24,951								
1994.2	25,849	25,820	26,108	25,795	25,772	25,629	25,709									
1995.1	25,767	25,935	25,853	25,935	25,533	25,364										
1995.2	28,383	28,388	28,190	28,040	28,220											
1996.1	25,252	25,161	25,103	25,023												
1996.2	27,766	27,543	27,523													
1997.1	22,762	22,778														
1997.2	31,303															
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
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2004.1																
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2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY 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	5,861	5,861	5,861	5,861	5,861	5,861	5,861	5,861	5,861							
1986.2	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088	8,088							
1987.1	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033	6,033							
1987.2	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320	8,320							
1988.1	9,767	9,767	9,767	9,767	9,767											
1988.2	12,535	12,535	12,535													
1989.1	11,429	11,429														
1989.2	17,356															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY 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	1.2556	1.0471	1.0569	1.0721	1.0105	1.0688	1.0225	1.0262	1.0402	0.9864	0.9941	1.0270	1.0196	1.0042	1.0069	1.0060
1986.2	1.2652	1.1953	1.0985	1.0252	1.0450	1.0863	1.0395	1.0564	1.0031	0.9764	0.9674	1.0178	1.0157	0.9986	1.0007	1.0583
1987.1	1.5874	1.0534	1.0432	1.0907	1.0801	1.1000	1.0207	1.0102	1.0497	0.9968	1.0446	1.0316	0.9941	0.9911	0.9819	0.9992
1987.2	1.2891	1.1468	1.0833	1.0452	1.0968	1.0860	1.0140	1.0249	1.0352	1.0286	1.0067	0.9949	1.0155	1.0100	1.0001	0.9958
1988.1	1.6255	1.1546	1.1596	1.1241	1.2551	1.1076	1.0203	1.0144	1.0345	0.9905	1.0496	1.0018	0.9907	1.0021	1.0058	1.0273
1988.2	1.3290	1.1696	1.1493	1.1762	1.0632	1.0328	1.0268	1.0382	1.0148	1.0071	0.9711	1.0060	0.9987	1.0118	1.0127	1.0102
1989.1	1.3421	1.2696	1.1854	1.1004	1.0598	1.0275	1.0166	1.0446	1.0148	1.0102	1.0029	0.9949	1.0006	1.0051	1.0012	0.9807
1989.2	1.4187	1.1694	1.1617	1.1626	1.0342	1.1060	1.0310	1.0370	1.0022	1.0342	1.0006	1.0048	1.0092	1.0019	1.0130	1.0000
1990.1	1.3924	1.2313	1.2721	1.0867	1.1316	1.1320	1.0986	1.0105	1.0577	1.0308	0.9884	1.0040	1.0148	0.9978	1.0087	1.0072
1990.2	1.4444	1.2533	1.1534	1.1842	1.0964	1.0621	0.9873	1.0680	1.0105	1.0374	1.0073	1.0066	0.9885	1.0116	1.0119	1.0021
1991.1	1.3270	1.1969	1.1743	1.1812	1.1470	1.0419	1.0292	1.0459	0.9959	1.0164	1.0410	1.0076	1.0084	0.9911	1.0009	1.0212
1991.2	1.2942	1.2886	1.1774	1.1111	1.0453	1.0752	1.0974	1.0353	1.0538	1.0126	0.9962	1.0120	1.0059	1.0072	1.0143	0.9962
1992.1	1.6168	1.2659	1.1989	1.1201	1.0987	1.0621	1.0346	1.0190	1.0092	0.9960	1.0240	1.0101	1.0011	1.0016	0.9986	1.0050
1992.2	1.3907	1.1930	1.0729	1.1474	1.0767	1.0705	1.0499	1.0447	0.9900	1.0153	0.9903	1.0103	0.9942	1.0227	0.9943	1.0009
1993.1	1.3037	1.2118	1.1405	1.1130	1.0531	1.0285	1.0264	1.0061	1.0538	0.9993	1.0296	1.0030	0.9793	0.9810	0.9958	1.0103
1993.2	1.3332	1.1176	1.1030	0.9953	1.0305	1.0354	1.0286	1.0519	1.0210	0.9956	1.0085	1.0155	1.0073	1.0063	0.9977	1.0058
1994.1	1.2461	1.1342	1.0904	1.0283	1.0373	1.0257	1.0331	1.0094	1.0029	1.0137	1.0039	1.0173	1.0013	1.0029	1.0016	1.0069
1994.2	1.3903	1.1244	1.0514	1.0003	0.9874	1.0562	0.9993	1.0207	0.9929	1.0096	1.0253	0.9978	1.0227	1.0033	1.0081	1.0005
1995.1	1.3539	1.0767	1.2485	0.9009	1.0395	1.0539	1.0096	0.9976	0.9954	1.0167	1.0173	1.0072	1.0026	1.0129	0.9987	1.0078
1995.2	1.1960	1.0549	1.0183	1.0423	1.0004	1.0251	1.0109	1.0289	1.0102	1.0057	1.0142	1.0313	1.0032	1.0022	0.9920	1.0160
1996.1	1.3479	1.0883	0.9958	1.0229	1.0405	1.0295	1.0337	0.9698	1.0190	1.0231	1.0211	1.0127	1.0013	0.9939	0.9826	1.0242
1996.2	1.2604	1.0698	1.0768	1.0328	1.0394	1.0359	1.0271	1.0423	1.0062	1.0103	1.0149	1.0209	0.9977	1.0208	0.9955	0.9951
1997.1	1.3108	0.9892	1.0488	1.0622	1.0237	1.0261	1.0238	1.0004	1.0318	1.0016	1.0099	0.9945	1.0421	0.9812	0.9974	1.0067
1997.2	1.1949	1.0934	1.0820	1.0095	1.0254	1.0317	1.0148	1.0307	1.0071	1.0057	1.0084	1.0053	1.0092	1.0017	0.9979	0.9892
1998.1	1.3971	1.0583	1.0278	1.0135	1.0473	0.9861	1.0710	1.0129	1.0117	1.0026	1.0134	1.0013	1.0023	1.0112	0.9941	
1998.2	1.2002	1.0752	1.0172	1.0497	0.9956	1.0499	1.0228	1.0122	0.9942	1.0341	1.0006	1.0061	1.0001	1.0077		
1999.1	1.2897	1.0446	1.0607	1.0010	1.0973	1.0279	1.0201	0.9992	1.0282	1.0101	0.9996	1.0222	1.0127			
1999.2	1.3809	1.1192	1.0374	1.1237	1.0152	1.0652	0.9927	1.0418	0.9735	0.9931	1.0041	0.9965				
2000.1	1.3894	1.0432	1.1144	1.0153	1.0139	0.9963	1.0448	1.0074	1.0257	1.0140	0.9956					
2000.2	1.2528	1.1763	1.0460	1.0006	1.0079	1.0268	0.9948	1.0000	0.9910	0.9995						
2001.1	1.4383	1.0495	1.0167	0.9879	1.0345	1.0213	1.0073	1.0082	1.0147							
2001.2	1.3824	1.0456	1.0009	1.0059	1.0395	1.0116	1.0015	0.9960								
2002.1	1.3176	0.9987	1.0112	1.0222	1.0334	1.0297	0.9719									
2002.2	1.3536	1.0451	1.0627	1.0267	1.0412	1.0217										
2003.1	1.2848	1.0208	1.0285	1.0193	1.0039											
2003.2	1.3695	0.9767	1.0503	1.0111												
2004.1	1.2191	1.0440	1.0305													
2004.2	1.4030	1.0218														
2005.1	1.3834															
AVERAGES																
LAST 3 YR	1.3356	1.0178	1.0307	1.0122	1.0267	1.0179	1.0022	1.0088	1.0046	1.0089	1.0036	1.0043	1.0107	1.0027	0.9933	1.0065
LAST 4 YR	1.3392	1.0253	1.0308	1.0111	1.0237	1.0251	1.0070	1.0097	1.0058	1.0076	1.0058	1.0074	1.0086	1.0039	0.9958	1.0058
ALL YEARS	1.3481	1.1135	1.0904	1.0587	1.0528	1.0483	1.0249	1.0222	1.0158	1.0091	1.0086	1.0093	1.0051	1.0031	1.0005	1.0072
ALL-HI LOW	1.3448	1.1125	1.0880	1.0596	1.0486	1.0477	1.0243	1.0224	1.0159	1.0093	1.0086	1.0090	1.0047	1.0033	1.0007	1.0061
WTD 3 YR	1.3337	1.0177	1.0306	1.0114	1.0267	1.0179	1.0024	1.0090	1.0038	1.0083	1.0031	1.0047	1.0096	1.0034	0.9934	1.0057
WTD 4 YR	1.3386	1.0260	1.0308	1.0104	1.0237	1.0250	1.0066	1.0097	1.0049	1.0074	1.0051	1.0075	1.0079	1.0044	0.9958	1.0052
WTD ALL YR	1.3302	1.0844	1.0699	1.0406	1.0407	1.0390	1.0212	1.0192	1.0116	1.0099	1.0085	1.0089	1.0048	1.0038	0.9998	1.0057
12/04 LDFS	1.3615	1.0102	1.0254	1.0097	1.0291	1.0120	1.0102	1.0113	1.0133	1.0096	1.0107	1.0088	1.0039	1.0040	1.0000	1.0070
SELECTED	1.3563	1.0154	1.0433	1.0199	1.0303	1.0209	1.0214	1.0189	1.0115	1.0106	1.0078	1.0089	1.0049	1.0040	1.0000	1.0060
AGE-T0-ULT	1.6939	1.2489	1.2300	1.1789	1.1559	1.1219	1.0990	1.0759	1.0560	1.0440	1.0330	1.0250	1.0160	1.0110	1.0070	1.0070

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	0.9989	1.0076	1.0048	0.9998	1.0002	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9973
1986.2	1.0209	0.9924	1.0084	1.0152	1.0002	1.0049	1.0295	0.9878	1.0000	1.0000	1.0000	1.0000	1.0000	0.9969	1.0000	1.0000
1987.1	0.9708	0.9952	1.0011	1.0095	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	0.9939	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
1988.1	1.0000	1.0000	1.0005	0.9986	1.0056	0.9943	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	0.9826	1.0000	0.9841	1.0161	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0087	0.9990	1.0000	0.9999	1.0003	1.0000	1.0000	1.0000	1.0003	1.0001	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000
1989.2	1.0080	1.0112	0.9987	0.9988	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0069	0.9944	0.9981	0.9995	1.0000	1.0011	1.0000	0.9962	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0031	1.0138	0.9948	0.9978	1.0120	1.0013	0.9992	1.0071	1.0000	1.0000	1.0000	1.0000	1.0045	1.0000	1.0093	
1991.1	1.0013	0.9994	0.9980	0.9994	1.0003	0.9994	1.0000	1.0011	1.0001	1.0000	1.0032	1.0000	1.0000			
1991.2	0.9969	0.9972	1.0047	0.9989	0.9980	1.0000	0.9979	1.0028	1.0046	1.0000	0.9916	0.9999				
1992.1	0.9908	1.0005	0.9953	1.0009	1.0007	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000					
1992.2	1.0091	0.9939	1.0178	0.9779	1.0006	1.0085	1.0033	1.0003	0.9977	0.9997						
1993.1	1.0093	1.0136	0.9892	1.0004	1.0002	0.9993	1.0000	0.9991	1.0000							
1993.2	0.9997	1.0057	1.0015	1.0014	0.9924	1.0038	0.9979	1.0015								
1994.1	1.0173	1.0108	0.9987	0.9942	0.9951	0.9991	0.9989									
1994.2	0.9988	1.0112	0.9880	0.9991	0.9945	1.0031										
1995.1	1.0065	0.9968	1.0031	0.9845	0.9934											
1995.2	1.0002	0.9930	0.9947	1.0064												
1996.1	0.9964	0.9977	0.9968													
1996.2	0.9920	0.9993														
1997.1	1.0007															
1997.2																
AVERAGES																
LAST 3 YR	0.9991	1.0015	0.9971	0.9977	0.9960	1.0021	0.9997	1.0008	1.0004	0.9999	0.9991	1.0007	1.0000	1.0016	1.0000	1.0000
LAST 4 YR	1.0015	1.0035	0.9987	0.9956	0.9969	1.0015	0.9996	1.0010	1.0007	1.0000	0.9993	1.0005	1.0000	1.0012	1.0000	0.9997
ALL YEARS	1.0008	1.0012	0.9989	0.9999	0.9996	1.0007	1.0016	0.9996	1.0004	1.0000	0.9996	1.0004	1.0000	1.0006	1.0000	0.9997
ALL-HI LOW	1.0013	1.0010	0.9987	1.0002	0.9993	1.0006	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9990	1.0013	0.9971	0.9978	0.9959	1.0022	0.9997	1.0008	1.0003	0.9999	0.9990	1.0009	1.0000	1.0024	1.0000	1.0000
WTD 4 YR	1.0013	1.0032	0.9988	0.9955	0.9967	1.0017	0.9997	1.0011	1.0005	1.0000	0.9992	1.0008	1.0000	1.0020	1.0000	0.9998
WTD ALL YR	1.0014	1.0018	0.9985	0.9982	0.9991	1.0011	1.0006	1.0003	1.0004	1.0000	0.9993	1.0006	1.0000	1.0016	1.0000	0.9998
12/04 LDFS	1.0020	1.0030	1.0000	1.0000	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	1.0010	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
AGE-T0-ULT	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

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	5,860,642	5,860,642	1.0000	1.0000	1986	13,948,942	13,948,942	1.0000	1.0000
1986.2	8,088,300	8,088,300	1.0000	1.0000	1987	14,352,715	14,352,715	1.0000	1.0000
1987.1	6,032,946	6,032,946	1.0000	1.0000	1988	22,302,251	22,302,251	1.0000	1.0000
1987.2	8,319,769	8,319,769	1.0000	1.0000	1989	28,785,071	28,785,071	1.0000	1.0000
1988.1	9,767,447	9,767,447	1.0000	1.0000	1990	39,664,884	39,664,884	1.0000	1.0000
1988.2	12,534,804	12,534,804	1.0000	1.0000	1991	38,391,524	38,391,524	1.0000	1.0000
1989.1	11,429,276	11,429,276	1.0000	1.0000	1992	48,681,274	48,681,274	1.0000	1.0000
1989.2	17,355,795	17,355,795	1.0000	1.0000	1993	48,449,606	48,449,606	1.0000	1.0000
1990.1	16,524,835	16,524,835	1.0000	1.0000	1994	50,659,945	50,659,945	1.0000	1.0000
1990.2	23,140,049	23,140,049	1.0000	1.0000	1995	53,583,924	53,583,924	1.0000	1.0000
1991.1	17,654,328	17,654,328	1.0000	1.0000	1996	52,545,815	52,545,815	1.0000	1.0000
1991.2	20,737,196	20,737,196	1.0000	1.0000	1997	54,112,456	54,081,153	1.0006	1.0006
1992.1	22,824,073	22,824,073	1.0000	1.0000	1998	57,202,184	56,804,552	1.0070	1.0064
1992.2	25,857,201	25,857,201	1.0000	1.0000	1999	69,686,119	68,749,525	1.0136	1.0066
1993.1	22,730,136	22,730,136	1.0000	1.0000	2000	73,392,511	71,316,229	1.0291	1.0153
1993.2	25,719,470	25,719,470	1.0000	1.0000	2001	77,581,556	73,899,054	1.0498	1.0201
1994.1	24,950,981	24,950,981	1.0000	1.0000	2002	69,385,570	63,715,446	1.0890	1.0373
1994.2	25,708,964	25,708,964	1.0000	1.0000	2003	71,081,667	62,411,593	1.1389	1.0458
1995.1	25,364,024	25,364,024	1.0000	1.0000	2004	70,395,499	58,417,509	1.2050	1.0580
1995.2	28,219,900	28,219,900	1.0000	1.0000	2005	73,555,645	50,246,022	1.4639	1.2149
1996.1	25,022,581	25,022,581	1.0000	1.0000					
1996.2	27,523,234	27,523,234	1.0000	1.0000	TOTAL	1,027,759,158	971,007,034		
1997.1	22,778,361	22,778,361	1.0000	1.0000					
1997.2	31,334,095	31,302,792	1.0010	1.0010					
1998.1	25,630,873	25,452,704	1.0070	1.0060					
1998.2	31,571,311	31,351,848	1.0070	1.0000					
1999.1	33,039,032	32,679,557	1.0110	1.0040					
1999.2	36,647,087	36,069,968	1.0160	1.0049					
2000.1	35,510,238	34,644,135	1.0250	1.0089					
2000.2	37,882,273	36,672,094	1.0330	1.0078					
2001.1	39,658,583	37,987,148	1.0440	1.0106					
2001.2	37,922,973	35,911,906	1.0560	1.0115					
2002.1	29,701,606	27,606,289	1.0759	1.0189					
2002.2	39,683,964	36,109,157	1.0990	1.0214					
2003.1	34,973,366	31,173,336	1.1219	1.0209					
2003.2	36,108,301	31,238,257	1.1559	1.0303					
2004.1	33,637,557	28,533,003	1.1789	1.0199					
2004.2	36,757,942	29,884,506	1.2300	1.0433					
2005.1	32,432,367	25,968,746	1.2489	1.0154					
2005.2	41,123,278	24,277,276	1.6939	1.3563					
TOTAL	1,027,759,158	971,007,034							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	3,994	4,344	4,350	4,343	4,340	4,335	4,329	4,328	4,326	4,326	4,326	4,326	4,326	4,326	4,326	4,326
1986.2	3,800	4,485	4,463	4,458	4,453	4,451	4,447	4,446	4,444	4,444	4,442	4,442	4,442	4,441	4,442	4,442
1987.1	5,489	5,770	5,751	5,724	5,712	5,716	5,706	5,699	5,696	5,693	5,693	5,693	5,693	5,694	5,694	5,694
1987.2	4,245	4,881	4,850	4,835	4,829	4,820	4,815	4,809	4,808	4,807	4,808	4,808	4,809	4,807	4,806	4,806
1988.1	4,973	5,297	5,252	5,255	5,250	5,245	5,244	5,244	5,241	5,239	5,238	5,238	5,238	5,238	5,238	5,238
1988.2	4,583	5,211	5,190	5,170	5,161	5,153	5,151	5,151	5,148	5,145	5,143	5,141	5,141	5,141	5,141	5,141
1989.1	5,316	5,475	5,445	5,427	5,417	5,408	5,407	5,409	5,406	5,406	5,405	5,404	5,403	5,401	5,401	5,401
1989.2	4,806	5,464	5,382	5,373	5,349	5,343	5,338	5,334	5,332	5,333	5,334	5,333	5,332	5,332	5,331	5,331
1990.1	4,938	5,176	5,154	5,148	5,150	5,142	5,138	5,138	5,137	5,137	5,135	5,134	5,134	5,135	5,135	5,133
1990.2	4,236	4,706	4,671	4,651	4,629	4,624	4,622	4,619	4,619	4,620	4,620	4,621	4,619	4,616	4,616	4,616
1991.1	4,686	4,804	4,776	4,758	4,750	4,750	4,742	4,739	4,737	4,737	4,738	4,738	4,739	4,737	4,737	4,738
1991.2	4,041	4,409	4,389	4,376	4,373	4,365	4,365	4,362	4,362	4,362	4,362	4,359	4,359	4,357	4,356	4,356
1992.1	4,724	4,901	4,870	4,870	4,861	4,851	4,845	4,840	4,834	4,830	4,827	4,826	4,824	4,824	4,825	4,824
1992.2	3,875	4,053	4,030	4,029	4,020	4,017	4,012	4,011	4,006	4,004	4,001	3,999	3,999	3,999	3,999	3,999
1993.1	3,977	4,095	4,070	4,059	4,060	4,057	4,053	4,051	4,048	4,049	4,049	4,049	4,049	4,050	4,050	4,051
1993.2	3,427	3,441	3,416	3,407	3,387	3,375	3,371	3,370	3,370	3,369	3,369	3,369	3,369	3,368	3,367	3,367
1994.1	3,081	3,141	3,108	3,095	3,085	3,084	3,077	3,076	3,073	3,072	3,073	3,073	3,073	3,073	3,073	3,074
1994.2	2,976	3,149	3,107	3,100	3,090	3,077	3,074	3,070	3,066	3,065	3,061	3,060	3,061	3,060	3,060	3,060
1995.1	3,466	3,424	3,399	3,387	3,366	3,355	3,348	3,347	3,343	3,341	3,338	3,336	3,336	3,336	3,336	3,335
1995.2	2,701	2,804	2,763	2,739	2,731	2,722	2,722	2,722	2,723	2,721	2,719	2,718	2,718	2,721	2,721	2,721
1996.1	2,802	2,762	2,721	2,707	2,690	2,684	2,681	2,680	2,677	2,677	2,676	2,674	2,676	2,676	2,676	2,674
1996.2	2,955	2,899	2,885	2,868	2,863	2,855	2,853	2,848	2,845	2,841	2,839	2,839	2,837	2,836	2,836	2,835
1997.1	2,890	2,851	2,807	2,783	2,770	2,766	2,761	2,758	2,757	2,754	2,753	2,749	2,749	2,749	2,748	2,748
1997.2	3,055	2,970	2,931	2,917	2,906	2,905	2,896	2,894	2,892	2,891	2,891	2,891	2,890	2,892	2,890	2,892
1998.1	2,607	2,542	2,505	2,489	2,479	2,475	2,473	2,472	2,475	2,473	2,472	2,472	2,472	2,472	2,472	2,468
1998.2	2,979	2,899	2,853	2,845	2,828	2,823	2,820	2,814	2,814	2,814	2,814	2,814	2,814	2,814	2,814	2,813
1999.1	2,906	2,751	2,734	2,720	2,701	2,691	2,689	2,685	2,679	2,677	2,677	2,676	2,675	2,674		
1999.2	3,117	3,082	3,022	2,994	2,978	2,978	2,979	2,976	2,975	2,980	2,979	2,974	2,973			
2000.1	2,921	2,890	2,848	2,830	2,827	2,822	2,817	2,814	2,816	2,815	2,811	2,810				
2000.2	3,179	3,225	3,190	3,183	3,153	3,150	3,149	3,144	3,143	3,139	3,138					
2001.1	3,588	3,543	3,511	3,495	3,481	3,481	3,474	3,471	3,470	3,467						
2001.2	2,811	2,882	2,858	2,842	2,827	2,821	2,814	2,818	2,812							
2002.1	2,798	2,756	2,720	2,703	2,686	2,679	2,679	2,678								
2002.2	2,580	2,678	2,630	2,618	2,604	2,602	2,601									
2003.1	2,970	2,992	2,942	2,933	2,916	2,907										
2003.2	2,599	2,531	2,504	2,491	2,480											
2004.1	3,000	2,947	2,890	2,884												
2004.2	2,744	2,746	2,659													
2005.1	2,818	2,785														
2005.2	2,931															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD 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	4,326	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325
1986.2	4,442	4,442	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441
1987.1	5,694	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693
1987.2	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806
1988.1	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238	5,238
1988.2	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141	5,141
1989.1	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,401	5,403	5,403
1989.2	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331
1990.1	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133
1990.2	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,616	4,615	4,615	4,615	4,615	
1991.1	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	4,737	
1991.2	4,356	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	
1992.1	4,824	4,824	4,822	4,822	4,823	4,823	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	
1992.2	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	
1993.1	4,050	4,049	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	4,047	
1993.2	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	
1994.1	3,074	3,073	3,073	3,073	3,073	3,073	3,073	3,073	3,072	3,072	3,072	3,072	3,072	3,072	3,072	
1994.2	3,060	3,060	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	3,059	
1995.1	3,335	3,335	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	
1995.2	2,721	2,720	2,717	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	
1996.1	2,674	2,674	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	2,673	
1996.2	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	
1997.1	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	2,748	
1997.2	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	
1998.1																
1998.2																
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2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325	4,325							
1986.2	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441	4,441							
1987.1	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693	5,693							
1987.2	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806	4,806							
1988.1	5,238	5,238	5,238	5,238	5,238											
1988.2	5,141	5,141	5,141													
1989.1	5,403	5,403														
1989.2	5,331															

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

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	1.0876	1.0014	0.9984	0.9993	0.9988	0.9986	0.9998	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.1803	0.9951	0.9989	0.9989	0.9996	0.9991	0.9998	0.9996	1.0000	0.9995	1.0002	0.9998	0.9998	1.0002	1.0000	1.0000
1987.1	1.0512	0.9967	0.9953	0.9979	1.0007	0.9983	0.9988	0.9995	0.9995	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
1987.2	1.1498	0.9936	0.9969	0.9988	0.9981	0.9990	0.9988	0.9998	0.9998	1.0002	1.0000	1.0002	0.9996	0.9998	1.0000	1.0000
1988.1	1.0652	0.9915	1.0006	0.9990	0.9990	0.9998	1.0000	0.9994	1.0000	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.1370	0.9960	0.9961	0.9983	0.9984	0.9996	1.0000	0.9994	0.9994	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0299	0.9945	0.9967	0.9982	0.9983	0.9998	1.0004	0.9994	1.0000	0.9998	0.9998	0.9998	0.9996	1.0000	1.0000	1.0000
1989.2	1.1369	0.9850	0.9983	0.9955	0.9989	0.9991	0.9993	0.9996	1.0002	1.0000	1.0002	0.9998	0.9998	1.0000	0.9998	1.0000
1990.1	1.0482	0.9957	0.9988	1.0004	0.9984	0.9992	1.0000	0.9998	1.0000	0.9996	1.0000	0.9998	1.0000	1.0000	0.9996	1.0000
1990.2	1.1110	0.9926	0.9957	0.9953	0.9989	0.9996	0.9994	1.0000	1.0002	1.0000	1.0002	0.9996	0.9994	1.0000	1.0000	1.0000
1991.1	1.0252	0.9942	0.9962	0.9983	1.0000	0.9983	0.9994	0.9996	1.0000	1.0002	1.0002	0.9998	0.9998	1.0000	1.0002	0.9998
1991.2	1.0911	0.9955	0.9970	0.9993	0.9982	1.0000	0.9993	1.0000	1.0000	1.0000	0.9993	1.0000	0.9995	0.9998	1.0000	1.0000
1992.1	1.0375	0.9937	1.0000	0.9982	0.9979	0.9988	0.9990	0.9988	0.9992	0.9994	0.9998	0.9996	1.0000	1.0002	0.9998	1.0000
1992.2	1.0459	0.9943	0.9998	0.9978	0.9993	0.9988	0.9998	0.9988	0.9995	0.9993	0.9995	1.0000	1.0000	1.0000	1.0000	0.9997
1993.1	1.0297	0.9939	0.9973	1.0002	0.9993	0.9990	0.9995	0.9993	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	0.9998
1993.2	1.0041	0.9927	0.9974	0.9941	0.9965	0.9988	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	0.9997	0.9997	1.0000	1.0000
1994.1	1.0195	0.9895	0.9958	0.9968	0.9997	0.9977	0.9997	0.9990	0.9997	1.0003	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000
1994.2	1.0581	0.9867	0.9977	0.9968	0.9958	0.9990	0.9987	0.9987	0.9997	0.9997	0.9997	1.0003	0.9997	1.0000	1.0000	1.0000
1995.1	0.9879	0.9927	0.9965	0.9938	0.9967	0.9979	0.9997	0.9988	0.9994	0.9991	0.9994	1.0000	1.0000	1.0000	0.9997	1.0000
1995.2	1.0381	0.9854	0.9913	0.9971	0.9967	1.0000	1.0000	1.0004	0.9993	0.9993	0.9996	1.0000	1.0011	1.0000	1.0000	1.0000
1996.1	0.9857	0.9852	0.9949	0.9937	0.9978	0.9989	0.9996	0.9989	1.0000	0.9996	0.9993	1.0007	1.0000	1.0000	0.9993	1.0000
1996.2	0.9810	0.9952	0.9941	0.9983	0.9972	0.9993	0.9982	0.9989	0.9986	0.9993	1.0000	0.9993	0.9996	1.0000	0.9996	1.0000
1997.1	0.9865	0.9846	0.9914	0.9953	0.9986	0.9982	0.9989	0.9996	0.9989	0.9996	0.9985	1.0000	1.0000	0.9996	1.0000	1.0000
1997.2	0.9722	0.9869	0.9952	0.9962	0.9997	0.9969	0.9993	0.9993	0.9997	1.0000	1.0000	0.9997	1.0007	0.9993	1.0007	0.9997
1998.1	0.9751	0.9854	0.9936	0.9960	0.9984	0.9992	0.9996	1.0012	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	0.9984	
1998.2	0.9731	0.9841	0.9972	0.9940	0.9982	0.9989	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	
1999.1	0.9467	0.9938	0.9949	0.9930	0.9963	0.9993	0.9985	0.9978	0.9993	1.0000	0.9996	0.9996	0.9996	0.9996		
1999.2	0.9888	0.9805	0.9907	0.9947	1.0000	1.0003	0.9990	0.9997	1.0017	0.9997	0.9983	0.9997				
2000.1	0.9894	0.9855	0.9937	0.9989	0.9982	0.9982	0.9989	1.0007	0.9996	0.9986	0.9996					
2000.2	1.0145	0.9891	0.9978	0.9906	0.9990	0.9997	0.9984	0.9997	0.9987	0.9997						
2001.1	0.9875	0.9910	0.9954	0.9960	1.0000	0.9980	0.9991	0.9997	0.9991							
2001.2	1.0253	0.9917	0.9944	0.9947	0.9979	0.9975	1.0014	0.9979								
2002.1	0.9850	0.9869	0.9938	0.9937	0.9974	1.0000	0.9996									
2002.2	1.0380	0.9821	0.9954	0.9947	0.9992	0.9996										
2003.1	1.0074	0.9833	0.9969	0.9942	0.9969											
2003.2	0.9738	0.9893	0.9948	0.9956												
2004.1	0.9823	0.9807	0.9979													
2004.2	1.0007	0.9683														
2005.1	0.9883															
AVERAGES																
LAST 3 YR	0.9984	0.9818	0.9955	0.9948	0.9984	0.9988	0.9994	0.9992	0.9997	0.9996	0.9996	0.9998	1.0000	0.9998	0.9997	0.9999
LAST 4 YR	1.0001	0.9842	0.9958	0.9948	0.9986	0.9991	0.9991	0.9996	0.9997	0.9996	0.9995	0.9999	1.0001	0.9998	0.9997	1.0000
ALL YEARS	1.0291	0.9896	0.9961	0.9965	0.9984	0.9990	0.9994	0.9995	0.9997	0.9997	0.9997	0.9999	0.9999	0.9999	0.9999	1.0000
ALL-HI LOW	1.0273	0.9898	0.9962	0.9965	0.9984	0.9990	0.9994	0.9995	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000
WTD 3 YR	0.9981	0.9817	0.9956	0.9948	0.9985	0.9988	0.9994	0.9993	0.9997	0.9996	0.9996	0.9998	1.0000	0.9998	0.9997	0.9999
WTD 4 YR	0.9999	0.9844	0.9959	0.9948	0.9986	0.9991	0.9991	0.9996	0.9997	0.9996	0.9995	0.9999	1.0001	0.9998	0.9997	1.0000
WTD ALL YR	1.0368	0.9906	0.9965	0.9969	0.9985	0.9990	0.9994	0.9995	0.9997	0.9997	0.9998	0.9999	1.0000	1.0000	0.9999	1.0000
12/04 LDFS	1.0113	0.9848	0.9949	0.9950	0.9980	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9876	0.9798	0.9960	0.9950	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	0.9561	0.9681	0.9880	0.9920	0.9970	0.9990	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 --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 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	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	1.0000
1986.2	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	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	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	1.0004	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	0.9998	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	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		
1992.1	1.0000	0.9996	1.0000	1.0002	1.0000	0.9998	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	0.9997	1.0000	1.0000	1.0000	1.0000					
1993.1	0.9998	0.9995	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								
1994.1	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997									
1994.2	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000										
1995.1	1.0000	0.9994	1.0000	1.0000	1.0000											
1995.2	0.9996	0.9989	1.0004	1.0000												
1996.1	1.0000	0.9996	1.0000													
1996.2	1.0000	1.0000														
1997.1	1.0000															
1997.2																
AVERAGES																
LAST 3 YR	0.9999	0.9996	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000
LAST 4 YR	0.9999	0.9996	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9999	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	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	1.0000	1.0000	1.0000
WTD 3 YR	0.9999	0.9996	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000
WTD 4 YR	0.9999	0.9996	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	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	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 --- PRIVATE PASSENGER 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 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	4,325	4,325	1.0000	1.0000	1986	8,766	8,766	1.0000	1.0000
1986.2	4,441	4,441	1.0000	1.0000	1987	10,499	10,499	1.0000	1.0000
1987.1	5,693	5,693	1.0000	1.0000	1988	10,379	10,379	1.0000	1.0000
1987.2	4,806	4,806	1.0000	1.0000	1989	10,734	10,734	1.0000	1.0000
1988.1	5,238	5,238	1.0000	1.0000	1990	9,748	9,748	1.0000	1.0000
1988.2	5,141	5,141	1.0000	1.0000	1991	9,091	9,091	1.0000	1.0000
1989.1	5,403	5,403	1.0000	1.0000	1992	8,819	8,819	1.0000	1.0000
1989.2	5,331	5,331	1.0000	1.0000	1993	7,414	7,414	1.0000	1.0000
1990.1	5,133	5,133	1.0000	1.0000	1994	6,131	6,131	1.0000	1.0000
1990.2	4,615	4,615	1.0000	1.0000	1995	6,051	6,051	1.0000	1.0000
1991.1	4,737	4,737	1.0000	1.0000	1996	5,508	5,508	1.0000	1.0000
1991.2	4,354	4,354	1.0000	1.0000	1997	5,639	5,639	1.0000	1.0000
1992.1	4,822	4,822	1.0000	1.0000	1998	5,281	5,281	1.0000	1.0000
1992.2	3,997	3,997	1.0000	1.0000	1999	5,647	5,647	1.0000	1.0000
1993.1	4,047	4,047	1.0000	1.0000	2000	5,948	5,948	1.0000	1.0000
1993.2	3,367	3,367	1.0000	1.0000	2001	6,279	6,279	1.0000	1.0000
1994.1	3,072	3,072	1.0000	1.0000	2002	5,279	5,279	1.0000	1.0000
1994.2	3,059	3,059	1.0000	1.0000	2003	5,377	5,387	0.9981	0.9981
1995.1	3,333	3,333	1.0000	1.0000	2004	5,488	5,543	0.9901	0.9920
1995.2	2,718	2,718	1.0000	1.0000	2005	5,498	5,716	0.9619	0.9715
1996.1	2,673	2,673	1.0000	1.0000					
1996.2	2,835	2,835	1.0000	1.0000	TOTAL	143,576	143,859		
1997.1	2,748	2,748	1.0000	1.0000					
1997.2	2,891	2,891	1.0000	1.0000					
1998.1	2,468	2,468	1.0000	1.0000					
1998.2	2,813	2,813	1.0000	1.0000					
1999.1	2,674	2,674	1.0000	1.0000					
1999.2	2,973	2,973	1.0000	1.0000					
2000.1	2,810	2,810	1.0000	1.0000					
2000.2	3,138	3,138	1.0000	1.0000					
2001.1	3,467	3,467	1.0000	1.0000					
2001.2	2,812	2,812	1.0000	1.0000					
2002.1	2,678	2,678	1.0000	1.0000					
2002.2	2,601	2,601	1.0000	1.0000					
2003.1	2,904	2,907	0.9990	0.9990					
2003.2	2,473	2,480	0.9970	0.9980					
2004.1	2,861	2,884	0.9920	0.9950					
2004.2	2,627	2,659	0.9880	0.9960					
2005.1	2,696	2,785	0.9681	0.9798					
2005.2	2,802	2,931	0.9561	0.9876					
TOTAL	143,576	143,859							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 GROSS BASIS ---- CAN. FUNDS
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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	96
1986.1	5,945	6,156	6,077	6,069	6,068	6,050	6,045	6,024	6,012	6,010	6,010	6,010	6,010	6,010	6,010	6,011
1986.2	5,912	6,435	6,439	6,450	6,439	6,430	6,440	6,419	6,409	6,410	6,404	6,404	6,397	6,397	6,397	6,397
1987.1	7,399	7,541	7,454	7,428	7,426	7,413	7,415	7,401	7,399	7,394	7,401	7,403	7,409	7,409	7,409	7,405
1987.2	6,549	7,320	7,247	7,241	7,209	7,201	7,197	7,190	7,182	7,180	7,186	7,195	7,195	7,194	7,185	7,185
1988.1	7,041	7,378	7,367	7,317	7,319	7,316	7,308	7,313	7,307	7,302	7,295	7,292	7,292	7,291	7,291	7,291
1988.2	7,982	9,013	8,956	8,770	8,719	8,693	8,763	8,739	8,731	8,731	8,730	8,724	8,725	8,725	8,729	8,729
1989.1	8,911	9,090	9,037	9,030	9,110	9,004	8,977	8,982	8,985	8,970	8,950	8,962	8,960	8,941	8,937	8,937
1989.2	9,028	10,275	10,125	10,181	10,115	10,091	10,083	10,076	10,066	10,066	10,085	10,082	10,080	10,069	10,069	10,067
1990.1	8,774	9,257	9,215	9,168	9,155	9,119	9,135	9,008	9,003	8,988	8,981	8,979	8,978	8,989	8,989	8,986
1990.2	8,194	8,955	9,056	9,029	9,084	9,039	8,848	8,857	8,853	8,859	8,861	8,868	8,872	8,863	8,853	8,852
1991.1	9,198	9,612	9,493	9,481	9,467	9,418	9,385	9,393	9,370	9,384	9,377	9,387	9,371	9,380	9,592	9,584
1991.2	8,741	9,304	9,146	9,124	9,170	9,097	9,108	9,096	9,106	9,080	9,086	9,067	9,075	9,048	9,051	9,049
1992.1	10,055	9,978	9,847	9,735	9,679	9,673	9,694	9,701	9,720	9,639	9,636	9,631	9,628	9,605	9,605	9,644
1992.2	8,400	8,414	8,412	8,197	8,222	8,280	8,249	8,280	8,263	8,274	8,259	8,220	8,216	8,218	8,218	8,214
1993.1	8,074	8,102	7,990	7,953	7,971	7,954	7,932	7,920	7,896	7,993	7,989	7,987	7,987	7,974	7,974	7,894
1993.2	7,265	7,461	7,345	7,335	7,301	7,280	7,312	7,331	7,354	7,392	7,376	7,366	7,366	7,365	7,358	7,357
1994.1	7,249	7,386	7,332	7,270	7,239	7,240	7,215	7,249	7,218	7,224	7,135	7,134	7,127	7,126	7,134	7,140
1994.2	7,388	7,576	7,669	7,704	7,638	7,358	7,372	7,355	7,405	7,404	7,304	7,303	7,304	7,303	7,304	7,304
1995.1	7,756	7,721	7,625	7,557	7,541	7,486	7,471	7,472	7,457	7,439	7,422	7,420	7,420	7,420	7,420	7,413
1995.2	6,874	7,010	6,913	6,873	6,806	6,747	6,756	6,735	6,751	6,756	6,746	6,735	6,743	6,740	6,737	6,737
1996.1	6,078	6,065	5,980	5,918	5,868	5,902	5,852	5,831	5,823	5,808	5,808	5,804	5,810	5,810	5,810	5,805
1996.2	6,564	6,457	6,392	6,359	6,345	6,331	6,314	6,291	6,303	6,295	6,289	6,284	6,279	6,277	6,275	6,270
1997.1	6,346	6,310	6,234	6,190	6,119	6,100	6,080	6,047	6,051	6,045	6,028	6,015	6,015	6,015	6,011	6,006
1997.2	6,972	6,671	6,664	6,524	6,485	6,444	6,423	6,412	6,416	6,397	6,400	6,400	6,413	6,412	6,418	6,440
1998.1	5,825	5,756	5,633	5,581	5,561	5,550	5,534	5,543	5,541	5,538	5,535	5,536	5,522	5,519	5,516	5,504
1998.2	6,928	6,638	6,556	6,551	6,468	6,453	6,470	6,445	6,436	6,425	6,419	6,419	6,419	6,413	6,410	
1999.1	6,676	6,476	6,414	6,442	6,228	6,243	6,260	6,253	6,237	6,226	6,232	6,229	6,228	6,226		
1999.2	7,552	7,587	7,445	7,341	7,323	7,235	7,228	7,180	7,177	7,149	7,190	7,125	7,109			
2000.1	7,260	7,025	6,973	6,934	6,884	6,871	6,861	6,877	6,851	6,866	6,835	6,846				
2000.2	8,255	8,253	8,118	8,067	7,970	7,958	7,951	7,936	7,934	7,893	7,914					
2001.1	8,819	8,907	8,815	8,754	8,744	8,753	8,778	8,759	8,705	8,669						
2001.2	7,298	7,698	7,650	7,628	7,571	7,579	7,589	7,585	7,613							
2002.1	7,072	7,377	7,295	7,251	7,236	7,196	7,187	7,169								
2002.2	7,595	7,988	7,955	7,894	7,804	7,832	7,845									
2003.1	9,014	9,168	9,182	9,302	9,271	9,346										
2003.2	7,387	7,580	7,655	7,645	7,772											
2004.1	8,312	8,482	8,411	8,376												
2004.2	7,977	8,995	8,975													
2005.1	8,318	8,535														
2005.2	8,985															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	192
1986.1	6,011	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010
1986.2	6,397	6,396	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395
1987.1	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409
1987.2	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183	7,183
1988.1	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291	7,291
1988.2	8,729	8,726	8,726	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734	8,734
1989.1	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,935	8,940	8,940
1989.2	10,067	10,072	10,072	10,077	10,067	10,067	10,067	10,067	10,067	10,067	10,067	10,067	10,067	10,067	10,067	10,067
1990.1	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986	8,986
1990.2	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,852	8,847	8,847	8,847	8,847
1991.1	9,384	9,379	9,380	9,381	9,381	9,381	9,376	9,376	9,376	9,376	9,376	9,376	9,376	9,376	9,376	9,376
1991.2	9,049	9,058	9,058	9,058	9,058	9,058	9,058	9,058	9,061	9,061	9,061	9,061	9,061	9,061	9,061	9,061
1992.1	9,733	9,733	9,744	9,744	9,755	9,755	9,749	9,749	9,749	9,749	9,749	9,749	9,749	9,749	9,749	9,749
1992.2	8,207	8,207	8,207	8,213	8,213	8,222	8,222	8,222	8,225	8,225	8,225	8,225	8,225	8,225	8,225	8,225
1993.1	7,894	7,892	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876	7,876
1993.2	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357	7,357
1994.1	7,178	7,136	7,136	7,137	7,137	7,137	7,137	7,137	7,135	7,135	7,135	7,135	7,135	7,135	7,135	7,135
1994.2	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302	7,302
1995.1	7,413	7,413	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404	7,404
1995.2	6,737	6,726	6,718	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699	6,699
1996.1	5,805	5,805	5,803	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802	5,802
1996.2	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270	6,270
1997.1	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006	6,006
1997.2	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417	6,417
1998.1																
1998.2																
1999.1																
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2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	192
1986.1	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010	6,010						
1986.2	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395	6,395							
1987.1	7,409	7,409	7,409	7,409	7,409	7,409	7,409	7,409								
1987.2	7,183	7,183	7,183	7,183	7,183	7,183										
1988.1	7,291	7,291	7,291	7,291												
1988.2	8,734	8,734	8,734													
1989.1	8,940	8,940														
1989.2	10,067															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.0354	0.9872	0.9987	0.9998	0.9969	0.9993	0.9964	0.9980	0.9997	0.9999	1.0000	1.0000	1.0001	1.0000	1.0002	1.0000
1986.2	1.0885	1.0006	1.0018	0.9982	0.9986	1.0016	0.9968	0.9984	1.0002	0.9989	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000
1987.1	1.0191	0.9885	0.9965	0.9997	0.9983	1.0003	0.9980	0.9998	0.9994	1.0008	1.0004	1.0008	1.0000	1.0000	0.9994	1.0006
1987.2	1.1178	0.9900	0.9992	0.9956	0.9989	0.9994	0.9990	0.9990	0.9996	1.0008	1.0013	1.0000	0.9998	0.9988	1.0000	0.9997
1988.1	1.0479	0.9985	0.9932	1.0004	0.9995	0.9990	1.0007	0.9987	0.9998	0.9991	0.9995	0.9999	0.9999	1.0000	1.0000	1.0000
1988.2	1.1292	0.9937	0.9792	0.9942	0.9970	1.0080	0.9973	0.9991	1.0000	0.9999	0.9993	1.0001	1.0000	1.0004	1.0000	1.0000
1989.1	1.0201	0.9941	0.9993	1.0088	0.9883	0.9970	1.0006	1.0003	0.9983	0.9978	1.0013	0.9997	0.9979	0.9996	1.0000	0.9998
1989.2	1.1381	0.9854	1.0056	0.9935	0.9977	0.9992	0.9993	0.9990	1.0000	1.0019	0.9998	0.9998	0.9989	1.0000	0.9998	1.0000
1990.1	1.0551	0.9954	0.9950	0.9986	0.9960	1.0018	0.9860	0.9994	0.9984	0.9992	0.9998	0.9998	1.0012	1.0000	0.9998	0.9999
1990.2	1.0929	1.0113	0.9970	1.0061	0.9951	0.9788	1.0011	0.9995	1.0007	1.0002	1.0008	1.0005	0.9990	0.9988	0.9999	1.0000
1991.1	1.0450	0.9876	0.9988	0.9985	0.9948	0.9965	1.0008	0.9975	1.0015	0.9992	1.0011	0.9983	1.0009	1.0226	0.9992	0.9791
1991.2	1.0644	0.9830	0.9977	1.0050	0.9920	1.0012	0.9987	1.0011	0.9971	1.0006	0.9979	1.0009	0.9970	1.0003	0.9998	1.0000
1992.1	0.9923	0.9869	0.9886	0.9942	0.9994	1.0022	1.0006	1.0020	0.9916	0.9997	0.9995	0.9997	0.9976	1.0000	1.0040	1.0093
1992.2	1.0017	0.9998	0.9744	1.0030	1.0071	0.9962	1.0038	0.9980	1.0013	0.9982	0.9954	0.9995	1.0001	1.0000	0.9995	0.9992
1993.1	1.0035	0.9861	0.9953	1.0023	0.9979	0.9972	0.9985	0.9969	1.0123	0.9995	0.9998	0.9999	0.9985	1.0000	0.9900	0.9999
1993.2	1.0269	0.9845	0.9986	0.9953	0.9972	1.0045	1.0026	1.0030	1.0052	0.9978	0.9987	1.0000	0.9999	0.9990	0.9999	1.0000
1994.1	1.0189	0.9928	0.9915	0.9957	1.0002	0.9965	1.0047	0.9957	1.0008	0.9878	0.9998	0.9990	0.9999	1.0011	1.0008	1.0053
1994.2	1.0254	1.0124	1.0046	0.9914	0.9633	1.0019	0.9978	1.0067	0.9999	0.9865	0.9998	1.0001	0.9999	1.0001	1.0000	0.9998
1995.1	0.9956	0.9875	0.9910	0.9978	0.9928	0.9979	1.0002	0.9980	0.9975	0.9978	0.9997	1.0000	0.9999	1.0000	0.9990	1.0000
1995.2	1.0198	0.9862	0.9942	0.9903	0.9913	1.0013	0.9969	1.0024	1.0007	0.9986	0.9983	1.0012	0.9995	0.9997	0.9999	1.0000
1996.1	0.9980	0.9859	0.9896	0.9916	1.0058	0.9914	0.9965	0.9986	0.9974	0.9999	0.9993	1.0010	1.0000	1.0000	0.9991	1.0000
1996.2	0.9837	0.9899	0.9949	0.9978	0.9978	0.9973	0.9963	1.0020	0.9987	0.9990	0.9991	0.9993	0.9997	0.9997	0.9993	1.0000
1997.1	0.9943	0.9881	0.9929	0.9885	0.9968	0.9967	0.9946	1.0008	0.9989	0.9972	0.9980	1.0000	1.0000	0.9993	0.9992	1.0000
1997.2	0.9568	0.9990	0.9790	0.9940	0.9937	0.9968	0.9982	1.0006	0.9971	1.0005	1.0000	1.0020	0.9998	1.0010	1.0033	0.9965
1998.1	0.9881	0.9787	0.9907	0.9965	0.9981	0.9970	1.0017	0.9995	0.9996	0.9994	1.0003	0.9974	0.9994	0.9996	0.9977	
1998.2	0.9582	0.9877	0.9993	0.9872	0.9977	1.0028	0.9961	0.9986	0.9984	0.9991	1.0000	0.9999	0.9990	0.9996		
1999.1	0.9699	0.9904	1.0044	0.9668	1.0024	1.0028	0.9988	0.9975	0.9983	1.0009	0.9996	0.9997	0.9997			
1999.2	1.0046	0.9812	0.9860	0.9976	0.9879	0.9990	0.9934	0.9997	0.9961	1.0057	0.9910	0.9977				
2000.1	0.9677	0.9926	0.9944	0.9928	0.9981	0.9986	1.0022	0.9963	1.0021	0.9955	1.0016					
2000.2	0.9998	0.9835	0.9938	0.9880	0.9985	0.9990	0.9981	0.9998	0.9947	1.0027						
2001.1	1.0099	0.9898	0.9930	0.9989	1.0010	1.0028	0.9979	0.9938	0.9958							
2001.2	1.0548	0.9938	0.9971	0.9925	1.0011	1.0013	0.9995	1.0037								
2002.1	1.0432	0.9889	0.9939	0.9981	0.9944	0.9988	0.9974									
2002.2	1.0518	0.9959	0.9923	0.9886	1.0036	1.0017										
2003.1	1.0171	1.0016	1.0131	0.9967	1.0081											
2003.2	1.0261	1.0100	0.9987	1.0165												
2004.1	1.0204	0.9917	0.9958													
2004.2	1.1276	0.9978														
2005.1	1.0261															
AVERAGES																
LAST 3 YR	1.0448	0.9976	0.9985	0.9985	1.0011	1.0004	0.9981	0.9985	0.9976	1.0005	0.9988	0.9995	0.9996	0.9998	0.9997	0.9994
LAST 4 YR	1.0459	0.9962	0.9972	0.9965	0.9991	1.0005	0.9979	0.9986	0.9978	1.0001	0.9987	0.9996	0.9996	0.9998	0.9997	1.0002
ALL YEARS	1.0291	0.9921	0.9948	0.9961	0.9968	0.9990	0.9985	0.9995	0.9994	0.9988	0.9993	0.9998	0.9995	1.0007	0.9996	0.9995
ALL-HI LOW	1.0281	0.9919	0.9949	0.9964	0.9975	0.9993	0.9987	0.9994	0.9992	0.9990	0.9996	0.9999	0.9996	0.9999	0.9998	1.0000
WTD 3 YR	1.0441	0.9977	0.9989	0.9984	1.0014	1.0005	0.9981	0.9984	0.9974	1.0007	0.9986	0.9995	0.9996	0.9999	0.9998	0.9994
WTD 4 YR	1.0453	0.9962	0.9975	0.9965	0.9994	1.0005	0.9979	0.9985	0.9976	1.0003	0.9986	0.9996	0.9996	0.9999	0.9997	1.0003
WTD ALL YR	1.0302	0.9922	0.9949	0.9965	0.9967	0.9990	0.9985	0.9995	0.9994	0.9989	0.9994	0.9998	0.9995	1.0010	0.9996	0.9994
12/04 LDFS	1.0395	0.9990	0.9970	0.9940	0.9990	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0651	1.0000	1.0000	1.0000	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	1.0651	1.0000	1.0000	1.0000	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 --- PRIVATE PASSENGER 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	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	1.0000
1986.2	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	1.0000
1987.1	1.0000	1.0000	1.0000	1.0000	1.0001	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	1.0001	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
1988.1	1.0000	1.0000	1.0000	1.0000	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	0.9997	1.0000	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
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	1.0005	1.0000	1.0000
1989.2	1.0005	1.0000	1.0005	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
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	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	0.9995	1.0001	1.0001	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
1991.2	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000			
1992.1	0.9999	1.0012	0.9999	1.0011	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
1992.2	1.0000	1.0000	1.0007	1.0000	1.0011	1.0000	1.0001	1.0003	1.0000	1.0000						
1993.1	0.9997	0.9980	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							
1994.1	0.9941	1.0000	1.0001	1.0000	1.0000	1.0000	0.9998									
1994.2	1.0000	0.9999	1.0000	1.0000	1.0000	1.0122										
1995.1	1.0000	0.9989	1.0000	1.0000	1.0000											
1995.2	0.9984	0.9987	0.9972	1.0000												
1996.1	1.0000	0.9998	0.9998													
1996.2	1.0000	1.0000														
1997.1	1.0000															
1997.2																
AVERAGES																
LAST 3 YR	0.9997	0.9996	0.9995	1.0000	1.0002	1.0019	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000
LAST 4 YR	0.9991	0.9994	0.9997	1.0001	1.0001	1.0014	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000
ALL YEARS	0.9997	0.9998	1.0000	1.0000	1.0001	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9999	0.9999	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
WTD 3 YR	0.9997	0.9995	0.9995	1.0000	1.0002	1.0017	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000
WTD 4 YR	0.9990	0.9994	0.9998	1.0002	1.0001	1.0012	1.0000	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000
WTD ALL YR	0.9997	0.9999	1.0000	1.0000	1.0001	1.0005	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0001	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 --- PRIVATE PASSENGER 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 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)
1985.1	6,009,990	6,009,990	1.0000	1.0000	1986	12,405,317	12,405,317	1.0000	1.0000
1986.2	6,395,327	6,395,327	1.0000	1.0000	1987	14,592,848	14,592,848	1.0000	1.0000
1987.1	7,409,399	7,409,399	1.0000	1.0000	1988	16,025,233	16,025,233	1.0000	1.0000
1987.2	7,183,449	7,183,449	1.0000	1.0000	1989	19,006,595	19,006,595	1.0000	1.0000
1988.1	7,291,071	7,291,071	1.0000	1.0000	1990	17,832,810	17,832,810	1.0000	1.0000
1988.2	8,734,162	8,734,162	1.0000	1.0000	1991	18,436,873	18,436,873	1.0000	1.0000
1989.1	8,939,744	8,939,744	1.0000	1.0000	1992	17,974,051	17,974,051	1.0000	1.0000
1989.2	10,066,851	10,066,851	1.0000	1.0000	1993	15,233,556	15,233,556	1.0000	1.0000
1990.1	8,985,797	8,985,797	1.0000	1.0000	1994	14,525,319	14,525,319	1.0000	1.0000
1990.2	8,847,013	8,847,013	1.0000	1.0000	1995	14,102,743	14,102,743	1.0000	1.0000
1991.1	9,376,052	9,376,052	1.0000	1.0000	1996	12,072,358	12,072,358	1.0000	1.0000
1991.2	9,060,821	9,060,821	1.0000	1.0000	1997	12,423,262	12,423,262	1.0000	1.0000
1992.1	9,749,270	9,749,270	1.0000	1.0000	1998	11,913,552	11,913,552	1.0000	1.0000
1992.2	8,224,781	8,224,781	1.0000	1.0000	1999	13,334,432	13,334,432	1.0000	1.0000
1993.1	7,876,138	7,876,138	1.0000	1.0000	2000	14,759,777	14,759,777	1.0000	1.0000
1993.2	7,357,418	7,357,418	1.0000	1.0000	2001	16,281,450	16,281,450	1.0000	1.0000
1994.1	7,134,873	7,134,873	1.0000	1.0000	2002	15,013,979	15,013,979	1.0000	1.0000
1994.2	7,390,446	7,390,446	1.0000	1.0000	2003	17,117,767	17,117,767	1.0000	1.0000
1995.1	7,404,118	7,404,118	1.0000	1.0000	2004	17,350,769	17,350,769	1.0000	1.0000
1995.2	6,698,625	6,698,625	1.0000	1.0000	2005	18,104,214	17,519,321	1.0334	1.0334
1996.1	5,802,033	5,802,033	1.0000	1.0000					
1996.2	6,270,325	6,270,325	1.0000	1.0000	TOTAL	308,506,905	307,922,012		
1997.1	6,005,950	6,005,950	1.0000	1.0000					
1997.2	6,417,312	6,417,312	1.0000	1.0000					
1998.1	5,503,556	5,503,556	1.0000	1.0000					
1998.2	6,409,996	6,409,996	1.0000	1.0000					
1999.1	6,225,631	6,225,631	1.0000	1.0000					
1999.2	7,108,801	7,108,801	1.0000	1.0000					
2000.1	6,845,969	6,845,969	1.0000	1.0000					
2000.2	7,913,808	7,913,808	1.0000	1.0000					
2001.1	8,668,561	8,668,561	1.0000	1.0000					
2001.2	7,612,889	7,612,889	1.0000	1.0000					
2002.1	7,168,730	7,168,730	1.0000	1.0000					
2002.2	7,845,249	7,845,249	1.0000	1.0000					
2003.1	9,346,019	9,346,019	1.0000	1.0000					
2003.2	7,771,748	7,771,748	1.0000	1.0000					
2004.1	8,375,555	8,375,555	1.0000	1.0000					
2004.2	8,975,214	8,975,214	1.0000	1.0000					
2005.1	8,534,790	8,534,790	1.0000	1.0000					
2005.2	9,569,424	8,984,531	1.0651	1.0651					
TOTAL	308,506,905	307,922,012							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	118	125	124	129	128	126	124	124	121	121	121	120	120	120	120	120
1986.2	125	165	169	163	160	160	155	154	153	154	153	153	153	153	153	152
1987.1	140	175	172	155	155	155	155	154	155	154	154	154	154	154	154	154
1987.2	204	241	240	234	232	230	227	227	225	225	225	226	227	226	226	226
1988.1	186	194	173	185	182	180	177	177	179	179	178	178	178	178	178	178
1988.2	280	313	319	315	304	302	298	295	295	293	293	292	292	292	292	292
1989.1	282	302	282	263	263	261	258	253	252	249	249	248	248	248	248	248
1989.2	427	472	440	430	426	427	424	414	414	410	410	410	410	410	410	410
1990.1	371	383	394	384	371	367	355	352	352	353	353	353	353	353	354	353
1990.2	382	464	472	483	478	471	473	470	471	471	468	469	469	468	468	468
1991.1	340	379	370	377	388	379	372	371	372	370	370	370	370	370	370	370
1991.2	418	505	496	513	511	500	503	505	505	504	504	504	505	504	503	503
1992.1	489	583	628	637	627	625	624	623	623	622	619	619	619	619	619	618
1992.2	537	684	692	686	687	679	666	665	661	659	658	657	656	655	658	658
1993.1	531	593	580	593	595	592	590	590	589	588	588	586	586	586	585	585
1993.2	551	596	575	580	564	559	555	551	548	545	544	543	541	541	540	539
1994.1	483	521	516	512	509	502	494	490	486	483	482	482	481	480	480	480
1994.2	557	675	643	641	630	613	610	611	604	602	601	602	600	599	597	597
1995.1	557	585	580	587	570	570	569	568	563	562	562	563	563	562	565	565
1995.2	547	549	533	512	489	474	471	471	470	467	468	467	466	467	466	466
1996.1	551	550	525	513	501	494	489	484	482	480	478	479	477	477	477	476
1996.2	649	645	631	621	610	601	600	598	594	592	592	592	591	589	589	589
1997.1	557	564	549	541	542	531	525	522	523	524	524	524	524	522	522	522
1997.2	702	706	690	703	680	680	680	682	679	678	677	677	677	677	677	678
1998.1	538	553	571	551	557	539	537	537	536	533	536	534	534	534	535	531
1998.2	761	789	712	700	683	673	668	669	665	662	660	661	661	660	658	
1999.1	704	703	689	684	659	654	652	651	655	654	659	655	655	654		
1999.2	818	850	825	820	807	802	797	789	786	784	781	780	779			
2000.1	752	764	713	691	686	686	681	678	685	683	684	682				
2000.2	874	874	834	812	802	791	794	787	776	774	770					
2001.1	802	824	818	801	792	796	784	776	763	751						
2001.2	861	930	889	886	894	874	865	850	837							
2002.1	711	715	705	706	705	704	693	687								
2002.2	806	812	782	760	744	728	722									
2003.1	824	838	792	778	768	746										
2003.2	803	816	784	765	732											
2004.1	761	820	749	715												
2004.2	843	861	804													
2005.1	742	768														
2005.2	812															

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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	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
1986.2	152	152	152	152	152	152	152	152	150	150	150	150	150	150	150	150
1987.1	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154
1987.2	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226
1988.1	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178
1988.2	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292
1989.1	248	248	248	248	248	248	248	248	248	248	248	248	248	248	248	248
1989.2	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410	410
1990.1	353	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354
1990.2	468	468	468	468	468	468	468	467	467	467	467	467	467	467	467	467
1991.1	370	370	370	370	370	370	370	370	370	370	370	370	370	370	370	370
1991.2	502	501	501	501	501	501	501	501	501	501	501	501	501	501	501	501
1992.1	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618
1992.2	653	653	653	654	654	653	653	653	653	653	653	653	653	653	653	653
1993.1	585	585	585	585	585	585	585	583	583	583	583	583	583	583	583	583
1993.2	539	538	538	538	538	538	537	537	537	537	537	537	537	537	537	537
1994.1	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480
1994.2	597	597	597	600	600	600	600	600	600	600	600	600	600	600	600	600
1995.1	565	565	562	561	561	561	561	561	561	561	561	561	561	561	561	561
1995.2	467	466	466	466	466	464	464	464	464	464	464	464	464	464	464	464
1996.1	476	476	477	477	477	477	477	477	477	477	477	477	477	477	477	477
1996.2	589	590	590	590	590	590	590	590	590	590	590	590	590	590	590	590
1997.1	523	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522
1997.2	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677
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	INCURRED CLAIM COUNT															
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	120	120	120	120	120	120	120	120								
1986.2	150	150	150	150	150	150	150	150								
1987.1	154	154	154	154	154	154	154	154								
1987.2	226	226	226	226	226	226										
1988.1	178	178	178	178												
1988.2	292	292	292													
1989.1	248	248														
1989.2	410															

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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	1.0593	0.9920	1.0403	0.9922	0.9844	0.9841	1.0000	0.9758	1.0000	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.3200	1.0242	0.9645	0.9816	1.0000	0.9688	0.9935	0.9935	1.0065	0.9935	1.0000	1.0000	1.0000	1.0000	0.9935	1.0000
1987.1	1.2500	0.9829	0.9012	1.0000	1.0000	1.0000	0.9935	1.0065	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1814	0.9959	0.9750	0.9915	0.9914	0.9870	1.0000	0.9912	1.0000	1.0000	1.0044	1.0044	0.9956	1.0000	1.0000	1.0000
1988.1	1.0430	0.8918	1.0694	0.9838	0.9890	0.9833	1.0000	1.0113	1.0000	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.1179	1.0192	0.9875	0.9651	0.9934	0.9868	0.9899	1.0000	0.9932	1.0000	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0709	0.9338	0.9326	1.0000	0.9924	0.9885	0.9806	0.9960	0.9881	1.0000	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1054	0.9322	0.9773	0.9907	1.0023	0.9930	0.9764	1.0000	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0323	1.0287	0.9746	0.9661	0.9892	0.9673	0.9915	1.0000	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	0.9972	1.0000
1990.2	1.2147	1.0172	1.0233	0.9896	0.9854	1.0042	0.9937	1.0021	1.0000	0.9936	1.0021	1.0000	0.9979	1.0000	1.0000	1.0000
1991.1	1.1147	0.9763	1.0189	1.0292	0.9768	0.9815	0.9973	1.0027	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.2081	0.9822	1.0343	0.9961	0.9785	1.0060	1.0040	1.0000	0.9980	1.0000	1.0000	1.0000	0.9980	0.9980	1.0000	0.9980
1992.1	1.1922	1.0772	1.0143	0.9843	0.9968	0.9984	0.9984	1.0000	0.9984	0.9952	1.0000	1.0000	1.0000	1.0000	0.9984	1.0000
1992.2	1.2737	1.0117	0.9913	1.0015	0.9884	0.9809	0.9985	0.9940	0.9970	0.9985	0.9985	0.9985	0.9985	1.0046	1.0000	0.9924
1993.1	1.1168	0.9781	1.0224	1.0034	0.9950	0.9966	1.0000	0.9983	0.9983	1.0000	0.9966	1.0000	1.0000	0.9983	1.0000	1.0000
1993.2	1.0817	0.9648	1.0087	0.9724	0.9911	0.9928	0.9928	0.9946	0.9945	0.9982	0.9982	0.9963	1.0000	0.9982	0.9981	1.0000
1994.1	1.0787	0.9904	0.9922	0.9941	0.9862	0.9841	0.9919	0.9918	0.9938	0.9979	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000
1994.2	1.2118	0.9526	0.9969	0.9828	0.9730	0.9951	1.0016	0.9885	0.9967	0.9983	1.0017	0.9967	0.9983	0.9967	1.0000	1.0000
1995.1	1.0503	0.9915	1.0121	0.9710	1.0000	0.9982	0.9982	0.9912	0.9982	1.0000	1.0018	1.0000	0.9982	1.0053	1.0000	1.0000
1995.2	1.0037	0.9709	0.9606	0.9551	0.9693	0.9937	1.0000	0.9979	0.9936	1.0021	0.9979	0.9979	1.0021	0.9979	1.0000	1.0021
1996.1	0.9982	0.9545	0.9771	0.9766	0.9860	0.9899	0.9898	0.9959	0.9959	0.9958	1.0021	0.9958	1.0000	1.0000	0.9979	1.0000
1996.2	0.9938	0.9783	0.9842	0.9823	0.9852	0.9983	0.9967	0.9933	0.9966	1.0000	1.0000	0.9983	0.9966	1.0000	1.0000	1.0000
1997.1	1.0126	0.9734	0.9854	1.0018	0.9797	0.9887	0.9943	1.0019	1.0019	1.0000	1.0000	1.0000	0.9962	1.0000	1.0000	1.0019
1997.2	1.0057	0.9773	1.0188	0.9673	1.0000	1.0000	1.0029	0.9956	0.9985	0.9985	1.0000	1.0000	1.0000	1.0000	1.0015	0.9985
1998.1	1.0279	1.0325	0.9650	1.0109	0.9677	0.9963	1.0000	0.9981	0.9944	1.0056	0.9963	1.0000	1.0000	1.0019	0.9925	
1998.2	1.0368	0.9368	0.9831	0.9757	0.9854	0.9926	1.0015	0.9940	0.9955	0.9970	1.0015	1.0000	0.9985	0.9970		
1999.1	0.9986	0.9801	0.9927	0.9635	0.9924	0.9969	0.9985	1.0061	0.9985	1.0076	0.9939	1.0000	0.9985			
1999.2	1.0391	0.9706	0.9939	0.9841	0.9938	0.9938	0.9900	0.9962	0.9975	0.9962	0.9987	0.9987				
2000.1	1.0160	0.9332	0.9691	0.9928	1.0000	0.9927	0.9956	1.0103	0.9971	1.0015	0.9971					
2000.2	1.0000	0.9542	0.9736	0.9877	0.9863	1.0038	0.9912	0.9860	0.9974	0.9948						
2001.1	1.0274	0.9927	0.9792	0.9888	1.0051	0.9849	0.9898	0.9832	0.9843							
2001.2	1.0801	0.9559	0.9966	1.0090	0.9776	0.9897	0.9827	0.9847								
2002.1	1.0056	0.9860	1.0014	0.9986	0.9986	0.9844	0.9913									
2002.2	1.0074	0.9631	0.9719	0.9789	0.9785	0.9918										
2003.1	1.0170	0.9451	0.9823	0.9871	0.9714											
2003.2	1.0162	0.9608	0.9758	0.9569												
2004.1	1.0775	0.9134	0.9546													
2004.2	1.0214	0.9338														
2005.1	1.0350															
AVERAGES																
LAST 3 YR	1.0291	0.9504	0.9804	0.9866	0.9862	0.9912	0.9901	0.9944	0.9950	1.0005	0.9979	0.9998	0.9983	0.9998	0.9987	1.0004
LAST 4 YR	1.0325	0.9564	0.9794	0.9875	0.9889	0.9922	0.9926	0.9949	0.9954	1.0002	0.9984	0.9991	0.9990	1.0003	0.9990	1.0003
ALL YEARS	1.0806	0.9742	0.9893	0.9865	0.9883	0.9910	0.9947	0.9963	0.9966	0.9990	0.9991	0.9995	0.9991	1.0000	0.9992	0.9997
ALL-HI LOW	1.0765	0.9737	0.9895	0.9861	0.9884	0.9913	0.9950	0.9965	0.9967	0.9988	0.9992	0.9995	0.9991	0.9999	0.9994	0.9999
WTD 3 YR	1.0285	0.9494	0.9806	0.9870	0.9860	0.9913	0.9898	0.9936	0.9949	1.0000	0.9980	0.9997	0.9984	0.9997	0.9988	1.0003
WTD 4 YR	1.0329	0.9557	0.9795	0.9877	0.9885	0.9922	0.9921	0.9941	0.9953	0.9998	0.9984	0.9992	0.9989	1.0002	0.9991	1.0002
WTD ALL YR	1.0603	0.9703	0.9889	0.9858	0.9878	0.9922	0.9947	0.9957	0.9963	0.9990	0.9992	0.9993	0.9990	1.0000	0.9993	0.9995
12/04 LDFS	1.0187	0.9634	0.9874	0.9931	0.9909	0.9933	0.9935	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0278	0.9383	0.9708	0.9793	0.9843	0.9884	0.9889	0.9917	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	0.8692	0.8457	0.9014	0.9285	0.9481	0.9632	0.9745	0.9855	0.9937	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	0.9868	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	1.0028	1.0000	1.0000	1.0000	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	0.9979	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	0.9980	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	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	1.0015	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
1993.1	1.0000	1.0000	1.0000	1.0000	1.0000	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9981	1.0000	1.0000	1.0000	0.9981	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	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.0000	0.9947	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
1995.2	0.9979	1.0000	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
1996.1	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	1.0000
1996.2	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
1997.1	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
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	0.9996	0.9995	1.0005	0.9993	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9995	0.9996	1.0006	0.9995	0.9996	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9999	0.9999	1.0002	0.9998	0.9998	0.9998	0.9999	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9998	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9997	0.9994	1.0006	0.9994	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9995	0.9995	1.0007	0.9996	0.9996	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9998	0.9998	1.0004	0.9997	0.9997	0.9997	0.9998	0.9997	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 HALF-YEAR	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	120	120	1.0000	1.0000	1986	270	270	1.0000	1.0000
1986.2	150	150	1.0000	1.0000	1987	380	380	1.0000	1.0000
1987.1	154	154	1.0000	1.0000	1988	470	470	1.0000	1.0000
1987.2	226	226	1.0000	1.0000	1989	658	658	1.0000	1.0000
1988.1	178	178	1.0000	1.0000	1990	821	821	1.0000	1.0000
1988.2	292	292	1.0000	1.0000	1991	871	871	1.0000	1.0000
1989.1	248	248	1.0000	1.0000	1992	1,271	1,271	1.0000	1.0000
1989.2	410	410	1.0000	1.0000	1993	1,120	1,120	1.0000	1.0000
1990.1	354	354	1.0000	1.0000	1994	1,080	1,080	1.0000	1.0000
1990.2	467	467	1.0000	1.0000	1995	1,025	1,025	1.0000	1.0000
1991.1	370	370	1.0000	1.0000	1996	1,067	1,067	1.0000	1.0000
1991.2	501	501	1.0000	1.0000	1997	1,199	1,199	1.0000	1.0000
1992.1	618	618	1.0000	1.0000	1998	1,189	1,189	1.0000	1.0000
1992.2	653	653	1.0000	1.0000	1999	1,433	1,433	1.0000	1.0000
1993.1	583	583	1.0000	1.0000	2000	1,452	1,452	1.0000	1.0000
1993.2	537	537	1.0000	1.0000	2001	1,583	1,588	0.9967	0.9967
1994.1	480	480	1.0000	1.0000	2002	1,381	1,409	0.9799	0.9831
1994.2	600	600	1.0000	1.0000	2003	1,413	1,478	0.9557	0.9753
1995.1	561	561	1.0000	1.0000	2004	1,389	1,519	0.9142	0.9566
1995.2	464	464	1.0000	1.0000	2005	1,355	1,580	0.8578	0.9383
1996.1	477	477	1.0000	1.0000					
1996.2	590	590	1.0000	1.0000	TOTAL	21,427	21,880		
1997.1	522	522	1.0000	1.0000					
1997.2	677	677	1.0000	1.0000					
1998.1	531	531	1.0000	1.0000					
1998.2	658	658	1.0000	1.0000					
1999.1	654	654	1.0000	1.0000					
1999.2	779	779	1.0000	1.0000					
2000.1	882	882	1.0000	1.0000					
2000.2	770	770	1.0000	1.0000					
2001.1	751	751	1.0000	1.0000					
2001.2	832	837	0.9937	0.9937					
2002.1	677	687	0.9855	0.9917					
2002.2	704	722	0.9745	0.9889					
2003.1	719	746	0.9632	0.9884					
2003.2	694	732	0.9481	0.9843					
2004.1	664	715	0.9285	0.9793					
2004.2	725	804	0.9014	0.9708					
2005.1	649	768	0.8457	0.9383					
2005.2	706	812	0.8692	1.0278					
TOTAL	21,427	21,880							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	96
1986.1	110	114	108	120	111	106	103	101	100	102	102	97	97	97	97	97
1986.2	242	171	178	168	164	157	152	144	148	150	149	149	149	149	147	141
1987.1	154	173	174	148	151	167	165	166	164	163	163	163	167	167	167	167
1987.2	209	199	206	209	196	184	178	178	176	176	176	178	178	177	177	177
1988.1	182	175	163	173	165	164	151	149	153	152	148	148	148	148	148	148
1988.2	400	329	331	332	305	289	284	277	274	275	275	271	271	271	271	271
1989.1	360	391	323	294	302	302	273	266	266	497	496	494	494	494	494	494
1989.2	435	490	463	458	437	439	416	401	408	399	399	398	395	395	395	395
1990.1	345	413	424	461	445	426	418	417	422	421	419	414	411	411	414	411
1990.2	547	683	748	748	735	673	689	679	659	669	650	649	702	700	700	731
1991.1	480	577	517	512	515	488	472	465	465	463	462	462	462	462	462	462
1991.2	772	905	874	890	863	1,030	1,002	784	786	772	772	770	770	765	763	763
1992.1	985	1,009	1,093	943	945	914	918	905	898	897	1,082	1,080	1,081	1,081	1,081	1,079
1992.2	1,243	1,672	1,752	1,852	2,045	2,066	2,081	2,048	1,940	1,980	1,983	1,979	1,959	1,961	2,251	2,251
1993.1	1,310	1,626	1,860	2,058	2,100	2,182	2,199	2,284	2,260	2,224	2,163	2,086	2,012	2,027	2,027	2,027
1993.2	1,421	1,696	2,055	2,464	2,638	2,596	2,647	2,711	2,637	2,606	2,592	2,502	2,555	2,551	2,550	2,533
1994.1	1,433	1,785	1,973	2,111	2,118	2,103	2,127	2,104	2,174	2,142	2,158	2,210	2,081	2,073	2,050	2,050
1994.2	1,537	2,126	2,280	2,435	2,409	2,406	2,427	2,552	2,550	2,378	2,379	2,286	2,266	2,268	2,274	2,277
1995.1	1,415	1,785	2,069	2,166	2,123	2,139	2,523	2,249	2,481	2,597	2,460	2,467	2,447	2,441	2,445	2,426
1995.2	1,681	2,030	2,093	2,181	2,227	2,138	2,146	2,177	2,121	2,065	2,071	2,076	2,051	2,033	2,017	2,057
1996.1	1,716	1,882	1,926	1,912	1,866	1,921	1,895	1,872	1,802	1,833	1,819	1,832	1,832	1,849	1,851	1,830
1996.2	2,042	2,217	2,335	2,379	2,442	2,506	2,548	2,536	2,548	2,548	2,606	2,580	2,608	2,602	2,619	2,624
1997.1	1,618	1,785	1,645	1,769	1,722	1,695	1,640	1,612	1,601	1,646	1,618	1,609	1,579	1,563	1,561	1,561
1997.2	2,412	2,319	2,499	2,608	2,487	2,403	2,257	2,299	2,260	2,236	2,194	2,193	2,193	2,192	2,159	2,161
1998.1	1,502	2,081	2,163	2,276	2,180	2,097	2,054	2,072	2,059	2,049	2,088	2,066	2,064	2,064	2,063	2,045
1998.2	2,392	2,679	2,580	2,758	2,758	2,666	2,743	2,669	2,598	2,621	2,621	2,631	2,624	2,622	2,588	
1999.1	2,181	2,495	2,479	2,576	2,557	2,601	2,479	2,529	2,324	2,332	2,343	2,331	2,331	2,338		
1999.2	2,462	2,837	2,962	2,869	2,845	2,739	2,779	2,841	2,796	2,795	2,748	2,741	2,710			
2000.1	2,678	3,055	2,900	2,836	2,760	2,709	2,683	2,680	2,649	2,650	2,616	2,616				
2000.2	3,052	3,046	3,150	3,189	3,399	3,102	3,054	2,996	2,943	2,953	2,934					
2001.1	2,465	2,937	2,925	2,832	2,963	2,979	2,952	2,944	2,895	2,916						
2001.2	3,197	3,455	3,556	3,596	3,648	3,638	3,626	3,454	3,409							
2002.1	2,846	3,352	3,179	3,259	3,344	3,172	3,480	3,407								
2002.2	3,070	3,092	2,903	2,942	2,814	2,716	2,666									
2003.1	2,746	3,090	2,981	2,993	3,014	3,160										
2003.2	3,386	3,897	3,702	3,642	3,667											
2004.1	3,469	3,677	3,316	3,292												
2004.2	3,815	3,775	3,293													
2005.1	3,339	3,235														
2005.2	3,927															

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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
1986.1	97	97	97	97	98	98	98	98	98	98	98	98	98	98	98
1986.2	141	141	142	142	142	142	142	142	141	141	141	141	141	141	141
1987.1	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
1987.2	181	181	176	176	176	176	176	176	176	176	176	176	176	176	176
1988.1	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148
1988.2	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271
1989.1	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494
1989.2	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395
1990.1	411	413	413	413	413	413	413	413	413	413	413	413	413	413	413
1990.2	718	702	756	702	701	711	706	696	696	696	696	696	696	696	696
1991.1	462	462	462	462	462	462	462	462	462	462	462	462	462	462	462
1991.2	756	752	753	753	753	753	753	753	753	753	753	753	753	753	753
1992.1	1,079	867	867	867	867	867	867	867	867	867	867	867	867	867	867
1992.2	1,944	1,945	1,945	1,960	1,960	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945	1,945
1993.1	2,049	2,012	2,041	2,041	2,041	2,041	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025
1993.2	2,533	2,532	2,529	2,529	2,529	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527
1994.1	2,051	2,051	2,051	2,051	2,058	2,056	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971
1994.2	2,278	2,279	2,279	2,300	2,299	2,299	2,299	2,299	2,299	2,299	2,299	2,299	2,299	2,299	2,299
1995.1	2,458	2,458	2,454	2,451	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441	2,441
1995.2	2,072	2,087	2,086	2,086	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110	2,110
1996.1	1,890	1,901	1,901	1,901	1,925	1,925	1,925	1,925	1,925	1,925	1,925	1,925	1,925	1,925	1,925
1996.2	2,645	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646	2,646
1997.1	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
1997.2	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161	2,161
1998.1															
1998.2															
1999.1															
1999.2															
2000.1															
2000.2															
2001.1															
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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
1986.1	98	98	98	98	98	98	98	98	98						
1986.2	141	141	141	141	141	141	141	141							
1987.1	167	167	167	167	167	167	167								
1987.2	176	176	176	176	176	176									
1988.1	148	148	148	148											
1988.2	271	271	271												
1989.1	494	494													
1989.2	395														

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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	1.0331	0.9515	1.1096	0.9243	0.9565	0.9744	0.9802	0.9872	1.0193	1.0000	0.9520	0.9998	1.0000	1.0000	1.0000	1.0000
1986.2	0.7064	1.0413	0.9439	0.9754	0.9575	0.9703	0.9453	1.0261	1.0159	0.9933	1.0000	1.0000	1.0000	0.9835	0.9650	1.0000
1987.1	1.1215	1.0103	0.8486	1.0173	1.1117	0.9838	1.0065	0.9874	0.9954	1.0000	1.0000	1.0223	1.0000	1.0000	1.0000	1.0000
1987.2	0.9509	1.0357	1.0132	0.9390	0.9402	0.9626	1.0035	0.9869	1.0000	1.0000	1.0114	1.0000	0.9972	1.0000	1.0000	1.0214
1988.1	0.9622	0.9274	1.0622	0.9543	0.9969	0.9166	0.9883	1.0255	0.9924	0.9736	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	0.8241	1.0036	1.0042	0.9179	0.9498	0.9826	0.9721	0.9927	1.0032	0.9972	0.9875	0.9992	1.0000	1.0000	1.0000	1.0000
1989.1	1.0868	0.8243	0.9122	1.0270	1.0004	0.9031	0.9726	0.9995	1.8733	0.9978	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1254	0.9452	0.9892	0.9543	1.0046	0.9469	0.9638	1.0187	0.9783	0.9998	0.9975	0.9909	1.0000	1.0000	1.0000	1.0000
1990.1	1.1947	1.0267	1.0874	0.9665	0.9575	0.9808	0.9983	1.0100	0.9987	0.9955	0.9880	0.9930	1.0000	1.0073	0.9928	1.0000
1990.2	1.2476	1.0954	1.0009	0.9822	0.9150	1.0240	0.9857	0.9701	1.0157	0.9709	0.9987	1.0821	0.9973	1.0004	1.0443	0.9822
1991.1	1.2020	0.8965	0.9895	1.0059	0.9482	0.9655	0.9869	0.9989	0.9965	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.1720	0.9659	1.0189	0.9698	1.1928	0.9730	0.7824	1.0024	0.9823	1.0000	0.9976	1.0001	0.9930	0.9983	1.0000	0.9908
1992.1	1.0244	1.0832	0.8630	1.0020	0.9677	1.0037	0.9860	0.9917	0.9994	1.2061	0.9988	1.0001	1.0000	1.0000	0.9986	1.0000
1992.2	1.3453	1.0475	1.0573	1.1041	1.0101	1.0074	0.9842	0.9473	1.0206	1.0014	0.9979	0.9898	1.0010	1.1481	1.0000	0.8638
1993.1	1.2409	1.1442	1.1065	1.0201	1.0392	1.0077	1.0391	0.9893	0.9841	0.9726	0.9644	0.9645	1.0075	0.9999	1.0000	1.0108
1993.2	1.1938	1.2114	1.1991	1.0706	0.9840	1.0199	1.0239	0.9727	0.9883	0.9945	0.9656	1.0210	0.9983	0.9999	0.9931	1.0000
1994.1	1.2462	1.1050	1.0703	1.0031	0.9930	1.0113	0.9892	1.0332	0.9854	1.0075	1.0238	0.9417	0.9965	0.9886	1.0002	1.0004
1994.2	1.3829	1.0723	1.0681	0.9892	0.9987	1.0087	1.0516	0.9991	0.9329	1.0004	0.9608	0.9911	1.0011	1.0027	1.0010	1.0007
1995.1	1.2619	1.1591	1.0469	0.9800	1.0077	1.1795	0.8912	1.1035	1.0467	0.9470	1.0029	0.9918	0.9977	1.0019	0.9919	1.0132
1995.2	1.2079	1.0306	1.0420	1.0215	0.9598	1.0040	1.0144	0.9741	0.9736	1.0032	1.0021	0.9880	0.9914	0.9921	1.0199	1.0069
1996.1	1.0970	1.0231	0.9930	0.9755	1.0297	0.9866	0.9879	0.9624	1.0173	0.9922	1.0071	1.0002	1.0091	1.0010	0.9887	1.0333
1996.2	1.0854	1.0532	1.0192	1.0264	1.0260	1.0170	0.9951	1.0001	1.0046	1.0229	0.9899	1.0108	0.9980	1.0063	1.0020	1.0078
1997.1	1.1036	0.9214	1.0757	0.9732	0.9846	0.9671	0.9828	0.9936	1.0281	0.9830	0.9940	0.9816	0.9897	0.9988	1.0000	1.0000
1997.2	0.9613	1.0777	1.0436	0.9537	0.9661	0.9390	1.0187	0.9831	0.9895	0.9813	0.9992	1.0001	0.9997	0.9849	1.0009	1.0000
1998.1	1.3854	1.0398	1.0519	0.9582	0.9619	0.9791	1.0092	0.9936	0.9950	1.0192	0.9892	0.9992	1.0000	0.9996	0.9913	
1998.2	1.1198	0.9629	1.0692	0.9999	0.9667	1.0289	0.9728	0.9735	1.0088	1.0001	1.0036	0.9973	0.9993	0.9871		
1999.1	1.1438	0.9938	1.0390	0.9927	1.0172	0.9530	1.0202	0.9188	1.0037	1.0044	0.9950	1.0001	1.0031			
1999.2	1.1524	1.0439	0.9685	0.9919	0.9624	1.0148	1.0223	0.9840	0.9998	0.9830	0.9976	0.9889				
2000.1	1.1408	0.9493	0.9779	0.9731	0.9816	0.9903	0.9991	0.9883	1.0002	0.9875	0.9966					
2000.2	0.9980	1.0340	1.0124	1.0660	0.9124	0.9847	0.9811	0.9821	1.0034	0.9936						
2001.1	1.1913	0.9961	0.9681	1.0465	1.0052	0.9909	0.9973	0.9835	1.0073							
2001.2	1.0808	1.0292	1.0114	1.0143	0.9972	0.9967	0.9528	0.9869								
2002.1	1.1781	0.9484	1.0249	1.0261	0.9488	1.0971	0.9788									
2002.2	1.0070	0.9390	1.0135	0.9565	0.9651	0.9815										
2003.1	1.1252	0.9646	1.0041	1.0070	1.0485											
2003.2	1.1511	0.9498	0.9840	1.0067												
2004.1	1.0602	0.9018	0.9928													
2004.2	0.9895	0.8724														
2005.1	0.9690															
AVERAGES																
LAST 3 YR	1.0503	0.9293	1.0051	1.0095	0.9795	1.0069	0.9886	0.9740	1.0039	0.9980	0.9969	0.9945	0.9983	0.9963	1.0005	1.0102
LAST 4 YR	1.0701	0.9502	1.0014	1.0120	0.9776	1.0011	0.9905	0.9764	1.0010	0.9940	0.9956	0.9973	0.9988	0.9965	0.9995	1.0078
ALL YEARS	1.1146	1.0073	1.0184	0.9942	0.9904	0.9927	0.9843	0.9927	1.0277	1.0009	0.9937	0.9983	0.9993	1.0039	0.9996	0.9971
ALL-HI LOW	1.1183	1.0067	1.0181	0.9932	0.9867	0.9897	0.9887	0.9915	1.0018	0.9955	0.9941	0.9973	0.9992	0.9987	0.9991	1.0016
WTD 3 YR	1.0475	0.9277	1.0045	1.0096	0.9783	1.0079	0.9865	0.9754	1.0039	0.9968	0.9971	0.9950	0.9988	0.9960	1.0007	1.0101
WTD 4 YR	1.0660	0.9479	1.0013	1.0126	0.9769	1.0027	0.9884	0.9769	1.0014	0.9938	0.9958	0.9978	0.9990	0.9964	0.9995	1.0077
WTD ALL YR	1.1159	1.0022	1.0235	1.0046	0.9884	1.0054	0.9893	0.9882	1.0035	0.9976	0.9932	0.9942	0.9994	1.0062	0.9998	0.9941
12/04 LDFS	1.0323	0.9360	1.0220	1.0066	0.9661	0.9931	0.9939	0.9833	1.0068	0.9910	0.9961	0.9950	0.9965	1.0000	1.0000	1.0000
SELECTED	1.0375	0.9373	0.9793	0.9883	0.9949	1.0006	0.9822	0.9906	1.0010	0.9913	0.9971	0.9957	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	0.8981	0.8656	0.9235	0.9430	0.9542	0.9591	0.9585	0.9759	0.9852	0.9842	0.9928	0.9957	1.0000	1.0000	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 GROSS BASIS ---- CAN. FUNDS
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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	1.0132	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	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	0.9929	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	0.9724	1.0000	1.0000	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	1.0034	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	1.0000
1990.2	0.9777	1.0769	0.9286	0.9986	1.0143	0.9930	0.9858	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	0.9947	1.0009	1.0000	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
1992.1	0.8034	1.0000	1.0000	1.0000	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	1.0001	1.0000	1.0077	1.0000	0.9923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	0.9823	1.0142	1.0000	1.0000	1.0000	0.9919	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9998	0.9988	1.0000	0.9998	0.9994	0.9994	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	1.0036	0.9990	0.9585	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0004	0.9998	1.0093	0.9998	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.0000	0.9986	0.9986	0.9961	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	1.0075	0.9995	1.0000	1.0114	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	1.0057	1.0001	1.0124	1.0000	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	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0024	0.9997	1.0034	1.0018	0.9984	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0017	1.0014	1.0035	1.0013	0.9988	0.9938	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9902	1.0029	0.9979	1.0011	1.0003	0.9968	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9983	1.0007	1.0008	1.0007	0.9999	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0022	0.9996	1.0031	1.0015	0.9986	0.9913	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0016	1.0012	1.0033	1.0013	0.9987	0.9921	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9911	1.0028	1.0001	1.0010	0.9995	0.9933	0.9993	0.9999	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 --- PRIVATE PASSENGER VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
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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	98,288	98,288	1.0000	1.0000	1986	238,954	238,954	1.0000	1.0000
1986.2	140,666	140,666	1.0000	1.0000	1987	342,661	342,661	1.0000	1.0000
1987.1	166,536	166,536	1.0000	1.0000	1988	418,441	418,441	1.0000	1.0000
1987.2	176,125	176,125	1.0000	1.0000	1989	888,917	888,917	1.0000	1.0000
1988.1	147,500	147,500	1.0000	1.0000	1990	1,108,978	1,108,978	1.0000	1.0000
1988.2	270,941	270,941	1.0000	1.0000	1991	1,215,090	1,215,090	1.0000	1.0000
1989.1	494,301	494,301	1.0000	1.0000	1992	2,811,461	2,811,461	1.0000	1.0000
1989.2	394,616	394,616	1.0000	1.0000	1993	4,551,704	4,551,704	1.0000	1.0000
1990.1	412,680	412,680	1.0000	1.0000	1994	4,269,276	4,269,276	1.0000	1.0000
1990.2	696,298	696,298	1.0000	1.0000	1995	4,551,059	4,551,059	1.0000	1.0000
1991.1	462,442	462,442	1.0000	1.0000	1996	4,571,250	4,571,250	1.0000	1.0000
1991.2	752,648	752,648	1.0000	1.0000	1997	3,721,978	3,721,978	1.0000	1.0000
1992.1	866,905	866,905	1.0000	1.0000	1998	4,633,518	4,633,518	1.0000	1.0000
1992.2	1,944,556	1,944,556	1.0000	1.0000	1999	5,048,837	5,048,837	1.0000	1.0000
1993.1	2,024,516	2,024,516	1.0000	1.0000	2000	5,508,761	5,541,095	0.9942	0.9942
1993.2	2,527,188	2,527,188	1.0000	1.0000	2001	6,228,931	6,325,464	0.9847	0.9904
1994.1	1,971,065	1,971,065	1.0000	1.0000	2002	5,879,466	6,072,188	0.9683	0.9833
1994.2	2,298,211	2,298,211	1.0000	1.0000	2003	6,529,662	6,826,848	0.9565	0.9878
1995.1	2,441,341	2,441,341	1.0000	1.0000	2004	6,146,237	6,585,853	0.9332	0.9756
1995.2	2,109,718	2,109,718	1.0000	1.0000	2005	6,326,905	7,161,842	0.8834	0.9466
1996.1	1,924,964	1,924,964	1.0000	1.0000	TOTAL	74,992,086	76,885,414		
1996.2	2,646,286	2,646,286	1.0000	1.0000					
1997.1	1,560,957	1,560,957	1.0000	1.0000					
1997.2	2,161,021	2,161,021	1.0000	1.0000					
1998.1	2,045,418	2,045,418	1.0000	1.0000					
1998.2	2,588,100	2,588,100	1.0000	1.0000					
1999.1	2,338,364	2,338,364	1.0000	1.0000					
1999.2	2,710,473	2,710,473	1.0000	1.0000					
2000.1	2,596,075	2,607,286	0.9957	0.9957					
2000.2	2,912,686	2,933,809	0.9928	0.9928					
2001.1	2,870,157	2,916,233	0.9842	0.9813					
2001.2	3,358,774	3,409,231	0.9852	1.0010					
2002.1	3,324,454	3,406,552	0.9759	0.9906					
2002.2	2,555,012	2,665,636	0.9585	0.9822					
2003.1	3,030,642	3,159,881	0.9591	1.0006					
2003.2	3,499,020	3,666,967	0.9542	0.9949					
2004.1	3,104,753	3,292,421	0.9430	0.9883					
2004.2	3,041,484	3,293,432	0.9235	0.9793					
2005.1	2,800,428	3,235,245	0.8656	0.9373					
2005.2	3,526,477	3,926,597	0.8981	1.0375					
TOTAL	74,992,086	76,885,414							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
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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		1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1986.2		1	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1987.1	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1987.2	2	5	3	5	3	3	3	3	3	3	3	3	3	3	3	3
1988.1	3	4	3	4	5	5	5	4	5	4	5	4	4	4	4	4
1988.2	2	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1
1989.1	2	2	2	2	2	2	2	2	3	3	5	5	5	5	5	5
1989.2	1	5	1	2	2	1	1	1	1	2	2	2	2	2	2	2
1990.1	13	23	26	25	26	26	26	25	26	26	26	26	25	25	25	25
1990.2	32	36	35	35	35	36	36	36	36	36	35	36	36	37	37	37
1991.1	26	36	40	40	40	41	41	42	41	42	42	40	40	38	38	38
1991.2	43	41	39	38	40	42	41	40	40	41	42	42	40	39	39	39
1992.1	41	40	42	47	50	50	50	50	50	50	49	49	49	49	49	48
1992.2	57	66	70	69	64	59	61	58	58	58	58	58	58	58	58	57
1993.1	56	70	68	74	81	81	78	78	78	78	76	77	77	77	77	77
1993.2	60	67	73	85	90	87	85	86	87	86	86	86	87	87	88	88
1994.1	66	80	93	97	100	98	85	81	80	80	78	78	79	79	79	78
1994.2	134	219	226	235	232	229	226	229	222	220	216	212	208	206	206	208
1995.1	144	165	167	164	163	155	158	160	160	158	156	156	156	156	156	155
1995.2	143	191	190	184	186	184	183	184	183	181	179	177	177	177	177	177
1996.1	148	163	162	164	164	160	158	158	158	154	155	156	154	155	156	156
1996.2	275	318	303	297	293	295	294	292	289	286	288	290	292	291	289	288
1997.1	258	289	284	282	287	282	273	274	272	272	270	270	268	267	266	267
1997.2	282	302	292	309	300	298	297	293	288	289	290	290	290	289	285	283
1998.1	177	201	200	200	197	194	191	190	189	191	189	188	189	185	186	187
1998.2	242	267	265	272	273	268	269	263	263	259	257	258	258	258	260	
1999.1	229	264	270	271	281	281	280	281	281	280	280	276	274			
1999.2	276	313	309	312	304	310	304	302	298	298	299	296	298			
2000.1	229	248	256	230	236	233	232	231	229	229	229	230				
2000.2	248	277	277	279	282	287	287	286	290	290	291					
2001.1	248	252	266	273	278	277	270	268	267	269						
2001.2	230	265	294	286	286	288	286	283	280							
2002.1	194	205	200	197	195	191	193	195								
2002.2	246	263	260	259	254	246	244									
2003.1	223	227	228	226	222	221										
2003.2	207	236	243	235	241											
2004.1	221	250	253	249												
2004.2	172	194	199													
2005.1	176	197														
2005.2	188															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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
1986.1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1986.2	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
1987.2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1988.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1988.2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1989.1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1989.2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1990.1	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1990.2	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
1991.1	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
1991.2	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1992.1	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1992.2	57	57	57	57	57	57	57	57	57	58	58	58	58	58	58
1993.1	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77
1993.2	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86
1994.1	78	78	78	78	78	76	76	76	76	76	76	76	76	76	76
1994.2	208	205	205	206	206	206	206	207	207	207	207	207	207	207	207
1995.1	156	156	156	156	157	157	156	156	156	156	156	156	156	156	156
1995.2	177	177	177	177	177	177	177	177	177	177	177	177	177	177	177
1996.1	156	156	156	156	156	156	156	156	156	156	156	156	156	156	156
1996.2	287	286	286	286	286	286	286	286	286	286	286	286	286	286	286
1997.1	267	266	266	266	266	266	266	266	266	266	266	266	266	266	266
1997.2	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282
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 --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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	2	2	2	2	2	2	2	2								
1986.2	4	4	4	4	4	4	4	4								
1987.1	3	3	3	3	3	3	3									
1987.2	3	3	3	3	3	3										
1988.1	4	4	4	4												
1988.2	1	1	1													
1989.1	5	5														
1989.2	1															

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

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		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
1986.2		3.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.3333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	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
1987.2	2.5000	0.6000	1.6667	0.6000	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	1.3333	0.7500	1.3333	1.2500	1.0000	1.0000	0.8000	1.2500	0.8000	1.2500	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	0.5000	1.0000	1.0000	2.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.5000	1.0000	1.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	5.0000	0.2000	2.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.7692	1.1304	0.9615	1.0400	1.0000	1.0000	0.9615	1.0400	1.0000	1.0000	1.0000	0.9615	1.0000	1.0000	1.0000	1.0000
1990.2	1.1250	0.9722	1.0000	1.0000	1.0286	1.0000	1.0000	1.0000	1.0000	0.9722	1.0286	1.0000	1.0278	1.0000	1.0000	0.9730
1991.1	1.3846	1.1111	1.0000	1.0000	1.0250	1.0000	1.0244	0.9762	1.0244	1.0000	0.9524	1.0000	1.0000	0.9500	1.0000	1.0000
1991.2	0.9535	0.9512	0.9744	1.0526	1.0500	0.9762	0.9756	1.0000	1.0250	1.0244	1.0000	0.9524	0.9750	1.0000	1.0000	1.0000
1992.1	0.9756	1.0500	1.1190	1.0638	1.0000	1.0000	1.0000	1.0000	1.0000	0.9800	1.0000	1.0000	1.0000	1.0000	0.9796	0.9792
1992.2	1.1579	1.0606	0.9857	0.9275	0.9219	1.0339	0.9508	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9828	1.0000
1993.1	1.2500	0.9714	1.0882	1.0946	1.0000	0.9630	1.0000	1.0000	1.0000	0.9744	1.0132	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.1167	1.0896	1.1644	1.0588	0.9667	0.9770	1.0118	1.0116	0.9885	1.0000	1.0000	1.0116	1.0000	1.0115	1.0000	0.9773
1994.1	1.2121	1.1625	1.0430	1.0309	0.9800	0.8673	0.9529	0.9877	1.0000	0.9750	1.0000	1.0128	1.0000	1.0000	0.9873	1.0000
1994.2	1.6343	1.0320	1.0398	0.9872	0.9871	0.9869	1.0133	0.9694	0.9910	0.9818	0.9815	0.9811	0.9904	1.0000	1.0097	1.0000
1995.1	1.1458	1.0121	0.9820	0.9939	0.9509	1.0194	1.0127	1.0000	0.9875	0.9873	1.0000	1.0000	1.0000	1.0000	0.9936	1.0065
1995.2	1.3357	0.9948	0.9684	1.0109	0.9892	0.9946	1.0055	0.9946	0.9891	0.9890	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.1014	0.9939	1.0123	1.0000	0.9756	0.9875	1.0000	1.0000	0.9747	1.0065	1.0065	0.9872	1.0065	1.0065	1.0000	1.0000
1996.2	1.1564	0.9528	0.9802	0.9865	1.0068	0.9966	0.9932	0.9897	0.9896	1.0070	1.0069	1.0069	0.9966	0.9931	0.9965	0.9965
1997.1	1.1202	0.9827	0.9930	1.0177	0.9826	0.9681	1.0037	0.9927	1.0000	0.9926	1.0000	0.9926	0.9963	0.9963	1.0038	1.0000
1997.2	1.0709	0.9669	1.0582	0.9709	0.9933	0.9966	0.9865	0.9829	1.0035	1.0035	1.0000	1.0000	0.9966	0.9862	0.9930	0.9965
1998.1	1.1356	0.9950	1.0000	0.9850	0.9848	0.9845	0.9948	0.9947	1.0106	0.9895	0.9947	1.0053	0.9788	1.0054	1.0054	
1998.2	1.1033	0.9925	1.0264	1.0037	0.9817	1.0037	0.9777	1.0000	0.9848	0.9923	1.0039	1.0000	1.0000	1.0078		
1999.1	1.1528	1.0227	1.0037	1.0369	1.0000	0.9964	1.0036	1.0000	0.9964	1.0000	0.9857	0.9928	0.9964			
1999.2	1.1341	0.9872	1.0097	0.9744	1.0197	0.9806	0.9934	0.9868	1.0000	1.0034	0.9900	1.0068				
2000.1	1.0830	1.0323	0.8984	1.0261	0.9873	0.9957	0.9957	0.9913	1.0000	1.0000	1.0000					
2000.2	1.1169	1.0000	1.0072	1.0108	1.0177	1.0000	0.9965	1.0140	1.0000	1.0034						
2001.1	1.0161	1.0556	1.0263	1.0183	0.9964	0.9747	0.9926	0.9963	1.0075							
2001.2	1.1522	1.1094	0.9728	1.0000	1.0070	0.9931	0.9895	0.9894								
2002.1	1.0567	0.9756	0.9850	0.9898	0.9795	1.0105	1.0104									
2002.2	1.0691	0.9886	0.9962	0.9807	0.9685	0.9919										
2003.1	1.0179	1.0044	0.9912	0.9823	0.9955											
2003.2	1.1401	1.0297	0.9671	1.0255												
2004.1	1.1312	1.0120	0.9842													
2004.2	1.1279	1.0258														
2005.1	1.1193															
AVERAGES																
LAST 3 YR	1.1009	1.0060	0.9827	0.9994	0.9941	0.9943	0.9963	0.9963	0.9981	0.9981	0.9964	0.9996	0.9941	0.9992	0.9998	0.9999
LAST 4 YR	1.1018	1.0251	0.9912	1.0042	0.9965	0.9929	0.9949	0.9966	1.0003	0.9981	0.9982	0.9989	0.9964	0.9994	1.0002	0.9999
ALL YEARS	1.2946	1.0583	1.0605	1.0311	0.9656	0.9911	0.9893	1.0313	0.9927	1.0600	0.9916	0.9968	0.9987	0.9983	0.9981	0.9970
ALL-HI LOW	1.2114	1.0282	1.0383	1.0153	0.9771	0.9937	0.9942	1.0177	0.9982	1.0295	0.9973	0.9979	0.9985	0.9998	0.9984	0.9977
WTD 3 YR	1.0980	1.0058	0.9824	1.0000	0.9954	0.9934	0.9955	0.9964	0.9982	0.9987	0.9961	0.9994	0.9949	0.9979	0.9993	0.9992
WTD 4 YR	1.1007	1.0270	0.9916	1.0045	0.9981	0.9920	0.9943	0.9967	1.0000	0.9986	0.9981	0.9995	0.9963	0.9983	1.0000	0.9994
WTD ALL YR	1.1325	1.0104	1.0013	1.0029	0.9916	0.9894	0.9955	0.9948	0.9967	0.9975	0.9970	0.9981	0.9968	0.9984	0.9987	0.9976
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-TO-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 --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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	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
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	0.9744	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	0.9856	1.0000	1.0049	1.0000	1.0000	1.0049	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	1.0064	0.9936	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	1.0056	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	0.9965	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	1.0000
1997.1	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9964	1.0000	1.0008	0.9977	0.9989	1.0008	1.0000	1.0000	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9973	1.0000	1.0006	0.9983	0.9992	1.0006	1.0000	1.0000	1.0022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9773	1.0000	1.0002	0.9993	0.9997	1.0003	1.0000	1.0000	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9990	1.0000	1.0000	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
WTD 3 YR	0.9960	1.0000	1.0012	1.0000	0.9985	1.0018	1.0000	1.0000	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9965	1.0000	1.0010	1.0000	0.9987	1.0016	1.0000	1.0000	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9966	1.0000	1.0008	1.0000	0.9988	1.0014	1.0000	1.0000	1.0029	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 --- 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 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	1	1	1.0000	1.0000
1986.2			1.0000	1.0000	1987			1.0000	1.0000
1987.1	1	1	1.0000	1.0000	1988			1.0000	1.0000
1987.2			1.0000	1.0000	1989			1.0000	1.0000
1988.1			1.0000	1.0000	1990			1.0000	1.0000
1988.2			1.0000	1.0000	1991			1.0000	1.0000
1989.1			1.0000	1.0000	1992	1	1	1.0000	1.0000
1989.2			1.0000	1.0000	1993	26	26	1.0000	1.0000
1990.1			1.0000	1.0000	1994	146	146	1.0000	1.0000
1990.2			1.0000	1.0000	1995	147	147	1.0000	1.0000
1991.1			1.0000	1.0000	1996	156	156	1.0000	1.0000
1991.2			1.0000	1.0000	1997	151	151	1.0000	1.0000
1992.1			1.0000	1.0000	1998	159	159	1.0000	1.0000
1992.2	1	1	1.0000	1.0000	1999	224	225	0.9954	0.9954
1993.1	7	7	1.0000	1.0000	2000	196	198	0.9909	0.9955
1993.2	19	19	1.0000	1.0000	2001	178	179	0.9918	1.0009
1994.1	17	17	1.0000	1.0000	2002	117	119	0.9895	0.9977
1994.2	129	129	1.0000	1.0000	2003	119	122	0.9757	0.9861
1995.1	77	77	1.0000	1.0000	2004	109	113	0.9578	0.9817
1995.2	70	70	1.0000	1.0000	2005	150	145	1.0342	1.0798
1996.1	66	66	1.0000	1.0000					
1996.2	90	90	1.0000	1.0000	TOTAL	1,880	1,888		
1997.1	67	67	1.0000	1.0000					
1997.2	84	84	1.0000	1.0000					
1998.1	70	70	1.0000	1.0000					
1998.2	89	89	1.0000	1.0000					
1999.1	110	110	0.9990	0.9990					
1999.2	114	115	0.9920	0.9930					
2000.1	95	96	0.9930	1.0010					
2000.2	101	102	0.9890	0.9960					
2001.1	107	108	0.9910	1.0020					
2001.2	71	71	0.9930	1.0020					
2002.1	59	60	0.9910	0.9980					
2002.2	58	59	0.9880	0.9970					
2003.1	67	68	0.9810	0.9929					
2003.2	52	54	0.9690	0.9878					
2004.1	61	63	0.9640	0.9948					
2004.2	48	50	0.9500	0.9855					
2005.1	68	70	0.9670	1.0179					
2005.2	82	75	1.0970	1.1344					
TOTAL	1,880	1,888							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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		1	7	13	9	9	9	9	9	9	9	9	9	9	9	9
1986.2			8	10	10	10	66	10	68	65	12	12	12	12	12	12
1987.1	7	14	12	8	8	8	8	8	8	8	8	8	8	8	8	8
1987.2	7	23	19	28	18	7	7	7	7	7	7	7	7	7	7	7
1988.1	19	24	12	32	47	42	58	42	88	52	97	58	81	90	90	90
1988.2	3	2	2	2	33	2	2	2	2	2	2	2	2	2	2	2
1989.1	1	11	3	3	3	3	3	3	203	203	353	353	353	353	234	234
1989.2	2	21	2	7	7	2	2	2	2	2	10	12	18	18	30	30
1990.1	40	197	189	194	234	239	241	242	243	248	253	253	238	238	238	238
1990.2	127	188	202	239	259	285	305	290	254	254	265	312	317	339	330	330
1991.1	103	159	560	666	709	828	796	859	957	955	952	889	889	889	822	823
1991.2	319	654	736	735	691	902	880	863	864	861	907	907	1,004	962	962	962
1992.1	208	295	371	483	674	630	642	630	631	567	561	562	566	557	558	535
1992.2	591	857	1,154	1,409	1,417	1,384	1,455	1,439	1,483	1,431	1,416	1,384	1,536	1,546	1,545	1,516
1993.1	499	752	779	907	1,176	1,138	1,071	1,064	1,033	1,077	921	908	861	703	703	734
1993.2	577	650	905	1,152	1,452	1,354	1,300	1,334	1,722	1,651	1,675	1,371	1,588	1,601	1,564	1,562
1994.1	961	1,669	1,852	3,195	1,921	1,871	1,992	1,684	1,595	1,530	1,517	1,414	1,587	1,566	1,565	1,561
1994.2	996	2,071	2,014	2,236	2,266	2,541	2,415	2,248	2,287	2,375	2,175	2,273	2,287	2,251	2,250	2,196
1995.1	962	2,139	2,643	2,813	2,873	2,929	2,557	3,005	2,886	2,780	2,885	2,884	2,902	2,921	3,079	2,932
1995.2	1,135	1,994	2,077	2,193	2,606	2,397	2,268	2,347	2,720	2,729	2,622	2,747	2,711	2,597	2,737	2,737
1996.1	992	1,422	1,459	1,627	1,696	1,605	1,638	1,515	1,873	1,912	1,916	2,050	2,014	2,011	2,128	2,029
1996.2	2,429	3,040	3,180	3,310	3,407	3,675	3,854	3,917	3,974	3,931	4,129	4,138	4,059	3,832	3,789	3,790
1997.1	1,905	2,951	2,837	3,044	3,252	3,351	3,405	3,602	3,443	3,571	3,491	3,536	3,713	3,712	3,714	3,698
1997.2	2,387	3,276	3,738	4,235	4,315	4,867	5,122	5,121	4,978	5,328	5,432	5,397	5,464	5,514	5,152	5,107
1998.1	1,261	2,129	2,402	2,653	2,977	3,281	3,410	3,474	3,276	3,420	3,368	3,549	3,567	3,503	3,494	3,508
1998.2	2,206	3,320	3,624	4,346	5,359	5,635	5,519	6,031	5,814	5,792	5,932	6,039	6,274	6,483	6,501	
1999.1	2,159	2,930	3,058	3,309	3,469	4,408	4,343	4,557	4,593	4,681	4,701	4,790	4,736	4,861		
1999.2	2,185	3,193	3,372	3,464	4,010	4,114	4,502	4,361	4,145	4,012	4,250	4,183	4,013			
2000.1	2,231	3,157	3,792	4,080	4,409	4,740	4,733	4,830	4,978	4,987	4,921	5,050				
2000.2	2,725	3,538	3,829	3,843	4,732	4,622	4,575	5,112	5,516	5,538	5,418					
2001.1	1,904	2,602	3,234	4,023	4,432	4,558	4,500	5,242	5,274	5,503						
2001.2	2,538	3,866	5,036	5,277	5,517	5,912	6,378	6,331	6,526							
2002.1	2,044	3,684	4,110	4,321	4,493	4,481	4,330	4,533								
2002.2	2,902	3,934	4,336	4,837	5,314	5,342	5,306									
2003.1	2,582	2,863	3,272	4,115	4,461	4,835										
2003.2	2,369	2,944	3,251	3,391	3,414											
2004.1	1,664	2,465	2,358	3,035												
2004.2	1,749	2,554	2,674													
2005.1	1,830	2,292														
2005.2	1,776															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
1986.2	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	
1987.1	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
1987.2	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
1988.1	90	90	93	95	95	95	95	95	95	95	95	95	95	95	95	
1988.2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
1989.1	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234	
1989.2	31	9	9	9	10	10	10	10	10	10	10	10	10	10	10	
1990.1	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	
1990.2	328	328	328	328	330	328	328	328	328	328	328	328	328	328	328	
1991.1	823	823	823	823	823	823	823	823	823	823	823	823	823	823	823	
1991.2	962	845	845	845	845	845	845	845	845	845	845	845	845	845	845	
1992.1	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	
1992.2	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	
1993.1	729	729	729	729	729	729	729	729	729	729	729	729	729	729	729	
1993.2	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	
1994.1	1,609	1,607	1,606	1,814	1,538	1,538	1,538	1,538	1,713	1,574						
1994.2	2,195	2,058	2,057	2,279	2,275	2,275	2,275	2,276								
1995.1	2,935	2,995	2,995	2,819	2,795	2,793										
1995.2	3,266	3,266	2,369	3,164	2,688											
1996.1	1,931	1,936	1,936	2,036												
1996.2	3,710	3,746	3,779													
1997.1	3,619	3,431														
1997.2	5,191															
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
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2004.1																
2004.2																
2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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	9	9	9	9	9	9	9	9	9							
1986.2	12	12	12	12	12	12	12	12	12							
1987.1	8	8	8	8	8	8	8	8								
1987.2	7	7	7	7	7	7										
1988.1	95	95	95	95												
1988.2	2	2	2													
1989.1	234	234														
1989.2	10															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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		14.2400	1.7725	0.6830	1.0129	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	2.3333	44.2800	1.3043	1.0000	1.0000	6.5506	0.1527	6.6913	0.9626	0.1879	0.9670	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	2.0510	0.8484	0.6588	1.0000	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	3.4709	0.8621	1.4364	0.6501	0.4056	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.2423	0.5140	2.5690	1.4698	0.8956	1.3908	0.7263	2.0680	0.5872	1.8886	0.5940	1.3946	1.1118	1.0000	1.0000	1.0000
1988.2	0.7087	1.0110	1.0000	14.1339	0.0708	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	13.9398	0.2864	1.0000	1.0000	1.1384	0.8353	1.0000	69.9655	1.0000	1.7393	1.0000	1.0000	1.0000	0.6640	1.0000	1.0000
1989.2	8.9983	0.1153	3.0309	1.0000	0.3299	1.0000	1.0000	1.0000	1.0000	4.0768	1.1509	1.5246	1.0000	1.6999	1.0168	1.0073
1990.1	4.9681	0.9627	1.0275	1.2054	1.0180	1.0079	1.0064	1.0021	1.0228	1.0205	1.0000	0.9412	1.0000	1.0000	1.0000	1.0000
1990.2	1.4842	1.0731	1.1847	1.0815	1.1004	1.0711	0.9517	0.8735	1.0009	1.0428	1.1806	1.0160	1.0689	0.9712	1.0000	0.9939
1991.1	1.5439	3.5302	1.1895	1.0641	1.1674	0.9621	1.0790	1.1136	0.9979	0.9965	0.9347	1.0000	1.0000	0.9241	1.0009	1.0000
1991.2	2.0489	1.1260	0.9981	0.9408	1.3044	0.9761	0.9802	1.0017	0.9958	1.0535	1.0000	1.1078	0.9583	1.0000	1.0000	1.0000
1992.1	1.4181	1.2588	1.3005	1.3968	0.9343	1.0187	0.9820	1.0014	0.8984	0.9898	1.0014	1.0066	0.9855	1.0013	0.9594	0.9945
1992.2	1.4505	1.3472	1.2208	1.0057	0.9766	1.0512	0.9892	1.0299	0.9654	0.9893	0.9771	1.1103	1.0066	0.9991	0.9815	1.0000
1993.1	1.5059	1.0357	1.1653	1.2958	0.9677	0.9411	0.9934	0.9711	1.0423	0.8556	0.9863	0.9483	0.8155	1.0007	1.0445	0.9932
1993.2	1.1258	1.3925	1.2730	1.2604	0.9327	0.9597	1.0262	1.2908	0.9589	1.0144	0.8184	1.1588	1.0078	0.9771	0.9989	1.0076
1994.1	1.7361	1.1100	1.7252	0.6012	0.9739	1.0647	0.8455	0.9471	0.9592	0.9918	0.9316	1.1229	0.9869	0.9989	0.9976	1.0304
1994.2	2.0792	0.9724	1.1101	1.0137	1.1214	0.9501	0.9311	1.0175	1.0384	0.9159	1.0448	1.0065	0.9841	0.9994	0.9762	0.9995
1995.1	2.2249	1.2352	1.0643	1.0215	1.0193	0.8730	1.1755	0.9603	0.9632	1.0379	0.9995	1.0064	1.0064	1.0542	0.9522	1.0009
1995.2	1.7572	1.0416	1.0559	1.1884	0.9198	0.9464	1.0348	1.1588	1.0035	0.9605	1.0476	0.9872	0.9577	1.0541	1.0000	1.1932
1996.1	1.4337	1.0257	1.1156	1.0423	0.9463	1.0203	0.9250	1.2363	1.0208	1.0024	1.0696	0.9828	0.9984	1.0583	0.9533	0.9518
1996.2	1.2516	1.0458	1.0409	1.0295	1.0785	1.0487	1.0163	1.0146	0.9892	1.0505	1.0022	0.9808	0.9441	0.9889	1.0003	0.9787
1997.1	1.5489	0.9616	1.0727	1.0686	1.0304	1.0160	1.0579	0.9559	1.0372	0.9774	1.0131	1.0501	0.9995	1.0008	0.9956	0.9786
1997.2	1.3725	1.1409	1.1330	1.0190	1.1279	1.0523	0.9998	0.9722	1.0702	1.0196	0.9935	1.0125	1.0090	0.9344	0.9913	1.0163
1998.1	1.6882	1.1283	1.1046	1.1221	1.1021	1.0392	1.0187	0.9431	1.0440	0.9847	1.0536	1.0053	0.9818	0.9975	1.0042	
1998.2	1.5049	1.0916	1.1993	1.2332	1.0515	0.9794	1.0928	0.9640	0.9962	1.0243	1.0180	1.0389	1.0333	1.0029		
1999.1	1.3571	1.0437	1.0820	1.0486	1.2704	0.9854	1.0493	1.0079	1.0191	1.0043	1.0189	0.9888	1.0263			
1999.2	1.4610	1.0561	1.0274	1.1575	1.0260	1.0943	0.9686	0.9506	0.9679	1.0593	0.9842	0.9595				
2000.1	1.4152	1.2010	1.0760	1.0807	1.0751	0.9983	1.0206	1.0306	1.0017	0.9869	1.0262					
2000.2	1.2981	1.0824	1.0036	1.2314	0.9766	0.9898	1.1174	1.0792	1.0040	0.9783						
2001.1	1.3662	1.2430	1.2441	1.1016	1.0284	0.9873	1.1648	1.0061	1.0434							
2001.2	1.5237	1.3024	1.0479	1.0455	1.0715	1.0788	0.9926	1.0308								
2002.1	1.8023	1.1154	1.0514	1.0398	0.9973	0.9664	1.0467									
2002.2	1.3559	1.1021	1.1157	1.0986	1.0053	0.9933										
2003.1	1.1088	1.1428	1.2575	1.0841	1.0838											
2003.2	1.2426	1.1042	1.0430	1.0067												
2004.1	1.4812	0.9567	1.2871													
2004.2	1.4602	1.0470														
2005.1	1.2525															
AVERAGES																
LAST 3 YR	1.3169	1.0780	1.1338	1.0627	1.0272	1.0023	1.0518	1.0175	1.0054	1.0063	1.0157	1.0092	0.9990	0.9971	0.9908	1.0199
LAST 4 YR	1.4034	1.1267	1.1313	1.0861	1.0330	1.0117	1.0566	1.0015	1.0183	1.0043	1.0137	1.0023	0.9938	1.0114	0.9841	1.0187
ALL YEARS	2.1845	2.5798	1.2429	1.4284	0.9760	1.1720	0.9801	3.3839	0.9868	1.1283	0.9936	1.0482	0.9956	1.0126	0.9949	1.0061
ALL-HI LOW	1.8990	1.4899	1.2085	1.0790	0.9935	1.0145	1.0005	1.2482	0.9977	1.0566	1.0014	1.0340	0.9982	0.9985	0.9946	1.0000
WTD 3 YR	1.3021	1.0843	1.1169	1.0642	1.0276	1.0056	1.0479	1.0197	1.0063	1.0057	1.0141	1.0100	1.0032	0.9891	0.9931	1.0176
WTD 4 YR	1.3917	1.1347	1.1161	1.0851	1.0331	1.0128	1.0544	1.0046	1.0178	1.0049	1.0126	1.0047	0.9991	1.0008	0.9869	1.0168
WTD ALL YR	1.4561	1.1147	1.1249	1.0718	1.0479	1.0067	1.0322	1.0181	1.0085	1.0038	1.0056	1.0155	0.9952	0.9952	0.9894	1.0130
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)
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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	1.0390	1.0169	1.0000	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	0.2982	1.0000	1.0000	1.0939	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	1.0061	0.9939	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0001	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
1991.2	0.8781	1.0000	1.0000	1.0000	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	1.0013	1.0000	1.0000	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	0.9991	0.9991	1.1298	0.8476	1.0000	1.0000	1.1141									
1994.2	0.9377	0.9992	1.1081	0.9982	1.0000	1.0003										
1995.1	1.0205	1.0000	0.9412	0.9915	0.9994											
1995.2	1.0000	0.7255	1.3353	0.8495												
1996.1	1.0023	1.0000	1.0517													
1996.2	1.0097	1.0089														
1997.1	0.9481															
1997.2																
AVERAGES																
LAST 3 YR	0.9864	0.9554	1.0944	0.9478	0.9999	1.0001	1.0190	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9897	0.9666	1.0708	0.9609	0.9999	1.0000	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9606	0.9897	1.0278	0.9893	0.9996	1.0000	1.0067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9893	1.0004	1.0161	0.9914	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	0.9873	0.9445	1.0917	0.9369	0.9998	1.0001	1.0261	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9892	0.9516	1.0777	0.9459	0.9999	1.0001	1.0223	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9862	0.9618	1.0642	0.9544	0.9997	1.0001	1.0206	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 --- 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 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	100	100	1.0000	1.0000
1986.2	100	100	1.0000	1.0000	1987			1.0000	1.0000
1987.1			1.0000	1.0000	1988			1.0000	1.0000
1987.2			1.0000	1.0000	1989	-118,559	-118,559	1.0000	1.0000
1988.1			1.0000	1.0000	1990	1,000	1,000	1.0000	1.0000
1988.2			1.0000	1.0000	1991	85	85	1.0000	1.0000
1989.1	-118,559	-118,559	1.0000	1.0000	1992	3,305	3,305	1.0000	1.0000
1989.2			1.0000	1.0000	1993	62,532	62,532	1.0000	1.0000
1990.1	500	500	1.0000	1.0000	1994	1,151,447	1,151,447	1.0000	1.0000
1990.2	500	500	1.0000	1.0000	1995	2,044,056	2,044,056	1.0000	1.0000
1991.1			1.0000	1.0000	1996	2,285,456	2,285,456	1.0000	1.0000
1991.2	85	85	1.0000	1.0000	1997	2,180,495	2,180,495	1.0000	1.0000
1992.1	1,089	1,089	1.0000	1.0000	1998	2,705,553	2,705,553	1.0000	1.0000
1992.2	2,216	2,216	1.0000	1.0000	1999	2,321,973	2,321,973	1.0000	1.0000
1993.1	24,128	24,128	1.0000	1.0000	2000	2,373,253	2,367,753	1.0023	1.0023
1993.2	38,404	38,404	1.0000	1.0000	2001	2,748,914	2,711,972	1.0136	1.0113
1994.1	108,096	108,096	1.0000	1.0000	2002	2,068,171	1,956,482	1.0571	1.0429
1994.2	1,043,351	1,043,351	1.0000	1.0000	2003	2,292,698	2,078,957	1.1028	1.0432
1995.1	1,308,128	1,308,128	1.0000	1.0000	2004	2,377,323	1,865,129	1.2746	1.1558
1995.2	735,928	735,928	1.0000	1.0000	2005	2,944,341	1,576,302	1.8679	1.4655
1996.1	1,503,725	1,503,725	1.0000	1.0000					
1996.2	781,731	781,731	1.0000	1.0000	TOTAL	27,442,143	25,194,038		
1997.1	452,762	452,762	1.0000	1.0000					
1997.2	1,727,733	1,727,733	1.0000	1.0000					
1998.1	1,214,727	1,214,727	1.0000	1.0000					
1998.2	1,490,826	1,490,826	1.0000	1.0000					
1999.1	1,178,588	1,178,588	1.0000	1.0000					
1999.2	1,143,385	1,143,385	1.0000	1.0000					
2000.1	1,451,053	1,451,053	1.0000	1.0000					
2000.2	922,200	916,700	1.0060	1.0060					
2001.1	1,636,863	1,620,656	1.0100	1.0040					
2001.2	1,112,051	1,091,316	1.0190	1.0089					
2002.1	833,753	804,005	1.0370	1.0177					
2002.2	1,234,418	1,152,477	1.0711	1.0328					
2003.1	1,171,773	1,086,988	1.0780	1.0065					
2003.2	1,120,925	991,969	1.1300	1.0482					
2004.1	1,313,365	1,084,529	1.2110	1.0717					
2004.2	1,063,958	780,600	1.3630	1.1255					
2005.1	970,082	638,590	1.5191	1.1145					
2005.2	1,974,259	937,712	2.1054	1.3860					
TOTAL	27,442,143	25,194,038							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	2,226	2,297	2,281	2,270	2,263	2,254	2,252	2,252	2,254	2,252	2,251	2,251	2,250	2,250	2,250	2,250
1986.2	2,372	2,655	2,641	2,621	2,615	2,610	2,606	2,604	2,604	2,604	2,604	2,604	2,604	2,605	2,605	2,605
1987.1	2,915	2,975	2,931	2,910	2,902	2,896	2,895	2,895	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891
1987.2	2,715	2,793	2,742	2,721	2,717	2,704	2,699	2,697	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695
1988.1	3,069	3,143	3,106	3,106	3,095	3,090	3,087	3,084	3,082	3,082	3,082	3,083	3,082	3,082	3,082	3,082
1988.2	3,121	3,414	3,428	3,399	3,389	3,382	3,380	3,378	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375
1989.1	3,493	3,599	3,557	3,545	3,534	3,525	3,517	3,513	3,512	3,510	3,504	3,501	3,497	3,494	3,493	3,493
1989.2	3,549	3,847	3,792	3,775	3,772	3,767	3,767	3,771	3,765	3,763	3,763	3,762	3,761	3,760	3,760	3,760
1990.1	3,762	3,819	3,786	3,770	3,757	3,752	3,748	3,745	3,745	3,744	3,744	3,744	3,744	3,744	3,744	3,744
1990.2	3,174	3,368	3,323	3,300	3,284	3,281	3,279	3,277	3,275	3,275	3,275	3,275	3,274	3,274	3,274	3,274
1991.1	3,298	3,263	3,234	3,222	3,208	3,207	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,205	3,206
1991.2	2,945	3,046	3,014	2,999	2,997	2,991	2,988	2,987	2,988	2,989	2,989	2,989	2,989	2,989	2,989	2,989
1992.1	3,204	3,194	3,147	3,144	3,137	3,137	3,136	3,133	3,133	3,133	3,132	3,132	3,132	3,132	3,132	3,132
1992.2	2,597	2,586	2,549	2,543	2,541	2,534	2,534	2,536	2,532	2,532	2,532	2,532	2,532	2,531	2,531	2,531
1993.1	2,491	2,459	2,431	2,425	2,419	2,415	2,414	2,413	2,414	2,414	2,414	2,414	2,413	2,413	2,413	2,413
1993.2	2,086	2,050	2,030	2,026	2,020	2,018	2,019	2,018	2,018	2,016	2,016	2,016	2,016	2,016	2,016	2,016
1994.1	1,936	1,867	1,854	1,848	1,845	1,842	1,840	1,840	1,839	1,839	1,839	1,839	1,838	1,838	1,838	1,838
1994.2	1,936	1,921	1,902	1,892	1,889	1,888	1,888	1,888	1,888	1,888	1,888	1,888	1,888	1,888	1,886	1,886
1995.1	1,931	1,897	1,869	1,864	1,862	1,859	1,859	1,857	1,857	1,857	1,857	1,856	1,856	1,856	1,856	1,856
1995.2	1,708	1,708	1,701	1,692	1,689	1,689	1,689	1,689	1,690	1,690	1,689	1,689	1,689	1,689	1,689	1,689
1996.1	1,778	1,736	1,720	1,713	1,711	1,710	1,710	1,709	1,709	1,709	1,710	1,710	1,710	1,709	1,709	1,709
1996.2	1,864	1,824	1,800	1,795	1,793	1,792	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791
1997.1	1,899	1,911	1,890	1,885	1,886	1,882	1,880	1,882	1,880	1,880	1,879	1,879	1,879	1,879	1,879	1,879
1997.2	1,973	1,896	1,873	1,873	1,868	1,868	1,866	1,863	1,863	1,863	1,863	1,863	1,863	1,863	1,863	1,864
1998.1	1,864	1,799	1,772	1,761	1,762	1,760	1,760	1,760	1,761	1,760	1,760	1,760	1,760	1,760	1,760	1,760
1998.2	2,176	2,091	2,049	2,045	2,037	2,035	2,034	2,034	2,034	2,034	2,034	2,034	2,034	2,034	2,034	2,034
1999.1	2,075	1,953	1,953	1,942	1,939	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936	1,936
1999.2	2,356	2,335	2,298	2,291	2,287	2,285	2,284	2,285	2,284	2,283	2,282	2,281	2,281	2,281	2,281	2,281
2000.1	2,357	2,287	2,278	2,276	2,275	2,274	2,273	2,273	2,273	2,273	2,271	2,271	2,271	2,271	2,271	2,271
2000.2	2,598	2,578	2,562	2,552	2,548	2,549	2,550	2,548	2,546	2,546	2,545	2,545	2,545	2,545	2,545	2,545
2001.1	3,203	3,179	3,147	3,141	3,138	3,137	3,135	3,135	3,135	3,134	3,134	3,134	3,134	3,134	3,134	3,134
2001.2	2,488	2,525	2,522	2,521	2,519	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518
2002.1	2,329	2,277	2,252	2,254	2,253	2,252	2,251	2,253	2,253	2,253	2,253	2,253	2,253	2,253	2,253	2,253
2002.2	2,462	2,525	2,512	2,493	2,479	2,476	2,473	2,473	2,473	2,473	2,473	2,473	2,473	2,473	2,473	2,473
2003.1	2,616	2,599	2,583	2,556	2,550	2,548	2,548	2,548	2,548	2,548	2,548	2,548	2,548	2,548	2,548	2,548
2003.2	2,418	2,272	2,221	2,210	2,204	2,204	2,204	2,204	2,204	2,204	2,204	2,204	2,204	2,204	2,204	2,204
2004.1	2,688	2,590	2,552	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527	2,527
2004.2	2,728	2,640	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587	2,587
2005.1	2,763	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628	2,628
2005.2	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905	2,905

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250
1986.2	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605
1987.1	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891
1987.2	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695
1988.1	3,082	3,082	3,082	3,082	3,082	3,082	3,082	3,082	3,082	3,082	3,081	3,081	3,081	3,081	3,081	3,081
1988.2	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375
1989.1	3,493	3,493	3,493	3,493	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492	3,492
1989.2	3,760	3,760	3,760	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761	3,761
1990.1	3,744	3,744	3,744	3,744	3,744	3,744	3,744	3,744	3,744	3,743	3,743	3,743	3,743	3,743	3,743	3,743
1990.2	3,274	3,274	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273	3,273
1991.1	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206	3,206
1991.2	2,988	2,987	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986
1992.1	3,132	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131	3,131
1992.2	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531	2,531
1993.1	2,413	2,413	2,413	2,413	2,413	2,413	2,413	2,413	2,413	2,412	2,412	2,412	2,412	2,412	2,412	2,412
1993.2	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016	2,016
1994.1	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838	1,838
1994.2	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886	1,886
1995.1	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856	1,856
1995.2	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689
1996.1	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709	1,709
1996.2	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791	1,791
1997.1	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879
1997.2	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864
1998.1																
1998.2																
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2004.2																
2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250							
1986.2	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605	2,605							
1987.1	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891							
1987.2	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695	2,695							
1988.1	3,081	3,081	3,081	3,081	3,081											
1988.2	3,375	3,375	3,375	3,375												
1989.1	3,492	3,492														
1989.2	3,761															

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

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	1.0319	0.9930	0.9952	0.9969	0.9960	0.9991	1.0000	1.0009	0.9991	0.9996	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000
1986.2	1.1193	0.9947	0.9924	0.9977	0.9981	0.9985	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000	1.0000
1987.1	1.0206	0.9852	0.9928	0.9973	0.9979	0.9997	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0287	0.9817	0.9923	0.9985	0.9952	0.9982	0.9993	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0241	0.9882	1.0000	0.9965	0.9984	0.9990	0.9990	0.9994	1.0000	1.0000	1.0003	0.9997	1.0000	1.0000	1.0000	1.0000
1988.2	1.0939	1.0041	0.9915	0.9971	0.9979	0.9994	0.9994	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0303	0.9883	0.9966	0.9969	0.9975	0.9977	0.9989	0.9997	0.9994	0.9983	0.9991	0.9989	0.9991	0.9997	1.0000	1.0000
1989.2	1.0840	0.9857	0.9955	0.9992	0.9987	1.0000	1.0011	0.9984	0.9995	1.0000	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000
1990.1	1.0152	0.9914	0.9958	0.9966	0.9987	0.9989	0.9992	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0611	0.9866	0.9931	0.9952	0.9991	0.9994	0.9994	0.9994	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000
1991.1	0.9894	0.9911	0.9963	0.9957	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0003	1.0000
1991.2	1.0343	0.9895	0.9950	0.9993	0.9980	0.9990	0.9997	1.0003	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997
1992.1	0.9969	0.9853	0.9990	0.9978	1.0000	0.9997	0.9990	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.9958	0.9857	0.9976	0.9992	0.9972	1.0000	1.0008	0.9984	1.0004	0.9996	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000
1993.1	0.9872	0.9886	0.9975	0.9975	0.9983	0.9996	0.9996	1.0004	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000
1993.2	0.9827	0.9902	0.9980	0.9970	0.9990	1.0005	1.0000	0.9995	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	0.9644	0.9930	0.9968	0.9984	0.9984	0.9989	1.0000	0.9995	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000
1994.2	0.9923	0.9901	0.9947	0.9984	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000	1.0000
1995.1	0.9824	0.9852	0.9973	0.9989	0.9984	1.0000	0.9989	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.0000	0.9959	0.9947	0.9982	1.0000	1.0006	0.9994	1.0006	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	0.9764	0.9908	0.9959	0.9988	0.9994	1.0000	0.9994	1.0000	1.0000	1.0006	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000
1996.2	0.9785	0.9868	0.9972	0.9989	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.0063	0.9890	0.9974	1.0005	0.9979	0.9989	1.0011	0.9989	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.9610	0.9879	1.0000	0.9973	1.0000	0.9989	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9651	0.9850	0.9938	1.0006	0.9989	1.0000	1.0000	1.0006	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9609	0.9799	0.9980	0.9961	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.9412	1.0000	0.9944	0.9985	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	0.9911	0.9842	0.9970	0.9983	0.9991	0.9996	1.0004	0.9996	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	0.9703	0.9961	0.9991	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9923	0.9938	0.9961	0.9984	1.0004	1.0004	0.9992	0.9992	1.0000	0.9996	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000
2001.1	0.9925	0.9899	0.9981	0.9990	0.9997	0.9994	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.0149	0.9988	0.9996	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.9777	0.9890	1.0009	0.9996	0.9996	0.9996	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.0256	0.9949	0.9924	0.9944	0.9988	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9935	0.9938	0.9895	0.9977	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992
2003.2	0.9396	0.9776	0.9950	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973
2004.1	0.9635	0.9853	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902	0.9902
2004.2	0.9677	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799	0.9799
2005.1	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511
AVERAGES																
LAST 3 YR	0.9735	0.9868	0.9946	0.9979	0.9995	0.9996	1.0001	0.9998	0.9999	0.9997	0.9999	1.0000	1.0000	1.0000	1.0001	1.0000
LAST 4 YR	0.9792	0.9887	0.9952	0.9981	0.9995	0.9997	1.0001	0.9999	0.9998	0.9997	0.9999	1.0000	0.9999	1.0000	1.0001	1.0000
ALL YEARS	1.0001	0.9894	0.9959	0.9980	0.9987	0.9995	0.9998	0.9997	0.9999	0.9998	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000
ALL-HI LOW	0.9985	0.9893	0.9959	0.9980	0.9988	0.9995	0.9998	0.9997	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9731	0.9868	0.9945	0.9979	0.9995	0.9996	1.0001	0.9998	0.9999	0.9997	0.9999	1.0000	1.0000	1.0000	1.0001	1.0000
WTD 4 YR	0.9787	0.9888	0.9952	0.9982	0.9995	0.9996	1.0001	0.9999	0.9998	0.9997	0.9999	1.0000	0.9999	1.0000	1.0001	1.0000
WTD ALL YR	1.0039	0.9894	0.9958	0.9978	0.9987	0.9994	0.9997	0.9997	0.9999	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
12/04 LDFS	0.9847	0.9889	0.9960	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
SELECTED	0.9792	0.9838	0.9920	0.9970	0.9990	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	0.9509	0.9711	0.9870	0.9950	0.9980	0.9990	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 --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	0.9997	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	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
1989.2	1.0000	1.0000	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
1990.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
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	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	1.0000		
1992.1	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			
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000							
1993.2	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								
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											
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 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	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	0.9999	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	0.9999	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 --- PRIVATE PASSENGER 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	2,250	2,250	1.0000	1.0000	1986	4,855	4,855	1.0000	1.0000
1986.2	2,605	2,605	1.0000	1.0000	1987	5,586	5,586	1.0000	1.0000
1987.1	2,891	2,891	1.0000	1.0000	1988	6,456	6,456	1.0000	1.0000
1987.2	2,695	2,695	1.0000	1.0000	1989	7,253	7,253	1.0000	1.0000
1988.1	3,081	3,081	1.0000	1.0000	1990	7,016	7,016	1.0000	1.0000
1988.2	3,375	3,375	1.0000	1.0000	1991	6,192	6,192	1.0000	1.0000
1989.1	3,492	3,492	1.0000	1.0000	1992	5,662	5,662	1.0000	1.0000
1989.2	3,761	3,761	1.0000	1.0000	1993	4,428	4,428	1.0000	1.0000
1990.1	3,743	3,743	1.0000	1.0000	1994	3,724	3,724	1.0000	1.0000
1990.2	3,273	3,273	1.0000	1.0000	1995	3,545	3,545	1.0000	1.0000
1991.1	3,206	3,206	1.0000	1.0000	1996	3,500	3,500	1.0000	1.0000
1991.2	2,986	2,986	1.0000	1.0000	1997	3,743	3,743	1.0000	1.0000
1992.1	3,131	3,131	1.0000	1.0000	1998	3,794	3,794	1.0000	1.0000
1992.2	2,531	2,531	1.0000	1.0000	1999	4,217	4,217	1.0000	1.0000
1993.1	2,412	2,412	1.0000	1.0000	2000	4,816	4,816	1.0000	1.0000
1993.2	2,016	2,016	1.0000	1.0000	2001	5,652	5,652	1.0000	1.0000
1994.1	1,838	1,838	1.0000	1.0000	2002	4,726	4,726	1.0000	1.0000
1994.2	1,886	1,886	1.0000	1.0000	2003	4,745	4,752	0.9985	0.9985
1995.1	1,856	1,856	1.0000	1.0000	2004	5,067	5,114	0.9910	0.9925
1995.2	1,689	1,689	1.0000	1.0000	2005	5,314	5,533	0.9605	0.9692
1996.1	1,709	1,709	1.0000	1.0000					
1996.2	1,791	1,791	1.0000	1.0000	TOTAL	100,291	100,564		
1997.1	1,879	1,879	1.0000	1.0000					
1997.2	1,864	1,864	1.0000	1.0000					
1998.1	1,760	1,760	1.0000	1.0000					
1998.2	2,034	2,034	1.0000	1.0000					
1999.1	1,936	1,936	1.0000	1.0000					
1999.2	2,281	2,281	1.0000	1.0000					
2000.1	2,271	2,271	1.0000	1.0000					
2000.2	2,545	2,545	1.0000	1.0000					
2001.1	3,134	3,134	1.0000	1.0000					
2001.2	2,518	2,518	1.0000	1.0000					
2002.1	2,253	2,253	1.0000	1.0000					
2002.2	2,473	2,473	1.0000	1.0000					
2003.1	2,545	2,548	0.9990	0.9990					
2003.2	2,200	2,204	0.9980	0.9990					
2004.1	2,514	2,527	0.9950	0.9970					
2004.2	2,553	2,587	0.9870	0.9920					
2005.1	2,552	2,628	0.9711	0.9838					
2005.2	2,762	2,905	0.9509	0.9792					
TOTAL	100,291	100,564							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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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	5,017	4,892	4,823	4,801	4,786	4,755	4,758	4,756	4,750	4,722	4,738	4,737	4,733	4,733	4,733	4,733
1986.2	6,287	6,539	6,446	6,361	6,345	6,324	6,322	6,313	6,311	6,318	6,304	6,303	6,303	6,297	6,297	6,297
1987.1	5,622	5,662	5,593	5,540	5,516	5,509	5,501	5,501	5,496	5,493	5,493	5,494	5,492	5,492	5,493	5,493
1987.2	7,043	7,352	7,268	7,238	7,243	7,223	7,217	7,221	7,197	7,197	7,197	7,192	7,192	7,189	7,189	7,189
1988.1	6,976	7,115	7,018	6,989	6,958	6,920	6,904	6,894	6,894	6,892	6,892	6,893	6,891	6,890	6,889	6,888
1988.2	9,101	9,519	9,412	9,348	9,327	9,302	9,299	9,296	9,290	9,293	9,292	9,293	9,293	9,292	9,285	9,285
1989.1	8,189	8,032	7,941	7,908	7,900	7,885	7,866	7,866	7,859	7,868	7,866	7,865	7,864	7,861	7,859	7,859
1989.2	9,959	10,669	10,543	10,456	10,425	10,608	10,670	10,584	10,547	10,535	10,533	10,527	10,525	10,517	10,518	10,518
1990.1	10,000	9,995	9,901	9,859	9,808	9,787	9,792	9,790	9,778	9,753	9,754	9,752	9,749	9,749	9,749	9,749
1990.2	9,828	10,334	10,236	10,132	10,125	10,097	10,097	10,089	10,076	10,075	10,078	10,076	10,074	10,070	10,070	10,070
1991.1	9,545	9,440	9,260	9,216	9,169	9,269	9,166	9,163	9,167	9,159	9,155	9,155	9,159	9,158	9,155	9,159
1991.2	10,452	10,648	10,435	10,354	10,332	10,317	10,332	10,305	10,312	10,304	10,307	10,307	10,309	10,309	10,308	10,318
1992.1	9,375	8,988	8,776	8,696	8,656	8,661	8,650	8,647	8,643	8,643	8,626	8,631	8,628	8,629	8,629	8,618
1992.2	8,706	8,369	8,163	8,124	8,133	8,110	8,099	8,106	8,090	8,148	8,099	8,097	8,097	8,095	8,095	8,095
1993.1	7,686	7,243	7,173	7,125	7,093	7,090	7,102	7,115	7,125	7,127	7,126	7,126	7,124	7,124	7,124	7,124
1993.2	7,585	7,345	7,251	7,223	7,211	7,192	7,183	7,184	7,184	7,176	7,175	7,173	7,174	7,174	7,172	7,172
1994.1	6,778	6,426	6,328	6,295	6,270	6,270	6,277	6,273	6,241	6,245	6,244	6,244	6,244	6,244	6,243	6,243
1994.2	7,351	6,971	6,723	6,597	6,569	6,559	6,557	6,556	6,542	6,548	6,540	6,538	6,539	6,539	6,532	6,532
1995.1	6,339	6,057	5,950	5,878	5,881	5,862	5,858	5,854	5,853	5,853	5,852	5,846	5,846	5,852	5,843	5,843
1995.2	7,037	6,985	6,804	6,746	6,722	6,711	6,726	6,719	6,726	6,719	6,717	6,714	6,714	6,711	6,713	6,712
1996.1	6,388	6,200	6,082	6,031	6,006	5,990	5,974	5,970	5,960	5,964	5,969	5,969	5,969	5,969	5,969	5,968
1996.2	7,085	6,875	6,785	6,738	6,708	6,704	6,700	6,691	6,691	6,691	6,691	6,706	6,688	6,688	6,686	6,685
1997.1	6,921	6,673	6,525	6,476	6,469	6,465	6,460	6,458	6,455	6,444	6,444	6,444	6,444	6,444	6,446	6,446
1997.2	7,608	7,311	7,180	7,129	7,109	7,096	7,080	7,032	7,017	7,009	7,006	7,002	7,002	7,002	7,002	7,001
1998.1	7,024	6,652	6,473	6,441	6,410	6,414	6,400	6,421	6,415	6,408	6,403	6,401	6,399	6,399	6,395	6,396
1998.2	8,743	8,313	8,115	8,051	8,014	8,007	8,000	7,994	7,991	7,991	7,987	7,987	7,979	7,976	7,976	
1999.1	7,750	7,018	6,946	6,898	6,848	6,828	6,816	6,789	6,788	6,764	6,763	6,760	6,753	6,746		
1999.2	9,877	9,530	9,334	9,266	9,232	9,204	9,203	9,198	9,187	9,182	9,184	9,182	9,169			
2000.1	9,816	9,175	8,957	8,898	8,846	8,817	8,811	8,802	8,801	8,799	8,740	8,733				
2000.2	11,763	11,037	10,748	10,593	10,554	10,545	10,526	10,523	10,518	10,501	10,446					
2001.1	10,549	9,958	9,656	9,619	9,564	9,553	9,533	9,531	9,515	9,494						
2001.2	10,970	10,613	10,496	10,466	10,453	10,432	10,412	10,413	10,406							
2002.1	8,929	8,650	8,415	8,395	8,351	8,342	8,342	8,342								
2002.2	11,033	10,840	10,671	10,527	10,506	10,489	10,438									
2003.1	10,303	9,894	9,750	9,666	9,638	9,609										
2003.2	10,764	10,071	9,870	9,830	9,800											
2004.1	10,263	9,931	9,798													
2004.2	12,209	12,246	11,972													
2005.1	10,836	10,016														
2005.2	12,445															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733
1986.2	6,297	6,297	6,297	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296
1987.1	5,493	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486
1987.2	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189
1988.1	6,885	6,885	6,885	6,885	6,885	6,885	6,885	6,885	6,885	6,885	6,884	6,884	6,884	6,884	6,884	6,884
1988.2	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281
1989.1	7,859	7,861	7,861	7,861	7,862	7,862	7,862	7,862	7,861	7,861	7,861	7,861	7,861	7,861	7,861	7,861
1989.2	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,518	10,519	10,519	10,519
1990.1	9,749	9,749	9,749	9,749	9,748	9,748	9,748	9,748	9,748	9,748	9,745	9,745	9,745	9,745	9,745	9,745
1990.2	10,077	10,077	10,076	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075	10,075
1991.1	9,159	9,161	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166
1991.2	10,314	10,313	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294	10,294
1992.1	8,618	8,617	8,617	8,617	8,626	8,626	8,626	8,626	8,626	8,626	8,625	8,625	8,625	8,625	8,625	8,625
1992.2	8,095	8,095	8,095	8,095	8,095	8,095	8,095	8,092	8,092	8,092	8,092	8,092	8,092	8,092	8,092	8,092
1993.1	7,124	7,124	7,125	7,125	7,125	7,125	7,125	7,125	7,125	7,123	7,123	7,123	7,123	7,123	7,123	7,123
1993.2	7,171	7,171	7,170	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171	7,171
1994.1	6,243	6,241	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238	6,238
1994.2	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532	6,532
1995.1	5,843	5,843	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842	5,842
1995.2	6,716	6,716	6,717	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718	6,718
1996.1	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968	5,968
1996.2	6,685	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684	6,684
1997.1	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443	6,443
1997.2	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001	7,001
1998.1																
1998.2																
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2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733	4,733							
1986.2	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296							
1987.1	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486	5,486							
1987.2	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189	7,189							
1988.1	6,884	6,884	6,884	6,884	6,884	6,884	6,884	6,884	6,884							
1988.2	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281	9,281							
1989.1	7,861	7,861	7,861	7,861	7,861	7,861	7,861	7,861	7,861							
1989.2	10,519	10,519	10,519	10,519	10,519	10,519	10,519	10,519	10,519							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	0.9753	0.9859	0.9954	0.9969	0.9935	1.0005	0.9996	0.9988	0.9942	1.0032	0.9998	0.9993	1.0000	1.0000	1.0000	1.0000
1986.2	1.0401	0.9857	0.9868	0.9975	0.9968	0.9996	0.9985	0.9997	1.0012	0.9977	0.9999	1.0000	0.9991	1.0000	1.0000	1.0000
1987.1	1.0070	0.9878	0.9905	0.9957	0.9989	0.9984	1.0001	0.9991	0.9995	1.0000	1.0001	0.9997	1.0000	1.0001	1.0000	1.0000
1987.2	1.0440	0.9885	0.9959	1.0006	0.9973	0.9992	1.0005	0.9967	0.9999	1.0000	0.9994	1.0000	0.9997	1.0000	1.0000	1.0000
1988.1	1.0199	0.9864	0.9959	0.9955	0.9946	0.9976	0.9986	0.9999	0.9998	0.9999	1.0002	0.9996	0.9999	0.9999	0.9998	0.9996
1988.2	1.0459	0.9887	0.9932	0.9977	0.9973	0.9997	0.9997	0.9993	1.0003	0.9998	1.0001	1.0000	0.9999	0.9993	1.0000	0.9996
1989.1	0.9808	0.9887	0.9958	0.9989	0.9981	0.9976	1.0000	0.9991	1.0012	0.9997	0.9999	1.0000	0.9995	0.9998	1.0000	1.0000
1989.2	1.0714	0.9881	0.9918	0.9970	1.0175	1.0059	0.9920	0.9965	0.9989	0.9998	0.9994	0.9999	0.9992	1.0001	1.0000	1.0000
1990.1	0.9995	0.9906	0.9958	0.9948	0.9979	1.0005	0.9997	0.9988	0.9975	1.0001	0.9998	0.9996	1.0000	1.0000	1.0000	1.0000
1990.2	1.0515	0.9906	0.9898	0.9992	0.9973	0.9999	0.9992	0.9987	0.9999	1.0003	0.9999	0.9998	0.9996	1.0000	1.0000	1.0007
1991.1	0.9890	0.9809	0.9953	0.9948	1.0110	0.9888	0.9997	1.0005	0.9991	0.9996	1.0000	1.0004	1.0000	0.9997	1.0004	1.0000
1991.2	1.0187	0.9800	0.9922	0.9979	0.9985	1.0014	0.9974	1.0007	0.9992	1.0002	1.0000	1.0002	1.0000	0.9999	1.0009	0.9996
1992.1	0.9587	0.9765	0.9909	0.9954	1.0005	0.9987	0.9997	0.9996	0.9999	0.9981	1.0005	0.9996	1.0001	1.0000	0.9988	1.0000
1992.2	0.9612	0.9754	0.9953	1.0010	0.9972	0.9986	1.0009	0.9980	1.0072	0.9940	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000
1993.1	0.9423	0.9903	0.9934	0.9955	0.9996	1.0017	1.0018	1.0014	1.0003	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000
1993.2	0.9684	0.9872	0.9961	0.9983	0.9974	0.9988	1.0002	1.0001	0.9988	0.9999	0.9998	1.0001	1.0000	0.9998	0.9999	0.9999
1994.1	0.9480	0.9848	0.9948	0.9960	1.0001	1.0010	0.9993	0.9950	1.0006	0.9999	1.0000	0.9999	1.0000	1.0000	0.9998	1.0000
1994.2	0.9483	0.9644	0.9813	0.9956	0.9986	0.9997	0.9998	0.9980	1.0009	0.9987	0.9997	1.0001	1.0000	0.9991	0.9999	1.0000
1995.1	0.9554	0.9824	0.9878	1.0006	0.9967	0.9993	0.9993	0.9997	1.0001	0.9999	0.9989	1.0000	1.0011	0.9985	0.9999	1.0000
1995.2	0.9927	0.9741	0.9914	0.9965	0.9983	1.0023	0.9990	1.0009	0.9990	0.9998	0.9995	1.0000	0.9996	1.0002	0.9999	1.0006
1996.1	0.9706	0.9809	0.9915	0.9960	0.9973	0.9973	0.9993	0.9984	1.0006	1.0009	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000
1996.2	0.9704	0.9869	0.9931	0.9956	0.9994	0.9994	0.9987	0.9999	1.0000	1.0000	1.0022	0.9973	1.0000	0.9997	0.9999	1.0000
1997.1	0.9641	0.9778	0.9926	0.9989	0.9994	0.9991	0.9998	0.9994	1.0000	0.9983	1.0000	1.0000	1.0000	1.0003	1.0000	0.9996
1997.2	0.9609	0.9821	0.9928	0.9973	0.9981	0.9977	0.9932	0.9979	0.9988	0.9995	0.9995	1.0000	1.0000	0.9999	1.0000	1.0000
1998.1	0.9471	0.9731	0.9950	0.9952	1.0006	0.9978	1.0032	0.9991	0.9988	0.9993	0.9997	0.9997	1.0000	0.9993	1.0002	1.0000
1998.2	0.9509	0.9761	0.9921	0.9954	0.9991	0.9991	0.9993	0.9996	1.0000	0.9995	1.0000	0.9991	0.9995	1.0001		
1999.1	0.9056	0.9898	0.9931	0.9928	0.9971	0.9982	0.9961	0.9999	0.9964	0.9999	0.9994	0.9990	0.9989			
1999.2	0.9649	0.9794	0.9927	0.9963	0.9971	0.9998	0.9995	0.9987	0.9995	1.0002	0.9998	0.9987				
2000.1	0.9346	0.9763	0.9935	0.9941	0.9968	0.9993	0.9989	0.9999	0.9998	0.9933	0.9992					
2000.2	0.9382	0.9738	0.9857	0.9962	0.9992	0.9982	0.9996	0.9996	0.9984	0.9948						
2001.1	0.9440	0.9696	0.9961	0.9943	0.9989	0.9979	0.9998	0.9984	0.9978							
2001.2	0.9675	0.9889	0.9972	0.9987	0.9980	0.9981	1.0000	0.9993								
2002.1	0.9688	0.9728	0.9976	0.9948	0.9989	0.9999	1.0000									
2002.2	0.9825	0.9844	0.9864	0.9981	0.9983	0.9951										
2003.1	0.9603	0.9854	0.9914	0.9971	0.9971											
2003.2	0.9356	0.9801	0.9959	0.9970												
2004.1	0.9677	0.9866	0.9910													
2004.2	1.0030	0.9776														
2005.1	0.9243															
AVERAGES																
LAST 3 YR	0.9622	0.9812	0.9932	0.9967	0.9984	0.9981	0.9997	0.9993	0.9986	0.9978	0.9996	0.9994	0.9997	0.9999	1.0000	1.0000
LAST 4 YR	0.9637	0.9807	0.9927	0.9963	0.9980	0.9983	0.9992	0.9993	0.9987	0.9981	1.0000	0.9992	0.9997	0.9998	1.0000	1.0000
ALL YEARS	0.9764	0.9821	0.9926	0.9968	0.9989	0.9990	0.9992	0.9991	0.9996	0.9992	0.9999	0.9997	0.9998	0.9998	1.0000	1.0000
ALL-HI LOW	0.9757	0.9823	0.9928	0.9968	0.9985	0.9991	0.9993	0.9991	0.9995	0.9993	0.9998	0.9998	0.9998	0.9999	1.0000	1.0000
WTD 3 YR	0.9631	0.9813	0.9931	0.9968	0.9984	0.9980	0.9997	0.9993	0.9987	0.9975	0.9996	0.9994	0.9997	0.9999	1.0000	1.0000
WTD 4 YR	0.9643	0.9808	0.9925	0.9964	0.9981	0.9982	0.9993	0.9993	0.9987	0.9978	0.9999	0.9992	0.9997	0.9998	1.0000	1.0000
WTD ALL YR	0.9759	0.9820	0.9926	0.9968	0.9992	0.9990	0.9991	0.9991	0.9996	0.9991	0.9999	0.9997	0.9998	0.9998	1.0000	1.0000
12/04 LDFS	0.9596	0.9807	0.9929	0.9960	0.9990	0.9980	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9689	0.9817	0.9909	0.9970	0.9980	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	0.9359	0.9660	0.9840	0.9930	0.9960	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 --- PRIVATE PASSENGER VEHICLES
 COLLISION
 GROSS BASIS ---- CAN. FUNDS
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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	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
1987.1	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
1987.2	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	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	1.0003	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	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	1.0001	1.0001	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0002	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0000	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
1992.1	0.9998	1.0001	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000	0.9999	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	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	0.9997	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
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	1.0001	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
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	0.9998	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	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	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9999	1.0000	1.0000	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
ALL YEARS	0.9999	0.9999	1.0000	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
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	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9999	1.0000	1.0000	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
WTD ALL YR	1.0000	0.9999	1.0000	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
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 --- PRIVATE PASSENGER 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	4,733,146	4,733,146	1.0000	1.0000	1986	11,029,488	11,029,488	1.0000	1.0000
1986.2	6,296,342	6,296,342	1.0000	1.0000	1987	12,675,031	12,675,031	1.0000	1.0000
1987.1	5,485,966	5,485,966	1.0000	1.0000	1988	16,165,433	16,165,433	1.0000	1.0000
1987.2	7,189,065	7,189,065	1.0000	1.0000	1989	18,380,546	18,380,546	1.0000	1.0000
1988.1	6,884,403	6,884,403	1.0000	1.0000	1990	19,819,730	19,819,730	1.0000	1.0000
1988.2	9,281,030	9,281,030	1.0000	1.0000	1991	19,459,806	19,459,806	1.0000	1.0000
1989.1	7,861,205	7,861,205	1.0000	1.0000	1992	16,717,452	16,717,452	1.0000	1.0000
1989.2	10,519,341	10,519,341	1.0000	1.0000	1993	14,293,940	14,293,940	1.0000	1.0000
1990.1	9,744,600	9,744,600	1.0000	1.0000	1994	12,769,430	12,769,430	1.0000	1.0000
1990.2	10,075,130	10,075,130	1.0000	1.0000	1995	12,560,631	12,560,631	1.0000	1.0000
1991.1	9,166,160	9,166,160	1.0000	1.0000	1996	12,651,994	12,651,994	1.0000	1.0000
1991.2	10,293,646	10,293,646	1.0000	1.0000	1997	13,444,342	13,444,342	1.0000	1.0000
1992.1	8,625,428	8,625,428	1.0000	1.0000	1998	14,372,228	14,372,228	1.0000	1.0000
1992.2	8,092,024	8,092,024	1.0000	1.0000	1999	15,914,796	15,914,796	1.0000	1.0000
1993.1	7,123,214	7,123,214	1.0000	1.0000	2000	19,178,645	19,178,645	1.0000	1.0000
1993.2	7,170,726	7,170,726	1.0000	1.0000	2001	19,899,841	19,899,841	1.0000	1.0000
1994.1	6,237,588	6,237,588	1.0000	1.0000	2002	18,779,688	18,779,688	1.0000	1.0000
1994.2	6,531,842	6,531,842	1.0000	1.0000	2003	19,350,927	19,409,345	0.9970	0.9970
1995.1	5,842,329	5,842,329	1.0000	1.0000	2004	21,422,399	21,681,921	0.9880	0.9910
1995.2	6,718,302	6,718,302	1.0000	1.0000	2005	21,322,443	22,460,686	0.9493	0.9608
1996.1	5,968,108	5,968,108	1.0000	1.0000					
1996.2	6,683,886	6,683,886	1.0000	1.0000	TOTAL	330,208,790	331,664,973		
1997.1	6,443,177	6,443,177	1.0000	1.0000					
1997.2	7,001,165	7,001,165	1.0000	1.0000					
1998.1	6,395,761	6,395,761	1.0000	1.0000					
1998.2	7,976,467	7,976,467	1.0000	1.0000					
1999.1	6,745,544	6,745,544	1.0000	1.0000					
1999.2	9,169,252	9,169,252	1.0000	1.0000					
2000.1	8,732,539	8,732,539	1.0000	1.0000					
2000.2	10,446,106	10,446,106	1.0000	1.0000					
2001.1	9,494,337	9,494,337	1.0000	1.0000					
2001.2	10,405,504	10,405,504	1.0000	1.0000					
2002.1	8,341,958	8,341,958	1.0000	1.0000					
2002.2	10,437,730	10,437,730	1.0000	1.0000					
2003.1	9,590,031	9,609,249	0.9980	0.9980					
2003.2	9,760,896	9,800,096	0.9960	0.9980					
2004.1	9,641,884	9,709,853	0.9930	0.9970					
2004.2	11,780,515	11,972,068	0.9840	0.9909					
2005.1	9,675,633	10,016,183	0.9660	0.9817					
2005.2	11,646,810	12,444,503	0.9359	0.9689					
TOTAL	330,208,790	331,664,973							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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	3,769	5,066	5,128	5,133	5,133	5,137	5,134	5,135	5,135	5,135	5,135	5,132	5,132	5,132	5,132	5,132
1986.2	3,677	4,858	4,958	4,969	4,970	4,967	4,967	4,967	4,967	4,967	4,963	4,963	4,963	4,963	4,963	4,963
1987.1	3,495	4,843	4,910	4,920	4,918	4,921	4,920	4,921	4,922	4,918	4,918	4,918	4,918	4,918	4,918	4,918
1987.2	3,680	4,746	4,857	4,861	4,865	4,866	4,867	4,868	4,865	4,865	4,865	4,866	4,866	4,865	4,865	4,865
1988.1	3,971	5,394	5,477	5,497	5,502	5,502	5,502	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494
1988.2	4,026	5,255	5,419	5,426	5,436	5,442	5,436	5,437	5,437	5,437	5,436	5,436	5,436	5,436	5,436	5,436
1989.1	4,699	6,353	6,425	6,450	6,458	6,452	6,456	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460
1989.2	4,870	6,336	6,472	6,485	6,479	6,472	6,474	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473
1990.1	5,465	7,827	7,930	7,951	7,959	7,964	7,963	7,963	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962
1990.2	5,922	7,135	7,292	7,320	7,319	7,323	7,323	7,322	7,323	7,322	7,321	7,321	7,321	7,321	7,321	7,321
1991.1	5,718	7,483	7,585	7,585	7,591	7,591	7,590	7,590	7,591	7,591	7,591	7,591	7,591	7,591	7,591	7,591
1991.2	5,812	7,167	7,253	7,270	7,277	7,275	7,275	7,275	7,277	7,277	7,276	7,276	7,276	7,276	7,276	7,276
1992.1	6,319	8,015	8,085	8,102	8,106	8,106	8,105	8,104	8,104	8,104	8,105	8,105	8,105	8,105	8,105	8,106
1992.2	5,749	6,738	6,877	6,878	6,883	6,884	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882
1993.1	4,908	6,325	6,402	6,415	6,416	6,418	6,418	6,418	6,417	6,418	6,418	6,418	6,418	6,418	6,418	6,418
1993.2	4,642	5,439	5,536	5,541	5,544	5,546	5,548	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549
1994.1	4,108	5,317	5,366	5,377	5,375	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376
1994.2	3,492	4,230	4,322	4,329	4,333	4,334	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333
1995.1	3,665	4,718	4,792	4,808	4,811	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813
1995.2	3,419	4,112	4,206	4,208	4,211	4,210	4,211	4,211	4,211	4,211	4,210	4,211	4,211	4,211	4,211	4,211
1996.1	3,460	4,247	4,297	4,313	4,310	4,310	4,310	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311
1996.2	3,058	3,716	3,772	3,780	3,782	3,783	3,783	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784
1997.1	3,583	4,787	4,847	4,852	4,856	4,856	4,856	4,855	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857
1997.2	3,137	3,892	3,966	3,966	3,966	3,966	3,967	3,967	3,967	3,967	3,967	3,967	3,966	3,967	3,967	3,966
1998.1	3,273	4,270	4,328	4,336	4,340	4,339	4,343	4,345	4,345	4,345	4,345	4,345	4,345	4,344	4,344	4,344
1998.2	3,177	3,983	4,084	4,104	4,108	4,114	4,114	4,114	4,114	4,114	4,114	4,114	4,114	4,111	4,111	4,111
1999.1	3,732	4,833	4,922	4,943	4,950	4,950	4,951	4,951	4,951	4,951	4,950	4,950	4,949	4,949		
1999.2	3,842	4,628	4,722	4,738	4,746	4,747	4,747	4,749	4,749	4,750	4,750	4,750	4,750			
2000.1	3,756	5,030	5,111	5,120	5,126	5,127	5,127	5,127	5,127	5,127	5,122	5,122				
2000.2	3,824	4,689	4,805	4,826	4,832	4,833	4,835	4,834	4,834	4,833	4,833					
2001.1	4,102	5,597	5,699	5,721	5,721	5,723	5,726	5,726	5,726	5,725						
2001.2	4,089	5,214	5,343	5,355	5,356	5,360	5,364	5,364	5,364							
2002.1	4,260	5,643	5,716	5,725	5,730	5,731	5,733	5,734								
2002.2	3,876	4,781	4,883	4,887	4,887	4,887	4,887									
2003.1	3,501	4,749	4,817	4,824	4,824	4,824										
2003.2	3,231	3,972	4,065	4,075	4,080											
2004.1	3,444	4,401	4,440	4,455												
2004.2	2,966	3,844	3,949													
2005.1	3,040	4,338														
2005.2	3,338															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132
1986.2	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963
1987.1	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918
1987.2	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865
1988.1	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494	5,494
1988.2	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436	5,436
1989.1	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460
1989.2	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473	6,473
1990.1	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962	7,962
1990.2	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321	7,321
1991.1	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587	7,587
1991.2	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276	7,276
1992.1	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106	8,106
1992.2	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882	6,882
1993.1	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418	6,418
1993.2	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549
1994.1	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376
1994.2	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333	4,333
1995.1	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813
1995.2	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211
1996.1	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311
1996.2	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784	3,784
1997.1	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857
1997.2	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966	3,966
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 --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132	5,132							
1986.2	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963	4,963							
1987.1	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918	4,918							
1987.2	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865	4,865							
1988.1	5,494	5,494	5,494	5,494	5,494											
1988.2	5,436	5,436	5,436													
1989.1	6,460	6,460														
1989.2	6,473															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS							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
	12/6	18/12	24/18																	
1986.1	1.3441	1.0122	1.0010	1.0000	1.0008	0.9994	1.0002	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.3212	1.0206	1.0022	1.0002	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.3857	1.0138	1.0020	0.9996	1.0006	0.9998	1.0002	1.0002	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.2897	1.0234	1.0008	1.0008	1.0002	1.0002	1.0002	0.9994	1.0000	1.0000	1.0000	1.0000	1.0002	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.3583	1.0154	1.0037	1.0009	1.0000	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	1.0000
1988.2	1.3053	1.0312	1.0013	1.0018	1.0011	0.9989	1.0002	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.3520	1.0113	1.0039	1.0012	0.9991	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.3010	1.0215	1.0020	0.9991	0.9989	1.0003	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
1990.1	1.4322	1.0132	1.0026	1.0010	1.0006	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.2048	1.0220	1.0038	0.9999	1.0005	1.0000	0.9999	1.0001	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.3087	1.0136	1.0001	1.0007	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.2331	1.0120	1.0023	1.0010	0.9997	1.0000	1.0000	1.0003	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9995
1992.1	1.2684	1.0087	1.0021	1.0005	1.0000	0.9999	0.9999	1.0000	1.0000	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000
1992.2	1.1720	1.0206	1.0001	1.0007	1.0001	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	1.0001	1.0000
1993.1	1.2887	1.0122	1.0020	1.0002	1.0003	1.0000	1.0000	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.1717	1.0178	1.0009	1.0005	1.0004	1.0004	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
1994.1	1.2943	1.0092	1.0020	0.9996	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	1.0000
1994.2	1.2113	1.0217	1.0016	1.0009	1.0002	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
1995.1	1.2873	1.0157	1.0033	1.0006	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
1995.2	1.2027	1.0229	1.0005	1.0007	0.9998	1.0000	1.0000	1.0002	1.0000	1.0000	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.2275	1.0118	1.0037	0.9993	1.0000	1.0000	1.0000	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
1996.2	1.2152	1.0151	1.0021	1.0005	1.0003	1.0000	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
1997.1	1.3360	1.0125	1.0010	1.0008	1.0000	1.0000	0.9998	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
1997.2	1.2407	1.0190	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0003	1.0000	1.0000	0.9998	1.0000	0.9997	1.0000
1998.1	1.3046	1.0136	1.0018	1.0009	0.9998	1.0009	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000
1998.2	1.2537	1.0254	1.0049	1.0010	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.2950	1.0184	1.0043	1.0014	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.2046	1.0203	1.0034	1.0017	1.0002	1.0000	1.0000	1.0004	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.3392	1.0161	1.0018	1.0012	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.2262	1.0247	1.0044	1.0012	1.0002	1.0004	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.3645	1.0182	1.0039	1.0000	1.0003	1.0005	1.0003	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
2001.2	1.2751	1.0247	1.0022	1.0002	1.0007	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.3246	1.0129	1.0016	1.0009	1.0002	1.0003	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
2002.2	1.2335	1.0213	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.3565	1.0143	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.2293	1.0234	1.0025	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	1.2779	1.0089	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	1.0000	1.0000	1.0000
2004.2	1.2960	1.0273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.4270	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.3034	1.0180	1.0020	1.0004	1.0002	1.0003	1.0001	1.0000	1.0000	0.9998	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.3025	1.0189	1.0025	1.0006	1.0002	1.0003	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.2861	1.0176	1.0022	1.0006	1.0002	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.2853	1.0174	1.0022	1.0006	1.0002	1.0001	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.3005	1.0175	1.0019	1.0004	1.0003	1.0003	1.0001	1.0000	1.0000	0.9998	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.3005	1.0186	1.0025	1.0006	1.0002	1.0003	1.0000	1.0000	1.0000	0.9998	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2848	1.0172	1.0022	1.0006	1.0002	1.0001	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/04 LDFS	1.2316	1.0180	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	1.0000	1.0000
SELECTED	1.2635	1.0179	1.0020	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	1.0000
AGE-TO-ULT	1.2900	1.0210	1.0030	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	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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	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
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 --- PRIVATE PASSENGER 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	5,132	5,132	1.0000	1.0000	1986	10,095	10,095	1.0000	1.0000
1986.2	4,963	4,963	1.0000	1.0000	1987	9,783	9,783	1.0000	1.0000
1987.1	4,918	4,918	1.0000	1.0000	1988	10,930	10,930	1.0000	1.0000
1987.2	4,865	4,865	1.0000	1.0000	1989	12,933	12,933	1.0000	1.0000
1988.1	5,494	5,494	1.0000	1.0000	1990	15,283	15,283	1.0000	1.0000
1988.2	5,436	5,436	1.0000	1.0000	1991	14,863	14,863	1.0000	1.0000
1989.1	6,460	6,460	1.0000	1.0000	1992	14,988	14,988	1.0000	1.0000
1989.2	6,473	6,473	1.0000	1.0000	1993	11,967	11,967	1.0000	1.0000
1990.1	7,962	7,962	1.0000	1.0000	1994	9,709	9,709	1.0000	1.0000
1990.2	7,321	7,321	1.0000	1.0000	1995	9,023	9,023	1.0000	1.0000
1991.1	7,587	7,587	1.0000	1.0000	1996	8,095	8,095	1.0000	1.0000
1991.2	7,276	7,276	1.0000	1.0000	1997	8,823	8,823	1.0000	1.0000
1992.1	8,106	8,106	1.0000	1.0000	1998	8,455	8,455	1.0000	1.0000
1992.2	6,882	6,882	1.0000	1.0000	1999	9,699	9,699	1.0000	1.0000
1993.1	6,418	6,418	1.0000	1.0000	2000	9,955	9,955	1.0000	1.0000
1993.2	5,549	5,549	1.0000	1.0000	2001	11,089	11,089	1.0000	1.0000
1994.1	5,376	5,376	1.0000	1.0000	2002	10,621	10,621	1.0000	1.0000
1994.2	4,333	4,333	1.0000	1.0000	2003	8,904	8,904	1.0000	1.0000
1995.1	4,813	4,813	1.0000	1.0000	2004	8,420	8,404	1.0019	1.0019
1995.2	4,210	4,210	1.0000	1.0000	2005	8,735	7,676	1.1380	1.1358
1996.1	4,311	4,311	1.0000	1.0000					
1996.2	3,784	3,784	1.0000	1.0000	TOTAL	212,370	211,295		
1997.1	4,857	4,857	1.0000	1.0000					
1997.2	3,966	3,966	1.0000	1.0000					
1998.1	4,344	4,344	1.0000	1.0000					
1998.2	4,111	4,111	1.0000	1.0000					
1999.1	4,949	4,949	1.0000	1.0000					
1999.2	4,750	4,750	1.0000	1.0000					
2000.1	5,122	5,122	1.0000	1.0000					
2000.2	4,833	4,833	1.0000	1.0000					
2001.1	5,725	5,725	1.0000	1.0000					
2001.2	5,364	5,364	1.0000	1.0000					
2002.1	5,734	5,734	1.0000	1.0000					
2002.2	4,887	4,887	1.0000	1.0000					
2003.1	4,824	4,824	1.0000	1.0000					
2003.2	4,080	4,080	1.0000	1.0000					
2004.1	4,459	4,455	1.0010	1.0010					
2004.2	3,961	3,949	1.0030	1.0020					
2005.1	4,429	4,338	1.0210	1.0179					
2005.2	4,306	3,338	1.2900	1.2635					
TOTAL	212,370	211,295							

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)															
	DEVELOPMENT MONTHS															
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96
1986.1	2,054	2,479	2,491	2,489	2,486	2,487	2,485	2,485	2,485	2,485	2,486	2,485	2,485	2,485	2,485	2,485
1986.2	2,205	2,533	2,566	2,566	2,560	2,558	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557
1987.1	1,899	2,393	2,401	2,427	2,402	2,402	2,402	2,402	2,403	2,402	2,402	2,402	2,402	2,402	2,402	2,402
1987.2	2,105	2,496	2,544	2,537	2,537	2,537	2,537	2,537	2,534	2,531	2,531	2,531	2,531	2,530	2,530	2,530
1988.1	2,118	2,682	2,708	2,721	2,722	2,713	2,712	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709
1988.2	2,418	2,824	2,846	2,835	2,840	2,846	2,842	2,841	2,841	2,841	2,840	2,840	2,840	2,840	2,840	2,840
1989.1	2,610	3,129	3,126	3,135	3,134	3,131	3,133	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,134	3,134
1989.2	3,013	3,584	3,615	3,619	3,614	3,611	3,612	3,610	3,611	3,611	3,612	3,607	3,607	3,607	3,607	3,607
1990.1	3,072	3,961	3,994	4,009	4,033	4,037	4,036	4,020	4,020	4,018	4,018	4,020	4,020	4,020	4,020	4,020
1990.2	3,667	4,146	4,237	4,239	4,223	4,223	4,226	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225
1991.1	4,176	5,032	5,061	5,068	5,067	5,062	5,043	5,038	5,037	5,023	5,047	5,046	5,046	5,046	5,046	5,046
1991.2	4,421	4,935	4,966	4,969	4,972	4,967	4,970	4,969	4,966	4,966	4,965	4,965	4,965	4,965	4,965	4,965
1992.1	4,105	4,896	4,899	4,907	4,907	4,904	4,881	4,898	4,898	4,898	4,898	4,898	4,898	4,898	4,898	4,899
1992.2	4,369	4,830	4,873	4,868	4,869	4,864	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,864	4,863
1993.1	3,250	3,854	3,854	3,864	3,859	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850
1993.2	3,195	3,475	3,512	3,510	3,510	3,511	3,512	3,512	3,512	3,511	3,511	3,496	3,496	3,496	3,496	3,496
1994.1	2,661	3,073	3,072	3,074	3,064	3,070	3,070	3,069	3,069	3,069	3,069	3,069	3,073	3,073	3,073	3,073
1994.2	2,777	2,963	3,001	2,990	2,989	2,990	2,990	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989
1995.1	2,661	3,032	3,037	3,048	3,046	3,042	3,043	3,043	3,043	3,043	3,043	3,043	3,043	3,043	3,043	3,043
1995.2	2,724	3,073	3,103	3,042	3,105	3,107	3,119	3,115	3,085	3,111	3,067	3,122	3,125	3,125	3,125	3,125
1996.1	2,640	2,930	2,973	2,957	2,956	2,952	2,955	2,955	2,956	2,959	2,954	2,940	2,940	2,940	2,940	2,940
1996.2	2,631	2,913	2,926	2,909	2,911	2,909	2,907	2,908	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906
1997.1	2,515	3,092	3,112	3,114	3,096	3,097	3,097	3,094	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096
1997.2	2,696	2,954	2,973	2,973	2,966	2,965	2,966	2,967	2,967	2,967	2,967	2,967	2,966	2,967	2,967	2,966
1998.1	2,440	2,830	2,850	2,844	2,844	2,844	2,841	2,842	2,842	2,842	2,842	2,842	2,842	2,842	2,841	2,841
1998.2	2,711	3,069	3,099	3,105	3,107	3,111	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,106	3,106	3,106
1999.1	2,857	3,311	3,321	3,344	3,355	3,353	3,351	3,350	3,350	3,350	3,345	3,346	3,343	3,343		
1999.2	3,516	3,832	3,870	3,881	3,892	4,083	4,084	4,084	4,087	4,087	4,088	4,084	4,083			
2000.1	3,103	3,731	3,755	3,758	3,767	3,791	3,784	3,784	3,784	3,785	3,776	3,775				
2000.2	4,224	4,631	4,674	4,677	4,681	4,677	4,680	4,679	4,679	4,677	4,676					
2001.1	3,267	4,024	4,063	4,067	4,059	4,059	4,061	4,062	4,062	4,059						
2001.2	4,199	4,598	4,650	4,656	4,655	4,656	4,654	4,654	4,653							
2002.1	3,267	4,132	4,167	4,172	4,175	4,176	4,193	4,188								
2002.2	4,064	4,568	4,619	4,623	4,620	4,619	4,619									
2003.1	3,077	3,764	3,792	3,779	3,783	3,785										
2003.2	3,599	3,978	4,042	4,038	4,042											
2004.1	3,502	3,957	3,961	3,967												
2004.2	3,688	4,168	4,220													
2005.1	3,268	4,026														
2005.2	4,331															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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 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	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485
1986.2	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557
1987.1	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402
1987.2	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530	2,530
1988.1	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,709
1988.2	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840	2,840
1989.1	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134	3,134
1989.2	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607	3,607
1990.1	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020	4,020
1990.2	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225	4,225
1991.1	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998	4,998
1991.2	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965	4,965
1992.1	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899	4,899
1992.2	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863	4,863
1993.1	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850	3,850
1993.2	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496	3,496
1994.1	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069	3,069
1994.2	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989	2,989
1995.1	3,043	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041	3,041
1995.2	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125
1996.1	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940	2,940
1996.2	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906
1997.1	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096
1997.2	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966	2,966
1998.1																
1998.2																
1999.1																
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2000.1																
2000.2																
2001.1																
2001.2																
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2002.2																
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2003.2																
2004.1																
2004.2																
2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485						
1986.2	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557							
1987.1	2,402	2,402	2,402	2,402	2,402	2,402	2,402	2,402								
1987.2	2,530	2,530	2,530	2,530	2,530	2,530										
1988.1	2,709	2,709	2,709	2,709	2,709											
1988.2	2,840	2,840	2,840													
1989.1	3,134	3,134														
1989.2	3,607															

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 GROSS BASIS ---- CAN. FUNDS
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS			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
	12/6	18/12	24/18													
1986.1	1.2069	1.0049	0.9991	0.9988	1.0003	0.9994	1.0001	1.0000	1.0000	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.1488	1.0130	1.0001	0.9977	0.9990	0.9999	1.0000	1.0001	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.2607	1.0031	1.0108	0.9897	1.0001	1.0000	1.0001	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1861	1.0189	0.9975	1.0000	0.9999	1.0002	0.9991	0.9996	0.9989	0.9997	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000
1988.1	1.2661	1.0096	1.0050	1.0004	0.9966	0.9997	0.9990	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.1680	1.0079	0.9960	1.0019	1.0019	0.9988	0.9996	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.1987	0.9989	1.0030	0.9996	0.9992	1.0007	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
1989.2	1.1898	1.0085	1.0012	0.9986	0.9991	1.0004	0.9994	1.0003	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.2894	1.0083	1.0037	1.0060	1.0010	0.9998	1.0000	0.9958	1.0002	0.9994	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000
1990.2	1.1308	1.0220	1.0003	0.9963	1.0000	1.0001	1.0006	0.9998	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.2050	1.0058	1.0013	0.9998	0.9991	0.9961	0.9992	0.9997	0.9971	1.0048	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.1162	1.0062	1.0007	1.0005	0.9991	1.0005	1.0000	0.9994	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9904
1992.1	1.1928	1.0007	1.0016	0.9998	0.9995	0.9953	1.0035	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000
1992.2	1.1056	1.0089	0.9989	1.0001	0.9991	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	0.9998	1.0000
1993.1	1.1859	1.0001	1.0024	0.9988	0.9976	1.0000	1.0001	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0875	1.0108	0.9995	0.9998	1.0004	1.0003	1.0001	1.0000	0.9998	0.9999	1.0000	0.9957	1.0000	1.0000	1.0000	1.0000
1994.1	1.1549	0.9997	1.0004	0.9969	1.0019	1.0000	1.0000	0.9997	1.0001	1.0000	1.0001	1.0001	1.0011	1.0000	1.0000	0.9988
1994.2	1.0672	1.0128	0.9963	0.9997	1.0004	0.9998	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.1392	1.0019	1.0034	0.9995	0.9987	1.0001	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.1281	1.0099	0.9802	1.0205	1.0007	1.0041	0.9985	0.9904	1.0084	0.9861	1.0179	1.0009	1.0000	1.0000	1.0000	1.0000
1996.1	1.1095	1.0147	0.9949	0.9994	0.9988	1.0008	1.0000	1.0004	1.0010	0.9985	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.1072	1.0044	0.9944	1.0007	0.9991	0.9996	1.0003	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.2294	1.0067	1.0007	0.9941	1.0003	1.0000	0.9992	1.0044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	1.0956	1.0063	1.0001	0.9976	0.9998	1.0003	1.0001	1.0002	1.0000	1.0000	1.0000	0.9997	1.0003	1.0000	0.9997	1.0000
1998.1	1.1598	1.0070	0.9980	1.0000	1.0001	0.9988	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000
1998.2	1.1320	1.0097	1.0020	1.0006	1.0011	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	0.9999	1.0000	1.0000
1999.1	1.1591	1.0029	1.0068	1.0033	0.9995	0.9993	0.9998	0.9999	1.0001	0.9984	1.0005	0.9991	1.0000			
1999.2	1.0898	1.0101	1.0028	1.0029	1.0491	1.0002	1.0000	1.0006	1.0002	1.0001	0.9991	0.9998				
2000.1	1.2024	1.0064	1.0009	1.0023	1.0065	0.9981	1.0001	1.0000	1.0001	0.9977	0.9999					
2000.2	1.0965	1.0093	1.0006	1.0008	0.9992	1.0005	0.9999	1.0000	0.9996	0.9997						
2001.1	1.2317	1.0098	1.0009	0.9981	1.0000	1.0004	1.0002	0.9993	1.0000							
2001.2	1.0951	1.0112	1.0013	0.9999	1.0002	0.9996	0.9999	1.0000								
2002.1	1.2650	1.0084	1.0012	1.0007	1.0001	1.0042	0.9988									
2002.2	1.1241	1.0113	1.0008	0.9993	1.0000	1.0000										
2003.1	1.2232	1.0074	0.9965	1.0011	1.0004											
2003.2	1.1054	1.0161	0.9989	1.0010												
2004.1	1.1299	1.0010	1.0016													
2004.2	1.1301	1.0124														
2005.1	1.2322															
AVERAGES																
LAST 3 YR	1.1575	1.0094	1.0001	1.0000	1.0000	1.0005	0.9998	1.0000	1.0000	0.9993	0.9999	0.9998	0.9998	0.9999	1.0000	1.0000
LAST 4 YR	1.1631	1.0097	1.0002	1.0004	1.0069	1.0003	0.9998	1.0000	1.0000	0.9995	0.9999	0.9998	0.9999	1.0000	1.0000	0.9998
ALL YEARS	1.1627	1.0081	1.0001	1.0002	1.0014	0.9999	1.0000	0.9995	1.0002	0.9995	1.0004	0.9998	1.0000	1.0000	1.0000	0.9996
ALL-HI LOW	1.1619	1.0079	1.0004	0.9999	1.0001	0.9999	0.9999	0.9998	1.0000	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999
WTD 3 YR	1.1540	1.0095	1.0001	1.0000	1.0000	1.0005	0.9998	1.0000	1.0000	0.9993	0.9999	0.9998	0.9998	0.9999	1.0000	1.0000
WTD 4 YR	1.1580	1.0098	1.0003	1.0004	1.0064	1.0003	0.9998	1.0000	1.0000	0.9995	0.9999	0.9998	0.9999	1.0000	1.0000	0.9998
WTD ALL YR	1.1585	1.0081	1.0002	1.0003	1.0015	0.9998	1.0000	0.9995	1.0001	0.9996	1.0003	0.9998	1.0000	1.0000	1.0000	0.9994
12/04 LDFS	1.1147	1.0110	1.0000	1.0000	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	1.1179	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	1.0000	1.0000
AGE-TO-ULT	1.1280	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	1.0000	1.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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	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	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	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
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	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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 --- PRIVATE PASSENGER VEHICLES
COMPREHENSIVE
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	2,484,856	2,484,856	1.0000	1.0000	1986	5,041,403	5,041,403	1.0000	1.0000
1986.2	2,556,547	2,556,547	1.0000	1.0000	1987	4,931,910	4,931,910	1.0000	1.0000
1987.1	2,401,623	2,401,623	1.0000	1.0000	1988	5,548,746	5,548,746	1.0000	1.0000
1987.2	2,530,287	2,530,287	1.0000	1.0000	1989	6,741,076	6,741,076	1.0000	1.0000
1988.1	2,708,748	2,708,748	1.0000	1.0000	1990	8,244,735	8,244,735	1.0000	1.0000
1988.2	2,839,998	2,839,998	1.0000	1.0000	1991	9,963,288	9,963,288	1.0000	1.0000
1989.1	3,134,047	3,134,047	1.0000	1.0000	1992	9,761,935	9,761,935	1.0000	1.0000
1989.2	3,607,029	3,607,029	1.0000	1.0000	1993	7,346,329	7,346,329	1.0000	1.0000
1990.1	4,020,160	4,020,160	1.0000	1.0000	1994	6,058,667	6,058,667	1.0000	1.0000
1990.2	4,224,575	4,224,575	1.0000	1.0000	1995	6,165,923	6,165,923	1.0000	1.0000
1991.1	4,997,911	4,997,911	1.0000	1.0000	1996	5,845,690	5,845,690	1.0000	1.0000
1991.2	4,965,377	4,965,377	1.0000	1.0000	1997	6,062,011	6,062,011	1.0000	1.0000
1992.1	4,899,170	4,899,170	1.0000	1.0000	1998	5,946,931	5,946,931	1.0000	1.0000
1992.2	4,862,765	4,862,765	1.0000	1.0000	1999	7,426,627	7,426,627	1.0000	1.0000
1993.1	3,850,119	3,850,119	1.0000	1.0000	2000	8,451,129	8,451,129	1.0000	1.0000
1993.2	3,496,210	3,496,210	1.0000	1.0000	2001	8,712,863	8,712,863	1.0000	1.0000
1994.1	3,069,431	3,069,431	1.0000	1.0000	2002	8,807,688	8,807,688	1.0000	1.0000
1994.2	2,989,236	2,989,236	1.0000	1.0000	2003	7,826,513	7,826,513	1.0000	1.0000
1995.1	3,041,077	3,041,077	1.0000	1.0000	2004	8,186,630	8,186,630	1.0000	1.0000
1995.2	3,124,846	3,124,846	1.0000	1.0000	2005	8,947,769	8,357,167	1.0707	1.0707
1996.1	2,939,659	2,939,659	1.0000	1.0000					
1996.2	2,906,031	2,906,031	1.0000	1.0000	TOTAL	146,017,863	145,427,261		
1997.1	3,095,650	3,095,650	1.0000	1.0000					
1997.2	2,966,361	2,966,361	1.0000	1.0000					
1998.1	2,841,246	2,841,246	1.0000	1.0000					
1998.2	3,105,685	3,105,685	1.0000	1.0000					
1999.1	3,343,322	3,343,322	1.0000	1.0000					
1999.2	4,083,305	4,083,305	1.0000	1.0000					
2000.1	3,775,454	3,775,454	1.0000	1.0000					
2000.2	4,675,675	4,675,675	1.0000	1.0000					
2001.1	4,059,478	4,059,478	1.0000	1.0000					
2001.2	4,653,385	4,653,385	1.0000	1.0000					
2002.1	4,188,269	4,188,269	1.0000	1.0000					
2002.2	4,619,419	4,619,419	1.0000	1.0000					
2003.1	3,784,535	3,784,535	1.0000	1.0000					
2003.2	4,041,978	4,041,978	1.0000	1.0000					
2004.1	3,966,851	3,966,851	1.0000	1.0000					
2004.2	4,219,779	4,219,779	1.0000	1.0000					
2005.1	4,062,421	4,026,185	1.0090	1.0090					
2005.2	4,885,348	4,330,982	1.1280	1.1179					
TOTAL	146,017,863	145,427,261							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	336	368	368	368	369	369	369	369	369	369	369	369	369	369	369	369
1986.2	341	378	382	383	383	383	383	383	383	383	383	383	383	383	383	383
1987.1	287	329	330	330	330	330	330	330	329	329	329	329	329	329	329	329
1987.2	337	352	357	360	360	360	360	360	360	360	360	360	360	360	360	360
1988.1	331	355	353	352	353	353	353	353	353	353	353	353	353	353	353	353
1988.2	260	275	277	276	275	275	274	274	274	274	274	274	274	274	274	274
1989.1	241	267	265	264	265	265	265	265	265	265	265	265	265	265	265	265
1989.2	270	299	295	295	295	295	294	294	294	294	294	294	294	294	294	294
1990.1	246	265	267	266	267	267	267	267	267	267	267	267	267	267	267	267
1990.2	238	249	253	253	253	253	253	253	253	253	253	253	253	253	253	253
1991.1	269	287	291	289	289	289	289	289	289	289	289	289	289	289	289	289
1991.2	233	254	253	252	252	252	252	252	252	252	252	252	252	252	252	252
1992.1	240	237	244	245	245	245	244	244	244	244	244	244	244	244	244	244
1992.2	224	228	229	229	228	228	228	228	228	228	228	228	228	228	228	228
1993.1	215	214	216	214	214	214	214	214	214	214	214	214	214	214	214	214
1993.2	205	207	206	206	206	206	205	205	205	205	205	205	205	205	205	205
1994.1	159	164	163	162	161	161	161	161	161	161	161	161	161	161	161	161
1994.2	137	136	136	136	137	137	137	137	137	137	137	137	137	137	137	137
1995.1	148	154	152	152	152	152	152	152	152	152	152	152	152	152	152	152
1995.2	145	150	149	148	148	148	148	148	148	148	148	148	148	148	148	148
1996.1	146	146	148	148	148	148	148	148	148	148	148	148	148	148	148	148
1996.2	167	171	169	168	168	168	168	168	168	168	168	168	168	168	168	168
1997.1	121	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1997.2	108	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107
1998.1	130	132	130	130	130	130	130	130	130	130	130	129	129	129	129	129
1998.2	113	114	113	113	113	113	113	113	113	113	113	113	113	113	113	113
1999.1	120	117	122	120	120	120	120	120	120	120	120	120	120	120	120	120
1999.2	137	138	137	137	137	137	137	137	137	137	137	137	137	137	137	137
2000.1	95	99	98	98	98	98	98	98	98	98	98	98	98	98	98	98
2000.2	122	131	131	131	130	130	130	130	130	130	130	130	130	130	130	130
2001.1	84	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2001.2	107	108	108	107	107	107	107	107	107	107	107	107	107	107	107	107
2002.1	54	63	61	61	61	61	61	61	61	61	61	61	61	61	61	61
2002.2	79	77	76	76	76	76	76	76	76	76	76	76	76	76	76	76
2003.1	57	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
2003.2	87	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83
2004.1	61	57	57	56	56	56	56	56	56	56	56	56	56	56	56	56
2004.2	72	73	72	72	72	72	72	72	72	72	72	72	72	72	72	72
2005.1	56	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
2005.2	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369
1986.2	383	383	383	383	383	383	383	383	383	383	383	383	383	383	383	383
1987.1	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329
1987.2	360	360	360	360	360	360	360	360	360	360	359	359	359	359	359	359
1988.1	353	353	353	353	353	353	353	353	353	353	353	353	353	353	353	353
1988.2	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274
1989.1	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265	265
1989.2	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294
1990.1	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267	267
1990.2	253	253	253	253	253	253	253	253	253	253	253	253	253	253	253	253
1991.1	287	287	287	287	287	287	287	287	287	287	287	287	287	287	287	287
1991.2	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252
1992.1	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1992.2	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
1993.1	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
1993.2	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
1994.1	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161
1994.2	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137
1995.1	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152
1995.2	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148
1996.1	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148
1996.2	168	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
1997.1	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131
1997.2	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107
1998.1																
1998.2																
1999.1																
1999.2																
2000.1																
2000.2																
2001.1																
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2002.1																
2002.2																
2003.1																
2003.2																
2004.1																
2004.2																
2005.1																
2005.2																

IBC INDUSTRY DATA (AIX DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
SPECIFIED PERILS
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	369	369	369	369	369	369	369	369								
1986.2	383	383	383	383	383	383	383	383								
1987.1	329	329	329	329	329	329	329									
1987.2	359	359	359	359	359	359										
1988.1	353	353	353	353	353											
1988.2	274	274	274													
1989.1	265	265														
1989.2	294															

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

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	1.0952	1.0000	1.0000	1.0027	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	1.1085	1.0106	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.1463	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0445	1.0142	1.0084	1.0000	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	1.0725	0.9944	0.9972	1.0028	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	1.0577	1.0073	0.9964	0.9964	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.1079	0.9925	0.9962	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1074	0.9866	1.0000	1.0000	1.0000	1.0000	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0772	1.0075	0.9963	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0462	1.0161	1.0000	1.0000	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	1.0669	1.0139	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0901	0.9961	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	0.9931
1992.1	0.9875	1.0295	1.0041	1.0000	1.0000	1.0000	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0179	1.0044	1.0000	0.9956	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	0.9953	1.0093	0.9907	1.0000	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	1.0098	0.9952	1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.0314	0.9939	0.9939	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	0.9927	1.0000	1.0000	1.0074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.0405	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
1995.2	1.0345	0.9933	0.9933	1.0000	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	1.0137	1.0000	1.0000	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	1.0240	0.9883	0.9941	1.0000	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	1.0826	1.0000	1.0000	1.0000	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	0.9907	1.0000	1.0000	1.0000	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	1.0154	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9923	1.0000	1.0000	1.0000	1.0000
1998.2	1.0088	0.9912	1.0000	1.0000	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	0.9750	1.0427	0.9836	1.0000	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	1.0073	0.9928	1.0000	1.0000	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	1.0421	0.9899	1.0000	1.0000	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	1.0738	1.0000	1.0000	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
2001.1	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	1.0000	1.0000
2001.2	1.0093	1.0000	0.9907	1.0000	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	1.1667	0.9683	1.0000	1.0000	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	0.9747	0.9870	1.0000	1.0132	0.9870	1.0000										
2003.1	0.9825	1.0000	1.0000	1.0000	1.0000	1.0000										
2003.2	0.9540	1.0000	1.0000	1.0000												
2004.1	0.9344	1.0000	0.9825													
2004.2	1.0139	0.9863														
2005.1	1.0893															
AVERAGES																
LAST 3 YR	0.9915	0.9903	0.9955	1.0022	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0156	0.9927	0.9966	1.0007	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0400	1.0000	0.9978	1.0003	0.9996	0.9998	0.9998	0.9999	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	0.9997
ALL-HI LOW	1.0394	0.9997	0.9980	1.0002	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9879	0.9902	0.9955	1.0021	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0087	0.9934	0.9970	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0509	1.0020	0.9984	1.0003	0.9999	0.9997	0.9997	0.9998	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	0.9997
12/04 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

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9990	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
LAST 4 YR	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	1.0000
ALL YEARS	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	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	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	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	1.0000
WTD ALL YR	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9998	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 --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 GROSS BASIS --- CAN. FUND
 31 DECEMBER 2005

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

ACCIDENT HALF-YEAR	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	140	140	1.0000	1.0000	1986	284	284	1.0000	1.0000
1986.2	144	144	1.0000	1.0000	1987	279	279	1.0000	1.0000
1987.1	128	128	1.0000	1.0000	1988	286	286	1.0000	1.0000
1987.2	151	151	1.0000	1.0000	1989	247	247	1.0000	1.0000
1988.1	180	180	1.0000	1.0000	1990	238	238	1.0000	1.0000
1988.2	106	106	1.0000	1.0000	1991	204	204	1.0000	1.0000
1989.1	118	118	1.0000	1.0000	1992	222	222	1.0000	1.0000
1989.2	129	129	1.0000	1.0000	1993	170	170	1.0000	1.0000
1990.1	127	127	1.0000	1.0000	1994	99	99	1.0000	1.0000
1990.2	111	111	1.0000	1.0000	1995	80	80	1.0000	1.0000
1991.1	104	104	1.0000	1.0000	1996	85	85	1.0000	1.0000
1991.2	100	100	1.0000	1.0000	1997	63	63	1.0000	1.0000
1992.1	114	114	1.0000	1.0000	1998	58	58	1.0000	1.0000
1992.2	108	108	1.0000	1.0000	1999	65	65	1.0000	1.0000
1993.1	88	88	1.0000	1.0000	2000	63	63	1.0000	1.0000
1993.2	82	82	1.0000	1.0000	2001	53	53	1.0000	1.0000
1994.1	53	53	1.0000	1.0000	2002	36	36	1.0000	1.0000
1994.2	46	46	1.0000	1.0000	2003	28	28	1.0000	1.0000
1995.1	46	46	1.0000	1.0000	2004	41	41	0.9973	0.9973
1995.2	34	34	1.0000	1.0000	2005	36	36	0.9837	0.9864
1996.1	47	47	1.0000	1.0000					
1996.2	38	38	1.0000	1.0000	TOTAL	2,637	2,637		
1997.1	38	38	1.0000	1.0000					
1997.2	25	25	1.0000	1.0000					
1998.1	26	26	1.0000	1.0000					
1998.2	32	32	1.0000	1.0000					
1999.1	31	31	1.0000	1.0000					
1999.2	34	34	1.0000	1.0000					
2000.1	26	26	1.0000	1.0000					
2000.2	37	37	1.0000	1.0000					
2001.1	25	25	1.0000	1.0000					
2001.2	28	28	1.0000	1.0000					
2002.1	12	12	1.0000	1.0000					
2002.2	24	24	1.0000	1.0000					
2003.1	18	18	1.0000	1.0000					
2003.2	10	10	1.0000	1.0000					
2004.1	13	13	1.0000	1.0000					
2004.2	28	28	0.9960	0.9960					
2005.1	15	15	0.9930	0.9970					
2005.2	21	21	0.9770	0.9839					
TOTAL	2,637	2,637							

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	383	374	372	373	374	374	374	374	374	374	374	374	374	374	374	374
1986.2	359	388	389	388	359	360	360	360	360	360	360	360	360	360	360	360
1987.1	315	355	351	351	351	351	351	351	350	350	350	350	350	350	350	350
1987.2	339	361	368	369	386	386	386	386	386	386	386	386	386	386	386	386
1988.1	381	391	385	381	382	382	382	382	382	382	382	382	382	382	382	382
1988.2	330	346	340	342	340	341	341	341	342	350	352	352	352	352	352	352
1989.1	294	302	304	303	304	304	304	304	305	307	307	307	307	307	307	307
1989.2	354	399	390	415	412	414	413	410	409	409	408	408	408	408	408	408
1990.1	390	375	361	360	360	360	360	360	360	360	361	360	360	360	360	360
1990.2	374	362	359	359	359	359	359	359	359	359	359	359	359	359	359	359
1991.1	446	464	460	454	438	438	442	442	442	442	446	446	446	446	446	446
1991.2	369	395	392	391	389	389	389	389	389	389	389	389	389	389	389	389
1992.1	366	360	375	387	388	388	388	381	381	379	379	379	379	379	379	379
1992.2	430	426	423	423	417	417	417	417	417	417	417	417	417	417	417	417
1993.1	449	445	448	446	446	442	444	444	444	444	444	433	433	433	433	433
1993.2	389	356	354	355	355	355	354	354	354	354	354	354	354	354	354	354
1994.1	377	367	357	354	350	350	350	350	350	350	351	351	351	351	351	351
1994.2	327	297	302	302	300	300	300	300	300	300	300	300	300	300	300	300
1995.1	505	495	490	490	490	490	490	490	490	490	490	490	490	490	490	490
1995.2	420	381	386	383	383	385	380	380	380	380	380	380	380	380	380	380
1996.1	301	298	309	308	308	308	308	308	308	308	308	308	308	308	308	308
1996.2	378	345	341	331	331	331	331	331	331	331	331	331	331	331	331	331
1997.1	297	295	290	289	290	289	290	290	290	290	341	341	341	341	341	341
1997.2	284	240	237	237	237	238	238	238	238	238	238	238	238	238	238	238
1998.1	299	252	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1998.2	273	268	264	265	264	264	264	264	264	264	264	264	264	264	264	264
1999.1	243	257	257	252	252	253	253	253	253	253	253	253	251	251		
1999.2	352	334	333	333	333	333	334	334	334	334	334	334	334			
2000.1	205	245	228	229	228	228	228	228	228	228	228	228	228			
2000.2	297	294	287	289	292	292	292	292	292	292	292	292				
2001.1	241	253	254	253	253	253	253	253	253	253						
2001.2	341	339	341	338	338	338	338	338	338							
2002.1	90	79	77	77	77	77	77	77								
2002.2	248	234	232	232	257	232	232									
2003.1	177	169	172	174	172	172										
2003.2	304	322	321	321	319											
2004.1	205	206	210	208												
2004.2	244	219	220													
2005.1	203	236														
2005.2	207															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374
1986.2	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360
1987.1	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350
1987.2	386	386	386	386	386	386	386	386	386	386	379	379	379	379	379	379
1988.1	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382
1988.2	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352
1989.1	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
1989.2	409	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
1990.1	360	360	360	359	359	359	359	359	359	359	359	359	359	359	359	359
1990.2	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359
1991.1	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435
1991.2	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389
1992.1	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379
1992.2	417	417	417	417	417	417	417	417	417	417	417	417	417	417	417	417
1993.1	433	433	433	433	433	433	433	433	433	433	433	433	433	433	433	433
1993.2	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354	354
1994.1	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351	351
1994.2	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
1995.1	490	490	490	490	490	490	490	490	490	490	490	490	490	490	490	490
1995.2	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380
1996.1	308	308	308	308	308	308	308	308	308	308	308	308	308	308	308	308
1996.2	331	330	330	330	330	330	330	330	330	330	330	330	330	330	330	330
1997.1	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341	341
1997.2	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
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 --- PRIVATE PASSENGER VEHICLES
SPECIFIED PERILS
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	374	374	374	374	374	374	374	374								
1986.2	360	360	360	360	360	360	360	360								
1987.1	350	350	350	350	350	350	350									
1987.2	379	379	379	379	379											
1988.1	382	382	382	382												
1988.2	352	352	352													
1989.1	307	307														
1989.2	400															

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	0.9766	0.9965	1.0010	1.0045	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	1.0810	1.0021	0.9957	0.9258	1.0022	1.0004	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.1253	0.9878	1.0014	1.0000	1.0000	1.0000	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0641	1.0209	1.0025	1.0450	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0248	0.9867	0.9893	1.0029	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	1.0488	0.9829	1.0076	0.9914	1.0045	1.0000	1.0000	1.0018	1.0232	1.0082	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0256	1.0066	0.9961	1.0037	1.0000	1.0000	1.0000	1.0019	1.0088	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1282	0.9763	1.0666	0.9909	1.0061	0.9981	0.9907	0.9975	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0033
1990.1	0.9598	0.9629	0.9989	0.9994	0.9997	1.0000	1.0000	1.0011	1.0000	1.0019	0.9984	0.9999	0.9999	0.9998	0.9996	0.9996
1990.2	0.9674	0.9937	0.9999	1.0000	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0409	0.9907	0.9871	0.9654	1.0000	1.0078	1.0000	1.0000	1.0000	1.0095	1.0000	1.0000	1.0000	1.0000	1.0000	0.9746
1991.2	1.0694	0.9937	0.9979	0.9942	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	0.9845	1.0402	1.0322	1.0025	1.0000	1.0000	0.9819	1.0000	1.0000	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.9896	0.9949	0.9992	0.9864	0.9998	1.0000	0.9998	0.9995	0.9994	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	0.9911	1.0054	0.9967	1.0002	0.9910	1.0046	1.0000	1.0000	1.0000	1.0000	0.9752	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.9138	0.9947	1.0027	0.9994	0.9997	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	0.9721	0.9725	0.9928	0.9880	1.0000	1.0000	1.0000	1.0000	1.0000	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	0.9078	1.0165	1.0023	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
1995.1	0.9818	0.9888	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
1995.2	0.9065	1.0135	0.9933	1.0000	1.0052	0.9870	1.0000	1.0005	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000
1996.1	0.9925	1.0369	0.9961	1.0008	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	0.9132	0.9890	0.9703	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000
1997.1	0.9923	0.9830	0.9991	1.0014	0.9983	1.0043	1.0000	1.0000	1.0000	1.1736	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.8451	0.9898	0.9995	1.0000	1.0023	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.8436	0.9688	0.9995	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000
1998.2	0.9808	0.9861	1.0026	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
1999.1	1.0574	0.9983	0.9826	1.0004	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9934	1.0000		
1999.2	0.9497	0.9965	1.0000	1.0000	1.0015	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2000.1	1.1954	0.9318	1.0038	0.9963	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
2000.2	0.9926	0.9755	1.0076	1.0084	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000					
2001.1	1.0498	1.0049	0.9933	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000							
2001.2	0.9928	1.0079	0.9884	1.0000	1.0000	1.0000	1.0000	1.0000								
2002.1	0.8821	0.9732	1.0000	1.0000	1.0000	1.0000	1.0000									
2002.2	0.9446	0.9901	1.0026	1.1053	0.9047	1.0000										
2003.1	0.9559	1.0160	1.0114	0.9887	1.0000											
2003.2	1.0580	0.9966	1.0015	0.9930												
2004.1	1.0036	1.0215	0.9903													
2004.2	0.8990	1.0044														
2005.1	1.1669															
AVERAGES																
LAST 3 YR	1.0047	1.0003	0.9990	1.0145	0.9841	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9879	1.0018	0.9994	1.0114	0.9883	1.0001	1.0000	1.0000	1.0000	1.0217	1.0000	0.9989	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9968	0.9947	1.0003	0.9996	0.9976	1.0000	0.9992	1.0000	1.0010	1.0063	0.9991	0.9997	1.0000	1.0000	1.0000	0.9991
ALL-HI LOW	0.9956	0.9952	0.9993	0.9987	1.0002	1.0001	0.9997	1.0000	1.0003	1.0008	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0044	1.0021	0.9978	1.0145	0.9824	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9961	1.0035	0.9987	1.0114	0.9877	1.0003	1.0000	1.0000	1.0000	1.0235	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9956	0.9949	1.0005	0.9981	0.9982	1.0000	0.9990	1.0000	1.0010	1.0055	0.9988	0.9998	1.0000	1.0000	1.0000	0.9988
12/04 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

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	0.9831	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	0.9999	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	0.9788	1.0000	1.0000	1.0000	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	0.9996	0.9995	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
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	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9996	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	1.0000
LAST 4 YR	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	1.0000
ALL YEARS	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	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	1.0000
WTD 4 YR	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	1.0000
WTD ALL YR	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	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 --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	174,181	174,181	1.0000	1.0000	1986	290,685	290,685	1.0000	1.0000
1986.2	116,504	116,504	1.0000	1.0000	1987	290,480	290,480	1.0000	1.0000
1987.1	120,273	120,273	1.0000	1.0000	1988	378,196	378,196	1.0000	1.0000
1987.2	170,207	170,207	1.0000	1.0000	1989	363,402	363,402	1.0000	1.0000
1988.1	209,016	209,016	1.0000	1.0000	1990	322,371	322,371	1.0000	1.0000
1988.2	169,180	169,180	1.0000	1.0000	1991	401,771	401,771	1.0000	1.0000
1989.1	159,414	159,414	1.0000	1.0000	1992	332,473	332,473	1.0000	1.0000
1989.2	203,988	203,988	1.0000	1.0000	1993	319,362	319,362	1.0000	1.0000
1990.1	176,866	176,866	1.0000	1.0000	1994	215,206	215,206	1.0000	1.0000
1990.2	145,505	145,505	1.0000	1.0000	1995	320,227	320,227	1.0000	1.0000
1991.1	213,149	213,149	1.0000	1.0000	1996	162,471	162,471	1.0000	1.0000
1991.2	188,622	188,622	1.0000	1.0000	1997	105,448	105,448	1.0000	1.0000
1992.1	138,575	138,575	1.0000	1.0000	1998	99,129	99,129	1.0000	1.0000
1992.2	193,898	193,898	1.0000	1.0000	1999	134,299	134,299	1.0000	1.0000
1993.1	177,198	177,198	1.0000	1.0000	2000	102,010	102,010	1.0000	1.0000
1993.2	142,164	142,164	1.0000	1.0000	2001	118,429	118,429	1.0000	1.0000
1994.1	89,642	89,642	1.0000	1.0000	2002	65,566	65,566	1.0000	1.0000
1994.2	125,564	125,564	1.0000	1.0000	2003	76,147	76,147	1.0000	1.0000
1995.1	234,431	234,431	1.0000	1.0000	2004	95,497	95,497	1.0000	1.0000
1995.2	85,796	85,796	1.0000	1.0000	2005	88,076	88,786	0.9920	0.9920
1996.1	95,224	95,224	1.0000	1.0000					
1996.2	67,247	67,247	1.0000	1.0000	TOTAL	4,281,245	4,281,955		
1997.1	57,476	57,476	1.0000	1.0000					
1997.2	47,972	47,972	1.0000	1.0000					
1998.1	31,634	31,634	1.0000	1.0000					
1998.2	67,495	67,495	1.0000	1.0000					
1999.1	55,553	55,553	1.0000	1.0000					
1999.2	78,746	78,746	1.0000	1.0000					
2000.1	39,915	39,915	1.0000	1.0000					
2000.2	62,095	62,095	1.0000	1.0000					
2001.1	51,431	51,431	1.0000	1.0000					
2001.2	66,998	66,998	1.0000	1.0000					
2002.1	12,665	12,665	1.0000	1.0000					
2002.2	52,901	52,901	1.0000	1.0000					
2003.1	45,811	45,811	1.0000	1.0000					
2003.2	30,336	30,336	1.0000	1.0000					
2004.1	29,006	29,006	1.0000	1.0000					
2004.2	66,491	66,491	1.0000	1.0000					
2005.1	28,210	28,352	0.9950	0.9950					
2005.2	59,866	60,434	0.9906	0.9906					
TOTAL	4,281,245	4,281,955							

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

INCURRED DEVELOPMENT FACTORS - CLAIM COUNTS

<u>Development Intervals</u>	<u>Bodily Injury Tort</u>	<u>Property Damage Tort</u>	<u>Accident Benefits-Excl. UA (Based on Atlantics)</u>	<u>Combined Unisured Automobile (Based on Industry Atlantics)</u>
6 - 12	Avg 10 AHY - XL	Avg 5 AHY-1	Avg 10 AHY	WAvg 4 AHY-2
12 - 18	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
18 - 24	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
24 - 30	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
30 - 36	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
36 - 42	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY - XL	2005 AIX IBC Factor
42 - 48	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
48 - 54	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
54 - 60	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
60 - 66	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
66 - 72	Avg 10 AHY	No development	Avg 10 AHY	2005 AIX IBC Factor
72 - 78	Avg 10 AHY	No development	No development	2005 AIX IBC Factor
78 - 84	Avg 10 AHY	No development	No development	2005 AIX IBC Factor
84 - 90	Avg 10 AHY	No development	No development	2005 AIX IBC Factor
90 - 96	No development	No development	No development	2005 AIX IBC Factor
96 - 102	No development	No development	No development	2005 AIX IBC Factor
102 - Ult	No development	No development	No development	2005 AIX IBC Factor

<u>Development Intervals</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
6 - 12	Avg 10 AHY	Avg 6 AHY	WAvg 10 AHY
12 - 18	Avg 10 AHY	Avg 6 AHY	No development
18 - 24	Avg 10 AHY	Avg 10 AHY	No development
24 - 30	Avg 10 AHY	No development	No development
30 - 36	Avg 10 AHY	No development	No development
36 - 42	No development	No development	No development
42 - 48	No development	No development	No development
48 - 54	No development	No development	No development
54 - 60	No development	No development	No development
60 - 66	No development	No development	No development
66 - 72	No development	No development	No development
72 - 78	No development	No development	No development
78 - 84	No development	No development	No development
84 - 90	No development	No development	No development
90 - 96	No development	No development	No development
96 - 102	No development	No development	No development
102 - Ult	No development	No development	No development

- Notes:
- "WAvg" = Weighted Average using reported Counts as weights.
 - "XL" = Average excluding lowest value.
 - "AHY" = Accident Half Year
 - "AHY-1" = 1st 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
NEWFOUNDLAND - PRIVATE PASSENGER 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</u>	<u>Property Damage Tort</u>	<u>Accident Benefits-Excl. UA (Based on Atlantics)</u>	<u>Combined Unisured Automobile (Based on Industry Atlantics)</u>
6 - 12	Avg 5 AHY-1	Avg 10 AHY	Avg 10 AHY	Avg 8 AHY-XHL
12 - 18	Avg 10 AHY XHL	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
18 - 24	Avg 10 AHY - XH	Avg 10 AHY	Avg 10 AHY - XL	2005 AIX IBC Factor
24 - 30	Avg 10 AHY - XHL	Avg 10 AHY - XL	Avg 10 AHY	2005 AIX IBC Factor
30 - 36	Avg 10 AHY - XL	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
36 - 42	Avg 10 AHY - XL	Avg 10 AHY	Avg 10 AHY - XL	2005 AIX IBC Factor
42 - 48	Avg 10 AHY - XH	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
48 - 54	Avg 10 AHY - XL	Avg 10 AHY	Avg 10 AHY - XH	2005 AIX IBC Factor
54 - 60	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
60 - 66	Avg 10 AHY - XL	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
66 - 72	Avg 10 AHY	Avg 10 AHY	Avg 10 AHY	2005 AIX IBC Factor
72 - 78	Avg 10 AHY - XH	Avg 10 AHY	No development	2005 AIX IBC Factor
78 - 84	Avg 10 AHY	Avg 10 AHY	No development	2005 AIX IBC Factor
84 - 90	Avg 10 AHY	No development	No development	2005 AIX IBC Factor
90 - 96	No development	No development	No development	2005 AIX IBC Factor
96 - 102	No development	No development	No development	2005 AIX IBC Factor
102 - Ult	No development	No development	No development	2005 AIX IBC Factor

<u>Development Intervals</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
6 - 12	Avg 10 AHY	Avg 10 AHY - XH	Avg 10 AHY
12 - 18	Avg 10 AHY	Avg 6 AHY	WAvg 10 AHY
18 - 24	Avg 10 AHY	Avg 10 AHY	WAvg 10 AHY
24 - 30	Avg 10 AHY	No development	No development
30 - 36	Avg 10 AHY	No development	No development
36 - 42	No development	No development	No development
42 - 48	No development	No development	No development
48 - 54	No development	No development	No development
54 - 60	No development	No development	No development
60 - 66	No development	No development	No development
66 - 72	No development	No development	No development
72 - 78	No development	No development	No development
78 - 84	No development	No development	No development
84 - 90	No development	No development	No development
90 - 96	No development	No development	No development
96 - 102	No development	No development	No development
102 - Ult	No development	No development	No development

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-1" = 1st 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)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

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	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1986.2	11	11	11	14	14	12	9	9	9	9	9	9	9	9	9	9
1987.1	9	6	6	6	4	4	4	5	5	5	5	5	4	4	4	4
1987.2	13	13	13	12	12	11	11	11	11	11	11	11	11	11	11	11
1988.1	26	28	23	24	21	21	20	20	19	20	20	20	19	19	19	19
1988.2	36	31	33	30	24	24	24	24	23	23	23	23	23	23	23	23
1989.1	26	29	29	31	33	27	27	27	27	27	27	27	27	27	27	27
1989.2	24	29	27	28	28	28	28	28	28	27	27	27	27	27	27	27
1990.1	37	42	42	45	45	46	46	45	44	44	44	44	44	44	44	44
1990.2	70	78	76	78	76	75	77	75	75	75	75	75	74	74	73	73
1991.1	58	56	56	58	56	54	54	53	54	54	54	54	54	53	53	53
1991.2	71	70	69	69	76	68	68	67	65	64	64	64	64	63	63	63
1992.1	73	77	77	87	88	83	80	79	78	77	75	74	72	72	72	72
1992.2	88	86	101	101	94	87	89	88	86	86	86	83	83	82	82	81
1993.1	55	62	64	68	72	69	68	68	67	67	68	68	67	67	71	69
1993.2	86	91	94	89	84	84	85	84	83	83	82	81	81	79	78	78
1994.1	76	89	85	86	84	84	85	83	78	78	78	78	78	78	78	78
1994.2	65	73	71	72	74	73	72	70	69	69	68	68	68	68	67	67
1995.1	64	70	71	70	69	67	65	66	65	64	64	64	64	64	64	64
1995.2	84	103	104	102	98	94	94	93	91	91	92	91	91	90	90	90
1996.1	85	95	90	89	87	84	79	79	79	80	78	77	76	75	75	75
1996.2	71	69	68	66	65	66	64	62	61	61	60	60	60	60	60	60
1997.1	84	90	87	88	86	83	82	79	78	78	77	76	75	76	75	75
1997.2	88	97	97	98	98	97	94	92	91	90	90	90	90	90	89	89
1998.1	61	74	68	63	64	61	60	60	61	60	60	60	60	60	60	60
1998.2	95	95	94	92	87	84	83	82	81	80	79	79	78	78	78	78
1999.1	91	94	96	91	88	86	86	86	86	85	85	85	85	85	84	
1999.2	104	122	115	111	109	103	102	99	97	96	95	95	95	95		
2000.1	77	92	91	91	84	84	85	85	84	83	81	80	80			
2000.2	109	116	121	119	116	115	114	113	110	110	107	106				
2001.1	113	105	99	97	97	93	93	91	92	90	89					
2001.2	87	93	95	95	92	90	88	87	87	86						
2002.1	100	104	106	106	104	101	98	97	96							
2002.2	125	131	123	120	116	114	115	113								
2003.1	148	164	159	151	147	147	144									
2003.2	166	177	163	157	160	156										
2004.1	124	138	126	123	115											
2004.2	129	130	129	126												
2005.1	95	95	94													
2005.2	124	136														
2006.1	87															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
1986.2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
1987.1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
1987.2	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
1988.1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
1988.2	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	
1989.1	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	
1989.2	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	
1990.1	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
1990.2	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	
1991.1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	
1991.2	63	65	65	65	65	65	65	65	65	65	65	65	65	65	65	
1992.1	72	72	71	71	71	71	71	71	71	71	71	71	71	71	71	
1992.2	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	
1993.1	70	70	71	71	71	71	71	71	71	71	71	71	71	71	71	
1993.2	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	
1994.1	78	78	78	78	78	77	77	77	77	77	77	77	77	77	77	
1994.2	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	
1995.1	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	
1995.2	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	
1996.1	75	75	75	75	74	74	74	74	74	74	74	74	74	74	74	
1996.2	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	
1997.1	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	
1997.2	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	
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 --- PRIVATE PASSENGER 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	3	3	3	3	3	3	3	3								
1986.2	9	9	9	9	9	9	9	9								
1987.1	4	4	4	4	4	4	4									
1987.2	11	11	11	11	11	11										
1988.1	19	19	19	19												
1988.2	23	23	23													
1989.1	27	27														
1989.2	27															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY 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	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
1986.2	1.0000	1.0000	1.2727	1.0000	0.8571	0.7500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	0.6667	1.0000	1.0000	0.6667	1.0000	1.0000	1.2500	1.0000	1.0000	1.0000	1.0000	0.8000	1.0000	1.0000	1.0000	1.0000
1987.2	1.0000	1.0000	0.9231	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
1988.1	1.0769	0.8214	1.0435	0.8750	1.0000	0.9524	1.0000	0.9500	1.0526	1.0000	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000
1988.2	0.8611	1.0645	0.9091	0.8000	1.0000	1.0000	1.0000	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.1154	1.0000	1.0690	1.0645	0.8182	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.2083	0.9310	1.0370	1.0000	1.0000	1.0000	1.0000	1.0000	0.9643	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.1351	1.0000	1.0714	1.0000	1.0222	1.0000	0.9783	0.9778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.1143	0.9744	1.0263	0.9744	0.9868	1.0267	0.9740	1.0000	1.0000	1.0000	1.0000	0.9867	1.0000	0.9865	1.0000	1.0000
1991.1	0.9655	1.0000	1.0357	0.9655	0.9643	1.0000	0.9815	1.0189	1.0000	1.0000	1.0000	1.0000	0.9815	1.0000	1.0000	1.0000
1991.2	0.9859	0.9857	1.0000	1.1014	0.9643	1.0000	0.9853	0.9701	0.9846	1.0000	1.0000	1.0000	0.9844	1.0000	1.0000	1.0000
1992.1	1.0548	1.0000	1.1299	1.0115	0.9432	0.9639	0.9875	0.9873	0.9872	0.9740	0.9867	0.9730	1.0000	1.0000	1.0000	1.0000
1992.2	0.9773	1.1744	1.0000	0.9307	0.9255	1.0230	0.9888	0.9773	1.0000	1.0000	0.9651	1.0000	0.9880	1.0000	0.9878	1.0000
1993.1	1.1273	1.0323	1.0625	1.0588	0.9583	0.9855	1.0000	0.9853	1.0000	1.0149	1.0000	0.9853	1.0000	1.0597	0.9718	1.0145
1993.2	1.0581	1.0330	0.9468	0.9438	1.0000	1.0119	0.9882	0.9881	1.0000	0.9880	0.9878	1.0000	0.9753	0.9873	1.0000	1.0000
1994.1	1.1711	0.9551	1.0118	0.9767	1.0000	1.0119	0.9765	0.9398	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.1231	0.9726	1.0141	1.0278	0.9865	0.9863	0.9722	0.9857	1.0000	0.9855	1.0000	1.0000	1.0000	0.9853	1.0000	1.0000
1995.1	1.0938	1.0143	0.9859	0.9857	0.9710	0.9701	1.0154	0.9848	0.9846	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.2262	1.0097	0.9808	0.9608	0.9592	1.0000	0.9894	0.9785	1.0000	1.0110	0.9891	1.0000	0.9890	1.0000	1.0000	0.9889
1996.1	1.1176	0.9474	0.9889	0.9775	0.9655	1.0000	1.0000	1.0000	1.0127	0.9750	0.9872	0.9870	0.9868	1.0000	1.0000	1.0000
1996.2	0.9718	0.9855	0.9706	0.9848	1.0154	0.9697	0.9688	0.9839	1.0000	0.9836	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	1.0714	0.9667	1.0115	0.9773	0.9651	0.9880	0.9634	0.9873	1.0000	0.9872	0.9870	0.9868	1.0133	0.9868	1.0000	1.0000
1997.2	1.1023	1.0000	1.0103	1.0000	0.9898	0.9691	0.9787	0.9891	0.9890	1.0000	1.0000	1.0000	1.0000	0.9889	1.0000	0.9888
1998.1	1.2131	0.9189	0.9265	1.0159	0.9531	0.9836	1.0000	1.0167	0.9836	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1998.2	1.0000	0.9895	0.9787	0.9457	0.9655	0.9881	0.9880	0.9878	0.9877	0.9875	1.0000	0.9873	1.0000	1.0000	1.0000	
1999.1	1.0330	1.0213	0.9479	0.9670	0.9773	1.0000	1.0000	1.0000	0.9884	1.0000	1.0000	1.0000	1.0000	0.9882		
1999.2	1.1731	0.9426	0.9652	0.9820	0.9450	0.9903	0.9706	0.9798	0.9897	0.9896	1.0000	1.0000	1.0000			
2000.1	1.1948	0.9891	1.0000	0.9231	1.0000	1.0119	1.0000	0.9882	0.9881	0.9759	0.9877	1.0000				
2000.2	1.0642	1.0431	0.9835	0.9748	0.9914	0.9913	0.9912	0.9735	1.0000	0.9727	0.9907					
2001.1	0.9292	0.9429	0.9798	1.0000	0.9588	1.0000	0.9785	1.0110	0.9783	0.9889						
2001.2	1.0690	1.0215	1.0000	0.9684	0.9783	0.9778	0.9886	1.0000	0.9885							
2002.1	1.0400	1.0192	1.0000	0.9811	0.9712	0.9703	0.9898	0.9897								
2002.2	1.0480	0.9389	0.9756	0.9667	0.9828	1.0088	0.9826									
2003.1	1.1081	0.9695	0.9497	0.9735	1.0000	0.9796										
2003.2	1.0663	0.9209	0.9632	1.0191	0.9750											
2004.1	1.1129	0.9130	0.9762	0.9350												
2004.2	1.0078	0.9923	0.9767													
2005.1	1.0000	0.9895														
2005.2	1.0968															
AVERAGES																
LAST 3 YR	1.0653	0.9540	0.9736	0.9740	0.9777	0.9880	0.9885	0.9904	0.9888	0.9858	0.9964	0.9979	1.0022	0.9940	1.0000	0.9963
LAST 5 YR	1.0478	0.9751	0.9805	0.9724	0.9780	0.9918	0.9889	0.9936	0.9893	0.9885	0.9953	0.9961	0.9989	0.9949	1.0000	0.9992
ALL YEARS	1.0720	0.9867	1.0033	0.9712	0.9677	0.9843	0.9967	0.9881	0.9962	0.9946	0.9960	0.9981	0.9971	0.9994	0.9984	0.9997
ALL-HI LOW	1.0714	0.9861	0.9984	0.9762	0.9705	0.9901	0.9898	0.9887	0.9954	0.9947	0.9970	0.9947	0.9973	0.9975	0.9995	0.9995
WTD 3 YR	1.0687	0.9509	0.9715	0.9761	0.9791	0.9879	0.9882	0.9895	0.9892	0.9853	0.9961	0.9980	1.0021	0.9933	1.0000	0.9956
WTD 5 YR	1.0512	0.9697	0.9777	0.9744	0.9784	0.9912	0.9881	0.9922	0.9896	0.9880	0.9951	0.9962	0.9987	0.9946	1.0000	0.9987
WTD ALL YR	1.0702	0.9834	0.9913	0.9788	0.9710	0.9893	0.9871	0.9872	0.9945	0.9926	0.9944	0.9946	0.9962	0.9986	0.9977	0.9992
1205M LDFS	1.0478	0.9751	0.9793	0.9756	0.9770	0.9922	0.9885	0.9933	0.9905	0.9872	0.9951	0.9961	0.9989	1.0000	1.0000	1.0000
SELECTED	1.0610	0.9751	0.9805	0.9724	0.9780	0.9918	0.9889	0.9936	0.9893	0.9885	0.9953	0.9961	0.9989	0.9949	1.0000	1.0000
AGE-T0-ULT	0.9058	0.8538	0.8756	0.8930	0.9183	0.9390	0.9467	0.9574	0.9635	0.9739	0.9853	0.9899	0.9938	0.9949	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.0317	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	1.0000
1992.1	1.0000	0.9861	1.0000	1.0000	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	1.0143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9872	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	0.9867	1.0000	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	0.9978	1.0000	0.9979	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	0.9987	1.0000	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0014	1.0000	0.9994	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	0.9978	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
WTD 5 YR	1.0000	1.0000	0.9986	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
WTD ALL YR	1.0017	1.0000	0.9990	1.0000	0.9988	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 --- PRIVATE PASSENGER 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	84	84	1.0000	1.0000	1999	179	179	0.9973	0.9973
1999.2	95	95	0.9949	0.9949	2000	185	186	0.9916	0.9943
2000.1	80	80	0.9938	0.9989	2001	172	175	0.9797	0.9880
2000.2	105	106	0.9899	0.9961	2002	200	209	0.9602	0.9801
2001.1	88	89	0.9853	0.9953	2003	282	300	0.9427	0.9818
2001.2	84	86	0.9739	0.9885	2004	219	241	0.9051	0.9601
2002.1	92	96	0.9635	0.9893	2005	198	230	0.8627	0.9532
2002.2	108	113	0.9574	0.9936					
2003.1	136	144	0.9467	0.9889	TOTAL	1,435	1,520		
2003.2	146	156	0.9390	0.9918					
2004.1	106	115	0.9183	0.9780					
2004.2	113	126	0.8930	0.9724					
2005.1	82	94	0.8756	0.9805					
2005.2	116	136	0.8538	0.9751					
TOTAL	1,435	1,520							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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
	6	12														
1986.1	121	120	109	109	109	109	109	109	109	109	82	82	82	82	82	
1986.2	27	39	39	66	66	66	94	94	91	67	67	67	67	67	67	
1987.1	59	91	124	124	153	153	128	189	188	188	188	188	390	307	307	
1987.2	111	146	175	175	170	169	191	191	191	191	191	191	191	191	191	
1988.1	148	334	375	396	387	433	468	474	461	480	501	473	473	473	473	
1988.2	547	693	646	686	577	575	574	540	514	519	552	552	540	540	540	
1989.1	338	749	1,321	1,732	1,766	1,609	1,576	1,571	1,568	1,277	1,277	1,277	1,279	1,279	1,279	
1989.2	216	361	385	446	627	597	793	719	734	725	735	735	722	722	691	
1990.1	262	398	416	738	748	877	936	982	960	1,020	1,022	1,019	1,129	1,128	1,145	
1990.2	1,272	1,655	1,867	2,135	2,558	2,714	2,810	2,697	3,019	3,003	3,099	3,099	3,094	3,094	3,075	
1991.1	739	975	1,068	1,328	1,320	1,689	1,837	1,972	2,030	2,171	2,241	2,247	2,222	2,180	2,165	
1991.2	644	838	1,062	1,184	1,402	1,349	1,365	1,497	1,413	1,395	1,395	1,394	1,394	1,373	1,362	
1992.1	980	1,583	1,739	1,747	1,932	1,951	2,097	1,949	1,932	1,901	1,853	1,773	1,683	1,706	1,707	
1992.2	1,653	2,456	2,668	2,757	2,975	3,385	3,617	3,891	3,770	3,745	3,826	3,364	3,301	3,258	3,262	
1993.1	896	1,217	1,553	1,772	2,069	2,143	2,102	2,130	2,160	2,165	2,111	2,097	2,086	2,103	2,145	
1993.2	1,990	2,043	2,068	2,509	2,268	2,389	2,341	2,352	2,275	2,305	2,263	2,308	2,372	2,343	2,270	
1994.1	1,768	2,317	2,392	2,685	2,567	2,533	2,568	2,689	2,351	2,340	2,355	2,353	2,195	2,201	2,211	
1994.2	1,259	2,193	2,512	2,375	2,323	2,025	2,011	1,861	1,871	1,866	1,821	1,821	1,821	1,821	1,905	
1995.1	1,066	1,708	1,419	1,452	1,313	1,338	1,298	1,333	1,286	1,250	1,252	1,252	1,277	1,277	1,277	
1995.2	2,580	3,235	3,392	3,276	2,954	2,621	2,693	2,801	2,703	2,598	2,631	2,811	2,874	2,864	2,846	
1996.1	1,625	2,633	2,828	2,873	3,138	3,134	3,160	3,265	3,194	3,142	3,119	3,036	2,981	2,954	2,954	
1996.2	1,736	1,932	2,187	2,430	2,565	2,574	2,590	2,836	2,938	2,936	2,645	2,645	2,831	2,829	2,828	
1997.1	1,636	1,683	1,581	1,552	1,856	1,875	1,912	1,831	1,830	1,885	1,735	1,746	1,746	1,776	1,751	
1997.2	1,608	1,853	1,983	2,296	2,377	2,650	2,683	2,866	2,679	2,545	2,568	2,764	2,739	2,845	2,820	
1998.1	1,257	1,644	1,811	1,866	1,935	1,892	1,882	2,202	2,017	1,980	1,977	2,027	2,046	2,097	2,093	
1998.2	1,981	2,126	2,287	2,267	2,639	2,558	2,685	2,746	2,746	2,750	2,744	2,744	2,800	2,851	2,835	
1999.1	1,738	2,297	2,311	2,437	2,549	2,625	2,596	2,660	2,826	2,864	2,869	2,817	2,875	2,875	2,841	
1999.2	2,031	2,340	2,375	2,371	3,082	3,060	2,997	3,002	2,976	3,085	3,050	3,050	3,003	3,073		
2000.1	1,464	2,196	2,347	2,687	2,689	2,662	2,699	2,729	2,724	2,795	2,742	2,719	2,719			
2000.2	2,533	3,213	3,964	3,976	3,752	3,756	3,583	3,327	3,290	3,329	3,255	3,325				
2001.1	2,549	2,998	2,871	2,926	2,970	2,881	2,896	2,791	2,731	2,681	2,681					
2001.2	2,381	2,839	2,775	2,755	2,331	2,383	2,428	2,485	2,412	2,424						
2002.1	2,399	3,068	3,171	3,021	2,861	2,636	2,609	2,456	2,502							
2002.2	3,438	4,997	4,839	4,581	4,213	4,014	3,997	3,744								
2003.1	4,921	5,618	5,218	4,866	4,644	4,522	4,078									
2003.2	4,699	6,375	6,492	6,829	7,095	7,229										
2004.1	3,941	4,571	4,743	4,550	4,321											
2004.2	3,366	4,450	4,519	4,562												
2005.1	2,446	2,840	2,740													
2005.2	3,986	4,972														
2006.1	2,388															

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

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	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
1986.2	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1987.1	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
1987.2	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191
1988.1	473	473	473	473	473	473	473	473	473	473	473	473	473	473	473	473
1988.2	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540
1989.1	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279
1989.2	691	691	691	691	691	691	691	691	691	691	691	691	691	691	691	691
1990.1	1,295	1,295	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167
1990.2	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078	3,078
1991.1	2,236	2,208	2,204	2,205	2,205	2,201	2,201	2,201	2,211	2,211	2,211	2,211	2,211	2,211	2,211	2,211
1991.2	1,362	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225
1992.1	1,672	1,672	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645	1,645
1992.2	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161	3,161
1993.1	2,172	2,131	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168	2,168
1993.2	2,281	2,281	2,281	2,281	2,281	2,251	2,251	2,251	2,251	2,251	2,251	2,251	2,251	2,251	2,251	2,251
1994.1	2,211	2,211	2,299	2,299	2,299	2,244	2,244	2,244	2,244	2,244	2,244	2,244	2,244	2,244	2,244	2,244
1994.2	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905	1,905
1995.1	1,277	1,277	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247
1995.2	2,956	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916	2,916
1996.1	3,072	3,072	3,072	3,072	2,962	2,962	2,962	2,962	2,962	2,962	2,962	2,962	2,962	2,962	2,962	2,962
1996.2	2,823	2,822	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820
1997.1	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751	1,751
1997.2	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756	2,756
1998.1																
1998.2																
1999.1																
1999.2																
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2003.1																
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2004.1																
2004.2																
2005.1																
2005.2																
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	82	82	82	82	82	82	82	82	82							
1986.2	67	67	67	67	67	67	67	67								
1987.1	307	307	307	307	307	307	307									
1987.2	191	191	191	191	191											
1988.1	473	473	473	473												
1988.2	540	540	540													
1989.1	1,279	1,279														
1989.2	691															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	0.9957	0.9073	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7526	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	1.4379	1.0042	1.6817	0.9975	1.0000	1.4157	1.0000	0.9684	0.7410	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.5454	1.3606	1.0000	1.2328	1.0000	0.8338	1.4808	0.9956	1.0000	1.0000	1.0000	2.0727	0.7872	1.0000	1.0000	1.0000
1987.2	1.3134	1.2036	0.9989	0.9736	0.9904	1.1297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	2.2581	1.1245	1.0564	0.9769	1.1192	1.0798	1.0128	0.9726	1.0412	0.9998	1.0438	0.9453	1.0000	1.0000	1.0000	1.0000
1988.2	1.2683	0.9314	1.0628	0.8413	0.9953	0.9980	0.9418	0.9508	1.0110	1.0631	1.0000	0.9778	1.0000	1.0000	1.0000	1.0000
1989.1	2.2149	1.7630	1.3114	1.0197	0.9112	0.9795	0.9964	0.9984	0.8141	1.0000	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000
1989.2	1.6697	1.0639	1.1607	1.4050	0.9524	1.3282	0.9058	1.0209	0.9877	1.0136	1.0000	0.9823	1.0000	0.9572	1.0000	1.0000
1990.1	1.5202	1.0441	1.7746	1.0142	1.1719	1.0675	1.0483	0.9780	1.0622	1.0022	0.9970	1.1086	0.9992	1.0143	1.1330	0.9989
1990.2	1.3010	1.1279	1.1436	1.1982	1.0610	1.0353	0.9599	1.1192	0.9946	1.0322	1.0000	0.9985	0.9998	0.9940	1.0000	1.0010
1991.1	1.3196	1.0956	1.2429	0.9941	1.2798	1.0875	1.0732	1.0296	1.0695	1.0000	1.0321	1.0026	0.9889	0.9814	0.9930	1.0326
1991.2	1.3016	1.2672	1.1150	1.1840	0.9622	1.0121	1.0967	0.9441	0.9867	1.0000	0.9993	1.0000	0.9850	0.9920	1.0000	1.0000
1992.1	1.6163	1.0982	1.0044	1.1063	1.0098	1.0750	0.9291	0.9912	0.9842	0.9749	0.9566	0.9493	1.0141	1.0001	0.9797	1.0000
1992.2	1.4859	1.0863	1.0366	1.0790	1.1379	1.0684	1.0760	0.9688	0.9934	1.0216	0.8792	0.9815	0.9868	1.0011	0.9691	1.0000
1993.1	1.3591	1.2759	1.1412	1.1675	1.0357	0.9807	1.0136	1.0142	1.0021	0.9751	0.9935	0.9948	1.0081	1.0198	0.9496	1.0664
1993.2	1.0267	1.0120	1.2133	0.9039	1.0534	0.9799	1.0047	0.9673	1.0133	0.9818	1.0197	1.0278	0.9877	0.9687	1.0052	1.0000
1994.1	1.3109	1.0322	1.1224	0.9559	0.9870	1.0136	1.0472	0.8743	0.9956	1.0061	0.9991	0.9330	1.0027	1.0000	1.0045	1.0000
1994.2	1.7411	1.1457	0.9452	0.9784	0.8717	0.9622	0.9929	0.9256	1.0053	0.9971	0.9759	1.0000	1.0000	1.0460	1.0000	1.0000
1995.1	1.6016	0.8308	1.0233	0.9041	1.0190	0.9707	1.0268	0.9649	0.9720	1.0016	1.0000	1.0200	1.0000	1.0000	1.0000	1.0000
1995.2	1.2537	1.0486	0.9659	0.9016	0.8873	1.0273	1.0403	0.9649	0.9613	1.0125	1.0684	1.0226	0.9963	1.0000	0.9937	1.0387
1996.1	1.6209	1.0738	1.0160	1.0923	0.9986	1.0083	1.0332	0.9782	0.9839	0.9927	0.9734	0.9819	0.9910	1.0000	1.0000	1.0399
1996.2	1.1130	1.1319	1.1108	1.0557	1.0034	1.0062	1.0950	1.0362	0.9994	0.9008	1.0000	1.0701	0.9996	0.9995	0.9996	0.9987
1997.1	1.0289	0.9396	0.9812	1.1960	1.0106	1.0197	0.9577	0.9995	1.0298	0.9206	1.0062	1.0000	1.0172	0.9859	1.0000	1.0000
1997.2	1.1524	1.0701	1.1580	1.0352	1.1150	1.0124	1.0683	0.9346	0.9501	1.0088	1.0765	0.9910	1.0387	0.9911	1.0001	0.9774
1998.1	1.3085	1.1016	1.0302	1.0368	0.9780	0.9945	1.1703	0.9161	0.9814	0.9984	1.0252	1.0098	1.0248	0.9979	1.0000	
1998.2	1.0732	1.0754	0.9914	1.1642	0.9694	1.0494	1.0226	1.0002	1.0015	0.9978	1.0000	1.0202	1.0184	0.9942		
1999.1	1.3217	1.0060	1.0546	1.0461	1.0300	0.9889	1.0246	1.0624	1.0136	1.0016	0.9820	1.0204	1.0000	0.9883		
1999.2	1.1517	1.0150	0.9986	1.2997	0.9927	0.9796	1.0017	0.9912	1.0366	0.9888	1.0000	0.9845	1.0233			
2000.1	1.4993	1.0690	1.1446	1.0007	0.9900	1.0140	1.0112	0.9983	1.0261	0.9809	0.9917	1.0000				
2000.2	1.2687	1.2337	1.0030	0.9437	1.0009	0.9541	0.9286	0.9889	1.0118	0.9776	1.0218					
2001.1	1.1761	0.9574	1.0194	1.0150	0.9698	1.0054	0.9638	0.9783	0.9816	1.0001						
2001.2	1.1924	0.9777	0.9927	0.8462	1.0223	1.0187	1.0239	0.9706	1.0050							
2002.1	1.2788	1.0336	0.9526	0.9471	0.9212	0.9899	0.9416	1.0184								
2002.2	1.4533	0.9685	0.9467	0.9196	0.9528	0.9958	0.9366									
2003.1	1.1416	0.9287	0.9325	0.9543	0.9738	0.9019										
2003.2	1.3568	1.0183	1.0519	1.0390	1.0189											
2004.1	1.1596	1.0378	0.9592	0.9498												
2004.2	1.3220	1.0154	1.0095													
2005.1	1.1609	0.9650														
2005.2	1.2472															
AVERAGES																
LAST 3 YR	1.2314	0.9890	0.9754	0.9427	0.9765	0.9776	0.9676	0.9909	1.0124	0.9911	1.0035	1.0043	1.0204	0.9928	0.9989	1.0091
LAST 5 YR	1.2489	1.0136	1.0012	0.9915	0.9872	0.9898	1.0025	0.9859	1.0037	0.9775	1.0077	1.0101	1.0109	1.0003	1.0003	1.0121
ALL YEARS	1.3642	1.0780	1.0882	1.0372	1.0109	1.0290	1.0223	0.9879	0.9890	0.9945	0.9939	1.0378	0.9953	0.9975	1.0011	1.0064
ALL-HI LOW	1.3504	1.0662	1.0734	1.0323	1.0071	1.0232	1.0116	0.9874	0.9946	0.9953	0.9996	1.0034	1.0016	0.9971	0.9976	1.0050
WTD 3 YR	1.2340	0.9896	0.9802	0.9573	0.9814	0.9703	0.9627	0.9907	1.0129	0.9906	1.0028	1.0038	1.0203	0.9930	0.9988	1.0111
WTD 5 YR	1.2520	1.0089	0.9954	0.9843	0.9884	0.9830	0.9919	0.9867	1.0041	0.9782	1.0064	1.0097	1.0107	0.9991	1.0001	1.0129
WTD ALL YR	1.2834	1.0428	1.0347	1.0162	1.0025	1.0063	1.0096	0.9886	0.9958	0.9911	0.9982	1.0054	1.0022	0.9971	0.9975	1.0094
1205M LDFS	1.3186	1.0097	0.9905	0.9831	0.9891	0.9990	0.9984	0.9915	1.0032	0.9852	1.0123	1.0120	1.0086	0.9989	1.0000	1.0000
SELECTED	1.1834	0.9967	0.9853	0.9712	0.9946	0.9995	0.9838	0.9937	1.0037	0.9861	1.0077	1.0034	1.0109	1.0003	1.0000	1.0000
AGE-T0-ULT	1.1100	0.9380	0.9411	0.9551	0.9835	0.9888	0.9893	1.0056	1.0120	1.0082	1.0225	1.0146	1.0112	1.0003	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.0000	1.0000	1.0000	1.0000	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	0.9008	1.0000	1.0000	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	0.9877	0.9980	1.0006	1.0000	0.9979	1.0000	1.0000	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	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	1.0000	1.0000
1992.1	1.0000	0.9837	1.0000	1.0000	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	0.9810	1.0176	1.0000	1.0000	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	1.0398	1.0000	1.0000	0.9761	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	0.9737	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	1.0000	0.9765	1.0000	1.0000	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	0.9865	1.0000	1.0000	1.0000	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	0.9640	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
1996.2	0.9996	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
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	0.9977	1.0026	0.9940	1.0000	0.9938	0.9956	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.9967	1.0017	0.9964	1.0000	0.9961	0.9974	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9937	0.9962	0.9983	1.0000	0.9979	0.9985	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9978	0.9988	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9970	1.0039	0.9919	1.0000	0.9935	0.9963	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.9965	1.0028	0.9950	1.0000	0.9958	0.9976	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9933	0.9981	0.9966	1.0000	0.9966	0.9980	1.0000	1.0005	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 --- PRIVATE PASSENGER 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	2,841,409	2,841,409	1.0000	1.0000	1999	5,915,447	5,914,525	1.0002	1.0002
1999.2	3,074,038	3,073,116	1.0003	1.0003	2000	6,123,517	6,044,512	1.0131	1.0129
2000.1	2,749,614	2,719,159	1.0112	1.0109	2001	5,185,282	5,105,085	1.0157	1.0026
2000.2	3,373,903	3,325,353	1.0146	1.0034	2002	6,296,458	6,245,472	1.0082	0.9926
2001.1	2,741,061	2,680,744	1.0225	1.0077	2003	11,182,740	11,307,343	0.9890	0.9810
2001.2	2,444,221	2,424,341	1.0082	0.9861	2004	8,606,636	8,882,749	0.9689	0.9797
2002.1	2,531,788	2,501,767	1.0120	1.0037	2005	7,242,220	7,711,861	0.9391	0.9692
2002.2	3,764,670	3,743,705	1.0056	0.9937					
2003.1	4,034,410	4,078,045	0.9893	0.9838	TOTAL	50,552,300	51,211,547		
2003.2	7,148,330	7,229,298	0.9888	0.9995					
2004.1	4,249,906	4,321,206	0.9835	0.9946					
2004.2	4,356,730	4,561,543	0.9551	0.9712					
2005.1	2,578,620	2,740,006	0.9411	0.9853					
2005.2	4,663,600	4,971,855	0.9380	0.9967					
TOTAL	50,552,300	51,211,547							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 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	54	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58
1986.2	89	92	92	90	90	89	87	87	87	87	87	87	87	87	87	87
1987.1	132	132	129	128	126	126	125	125	125	125	125	125	125	125	125	125
1987.2	107	122	123	123	123	121	120	120	120	120	120	120	120	120	120	120
1988.1	171	184	177	177	176	176	175	175	174	174	174	174	174	174	174	174
1988.2	191	194	192	188	188	186	186	185	184	184	183	183	183	183	183	183
1989.1	227	226	224	222	220	220	220	220	220	220	220	220	220	220	220	220
1989.2	233	253	248	246	242	241	241	241	241	241	241	241	241	241	241	241
1990.1	288	310	313	309	307	307	307	308	308	308	308	307	307	307	307	307
1990.2	465	488	482	483	476	474	474	474	474	474	474	474	474	474	474	474
1991.1	454	472	468	461	461	461	461	460	460	460	460	460	460	460	460	460
1991.2	443	462	459	453	451	450	452	451	451	451	451	450	450	449	449	449
1992.1	511	519	503	508	506	504	504	502	500	499	498	497	497	497	497	496
1992.2	433	429	432	429	425	423	421	421	421	421	421	420	420	419	419	419
1993.1	365	379	378	377	378	378	378	378	378	379	379	379	379	380	380	379
1993.2	347	347	342	340	336	335	334	334	334	334	334	333	333	333	333	333
1994.1	291	293	287	285	284	285	285	284	284	284	284	284	284	284	284	284
1994.2	321	322	320	320	318	316	316	315	314	314	314	314	314	314	314	314
1995.1	326	320	316	316	311	312	312	313	312	312	311	311	311	311	311	311
1995.2	300	316	313	309	305	303	304	304	305	303	303	303	303	303	303	303
1996.1	279	278	266	266	262	259	259	258	255	255	255	255	255	255	255	255
1996.2	271	248	245	243	240	240	240	240	240	240	240	240	239	239	239	238
1997.1	292	269	261	259	256	255	254	253	253	253	253	253	253	253	253	253
1997.2	299	280	275	271	269	269	267	266	266	266	266	266	266	266	266	266
1998.1	222	211	208	206	205	202	202	202	202	202	202	202	201	201	201	201
1998.2	251	220	216	217	214	214	214	213	213	213	213	213	213	213	213	213
1999.1	290	258	253	250	249	249	249	249	249	249	249	249	249	247	247	
1999.2	273	253	242	240	240	238	238	238	238	238	238	238	238	238		
2000.1	224	209	200	198	196	196	196	196	195	195	195	195	195			
2000.2	278	247	235	233	223	223	223	223	223	222	222	222				
2001.1	230	207	206	204	204	204	204	204	204	204	203					
2001.2	212	195	194	190	190	187	187	187	187	187						
2002.1	245	224	222	220	219	218	218	217	217							
2002.2	318	283	279	274	274	272	271	271								
2003.1	395	361	354	352	347	346	345									
2003.2	383	341	339	336	337	335										
2004.1	300	292	287	288	282											
2004.2	342	290	284	278												
2005.1	238	217	211													
2005.2	248	227														
2006.1	193															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58
1986.2	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
1987.1	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125
1987.2	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
1988.1	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174
1988.2	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183	183
1989.1	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220
1989.2	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241
1990.1	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307
1990.2	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474
1991.1	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460
1991.2	449	449	449	449	449	449	449	449	449	449	449	449	449	449	449	449
1992.1	496	496	495	495	496	496	496	496	496	496	496	496	496	496	496	496
1992.2	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419	419
1993.1	379	378	377	377	377	377	377	377	377	377	377	377	377	377	377	377
1993.2	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333
1994.1	284	284	284	284	284	284	284	284	284	284	284	284	284	284	284	284
1994.2	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314	314
1995.1	311	311	310	310	310	310	310	310	310	310	310	310	310	310	310	310
1995.2	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303
1996.1	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
1996.2	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
1997.1	253	253	253	253	253	253	253	253	253	253	253	253	253	253	253	253
1997.2	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266	266
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 --- PRIVATE PASSENGER 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
1986.1	58	58	58	58	58	58	58	58							
1986.2	87	87	87	87	87	87	87								
1987.1	125	125	125	125	125	125	125								
1987.2	120	120	120	120	120										
1988.1	174	174	174	174											
1988.2	183	183	183												
1989.1	220	220													
1989.2	241														
1990.1															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.0370	1.0357	1.0000	1.0000	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	1.0337	1.0000	0.9783	1.0000	0.9889	0.9775	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0000	0.9773	0.9922	0.9844	1.0000	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1402	1.0082	1.0000	1.0000	0.9837	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0760	0.9620	1.0000	0.9944	1.0000	0.9943	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0157	0.9897	0.9792	1.0000	0.9894	1.0000	0.9946	0.9946	1.0000	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.9956	0.9912	0.9911	0.9910	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	1.0858	0.9802	0.9919	0.9837	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0764	1.0097	0.9872	0.9935	1.0000	1.0000	1.0033	1.0000	1.0000	1.0000	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0495	0.9877	1.0021	0.9855	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0396	0.9915	0.9850	1.0000	1.0000	1.0000	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0429	0.9935	0.9869	0.9956	0.9978	1.0044	0.9978	1.0000	1.0000	1.0000	0.9978	1.0000	0.9978	1.0000	1.0000	1.0000
1992.1	1.0157	0.9692	1.0099	0.9961	0.9960	1.0000	0.9960	0.9960	0.9980	0.9980	0.9980	1.0000	1.0000	1.0000	0.9980	1.0000
1992.2	0.9908	1.0070	0.9931	0.9907	0.9953	0.9953	1.0000	1.0000	1.0000	1.0000	0.9976	1.0000	0.9976	1.0000	1.0000	1.0000
1993.1	1.0384	0.9974	0.9974	1.0027	1.0000	1.0000	1.0000	1.0000	1.0026	1.0000	1.0000	1.0000	1.0026	1.0000	0.9974	1.0000
1993.2	1.0000	0.9856	0.9942	0.9882	0.9970	0.9970	1.0000	1.0000	1.0000	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.0069	0.9795	0.9930	0.9965	1.0035	1.0000	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0031	0.9938	1.0000	0.9938	1.0000	0.9937	1.0000	0.9968	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	0.9816	0.9875	1.0000	0.9842	1.0032	1.0000	1.0032	0.9968	1.0000	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.0533	0.9905	0.9872	0.9871	0.9934	1.0033	1.0000	1.0033	0.9934	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	0.9964	0.9568	1.0000	0.9850	0.9885	1.0000	0.9961	0.9884	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.9151	0.9879	0.9918	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9958	1.0000	1.0000	0.9958	1.0000
1997.1	0.9212	0.9703	0.9923	0.9884	0.9961	0.9961	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.9365	0.9821	0.9855	0.9926	1.0000	0.9926	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9505	0.9858	0.9904	0.9951	0.9854	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000
1998.2	0.8765	0.9818	1.0046	0.9862	1.0000	1.0000	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.8897	0.9806	0.9881	0.9960	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9920	1.0000	1.0000
1999.2	0.9267	0.9565	0.9917	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	0.9330	0.9569	0.9900	0.9899	1.0000	1.0000	1.0000	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.8885	0.9514	0.9915	0.9571	1.0000	1.0000	1.0000	1.0000	0.9955	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	0.9000	0.9952	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	0.9198	0.9949	0.9794	1.0000	0.9842	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.9143	0.9911	0.9910	0.9955	0.9954	1.0000	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	0.8899	0.9859	0.9821	1.0000	0.9927	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9139	0.9806	0.9944	0.9858	0.9971	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	0.8903	0.9941	0.9912	1.0030	0.9941	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	0.9733	0.9829	1.0035	0.9792	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	0.8480	0.9793	0.9789	1.0000	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	0.9118	0.9724	1.0000	1.0000	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	0.9153	1.0000	1.0000	1.0000	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	0.9088	0.9825	0.9902	0.9939	0.9939	0.9989	0.9992	0.9991	0.9993	0.9992	1.0000	0.9992	0.9987	1.0000	0.9993	1.0000
LAST 5 YR	0.9077	0.9828	0.9892	0.9910	0.9955	0.9993	0.9991	0.9995	0.9996	0.9995	1.0000	0.9991	0.9992	1.0000	0.9996	1.0000
ALL YEARS	0.9748	0.9852	0.9922	0.9921	0.9961	0.9982	0.9990	0.9989	0.9997	0.9995	0.9996	0.9997	0.9996	1.0000	0.9996	1.0000
ALL-HI LOW	0.9738	0.9848	0.9921	0.9928	0.9962	0.9987	0.9990	0.9991	0.9998	0.9997	0.9997	0.9998	0.9998	1.0000	0.9998	1.0000
WTD 3 YR	0.9066	0.9832	0.9904	0.9934	0.9943	0.9986	0.9992	0.9992	0.9992	0.9992	1.0000	0.9993	0.9986	1.0000	0.9993	1.0000
WTD 5 YR	0.9059	0.9827	0.9896	0.9909	0.9956	0.9991	0.9991	0.9995	0.9996	0.9996	1.0000	0.9992	0.9992	1.0000	0.9996	1.0000
WTD ALL YR	0.9725	0.9846	0.9928	0.9920	0.9965	0.9989	0.9989	0.9990	0.9996	0.9995	0.9994	0.9997	0.9996	1.0000	0.9996	1.0000
1205M LDFS	0.8873	0.9856	0.9905	0.9967	0.9961	0.9996	0.9987	0.9995	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED																
AGE-T0-ULT	0.9227	0.9828	0.9892	0.9910	0.9955	0.9993	0.9991	0.9995	0.9996	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.8823	0.9562	0.9730	0.9836	0.9925	0.9970	0.9977	0.9986	0.9991	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER 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	247	247	1.0000	1.0000	1999	485	485	1.0000	1.0000
1999.2	238	238	1.0000	1.0000	2000	417	417	1.0000	1.0000
2000.1	195	195	1.0000	1.0000	2001	390	390	0.9998	0.9998
2000.2	222	222	1.0000	1.0000	2002	488	488	0.9988	0.9990
2001.1	203	203	1.0000	1.0000	2003	678	680	0.9974	0.9986
2001.2	187	187	0.9995	0.9995	2004	553	560	0.9881	0.9907
2002.1	217	217	0.9991	0.9996	2005	422	438	0.9643	0.9759
2002.2	271	271	0.9986	0.9995					
2003.1	344	345	0.9977	0.9991	TOTAL	3,433	3,458		
2003.2	334	335	0.9970	0.9993					
2004.1	280	282	0.9925	0.9955					
2004.2	273	278	0.9836	0.9910					
2005.1	205	211	0.9730	0.9892					
2005.2	217	227	0.9562	0.9828					
TOTAL	3,433	3,458							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	67	62	64	64	64	64	64	64	64	64	64	64	64	64	64	64
1986.2	108	102	103	101	101	101	99	99	99	99	99	99	99	99	99	99
1987.1	184	183	175	177	178	178	178	178	178	178	178	178	178	178	178	178
1987.2	167	189	189	186	186	184	184	184	184	184	184	184	184	184	184	184
1988.1	273	278	279	279	280	280	279	278	278	278	278	278	278	278	278	278
1988.2	391	399	394	392	392	397	397	392	382	382	381	381	381	381	381	381
1989.1	407	405	407	410	415	415	415	415	415	415	415	415	415	415	415	415
1989.2	431	456	454	451	439	449	449	449	449	449	449	449	449	449	449	449
1990.1	512	526	523	518	515	511	509	509	509	507	507	507	507	507	507	507
1990.2	906	958	949	950	928	922	920	926	926	926	926	926	926	926	926	926
1991.1	756	780	772	759	755	752	752	752	752	751	751	751	751	751	751	751
1991.2	811	807	794	779	777	776	778	777	777	777	777	775	775	753	753	753
1992.1	968	970	950	951	941	936	936	926	921	921	920	917	917	917	917	912
1992.2	821	795	775	771	766	761	743	757	756	755	754	729	729	727	727	727
1993.1	670	683	679	680	677	676	676	676	676	747	747	747	747	747	747	676
1993.2	618	631	616	619	613	610	609	609	609	609	609	604	604	604	604	604
1994.1	600	636	620	590	584	585	585	582	582	582	582	582	582	582	582	582
1994.2	687	689	679	670	654	648	652	649	649	649	649	649	649	649	649	649
1995.1	612	585	575	574	566	566	564	563	563	563	562	562	562	562	562	562
1995.2	728	704	707	698	686	678	680	680	682	681	681	681	681	681	680	680
1996.1	524	533	518	520	515	510	509	494	494	494	494	494	494	494	494	494
1996.2	502	503	505	503	504	503	503	503	503	503	503	503	501	501	501	497
1997.1	595	559	552	551	548	543	542	541	545	545	545	545	545	545	545	545
1997.2	574	545	535	527	527	527	524	524	524	524	524	524	524	524	524	524
1998.1	451	444	431	424	422	421	421	421	421	421	421	421	418	418	418	418
1998.2	638	572	555	550	547	547	547	542	542	542	542	542	542	542	542	542
1999.1	673	618	612	605	603	603	603	603	603	603	603	603	603	603	601	601
1999.2	665	635	607	598	570	567	567	565	565	565	565	565	565	565	565	
2000.1	510	477	466	461	459	459	459	457	453	453	453	453	453			
2000.2	843	789	766	770	715	715	715	715	715	710	710	710				
2001.1	584	591	590	586	586	585	585	585	585	585	583					
2001.2	488	551	537	530	536	530	530	530	530	530						
2002.1	617	689	682	676	678	673	670	671	671							
2002.2	826	836	842	835	834	825	829	824								
2003.1	951	950	937	942	927	927										
2003.2	1,088	1,122	1,112	1,107	1,108	1,108										
2004.1	848	857	838	840	823											
2004.2	860	822	799	806												
2005.1	617	644	628													
2005.2	707	779														
2006.1	576															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	
1986.2	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	
1987.1	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	
1987.2	184	184	184	184	184	184	184	184	184	184	184	184	184	184	184	
1988.1	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	
1988.2	381	381	381	381	381	381	381	381	381	381	381	381	381	381	381	
1989.1	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	
1989.2	449	449	449	449	449	449	449	449	449	449	449	449	449	449	449	
1990.1	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	
1990.2	926	926	926	926	926	926	926	926	926	926	926	926	926	926	926	
1991.1	751	751	751	751	751	751	751	751	751	751	751	751	751	751	751	
1991.2	753	766	766	766	766	766	766	766	766	766	766	766	766	766	766	
1992.1	912	912	909	909	919	919	919	919	919	919	919	919	919	919	919	
1992.2	726	726	726	726	726	726	726	726	726	726	726	726	726	726	726	
1993.1	676	676	672	672	672	672	672	672	672	672	672	672	672	672	672	
1993.2	604	604	604	604	604	604	604	604	604	604	604	604	604	604	604	
1994.1	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582	
1994.2	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	
1995.1	562	562	560	560	560	560	560	560	560	560	560	560	560	560	560	
1995.2	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	
1996.1	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	
1996.2	497	497	497	497	497	497	497	497	497	497	497	497	497	497	497	
1997.1	545	545	545	545	545	545	545	545	545	545	545	545	545	545	545	
1997.2	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524	
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 --- PRIVATE PASSENGER 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	64	64	64	64	64	64	64	64	64	64						
1986.2	99	99	99	99	99	99	99	99								
1987.1	178	178	178	178	178	178	178	178								
1987.2	184	184	184	184	184	184										
1988.1	278	278	278	278												
1988.2	381	381	381													
1989.1	415	415														
1989.2	449															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD 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	0.9348	1.0187	1.0000	1.0000	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	0.9424	1.0099	0.9781	0.9975	1.0000	0.9851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	0.9925	0.9580	1.0135	1.0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	1.1343	1.0018	0.9825	0.9996	0.9924	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.0184	1.0021	1.0000	1.0031	1.0000	0.9971	1.0000	0.9982	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0210	0.9872	0.9959	1.0004	1.0112	1.0000	0.9885	0.9745	0.9995	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.9950	1.0043	1.0072	1.0130	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0582	0.9956	0.9941	0.9744	1.0220	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0283	0.9943	0.9903	0.9945	0.9923	0.9961	1.0000	1.0000	0.9963	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0571	0.9907	1.0011	0.9769	0.9939	0.9982	1.0060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.0321	0.9900	0.9828	0.9951	0.9960	1.0001	0.9995	0.9998	0.9999	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9950	0.9838	0.9822	0.9968	0.9992	1.0026	0.9987	1.0000	1.0000	1.0000	0.9968	1.0000	0.9722	1.0000	1.0000	1.0000
1992.1	1.0026	0.9785	1.0016	0.9891	0.9954	1.0000	0.9891	0.9939	1.0000	0.9989	0.9973	1.0000	1.0000	1.0000	0.9945	1.0000
1992.2	0.9695	0.9748	0.9945	0.9929	0.9941	0.9758	1.0189	0.9985	0.9997	0.9983	0.9665	0.9996	0.9979	0.9999	0.9998	0.9990
1993.1	1.0193	0.9934	1.0012	0.9959	0.9989	1.0000	1.0000	1.0000	1.1050	1.0000	1.0000	1.0000	1.0001	1.0000	0.9050	1.0000
1993.2	1.0211	0.9763	1.0053	0.9893	0.9958	0.9984	1.0000	1.0000	1.0000	1.0000	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.0603	0.9743	0.9520	0.9898	1.0013	0.9998	0.9953	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	1.0031	0.9847	0.9873	0.9762	0.9905	1.0068	0.9954	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.1	0.9552	0.9824	0.9979	0.9871	1.0003	0.9951	0.9995	0.9996	1.0000	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	0.9670	1.0032	0.9878	0.9831	0.9885	1.0024	0.9999	1.0029	0.9991	0.9998	0.9998	0.9998	0.9999	0.9997	1.0000	0.9999
1996.1	1.0181	0.9726	1.0030	0.9905	0.9902	1.0000	0.9980	0.9711	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.0028	1.0030	0.9970	1.0008	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9950	1.0000	1.0000	0.9931	1.0000
1997.1	0.9398	0.9869	0.9981	0.9942	0.9920	0.9982	0.9982	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.9499	0.9816	0.9854	0.9985	1.0001	0.9951	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9850	0.9695	0.9844	0.9953	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9929	1.0000	1.0000	1.0000	1.0000
1998.2	0.8961	0.9702	0.9914	0.9942	1.0000	1.0000	0.9918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.9178	0.9907	0.9894	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000
1999.2	0.9539	0.9567	0.9850	0.9522	0.9947	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	0.9357	0.9777	0.9880	0.9950	1.0000	1.0000	0.9958	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9359	0.9712	1.0058	0.9282	1.0000	1.0000	1.0000	1.0000	0.9930	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	1.0120	0.9985	0.9929	1.0000	0.9983	1.0000	1.0000	1.0000	1.0000	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.1289	0.9733	0.9875	1.0106	0.9903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.1167	0.9888	0.9919	1.0020	0.9926	0.9964	1.0008	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.0113	1.0075	0.9918	0.9988	0.9892	1.0051	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9993	0.9864	1.0052	0.9843	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	1.0314	0.9909	0.9955	1.0008	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	1.0106	0.9785	1.0014	0.9809	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.2	0.9557	0.9723	1.0086	1.0000	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	1.0437	0.9742	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.2	1.1023	1.0000	1.0000	1.0000	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	1.0238	0.9850	0.9991	0.9962	0.9952	1.0002	0.9984	0.9986	0.9988	0.9994	1.0000	0.9988	0.9994	1.0000	0.9988	1.0000
LAST 5 YR	1.0412	0.9842	0.9969	0.9853	0.9966	1.0001	0.9979	0.9991	0.9993	0.9997	1.0000	0.9988	0.9996	1.0000	0.9993	1.0000
ALL YEARS	1.0039	0.9860	0.9936	0.9914	0.9977	0.9985	0.9990	0.9981	1.0029	0.9996	0.9984	0.9996	0.9988	1.0000	0.9957	1.0000
ALL-HI LOW	1.0033	0.9859	0.9942	0.9926	0.9972	0.9990	0.9987	0.9986	0.9998	0.9997	0.9995	0.9998	0.9998	1.0000	0.9995	1.0000
WTD 3 YR	1.0205	0.9857	0.9991	0.9951	0.9958	1.0004	0.9983	0.9989	0.9986	0.9994	1.0000	0.9990	0.9993	1.0000	0.9989	1.0000
WTD 5 YR	1.0336	0.9846	0.9978	0.9850	0.9968	1.0003	0.9979	0.9993	0.9991	0.9996	1.0000	0.9989	0.9996	1.0000	0.9994	1.0000
WTD ALL YR	1.0033	0.9846	0.9940	0.9895	0.9971	0.9988	0.9991	0.9982	1.0037	0.9996	0.9977	0.9996	0.9983	1.0000	0.9938	0.9999
1205M LDFS	1.0087	0.9874	0.9945	0.9934	0.9965	1.0001	0.9985	0.9998	0.9993	1.0000	1.0000	0.9988	0.9996	1.0000	1.0000	1.0000
SELECTED	1.0412	0.9842	0.9969	0.9916	0.9966	1.0001	0.9979	0.9991	0.9993	0.9997	1.0000	0.9988	0.9996	1.0000	1.0000	1.0000
AGE-T0-ULT	1.0040	0.9643	0.9798	0.9828	0.9911	0.9945	0.9944	0.9965	0.9974	0.9981	0.9984	0.9984	0.9996	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.0000	1.0000	1.0000	1.0000	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	1.0166	1.0000	1.0000	1.0000	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	0.9967	1.0000	1.0110	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	0.9997	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	0.9993	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9964	1.0000	1.0000	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	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
LAST 5 YR	0.9999	0.9988	1.0000	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
ALL YEARS	1.0007	0.9995	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	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
WTD 5 YR	0.9999	0.9987	1.0000	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0010	0.9993	1.0000	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
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 --- PRIVATE PASSENGER 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	601,297	601,297	1.0000	1.0000	1999	1,166,293	1,166,293	1.0000	1.0000
1999.2	564,996	564,996	1.0000	1.0000	2000	1,161,337	1,162,654	0.9989	0.9989
2000.1	452,519	452,700	0.9996	0.9996	2001	1,111,349	1,113,290	0.9983	0.9994
2000.2	708,818	709,954	0.9984	0.9988	2002	1,490,103	1,494,731	0.9969	0.9986
2001.1	581,995	582,928	0.9984	1.0000	2003	2,023,882	2,035,168	0.9945	0.9976
2001.2	529,354	530,362	0.9981	0.9997	2004	1,608,403	1,629,597	0.9870	0.9925
2002.1	668,983	670,727	0.9974	0.9993	2005	1,366,379	1,406,876	0.9712	0.9840
2002.2	821,120	824,004	0.9965	0.9991					
2003.1	921,585	926,775	0.9944	0.9979	TOTAL	9,927,746	10,008,609		
2003.2	1,102,297	1,108,393	0.9945	1.0001					
2004.1	816,140	823,469	0.9911	0.9966					
2004.2	792,263	806,128	0.9828	0.9916					
2005.1	614,974	627,653	0.9798	0.9969					
2005.2	751,405	779,223	0.9643	0.9842					
TOTAL	9,927,746	10,008,609							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	148	136	138	129	129	125	122	123	120	120	120	119	119	119	119	119
1986.2	213	178	168	172	161	155	155	153	153	153	153	153	153	153	153	153
1987.1	202	177	170	168	161	160	157	153	152	152	152	151	151	151	151	151
1987.2	282	241	220	213	205	199	196	195	195	195	195	195	195	195	195	195
1988.1	212	194	177	172	164	160	162	162	163	163	163	163	163	163	163	163
1988.2	359	310	297	279	263	257	258	258	257	257	257	257	257	257	257	257
1989.1	293	272	238	228	222	222	222	220	220	220	220	220	220	220	220	220
1989.2	412	351	321	305	302	295	295	294	292	292	291	291	291	291	291	291
1990.1	354	278	260	258	252	253	254	250	249	247	247	247	247	247	248	247
1990.2	541	463	446	441	438	429	427	426	425	425	425	425	425	425	425	425
1991.1	454	405	377	376	374	373	373	372	371	370	370	370	370	370	370	370
1991.2	553	513	478	470	453	454	450	454	453	453	451	451	452	451	451	451
1992.1	494	448	417	423	414	411	407	408	407	404	403	402	402	402	402	401
1992.2	706	616	596	594	592	578	576	574	574	572	571	571	571	571	571	571
1993.1	579	527	502	499	497	492	492	491	488	488	487	486	486	486	485	485
1993.2	746	635	586	574	567	563	562	562	561	560	559	558	558	560	560	559
1994.1	517	476	445	424	419	416	415	413	415	415	416	416	416	416	416	416
1994.2	749	697	676	677	672	672	671	669	668	665	664	664	664	664	664	664
1995.1	557	502	484	481	475	475	474	475	472	472	472	473	473	473	472	472
1995.2	649	618	603	597	595	594	589	597	599	600	597	597	595	595	594	594
1996.1	560	529	518	510	509	506	510	506	512	509	505	505	505	503	503	503
1996.2	590	558	528	522	520	522	520	525	523	524	519	518	517	517	517	517
1997.1	432	415	410	404	401	400	404	401	400	399	398	396	396	395	396	396
1997.2	487	460	434	441	439	444	439	437	436	436	436	436	436	436	436	436
1998.1	338	318	330	321	321	318	318	318	315	313	313	313	313	313	313	311
1998.2	249	226	219	229	224	224	224	221	222	222	222	222	221	221	221	221
1999.1	163	158	172	165	164	160	157	157	157	156	156	156	156	156	156	156
1999.2	200	187	181	167	166	166	165	165	165	165	165	165	165	165	165	165
2000.1	139	150	140	140	138	137	130	129	128	128	128	128	128	128	128	128
2000.2	243	242	245	245	244	244	245	244	244	244	243	243	243	243	243	243
2001.1	235	224	215	220	219	219	218	219	218	218	218	218	218	218	218	218
2001.2	368	368	358	355	356	356	356	356	355	355	355	355	355	355	355	355
2002.1	429	410	404	402	402	399	400	400	400	400	400	400	400	400	400	400
2002.2	747	772	760	763	761	761	761	764	764	764	764	764	764	764	764	764
2003.1	800	731	750	750	745	744	742	742	742	742	742	742	742	742	742	742
2003.2	698	688	694	692	695	688	688	688	688	688	688	688	688	688	688	688
2004.1	558	543	535	533	537	537	537	537	537	537	537	537	537	537	537	537
2004.2	705	647	640	652	652	652	652	652	652	652	652	652	652	652	652	652
2005.1	585	514	515	515	515	515	515	515	515	515	515	515	515	515	515	515
2005.2	573	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524
2006.1	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466	466

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
1986.2	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153
1987.1	151	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
1987.2	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
1988.1	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163
1988.2	257	257	257	257	257	257	257	257	257	257	257	257	257	257	257	257
1989.1	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220
1989.2	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291
1990.1	247	247	247	246	246	246	246	245	245	245	245	245	245	245	245	245
1990.2	425	425	425	427	425	425	425	425	425	425	425	425	425	425	425	425
1991.1	370	370	370	370	370	370	370	370	370	370	370	370	370	370	370	370
1991.2	451	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450
1992.1	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401
1992.2	571	571	571	571	570	570	570	570	570	570	570	570	570	570	570	570
1993.1	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485
1993.2	559	559	559	559	559	559	559	559	559	559	559	559	559	559	559	559
1994.1	416	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415
1994.2	663	663	663	663	663	663	663	663	663	663	663	663	663	663	663	663
1995.1	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472
1995.2	594	594	594	594	594	594	594	594	594	594	594	594	594	594	594	594
1996.1	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503
1996.2	517	517	517	517	517	517	517	517	517	517	517	517	517	517	517	517
1997.1	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396
1997.2	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436	436
1998.1																
1998.2																
1999.1																
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FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 2
SHEET 4.c

ACCIDENT YEAR	DEVELOPMENT MONTHS		INCURRED CLAIM COUNT													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	119	119	119	119	119	119	119	119								
1986.2	153	153	153	153	153	153	153									
1987.1	150	150	150	150	150	150	150									
1987.2	195	195	195	195	195											
1988.1	163	163	163	163												
1988.2	257	257	257													
1989.1	220	220														
1989.2	291															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
ATLANTICS --- PRIVATE PASSENGER 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	0.9189	1.0147	0.9348	1.0000	0.9690	0.9760	1.0082	0.9756	1.0000	1.0000	0.9917	1.0000	1.0000	1.0000	1.0000	1.0000
1986.2	0.8357	0.9438	1.0238	0.9360	0.9627	1.0000	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	0.8762	0.9605	0.9882	0.9583	0.9938	0.9813	0.9745	0.9935	1.0000	1.0000	0.9934	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	0.8546	0.9129	0.9682	0.9624	0.9707	0.9849	0.9949	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.9151	0.9124	0.9718	0.9535	0.9756	1.0125	1.0000	1.0000	1.0062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	0.8635	0.9581	0.9394	0.9427	0.9772	1.0039	1.0000	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.9283	0.8750	0.9580	0.9737	1.0000	1.0000	0.9910	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.8519	0.9145	0.9502	0.9902	0.9768	1.0000	0.9966	0.9932	1.0000	0.9966	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	0.7853	0.9353	0.9923	0.9767	1.0040	1.0040	0.9843	0.9960	0.9920	1.0000	1.0000	1.0000	1.0000	1.0040	0.9960	1.0000
1990.2	0.8558	0.9633	0.9888	0.9932	0.9795	0.9953	0.9977	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	0.8921	0.9309	0.9973	0.9947	0.9973	1.0000	0.9973	1.0027	0.9946	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9277	0.9318	0.9833	0.9638	1.0022	0.9912	1.0089	0.9978	1.0000	0.9956	1.0000	1.0022	0.9978	1.0000	1.0000	1.0000
1992.1	0.9069	0.9308	1.0144	0.9787	0.9928	0.9903	1.0025	0.9975	0.9926	0.9975	0.9975	1.0000	1.0000	1.0000	0.9975	1.0000
1992.2	0.8725	0.9675	0.9966	0.9966	0.9764	0.9965	0.9965	1.0000	0.9965	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	0.9102	0.9526	0.9940	0.9960	0.9899	1.0000	0.9980	0.9939	1.0000	0.9980	0.9979	1.0000	1.0000	0.9979	1.0000	1.0000
1993.2	0.8512	0.9228	0.9795	0.9878	0.9929	0.9982	1.0000	0.9982	0.9982	0.9982	0.9982	1.0000	1.0036	1.0000	0.9982	1.0000
1994.1	0.9207	0.9349	0.9528	0.9882	0.9928	0.9976	0.9952	1.0048	1.0000	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	0.9306	0.9699	1.0015	0.9926	1.0000	0.9985	0.9970	0.9985	0.9955	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	0.9985
1995.1	0.9013	0.9641	0.9938	0.9875	1.0000	0.9979	1.0021	0.9937	1.0000	1.0000	1.0021	1.0000	1.0000	0.9979	1.0000	1.0000
1995.2	0.9522	0.9757	0.9900	0.9966	0.9983	0.9916	1.0136	1.0034	1.0017	1.0000	0.9950	0.9966	1.0000	0.9983	1.0000	1.0000
1996.1	0.9446	0.9792	0.9846	0.9980	0.9941	1.0079	0.9922	1.0119	0.9941	0.9921	1.0000	1.0000	0.9960	1.0000	1.0000	1.0000
1996.2	0.9458	0.9462	0.9886	0.9962	1.0038	0.9962	1.0096	0.9962	1.0019	0.9905	0.9981	0.9981	1.0000	1.0000	1.0000	1.0000
1997.1	0.9606	0.9880	0.9854	0.9926	0.9975	1.0100	0.9926	0.9975	0.9975	0.9975	0.9950	1.0000	0.9975	1.0025	1.0000	1.0000
1997.2	0.9446	0.9435	1.0161	0.9955	1.0114	0.9887	0.9954	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9408	1.0377	0.9727	1.0000	0.9907	1.0000	1.0000	0.9906	0.9937	1.0000	1.0000	1.0000	1.0000	1.0000	0.9936	1.0000
1998.2	0.9076	0.9690	1.0457	0.9782	1.0000	1.0000	0.9866	1.0045	1.0000	1.0000	1.0000	0.9955	1.0000	1.0000	1.0000	1.0000
1999.1	0.9693	1.0886	0.9593	0.9939	0.9756	0.9813	1.0000	1.0000	0.9936	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	0.9350	0.9679	0.9227	0.9940	1.0000	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.0791	0.9333	1.0000	0.9857	0.9928	0.9489	0.9923	0.9922	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9959	1.0124	1.0000	0.9959	1.0000	1.0041	0.9959	1.0000	1.0000	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.1	0.9532	0.9598	1.0233	0.9955	1.0000	0.9954	1.0046	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	1.0000	0.9728	0.9916	1.0028	1.0000	1.0000	0.9972	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.9557	0.9854	0.9950	1.0000	0.9925	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.0335	0.9845	1.0039	0.9974	1.0000	1.0000	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9138	1.0260	1.0000	0.9933	0.9987	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	0.9857	1.0087	0.9971	1.0043	0.9899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	0.9731	0.9853	0.9963	1.0075	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	0.9177	0.9892	1.0188	1.0000	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	0.8786	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	1.0000
2005.2	0.9145	1.0000	1.0000	1.0000	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	0.9306	0.9993	1.0019	1.0009	0.9969	0.9999	0.9995	0.9975	0.9989	0.9993	1.0000	0.9992	0.9996	1.0004	0.9989	1.0000
LAST 5 YR	0.9526	0.9926	1.0026	0.9976	0.9949	0.9923	0.9983	0.9978	0.9985	0.9984	0.9993	0.9990	0.9994	0.9999	0.9992	0.9998
ALL YEARS	0.9225	0.9654	0.9874	0.9865	0.9916	0.9956	0.9976	0.9978	0.9987	0.9987	0.9990	0.9997	0.9998	1.0000	0.9994	0.9999
ALL-HI LOW	0.9220	0.9645	0.9875	0.9873	0.9919	0.9965	0.9978	0.9980	0.9987	0.9988	0.9991	0.9998	0.9998	1.0000	0.9996	1.0000
WTD 3 YR	0.9306	0.9997	1.0024	1.0003	0.9965	0.9996	1.0009	0.9980	0.9992	0.9991	1.0000	0.9993	0.9994	1.0005	0.9993	1.0000
WTD 5 YR	0.9514	0.9955	1.0023	0.9991	0.9959	0.9965	0.9997	0.9977	0.9985	0.9975	0.9990	0.9988	0.9992	0.9998	0.9994	0.9998
WTD ALL YR	0.9217	0.9672	0.9907	0.9900	0.9936	0.9971	0.9989	0.9985	0.9984	0.9982	0.9990	0.9997	0.9998	0.9999	0.9995	0.9999
1205M LDFS	0.9605	0.9857	0.9980	0.9963	0.9960	0.9975	0.9975	0.9975	0.9987	0.9976	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9526	0.9926	1.0026	0.9976	0.9949	0.9972	0.9983	0.9978	0.9985	0.9984	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-TO-ULT	0.9311	0.9774	0.9847	0.9821	0.9845	0.9895	0.9923	0.9940	0.9962	0.9977	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
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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	0.9934	1.0000	1.0000	1.0000	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	0.9960	1.0000	1.0000	0.9959	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	1.0047	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
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	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	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
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	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9998	1.0000	1.0000	0.9998	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9995	1.0000	1.0000	0.9997	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9998	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9998	1.0000	1.0000	0.9998	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9997	1.0000	1.0001	0.9996	1.0000	0.9998	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 --- PRIVATE PASSENGER 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	19	19	1.0000	1.0000	1999	32	32	1.0000	1.0000
1999.2	13	13	1.0000	1.0000	2000	36	36	1.0000	1.0000
2000.1	14	14	1.0000	1.0000	2001	64	64	0.9984	0.9984
2000.2	22	22	1.0000	1.0000	2002	59	59	0.9948	0.9964
2001.1	27	27	0.9993	0.9993	2003	107	108	0.9906	0.9958
2001.2	37	37	0.9977	0.9984	2004	102	104	0.9832	0.9925
2002.1	21	21	0.9962	0.9985	2005	82	84	0.9808	0.9976
2002.2	38	38	0.9940	0.9978					
2003.1	41	41	0.9923	0.9983	TOTAL	482	487		
2003.2	66	67	0.9895	0.9972					
2004.1	48	49	0.9845	0.9949					
2004.2	54	55	0.9821	0.9976					
2005.1	38	39	0.9847	1.0026					
2005.2	44	45	0.9774	0.9926					
TOTAL	482	487							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	269	243	236	222	213	198	181	164	154	154	154	149	149	148	148	148
1986.2	437	424	422	448	441	422	422	460	458	443	443	478	482	482	482	482
1987.1	230	276	438	331	319	320	311	292	291	291	287	287	287	287	287	287
1987.2	402	351	334	350	333	365	392	395	390	390	389	389	389	389	389	389
1988.1	360	400	426	441	435	450	450	471	464	506	497	561	471	471	471	471
1988.2	736	918	786	781	684	694	677	675	613	593	591	591	620	619	613	594
1989.1	441	393	364	351	340	330	346	337	327	565	565	545	545	545	545	545
1989.2	708	706	706	713	715	674	789	762	758	765	755	754	744	744	744	744
1990.1	609	686	719	736	724	704	709	680	659	609	614	677	673	669	667	685
1990.2	1,200	1,109	1,107	1,050	1,036	1,025	1,007	1,024	1,017	976	951	951	953	949	949	948
1991.1	1,039	1,061	1,041	1,095	1,076	1,076	1,083	993	974	944	931	931	931	931	931	931
1991.2	1,200	1,197	1,145	1,113	1,351	1,308	1,213	1,175	1,200	1,116	1,106	1,106	1,106	1,103	1,103	1,103
1992.1	1,000	1,014	974	1,097	1,073	997	977	976	926	883	878	875	875	875	875	874
1992.2	1,892	2,114	2,109	2,187	1,926	1,893	1,906	1,871	1,771	1,759	1,777	1,776	1,781	1,775	1,790	1,790
1993.1	1,845	1,922	1,917	1,721	1,481	1,467	1,639	1,712	1,636	1,613	1,642	1,620	1,640	1,639	1,624	1,624
1993.2	1,994	1,880	1,759	1,690	1,700	1,680	1,647	1,682	1,725	1,764	1,752	1,666	1,685	1,682	1,681	1,679
1994.1	1,640	1,686	1,581	1,564	1,417	1,360	1,365	1,362	1,340	1,339	1,335	1,348	1,347	1,346	1,342	1,343
1994.2	2,158	2,559	2,630	2,705	2,574	2,594	2,616	2,614	2,546	2,544	2,630	2,601	2,581	2,577	2,578	2,587
1995.1	1,336	1,339	1,339	1,401	1,362	1,399	1,369	1,391	1,311	1,291	1,330	1,361	1,361	1,357	1,351	1,351
1995.2	1,944	2,119	2,176	2,196	2,155	2,130	2,186	2,210	2,310	2,281	2,281	2,252	2,242	2,241	2,241	2,238
1996.1	1,411	1,334	1,383	1,603	1,564	1,536	1,535	1,499	1,520	1,490	1,466	1,450	1,447	1,377	1,377	1,377
1996.2	2,286	2,093	1,910	1,931	2,125	2,034	2,036	2,098	1,961	1,966	1,921	1,915	1,915	1,915	1,908	1,916
1997.1	1,397	1,525	1,438	1,598	1,532	1,504	1,532	1,552	1,552	1,545	1,449	1,320	1,320	1,310	1,320	1,314
1997.2	1,766	1,706	1,538	1,681	1,683	1,800	1,767	1,800	1,817	1,812	1,828	1,993	1,986	1,985	2,000	2,150
1998.1	1,115	1,081	1,061	1,083	1,009	1,003	985	989	985	1,006	1,005	1,011	1,061	1,059	1,059	1,057
1998.2	854	877	810	950	980	1,010	861	916	1,013	1,012	981	914	913	913	913	913
1999.1	558	624	752	786	791	776	765	768	951	964	980	980	980	979	979	979
1999.2	642	663	740	668	673	696	694	701	719	724	729	825	932	932		
2000.1	501	655	675	745	766	781	766	769	760	760	760	760	760			
2000.2	1,094	965	992	1,028	1,132	1,019	1,023	1,039	1,026	1,025	1,023	1,023	1,023			
2001.1	828	832	979	981	1,072	1,097	1,086	1,088	1,178	1,177	1,166					
2001.2	1,348	1,487	1,742	1,514	1,460	1,544	1,563	1,648	1,606	1,604						
2002.1	1,548	1,950	1,991	1,937	1,994	1,985	2,027	1,946	1,882							
2002.2	2,702	3,344	3,063	3,323	3,452	3,551	3,514	3,544								
2003.1	2,944	3,163	3,576	3,633	3,636	3,690										
2003.2	2,629	3,372	3,273	3,426	3,480	3,386										
2004.1	1,546	1,890	2,003	2,178	2,307											
2004.2	2,426	2,525	2,821	3,131												
2005.1	1,741	1,643	1,614													
2005.2	2,115	2,276														
2006.1	1,192															

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148	148
1986.2	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482	482
1987.1	287	284	284	284	284	284	284	284	284	284	284	284	284	284	284	284
1987.2	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389
1988.1	477	477	477	477	477	477	477	477	477	477	477	477	477	477	477	477
1988.2	594	594	594	594	594	594	594	594	594	594	594	594	594	594	594	594
1989.1	545	545	545	545	545	545	545	545	545	545	545	545	545	545	545	545
1989.2	744	743	743	745	745	745	745	745	745	745	745	745	745	745	745	745
1990.1	669	669	669	619	619	619	619	619	619	619	619	619	619	619	619	619
1990.2	945	954	954	954	936	938	938	938	938	938	938	938	938	938	938	938
1991.1	931	931	931	931	931	931	931	931	931	931	931	931	931	931	931	931
1991.2	1,103	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099
1992.1	874	874	874	909	906	882	877	877	877	877	877	877	877	877	877	877
1992.2	1,790	1,790	1,790	1,790	1,787	1,787	1,787	1,787	1,787	1,787	1,787	1,787	1,787	1,787	1,787	1,787
1993.1	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624	1,624
1993.2	1,704	1,704	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	1,702
1994.1	1,348	1,348	1,372	1,363	1,363	1,363	1,363	1,363	1,366	1,366	1,366	1,366	1,366	1,366	1,366	1,366
1994.2	2,487	2,482	2,482	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438
1995.1	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351
1995.2	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238	2,238
1996.1	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377
1996.2	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912	1,912
1997.1	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311	1,311
1997.2	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160
1998.1																
1998.2																
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2004.2																
2005.1																
2005.2																
2006.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	148	148	148	148	148	148	148	148	148							
1986.2	482	482	482	482	482	482	482	482								
1987.1	284	284	284	284	284	284	284									
1987.2	389	389	389	389	389											
1988.1	477	477	477	477												
1988.2	594	594	594													
1989.1	545	545														
1989.2	745															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	0.9050	0.9703	0.9395	0.9583	0.9297	0.9152	0.9078	0.9387	1.0000	1.0000	0.9643	1.0000	0.9973	1.0000	1.0000	1.0000
1986.2	0.9720	0.9954	1.0603	0.9838	0.9587	0.9988	1.0901	0.9958	0.9678	0.9994	1.0794	1.0092	1.0000	1.0000	1.0000	1.0000
1987.1	1.1998	1.5876	0.7555	0.9645	1.0023	0.9704	0.9402	0.9956	1.0000	1.0000	0.9876	1.0000	1.0000	1.0000	1.0000	1.0000
1987.2	0.8729	0.9509	1.0472	0.9516	1.0967	1.0739	1.0087	0.9863	1.0005	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	1.1133	1.0627	1.0363	0.9873	1.0334	0.9999	1.0472	0.9854	1.0893	0.9829	1.1288	0.8394	1.0000	1.0000	1.0000	1.0127
1988.2	1.2476	0.8561	0.9944	0.8755	1.0148	0.9749	0.9980	0.9077	0.9672	0.9961	1.0000	1.0491	0.9995	0.9891	0.9700	1.0000
1989.1	0.8902	0.9265	0.9661	0.9679	0.9703	1.0476	0.9737	0.9724	1.7255	1.0000	0.9650	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	0.9980	0.9994	1.0099	1.0038	0.9415	1.1720	0.9653	0.9943	1.0092	0.9872	0.9993	0.9861	1.0000	1.0000	1.0000	1.0000
1990.1	1.1263	1.0478	1.0236	0.9842	0.9722	1.0061	0.9601	0.9683	0.9247	1.0083	1.1016	0.9948	0.9939	0.9976	1.0269	0.9766
1990.2	0.9239	0.9980	0.9492	0.9858	0.9896	0.9822	1.0173	0.9935	0.9595	0.9746	1.0000	1.0017	0.9958	1.0000	0.9996	0.9965
1991.1	1.0207	0.9811	1.0523	0.9827	1.0000	1.0066	0.9167	0.9807	0.9690	0.9864	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	0.9979	0.9561	0.9723	1.2140	0.9678	0.9277	0.9683	1.0219	0.9296	0.9912	1.0000	0.9996	0.9980	1.0000	1.0000	1.0000
1992.1	1.0136	0.9604	1.1266	0.9780	0.9289	0.9799	0.9993	0.9487	0.9540	0.9943	0.9966	1.0000	1.0000	1.0000	0.9986	1.0000
1992.2	1.1171	0.9976	1.0368	0.8808	0.9827	1.0073	0.9815	0.9465	0.9934	1.0100	0.9995	1.0028	0.9966	1.0085	0.9999	1.0000
1993.1	1.0415	0.9977	0.8975	0.8604	0.9907	1.1175	1.0446	0.9555	0.9856	1.0181	0.9869	1.0120	0.9993	0.9908	1.0000	1.0000
1993.2	0.9428	0.9358	0.9609	1.0060	0.9878	0.9804	1.0214	1.0256	1.0228	0.9930	0.9512	1.0111	0.9980	0.9999	0.9988	1.0149
1994.1	1.0286	0.9375	0.9892	0.9063	0.9595	1.0034	0.9983	0.9835	0.9992	0.9973	1.0092	0.9997	0.9993	0.9968	1.0006	1.0037
1994.2	1.1860	1.0279	1.0284	0.9516	1.0077	1.0085	0.9992	0.9740	0.9995	1.0338	0.9890	0.9921	0.9985	1.0003	1.0036	0.9613
1995.1	1.0018	1.0002	1.0463	0.9722	1.0275	0.9783	1.0158	0.9426	0.9851	1.0302	1.0228	1.0000	0.9973	0.9959	1.0000	1.0000
1995.2	1.0897	1.0273	1.0089	0.9814	0.9885	1.0261	1.0111	1.0452	0.9876	1.0000	0.9872	0.9956	0.9994	1.0000	0.9990	1.0000
1996.1	0.9454	1.0367	1.1589	0.9756	0.9825	0.9991	0.9768	1.0142	0.9799	0.9839	0.9889	0.9980	0.9516	1.0000	1.0000	1.0000
1996.2	0.9156	0.9126	1.0108	1.1006	0.9572	1.0009	1.0306	0.9347	1.0025	0.9772	0.9965	1.0000	1.0000	0.9965	1.0044	0.9980
1997.1	1.0914	0.9431	1.1111	0.9585	0.9823	1.0183	1.0132	0.9996	0.9954	0.9384	0.9109	1.0000	0.9924	1.0076	0.9955	0.9978
1997.2	0.9662	0.9017	1.0928	1.0013	1.0693	0.9819	1.0184	1.0097	0.9968	1.0090	1.0902	0.9965	0.9998	1.0073	1.0750	1.0049
1998.1	0.9695	0.9817	1.0210	0.9313	0.9945	0.9820	1.0044	0.9951	1.0216	0.9995	1.0055	1.0499	0.9979	1.0000	0.9978	
1998.2	1.0276	0.9228	1.1737	1.0313	1.0303	0.8533	1.0631	1.1057	0.9992	0.9692	0.9321	0.9991	1.0000	1.0000	1.0000	
1999.1	1.1174	1.2052	1.0450	1.0070	0.9802	0.9859	1.0046	1.2377	1.0133	1.0165	1.0000	1.0000	0.9998	1.0000	1.0000	
1999.2	1.0331	1.1161	0.9026	1.0074	1.0348	0.9971	1.0094	1.0268	1.0057	1.0081	1.1316	1.1289	1.0000			
2000.1	1.3064	1.0309	1.1047	1.0269	1.0197	0.9810	1.0046	0.9879	1.0000	1.0000	1.0000	1.0000				
2000.2	0.8823	1.0277	1.0369	1.1003	0.9001	1.0041	1.0162	0.9873	0.9987	0.9980	1.0000					
2001.1	1.0041	1.1770	1.0023	1.0928	1.0227	0.9904	1.0022	1.0823	0.9992	0.9907						
2001.2	1.1032	1.1714	0.8692	0.9641	1.0574	1.0121	1.0544	0.9745	0.9991							
2002.1	1.2597	1.0210	0.9726	1.0296	0.9953	1.0215	0.9597	0.9671								
2002.2	1.2375	0.9160	1.0848	1.0388	1.0287	0.9896	1.0084									
2003.1	1.0743	1.1309	1.0158	1.0010	1.0146	1.0002										
2003.2	1.2827	0.9706	1.0469	1.0155	0.9731											
2004.1	1.2230	1.0594	1.0877	1.0591												
2004.2	1.0407	1.1174	1.1100													
2005.1	0.9435	0.9828														
2005.2	1.0763															
AVERAGES																
LAST 3 YR	1.1068	1.0295	1.0530	1.0180	1.0153	1.0030	1.0076	1.0043	1.0027	0.9971	1.0115	1.0291	0.9983	1.0019	1.0119	1.0001
LAST 5 YR	1.1245	1.0574	1.0331	1.0335	1.0027	0.9835	1.0127	1.0374	1.0029	0.9907	1.0056	1.0168	0.9938	1.0008	1.0075	0.9981
ALL YEARS	1.0547	1.0216	1.0197	0.9929	0.9942	0.9998	1.0009	0.9965	1.0150	0.9965	1.0075	1.0023	0.9969	0.9996	1.0028	0.9986
ALL-HI LOW	1.0529	1.0107	1.0227	0.9904	0.9940	0.9991	1.0010	0.9916	0.9944	0.9972	1.0065	1.0036	0.9986	0.9997	1.0011	0.9996
WTD 3 YR	1.1096	1.0260	1.0539	1.0198	1.0104	1.0015	1.0056	0.9972	1.0021	0.9961	1.0064	1.0230	0.9982	1.0022	1.0149	1.0004
WTD 5 YR	1.1339	1.0417	1.0371	1.0276	1.0036	0.9903	1.0094	1.0233	1.0018	0.9878	1.0039	1.0102	0.9938	1.0008	1.0092	0.9962
WTD ALL YR	1.0664	1.0082	1.0271	0.9952	0.9957	1.0004	1.0040	0.9942	0.9987	0.9976	1.0016	1.0028	0.9964	1.0000	1.0054	0.9971
1205M LDFS	1.1298	1.0622	1.0283	1.0283	1.0204	0.9960	1.0137	1.0188	1.0032	0.9900	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.1245	1.0574	1.0513	1.0335	1.0027	0.9980	1.0127	1.0152	1.0029	0.9907	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000
AGE-T0-ULT	1.3280	1.1810	1.1169	1.0624	1.0279	1.0252	1.0272	1.0143	0.9991	0.9962	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	1.0000	1.0000	1.0000	1.0000	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	0.9878	1.0000	1.0000	1.0000	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	0.9993	1.0000	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0000	1.0000	0.9253	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0090	1.0000	1.0000	0.9819	1.0014	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	0.9964	1.0000	1.0000	1.0000	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	1.0400	0.9964	0.9733	0.9943	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	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
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	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
1994.1	1.0001	1.0176	0.9938	0.9996	1.0000	1.0000	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	0.9980	1.0000	0.9822	1.0000	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	0.9997	1.0029	0.9960	0.9999	1.0000	0.9991	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.9998	1.0016	1.0016	0.9995	0.9975	0.9994	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9996	1.0007	0.9973	0.9988	0.9987	0.9996	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9997	1.0000	0.9988	0.9997	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9995	1.0022	0.9950	0.9999	1.0000	0.9995	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.9997	1.0013	0.9989	0.9996	0.9984	0.9996	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9998	1.0009	0.9970	0.9989	0.9988	0.9997	1.0002	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 --- PRIVATE PASSENGER 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	50,532	50,532	1.0000	1.0000	1999	82,523	82,523	1.0000	1.0000
1999.2	31,991	31,991	1.0000	1.0000	2000	134,525	134,525	1.0000	1.0000
2000.1	34,700	34,700	1.0000	1.0000	2001	240,443	240,577	0.9994	0.9994
2000.2	99,825	99,825	1.0000	1.0000	2002	121,771	120,417	1.0112	1.0118
2001.1	83,472	83,007	1.0056	1.0056	2003	749,453	730,805	1.0255	1.0141
2001.2	156,971	157,570	0.9962	0.9907	2004	346,680	332,829	1.0416	1.0157
2002.1	24,151	24,173	0.9991	1.0029	2005	356,596	308,679	1.1552	1.1091
2002.2	97,620	96,244	1.0143	1.0152					
2003.1	119,310	116,151	1.0272	1.0127	TOTAL	2,031,991	1,950,355		
2003.2	630,143	614,654	1.0252	0.9980					
2004.1	206,075	200,482	1.0279	1.0027					
2004.2	140,605	132,347	1.0624	1.0335					
2005.1	138,589	124,084	1.1169	1.0513					
2005.2	218,007	184,595	1.1810	1.0574					
TOTAL	2,031,991	1,950,355							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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																	
1988.1																	
1988.2																	
1989.1																	
1989.2																	
1990.1																	
1990.2																	
1991.1																	
1991.2																	
1992.1																	
1992.2																	
1993.1																	
1993.2				3	2	2	2	2	2	2	2	2	2	2	2	2	2
1994.1			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994.2	8	14	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10
1995.1	6	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1995.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1996.1	6	7	6	9	9	10	8	8	8	8	8	8	8	8	8	8	8
1996.2	8	8	7	7	6	6	6	5	5	5	5	5	5	5	5	5	5
1997.1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1997.2	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1998.1	5	8	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1998.2	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1999.1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2
1999.2	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2000.1	5	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2000.2	1																
2001.1	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2001.2	2	2	2	2	2	2	2	2	2	2	1						
2002.1	7	8	10	10	10	10	10	10	10								
2002.2	4	3	4	4	4	5	5	6									
2003.1	14	14	14	14	14	15	14										
2003.2	10	12	8	3	2	2											
2004.1	9	8	8	5	5												
2004.2	7	7	7	7													
2005.1	11	12	12														
2005.2	7	7															
2006.1	12																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2	2	2	2	2	2	2	2	2	2	2						
1994.1	1	1	1	1	1	1	1	1	1							
1994.2	10	10	10	10	10	10	10	10								
1995.1	4	4	4	4	4	4	4									
1995.2	6	6	6	6	6	6										
1996.1	8	8	8	8	8											
1996.2	5	5	5													
1997.1	3	3														
1997.2	8															
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 --- PRIVATE PASSENGER VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

EXHIBIT 2
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																

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

CLAIM COUNT PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS			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
	12/6	18/12	24/18													
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				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
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	1.7500	0.7857	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000	1.0000
1995.1	0.8333	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.1667	0.8571	1.5000	1.0000	1.1111	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	1.0000	0.8750	1.0000	0.8571	1.0000	1.0000	0.8333	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	1.6000	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
1998.2	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	1.0000	1.0000
1999.1	1.0000	1.0000	1.0000	1.0000	2.0000	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	0.9091	1.0000	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	1.2000	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
2000.2																
2001.1	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
2001.2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	1.1429	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
2002.2	0.7500	1.3333	1.0000	1.0000	1.2500	1.0000	1.2000									
2003.1	1.0000	1.0000	1.0000	1.0000	1.0714	0.9333										
2003.2	1.2000	0.6667	0.3750	0.6667	1.0000											
2004.1	0.8889	1.0000	0.6250	1.0000												
2004.2	1.0000	1.0000	1.0000													
2005.1	1.0909	1.0000														
2005.2	1.0000															
AVERAGES																
LAST 3 YR	1.0300	1.0000	0.8333	0.9444	1.0536	0.9867	1.0400	1.0000	0.9000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.0073	0.9907	0.8704	0.9630	1.1468	0.9926	1.0222	1.0000	0.9444	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0738	0.9448	0.9639	0.9615	1.0716	0.9860	1.0019	1.0000	0.9688	1.0000	1.0000	1.0000	1.0000	0.9930	1.0000	1.0000
ALL-HI LOW	1.0561	0.9390	0.9667	0.9749	1.0240	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0345	0.9464	0.8431	0.9737	1.0588	0.9706	1.0417	1.0000	0.9524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0270	0.9710	0.8525	0.9818	1.0600	0.9825	1.0208	1.0000	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0811	0.9281	0.9466	0.9750	1.0357	0.9737	1.0000	1.0000	0.9877	1.0000	1.0000	1.0000	1.0000	0.9861	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 --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2	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								
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										
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-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 --- PRIVATE PASSENGER 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	2	2	1.0000	1.0000	1999	12	12	0.9992	0.9992
1999.2	10	10	0.9990	0.9990	2000	5	5	0.9920	0.9928
2000.1	5	5	0.9920	0.9930	2001	3	3	0.9897	0.9977
2000.2			0.9930	1.0010	2002	16	16	0.9923	1.0026
2001.1	2	2	0.9890	0.9960	2003	16	16	0.9871	0.9948
2001.2	1	1	0.9910	1.0020	2004	12	12	0.9661	0.9787
2002.1	10	10	0.9930	1.0020	2005	18	19	0.9563	0.9899
2002.2	6	6	0.9910	0.9980					
2003.1	14	14	0.9880	0.9970	TOTAL	82	83		
2003.2	2	2	0.9810	0.9929					
2004.1	5	5	0.9890	0.9878					
2004.2	7	7	0.9640	0.9948					
2005.1	11	12	0.9500	0.9855					
2005.2	7	7	0.9670	1.0179					
TOTAL	82	83							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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																
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				27	36	1	1	1	1	1	1	1	1	1	1	1
1994.1			5	5	5	5	5	5	5	5	35	-6	-6	-6	-6	-6
1994.2	144	291	302	271	258	251	251	237	235	235	236	236	236	237	237	237
1995.1	8	7	4	4	4	4	4	4	4	4	4	4	4	4	3	3
1995.2	86	137	141	141	141	156	260	260	254	269	162	162	161	161	161	161
1996.1	40	32	17	41	90	41	37	36	36	36	36	36	36	36	82	37
1996.2	44	77	76	54	45	45	45	25	25	25	25	25	25	25	25	25
1997.1	8	4	13	13	30	47	52	50	50	50	50	50	50	50	50	50
1997.2	88	199	199	196	192	199	185	185	185	185	185	185	185	185	185	185
1998.1	18	31	20	20	20	20	20	20	20	20	20	20	20	20	20	20
1998.2	72	72	50	51	51	51	51	51	51	51	51	51	51	51	51	51
1999.1	2	2	2	2	2	22	22	32	32	47	59	25	25	25	25	25
1999.2	77	95	103	103	109	109	109	108	108	108	108	108	108	108	108	108
2000.1	50	91	97	117	117	117	117	117	117	117	117	117	117	117	117	117
2000.2	13	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2001.1	4	58	55	41	41	41	41	41	41	41	41	41	41	41	41	41
2001.2	34	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209
2002.1	8	147	186	197	232	161	159	151	122							
2002.2	15	110	83	83	82	108	99	79								
2003.1	147	146	159	221	126	149	177									
2003.2	119	198	209	192	156	175										
2004.1	132	231	231	228	228											
2004.2	33	21	21	21												
2005.1	76	73	86													
2005.2	85	62														
2006.1	134															

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

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																		
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	1	1	1	1	1	1	1	1	1	1								
1994.1	-6	-6	-6	-6	-6	-6	-6	-6	-6									
1994.2	237	237	237	237	237	237	237	237	237									
1995.1	3	3	3	3	3	3	3											
1995.2	161	161	161	161	161													
1996.1	37	37	37	37														
1996.2	25	25	25															
1997.1	50	50																
1997.2	185																	
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 --- PRIVATE PASSENGER VEHICLES
COMBINED UNINSURED AUTOMOBILE
NET BASIS ---- CAN. FUNDS
30 JUNE 2006

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																		
1987.1																		
1987.2																		
1988.1																		
1988.2																		
1989.1																		
1989.2																		
1990.1																		

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMBINED UNINSURED AUTOMOBILE
 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																
1988.1																
1988.2																
1989.1																
1989.2																
1990.1																
1990.2																
1991.1																
1991.2																
1992.1																
1992.2																
1993.1																
1993.2				1.3496	0.0325	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	7.0420	-0.1647	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	2.0132	1.0395	0.8972	0.9526	0.9740	1.0000	0.9443	0.9893	1.0000	1.0051	1.0000	1.0000	1.0027	1.0000	1.0000	1.0000
1995.1	0.8742	0.6162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6389	1.0000	1.0000
1995.2	1.5962	1.0300	0.9998	1.0000	1.1097	1.6647	1.0000	0.9765	1.0598	0.6037	0.9957	0.9978	1.0000	1.0000	1.0000	1.0000
1996.1	0.8022	0.5088	2.4917	2.1755	0.4596	0.8970	0.9675	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	2.2826	0.4503	1.0000
1996.2	1.7369	0.9870	0.7185	0.8346	1.0000	1.0000	0.5596	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	0.5045	3.0639	1.0000	2.4153	1.5344	1.1128	0.9616	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	2.2580	1.0000	0.9849	0.9810	1.0336	0.9309	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	1.7253	0.6557	0.9924	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	0.9986	0.6909	1.0297	1.0000	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	9.6622	1.0000	1.4523	1.0000	1.4672	1.2584	0.4181	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.2364	1.0855	0.9918	1.0636	0.9978	0.9978	0.9973	0.9974	0.9997	0.9974	1.0000	1.0000	1.0000			
2000.1	1.8295	1.0586	1.2084	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2000.2	0.7546	0.9487	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2001.1	13.6972	0.9427	0.7535	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
2001.2	6.1600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0427							
2002.1	18.1504	1.2701	1.0592	1.1763	0.6925	0.9877	0.9539	0.8079								
2002.2	7.1262	0.7604	0.9949	0.9949	1.3101	0.9165	0.7979									
2003.1	0.9932	1.0872	1.3950	0.5705	1.1762	1.1920										
2003.2	1.6621	1.0592	0.9178	0.8101	1.1261											
2004.1	1.7520	1.0000	0.9883	1.0000												
2004.2	0.6308	1.0000	1.0000													
2005.1	0.9553	1.1743														
2005.2	0.7312															
AVERAGES																
LAST 3 YR	1.1208	1.0135	1.0592	0.9253	1.0508	1.0160	0.9586	0.9676	0.9183	1.0426	0.9030	1.0000	1.0000	1.0000	0.9084	1.0000
LAST 5 YR	5.1858	1.0243	1.0317	0.9615	1.8965	1.0094	1.0201	0.9805	0.9510	1.0256	0.9418	0.9998	1.0000	1.0921	0.9450	1.0000
ALL YEARS	3.0082	1.0445	1.0647	1.1055	1.3861	1.0350	0.9808	0.9875	0.9747	1.3692	0.8833	0.9998	1.0002	1.0768	0.9450	1.0000
ALL-HI LOW	2.4063	0.9703	1.0106	1.0668	1.0218	1.0076	0.9778	0.9977	1.0040	1.0186	0.9549	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.2343	1.0141	1.0601	0.9140	0.9953	1.0259	0.9569	0.9538	0.6415	1.0319	0.9053	1.0000	1.0000	1.0000	0.9141	1.0000
WTD 5 YR	1.9192	1.0389	1.0477	0.9352	1.0144	1.0177	0.9789	0.9682	0.7750	1.0182	0.9478	0.9995	1.0000	1.0560	0.9407	1.0000
WTD ALL YR	1.7653	1.0142	1.0136	0.9817	0.9816	1.0621	0.9673	0.9755	0.8772	0.9474	0.9307	0.9996	1.0007	1.0563	0.9407	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 --- PRIVATE PASSENGER 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	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							
1994.2	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							
1995.2	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							
1996.2	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							
1997.2	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							
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 --- PRIVATE PASSENGER 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	24,788	24,788	1.0000	1.0000	1999	132,585	132,585	1.0000	1.0000
1999.2	107,797	107,797	1.0000	1.0000	2000	125,729	125,729	1.0000	1.0000
2000.1	116,757	116,757	1.0000	1.0000	2001	50,573	50,236	1.0067	1.0067
2000.2	8,972	8,972	1.0000	1.0000	2002	206,595	201,348	1.0261	1.0193
2001.1	41,569	41,321	1.0060	1.0060	2003	378,825	352,548	1.0745	1.0472
2001.2	9,004	8,915	1.0100	1.0040	2004	282,434	248,470	1.1367	1.0579
2002.1	124,703	122,378	1.0190	1.0089	2005	211,019	147,714	1.4286	1.2568
2002.2	81,892	78,970	1.0370	1.0177					
2003.1	189,751	177,155	1.0711	1.0328	TOTAL	1,387,760	1,258,630		
2003.2	189,074	175,393	1.0780	1.0065					
2004.1	257,579	227,946	1.1300	1.0482					
2004.2	24,855	20,524	1.2110	1.0717					
2005.1	116,774	85,674	1.3630	1.1255					
2005.2	94,245	62,040	1.5191	1.1145					
TOTAL	1,387,760	1,258,630							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986.2	25	26	25	26	26	26	26	26	26	26	26	26	26	26	26	26
1987.1	23	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1987.2	24	28	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1988.1	42	44	42	42	42	42	42	42	42	42	42	42	42	42	42	42
1988.2	58	60	60	59	59	59	59	59	59	59	59	59	59	59	59	59
1989.1	54	49	47	47	47	47	46	46	45	45	45	45	45	45	45	45
1989.2	67	73	70	70	70	70	70	70	70	70	70	70	70	70	70	70
1990.1	75	74	73	72	72	72	72	72	72	72	72	72	72	72	72	72
1990.2	87	86	84	84	83	83	83	83	83	83	83	83	83	83	83	83
1991.1	86	92	91	89	88	88	88	88	88	88	88	88	88	88	88	88
1991.2	107	108	106	107	107	107	107	107	107	107	107	107	107	107	107	107
1992.1	98	96	93	92	92	92	92	92	92	92	92	92	92	92	92	92
1992.2	77	74	75	74	74	74	74	74	74	74	74	74	74	74	74	74
1993.1	56	51	50	49	48	48	48	48	48	48	48	48	48	48	48	48
1993.2	84	84	81	82	80	80	80	80	80	80	80	80	80	80	80	80
1994.1	45	44	43	41	40	40	40	40	40	40	40	39	39	39	39	39
1994.2	62	58	58	58	57	57	57	57	57	57	57	57	57	57	57	57
1995.1	46	46	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1995.2	56	56	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1996.1	50	47	47	46	46	46	45	45	45	45	45	45	45	45	45	45
1996.2	52	49	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1997.1	52	51	50	49	49	49	49	49	49	49	49	49	49	49	49	49
1997.2	71	60	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1998.1	60	54	55	55	55	54	54	54	54	53	53	53	53	53	53	53
1998.2	56	54	51	50	49	49	49	49	49	49	49	49	49	49	49	49
1999.1	65	64	63	63	63	63	63	63	63	63	63	63	63	63	63	63
1999.2	80	69	65	62	62	61	61	61	61	61	61	61	61	61	61	61
2000.1	54	51	50	51	51	50	50	50	50	50	50	50	50	50	50	50
2000.2	80	80	78	77	76	76	76	76	76	76	76	76	76	76	76	76
2001.1	90	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83
2001.2	81	69	69	69	68	68	68	68	68	68	68	68	68	68	68	68
2002.1	82	71	67	67	66	66	66	66	66	66	66	66	66	66	66	66
2002.2	138	127	122	119	119	117	117	117	117	117	117	117	117	117	117	117
2003.1	132	121	118	117	117	117	117	117	117	117	117	117	117	117	117	117
2003.2	153	129	124	124	124	123	123	123	123	123	123	123	123	123	123	123
2004.1	119	111	104	104	104	103	103	103	103	103	103	103	103	103	103	103
2004.2	152	125	127	126	126	126	126	126	126	126	126	126	126	126	126	126
2005.1	111	93	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2005.2	136	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
2006.1	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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
1986.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1986.2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1987.1	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
1987.2	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1988.1	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
1988.2	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1989.1	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
1989.2	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
1990.1	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
1990.2	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83
1991.1	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
1991.2	107	107	107	107	107	107	107	107	107	107	107	107	107	107	107
1992.1	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92
1992.2	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74
1993.1	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1993.2	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
1994.1	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
1995.1	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1995.2	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1996.1	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
1996.2	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1997.1	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
1997.2	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
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 --- PRIVATE PASSENGER 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	7	7	7	7	7	7	7	7								
1986.2	26	26	26	26	26	26	26	26								
1987.1	25	25	25	25	25	25	25	25								
1987.2	26	26	26	26	26	26	26	26								
1988.1	42	42	42	42												
1988.2	59	59	59													
1989.1	45	45														
1989.2	70															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	1.4000	1.0000	1.0000	1.0000	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	1.0400	0.9615	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	1.0870	1.0000	1.0000	1.0000	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	1.1667	0.9286	1.0000	1.0000	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	1.0476	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0345	1.0000	0.9833	1.0000	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	0.9074	0.9592	1.0000	1.0000	1.0000	0.9787	1.0000	0.9783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0896	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
1990.1	0.9867	0.9865	0.9863	1.0000	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	0.9885	0.9767	1.0000	0.9881	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	1.0698	0.9891	0.9780	0.9888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0093	0.9815	1.0094	1.0000	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	0.9796	0.9688	0.9892	1.0000	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	0.9610	1.0135	0.9867	1.0000	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	0.9107	0.9804	0.9800	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0000	0.9643	1.0123	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
1994.1	0.9778	0.9773	0.9535	1.0000	0.9756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9750	1.0000	1.0000	1.0000	1.0000
1994.2	0.9355	1.0000	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
1995.1	1.0000	0.9565	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.0000	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
1996.1	0.9400	1.0000	0.9787	1.0000	1.0000	0.9783	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.9423	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.1	0.9808	0.9804	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.8451	0.9833	1.0000	1.0000	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	1.0185	1.0000	1.0000	0.9818	1.0000	1.0000	1.0000	0.9815	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9643	0.9444	0.9804	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	0.9846	0.9844	1.0000	1.0000	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	0.8625	0.9420	0.9538	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	0.9444	0.9804	1.0200	1.0000	0.9804	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.0000	0.9750	0.9872	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
2001.1	0.9222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	0.8519	1.0000	1.0000	0.9855	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.8659	0.9437	1.0000	0.9851	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	0.9203	0.9606	0.9754	1.0000	0.9832	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9167	0.9752	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	0.8431	0.9612	1.0000	1.0000	0.9919	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	0.9328	0.9369	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
2004.2	0.8224	1.0160	0.9921	1.0000	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	0.8378	0.9785	1.0000	1.0000	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	0.8824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.8725	0.9714	0.9932	0.9935	0.9959	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	0.8795	0.9747	0.9966	0.9948	0.9939	1.0000	1.0000	1.0000	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9688	0.9765	0.9942	0.9958	0.9971	0.9988	1.0000	0.9993	0.9994	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9613	0.9766	0.9940	0.9962	0.9977	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8705	0.9717	0.9924	0.9950	0.9948	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	0.8786	0.9742	0.9947	0.9954	0.9940	1.0000	1.0000	1.0000	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9392	0.9762	0.9933	0.9954	0.9969	0.9991	1.0000	0.9995	0.9995	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000
1205M LDFS	0.8788	0.9656	0.9928	0.9958	0.9947	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.8795	0.9747	0.9966	0.9948	0.9939	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	0.8447	0.9604	0.9854	0.9887	0.9939	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 --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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
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 --- PRIVATE PASSENGER VEHICLES
COLLISION
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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	63	63	1.0000	1.0000	1999	124	124	1.0000	1.0000
1999.2	61	61	1.0000	1.0000	2000	126	126	1.0000	1.0000
2000.1	50	50	1.0000	1.0000	2001	151	151	1.0000	1.0000
2000.2	76	76	1.0000	1.0000	2002	183	183	1.0000	1.0000
2001.1	83	83	1.0000	1.0000	2003	240	240	1.0000	1.0000
2001.2	68	68	1.0000	1.0000	2004	227	229	0.9910	0.9910
2002.1	66	66	1.0000	1.0000	2005	205	211	0.9712	0.9800
2002.2	117	117	1.0000	1.0000					
2003.1	117	117	1.0000	1.0000	TOTAL	1,256	1,264		
2003.2	123	123	1.0000	1.0000					
2004.1	102	103	0.9939	0.9939					
2004.2	125	126	0.9887	0.9948					
2005.1	90	91	0.9854	0.9966					
2005.2	115	120	0.9604	0.9747					
TOTAL	1,256	1,264							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	27	32	31	31	31	31	31	31	31	31	31	31	31	31	31	
1986.2	73	77	74	74	74	74	74	74	73	73	73	73	73	73	73	
1987.1	55	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
1987.2	79	83	82	82	82	82	82	82	82	82	82	82	82	82	82	
1988.1	110	101	95	95	95	94	94	94	94	94	94	94	94	94	94	
1988.2	177	193	191	192	192	192	192	192	192	192	192	192	192	192	192	
1989.1	163	167	165	164	164	164	164	164	164	164	164	164	164	164	164	
1989.2	235	274	270	270	270	270	270	270	270	270	270	270	270	270	270	
1990.1	158	192	190	194	194	187	187	187	187	187	187	187	187	187	187	
1990.2	259	261	251	250	240	240	240	240	240	240	240	240	240	240	240	
1991.1	253	250	246	244	241	238	238	238	238	238	238	238	238	238	238	
1991.2	344	365	357	358	357	357	357	357	357	357	357	357	357	357	357	
1992.1	312	297	257	247	247	247	247	247	247	247	247	247	247	247	247	
1992.2	234	218	226	227	227	226	226	226	226	226	226	226	226	226	226	
1993.1	163	148	146	143	140	140	140	140	140	140	140	140	140	140	140	
1993.2	332	333	330	326	325	325	325	325	325	325	325	325	325	325	325	
1994.1	169	170	167	164	164	163	163	163	163	163	163	163	163	163	163	
1994.2	226	217	214	207	202	202	202	202	202	202	202	202	202	202	202	
1995.1	172	183	177	177	177	177	177	177	177	177	177	177	177	175	175	
1995.2	255	231	219	219	219	219	219	219	219	219	219	219	219	219	219	
1996.1	266	259	255	254	254	254	245	245	245	245	245	245	245	245	245	
1996.2	291	258	252	252	252	252	252	252	252	252	252	252	252	252	252	
1997.1	251	283	275	273	273	273	273	273	273	273	273	273	273	273	273	
1997.2	316	314	308	308	308	292	288	285	284	280	278	278	278	278	278	
1998.1	267	245	238	239	239	237	237	237	237	233	233	233	233	233	233	
1998.2	219	201	185	184	182	182	182	182	182	182	182	182	182	182	182	
1999.1	276	252	249	249	249	249	249	249	249	249	249	249	249	249	249	
1999.2	395	346	335	329	329	318	318	318	318	318	318	318	318	318	318	
2000.1	217	224	223	221	221	219	219	219	219	219	219	219	219	219	219	
2000.2	447	418	411	410	405	405	405	405	405	405	405	405	405	405	405	
2001.1	302	305	301	304	304	304	304	304	304	304	304	304	304	304	304	
2001.2	509	421	424	425	424	423	423	423	423	423	423	423	423	423	423	
2002.1	310	290	278	275	274	274	274	274	274	274	274	274	274	274	274	
2002.2	927	781	781	776	776	772	772	772	772	772	772	772	772	772	772	
2003.1	560	581	574	572	572	572	572	572	572	572	572	572	572	572	572	
2003.2	748	714	702	712	712	687	687	687	687	687	687	687	687	687	687	
2004.1	524	526	505	505	504	504	504	504	504	504	504	504	504	504	504	
2004.2	820	844	817	834	834	834	834	834	834	834	834	834	834	834	834	
2005.1	746	719	716	716	716	716	716	716	716	716	716	716	716	716	716	
2005.2	688	716	716	716	716	716	716	716	716	716	716	716	716	716	716	
2006.1	445	445	445	445	445	445	445	445	445	445	445	445	445	445	445	

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 NET 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	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	
1986.2	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	
1987.1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
1987.2	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	
1988.1	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	
1988.2	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	
1989.1	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164	
1989.2	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270	
1990.1	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187	
1990.2	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	
1991.1	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	
1991.2	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	
1992.1	247	247	247	247	257	257	257	257	257	257	257	257	257	257	257	
1992.2	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	
1993.1	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	
1993.2	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	
1994.1	163	163	163	163	163	163	163	163	163	163	163	163	163	163	163	
1994.2	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	
1995.1	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	
1995.2	219	219	219	219	219	219	219	219	219	219	219	219	219	219	219	
1996.1	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	
1996.2	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	
1997.1	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	
1997.2	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	
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 --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	31	31	31	31	31	31	31	31	31							
1986.2	73	73	73	73	73	73	73	73								
1987.1	51	51	51	51	51	51	51	51								
1987.2	82	82	82	82	82	82										
1988.1	94	94	94	94												
1988.2	192	192	192													
1989.1	164	164														
1989.2	270															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 NET 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	1.1922	0.9588	1.0000	1.0000	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	1.0484	0.9699	0.9987	1.0000	1.0000	1.0000	1.0000	0.9895	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987.1	0.9182	1.0000	1.0000	1.0000	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	1.0515	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.1	0.9203	0.9410	1.0000	1.0000	0.9856	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988.2	1.0913	0.9925	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.0191	0.9881	0.9991	0.9999	0.9999	0.9968	0.9985	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.1691	0.9854	1.0000	1.0000	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	1.2146	0.9870	1.0205	1.0000	0.9654	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	1.0046	0.9619	0.9989	0.9601	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	0.9911	0.9810	0.9943	0.9877	0.9860	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0613	0.9804	1.0017	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
1992.1	0.9529	0.8668	0.9612	1.0000	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	0.9292	1.0407	1.0007	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9978	1.0000	1.0000	1.0000
1993.1	0.9071	0.9906	0.9761	0.9780	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0016	0.9903	0.9902	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
1994.1	1.0068	0.9794	0.9815	1.0000	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0015	0.9982	1.0000	1.0000	1.0000	1.0000
1994.2	0.9589	0.9868	0.9681	0.9759	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	1.0595	0.9685	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9915	1.0000	1.0000
1995.2	0.9066	0.9476	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
1996.1	0.9765	0.9841	0.9951	1.0000	1.0000	0.9646	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.2	0.8872	0.9754	1.0000	1.0000	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	1.1299	0.9704	0.9945	1.0000	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	0.9959	0.9816	1.0000	0.9992	0.9465	0.9880	0.9896	0.9965	0.9842	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.1	0.9161	0.9749	1.0012	1.0000	0.9916	1.0000	1.0000	1.0000	0.9831	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9167	0.9200	0.9973	0.9871	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	0.9131	0.9889	1.0000	1.0000	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	0.8763	0.9685	0.9821	1.0000	0.9651	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.1	1.0342	0.9964	0.9922	1.0000	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9366	0.9817	0.9982	0.9878	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	1.0078	0.9866	1.0104	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001.2	0.8263	1.0087	1.0004	0.9994	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.9367	0.9566	0.9908	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
2002.2	0.8422	1.0002	0.9936	1.0000	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	1.0388	0.9877	0.9960	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
2003.2	0.9542	0.9834	1.0135	1.0000	0.9649	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	1.0030	0.9604	0.9989	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
2004.2	1.0297	0.9673	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
2005.1	0.9637	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	1.0000
2005.2	1.0397	1.0000	1.0000	1.0000	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	1.0048	0.9825	1.0023	0.9993	0.9928	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	0.9642	0.9829	1.0015	0.9984	0.9909	1.0000	1.0000	0.9996	0.9967	0.9995	1.0000	1.0000	1.0000	0.9992	1.0000	1.0000
ALL YEARS	0.9907	0.9769	0.9968	0.9964	0.9939	0.9986	0.9996	0.9996	0.9990	0.9998	1.0001	0.9999	0.9999	0.9997	1.0000	1.0000
ALL-HI LOW	0.9892	0.9781	0.9972	0.9973	0.9951	0.9995	0.9999	0.9999	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0033	0.9832	1.0044	0.9995	0.9901	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	0.9611	0.9838	1.0034	0.9985	0.9896	1.0000	1.0000	0.9997	0.9971	0.9994	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000
WTD ALL YR	0.9739	0.9786	0.9986	0.9968	0.9920	0.9985	0.9996	0.9998	0.9988	0.9998	1.0000	0.9999	0.9999	0.9997	1.0000	1.0000
1205M LDFS	0.9420	0.9759	0.9976	0.9984	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9642	0.9829	1.0015	0.9984	0.9909	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	0.9390	0.9739	0.9908	0.9893	0.9909	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 --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	1.0000	1.0000	1.0000	1.0000	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	1.0404	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	1.0040	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	1.0020	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	1.0044	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	1.0027	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 --- PRIVATE PASSENGER 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	249,078	249,078	1.0000	1.0000	1999	566,635	566,635	1.0000	1.0000
1999.2	317,557	317,557	1.0000	1.0000	2000	623,689	623,689	1.0000	1.0000
2000.1	218,636	218,636	1.0000	1.0000	2001	726,842	726,842	1.0000	1.0000
2000.2	405,053	405,053	1.0000	1.0000	2002	1,046,497	1,046,497	1.0000	1.0000
2001.1	303,804	303,804	1.0000	1.0000	2003	1,258,042	1,258,042	1.0000	1.0000
2001.2	423,038	423,038	1.0000	1.0000	2004	1,324,676	1,338,188	0.9899	0.9899
2002.1	274,321	274,321	1.0000	1.0000	2005	1,406,524	1,431,790	0.9824	0.9924
2002.2	772,176	772,176	1.0000	1.0000					
2003.1	571,530	571,530	1.0000	1.0000	TOTAL	6,952,905	6,991,683		
2003.2	686,512	686,512	1.0000	1.0000					
2004.1	499,609	504,197	0.9909	0.9909					
2004.2	825,067	833,991	0.9893	0.9884					
2005.1	709,612	716,201	0.9908	1.0015					
2005.2	696,912	715,589	0.9739	0.9829					
TOTAL	6,952,905	6,991,683							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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
	6	12														
1986.1	19	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
1986.2	38	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1987.1	40	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
1987.2	53	63	63	62	62	62	62	62	62	62	62	62	62	62	62	62
1988.1	33	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1988.2	59	71	74	74	74	75	75	75	75	75	75	75	75	75	75	75
1989.1	75	90	90	91	91	91	91	91	91	91	91	91	91	91	91	91
1989.2	67	83	84	84	84	84	84	84	84	84	84	84	84	84	84	84
1990.1	101	126	128	128	128	128	128	128	128	128	128	128	128	128	128	128
1990.2	159	176	175	175	175	175	175	175	175	175	175	175	175	175	175	175
1991.1	143	171	173	173	173	173	173	173	173	173	173	173	173	173	173	173
1991.2	167	186	192	193	193	193	193	193	193	193	193	193	193	193	193	193
1992.1	149	179	180	180	180	180	180	180	180	180	180	180	180	180	180	180
1992.2	122	144	144	143	143	143	143	143	143	143	143	143	143	143	143	143
1993.1	105	126	129	128	128	128	128	128	128	128	128	128	128	128	128	128
1993.2	74	87	89	90	90	90	90	90	90	90	90	90	90	90	90	90
1994.1	61	77	78	78	78	78	78	78	78	78	78	78	78	78	78	78
1994.2	77	95	96	96	96	96	96	96	96	96	96	96	96	96	96	96
1995.1	54	73	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1995.2	45	61	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1996.1	65	73	72	72	72	72	72	72	72	72	72	72	72	72	72	72
1996.2	52	58	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1997.1	57	70	71	71	71	71	71	71	71	71	71	71	71	71	71	71
1997.2	55	75	77	76	76	76	76	76	76	76	76	76	76	76	76	76
1998.1	54	70	70	70	71	71	71	71	71	71	71	71	71	71	71	71
1998.2	63	73	75	76	76	77	77	77	77	77	77	77	77	77	77	77
1999.1	41	54	54	55	55	55	55	55	55	55	54	54	54	54	54	54
1999.2	62	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
2000.1	54	61	62	62	62	61	61	61	61	61	61	61	61	61	61	61
2000.2	67	77	79	78	78	78	78	78	78	78	78	78	78	78	78	78
2001.1	49	60	60	59	59	59	59	59	59	59	59	59	59	59	59	59
2001.2	43	54	53	53	53	53	53	53	53	53	53	53	53	53	53	53
2002.1	69	91	91	92	90	90	90	90	90	90	90	90	90	90	90	90
2002.2	93	107	106	107	106	106	106	106	106	106	106	106	106	106	106	106
2003.1	78	98	102	101	101	101	101	101	101	101	101	101	101	101	101	101
2003.2	99	118	123	123	123	123	123	123	123	123	123	123	123	123	123	123
2004.1	108	122	125	125	125	125	125	125	125	125	125	125	125	125	125	125
2004.2	76	88	90	89	89	89	89	89	89	89	89	89	89	89	89	89
2005.1	85	101	104	104	104	104	104	104	104	104	104	104	104	104	104	104
2005.2	71	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2006.1	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61

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

ACCIDENT YEAR	DEVELOPMENT MONTHS		INCURRED CLAIM COUNT													
	102	108	114	120	126	132	138	144	150	156	162	168	174	180	186	192
1986.1	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
1986.2	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1987.1	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55
1987.2	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1988.1	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1988.2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1989.1	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
1989.2	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84
1990.1	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128
1990.2	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
1991.1	173	173	173	173	173	173	173	173	173	173	173	173	173	173	173	173
1991.2	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
1992.1	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
1992.2	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143
1993.1	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128
1993.2	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
1994.1	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
1994.2	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96
1995.1	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1995.2	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1996.1	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72
1996.2	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1997.1	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
1997.2	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
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 --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

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	24	24	24	24	24	24	24	24	24	24								
1986.2	46	46	46	46	46	46	46	46	46									
1987.1	55	55	55	55	55	55	55	55	55									
1987.2	62	62	62	62	62	62	62	62	62									
1988.1	47	47	47	47	47	47	47	47	47									
1988.2	75	75	75	75	75	75	75	75	75									
1989.1	91	91	91	91	91	91	91	91	91									
1989.2	84	84	84	84	84	84	84	84	84									
1990.1																		

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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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	1.2632	1.0000	1.0000	1.0000	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	1.2105	1.0000	1.0000	1.0000	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	1.3750	1.0000	1.0000	1.0000	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	1.1887	1.0000	0.9841	1.0000	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	1.4242	1.0000	1.0000	1.0000	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	1.2034	1.0423	1.0000	1.0000	1.0000	1.0135	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	1.2000	1.0000	1.0111	1.0000	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	1.2388	1.0120	1.0000	1.0000	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	1.2475	1.0159	1.0000	1.0000	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	1.1069	0.9943	1.0000	1.0000	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	1.1958	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
1991.2	1.1138	1.0323	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.2013	1.0056	1.0000	1.0000	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	1.1803	1.0000	0.9931	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.2000	1.0238	0.9922	1.0000	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	1.1757	1.0230	1.0112	1.0000	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	1.2623	1.0130	1.0000	1.0000	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	1.2338	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
1995.1	1.3519	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	1.0000
1995.2	1.3556	1.0164	1.0000	1.0000	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	1.1231	0.9863	1.0000	1.0000	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	1.1154	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	1.0000	1.0000
1997.1	1.2281	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	1.0000	1.0000
1997.2	1.3636	1.0267	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
1998.1	1.2963	1.0000	1.0000	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
1998.2	1.1587	1.0274	1.0133	1.0000	1.0132	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.3171	1.0000	1.0185	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.2	1.1129	1.0000	1.0000	1.0000	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	1.1296	1.0164	1.0000	1.0000	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	1.1493	1.0260	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
2001.1	1.2245	1.0000	0.9833	1.0000	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	1.2558	0.9815	1.0000	1.0000	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	1.3188	1.0000	1.0110	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
2002.2	1.1505	0.9907	1.0094	0.9907	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	1.2564	1.0408	0.9902	1.0000	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	1.1919	1.0424	1.0000	1.0000	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	1.1296	1.0246	1.0000	1.0000	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	1.1579	1.0227	0.9889	1.0000	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	1.1882	1.0297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.2	1.2817	1.0000	1.0000	1.0000	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	1.2010	1.0251	0.9999	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.2155	1.0158	0.9970	0.9969	0.9984	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.2220	1.0113	0.9996	0.9995	1.0003	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.2197	1.0113	0.9996	0.9997	1.0004	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	1.1954	1.0252	1.0000	0.9950	1.0000	1.0000	1.0000	1.0000	1.0000	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.2062	1.0186	0.9978	0.9965	0.9987	1.0000	1.0000	1.0000	1.0000	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.2039	1.0129	0.9997	0.9994	1.0003	1.0000	1.0000	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.1668	1.0202	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
SELECTED																
AGE-T0-ULT	1.2010	1.0251	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	1.0000
AGE-T0-ULT	1.2275	1.0220	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	1.0000

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 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
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 --- PRIVATE PASSENGER 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	54	54	1.0000	1.0000	1999	123	123	1.0000	1.0000
1999.2	69	69	1.0000	1.0000	2000	139	139	1.0000	1.0000
2000.1	61	61	1.0000	1.0000	2001	112	112	1.0000	1.0000
2000.2	78	78	1.0000	1.0000	2002	196	196	1.0000	1.0000
2001.1	59	59	1.0000	1.0000	2003	224	224	1.0000	1.0000
2001.2	53	53	1.0000	1.0000	2004	214	214	1.0000	1.0000
2002.1	90	90	1.0000	1.0000	2005	197	195	1.0087	1.0087
2002.2	106	106	1.0000	1.0000					
2003.1	101	101	1.0000	1.0000	TOTAL	1,205	1,203		
2003.2	123	123	1.0000	1.0000					
2004.1	125	125	1.0000	1.0000					
2004.2	89	89	1.0000	1.0000					
2005.1	104	104	0.9970	0.9970					
2005.2	93	91	1.0220	1.0251					
TOTAL	1,205	1,203							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 NET 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	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17
1986.2	50	49	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1987.1	24	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
1987.2	29	31	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1988.1	15	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1988.2	42	41	42	41	41	42	42	42	42	42	42	42	42	42	42	42
1989.1	78	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1989.2	59	67	68	68	68	68	68	68	68	68	68	68	68	68	68	68
1990.1	62	71	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1990.2	106	104	99	99	99	99	99	99	99	99	99	99	99	99	99	99
1991.1	128	140	140	140	140	140	140	141	141	141	141	141	141	141	141	141
1991.2	106	111	112	112	112	112	112	112	112	112	112	112	112	112	112	112
1992.1	96	118	118	118	111	111	111	111	111	111	111	111	111	111	111	111
1992.2	93	103	103	101	101	101	101	101	101	101	101	101	101	101	101	101
1993.1	84	88	91	89	90	90	90	90	90	90	90	90	90	90	90	90
1993.2	46	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1994.1	56	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1994.2	105	98	96	96	96	96	96	96	96	96	96	96	96	96	96	96
1995.1	58	65	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1995.2	81	81	82	82	82	82	82	82	67	67	67	67	67	67	67	67
1996.1	120	124	123	124	124	124	124	124	124	124	124	124	124	124	124	124
1996.2	83	90	90	86	86	86	86	86	86	86	86	86	86	86	86	86
1997.1	46	54	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1997.2	112	106	108	109	109	109	109	109	109	109	109	109	109	109	109	109
1998.1	51	51	51	51	52	53	53	53	53	53	53	53	53	53	53	53
1998.2	105	101	102	103	103	103	103	103	103	103	103	103	103	103	103	103
1999.1	36	70	53	54	54	54	54	54	54	54	52	52	52	52	52	52
1999.2	66	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
2000.1	118	119	118	118	118	118	118	118	118	118	118	118	118	118	118	118
2000.2	160	158	159	158	158	158	158	158	158	158	158	158	158	158	158	158
2001.1	49	56	44	42	42	42	42	42	42	42	42	42	42	42	42	42
2001.2	59	63	60	60	60	60	60	60	60	60	60	60	60	60	60	60
2002.1	73	129	129	130	126	126	126	126	126	126	126	126	126	126	126	126
2002.2	144	204	203	207	205	205	205	205	205	205	205	205	205	205	205	205
2003.1	142	147	152	142	142	142	142	142	142	142	142	142	142	142	142	142
2003.2	197	202	204	201	201	201	201	201	201	201	201	201	201	201	201	201
2004.1	201	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203
2004.2	237	219	225	211	211	211	211	211	211	211	211	211	211	211	211	211
2005.1	189	193	187	187	187	187	187	187	187	187	187	187	187	187	187	187
2005.2	185	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203
2006.1	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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 NET 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
1986.1	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
1986.2	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1987.1	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
1987.2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1988.1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1988.2	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
1989.1	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1989.2	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
1990.1	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1990.2	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
1991.1	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137
1991.2	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112
1992.1	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111
1992.2	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101
1993.1	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
1993.2	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1994.1	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
1994.2	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96
1995.1	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1995.2	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1996.1	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
1996.2	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86
1997.1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1997.2	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
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 --- PRIVATE PASSENGER 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	17	17	17	17	17	17	17	17	17							
1986.2	59	59	59	59	59	59	59	59								
1987.1	27	27	27	27	27	27	27									
1987.2	30	30	30	30	30											
1988.1	19	19	19	19												
1988.2	42	42	42													
1989.1	57	57														
1989.2	68															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
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 NET 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	0.9984	0.9956	1.0000	0.9535	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	0.9745	1.2168	1.0000	1.0000	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	1.1615	0.9915	1.0000	1.0000	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	1.0366	0.9856	1.0000	1.0000	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	1.2584	1.0000	1.0000	1.0000	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	0.9834	1.0245	0.9907	1.0000	1.0086	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.7234	1.0005	1.0118	1.0000	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	1.1212	1.0142	1.0000	1.0000	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	1.1545	1.0182	1.0000	1.0000	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	0.9804	0.9568	1.0005	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
1991.1	1.1005	0.9955	1.0027	1.0000	1.0000	1.0000	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9734
1991.2	1.0393	1.0134	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
1992.1	1.2238	1.0007	1.0000	0.9436	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	1.0980	1.0016	0.9810	1.0010	0.9980	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0450	1.0301	0.9847	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	1.0022	1.0059	1.0013	1.0000	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	1.0700	0.9998	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
1994.2	0.9336	0.9863	1.0000	1.0000	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	1.1161	0.9476	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
1995.2	1.0065	1.0062	1.0082	1.0000	1.0000	1.0000	1.0000	0.8181	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.0308	0.9948	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
1996.2	1.0890	0.9956	0.9610	1.0000	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	1.1705	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
1997.2	0.9465	1.0191	1.0046	1.0000	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	1.0137	1.0000	1.0000	1.0078	1.0126	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998.2	0.9588	1.0157	1.0042	1.0000	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.9204	0.7692	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	1.0000
1999.2	1.2225	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
2000.1	1.0081	0.9920	1.0000	1.0000	0.9958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000.2	0.9845	1.0065	0.9937	1.0000	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	1.1247	0.7868	0.9657	1.0000	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	1.0796	0.9393	1.0000	1.0000	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	1.7680	0.9999	1.0041	0.9734	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	1.4185	0.9964	1.0169	0.9903	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	1.0400	1.0283	0.9367	1.0000	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	1.0255	1.0073	0.9893	1.0000	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	1.0078	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.2	0.9249	1.0256	0.9367	1.0000	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	1.0196	0.9712	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.2	1.0947	1.0000	1.0000	1.0000	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	1.0187	1.0052	0.9806	0.9940	1.0000	1.0000	1.0000	1.0000	1.0000	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	1.1503	0.9764	0.9843	0.9964	0.9996	1.0000	1.0000	1.0000	1.0000	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0969	0.9931	0.9950	0.9965	1.0005	1.0000	1.0001	0.9945	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989
ALL-HI LOW	1.0850	0.9931	0.9960	0.9977	1.0003	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	1.0136	1.0047	0.9802	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	1.0967	0.9942	0.9836	0.9959	0.9996	1.0000	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0685	0.9958	0.9922	0.9963	1.0002	1.0000	1.0002	0.9941	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979
1205M LDFS	1.0525	1.0100	0.9906	1.0000	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	1.0817	1.0052	0.9843	1.0000	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	1.0703	0.9894	0.9843	1.0000	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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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
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 --- PRIVATE PASSENGER VEHICLES
COMPREHENSIVE
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	51,939	51,939	1.0000	1.0000	1999	132,563	132,563	1.0000	1.0000
1999.2	80,624	80,624	1.0000	1.0000	2000	275,686	275,686	1.0000	1.0000
2000.1	117,690	117,690	1.0000	1.0000	2001	101,785	101,785	1.0000	1.0000
2000.2	157,996	157,996	1.0000	1.0000	2002	330,853	330,853	1.0000	1.0000
2001.1	42,216	42,216	1.0000	1.0000	2003	343,334	343,334	1.0000	1.0000
2001.2	59,569	59,569	1.0000	1.0000	2004	413,933	413,933	1.0000	1.0000
2002.1	126,291	126,291	1.0000	1.0000	2005	384,916	390,005	0.9870	0.9870
2002.2	204,562	204,562	1.0000	1.0000					
2003.1	141,910	141,910	1.0000	1.0000	TOTAL	1,983,070	1,988,159		
2003.2	201,424	201,424	1.0000	1.0000					
2004.1	203,198	203,198	1.0000	1.0000					
2004.2	210,735	210,735	1.0000	1.0000					
2005.1	184,394	187,335	0.9843	0.9843					
2005.2	200,522	202,670	0.9894	1.0052					
TOTAL	1,983,070	1,988,159							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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
1986.1	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1986.2	37	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1987.1	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1987.2	36	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1988.1	37	38	37	37	37	37	37	37	37	37	37	37	37	37	37
1988.2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1989.1	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
1989.2	37	39	39	39	39	39	39	38	38	38	38	38	38	38	38
1990.1	47	48	48	47	47	47	47	47	47	47	47	47	47	47	47
1990.2	63	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1991.1	64	66	65	65	65	65	65	65	65	65	65	65	65	65	65
1991.2	61	63	64	63	63	63	63	63	63	63	63	63	63	63	63
1992.1	67	59	59	60	60	60	60	59	59	59	59	59	59	59	59
1992.2	55	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1993.1	63	58	59	57	57	57	57	57	57	57	57	57	57	57	57
1993.2	54	49	48	48	48	48	48	48	48	48	48	48	48	48	48
1994.1	51	53	52	51	51	51	51	51	51	51	51	51	51	51	51
1994.2	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1995.1	57	57	56	56	56	56	56	56	56	56	56	56	56	56	56
1995.2	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1996.1	32	32	33	33	33	33	33	33	33	33	33	33	33	33	33
1996.2	30	29	29	28	28	28	28	28	28	28	28	28	28	28	28
1997.1	28	28	29	29	29	29	29	29	29	29	29	29	29	29	29
1997.2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
1998.1	17	16	16	16	16	16	16	16	16	16	16	16	16	16	16
1998.2	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1999.1	9	8	12	10	10	10	10	10	10	10	10	10	10	10	10
1999.2	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2000.1	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4
2000.2	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2001.1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2001.2	9	11	11	11	11	11	11	11	11	11	11	11	11	11	11
2002.1	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2002.2	16	13	14	14	14	14	14	14	14	14	14	14	14	14	14
2003.1	16	14	13	13	13	13	13	13	13	13	13	13	13	13	13
2003.2	23	25	25	25	25	25	25	25	25	25	25	25	25	25	25
2004.1	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15
2004.2	9	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2005.1	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
2005.2	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
2006.1	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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
1986.1	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
1986.2	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1987.1	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1987.2	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1988.1	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
1988.2	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
1989.1	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
1989.2	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
1990.1	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1990.2	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
1991.1	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
1991.2	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
1992.1	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
1992.2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1993.1	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
1993.2	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1994.1	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
1994.2	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
1995.1	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1995.2	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1996.1	33	33	33	33	33	33	33	33	33	33	33	33	33	33	33
1996.2	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1997.1	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1997.2	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
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 --- PRIVATE PASSENGER 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	19	19	19	19	19	19	19	19	19								
1986.2	34	34	34	34	34	34	34	34									
1987.1	33	33	33	33	33	33	33	34	19								
1987.2	33	33	33	33	33	33											
1988.1	37	37	37	37													
1988.2	32	32	32														
1989.1	35	35															
1989.2	38																
1990.1																	

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	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	1.0000	1.0000
1986.2	0.9189	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.9167	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	1.0000
1988.1	1.0270	0.9737	1.0000	1.0000	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	1.0541	1.0000	1.0000	1.0000	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	1.0213	1.0000	0.9792	1.0000	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	0.9841	1.0000	1.0000	1.0000	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	1.0313	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	1.0000	1.0000
1991.2	1.0328	1.0159	0.9844	1.0000	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	0.8806	1.0000	1.0169	1.0000	1.0000	1.0000	0.9833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	1.0182	1.0000	1.0000	1.0000	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	0.9206	1.0172	0.9661	1.0000	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	0.9074	0.9796	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	1.0392	0.9811	0.9808	1.0000	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	0.9362	1.0000	1.0000	1.0000	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	0.9825	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995.2	1.0455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996.1	1.0000	1.0313	1.0000	1.0000	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	0.9667	1.0000	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
1997.1	1.0000	1.0357	1.0000	1.0000	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	0.9412	1.0000	1.0000	1.0000	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	0.8889	1.5000	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
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	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	1.0000	1.0000	1.0000	1.0000	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	1.2222	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.8333	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	0.8125	1.0769	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.8750	0.9286	1.0000	1.0000	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	1.0870	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	1.0000	1.0000	0.9375	1.0000	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	0.7778	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.2	0.8750	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.9358	1.0009	0.9896	1.0000	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	0.9483	1.0005	0.9938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9991	1.0130	0.9912	1.0000	1.0000	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9786	1.0021	0.9948	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9647	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	1.0000	1.0000
WTD 5 YR	0.9593	1.0000	0.9907	1.0000	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	0.9822	1.0025	0.9933	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	0.9964	1.0000	1.0000	1.0000	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	0.9593	1.0000	1.0000	1.0000	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	0.9593	1.0000	1.0000	1.0000	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 --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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
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)
ATLANTICS --- PRIVATE PASSENGER 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	10	10	1.0000	1.0000	1999	19	19	1.0000	1.0000
1999.2	9	9	1.0000	1.0000	2000	10	10	1.0000	1.0000
2000.1	4	4	1.0000	1.0000	2001	18	18	1.0000	1.0000
2000.2	6	6	1.0000	1.0000	2002	19	19	1.0000	1.0000
2001.1	7	7	1.0000	1.0000	2003	38	38	1.0000	1.0000
2001.2	11	11	1.0000	1.0000	2004	22	22	1.0000	1.0000
2002.1	5	5	1.0000	1.0000	2005	20	20	1.0000	1.0000
2002.2	14	14	1.0000	1.0000					
2003.1	13	13	1.0000	1.0000	TOTAL	146	146		
2003.2	25	25	1.0000	1.0000					
2004.1	15	15	1.0000	1.0000					
2004.2	7	7	1.0000	1.0000					
2005.1	13	13	1.0000	1.0000					
2005.2	7	7	1.0000	1.0000					
TOTAL	146	146							

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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	25	21	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1986.2	70	57	57	56	56	56	56	56	56	56	56	56	56	56	56	56
1987.1	66	68	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1987.2	40	56	56	54	54	54	54	54	54	54	54	54	54	54	54	54
1988.1	67	75	70	70	70	70	70	70	70	70	70	70	70	70	70	70
1988.2	60	54	54	54	54	54	54	54	54	56	56	56	56	56	56	56
1989.1	62	52	52	52	52	52	52	52	53	53	53	53	53	53	53	53
1989.2	54	55	55	55	55	55	55	52	52	52	52	52	52	52	52	52
1990.1	92	93	92	90	87	87	87	87	87	87	87	87	87	87	87	87
1990.2	144	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135
1991.1	67	78	75	75	75	75	75	75	75	75	75	75	75	75	75	75
1991.2	75	75	75	74	74	74	74	74	74	74	74	74	74	74	74	74
1992.1	124	98	106	112	112	112	109	100	100	97	97	97	97	97	97	97
1992.2	117	109	108	107	107	107	107	107	107	107	107	107	107	107	107	107
1993.1	143	118	118	116	115	111	111	111	111	111	103	103	103	103	103	103
1993.2	113	78	76	75	75	75	75	75	75	75	75	75	75	75	75	75
1994.1	100	99	98	94	94	94	94	94	94	96	96	96	96	96	96	96
1994.2	113	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1995.1	160	151	149	149	149	149	149	149	149	149	149	149	149	149	149	149
1995.2	121	113	117	117	117	117	117	117	117	117	117	117	117	117	117	117
1996.1	96	96	99	99	99	99	99	99	99	99	99	99	99	99	99	99
1996.2	116	92	92	90	90	90	90	90	90	90	90	90	90	90	90	90
1997.1	93	89	93	92	92	92	92	92	92	92	92	92	92	92	92	92
1997.2	69	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1998.1	36	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1998.2	50	50	49	49	49	49	49	49	49	49	49	49	49	49	49	49
1999.1	27	27	25	20	21	21	21	21	21	21	21	21	21	21	21	21
1999.2	26	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
2000.1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2000.2	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
2001.1	17	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
2001.2	37	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
2002.1	15	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
2002.2	30	20	23	23	23	23	23	23	23	23	23	23	23	23	23	23
2003.1	34	28	27	27	27	27	27	27	27	27	27	27	27	27	27	27
2003.2	79	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111
2004.1	76	74	75	73	73	73	73	73	73	73	73	73	73	73	73	73
2004.2	37	19	19	21	21	21	21	21	21	21	21	21	21	21	21	21
2005.1	41	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
2005.2	31	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
2006.1	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 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
1986.1	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1986.2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1987.1	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
1987.2	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1988.1	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
1988.2	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56
1989.1	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
1989.2	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
1990.1	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87
1990.2	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135
1991.1	75	75	75	75	75	75	75	75	75	75	75	75	75	75	
1991.2	74	74	74	74	74	74	74	74	74	74	74	74	74	74	
1992.1	97	97	97	97	97	97	97	97	97	97	97	97	97	97	
1992.2	107	107	107	107	107	107	107	107	107	107	107	107	107	107	
1993.1	103	103	103	103	103	103	103	103	103	103	103	103	103	103	
1993.2	75	75	75	75	75	75	75	75	75	75	75	75	75	75	
1994.1	96	96	96	96	96	96	96	96	96	96	96	96	96	96	
1994.2	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
1995.1	149	149	149	149	149	149	149	149	149	149	149	149	149	149	
1995.2	117	117	117	117	117	117	117	117	117	117	117	117	117	117	
1996.1	99	99	99	99	99	99	99	99	99	99	99	99	99	99	
1996.2	90	90	90	90	90	90	90	90	90	90	90	90	90	90	
1997.1	92	92	92	92	92	92	92	92	92	92	92	92	92	92	
1997.2	46														
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 --- PRIVATE PASSENGER VEHICLES
SPECIFIED PERILS
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	18	18	18	18	18	18	18	18	18							
1986.2	56	56	56	56	56	56	56	56								
1987.1	61	61	61	61	61	61	61									
1987.2	54	54	54	54	54	54										
1988.1	70	70	70	70												
1988.2	56	56	56													
1989.1	53	53														
1989.2	52															
1990.1																

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	0.8327	0.8742	1.0000	1.0000	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	0.8135	1.0000	0.9842	1.0000	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	1.0284	0.8990	1.0041	1.0000	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	1.4250	1.0000	0.9575	1.0000	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	1.1208	0.9323	1.0000	1.0000	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	0.9018	0.9982	1.0000	1.0000	1.0000	1.0092	1.0000	1.0000	1.0349	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.1	0.8443	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	1.0038	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989.2	1.0266	0.9971	1.0036	1.0000	1.0000	1.0000	0.9418	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990.1	1.0143	0.9892	0.9837	0.9668	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000
1990.2	0.9407	1.0000	1.0000	1.0000	1.0000	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.1	1.1692	0.9655	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991.2	1.0060	1.0023	0.9859	0.9969	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	0.7898	1.0804	1.0581	0.9942	1.0000	0.9781	0.9137	1.0000	1.0000	0.9678	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.2	0.9337	0.9866	0.9956	1.0000	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	0.8214	1.0017	0.9873	0.9916	1.0000	0.9651	1.0000	1.0000	1.0000	1.0000	0.9219	1.0000	1.0000	1.0000	1.0000	1.0000
1993.2	0.6871	0.9791	0.9882	0.9973	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.1	0.9870	0.9926	0.9591	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0159	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994.2	0.8843	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
1995.1	0.9446	0.9852	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
1995.2	0.9372	1.0350	1.0000	1.0000	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	0.9965	1.0356	1.0000	1.0000	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	0.7920	0.9967	0.9789	1.0000	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	0.9517	1.0408	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997.2	0.6620	1.0000	1.0000	1.0000	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	0.8266	1.0000	1.0000	1.0000	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	0.9997	0.9875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999.1	1.0185	0.9226	0.8179	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
1999.2	1.0656	1.0000	1.0000	1.0000	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	1.6880	1.0000	1.0000	1.0000	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	1.0045	1.0000	1.0000	1.0000	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	1.2673	1.0000	1.0000	1.0000	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	1.0026	1.0101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.1	0.6574	1.0000	1.0000	1.0000	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	0.6789	1.1551	1.0000	1.0000	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	0.8376	0.9522	1.0000	1.0000	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	1.4031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	0.9658	1.0214	0.9727	1.0000	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	0.5113	1.0000	1.1058	1.0000	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	2.2163	1.0000	1.0000	1.0000	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	0.9595	1.0000	1.0000	1.0000	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	1.1489	1.0214	1.0131	1.0000	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	1.0500	1.0139	1.0079	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9903	0.9959	0.9941	0.9987	0.9990	0.9996	0.9958	1.0001	1.0011	0.9995	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9707	0.9949	0.9959	0.9994	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.1816	1.0097	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 5 YR	1.1113	1.0083	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
WTD ALL YR	0.9504	0.9982	0.9947	0.9980	0.9983	0.9991	0.9944	1.0001	1.0009	0.9992	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000
1205M LDFS	1.0571	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
SELECTED	1.0500	1.0083	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
AGE-TO-ULT	1.0586	1.0082	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

FACILITY ASSOCIATION (MERGED AQ/AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	1.0000	1.0000	1.0000	1.0000	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
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)
ATLANTICS --- PRIVATE PASSENGER 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	20,539	20,539	1.0000	1.0000	1999	48,486	48,486	1.0000	1.0000
1999.2	27,947	27,947	1.0000	1.0000	2000	38,006	38,006	1.0000	1.0000
2000.1	1,558	1,558	1.0000	1.0000	2001	59,954	59,954	1.0000	1.0000
2000.2	36,448	36,448	1.0000	1.0000	2002	33,046	33,046	1.0000	1.0000
2001.1	22,040	22,040	1.0000	1.0000	2003	138,274	138,274	1.0000	1.0000
2001.2	37,914	37,914	1.0000	1.0000	2004	93,986	93,986	1.0000	1.0000
2002.1	9,864	9,864	1.0000	1.0000	2005	120,701	120,465	1.0020	1.0020
2002.2	23,182	23,182	1.0000	1.0000					
2003.1	27,084	27,084	1.0000	1.0000	TOTAL	532,453	532,217		
2003.2	111,190	111,190	1.0000	1.0000					
2004.1	73,081	73,081	1.0000	1.0000					
2004.2	20,905	20,905	1.0000	1.0000					
2005.1	90,524	90,533	0.9999	0.9999					
2005.2	30,177	29,932	1.0082	1.0083					
TOTAL	532,453	532,217							

Newfoundland & Labrador Private Passenger 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 – 1992 to 2005 ♦ Independent variable(s): loss cost – time ♦ Selected past average annual loss cost trend: +3.1% up to 2005 ♦ Selected future average annual loss cost trend: +3.1% after 2005
Property Damage	<ul style="list-style-type: none"> ♦ Log linear regression on Industry frequencies and severities ♦ Accident years: frequency – 1996 to 2005 severity – 1997 to 2005 ♦ Independent variable(s): frequency – time, unemployment severity – time ♦ Selected past average annual loss cost trend: +1.4% up to 2005 ♦ Selected future average annual loss cost trend: +5.7% 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 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 severities ♦ Accident years: severity – 1991 to 2005 ♦ Independent variable(s): severity – time ♦ Selected past average annual loss cost trend: +2.1% up to 2005 (frequency trend set to 0% up to 2005) ♦ Selected future average annual loss cost trend: +2.1% after 2005 (frequency trend set to 0% after 2005)
Comprehensive	<ul style="list-style-type: none"> ♦ Log linear regression on Industry frequencies and severities ♦ Accident years: frequency – 1999 to 2005 severity – 1993 to 2005 ♦ Independent variable(s): frequency – time severity – time ♦ Selected past average annual loss cost trend: -3.9% up to 2004 (frequency trend set to -3.8% 2004 to 2005) → 0.0% 2004 to 2005 ♦ Selected future average annual loss cost trend: 0.0% after 2005 (frequency trend set to -3.8% 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 --- PRIVATE PASSENGER VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS

EXHIBIT 3
SHEET 1.b

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

COVERAGE	2001	2002	2003	2004	2005
THIRD PARTY LIABILITY - BODILY INJURY TORT	1.2195	1.1833	1.1483	1.1143	1.0813
THIRD PARTY LIABILITY - PD TORT	1.1180	1.1790	1.1737	1.0921	1.0558
THIRD PARTY LIABILITY - TOTAL	1.2013	1.1825	1.1534	1.1098	1.0763
ACCIDENT BENEFITS - EXCLUDING U.A.	1.2280	1.1905	1.1538	1.1185	1.0842
UNINSURED AUTOMOBILE	1.2013	1.1825	1.1534	1.1098	1.0763
COMBINED UNINSURED AUTOMOBILE	1.2013	1.1825	1.1534	1.1098	1.0763
COLLISION	1.1478	1.1240	1.1008	1.0782	1.0559
COMPREHENSIVE	0.8884	0.9236	0.9608	0.9988	0.9990
SPECIFIED PERILS	0.8884	0.9236	0.9608	0.9988	0.9990

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

EXHIBIT 3
 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	169,165	723	1.0000	723	13,948,942	1.0000	1.107	0.9586	14,802,202	87.50	20,473	4.2739
1987	175,715	819	1.0000	819	14,352,715	1.0000	1.103	0.9586	15,175,639	86.37	18,529	4.6610
1988	186,366	967	1.0000	967	22,302,251	1.0000	1.098	0.9586	23,474,074	125.96	24,275	5.1887
1989	196,109	1,158	1.0000	1,158	28,785,071	1.0000	1.061	0.9586	29,276,565	149.29	25,282	5.9049
1990	203,122	1,227	1.0000	1,227	39,664,884	1.0000	1.049	0.9586	39,885,873	196.36	32,507	6.0407
1991	203,708	1,208	1.0000	1,208	38,391,524	1.0000	1.075	0.9586	39,562,274	194.21	32,750	5.9301
1992	205,590	1,516	1.0000	1,516	48,681,274	1.0000	1.080	0.9586	50,399,139	245.14	33,245	7.3739
1993	202,030	1,471	1.0000	1,471	48,449,606	1.0000	1.070	0.9586	49,694,858	245.98	33,783	7.2811
1994	196,318	1,455	1.0000	1,455	50,659,945	1.0000	1.076	0.9586	52,253,383	266.17	35,913	7.4114
1995	210,491	1,440	1.0000	1,440	53,583,924	1.0000	1.081	0.9586	55,526,159	263.79	38,560	6.8411
1996	204,960	1,415	1.0000	1,415	52,545,815	1.0000	1.117	0.9586	56,263,757	274.51	39,762	6.9038
1997	203,294	1,695	1.0000	1,695	54,081,153	1.0006	1.095	0.9586	56,801,262	279.40	33,511	8.3377
1998	208,117	1,668	1.0000	1,668	56,804,552	1.0070	1.145	0.9586	62,784,945	301.68	37,641	8.0147
1999	203,820	2,062	1.0000	2,062	68,749,525	1.0137	1.106	0.9586	73,887,624	362.51	35,833	10.1168
2000	208,778	2,137	1.0000	2,137	71,316,229	1.0292	1.093	0.9586	76,903,434	368.35	35,987	10.2358
2001	219,991	2,287	1.0000	2,287	73,899,054	1.0498	1.082	0.9586	80,465,578	365.77	35,184	10.3959
2002	216,506	2,118	1.0000	2,118	63,715,446	1.0890	1.068	0.9586	71,036,456	328.10	33,539	9.7826
2003	217,647	2,047	0.9837	2,014	62,411,593	1.1389	1.076	0.9586	73,316,303	336.86	36,403	9.2535
2004	226,643	1,958	0.9489	1,858	58,417,509	1.2049	1.080	0.9754	74,148,188	327.16	39,908	8.1979
2005	230,188	1,839	0.9549	1,756	50,246,022	1.4639	1.080	1.0000	79,439,564	345.11	45,239	7.6285

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

EXHIBIT 3
 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
1992	7	205,590	1,516	50,399,139	245.14	250.69	33,245	34,323	7.3739	7.3039
1993	8	202,030	1,471	49,694,858	245.98	258.34	33,783	34,667	7.2811	7.4522
1994	9	196,318	1,455	52,253,383	266.17	266.23	35,913	35,014	7.4114	7.6034
1995	10	210,491	1,440	55,526,159	263.79	274.35	38,560	35,365	6.8411	7.7577
1996	11	204,960	1,415	56,263,757	274.51	282.72	39,762	35,719	6.9038	7.9152
1997	12	203,294	1,695	56,801,262	279.40	291.35	33,511	36,077	8.3377	8.0758
1998	13	208,117	1,668	62,784,945	301.68	300.24	37,641	36,439	8.0147	8.2397
1999	14	203,820	2,062	73,887,624	362.51	309.41	35,833	36,804	10.1168	8.4070
2000	15	208,778	2,137	76,903,434	368.35	318.85	35,987	37,172	10.2358	8.5776
2001	16	219,991	2,287	80,465,578	365.77	328.58	35,184	37,545	10.3959	8.7517
2002	17	216,506	2,118	71,036,456	328.10	338.61	33,539	37,921	9.7826	8.9293
2003	18	217,647	2,014	73,316,303	336.86	348.94	36,403	38,301	9.2535	9.1105
2004	19	226,643	1,858	74,148,188	327.16	359.59	39,908	38,685	8.1979	9.2955
2005	20	230,188	1,756	79,439,564	345.11	370.57	45,239	39,072	7.6285	9.4841

NOTE : These accident periods have been removed from the analysis :
 1986 1987 1988 1989 1990 1991

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

EXHIBIT 3
 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
1992	245.14	250.69	-5.55	-0.273		33,245	34,323	-1,078	-0.407		7.3739	7.3039	0.0700	0.073	
1993	245.98	258.34	-12.36	-0.598		33,783	34,667	-884	-0.329		7.2811	7.4522	-0.1711	-0.178	
1994	266.17	266.23	-0.06	-0.003		35,913	35,014	899	0.323		7.4114	7.6034	-0.1920	-0.196	
1995	263.79	274.35	-10.56	-0.479		38,560	35,365	3,195	1.102		6.8411	7.7577	-0.9166	-0.963	
1996	274.51	282.72	-8.21	-0.359		39,762	35,719	4,043	1.366		6.9038	7.9152	-1.0114	-1.047	
1997	279.40	291.35	-11.95	-0.511		33,511	36,077	-2,566	-0.940		8.3377	8.0758	0.2619	0.244	
1998	301.68	300.24	1.44	0.058		37,641	36,439	1,202	0.414		8.0147	8.2397	-0.2250	-0.212	
1999	362.51	309.41	53.10	1.931		35,833	36,804	-971	-0.341		10.1168	8.4070	1.7098	1.418	
2000	368.35	318.85	49.50	1.759		35,987	37,172	-1,185	-0.413		10.2358	8.5776	1.6582	1.354	
2001	365.77	328.58	37.19	1.307		35,184	37,545	-2,361	-0.828		10.3959	8.7517	1.6442	1.319	
2002	328.10	338.61	-10.51	-0.384		33,539	37,921	-4,382	-1.565		9.7826	8.9293	0.8533	0.699	
2003	336.86	348.94	-12.08	-0.430		36,403	38,301	-1,898	-0.648		9.2535	9.1105	0.1430	0.119	
2004	327.16	359.59	-32.43	-1.152		39,908	38,685	1,223	0.397		8.1979	9.2955	-1.0976	-0.963	
2005	345.11	370.57	-25.46	-0.868		45,239	39,072	6,167	1.868		7.6285	9.4841	-1.8556	-1.668	

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
THIRD PARTY LIABILITY - BODILY INJURY TORT
LOSS COST MODEL

EXHIBIT 3
SHEET 2.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

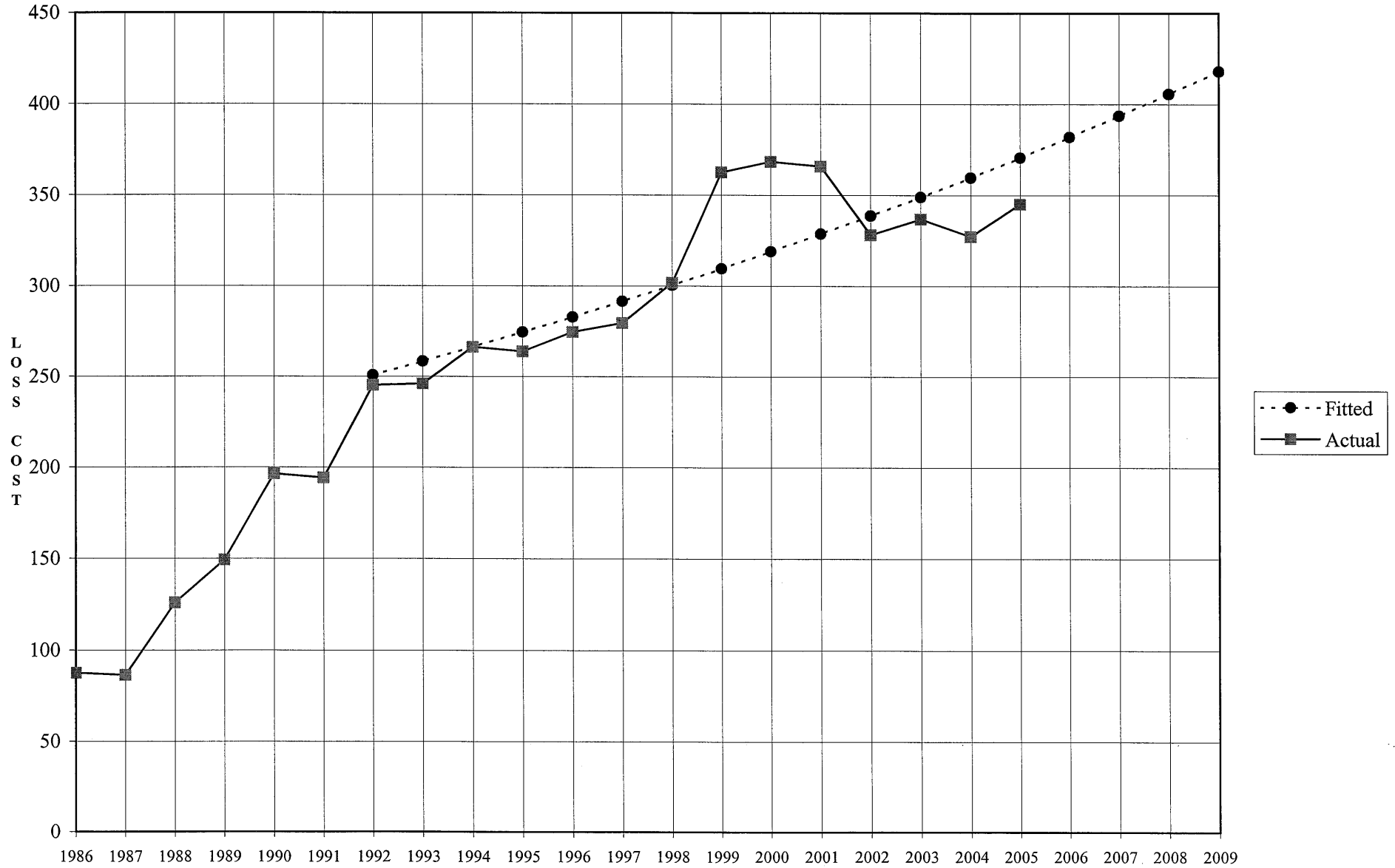
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	219,991	2,287	80,465,578	328.58	1.2195	37,545	1.0680	8.7517	1.1418
2002	17.0	216,506	2,118	71,036,456	338.61	1.1833	37,921	1.0574	8.9293	1.1191
2003	18.0	217,647	2,014	73,316,303	348.94	1.1483	38,301	1.0469	9.1105	1.0968
2004	19.0	226,643	1,858	74,148,188	359.59	1.1143	38,685	1.0365	9.2955	1.0750
2005	20.0	230,188	1,756	79,439,564	370.57	1.0813	39,072	1.0263	9.4841	1.0536
2006	21.0				381.88	1.0493	39,464	1.0161	9.6766	1.0327
2007	22.0				393.53	1.0182	39,859	1.0060	9.8730	1.0121
2008	23.0				405.54	0.9880	40,258	0.9960	10.0734	0.9920
2009	24.0				417.92	0.9588	40,662	0.9861	10.2778	0.9723
21-Feb-08	22.6				400.69	1.0000	40,098	1.0000	9.9927	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	3.1%	1.0%	2.0%
	AVG FUTURE ANNUAL TREND (FITTED 07/FITTED 06)-1	3.1%	1.0%	2.0%
REGRESSION COEFFICIENTS	CONSTANT	203.1165	32,009.3605	6.3456
	TIME	1.0305	1.0100	1.0203
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	12.0000	12.0000	12.0000
-----	F STATISTIC	30.5583	3.6718	5.3899
FCRIT@99% = 9.33	R SQUARED	0.7180	0.2343	0.3099
FCRIT@95% = 4.75	R-BAR SQUARED	0.6945	0.1705	0.2524
T STATISTICS	DEG OF FREEDOM	12.0000	12.0000	12.0000
-----	CONSTANT	69.3522	141.5257	15.1536
TCRIT@99% = 3.05	TIME	5.5280	1.9162	2.3216
TCRIT@95% = 2.18				

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



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

EXHIBIT 3
 SHEET 3.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	169,165	8,766	1.0000	8,766	12,405,317	1.0000	1.107	13,732,686	81.18	1,567	51.8192
1987	175,715	10,499	1.0000	10,499	14,592,848	1.0000	1.103	16,095,911	91.60	1,533	59.7502
1988	186,366	10,379	1.0000	10,379	16,025,233	1.0000	1.098	17,595,706	94.41	1,695	55.6915
1989	196,109	10,734	1.0000	10,734	19,006,595	1.0000	1.061	20,165,997	102.83	1,879	54.7349
1990	203,122	9,748	1.0000	9,748	17,832,810	1.0000	1.049	18,706,618	92.10	1,919	47.9909
1991	203,708	9,091	1.0000	9,091	18,436,873	1.0000	1.075	19,819,638	97.29	2,180	44.6276
1992	205,590	8,819	1.0000	8,819	17,974,051	1.0000	1.080	19,411,975	94.42	2,201	42.8961
1993	202,030	7,414	1.0000	7,414	15,233,556	1.0000	1.070	16,299,905	80.68	2,199	36.6975
1994	196,318	6,131	1.0000	6,131	14,525,319	1.0000	1.076	15,629,243	79.61	2,549	31.2299
1995	210,491	6,051	1.0000	6,051	14,102,743	1.0000	1.081	15,245,065	72.43	2,519	28.7471
1996	204,960	5,508	1.0000	5,508	12,072,358	1.0000	1.117	13,484,824	65.79	2,448	26.8735
1997	203,294	5,639	1.0000	5,639	12,423,262	1.0000	1.095	13,603,472	66.92	2,412	27.7382
1998	208,117	5,281	1.0000	5,281	11,913,552	1.0000	1.145	13,641,017	65.54	2,583	25.3751
1999	203,820	5,647	1.0000	5,647	13,334,432	1.0000	1.106	14,747,882	72.36	2,612	27.7058
2000	208,778	5,948	1.0000	5,948	14,759,777	1.0000	1.093	16,132,436	77.27	2,712	28.4896
2001	219,991	6,279	1.0000	6,279	16,281,450	1.0000	1.082	17,616,529	80.08	2,806	28.5421
2002	216,506	5,279	1.0000	5,279	15,013,979	1.0000	1.068	16,034,930	74.06	3,037	24.3827
2003	217,647	5,387	0.9981	5,377	17,117,767	1.0000	1.076	18,418,717	84.63	3,425	24.7051
2004	226,643	5,543	0.9901	5,488	17,350,769	1.0000	1.080	18,738,831	82.68	3,415	24.2143
2005	230,188	5,716	0.9619	5,498	17,519,321	1.0334	1.080	19,552,824	84.94	3,556	23.8848

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

EXHIBIT 3
 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
1997	12	203,294	5,639	13,603,472	66.92	67.02	2,412	2,387	27.7382	28.0766
1998	13	208,117	5,281	13,641,017	65.54	69.20	2,583	2,511	25.3751	27.5556
1999	14	203,820	5,647	14,747,882	72.36	71.46	2,612	2,642	27.7058	27.0444
2000	15	208,778	5,948	16,132,436	77.27	73.78	2,712	2,780	28.4896	26.5426
2001	16	219,991	6,279	17,616,529	80.08	76.18	2,806	2,924	28.5421	26.0501
2002	17	216,506	5,279	16,034,930	74.06	78.66	3,037	3,077	24.3827	25.5668
2003	18	217,647	5,377	18,418,717	84.63	81.22	3,425	3,237	24.7051	25.0925
2004	19	226,643	5,488	18,738,831	82.68	83.87	3,415	3,405	24.2143	24.6269
2005	20	230,188	5,498	19,552,824	84.94	86.60	3,556	3,583	23.8848	24.1700

NOTE : These accident periods have been removed from the analysis :
 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995
 1996

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

EXHIBIT 3
 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
1997	66.92	67.02	-0.10	-0.035		2,412	2,387	25	0.335		27.7382	28.0766	-0.3384	-0.208	
1998	65.54	69.20	-3.66	-1.232		2,583	2,511	72	0.905		25.3751	27.5556	-2.1805	-1.414	
1999	72.36	71.46	0.90	0.285		2,612	2,642	-30	-0.368		27.7058	27.0444	0.6614	0.414	
2000	77.27	73.78	3.49	1.046		2,712	2,780	-68	-0.792		28.4896	26.5426	1.9470	1.214	
2001	80.08	76.18	3.90	1.130		2,806	2,924	-118	-1.329		28.5421	26.0501	2.4920	1.567	
2002	74.06	78.66	-4.60	-1.366		3,037	3,077	-40	-0.417		24.3827	25.5668	-1.1841	-0.813	
2003	84.63	81.22	3.41	0.931		3,425	3,237	188	1.817		24.7051	25.0925	-0.3874	-0.267	
2004	82.68	83.87	-1.19	-0.323		3,415	3,405	10	0.091		24.2143	24.6269	-0.4126	-0.290	
2005	84.94	86.60	-1.66	-0.437		3,556	3,583	-27	-0.241		23.8848	24.1700	-0.2852	-0.204	

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
THIRD PARTY LIABILITY - PD TORT
SEVERITY MODEL

EXHIBIT 3
SHEET 3.d

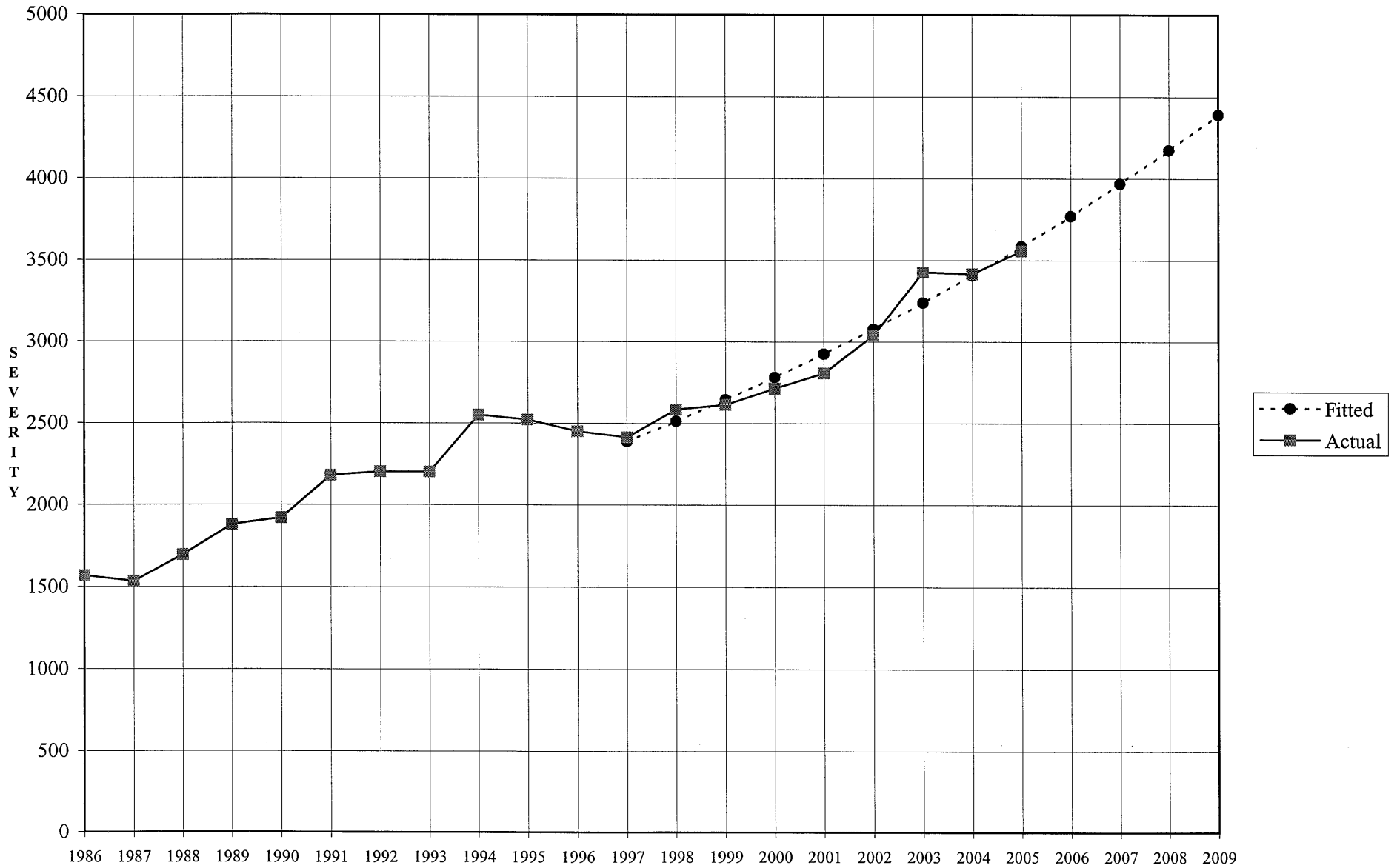
*** PROJECTION FACTORS & REGRESSION RESULTS ***

ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	219,991	6,279	17,616,529	76.18	1.2354	2,924	1.3981	26.0501	0.8837
2002	17.0	216,506	5,279	16,034,930	78.66	1.1964	3,077	1.3286	25.5668	0.9004
2003	18.0	217,647	5,377	18,418,717	81.22	1.1587	3,237	1.2629	25.0925	0.9175
2004	19.0	226,643	5,488	18,738,831	83.87	1.1221	3,405	1.2006	24.6269	0.9348
2005	20.0	230,188	5,498	19,552,824	86.60	1.0867	3,583	1.1409	24.1700	0.9525
2006	21.0				89.41	1.0526	3,769	1.0846	23.7215	0.9705
2007	22.0				92.32	1.0194	3,966	1.0308	23.2814	0.9888
2008	23.0				95.33	0.9872	4,172	0.9799	22.8495	1.0075
2009	24.0				98.43	0.9561	4,389	0.9314	22.4255	1.0266
21-Feb-08	22.6				94.11	1.0000	4,088	1.0000	23.0213	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	3.3%	5.2%	-1.9%
	AVG FUTURE ANNUAL TREND (FITTED 07/FITTED 06)-1	3.3%	5.2%	-1.9%
REGRESSION COEFFICIENTS	CONSTANT	45.6368	1,298.1454	35.1516
	TIME	1.0325	1.0521	0.9814
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	7.0000	7.0000	7.0000
-----	F STATISTIC	31.5800	159.8252	6.1892
FCRIT@99% = 12.25	R SQUARED	0.8186	0.9580	0.4693
FCRIT@95% = 5.59	R-BAR SQUARED	0.7926	0.9520	0.3934
T STATISTICS	DEG OF FREEDOM	7.0000	7.0000	7.0000
-----	CONSTANT	41.3657	110.1654	29.1765
TCRIT@99% = 3.50	TIME	5.6196	12.6422	-2.4878
TCRIT@95% = 2.36				

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



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

EXHIBIT 3
SHEET 3.f

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

ACCIDENT PERIOD	TIME	UNEMP	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	ULT LC	FITTED LC	ULT SEV	FITTED SEV	ULT FRQ /1000	FTD FRQ /1000
1996	11	19.4	204,960	5,508	13,484,824	65.79	64.05	2,448	2,418	26.8735	26.4895
1997	12	18.6	203,294	5,639	13,603,472	66.92	66.88	2,412	2,471	27.7382	27.0636
1998	13	18.1	208,117	5,281	13,641,017	65.54	69.18	2,583	2,575	25.3751	26.8605
1999	14	16.9	203,820	5,647	14,747,882	72.36	73.15	2,612	2,565	27.7058	28.5237
2000	15	16.7	208,778	5,948	16,132,436	77.27	74.96	2,712	2,726	28.4896	27.5012
2001	16	16.0	219,991	6,279	17,616,529	80.08	78.03	2,806	2,804	28.5421	27.8272
2002	17	16.5	216,506	5,279	16,034,930	74.06	78.22	3,037	3,119	24.3827	25.0756
2003	18	16.4	217,647	5,377	18,418,717	84.63	79.90	3,425	3,336	24.7051	23.9442
2004	19	15.6	226,643	5,488	18,738,831	82.68	83.43	3,415	3,410	24.2143	24.4632
2005	20	15.2	230,188	5,498	19,552,824	84.94	86.03	3,556	3,577	23.8848	24.0463

NOTE : These accident periods have been removed from the analysis :
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995

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

EXHIBIT 3
 SHEET 3.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
1996	65.79	64.05	1.74	0.650		2,448	2,418	30	0.655		26.8735	26.4895	0.3840	0.408	
1997	66.92	66.88	0.04	0.014		2,412	2,471	-59	-1.269		27.7382	27.0636	0.6746	0.698	
1998	65.54	69.18	-3.64	-1.312		2,583	2,575	8	0.154		25.3751	26.8605	-1.4854	-1.614	
1999	72.36	73.15	-0.79	-0.264		2,612	2,565	47	0.957		27.7058	28.5237	-0.8179	-0.825	
2000	77.27	74.96	2.31	0.737		2,712	2,726	-14	-0.266		28.4896	27.5012	0.9884	1.002	
2001	80.08	78.03	2.05	0.630		2,806	2,804	2	0.034		28.5421	27.8272	0.7149	0.720	
2002	74.06	78.22	-4.16	-1.324		3,037	3,119	-82	-1.398		24.3827	25.0756	-0.6929	-0.795	
2003	84.63	79.90	4.73	1.396		3,425	3,336	89	1.374		24.7051	23.9442	0.7609	0.887	
2004	82.68	83.43	-0.75	-0.218		3,415	3,410	5	0.074		24.2143	24.4632	-0.2489	-0.290	
2005	84.94	86.03	-1.09	-0.308		3,556	3,577	-21	-0.315		23.8848	24.0463	-0.1615	-0.191	

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
 THIRD PARTY LIABILITY - PD TORT
 FREQUENCY MODEL

EXHIBIT 3
 SHEET 3.h

*** PROJECTION FACTORS & REGRESSION RESULTS ***

ACCIDENT PERIOD	TIME	UNEMP	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	16.0	219,991	6,279	17,616,529	78.03	1.1813	2,804	1.4772	27.8272	0.7997
2002	17.0	16.5	216,506	5,279	16,034,930	78.22	1.1785	3,119	1.3280	25.0756	0.8874
2003	18.0	16.4	217,647	5,377	18,418,717	79.90	1.1537	3,336	1.2416	23.9442	0.9293
2004	19.0	15.6	226,643	5,488	18,738,831	83.43	1.1049	3,410	1.2147	24.4632	0.9096
2005	20.0	15.2	230,188	5,498	19,552,824	86.03	1.0715	3,577	1.1580	24.0463	0.9254
2006	21.0	15.0				88.15	1.0457	3,802	1.0894	23.1842	0.9598
2007	22.0	14.8				90.33	1.0205	4,041	1.0250	22.3531	0.9955
2008	23.0	14.3				93.44	0.9865	4,211	0.9836	22.1854	1.0030
2009	24.0	13.1				98.80	0.9330	4,194	0.9876	23.5591	0.9445
21-Feb-08	22.6	14.5				92.18	1.0000	4,142	1.0000	22.2523	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	2.5%	6.3%	-3.6%
	AVG FUTURE ANNUAL TREND (FITTED 07/FITTED 06) -1	3.9%	3.3%	0.5%
		2.5%	6.3%	-3.6%
REGRESSION COEFFICIENTS	CONSTANT	96.4861	303.7089	318.8140
	TIME	1.0183	1.0767	0.9457
	UNEMP	0.9691	1.0672	0.9079
REGRESSION STATISTICS	DEG OF FREEDOM 1	2.0000	2.0000	2.0000
	DEG OF FREEDOM 2	7.0000	7.0000	7.0000
	F STATISTIC	24.3212	257.7203	14.8911
	R SQUARED	0.8742	0.9866	0.8097
	R-BAR SQUARED	0.8383	0.9828	0.7553
T STATISTICS	DEG OF FREEDOM	7.0000	7.0000	7.0000
	CONSTANT	6.4730	17.5110	9.5480
	TIME	1.3567	11.9608	-4.8858
	UNEMP	-1.0480	4.6943	-3.7694

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
FREQUENCY TREND
THIRD PARTY LIABILITY - PD TORT



IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	2,924	27.8272	81.37	1.1180
2002	3,077	25.0756	77.16	1.1790
2003	3,237	23.9442	77.51	1.1737
2004	3,405	24.4632	83.30	1.0921
2005	3,583	24.0463	86.16	1.0558
21-Feb-08	4,088	22.2523	90.97	

NOTES:

[3] = [1] x [2]

[4] = 90.97 / [3]

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

*** DERIVATION OF WEIGHTED FINAL ***
 *** SELECTED LOSS COST PROJECTION FACTORS ***

ULTIMATE INCURRED LOSSES	2001	2002	2003	2004	2005
THIRD PARTY LIABILITY - BODILY INJURY TORT	80,465,578	71,036,456	73,316,303	74,148,188	79,439,564
THIRD PARTY LIABILITY - PD TORT	17,616,529	16,034,930	18,418,717	18,738,831	19,552,824
TOTAL	98,082,107	87,071,386	91,735,020	92,887,019	98,992,388
PROJECTION FACTORS					
THIRD PARTY LIABILITY - BODILY INJURY TORT	1.2195	1.1833	1.1483	1.1143	1.0813
THIRD PARTY LIABILITY - PD TORT	1.1180	1.1790	1.1737	1.0921	1.0558
WEIGHTED AVERAGE	1.2013	1.1825	1.1534	1.1098	1.0763

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 3
 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 3
 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 3
 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

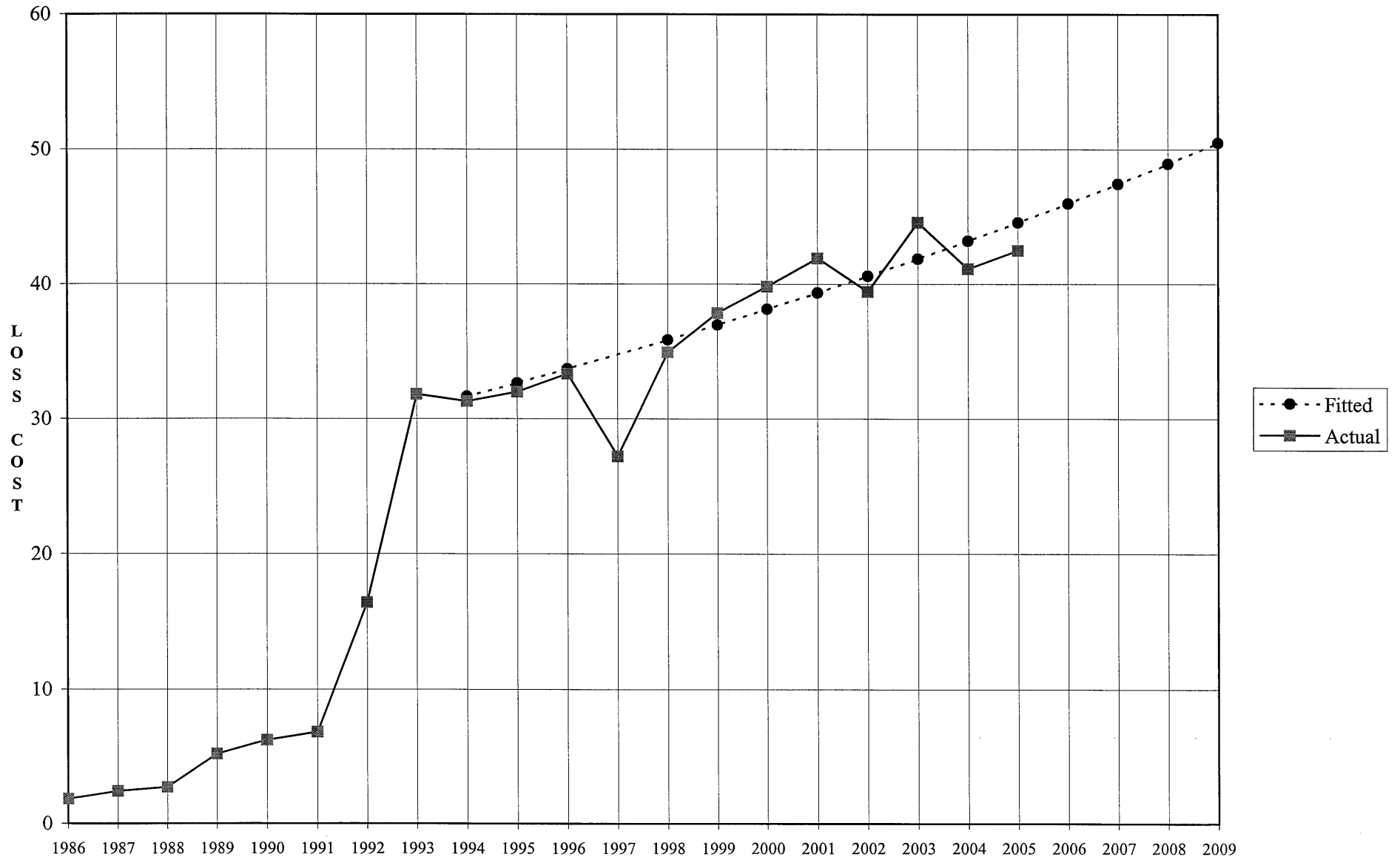
*** PROJECTION FACTORS & REGRESSION RESULTS ***

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
21-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
FCRIT@99% = 10.56	R SQUARED	0.8843	0.1834	0.2994
FCRIT@95% = 5.12	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
TCRIT@99% = 3.25	TIME	8.2927	1.4215	1.9613
TCRIT@95% = 2.26				

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 --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COLLISION

EXHIBIT 3
 SHEET 6.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	85,174	4,855	1.0000	4,855	11,029,488	1.0000	1.107	12,209,643	143.35	2,515	57.0010
1987	90,508	5,586	1.0000	5,586	12,675,031	1.0000	1.103	13,980,559	154.47	2,503	61.7183
1988	100,670	6,456	1.0000	6,456	16,165,433	1.0000	1.098	17,749,645	176.32	2,749	64.1303
1989	111,194	7,253	1.0000	7,253	18,380,546	1.0000	1.061	19,501,759	175.38	2,689	65.2283
1990	117,189	7,016	1.0000	7,016	19,819,730	1.0000	1.049	20,790,897	177.41	2,963	59.8691
1991	114,731	6,192	1.0000	6,192	19,459,806	1.0000	1.075	20,919,291	182.33	3,378	53.9697
1992	112,222	5,662	1.0000	5,662	16,717,452	1.0000	1.080	18,054,848	160.89	3,189	50.4536
1993	105,928	4,428	1.0000	4,428	14,293,940	1.0000	1.070	15,294,516	144.39	3,454	41.8020
1994	99,678	3,724	1.0000	3,724	12,769,430	1.0000	1.076	13,739,907	137.84	3,690	37.3603
1995	102,815	3,545	1.0000	3,545	12,560,631	1.0000	1.081	13,578,042	132.06	3,830	34.4794
1996	101,155	3,500	1.0000	3,500	12,651,994	1.0000	1.117	14,132,277	139.71	4,038	34.6004
1997	104,041	3,743	1.0000	3,743	13,444,342	1.0000	1.095	14,721,554	141.50	3,933	35.9762
1998	111,067	3,794	1.0000	3,794	14,372,228	1.0000	1.145	16,456,201	148.16	4,337	34.1596
1999	114,861	4,217	1.0000	4,217	15,914,796	1.0000	1.106	17,601,764	153.24	4,174	36.7139
2000	124,789	4,816	1.0000	4,816	19,178,645	1.0000	1.093	20,962,259	167.98	4,353	38.5931
2001	137,302	5,652	1.0000	5,652	19,899,841	1.0000	1.082	21,531,628	156.82	3,810	41.1647
2002	136,904	4,726	1.0000	4,726	18,779,688	1.0000	1.068	20,056,707	146.50	4,244	34.5205
2003	138,992	4,752	0.9985	4,745	19,409,345	0.9970	1.076	20,821,802	149.81	4,388	34.1387
2004	147,652	5,114	0.9910	5,068	21,681,921	0.9880	1.080	23,135,477	156.69	4,565	34.3240
2005	153,087	5,533	0.9605	5,314	22,460,686	0.9493	1.080	23,027,684	150.42	4,333	34.7123

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COLLISION
SEVERITY MODEL

EXHIBIT 3
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
1991	6	114,731	6,192	20,919,291	182.33	151.17	3,378	3,422	53.9697	44.1812
1992	7	112,222	5,662	18,054,848	160.89	151.11	3,189	3,494	50.4536	43.2509
1993	8	105,928	4,428	15,294,516	144.39	151.05	3,454	3,568	41.8020	42.3402
1994	9	99,678	3,724	13,739,907	137.84	150.99	3,690	3,643	37.3603	41.4486
1995	10	102,815	3,545	13,578,042	132.06	150.93	3,830	3,720	34.4794	40.5758
1996	11	101,155	3,500	14,132,277	139.71	150.87	4,038	3,798	34.6004	39.7214
1997	12	104,041	3,743	14,721,554	141.50	150.80	3,933	3,878	35.9762	38.8850
1998	13	111,067	3,794	16,456,201	148.16	150.74	4,337	3,960	34.1596	38.0662
1999	14	114,861	4,217	17,601,764	153.24	150.68	4,174	4,044	36.7139	37.2646
2000	15	124,789	4,816	20,962,259	167.98	150.62	4,353	4,129	38.5931	36.4799
2001	16	137,302	5,652	21,531,628	156.82	150.56	3,810	4,216	41.1647	35.7118
2002	17	136,904	4,726	20,056,707	146.50	150.50	4,244	4,305	34.5205	34.9598
2003	18	138,992	4,745	20,821,802	149.81	150.44	4,388	4,396	34.1387	34.2236
2004	19	147,652	5,068	23,135,477	156.69	150.38	4,565	4,488	34.3240	33.5030
2005	20	153,087	5,314	23,027,684	150.42	150.31	4,333	4,583	34.7123	32.7975

NOTE : These accident periods have been removed from the analysis :
1986 1987 1988 1989 1990

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COLLISION
 SEVERITY MODEL

EXHIBIT 3
 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
1991	182.33	151.17	31.16	2.207	1	3,378	3,422	-44	-0.230		53.9697	44.1812	9.7885	1.773	
1992	160.89	151.11	9.78	0.738		3,189	3,494	-305	-1.636		50.4536	43.2509	7.2027	1.365	
1993	144.39	151.05	-6.66	-0.531		3,454	3,568	-114	-0.580		41.8020	42.3402	-0.5382	-0.113	
1994	137.84	150.99	-13.15	-1.073		3,690	3,643	47	0.231		37.3603	41.4486	-4.0883	-0.920	
1995	132.06	150.93	-18.87	-1.572		3,830	3,720	110	0.524		34.4794	40.5758	-6.0964	-1.442	
1996	139.71	150.87	-11.16	-0.905		4,038	3,798	240	1.098		34.6004	39.7214	-5.1210	-1.223	
1997	141.50	150.80	-9.30	-0.750		3,933	3,878	55	0.251		35.9762	38.8850	-2.9088	-0.689	
1998	148.16	150.74	-2.58	-0.204		4,337	3,960	377	1.630		34.1596	38.0662	-3.9066	-0.959	
1999	153.24	150.68	2.56	0.198		4,174	4,044	130	0.569		36.7139	37.2646	-0.5507	-0.132	
2000	167.98	150.62	17.36	1.285		4,353	4,129	224	0.947		38.5931	36.4799	2.1132	0.499	
2001	156.82	150.56	6.26	0.480		3,810	4,216	-406	-1.815		41.1647	35.7118	5.4529	1.259	
2002	146.50	150.50	-4.00	-0.317		4,244	4,305	-61	-0.255		34.5205	34.9598	-0.4393	-0.112	
2003	149.81	150.44	-0.63	-0.049		4,388	4,396	-8	-0.032		34.1387	34.2236	-0.0849	-0.022	
2004	156.69	150.38	6.31	0.484		4,565	4,488	77	0.303		34.3240	33.5030	0.8210	0.215	
2005	150.42	150.31	0.11	0.008		4,333	4,583	-250	-1.006		34.7123	32.7975	1.9148	0.503	

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
COLLISION
SEVERITY MODEL

EXHIBIT 3
SHEET 6.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

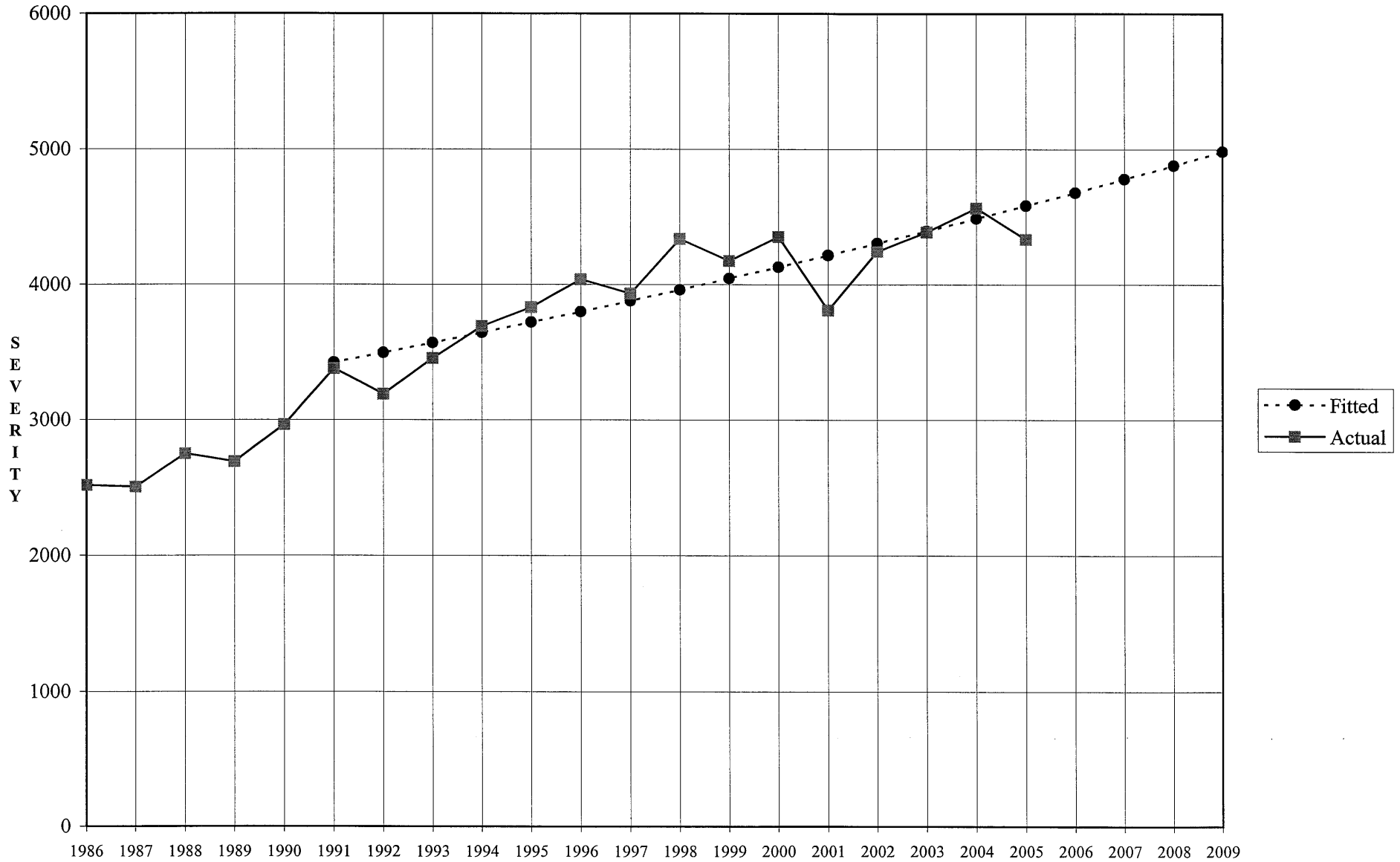
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	137,302	5,652	21,531,628	150.56	0.9973	4,216	1.1478	35.7118	0.8690
2002	17.0	136,904	4,726	20,056,707	150.50	0.9977	4,305	1.1240	34.9598	0.8876
2003	18.0	138,992	4,745	20,821,802	150.44	0.9981	4,396	1.1008	34.2236	0.9067
2004	19.0	147,652	5,068	23,135,477	150.38	0.9985	4,488	1.0782	33.5030	0.9262
2005	20.0	153,087	5,314	23,027,684	150.31	0.9990	4,583	1.0559	32.7975	0.9462
2006	21.0				150.25	0.9994	4,680	1.0340	32.1069	0.9665
2007	22.0				150.19	0.9998	4,779	1.0126	31.4308	0.9873
2008	23.0				150.13	1.0002	4,879	0.9918	30.7689	1.0086
2009	24.0				150.07	1.0006	4,982	0.9713	30.1210	1.0302
21-Feb-08	22.6				150.16	1.0000	4,839	1.0000	31.0320	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-0.0%	2.1%	-2.1%
	AVG FUTURE ANNUAL TREND	-0.0%	2.1%	-2.1%
	(FITTED 07/FITTED 06)-1	-0.0%	2.1%	-2.1%
REGRESSION COEFFICIENTS	CONSTANT	151.5402	3,018.8079	50.1989
	TIME	0.9996	1.0211	0.9789
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	13.0000	13.0000	13.0000
-----	F STATISTIC	0.0064	39.1910	9.9550
FCRIT@99% = 9.07	R SQUARED	0.0005	0.7509	0.4337
FCRIT@95% = 4.67	R-BAR SQUARED	-0.0764	0.7318	0.3901
T STATISTICS	DEG OF FREEDOM	13.0000	13.0000	13.0000
-----	CONSTANT	72.2191	175.3977	42.3796
TCRIT@99% = 3.01	TIME	-0.0800	6.2603	-3.1552
TCRIT@95% = 2.16				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SEVERITY TREND
COLLISION



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

EXHIBIT 3
 SHEET 7.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	76,548	10,095	1.0000	10,095	5,041,403	1.0000	1.107	5,580,833	72.91	553	131.8780
1987	79,019	9,783	1.0000	9,783	4,931,910	1.0000	1.103	5,439,897	68.84	556	123.8057
1988	85,250	10,930	1.0000	10,930	5,548,746	1.0000	1.098	6,092,523	71.47	557	128.2111
1989	93,939	12,933	1.0000	12,933	6,741,076	1.0000	1.061	7,152,282	76.14	553	137.6744
1990	103,883	15,283	1.0000	15,283	8,244,735	1.0000	1.049	8,648,727	83.25	566	147.1174
1991	104,663	14,863	1.0000	14,863	9,963,288	1.0000	1.075	10,710,535	102.33	721	142.0082
1992	105,188	14,988	1.0000	14,988	9,761,935	1.0000	1.080	10,542,890	100.23	703	142.4877
1993	101,079	11,967	1.0000	11,967	7,346,329	1.0000	1.070	7,860,572	77.77	657	118.3925
1994	98,355	9,709	1.0000	9,709	6,058,667	1.0000	1.076	6,519,126	66.28	671	98.7138
1995	104,908	9,023	1.0000	9,023	6,165,923	1.0000	1.081	6,665,363	63.54	739	86.0087
1996	104,133	8,095	1.0000	8,095	5,845,690	1.0000	1.117	6,529,636	62.70	807	77.7371
1997	107,246	8,823	1.0000	8,823	6,062,011	1.0000	1.095	6,637,902	61.89	752	82.2688
1998	115,605	8,455	1.0000	8,455	5,946,931	1.0000	1.145	6,809,236	58.90	805	73.1370
1999	119,918	9,699	1.0000	9,699	7,426,627	1.0000	1.106	8,213,849	68.50	847	80.8803
2000	130,337	9,955	1.0000	9,955	8,451,129	1.0000	1.093	9,237,084	70.87	928	76.3789
2001	143,357	11,089	1.0000	11,089	8,712,863	1.0000	1.082	9,427,318	65.76	850	77.3523
2002	143,472	10,621	1.0000	10,621	8,807,688	1.0000	1.068	9,406,611	65.56	886	74.0284
2003	146,635	8,904	1.0000	8,904	7,826,513	1.0000	1.076	8,421,328	57.43	946	60.7222
2004	156,784	8,404	1.0019	8,420	8,186,630	1.0000	1.080	8,841,560	56.39	1,050	53.7045
2005	162,869	7,676	1.1380	8,735	8,357,167	1.0707	1.080	9,663,860	59.34	1,106	53.6321

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TRENDS
COMPREHENSIVE
SEVERITY MODEL

EXHIBIT 3
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
1993	8	101,079	11,967	7,860,572	77.77	69.24	657	666	118.3925	103.8978
1994	9	98,355	9,709	6,519,126	66.28	68.33	671	693	98.7138	98.6604
1995	10	104,908	9,023	6,665,363	63.54	67.44	739	720	86.0087	93.6869
1996	11	104,133	8,095	6,529,636	62.70	66.56	807	748	77.7371	88.9642
1997	12	107,246	8,823	6,637,902	61.89	65.69	752	778	82.2688	84.4796
1998	13	115,605	8,455	6,809,236	58.90	64.83	805	808	73.1370	80.2210
1999	14	119,918	9,699	8,213,849	68.50	63.98	847	840	80.8803	76.1771
2000	15	130,337	9,955	9,237,084	70.87	63.14	928	873	76.3789	72.3370
2001	16	143,357	11,089	9,427,318	65.76	62.32	850	907	77.3523	68.6905
2002	17	143,472	10,621	9,406,611	65.56	61.50	886	943	74.0284	65.2279
2003	18	146,635	8,904	8,421,328	57.43	60.70	946	980	60.7222	61.9398
2004	19	156,784	8,420	8,841,560	56.39	59.91	1,050	1,019	53.7045	58.8174
2005	20	162,869	8,735	9,663,860	59.34	59.12	1,106	1,059	53.6321	55.8524

NOTE : These accident periods have been removed from the analysis :
1986 1987 1988 1989 1990 1991 1992

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
LOSS COST, SEVERITY AND FREQUENCY TREND
COMPREHENSIVE
SEVERITY MODEL

EXHIBIT 3
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
1993	77.77	69.24	8.53	1.500		657	666	-9	-0.299		118.3925	103.8978	14.4947	1.378	
1994	66.28	68.33	-2.05	-0.394		671	693	-22	-0.667		98.7138	98.6604	0.0534	0.006	
1995	63.54	67.44	-3.90	-0.769		739	720	19	0.554		86.0087	93.6869	-7.6782	-0.902	
1996	62.70	66.56	-3.86	-0.771		807	748	59	1.595		77.7371	88.9642	-11.2271	-1.423	
1997	61.89	65.69	-3.80	-0.769		752	778	-26	-0.704		82.2688	84.4796	-2.2108	-0.280	
1998	58.90	64.83	-5.93	-1.238		805	808	-3	-0.082		73.1370	80.2210	-7.0840	-0.976	
1999	68.50	63.98	4.52	0.881		847	840	7	0.177		80.8803	76.1771	4.7032	0.632	
2000	70.87	63.14	7.73	1.490		928	873	55	1.289		76.3789	72.3370	4.0419	0.574	
2001	65.76	62.32	3.44	0.694		850	907	-57	-1.373		77.3523	68.6905	8.6618	1.253	
2002	65.56	61.50	4.06	0.825		886	943	-57	-1.311		74.0284	65.2279	8.8005	1.335	
2003	57.43	60.70	-3.27	-0.715		946	980	-34	-0.743		60.7222	61.9398	-1.2176	-0.209	
2004	56.39	59.91	-3.52	-0.781		1,050	1,019	31	0.641		53.7045	58.8174	-5.1129	-0.960	
2005	59.34	59.12	0.22	0.047		1,106	1,059	47	0.923		53.6321	55.8524	-2.2203	-0.428	

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
 COMPREHENSIVE
 SEVERITY MODEL

EXHIBIT 3
 SHEET 7.d

*** PROJECTION FACTORS & REGRESSION RESULTS ***

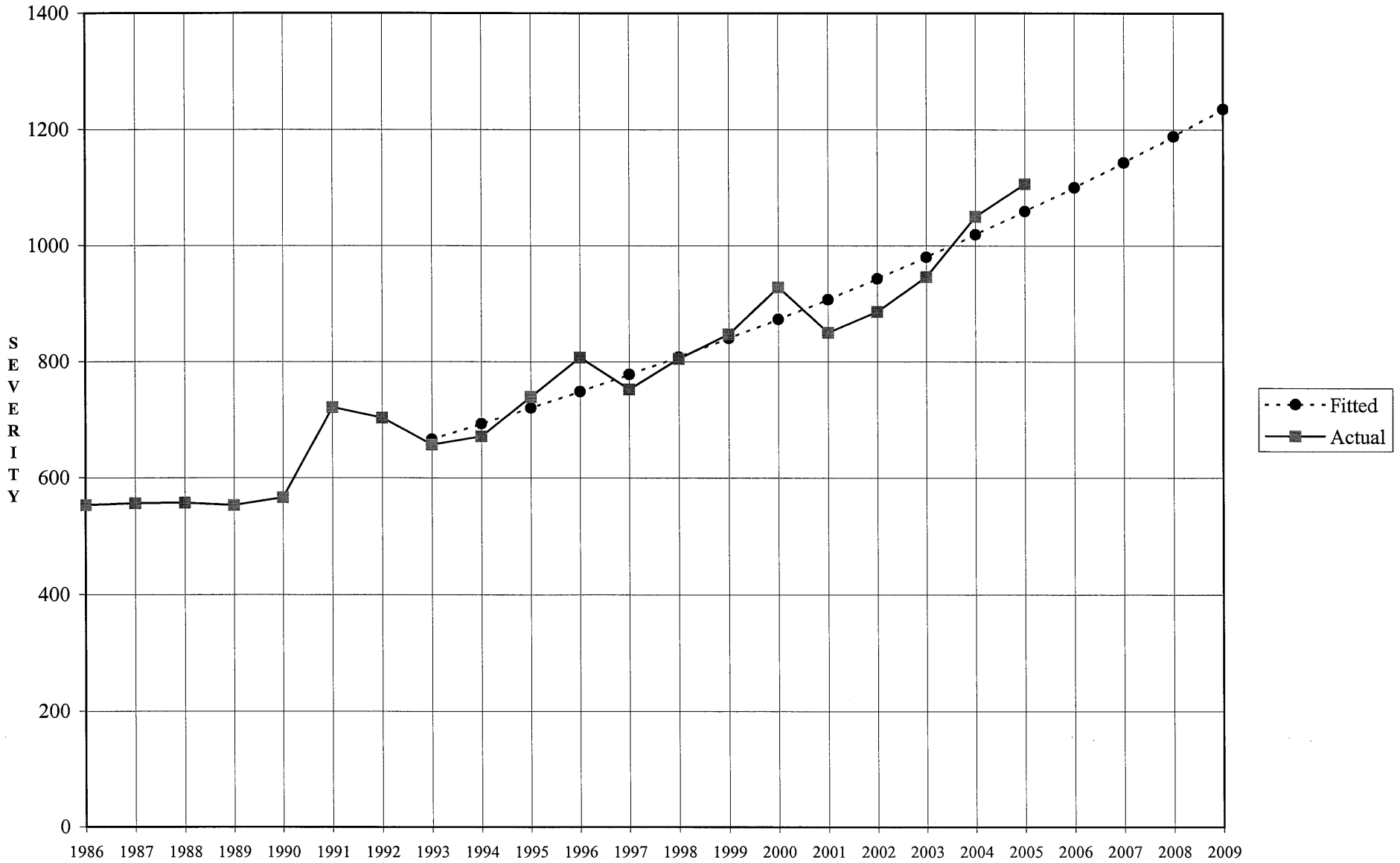
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	143,357	11,089	9,427,318	62.32	0.9167	907	1.2900	68.6905	0.7108
2002	17.0	143,472	10,621	9,406,611	61.50	0.9289	943	1.2407	65.2279	0.7485
2003	18.0	146,635	8,904	8,421,328	60.70	0.9412	980	1.1939	61.9398	0.7883
2004	19.0	156,784	8,420	8,841,560	59.91	0.9536	1,019	1.1482	58.8174	0.8301
2005	20.0	162,869	8,735	9,663,860	59.12	0.9663	1,059	1.1048	55.8524	0.8742
2006	21.0				58.35	0.9791	1,100	1.0636	53.0370	0.9206
2007	22.0				57.59	0.9920	1,143	1.0236	50.3634	0.9694
2008	23.0				56.83	1.0053	1,188	0.9848	47.8246	1.0209
2009	24.0				56.09	1.0185	1,235	0.9474	45.4138	1.0751
21-Feb-08	22.6				57.13	1.0000	1,170	1.0000	48.8244	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-1.3%	3.9%	-5.0%
	AVG FUTURE ANNUAL TREND	-1.3%	3.9%	-5.0%
	(FITTED 07/FITTED 06)-1	-1.3%	3.9%	-5.0%
REGRESSION COEFFICIENTS	CONSTANT	76.9248	489.4879	157.1505
	TIME	0.9869	1.0393	0.9496
REGRESSION STATISTICS	DEG OF FREEDOM 1	11.0000	11.0000	11.0000
	DEG OF FREEDOM 2	11.0000	11.0000	11.0000
-----	F STATISTIC	5.2551	120.0810	54.2161
FCRIT@99% = 9.65	R SQUARED	0.3233	0.9161	0.8313
FCRIT@95% = 4.84	R-BAR SQUARED	0.2618	0.9085	0.8160
T STATISTICS	DEG OF FREEDOM	11.0000	11.0000	11.0000
-----	CONSTANT	52.2037	121.4375	49.6785
TCRIT@99% = 3.11	TIME	-2.2924	10.9581	-7.3632
TCRIT@95% = 2.20				

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IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SEVERITY TREND
COMPREHENSIVE



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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TRENDS
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 3
 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
1999	14	119,918	9,699	8,213,849	68.50	70.51	847	831	80.8803	84.8678
2000	15	130,337	9,955	9,237,084	70.87	67.98	928	866	76.3789	78.5138
2001	16	143,357	11,089	9,427,318	65.76	65.54	850	902	77.3523	72.6356
2002	17	143,472	10,621	9,406,611	65.56	63.19	886	940	74.0284	67.1975
2003	18	146,635	8,904	8,421,328	57.43	60.92	946	980	60.7222	62.1665
2004	19	156,784	8,420	8,841,560	56.39	58.73	1,050	1,021	53.7045	57.5122
2005	20	162,869	8,735	9,663,860	59.34	56.63	1,106	1,064	53.6321	53.2063

NOTE : These accident periods have been removed from the analysis :
 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995
 1996 1997 1998

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IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 LOSS COST, SEVERITY AND FREQUENCY TREND
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 3
 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
1999	68.50	70.51	-2.01	-0.609		847	831	16	0.340		80.8803	84.8678	-3.9875	-0.730	
2000	70.87	67.98	2.89	0.877		928	866	62	1.232		76.3789	78.5138	-2.1349	-0.418	
2001	65.76	65.54	0.22	0.071		850	902	-52	-1.065		77.3523	72.6356	4.7167	0.955	
2002	65.56	63.19	2.37	0.776		886	940	-54	-1.060		74.0284	67.1975	6.8309	1.469	
2003	57.43	60.92	-3.49	-1.243		946	980	-34	-0.628		60.7222	62.1665	-1.4443	-0.357	
2004	56.39	58.73	-2.34	-0.858		1,050	1,021	29	0.495		53.7045	57.5122	-3.8077	-1.039	
2005	59.34	56.63	2.71	0.986		1,106	1,064	42	0.686		53.6321	53.2063	0.4258	0.121	

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
 COMPREHENSIVE
 FREQUENCY MODEL

EXHIBIT 3
 SHEET 7.h

*** PROJECTION FACTORS & REGRESSION RESULTS ***

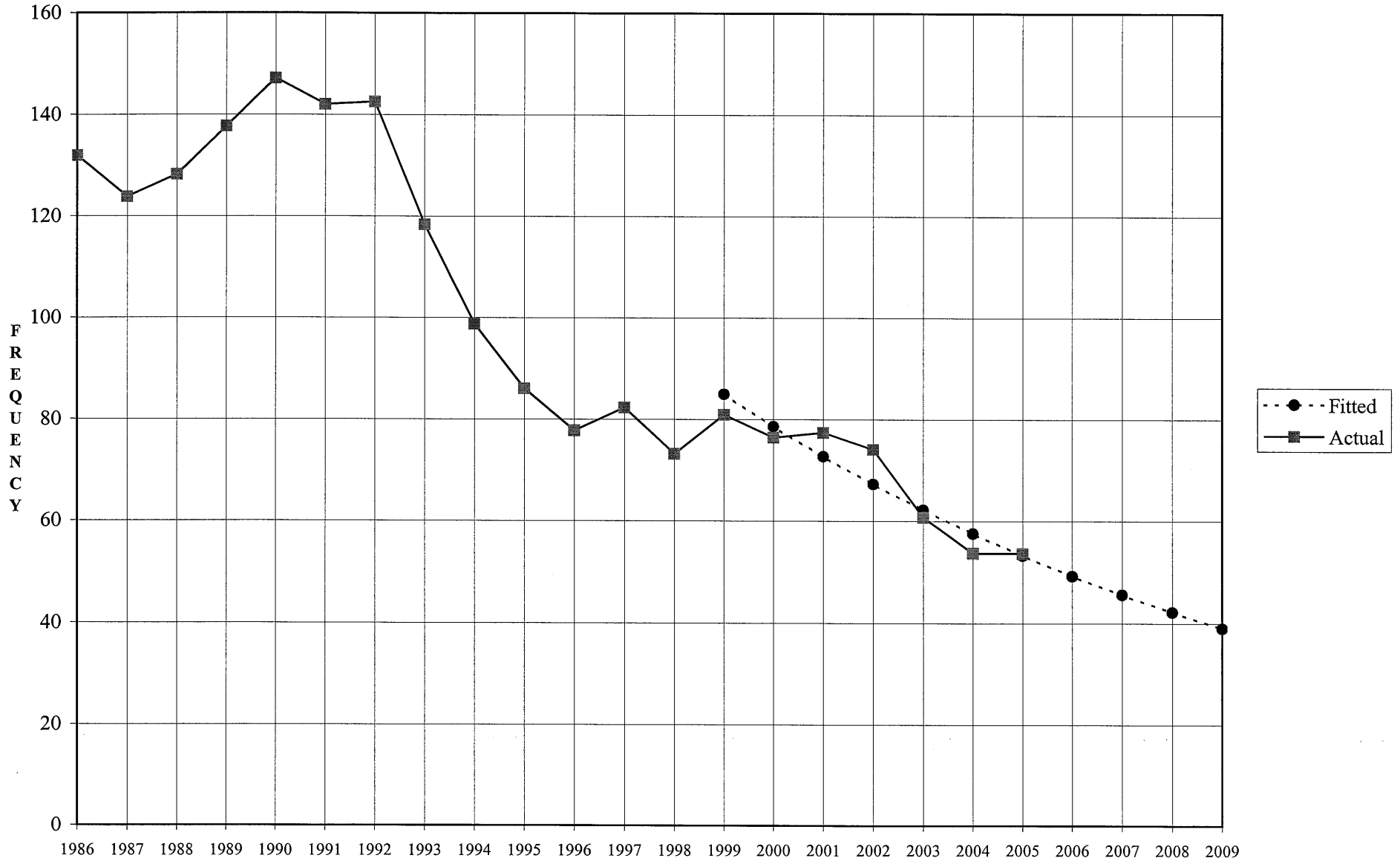
ACCIDENT PERIOD	TIME	EARNED EXPOSURES	ULTIMATE COUNTS	ULTIMATE LOSSES	FITTED LC	PROJN FACTOR	FITTED SEV	PROJN FACTOR	FITTED FREQ	PROJN FACTOR
2001	16.0	143,357	11,089	9,427,318	65.54	0.7856	902	1.3137	72.6356	0.5983
2002	17.0	143,472	10,621	9,406,611	63.19	0.8148	940	1.2606	67.1975	0.6468
2003	18.0	146,635	8,904	8,421,328	60.92	0.8452	980	1.2092	62.1665	0.6991
2004	19.0	156,784	8,420	8,841,560	58.73	0.8767	1,021	1.1606	57.5122	0.7557
2005	20.0	162,869	8,735	9,663,860	56.63	0.9092	1,064	1.1137	53.2063	0.8168
2006	21.0				54.59	0.9432	1,109	1.0685	49.2228	0.8829
2007	22.0				52.64	0.9782	1,156	1.0251	45.5376	0.9544
2008	23.0				50.75	1.0146	1,204	0.9842	42.1282	1.0316
2009	24.0				48.93	1.0523	1,255	0.9442	38.9742	1.1151
21-Feb-08	22.6				51.49	1.0000	1,185	1.0000	43.4602	1.0000

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

		LOSS COST	SEVERITY	FREQUENCY
TREND FACTORS	AVG PAST ANNUAL TREND	-3.6%	4.2%	-7.5%
	AVG FUTURE ANNUAL TREND	-3.6%	4.2%	-7.5%
	(FITTED 07/FITTED 06)-1	-3.6%	4.2%	-7.5%
REGRESSION COEFFICIENTS	CONSTANT	117.6068	466.5515	252.2872
	TIME	0.9641	1.0421	0.9251
REGRESSION STATISTICS	DEG OF FREEDOM 1	1.0000	1.0000	1.0000
	DEG OF FREEDOM 2	5.0000	5.0000	5.0000
-----	F STATISTIC	16.5879	15.0791	39.0426
FCRIT@99% = 16.26	R SQUARED	0.7684	0.7510	0.8865
FCRIT@95% = 6.61	R-BAR SQUARED	0.7221	0.7012	0.8638
T STATISTICS	DEG OF FREEDOM	5.0000	5.0000	5.0000
-----	CONSTANT	31.0409	33.8132	25.9428
TCRIT@99% = 4.03	TIME	-4.0728	3.8832	-6.2484
TCRIT@95% = 2.57				

3/14/2007 3:53 PM
TNP0512F.x1s

IBC INDUSTRY DATA (AIX DATA)
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
FREQUENCY TREND
COMPREHENSIVE



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

*** 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	907	72.6356	65.88	0.8884
2002	943	67.1975	63.37	0.9236
2003	980	62.1665	60.92	0.9608
2004	1,019	57.5122	58.60	0.9988
2005	1,059	55.3267	58.59	0.9990
21-Feb-08	1,170	50.0254	58.53	

NOTES:

$$[3] = [1] \times [2]$$

$$[4] = 58.53 / [3]$$

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF BASE PREMIUMS BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Territory 4 (URBAN)	1,141.78	1,364.77	2,189.87	1,992.78	1,893.14
Territory 57 (RURAL)	643.75	677.92	945.23	860.16	817.15
Territory 6 (RURAL)	439.95	547.06	848.43	772.07	733.47
AB - TOTAL					
Territory 4 (URBAN)	142.96	94.00	108.00	108.00	102.60
Territory 57 (RURAL)	142.96	94.00	108.00	108.00	102.60
Territory 6 (RURAL)	142.96	94.00	108.00	108.00	102.60
COLLISION					
Territory 4 (URBAN)	281.15	267.18	286.95	209.47	199.00
Territory 57 (RURAL)	309.08	290.90	278.70	175.58	166.80
Territory 6 (RURAL)	274.38	298.81	343.21	243.68	231.50
COMPREHENSIVE					
Territory 4 (URBAN)	160.05	107.23	107.42	87.01	82.66
Territory 57 (RURAL)	116.32	84.10	76.92	62.31	59.19
Territory 6 (RURAL)	105.24	82.09	91.82	74.37	70.65
SPECIFIED PERILS					
Territory 4 (URBAN)	72.02	48.83	42.97	36.09	34.29
Territory 57 (RURAL)	52.34	34.02	30.77	25.85	24.56
Territory 6 (RURAL)	47.36	33.63	36.73	30.85	29.31
UNINSURED AUTOMOBILE					
Territory 4 (URBAN)	12.00	24.00	36.00	32.00	30.40
Territory 57 (RURAL)	12.00	24.00	36.00	32.00	30.40
Territory 6 (RURAL)	12.00	24.00	36.00	32.00	30.40

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Class 01	0.978	0.929	0.884	0.884	0.884
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.040	1.041	1.020	1.020	1.020
Class 05	0.000	0.175	0.167	0.167	0.167
Class 06	0.476	0.452	0.431	0.431	0.431
Class 07	1.073	1.046	1.025	1.025	1.025
Class 08	1.720	1.567	1.569	1.569	1.569
Class 09	1.227	1.284	1.282	1.282	1.282
Class 10	2.332	2.449	2.636	2.636	2.636
Class 11	1.610	1.572	1.634	1.634	1.634
Class 12	1.464	1.537	1.551	1.551	1.551
Class 13	1.227	1.289	1.287	1.287	1.287
Class 18	1.253	1.316	1.416	1.416	1.416
Class 19	1.050	1.051	1.131	1.131	1.131
AB - TOTAL					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
COLLISION					
Class 01	0.838	0.880	0.839	0.839	0.839
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.031	1.083	1.137	1.137	1.137
Class 05	0.000	0.219	0.235	0.235	0.235
Class 06	0.480	0.495	0.532	0.532	0.532
Class 07	1.082	1.136	1.193	1.193	1.193
Class 08	2.100	2.039	1.949	1.949	1.949
Class 09	1.530	1.591	1.656	1.656	1.656
Class 10	2.686	2.784	2.862	2.862	2.862
Class 11	2.095	2.127	2.287	2.287	2.287
Class 12	1.823	1.914	2.058	2.058	2.058
Class 13	1.539	1.596	1.696	1.696	1.696
Class 18	1.350	1.418	1.524	1.524	1.524
Class 19	1.130	1.187	1.276	1.276	1.276

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
COMPREHENSIVE					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Class 01	0.859	0.902	0.874	0.874	0.874
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.040	1.092	1.037	1.037	1.037
Class 05	0.000	0.155	0.144	0.144	0.144
Class 06	0.489	0.466	0.431	0.431	0.431
Class 07	1.231	1.293	1.228	1.228	1.228
Class 08	1.288	1.352	1.411	1.411	1.411
Class 09	1.139	1.196	1.286	1.286	1.286
Class 10	2.403	2.523	2.712	2.712	2.712
Class 11	2.095	1.990	1.880	1.880	1.880
Class 12	1.549	1.626	1.748	1.748	1.748
Class 13	1.481	1.527	1.507	1.507	1.507
Class 18	1.214	1.275	1.371	1.371	1.371
Class 19	1.050	1.103	1.186	1.186	1.186
AB - TOTAL					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
COLLISION					
Class 01	0.786	0.825	0.849	0.849	0.849
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.033	1.085	1.139	1.139	1.139
Class 05	0.000	0.264	0.244	0.244	0.244
Class 06	0.581	0.552	0.511	0.511	0.511
Class 07	1.139	1.196	1.186	1.186	1.186
Class 08	1.836	1.928	1.948	1.948	1.948
Class 09	1.254	1.317	1.416	1.416	1.416
Class 10	3.318	3.164	3.080	3.080	3.080
Class 11	2.532	2.446	2.354	2.354	2.354
Class 12	2.020	2.006	2.056	2.056	2.056
Class 13	1.984	2.001	2.051	2.051	2.051
Class 18	1.333	1.400	1.505	1.505	1.505
Class 19	1.044	1.096	1.178	1.178	1.178

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
COMPREHENSIVE					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF DRIVING RECORD DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.870	0.837	0.806	0.806	0.806
Driving Record 4	0.940	0.903	0.870	0.870	0.870
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.040	1.030	1.030	1.030	1.030
Driving Record 1	1.220	1.172	1.128	1.128	1.128
Driving Record 0	1.313	1.291	1.375	1.375	1.375
AB - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
COLLISION					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.810	0.783	0.757	0.757	0.757
Driving Record 4	0.890	0.861	0.857	0.857	0.857
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.030	1.031	1.031	1.031	1.031
Driving Record 1	1.070	1.143	1.117	1.117	1.117
Driving Record 0	1.120	1.196	1.277	1.277	1.277
COMPREHENSIVE					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF DRIVING RECORD DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.870	0.837	0.806	0.806	0.806
Driving Record 4	0.940	0.903	0.870	0.870	0.870
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.040	1.030	1.030	1.030	1.030
Driving Record 1	1.220	1.172	1.128	1.128	1.128
Driving Record 0	1.313	1.291	1.375	1.375	1.375
AB - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
COLLISION					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.810	0.783	0.757	0.757	0.757
Driving Record 4	0.890	0.861	0.857	0.857	0.857
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.030	1.031	1.031	1.031	1.031
Driving Record 1	1.070	1.143	1.117	1.117	1.117
Driving Record 0	1.120	1.196	1.277	1.277	1.277
COMPREHENSIVE					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SUMMARY OF CLEAR CHANGE BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
AB - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
COLLISION	1.0000	1.0000	0.9199	1.0000	1.0000
COMPREHENSIVE	1.0000	1.0000	0.8485	1.0000	1.0000
SPECIFIED PERILS	1.0000	1.0000	0.8485	1.0000	1.0000
UNINSURED AUTOMOBILE	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SUMMARY OF ACCIDENT/CONVICTION SURCHARGE CHANGE BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL	1.0000	1.0000	0.8833	1.0000	1.0000
AB - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
COLLISION	1.0000	1.0000	0.8993	1.0000	1.0000
COMPREHENSIVE	1.0000	1.0000	1.0000	1.0000	1.0000
SPECIFIED PERILS	1.0000	1.0000	1.0000	1.0000	1.0000
UNINSURED AUTOMOBILE	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

Year	TPL - 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]
2002	14,936,354	17,774,906	1.1900	11,823,435	14,732,392	1.2460
2003	19,685,345	21,219,312	1.0779	17,819,235	20,331,589	1.1410
2004	19,310,047	17,284,915	0.8951	19,529,870	18,528,977	0.9488
2005	13,275,980	12,832,588	0.9666	16,167,657	15,078,849	0.9327
2006	3,783,257	3,783,257	1.0000	5,809,191	5,671,694	0.9763
Total	79,420,249	83,818,480	1.0554	75,318,414	79,719,900	1.0584

NOTES:

- [1] Data from 01/2001 to 06/2006
 [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 - PRIVATE PASSENGER VEHICLES

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]
2002	508,706	493,743	0.9706	456,398	378,589	0.8295
2003	640,399	676,849	1.0569	580,922	619,999	1.0673
2004	647,153	614,869	0.9501	636,338	628,288	0.9874
2005	470,332	454,222	0.9657	565,425	539,108	0.9535
2006	152,282	152,282	1.0000	205,306	200,493	0.9766
Total	2,798,939	2,664,764	0.9521	2,643,315	2,509,247	0.9493

NOTES:

- [1] Data from 01/2001 to 06/2006
 [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 - PRIVATE PASSENGER VEHICLES

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]
2002	282,497	416,802	1.4754	183,816	346,965	1.8876
2003	445,227	504,481	1.1331	376,582	475,435	1.2625
2004	504,356	444,729	0.8818	490,537	463,693	0.9453
2005	335,729	324,002	0.9651	418,793	388,348	0.9273
2006	96,716	96,716	1.0000	143,967	140,413	0.9753
Total	1,766,896	2,045,905	1.1579	1,664,588	1,943,679	1.1677

NOTES:

- [1] Data from 01/2001 to 06/2006
- [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 - PRIVATE PASSENGER VEHICLES

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]
2002	2,204,957	1,256,033	0.5696	1,667,876	955,354	0.5728
2003	2,989,214	1,749,341	0.5852	2,777,944	1,587,994	0.5716
2004	1,948,906	1,511,152	0.7754	2,358,902	1,526,926	0.6473
2005	1,663,004	1,609,656	0.9679	1,826,565	1,642,644	0.8993
2006	508,400	508,400	1.0000	740,472	724,109	0.9779
Total	10,513,905	7,324,192	0.6966	9,964,609	6,775,302	0.6799

NOTES:

- [1] Data from 01/2001 to 06/2006
 [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 - PRIVATE PASSENGER VEHICLES

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]
2002	712,406	414,819	0.5823	612,777	310,484	0.5067
2003	925,806	621,060	0.6708	846,132	540,310	0.6386
2004	743,204	626,381	0.8428	813,216	607,800	0.7474
2005	575,891	557,187	0.9675	667,587	612,442	0.9174
2006	178,750	178,750	1.0000	255,003	249,387	0.9780
Total	3,622,871	2,617,335	0.7224	3,432,588	2,427,192	0.7071

NOTES:

- [1] Data from 01/2001 to 06/2006
 [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 - PRIVATE PASSENGER VEHICLES

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]
2002	31,579	16,593	0.5254	28,829	13,129	0.4554
2003	35,377	22,837	0.6455	33,484	20,075	0.5995
2004	30,192	26,099	0.8644	31,073	23,507	0.7565
2005	18,937	18,309	0.9668	25,469	23,518	0.9234
2006	3,844	3,844	1.0000	7,660	7,486	0.9772
Total	143,170	97,169	0.6787	138,691	92,694	0.6684

NOTES:

- [1] Data from 01/2001 to 06/2006
 [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 - PRIVATE PASSENGER VEHICLES

Calculation of Limit Drift Assumptions

<u>Coverage</u>	<u>Accident Year</u>	<u>Average Limit Diff'l</u>	<u>Yr/(Yr-1)</u>	<u>Average Last 4</u>	<u>Average Last 3</u>	<u>Selected</u>
Third Party Liability	2001	1.065	-			
	2002	1.067	1.0019			
	2003	1.071	1.0037			
	2004	1.069	0.9981			
	2005	1.070	1.0009	1.0011	1.0009	0.00%

INDUSTRY

NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

Calculation of Limit Drift Assumptions

<u>Coverage</u>	<u>Accident Year</u>	<u>Average Limit Diff'l</u>	<u>Yr/(Yr-1)</u>	<u>Average Last 4</u>	<u>Average Last 3</u>	<u>Selected</u>
Third Party Liability	2001	1.15	-			
	2002	1.15	1.0000			
	2003	1.15	1.0000			
	2004	1.153	1.0026			
	2005	1.16	1.0061	1.0022	1.0029	0.00%

5.492

FACILITY ASSOCIATION

NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

Calculation of Deductible Drift Assumptions

<u>Coverage</u>	<u>Accident Year</u>	<u>Average Deductible Diff'l</u>	<u>Yr/(Yr-1)</u>	<u>Average Last 4</u>	<u>Average Last 3</u>	<u>Selected</u>
Collision	2001	1.014	-			
	2002	1.001	0.9872			
	2003	0.994	0.9930			
	2004	0.985	0.9909			
	2005	0.987	1.0020	0.9933	0.9953	-0.50%
Comprehensive	2001	1.150	-			
	2002	1.131	0.9835			
	2003	1.117	0.9876			
	2004	1.114	0.9973			
	2005	1.118	1.0036	0.9930	0.9961	-0.40%
Specified Perils	2001	1.161	-			
	2002	1.138	0.9802			
	2003	1.128	0.9912			
	2004	1.128	1.0000			
	2005	1.125	0.9973	0.9921	0.9962	-0.40%

INDUSTRY

NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

Calculation of Deductible Drift Assumptions

<u>Coverage</u>	<u>Accident Year</u>	<u>Average Deductible Diff'l</u>	<u>Yr/(Yr-1)</u>	<u>Average Last 4</u>	<u>Average Last 3</u>	<u>Selected</u>
Collision	2001	1.058	-			
	2002	1.049	0.9915			
	2003	1.042	0.9933			
	2004	1.043	1.0010			
	2005	1.041	0.9981	0.9960	0.9975	-0.30%
Comprehensive	2001	1.222	-			
	2002	1.217	0.9959			
	2003	1.214	0.9975			
	2004	1.216	1.0016			
	2005	1.216	1.0000	0.9987	0.9997	0.00%
Specified Perils	2001	1.221	-			
	2002	1.215	0.9951			
	2003	1.207	0.9934			
	2004	1.202	0.9959			
	2005	1.204	1.0017	0.9965	0.9970	-0.30%

**Facility Association
Newfoundland Private Passenger
Derivation of Facility Association Rate Group Drift**

Collision

MSRP							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	1.6570						
2002	1.7810	1.0748					
2003	1.8910	1.0618					
2004	1.9990	1.0571					
2005	2.0770	1.0390	5.82%	5.26%	4.81%	6.29%	5.50%

CLEAR							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	1.5150						
2002	1.6790	1.1083					
2003	1.8470	1.1001					
2004	2.0000	1.0828					
2005	2.1070	1.0535	8.62%	7.88%	6.82%	9.28%	7.50%

Comprehensive

MSRP							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	1.5950						
2002	1.7180	1.0771					
2003	1.8280	1.0640					
2004	1.9490	1.0662					
2005	2.0260	1.0395	6.17%	5.66%	5.28%	6.41%	6.00%

CLEAR							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	1.4660						
2002	1.6180	1.1037					
2003	1.7780	1.0989					
2004	1.9360	1.0889					
2005	2.0370	1.0522	8.59%	8.00%	7.05%	7.57%	8.00%

Specified Perils

MSRP							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	1.0640						
2002	1.1910	1.1194					
2003	1.2970	1.0890					
2004	1.3880	1.0702					
2005	1.4870	1.0713	8.75%	7.68%	7.07%	6.41%	6.00%

CLEAR							
Year	Avg. Diff.	Yr/Yr-1	Avg. Last 4	Avg. Last 3	Avg. Last 2	IBC	Selected
2001	0.9710						
2002	1.0600	1.0917					
2003	1.2090	1.1406					
2004	1.3280	1.0984					
2005	1.3940	1.0497	9.51%	9.62%	7.41%	7.57%	8.00%

Note:
IBC rate group drift assumptions are taken from IBC Bulletin No 2006-1 dated April 21, 2006
RG Table used for each year: 2001-3 for 2001, 2002-3 for 2002, 2003-3 for 2003, 2004-3 for 2004 and 2005-1 for 2005.

FACILITY ASSOCIATION
NEW BRUNSWICK - PRIVATE PASSENGER VEHICLES

COLLISION

Combination of MSRP and CLEAR Rate Group Drift Assumptions
For premium earned in 2002 - 2006-1

	2002	2003	2004	2005	2006-1
<u>Policies written under MSRP</u>	(Jan.-Jun.)	No	No	No	No
Average Written Date	07-Nov-2002				
CLEAR Implementation Date	01-Sep-2003				
Trend Period for MSRP (years)	0.82				
Average Policy Duration (months)	11.5				
Selected Annual Drift Rate - MSRP	5.50%				
Drift Factor under MSRP	1.0447				
Rate Programme Effective Date	01-Mar-2007				
Average Written Date for New Rate Programme	01-Sep-2007				
Trend Period for CLEAR (years)	4.00				
Selected Annual Drift Rate - CLEAR	7.50%				
Drift Factor under CLEAR	1.3355				
Combined Drift Factor	1.3952				
<u>Policies written under CLEAR</u>	(Jul.-Dec.)	Yes	Yes	Yes	Yes
Average Written Date	09-May-2003	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	4.31	4.65	3.65	2.65	1.90
Selected Annual Drift Rate	7.50%	7.50%	7.50%	7.50%	7.50%
Drift Factor	1.3658	1.3997	1.3021	1.2112	1.1473
<u>Weighted Average MSRP & CLEAR Annual Drift Factor</u>					
MSRP Combined Drift Factor	1.3952	0	0	0	0
MSRP weight (months)	6.0	0.0	0.0	0.0	0.0
CLEAR Drift Factor	1.3658	1.3997	1.3021	1.2112	1.1473
CLEAR weight (months)	6.0	12.0	12.0	12.0	12.0
Weighted Average Drift Factor	1.3804	1.3997	1.3021	1.2112	1.1473
Average Written Date	07-Jan-2002	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	5.65	4.65	3.65	2.65	1.90
Implied Annual Drift Rate	5.87%	7.50%	7.50%	7.50%	7.50%

Note:

MSRP drift assumptions are based on FA Newfoundland Private Passenger Auto MSRP Rate Group Distribution for 2001 to 2005
CLEAR drift assumptions are based on FA Newfoundland Private Passenger Auto CLEAR Rate Group Distribution for 2001 to 2005

FACILITY ASSOCIATION
NEW BRUNSWICK - PRIVATE PASSENGER VEHICLES

COMPREHENSIVE

Combination of MSRP and CLEAR Rate Group Drift Assumptions
For premium earned in 2002 - 2006-1

	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006-1</u>
<u>Policies written under MSRP</u>	(Jan.-Jun.)	No	No	No	No
Average Written Date	07-Nov-2002				
CLEAR Implementation Date	01-Sep-2003				
Trend Period for MSRP (years)	0.82				
Average Policy Duration (months)	11.5				
Selected Annual Drift Rate - MSRP	6.00%				
Drift Factor under MSRP	1.0488				
Rate Programme Effective Date	01-Mar-2007				
Average Written Date for New Rate Programme	01-Sep-2007				
Trend Period for CLEAR (years)	4.00				
Selected Annual Drift Rate - CLEAR	8.00%				
Drift Factor under CLEAR	1.3605				
Combined Drift Factor	1.4269				
<u>Policies written under CLEAR</u>	(Jul.-Dec.)	Yes	Yes	Yes	Yes
Average Written Date	09-May-2003	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	4.31	4.65	3.65	2.65	1.90
Selected Annual Drift Rate	8.00%	8.00%	8.00%	8.00%	8.00%
Drift Factor	1.3934	1.4303	1.3243	1.2262	1.1575
<u>Weighted Average MSRP & CLEAR Annual Drift Factor</u>					
MSRP Combined Drift Factor	1.4269	0	0	0	0
MSRP weight (months)	6.0	0.0	0.0	0.0	0.0
CLEAR Drift Factor	1.3934	1.4303	1.3243	1.2262	1.1575
CLEAR weight (months)	6.0	12.0	12.0	12.0	12.0
Weighted Average Drift Factor	1.4101	1.4303	1.3243	1.2262	1.1575
Average Written Date	07-Jan-2002	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	5.65	4.65	3.65	2.65	1.90
Implied Annual Drift Rate	6.27%	8.00%	8.00%	8.00%	8.00%

Note:

MSRP drift assumptions are based on FA Newfoundland Private Passenger Auto MSRP Rate Group Distribution for 2001 to 2005
CLEAR drift assumptions are based on FA Newfoundland Private Passenger Auto CLEAR Rate Group Distribution for 2001 to 2005

FACILITY ASSOCIATION
NEW BRUNSWICK - PRIVATE PASSENGER VEHICLES

SPECIFIED PERILS

Combination of MSRP and CLEAR Rate Group Drift Assumptions
For premium earned in 2002 ~ 2006-1

	2002	2003	2004	2005	2006-1
<u>Policies written under MSRP</u>	(Jan.-Jun.)	No	No	No	No
Average Written Date	07-Nov-2002				
CLEAR Implementation Date	01-Sep-2003				
Trend Period for MSRP (years)	0.82				
Average Policy Duration (months)	11.5				
Selected Annual Drift Rate - MSRP	6.00%				
Drift Factor under MSRP	1.0488				
Rate Programme Effective Date	01-Mar-2007				
Average Written Date for New Rate Programme	01-Sep-2007				
Trend Period for CLEAR (years)	4.00				
Selected Annual Drift Rate - CLEAR	8.00%				
Drift Factor under CLEAR	1.3605				
Combined Drift Factor	1.4269				
<u>Policies written under CLEAR</u>	(Jul.-Dec.)	Yes	Yes	Yes	Yes
Average Written Date	09-May-2003	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	4.31	4.65	3.65	2.65	1.90
Selected Annual Drift Rate	8.00%	8.00%	8.00%	8.00%	8.00%
Drift Factor	1.3934	1.4303	1.3243	1.2262	1.1575
<u>Weighted Average MSRP & CLEAR Annual Drift Factor</u>					
MSRP Combined Drift Factor	1.4269	0	0	0	0
MSRP weight (months)	6.0	0.0	0.0	0.0	0.0
CLEAR Drift Factor	1.3934	1.4303	1.3243	1.2262	1.1575
CLEAR weight (months)	6.0	12.0	12.0	12.0	12.0
Weighted Average Drift Factor	1.4101	1.4303	1.3243	1.2262	1.1575
Average Written Date	07-Jan-2002	07-Jan-2003	07-Jan-2004	07-Jan-2005	07-Oct-2005
Rate Programme Effective Date	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007	01-Mar-2007
Average Written Date for New Rate Programme	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007	01-Sep-2007
Trend Period (years)	5.65	4.65	3.65	2.65	1.90
Implied Annual Drift Rate	6.27%	8.00%	8.00%	8.00%	8.00%

Note:

MSRP drift assumptions are based on FA Newfoundland Private Passenger Auto MSRP Rate Group Distribution for 2001 to 2005
CLEAR drift assumptions are based on FA Newfoundland Private Passenger Auto CLEAR Rate Group Distribution for 2001 to 2005

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES
Amalgamation of Premium Drift Assumptions

	Accident Year	Rate Group	Limit	Deductible	Combined	Earned Premium		Written Premium	
						Projection Period	Drift Factor	Projection Period	Drift Factor
TPL	2002	0.00%	0.00%	0.00%	0.00%	5.65	1.0000	5.17	1.0000
	2003	0.00%	0.00%	0.00%	0.00%	4.65	1.0000	4.17	1.0000
	2004	0.00%	0.00%	0.00%	0.00%	3.65	1.0000	3.17	1.0000
	2005	0.00%	0.00%	0.00%	0.00%	2.65	1.0000	2.17	1.0000
	2006-1	0.00%	0.00%	0.00%	0.00%	1.90	1.0000	1.42	1.0000
Accident Benefit.	2002	0.00%	0.00%	0.00%	0.00%	5.65	1.0000	5.17	1.0000
	2003	0.00%	0.00%	0.00%	0.00%	4.65	1.0000	4.17	1.0000
	2004	0.00%	0.00%	0.00%	0.00%	3.65	1.0000	3.17	1.0000
	2005	0.00%	0.00%	0.00%	0.00%	2.65	1.0000	2.17	1.0000
	2006-1	0.00%	0.00%	0.00%	0.00%	1.90	1.0000	1.42	1.0000
Uninsured Automol	2002	0.00%	0.00%	0.00%	0.00%	5.65	1.0000	5.17	1.0000
	2003	0.00%	0.00%	0.00%	0.00%	4.65	1.0000	4.17	1.0000
	2004	0.00%	0.00%	0.00%	0.00%	3.65	1.0000	3.17	1.0000
	2005	0.00%	0.00%	0.00%	0.00%	2.65	1.0000	2.17	1.0000
	2006-1	0.00%	0.00%	0.00%	0.00%	1.90	1.0000	1.42	1.0000
Collision	2002	5.87%	0.00%	-0.50%	5.34%	5.65	1.3417	5.17	1.3086
	2003	7.50%	0.00%	-0.50%	6.96%	4.65	1.3673	4.17	1.3239
	2004	7.50%	0.00%	-0.50%	6.96%	3.65	1.2784	3.17	1.2377
	2005	7.50%	0.00%	-0.50%	6.96%	2.65	1.1952	2.17	1.1572
	2006-1	7.50%	0.00%	-0.50%	6.96%	1.90	1.1364	1.42	1.1003
Comprehensive	5.492	6.27%	0.00%	-0.40%	5.84%	5.65	1.3781	5.17	1.3410
	6.492	8.00%	0.00%	-0.40%	7.57%	4.65	1.4040	4.17	1.3557
	7.492	8.00%	0.00%	-0.40%	7.57%	3.65	1.3052	3.17	1.2603
	8.492	8.00%	0.00%	-0.40%	7.57%	2.65	1.2133	2.17	1.1716
	2006-1	8.00%	0.00%	-0.40%	7.57%	1.90	1.1487	1.42	1.1092
Specified Perils	2002	6.27%	0.00%	-0.40%	5.84%	5.65	1.3781	5.17	1.3410
	2003	8.00%	0.00%	-0.40%	7.57%	4.65	1.4040	4.17	1.3557
	2004	8.00%	0.00%	-0.40%	7.57%	3.65	1.3052	3.17	1.2603
	2005	8.00%	0.00%	-0.40%	7.57%	2.65	1.2133	2.17	1.1716
	2006-1	8.00%	0.00%	-0.40%	7.57%	1.90	1.1487	1.42	1.1092

INDUSTRY

NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

Amalgamation of Premium Drift Assumptions

	<u>Rate Group</u>	<u>Limit</u>	<u>Deductible</u>	<u>Combined</u>	<u>Projection Period</u>	<u>Drift Factor</u>
TPL - BI/PD	0.00%	0.00%	0.00%	0.00%	3.4986	1.0000
Accident Benefits	0.00%	0.00%	0.00%	0.00%	3.4986	1.0000
Uninsured Automobile	0.00%	0.00%	0.00%	0.00%	3.4986	1.0000
Collision	9.28%	0.00%	-0.30%	8.95%	3.4986	1.3497
Comprehensive	7.57%	0.00%	0.00%	7.57%	3.4986	1.2908
Specified Perils	7.57%	0.00%	-0.30%	7.25%	3.4986	1.2775
New rate program effective date:			1-Mar-2007			
Previous rate program effective date:			1-Sep-2003			
Projection period in years:			3.4986			

INDUSTRY
NEWFOUNDLAND - PRIVATE PASSENGER 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 Atlantics)</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
12	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	Avg 4 years	Avg 4 years	Avg all years
24	Avg 3 years	Avg 4 years	Avg 4 years	Avg 4 years	No emergence	Avg 4 years	Avg all years
36	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	No emergence	No emergence	No emergence
48	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	No emergence	No emergence	No emergence
60	Avg 3 years	No emergence	Judgment	Avg 4 years	No emergence	No emergence	No emergence
72	Avg 3 years	No emergence	Avg 4 years	Judgment	No emergence	No emergence	No emergence
84	Avg 3 years	No emergence	Judgment	Avg 4 years	No emergence	No emergence	No emergence
96	Judgment	No emergence	Judgment	Judgment	No emergence	No emergence	No emergence
108	Judgment	No emergence	Judgment	Judgment	No emergence	No emergence	No emergence
120	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
132	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
144	Judgment	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.
 - Averages encompass all non-zero values
 - For UA stand alone selection based on Combined UA.

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	714	2,902	5,155	7,791	9,830	11,096	11,761	12,236	12,770	13,349	13,455	13,474	13,965	13,965	13,965	13,949
1987	801	3,372	5,737	8,644	10,299	12,062	12,978	13,636	13,997	14,120	14,352	14,353	14,353	14,353	14,353	14,353
1988	823	3,430	9,230	14,678	16,970	19,619	20,391	20,981	21,924	21,950	22,176	22,306	22,302	22,302	22,302	22,302
1989	1,139	5,172	11,088	17,339	21,849	24,770	26,002	26,587	27,398	28,251	28,770	28,780	28,784	28,784	28,784	28,785
1990	1,479	6,711	14,077	22,399	28,381	31,673	34,066	36,203	36,922	38,198	38,495	38,952	39,146	39,151	39,156	39,665
1991	1,748	7,501	14,376	20,641	26,126	29,296	32,278	33,907	36,694	37,307	37,462	37,564	37,768	38,188	38,292	38,392
1992	1,727	9,196	17,861	26,241	34,013	38,389	41,758	44,007	45,696	46,695	48,039	48,085	48,543	48,548		48,681
1993	2,351	9,083	19,014	25,848	32,286	37,468	40,710	43,844	45,777	47,531	48,001	48,242	48,355			48,450
1994	2,525	12,226	20,743	28,225	35,683	41,121	44,558	46,125	47,212	47,910	49,157	49,788				50,660
1995	2,636	10,800	20,798	30,378	37,175	41,839	45,517	48,875	50,674	52,143	53,085					53,584
1996	2,876	12,779	23,429	32,064	38,303	43,916	46,424	48,167	49,878	50,912						52,546
1997	3,220	13,741	25,527	34,806	39,707	43,524	46,099	48,656	50,224							54,114
1998	3,484	13,686	25,917	34,365	39,788	45,003	48,467	52,266								57,202
1999	3,671	19,359	32,981	41,924	50,297	56,388	59,179									69,691
2000	4,632	19,725	36,043	46,650	54,892	59,442										73,399
2001	4,866	21,562	36,875	48,980	56,229											77,579
2002	4,117	16,851	30,306	40,264												69,386
2003	3,997	16,901	30,245													71,081
2004	3,578	14,463														70,387
2005	2,507															73,555
TOTAL																1,027,760

ACCIDENT YEAR	192	204	216	228	240
1986	13,965	13,949	13,949	13,949	13,949
1987	14,353	14,353	14,353	14,353	
1988	22,302	22,302	22,302		
1989	28,785	28,785			
1990	39,172				

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

CLAIM ACCIDENT YEAR	EMERGENCE DEVELOPMENT		PATTERN - 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	0.0512	0.2080	0.3696	0.5586	0.7047	0.7955	0.8431	0.8772	0.9155	0.9570	0.9646	0.9659	1.0011	1.0011	1.0011	1.0011
1987	0.0558	0.2349	0.3997	0.6022	0.7175	0.8404	0.9042	0.9501	0.9752	0.9838	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.0369	0.1538	0.4138	0.6582	0.7609	0.8797	0.9143	0.9408	0.9830	0.9842	0.9943	1.0001	1.0000	1.0000	1.0000	1.0000
1989	0.0396	0.1797	0.3852	0.6023	0.7590	0.8605	0.9033	0.9236	0.9518	0.9814	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000
1990	0.0373	0.1692	0.3549	0.5647	0.7155	0.7985	0.8588	0.9127	0.9308	0.9630	0.9705	0.9820	0.9869	0.9871	0.9872	0.9876
1991	0.0455	0.1954	0.3744	0.5376	0.6805	0.7631	0.8408	0.8832	0.9558	0.9717	0.9758	0.9784	0.9838	0.9947	0.9974	
1992	0.0355	0.1889	0.3669	0.5390	0.6987	0.7886	0.8578	0.9040	0.9387	0.9592	0.9868	0.9877	0.9972	0.9973		
1993	0.0485	0.1875	0.3924	0.5335	0.6664	0.7733	0.8403	0.9049	0.9448	0.9810	0.9907	0.9957	0.9980			
1994	0.0498	0.2413	0.4095	0.5571	0.7044	0.8117	0.8796	0.9105	0.9319	0.9457	0.9703	0.9828				
1995	0.0492	0.2015	0.3881	0.5669	0.6938	0.7808	0.8495	0.9121	0.9457	0.9731	0.9907					
1996	0.0547	0.2432	0.4459	0.6102	0.7290	0.8358	0.8835	0.9167	0.9492	0.9689						
1997	0.0595	0.2539	0.4717	0.6432	0.7338	0.8043	0.8519	0.8991	0.9281							
1998	0.0609	0.2393	0.4531	0.6008	0.6956	0.7867	0.8473	0.9137								
1999	0.0527	0.2778	0.4732	0.6016	0.7217	0.8091	0.8492									
2000	0.0631	0.2687	0.4911	0.6356	0.7479	0.8098										
2001	0.0627	0.2779	0.4753	0.6314	0.7248											
2002	0.0593	0.2429	0.4368	0.5803												
2003	0.0562	0.2378	0.4255													
2004	0.0508	0.2055														
2005	0.0341															
AVERAGES																
LAST 3 YR	0.0470	0.2287	0.4459	0.6158	0.7315	0.8019	0.8495	0.9098	0.9410	0.9626	0.9839	0.9887	0.9930	0.9930	0.9949	0.9959
LAST 4 YR	0.0501	0.2410	0.4572	0.6122	0.7225	0.8025	0.8580	0.9104	0.9387	0.9672	0.9846	0.9862	0.9915	0.9948	0.9962	0.9969
ALL YEARS	0.0502	0.2214	0.4182	0.5896	0.7159	0.8092	0.8660	0.9114	0.9459	0.9699	0.9843	0.9880	0.9959	0.9972	0.9976	0.9977
ALL-HI LOW	0.0503	0.2221	0.4176	0.5888	0.7162	0.8073	0.8641	0.9110	0.9452	0.9710	0.9848	0.9895	0.9970	0.9984	0.9994	1.0000
WTD 3 YR	0.0469	0.2287	0.4468	0.6167	0.7315	0.8030	0.8494	0.9098	0.9409	0.9629	0.9840	0.9887	0.9937	0.9933	0.9943	0.9946
WTD 4 YR	0.0499	0.2419	0.4580	0.6130	0.7241	0.8033	0.8571	0.9104	0.9388	0.9671	0.9846	0.9866	0.9921	0.9945	0.9953	0.9953
WTD ALL YR	0.0515	0.2300	0.4293	0.5921	0.7154	0.8045	0.8613	0.9097	0.9435	0.9684	0.9838	0.9879	0.9947	0.9959	0.9962	0.9960
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.	0.0555	0.2535	0.4632	0.6111	0.7178	0.8022	0.8521	0.9015	0.9395	0.9637	0.9819	0.9940	1.0000	1.0000	1.0000	1.0000
SELECTED	0.0470	0.2287	0.4459	0.6158	0.7315	0.8019	0.8495	0.8925	0.9283	0.9570	0.9785	0.9928	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0470	0.1817	0.2172	0.1699	0.1157	0.0704	0.0476	0.0430	0.0358	0.0287	0.0215	0.0143	0.0072	0.0000	0.0000	0.0000

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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 --- PRIVATE PASSENGER 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	0.7708	0.9817	0.9930	0.9970	0.9987	0.9996	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.7846	0.9810	0.9928	0.9966	0.9976	0.9986	0.9997	0.9995	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.7454	0.9577	0.9786	0.9837	0.9984	0.9987	0.9991	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.7542	0.9812	0.9927	0.9979	0.9984	0.9992	0.9997	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	1.0000
1990	0.7874	0.9754	0.9886	0.9946	0.9961	0.9971	0.9995	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
1991	0.7856	0.9766	0.9880	0.9932	0.9953	0.9972	0.9972	0.9982	0.9986	0.9988	0.9998	0.9998	0.9998	1.0000	1.0000	1.0000
1992	0.7996	0.9603	0.9725	0.9805	0.9846	0.9871	0.9885	0.9911	0.9920	0.9933	0.9951	0.9958	1.0000	1.0000	1.0000	
1993	0.8057	0.9681	0.9829	0.9865	0.9901	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9961		
1994	0.7636	0.9629	0.9791	0.9872	0.9894	0.9930	0.9932	0.9937	0.9938	0.9939	0.9939	0.9941				
1995	0.7863	0.9716	0.9880	0.9937	0.9978	0.9992	0.9998	1.0001	1.0001	0.9998	0.9998					
1996	0.7881	0.9729	0.9922	0.9972	0.9991	0.9993	0.9995	1.0000	1.0000	1.0000						
1997	0.7818	0.9827	0.9886	0.9890	0.9922	0.9937	0.9937	0.9954	0.9960							
1998	0.8012	0.9801	0.9931	0.9976	0.9990	0.9985	0.9985	0.9985								
1999	0.7884	0.9623	0.9774	0.9863	0.9875	0.9887	0.9896									
2000	0.7543	0.9577	0.9886	0.9931	0.9944	0.9957										
2001	0.7861	0.9726	0.9828	0.9911	0.9921											
2002	0.7798	0.9678	0.9847	0.9900												
2003	0.7241	0.9068	0.9454													
2004	0.6523	0.8748														
2005	0.6705															
AVERAGES																
LAST 3 YR	0.6823	0.9165	0.9710	0.9914	0.9913	0.9943	0.9939	0.9980	0.9987	0.9979	0.9979	0.9966	0.9987	0.9987	0.9999	1.0000
LAST 4 YR	0.7067	0.9305	0.9754	0.9901	0.9933	0.9942	0.9953	0.9985	0.9975	0.9984	0.9972	0.9974	0.9990	0.9990	1.0000	1.0000
ALL YEARS	0.7655	0.9629	0.9838	0.9915	0.9944	0.9964	0.9970	0.9981	0.9983	0.9987	0.9988	0.9988	0.9995	0.9994	1.0000	1.0000
ALL-HI LOW	0.7695	0.9669	0.9857	0.9918	0.9948	0.9968	0.9974	0.9986	0.9987	0.9992	0.9993	0.9993	1.0000	0.9999	1.0000	1.0000
WTD 3 YR	0.6819	0.9141	0.9701	0.9914	0.9914	0.9942	0.9938	0.9979	0.9988	0.9978	0.9979	0.9966	0.9986	0.9987	0.9999	1.0000
WTD 4 YR	0.7037	0.9286	0.9745	0.9903	0.9930	0.9941	0.9952	0.9985	0.9974	0.9984	0.9971	0.9975	0.9989	0.9990	0.9999	1.0000
WTD ALL YR	0.7631	0.9616	0.9833	0.9913	0.9943	0.9963	0.9969	0.9980	0.9982	0.9986	0.9988	0.9988	0.9994	0.9994	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.	0.7413	0.9570	0.9839	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
SELECTED	0.6823	0.9305	0.9710	0.9914	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	0.6823	0.2482	0.0405	0.0204	0.0086	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 --- PRIVATE PASSENGER 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				
	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 --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 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	83	188	216	224	236	237	238	237	237	238	239	239	239	239	239	239
1987	119	252	316	332	337	337	341	341	343	343	343	343	343	343	343	343
1988	147	305	385	406	415	418	418	418	418	418	418	418	418	418	418	418
1989	198	502	622	650	883	889	889	889	889	889	889	889	889	889	889	889
1990	286	734	954	1,031	1,050	1,051	1,107	1,108	1,109	1,109	1,109	1,109	1,109	1,109	1,109	1,109
1991	399	948	1,150	1,201	1,212	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213
1992	608	1,742	2,317	2,547	2,687	2,785	2,790	2,790	2,811	2,811	2,811	2,811	2,811	2,811	2,811	2,811
1993	1,042	2,659	3,823	4,120	4,352	4,392	4,371	4,445	4,513	4,552	4,552	4,552	4,552	4,552	4,552	4,552
1994	976	2,649	3,724	3,976	4,078	4,121	4,140	4,152	4,179	4,180	4,229	4,267				4,552
1995	959	2,783	3,552	3,989	4,383	4,385	4,380	4,385	4,464	4,479	4,551					4,551
1996	941	2,739	3,545	3,907	4,073	4,158	4,288	4,330	4,483	4,490						4,571
1997	1,015	2,793	3,468	3,587	3,689	3,713	3,723	3,691	3,692							3,722
1998	1,256	3,292	4,078	4,287	4,444	4,563	4,586	4,581								4,634
1999	1,478	3,636	4,436	4,731	4,730	4,748	4,905									5,049
2000	1,755	4,081	4,813	5,229	5,320	5,388										5,509
2001	1,527	4,195	5,167	5,528	5,654											6,229
2002	1,738	4,099	5,015	5,215												5,879
2003	1,708	4,232	5,313													6,529
2004	1,633	4,098														6,145
2005	1,572															6,325
															TOTAL	74,989

ACCIDENT YEAR	192	204	216	228	240
1986	239	239	239	239	239
1987	343	343	343	343	
1988	418	418	418		
1989	889	889			
1990	1,109				

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CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT		- 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	0.3474	0.7886	0.9059	0.9366	0.9877	0.9931	0.9959	0.9898	0.9905	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.3478	0.7359	0.9224	0.9682	0.9835	0.9835	0.9942	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.3505	0.7290	0.9207	0.9700	0.9913	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.2231	0.5650	0.6992	0.7313	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.2579	0.6622	0.8602	0.9300	0.9472	0.9474	0.9982	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.3281	0.7802	0.9467	0.9883	0.9975	0.9986	0.9987	0.9987	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.2162	0.6198	0.8242	0.9058	0.9559	0.9905	0.9922	0.9923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.2289	0.5842	0.8399	0.9051	0.9561	0.9649	0.9604	0.9766	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.2287	0.6206	0.8724	0.9313	0.9553	0.9652	0.9698	0.9726	0.9789	0.9790	0.9907	0.9994				
1995	0.2107	0.6114	0.7804	0.8765	0.9631	0.9636	0.9625	0.9635	0.9810	0.9841	1.0000					
1996	0.2059	0.5993	0.7754	0.8547	0.8910	0.9097	0.9381	0.9473	0.9807	0.9822						
1997	0.2728	0.7504	0.9318	0.9636	0.9911	0.9976	1.0004	0.9917	0.9919							
1998	0.2711	0.7104	0.8802	0.9252	0.9592	0.9848	0.9898	0.9887								
1999	0.2928	0.7201	0.8787	0.9370	0.9368	0.9405	0.9716									
2000	0.3186	0.7409	0.8737	0.9492	0.9657	0.9781										
2001	0.2451	0.6735	0.8295	0.8875	0.9077											
2002	0.2957	0.6972	0.8530	0.8871												
2003	0.2616	0.6482	0.8137													
2004	0.2658	0.6668														
2005	0.2485															
AVERAGES																
LAST 3 YR	0.2586	0.6707	0.8321	0.9079	0.9367	0.9678	0.9873	0.9759	0.9845	0.9818	0.9969	0.9998	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.2679	0.6714	0.8425	0.9152	0.9424	0.9753	0.9750	0.9728	0.9831	0.9863	0.9977	0.9999	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.2709	0.6791	0.8560	0.9146	0.9614	0.9745	0.9837	0.9857	0.9928	0.9945	0.9991	0.9999	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.2700	0.6794	0.8601	0.9219	0.9639	0.9775	0.9861	0.9879	0.9934	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.2586	0.6699	0.8314	0.9067	0.9355	0.9676	0.9859	0.9749	0.9841	0.9818	0.9970	0.9998	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.2674	0.6708	0.8410	0.9134	0.9406	0.9735	0.9737	0.9719	0.9828	0.9864	0.9975	0.9998	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.2593	0.6689	0.8461	0.9102	0.9488	0.9662	0.9744	0.9777	0.9882	0.9902	0.9980	0.9999	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.	0.2680	0.6840	0.8590	0.9250	0.9624	0.9774	0.9887	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED INCREMENTL	0.2679	0.6714	0.8425	0.9152	0.9553	0.9753	0.9852	0.9926	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.2679	0.4035	0.1711	0.0727	0.0401	0.0200	0.0099	0.0074	0.0049	0.0025	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

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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ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus DEVELOPMENT MONTHS		SELECTED ULTIMATE AMOUNTS													
	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	1.0000	1.0000	1.0000	1.0000
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 ACCIDENT YEAR	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	
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
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

IBC INDUSTRY DATA (AIX DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 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	9,440	11,080	11,055	11,044	11,010	11,031	11,031	11,031	11,031	11,031	11,029	11,029	11,029	11,029	11,029	11,029	11,029
1987	11,093	12,689	12,672	12,670	12,676	12,678	12,678	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675
1988	13,915	16,209	16,160	16,165	16,171	16,171	16,171	16,169	16,166	16,166	16,166	16,166	16,166	16,165	16,165	16,165	16,165
1989	15,433	18,231	18,206	18,244	18,369	18,374	18,375	18,376	18,378	18,378	18,379	18,379	18,379	18,379	18,380	18,381	18,381
1990	17,133	19,781	19,802	19,817	19,809	19,820	19,821	19,817	19,825	19,824	19,823	19,823	19,820	19,820	19,820	19,820	19,820
1991	17,045	19,392	19,443	19,448	19,458	19,460	19,466	19,466	19,474	19,460	19,460	19,460	19,460	19,460	19,460	19,460	19,460
1992	15,296	16,704	16,692	16,700	16,707	16,706	16,711	16,710	16,709	16,710	16,720	16,718	16,717	16,717	16,717	16,717	16,717
1993	13,176	14,244	14,244	14,281	14,300	14,297	14,297	14,296	14,295	14,295	14,296	14,296	14,296	14,294	14,294	14,294	14,294
1994	11,820	12,846	12,800	12,815	12,779	12,777	12,776	12,772	12,770	12,769	12,769	12,769	12,769	12,769	12,769	12,769	12,769
1995	11,315	12,580	12,540	12,562	12,560	12,553	12,560	12,554	12,558	12,558	12,558	12,561	12,561	12,561	12,561	12,561	12,561
1996	11,539	12,687	12,666	12,659	12,648	12,654	12,654	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652
1997	12,094	13,503	13,490	13,478	13,458	13,446	13,443	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444
1998	12,780	14,401	14,364	14,369	14,363	14,358	14,350	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355
1999	14,678	16,069	15,985	15,946	15,934	15,931	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915
2000	18,033	19,325	19,215	19,212	19,168	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165
2001	18,434	19,917	19,922	19,901	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895
2002	17,473	18,905	18,797	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772
2003	18,488	19,409	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349
2004	19,539	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494
2005	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783
															TOTAL	330,208	

ACCIDENT YEAR	192	204	216	228	240
1986	11,029	11,029	11,029	11,029	11,029
1987	12,675	12,675	12,675	12,675	12,675
1988	16,165	16,165	16,165	16,165	16,165
1989	18,381	18,381	18,381	18,381	18,381
1990	19,820	19,820	19,820	19,820	19,820

IBC INDUSTRY DATA (AIX DATA)
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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	0.8559	1.0046	1.0023	1.0013	0.9983	1.0001	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.8752	1.0011	0.9998	0.9996	1.0001	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8608	1.0027	0.9997	1.0000	1.0003	1.0004	1.0004	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.8396	0.9919	0.9905	0.9926	0.9994	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
1990	0.8644	0.9980	0.9991	0.9998	0.9995	1.0000	1.0001	0.9999	1.0003	1.0002	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000
1991	0.8759	0.9965	0.9991	0.9994	0.9999	1.0000	1.0003	1.0003	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.9150	0.9992	0.9985	0.9990	0.9994	0.9993	0.9996	0.9996	0.9994	0.9995	0.9995	1.0001	1.0000	1.0000	1.0000	1.0000
1993	0.9218	0.9965	0.9965	0.9991	1.0004	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000
1994	0.9257	1.0060	1.0024	1.0035	1.0007	1.0006	1.0005	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.9008	1.0015	0.9983	1.0001	1.0000	0.9994	0.9999	0.9994	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.9120	1.0028	1.0011	1.0005	0.9997	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.8996	1.0044	1.0034	1.0025	1.0010	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.8892	1.0020	0.9994	0.9997	0.9993	0.9990	0.9985	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.9223	1.0097	1.0044	1.0020	1.0012	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.9403	1.0076	1.0019	1.0017	0.9994	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9263	1.0009	1.0011	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.9304	1.0067	1.0009	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
2003	0.9554	1.0030	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	0.9121	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
2005	0.9278	1.0000	1.0000	1.0000	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	0.9318	1.0044	1.0006	1.0005	1.0001	0.9998	0.9995	0.9996	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9314	1.0035	1.0010	1.0009	0.9999	0.9999	0.9996	0.9996	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9025	1.0020	0.9999	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9031	1.0022	1.0002	1.0003	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9310	1.0043	1.0006	1.0005	1.0001	0.9998	0.9995	0.9996	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9309	1.0034	1.0010	1.0008	0.9999	0.9998	0.9996	0.9995	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9040	1.0019	0.9998	0.9999	0.9999	1.0000	1.0000	0.9999	1.0001	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.	0.9298	1.0000	1.0000	1.0000	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	0.9314	1.0000	1.0000	1.0000	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	0.9314	0.0686	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 ACCIDENT YEAR	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	
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 --- PRIVATE PASSENGER VEHICLES
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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	4,224	5,029	5,042	5,041	5,040	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	
1987	4,209	4,908	4,921	4,923	4,935	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	
1988	4,731	5,536	5,545	5,551	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	
1989	5,697	6,722	6,734	6,742	6,741	6,742	6,742	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	
1990	7,034	8,189	8,253	8,257	8,242	8,242	8,242	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	
1991	8,818	10,000	10,021	9,997	9,985	10,010	10,010	10,010	9,963	9,963	9,963	9,963	9,963	9,963	9,963	9,963	9,963	
1992	8,755	9,764	9,766	9,760	9,760	9,761	9,761	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	
1993	6,634	7,359	7,357	7,361	7,362	7,362	7,362	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	
1994	5,426	6,051	6,045	6,049	6,049	6,049	6,049	6,053	6,053	6,051	6,051	6,051	6,051	6,051	6,051	6,051	6,051	
1995	5,434	6,096	6,064	6,081	6,060	6,110	6,168	6,168	6,166	6,166	6,166	6,166	6,166	6,166	6,166	6,166	6,166	
1996	5,178	5,849	5,848	5,854	5,862	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	
1997	5,355	6,065	6,057	6,059	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	
1998	5,078	5,911	5,946	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	
1999	6,416	7,168	7,229	7,421	7,424	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	
2000	7,349	8,389	8,448	8,450	8,451	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	
2001	7,711	8,697	8,704	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	
2002	7,706	8,778	8,795	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	
2003	6,967	7,788	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	
2004	7,069	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	
2005	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	
															TOTAL	146,018		
ACCIDENT YEAR	192	204	216	228	240													
1986	5,041	5,041	5,041	5,041	5,041													
1987	4,932	4,932	4,932	4,932	4,932													
1988	5,549	5,549	5,549	5,549	5,549													
1989	6,741	6,741	6,741	6,741	6,741													
1990	8,245	8,245	8,245	8,245	8,245													

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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	0.8378	0.9975	1.0000	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.8534	0.9952	0.9978	0.9983	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8526	0.9977	0.9993	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
1989	0.8451	0.9972	0.9990	1.0001	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.8532	0.9932	1.0010	1.0015	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.8850	1.0036	1.0058	1.0034	1.0022	1.0047	1.0047	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8969	1.0002	1.0004	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.9030	1.0017	1.0015	1.0020	1.0021	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.8956	0.9987	0.9978	0.9984	0.9984	0.9984	0.9991	0.9991	0.9991	0.9988	0.9988	0.9988	0.9988	1.0000	1.0000	1.0000
1995	0.8814	0.9887	0.9834	0.9862	0.9828	0.9909	1.0003	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8858	1.0005	1.0005	1.0014	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.8833	1.0005	0.9992	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
1998	0.8539	0.9940	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
1999	0.8639	0.9651	0.9733	0.9993	0.9996	0.9998	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.8696	0.9927	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.8850	0.9982	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
2002	0.8749	0.9966	0.9986	0.9997	0.9997	0.9997	0.9997	0.9997	1.0001	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000
2003	0.8902	0.9951	0.9988													
2004	0.8634	0.9957														
2005	0.8719															
AVERAGES																
LAST 3 YR	0.8752	0.9958	0.9988	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8751	0.9964	0.9990	0.9997	0.9999	0.9999	0.9999	1.0001	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8723	0.9954	0.9975	0.9994	0.9992	0.9997	1.0003	1.0003	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.8725	0.9967	0.9985	1.0000	1.0002	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	0.8749	0.9958	0.9988	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	0.9996	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8749	0.9964	0.9990	0.9997	0.9999	0.9999	0.9999	1.0001	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8738	0.9955	0.9977	0.9996	0.9994	0.9999	1.0004	1.0005	0.9999	0.9999	0.9999	0.9999	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.	0.8785	0.9956	1.0000	1.0000	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	0.8751	0.9964	1.0000	1.0000	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	0.8751	0.1213	0.0036	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)
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CLAIM ACCIDENT YEAR	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	
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
 SPECIFIED PERILS
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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	622	716	733	734	734	734	734	734	734	734	734	734	734	734	734	734		
1987	585	706	729	729	729	729	729	729	729	729	729	729	729	729	729	729		
1988	601	710	719	721	722	735	735	735	735	735	735	735	735	735	735	735		
1989	582	688	711	712	716	715	715	715	716	708	708	708	708	708	708	708		
1990	626	714	718	718	719	719	719	719	719	718	718	718	718	718	718	718		
1991	710	841	828	831	831	835	835	835	824	824	824	824	824	824	824	824		
1992	668	789	786	795	795	795	795	795	795	795	795	795	795	795	795	795		
1993	739	794	796	798	798	787	787	787	787	787	787	787	787	787	787	787		
1994	556	634	650	650	650	651	651	651	651	651	651	651	651	651	651	651		
1995	796	872	872	870	870	870	870	870	870	870	870	870	870	870	870	870		
1996	557	642	639	639	639	639	638	638	638	638	638	638	638	638	638	638		
1997	443	524	525	528	528	579	579	579	579	579	579	579	579	579	579	579		
1998	447	508	509	509	509	509	508	508	508	508	508	508	508	508	508	508		
1999	516	583	584	585	585	585	585	585	585	585	585	585	585	585	585	585		
2000	455	514	520	520	520	520	520	520	520	520	520	520	520	520	520	520		
2001	551	587	590	590	590	590	590	590	590	590	590	590	590	590	590	590		
2002	276	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309		
2003	414	493	491	491	491	491	491	491	491	491	491	491	491	491	491	491		
2004	377	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428		
2005	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403		
																	TOTAL	12,641

IBC INDUSTRY DATA (AIX DATA)
 ATLANTICS --- PRIVATE PASSENGER 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	0.8468	0.9753	0.9986	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
1987	0.8015	0.9679	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
1988	0.8187	0.9666	0.9781	0.9816	0.9824	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1989	0.8225	0.9723	1.0052	1.0062	1.0114	1.0104	1.0104	1.0104	1.0123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.8722	0.9942	1.0002	1.0002	1.0008	1.0016	1.0015	1.0012	1.0008	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.8617	1.0204	1.0045	1.0087	1.0086	1.0137	1.0137	1.0137	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8404	0.9926	0.9886	0.9997	0.9993	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.9397	1.0090	1.0114	1.0140	1.0140	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.8543	0.9735	0.9977	0.9977	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.9148	1.0022	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8733	1.0056	1.0005	1.0005	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.7653	0.9061	0.9080	0.9129	0.9129	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.8795	0.9984	1.0006	1.0006	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.8811	0.9967	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.8765	0.9898	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9346	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.8925	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
2003	0.8442	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	1.0000
2004	0.8798	1.0000	1.0000	1.0000	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	0.9155															
AVERAGES																
LAST 3 YR	0.8798	1.0005	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8830	0.9990	1.0002	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8657	0.9877	0.9941	0.9954	0.9955	1.0018	1.0018	1.0020	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.8672	0.9906	0.9984	0.9997	1.0001	1.0010	1.0010	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8785	1.0009	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8811	0.9988	1.0002	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8644	0.9879	0.9947	0.9962	0.9965	1.0020	1.0020	1.0021	1.0011	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	0.8657	0.9877	1.0000	1.0000	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	0.8657	0.1220	0.0123	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 --- PRIVATE PASSENGER 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				
	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
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 - PRIVATE PASSENGER 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</u>	<u>Property Damage</u>	<u>Accident Benefits excl. UA (Based on Atlantics)</u>	<u>Combined Uninsured Auto (Based on Industry Atlantics)</u>
12 mths	Avg 4 AY	Avg 5 AY	Avg 5 AY	Avg 4 AY
24 mths	Avg 3 AY	Avg 4 AY	Avg 5 AY	Avg 4 AY
36 mths	Avg 5 AY XL	Avg 5 AY	Avg 5 AY	Avg 4 AY
48 mths	2005-2 Emergence Pattern	No Emergence	2005-2 Emergence Pattern	Avg 4 AY
60 mths	2005-2 Emergence Pattern	No Emergence	2005-2 Emergence Pattern	Avg 4 AY
72 mths	2005-2 Emergence Pattern	No Emergence	2005-2 Emergence Pattern	Judgment
84 mths	2005-2 Emergence Pattern	No Emergence	2005-2 Emergence Pattern	Avg 4 AY
96 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	Judgment
108 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	Judgment
120 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	Judgment
132 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	Judgment
144 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	No Emergence
156 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	No Emergence
168 mths	2005-2 Emergence Pattern	No Emergence	No Emergence	No Emergence

<u>As at</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
12 mths	Avg 4 AY	Avg 5 AY XL	Avg All AY XHL
24 mths	No Emergence	No Emergence	Avg 5 AY
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

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)
NEWFOUNDLAND --- PRIVATE PASSENGER 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	513	2,072	3,442	3,850	4,744	5,306	5,336	5,916	
2000	469	1,957	3,754	4,323	5,234	5,545		6,124	
2001	555	1,684	3,022	3,623	4,244			5,185	
2002	445	1,767	3,496	4,332				6,297	
2003	506	2,463	4,436					11,184	
2004	479	1,734						8,607	
2005	379							7,242	
							TOTAL	50,555	

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - BODILY INJURY TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus DEVELOPMENT MONTHS		SELECTED ULTIMATE AMOUNTS						
	12	24	36	48	60	72	84	96	108
1999	0.0867	0.3503	0.5819	0.6508	0.8020	0.8970	0.9020		
2000	0.0765	0.3196	0.6131	0.7059	0.8546	0.9054			
2001	0.1071	0.3247	0.5828	0.6988	0.8184				
2002	0.0706	0.2807	0.5553	0.6880					
2003	0.0452	0.2202	0.3966						
2004	0.0556	0.2014							
2005	0.0524								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.0511	0.2341	0.5116	0.6976	0.8250	0.9012	0.9020	1.0000	1.0000
LAST 5 YR	0.0662	0.2693	0.5459	0.6859	0.8250	0.9012	0.9020	1.0000	1.0000
ALL YEARS	0.0706	0.2828	0.5459	0.6859	0.8250	0.9012	0.9020	1.0000	1.0000
ALL-HI LOW	0.0684	0.2863	0.5733	0.6934	0.8184	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.0505	0.2286	0.4833	0.6974	0.8256	0.9013	1.0000	1.0000	1.0000
WTD 5 YR	0.0614	0.2568	0.5230	0.6857	0.8256	0.9013	1.0000	1.0000	1.0000
WTD ALL YR	0.0662	0.2696	0.5230	0.6857	0.8256	0.9013	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 INCREMENTL	0.0560	0.2341	0.5833	0.6660	0.7691	0.8151	0.8650	0.9100	1.0000
	0.0560	0.1781	0.3492	0.0827	0.1031	0.0460	0.0499	0.0450	0.0900

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER 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	958	1,155	1,164	1,164	1,166	1,166	1,166	1,166	
2000	879	1,028	1,152	1,159	1,163	1,163		1,161	
2001	914	1,100	1,109	1,109	1,109			1,111	
2002	1,180	1,469	1,488	1,493				1,490	
2003	1,560	2,001	2,027					2,024	
2004	1,268	1,553						1,609	
2005	1,041							1,366	
							TOTAL	9,928	

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 THIRD PARTY LIABILITY - PD TORT
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS								
	DEVELOPMENT MONTHS								
	12	24	36	48	60	72	84	96	108
1999	0.8214	0.9906	0.9984	0.9984	1.0000	1.0000	1.0000		
2000	0.7572	0.8849	0.9923	0.9976	1.0011	1.0011			
2001	0.8221	0.9899	0.9981	0.9981	0.9981				
2002	0.7918	0.9860	0.9988	1.0019					
2003	0.7708	0.9887	1.0016						
2004	0.7884	0.9654							
2005	0.7615								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.7736	0.9800	0.9995	0.9992	0.9997	1.0006	1.0000	1.0000	1.0000
LAST 5 YR	0.7869	0.9630	0.9978	0.9990	0.9997	1.0006	1.0000	1.0000	1.0000
ALL YEARS	0.7876	0.9676	0.9978	0.9990	0.9997	1.0006	1.0000	1.0000	1.0000
ALL-HI LOW	0.7868	0.9825	0.9984	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.7739	0.9806	0.9998	0.9994	0.9998	1.0005	1.0000	1.0000	1.0000
WTD 5 YR	0.7845	0.9670	0.9983	0.9992	0.9998	1.0005	1.0000	1.0000	1.0000
WTD ALL YR	0.7856	0.9702	0.9983	0.9992	0.9998	1.0005	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	0.7869	0.9825	0.9978	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.7869	0.1956	0.0153	0.0022	0.0000	0.0000	0.0000	0.0000	0.0000

FACILITY ASSOCIATION (AQ DATA)
ATLANTICS --- PRIVATE PASSENGER VEHICLES
ACCIDENT BENEFITS - EXCLUDING U.A.
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	406	902	1,363	1,443	1,597	1,702	1,911	1,911	
2000	488	1,280	1,604	1,756	1,783	1,783		1,783	
2001	626	1,717	2,158	2,464	2,615			2,771	
2002	1,354	3,662	4,669	4,970				5,474	
2003	2,046	4,441	5,606					7,262	
2004	1,297	3,011						5,698	
2005	1,069							4,491	
							TOTAL	29,389	

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 ACCIDENT BENEFITS - EXCLUDING U.A.
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT MONTHS		RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS						
	12	24	36	48	60	72	84	96	108
1999	0.2126	0.4719	0.7134	0.7551	0.8356	0.8903	1.0000		
2000	0.2737	0.7178	0.8996	0.9852	1.0000	1.0000			
2001	0.2261	0.6195	0.7787	0.8893	0.9438				
2002	0.2474	0.6689	0.8530	0.9079					
2003	0.2817	0.6115	0.7719						
2004	0.2276	0.5285							
2005	0.2379								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.2491	0.6030	0.8012	0.9275	0.9265	0.9452	1.0000	1.0000	1.0000
LAST 5 YR	0.2441	0.6292	0.8033	0.8844	0.9265	0.9452	1.0000	1.0000	1.0000
ALL YEARS	0.2439	0.6030	0.8033	0.8844	0.9265	0.9452	1.0000	1.0000	1.0000
ALL-HI LOW	0.2425	0.6071	0.8012	0.8986	0.9438	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.2528	0.6029	0.8017	0.9165	0.9273	0.9433	1.0000	1.0000	1.0000
WTD 5 YR	0.2488	0.6138	0.8020	0.8907	0.9273	0.9433	1.0000	1.0000	1.0000
WTD ALL YR	0.2479	0.6029	0.8020	0.8907	0.9273	0.9433	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	0.2441	0.6292	0.8033	0.8890	0.9443	0.9719	0.9900	1.0000	1.0000
INCREMENTL	0.2441	0.3851	0.1741	0.0857	0.0553	0.0276	0.0181	0.0100	0.0000

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS					72	84	ULTIMATE LOSS (000's)
	12	24	36	48	60			
1999	562	576	576	567	567	567	567	567
2000	586	624	624	624	624	624	624	624
2001	741	728	728	727	727		727	727
2002	948	1,047	1,046	1,046			1,046	1,046
2003	1,177	1,249	1,258				1,258	1,258
2004	1,201	1,339					1,325	1,325
2005	1,262						1,407	1,407
						TOTAL	6,953	6,953

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COLLISION
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS									
	DEVELOPMENT MONTHS									
	12	24	36	48	60	72	84	96	108	
1999	0.9926	1.0168	1.0168	1.0000	1.0000	1.0000	1.0000			
2000	0.9398	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000			
2001	1.0196	1.0016	1.0018	1.0000	1.0000					
2002	0.9060	1.0006	1.0000	1.0000						
2003	0.9358	0.9927	1.0000							
2004	0.9066	1.0105								
2005	0.8974									

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES										
LAST 3 YR	0.9133	1.0013	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.9331	1.0013	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9425	1.0039	1.0037	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9362	1.0035	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9126	1.0015	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.9249	1.0015	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9317	1.0030	1.0026	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
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.9115	0.0885	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

FACILITY ASSOCIATION (AQ DATA)
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 COMPREHENSIVE
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus DEVELOPMENT MONTHS		SELECTED ULTIMATE AMOUNTS						
	12	24	36	48	60	72	84	96	108
1999	1.0704	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2000	0.9759	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000		
2001	0.9132	1.0000	1.0000	1.0000	1.0000				
2002	0.7533	0.9930	1.0000	1.0000					
2003	0.8614	1.0014	1.0000						
2004	0.8967	0.9980							
2005	0.9358								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.8980	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.8721	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9152	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9166	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8992	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.8695	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8977	0.9987	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
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.9018	0.0982	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

ACCIDENT YEAR	PAID AMOUNTS (in 000'S)									ULTIMATE LOSS (000's)
	12	24	36	48	60	72	84			
1999	52	48	48	48	48	48	48		48	
2000	38	38	38	38	38	38			38	
2001	55	60	60	60	60				60	
2002	29	33	33	33					33	
2003	83	138	138						138	
2004	80	92							94	
2005	114								121	
								TOTAL	532	

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

FACILITY ASSOCIATION (AQ DATA)
 ATLANTICS --- PRIVATE PASSENGER VEHICLES
 SPECIFIED PERILS
 NET BASIS ---- CAN. FUNDS
 30 JUNE 2006

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT MONTHS		RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS						
	12	24	36	48	60	72	84	96	108
1999	1.0788	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000		
2000	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2001	0.9138	1.0000	1.0000	1.0000	1.0000	1.0000			
2002	0.8704	1.0000	1.0000	1.0000					
2003	0.5974	1.0000	1.0000						
2004	0.8554	0.9787							
2005	0.9456								

NOTE: THE LATEST CALENDAR PERIOD IS EXCLUDED

AVERAGES									
LAST 3 YR	0.7995	0.9929	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 5 YR	0.8365	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8939	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9162	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.7852	0.9925	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 5 YR	0.8088	0.9945	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8467	0.9949	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
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED INCREMENTL	0.9162	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.9162	0.0795	0.0043	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CALCULATION OF PREMIUM DISCOUNT FACTOR AND DISCOUNTED EXPENSE ASSUMPTIONS
FINAL ITERATION

	[d] UNDISC	[e] DISC	[b]	[c]											
<u>PREMIUM</u>	100.00	99.38	0.1670	1.0000											
<u>VARIABLE EXPENSES</u>															
PREMIUM TAX	4.00	3.98	0.1670	1.0000											
SC FEE	1.00	0.99	0.1670	1.0000											
COMMISSION	11.00	10.93	0.1670	1.0000											
SC OP. COST	9.00	8.94	0.1670	1.0000											
HEALTH LEVY	1.90	1.89	0.1670	1.0000											
LAE VARIABLE	3.25	3.19	0.6470	2.0000	5.0000										
			1.0899	-0.0674	-0.0225										
	<u>UNDISC</u>	<u>DISC</u>	<u>FACTOR [= DISC / UNDISC]</u>												
TOTAL VARIABLE - TPL	30.15	29.93	0.9927												
TOTAL VARIABLE - AB	28.25	28.04	0.9926												
TOTAL VARIABLE - OTHER	28.25	28.04	0.9926												
<u>FIXED EXPENSES</u>															
DRA	2.07	2.06	0.1670	1.0000											
BAD DEBT			0.1670	1.0000											
CENTRAL OFFICE	0.71	0.71	0.1670	1.0000											
LAE FIXED	5.92	5.82	0.6470	2.0000	5.0000										
			1.0899	-0.0674	-0.0225										
XS LEGAL TPL	1.36	1.21	0.5000	1.5000	2.5000	3.5000	4.5000	5.5000	6.5000	7.5000	8.5000	9.5000			
			0.1720	0.1809	0.2962	0.0699	0.0867	0.0387	0.0420	0.0379	0.0303	0.0454			
	<u>UNDISC</u>	<u>DISC</u>	<u>FACTOR [= DISC / UNDISC]</u>												
TOTAL FIXED - OTHER	8.70	8.59	0.9868												
TOTAL FIXED - TPL	10.06	9.80	0.9737												

NOTES:

- [a] Discount rate = 3.80%
- [b] Time index
- [c] Incremental proportion paid/received at time index [b]
- [d] Undiscounted percentage of premium
- [e] Discounted percentage of premium
- [e] = [d] x sum over all [b] of [c]/{(1+[a])^[b]}

Atlantic Private Passenger 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	33,181	4,540,950,571	4.12						
	2000	31,616	3,108,410,601	3.11						
	2001	29,584	2,758,383,048	3.15						
	Selected Avg. 99-01			3.46	95%	1.960	0.1046	1,567	2,164	2.00
Property Damage	1999	2,359	25,524,303	4.59						
	2000	2,428	12,655,980	2.15						
	2001	2,592	15,304,329	2.28						
	Selected Avg. 99-01 excl. >\$300K			2.37	95%	1.960	0.1046	1,185	1,082	1.00
Third Party Liability	1999	12,537	1,707,181,159	10.86						
	2000	12,659	1,287,212,131	8.03						
	2001	12,496	1,189,078,332	7.61						
	Selected Avg. 99-01			8.84	95%	1.960	0.1046	3,455	3,246	3.00
Collision	1999	2,525	13,263,243	2.08						
	2000	2,741	15,820,921	2.11						
	2001	2,786	15,952,748	2.06						
	Selected Avg. 99-01			2.08	95%	1.960	0.1046	1,082	1,082	1.00
Comprehensive	1999	713	2,970,217	5.85						
	2000	818	3,769,293	5.63						
	2001	830	3,688,215	5.35						
	Selected Avg. 99-01			5.61	95%	1.960	0.1046	2,321	2,164	2.00

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

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Bodily Injury						
<u>Acc Yr.</u>	<u>Earned Exposures</u> [1]	<u>Incurred Losses</u> [2]	<u>Ultimate LDF</u> [3]	<u>Projection Factor</u> [4]	<u>Projected Ultimate LC</u> [5]	<u>Avg Wt</u>
1998	208,117	54,930,108	1.0606	1.5071	421.89	0.20
1999	203,798	66,492,805	1.0939	1.4189	506.41	0.20
2000	208,768	67,868,727	1.1633	1.3358	505.17	0.20
2001	219,915	69,327,817	1.2520	1.2576	496.36	0.20
2002	216,689	47,876,142	1.5793	1.1840	413.14	0.20
					468.59	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = (([2] / [1])x[3])x[4]

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Property Damage						
<u>Acc Yr.</u>	<u>Earned Exposures</u> [1]	<u>Incurred Losses</u> [2]	<u>Ultimate LDF</u> [3]	<u>Projection Factor</u> [4]	<u>Projected Ultimate LC</u> [5]	<u>Avg Wt</u>
1998	208,117	12,073,711	1.0000	1.1642	67.54	0.20
1999	203,798	13,481,245	0.9984	1.1120	73.44	0.20
2000	208,768	14,841,893	0.9934	1.1308	79.86	0.20
2001	219,915	16,408,611	0.9777	1.1284	82.32	0.20
2002	216,689	14,990,006	0.9635	1.1478	76.50	0.20
					75.93	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = $((2) / [1]) \times [3] \times [4]$

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Third Party Liability

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	1,196.00	1.145	1.2105	1.7631	489.42	0.20
1999	1,368.86	1.106	1.2105	1.7631	579.91	0.20
2000	1,364.65	1.093	1.2105	1.7631	585.00	0.20
2001	1,336.38	1.082	1.2105	1.7631	578.71	0.20
2002	1,130.75	1.082	1.2105	1.7631	489.66	0.20
				Average =	544.54	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Accident Benefits

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	94.52	1.145	0.957	2.0802	41.47	0.20
1999	101.35	1.106	0.957	2.0802	46.03	0.20
2000	106.67	1.093	0.957	2.0802	49.02	0.20
2001	99.79	1.082	0.957	2.0802	46.33	0.20
2002	103.42	1.082	0.957	2.0802	48.01	0.20
				Average =	46.17	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Uninsured Automobile

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	33.28	1.145	0.9570	1.8221	16.67	0.20
1999	32.48	1.106	0.9570	1.8221	16.84	0.20
2000	31.52	1.093	0.9570	1.8221	16.54	0.20
2001	34.70	1.082	0.9570	1.8221	18.39	0.20
2002	27.84	1.082	0.9570	1.8221	14.76	0.20
				Average =	16.64	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Collision

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	466.44	1.145	1.4771	1.5619	176.57	0.20
1999	446.54	1.106	1.4771	1.5619	175.00	0.20
2000	490.12	1.093	1.4771	1.5619	194.37	0.20
2001	445.11	1.082	1.4771	1.5619	178.31	0.20
2002	413.07	1.082	1.4771	1.5619	165.48	0.20
				Average =	177.95	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Comprehensive

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	111.47	1.145	0.9286	1.656	63.31	0.20
1999	125.71	1.106	0.9286	1.656	73.91	0.20
2000	126.69	1.093	0.9286	1.656	75.38	0.20
2001	114.33	1.082	0.9286	1.656	68.71	0.20
2002	110.61	1.082	0.9286	1.656	66.48	0.20
				Average =	69.56	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Adjusted Industry Loss Costs

Specified Perils

<u>Acc Yr.</u>	<u>Projected LC</u> [1]	<u>ULAE</u> [2]	<u>Distn.</u> [3]	<u>Risk Fac</u> [4]	<u>Adjusted LC</u> [5]	<u>Avg Wt</u> [6]
1998	28.13	1.145	1.0931	2.1005	10.70	0.20
1999	42.39	1.106	1.0931	2.1005	16.69	0.20
2000	37.25	1.093	1.0931	2.1005	14.84	0.20
2001	46.38	1.082	1.0931	2.1005	18.67	0.20
2002	31.52	1.082	1.0931	2.1005	12.69	0.20
				Average =	14.72	

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = [1] / ([2]x[3]x[4])

FACILITY ASSOCIATION
Newfoundland --- Private Passenger Vehicles
Derivation of Adjusted Loss Ratios

Computation of Weighted Average LAE to Ultimate Losses- All Coverages combined

<u>Acc Yr.</u>	<u>ULAE</u>	<u>Ult. ALAE</u>	<u>Ult. Loss</u>	<u>Ratio of</u>	<u>Average</u>	<u>Average</u>
<u>as at 31 December 2002</u>	<u>at 31 December 2002</u>	<u>as at 31 December 2002</u>	<u>as at 31 December 2002</u>	<u>LAE to Ult. Loss</u>	<u>Weights</u>	<u>Weights</u>
	[2]	[3]	[4]	[5]*	[6]	[7]
1998	777,105	450,888	6,594,232	0.1862	0.10	0.20
1999	919,249	433,036	7,894,582	0.1713	0.15	0.20
2000	1,002,397	473,626	9,192,204	0.1606	0.20	0.20
2001	864,675	530,383	9,291,526	0.1501	0.25	0.20
2002	1,369,561	628,653	12,468,276	0.1603	0.30	0.20
				Weighted Average	0.1621	0.1657

*Note: [5] = ([2] + [3]) / [4]

Source: 2002 AIX Derivation of ULAE Loading

Calculation of Adjusted Loss Ratios

<u>Coverage</u>	<u>Discounted Proj.</u>	<u>Wt. Avg.</u>	<u>Approved Average</u>	<u>Adjusted Disc.</u>
	<u>Loss Ratio</u>	<u>LAE</u>	<u>Rate Level Changes</u>	<u>Proj. Loss Ratio</u>
	[2]	[3]	[4]	[5]**
Bodily Injury	62.04%	16.21%	-13.6%	61.75%
Property Damage	10.06%	16.21%	-13.6%	10.01%
Liability	72.10%	16.21%	-13.6%	71.77%
Accident Benefits ex UA	91.04%	16.57%	-5.0%	82.21%
Uninsured Automobile	73.49%	16.57%	-15.5%	74.56%
Collision	72.63%	16.21%	-35.0%	96.18%
Comprehensive	73.35%	16.57%	-23.1%	81.77%
Specified Perils	68.43%	16.57%	-20.2%	73.56%

***Note: [5] = [2] / { (1 + [3]) x (1 + [4]) }

TPL Loss Ratio split according to discounted projected BI and PD Loss Costs.

[4] Reflects August 2004 and August 2005 average rate level changes.

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Facility Association Loss Costs to Split TPL Loss Ratio

Bodily Injury						
<u>Acc Yr.</u>	<u>Earned Exposures</u> [1]	<u>Incurred Losses</u> [2]	<u>Ultimate LDF</u> [3]	<u>Projection Factor</u> [4]	<u>Projected Ultimate LC</u> [5]	<u>Avg Wt</u>
1998	9,846	5,066,745	1.0226	1.5071	793.08	0.10
1999	9,270	5,972,736	1.0295	1.4189	941.18	0.15
2000	8,579	6,675,226	1.0860	1.3358	1,128.76	0.20
2001	7,617	5,882,284	1.2162	1.2576	1,181.16	0.25
2002	11,191	6,696,019	1.4349	1.1840	1,016.53 1,046.49	0.30

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = ([2] / [1])x[3]x[4]

FACILITY ASSOCIATION

Newfoundland --- Private Passenger Vehicles

Derivation of Facility Association Loss Costs to Split TPL Loss Ratio

Property Damage						
<u>Acc Yr.</u>	<u>Earned Exposures</u> [1]	<u>Incurring Losses</u> [2]	<u>Ultimate LDF</u> [3]	<u>Projection Factor</u> [4]	<u>Projected Ultimate LC</u> [5]	<u>Avg Wt</u>
1998	9,846	1,049,522	0.9890	1.1642	122.73	0.10
1999	9,270	1,206,008	0.9848	1.1120	142.47	0.15
2000	8,579	1,212,950	0.9814	1.1308	156.91	0.20
2001	7,617	1,154,877	0.9583	1.1284	163.95	0.25
2002	11,191	1,547,114	0.9402	1.1478	149.19 150.77	0.30

Note: [1],[2],[3],[4] taken 2002 AIX provincial analysis
[5] = $([2] / [1]) \times [3] \times [4]$

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - BODILY INJURY TORT

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	219,991	73,899,054	1.0498	0.9586	338.05	1.2195	412.25	0.2000
2002	216,506	63,715,446	1.0890	0.9586	307.21	1.1833	363.52	0.2000
2003	217,647	62,411,593	1.1389	0.9586	313.07	1.1483	359.50	0.2000
2004	226,643	58,417,509	1.2049	0.9754	302.92	1.1143	337.54	0.2000
2005	230,188	50,246,022	1.4639	1.0000	319.54	1.0813	345.52	0.2000
						Average =	363.67	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - PD TORT

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	219,991	16,281,450	1.0000	1.0000	74.01	1.1180	82.74	0.2000
2002	216,506	15,013,979	1.0000	1.0000	69.35	1.1790	81.76	0.2000
2003	217,647	17,117,767	1.0000	1.0000	78.65	1.1737	92.31	0.2000
2004	226,643	17,350,769	1.0000	1.0000	76.56	1.0921	83.61	0.2000
2005	230,188	17,519,321	1.0334	1.0000	78.65	1.0558	83.04	0.2000
						Average =	84.69	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - TOTAL

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	219,991	90,180,504	1.0409	0.9650	411.76	1.2013	494.65	0.2000
2002	216,506	78,729,425	1.0721	0.9650	376.21	1.1825	444.87	0.2000
2003	217,647	79,529,360	1.1091	0.9650	391.09	1.1534	451.08	0.2000
2004	226,643	75,768,278	1.1581	0.9793	379.15	1.1098	420.78	0.2000
2005	230,188	67,765,343	1.3527	1.0000	398.22	1.0763	428.60	0.2000
						Average =	448.00	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

ACCIDENT BENEFITS - EXCLUDING U.A.

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	161,302	6,325,464	0.9847	1.0000	38.62	1.2280	47.43	0.2000
2002	157,756	6,072,188	0.9682	1.0000	37.27	1.1905	44.37	0.2000
2003	157,254	6,826,848	0.9564	1.0000	41.52	1.1538	47.91	0.2000
2004	166,917	6,585,853	0.9331	1.0000	36.82	1.1185	41.18	0.2000
2005	171,438	7,161,842	0.8832	1.0000	36.90	1.0842	40.01	0.2000
						Average =	44.18	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

UNINSURED AUTOMOBILE

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	211,095	2,711,972	1.0136	0.9650	12.57	1.2013	15.10	0.2000
2002	206,756	1,956,482	1.0571	0.9650	9.65	1.1825	11.41	0.2000
2003	212,293	2,078,957	1.1028	0.9650	10.42	1.1534	12.02	0.2000
2004	225,116	1,865,129	1.2746	0.9793	10.34	1.1098	11.48	0.2000
2005	229,612	1,576,302	1.8679	1.0000	12.82	1.0763	13.80	0.2000
						Average =	12.76	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

COLLISION

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	137,302	19,899,841	1.0000	1.0000	144.93	1.1478	166.35	0.2000
2002	136,904	18,779,688	1.0000	1.0000	137.17	1.1240	154.18	0.2000
2003	138,992	19,409,345	0.9970	1.0000	139.22	1.1008	153.25	0.2000
2004	147,652	21,681,921	0.9880	1.0000	145.08	1.0782	156.43	0.2000
2005	153,087	22,460,686	0.9493	1.0000	139.28	1.0559	147.07	0.2000
						Average =	155.46	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

COMPREHENSIVE

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	143,357	8,712,863	1.0000	1.0000	60.78	0.8884	54.00	0.2000
2002	143,472	8,807,688	1.0000	1.0000	61.39	0.9236	56.70	0.2000
2003	146,635	7,826,513	1.0000	1.0000	53.37	0.9608	51.28	0.2000
2004	156,784	8,186,630	1.0000	1.0000	52.22	0.9988	52.16	0.2000
2005	162,869	8,357,167	1.0707	1.0000	54.94	0.9990	54.89	0.2000
						Average =	53.81	

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

SPECIFIED PERILS

Acc Yr	Ernd Expos	Repd Amts	Devel	PROD	Ult LC	Prjn Fac	Prjd LC	Avg Weight
2001	8,084	118,429	1.0000	1.0000	14.65	0.8884	13.02	0.2000
2002	7,386	65,566	1.0000	1.0000	8.88	0.9236	8.20	0.2000
2003	7,060	76,147	1.0000	1.0000	10.79	0.9608	10.37	0.2000
2004	7,389	95,497	1.0000	1.0000	12.92	0.9988	12.90	0.2000
2005	7,670	88,786	0.9920	1.0000	11.48	0.9990	11.47	0.2000
						Average =	11.19	

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Bodily Injury
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)	
2001.1	2,680,744	1.0225	2,741,061	0.9586	3,623	725.25		1.1123	
2001.2	2,424,341	1.0082	2,444,221	0.9586	4,000	585.76	652.05		
2002.1	2,501,767	1.0120	2,531,788	0.9586	4,868	498.56		0.9234	
2002.2	3,743,705	1.0056	3,764,670	0.9586	6,311	571.83	539.92		
2003.1	4,078,045	0.9893	4,034,410	0.9586	7,032	549.97		0.7912	
2003.2	7,229,298	0.9888	7,148,330	0.9586	8,390	816.73	695.10		
2004.1	4,321,206	0.9835	4,249,906	0.9586	7,686	530.05		0.9741	
2004.2	4,561,543	0.9551	4,356,730	0.9929	7,750	558.17	544.17		
2005.1	2,740,006	0.9411	2,578,620	1.0000	6,939	371.61		0.6499	
2005.2	4,971,855	0.9380	4,663,600	1.0000	5,726	814.46	571.83		
2006.1	2,387,780	1.1100	2,650,436	1.0000	4,388	604.02			
								(9): Average of (8) excluding high & low	0.896
								(10): Seasonality Adjustment = 1 / (9)	1.116
								(11): Selected Seasonality Adjustment	1.100

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Property Damage
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)
2001.1	582,928	0.9984	581,995	1.0000	3,623	160.64		1.1019
2001.2	530,362	0.9981	529,354	1.0000	4,000	132.34	145.79	
2002.1	670,727	0.9974	668,983	1.0000	4,868	137.42		1.0310
2002.2	824,004	0.9965	821,120	1.0000	6,311	130.11	133.29	
2003.1	926,775	0.9944	921,585	1.0000	7,032	131.06		0.9987
2003.2	1,108,393	0.9945	1,102,297	1.0000	8,390	131.38	131.23	
2004.1	823,469	0.9911	816,140	1.0000	7,686	106.19		1.0191
2004.2	806,128	0.9828	792,263	1.0000	7,750	102.23	104.20	
2005.1	627,653	0.9798	614,974	1.0000	6,939	88.63		0.8215
2005.2	779,223	0.9643	751,405	1.0000	5,726	131.23	107.89	
2006.1	575,681	1.0040	577,984	1.0000	4,388	131.72		

(9): Average of (8) excluding high & low 1.016
 (10): Seasonality Adjustment = 1 / (9) 0.984
 (11): Selected Seasonality Adjustment 1.000

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Third Party Liability
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)	
2001.1	3,263,672	1.0182	3,323,071	0.9650	3,623	885.11		1.1104	
2001.2	2,954,703	1.0064	2,973,613	0.9650	4,000	717.38	797.10		
2002.1	3,172,494	1.0089	3,200,729	0.9650	4,868	634.49		0.9439	
2002.2	4,567,709	1.0040	4,585,980	0.9650	6,311	701.23	672.17		
2003.1	5,004,820	0.9902	4,955,773	0.9650	7,032	680.08		0.8230	
2003.2	8,337,691	0.9896	8,250,979	0.9650	8,390	949.01	826.39		
2004.1	5,144,675	0.9847	5,065,961	0.9650	7,686	636.05		0.9811	
2004.2	5,367,671	0.9593	5,149,207	0.9940	7,750	660.43	648.29		
2005.1	3,367,659	0.9482	3,193,214	1.0000	6,939	460.18		0.6771	
2005.2	5,751,078	0.9415	5,414,640	1.0000	5,726	945.62	679.66		
2006.1	2,963,461	1.0893	3,228,098	1.0000	4,388	735.66			
								(9): Average of (8) excluding high & low	0.916
								(10): Seasonality Adjustment = 1 / (9)	1.092
								(11): Selected Seasonality Adjustment	1.100

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Accident Benefits
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)
2001.1	83,007	1.0056	83,472	1.0000	1,006	82.97		0.7730
2001.2	157,570	0.9962	156,971	1.0000	1,234	127.21	107.34	
2002.1	24,173	0.9991	24,151	1.0000	1,498	16.12		0.4850
2002.2	96,244	1.0143	97,620	1.0000	2,165	45.09	33.24	
2003.1	116,151	1.0272	119,310	1.0000	2,658	44.89		0.3594
2003.2	614,654	1.0252	630,143	1.0000	3,342	188.55	124.91	
2004.1	200,482	1.0279	206,075	1.0000	3,061	67.32		1.1877
2004.2	132,347	1.0624	140,605	1.0000	3,055	46.02	56.68	
2005.1	124,084	1.1169	138,589	1.0000	2,806	49.39		0.7250
2005.2	184,595	1.1810	218,007	1.0000	2,429	89.75	68.12	
2006.1	57,821	1.3280	76,786	1.0000	1,889	40.65		

(9): Average of (8) excluding high & low 0.661
 (10): Seasonality Adjustment = 1 / (9) 1.513
 (11): Selected Seasonality Adjustment 1.200

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Combined Uninsured Automobile
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)	
2001.1	41,321	1.0060	41,569	0.9650	3,629	11.05		1.7293	
2001.2	8,915	1.0100	9,004	0.9650	4,007	2.17	6.39		
2002.1	122,378	1.0190	124,703	0.9650	4,883	24.64		1.3882	
2002.2	78,970	1.0370	81,892	0.9650	6,346	12.45	17.75		
2003.1	177,155	1.0711	189,751	0.9650	7,056	25.95		1.0991	
2003.2	175,393	1.0780	189,074	0.9650	8,429	21.65	23.61		
2004.1	227,946	1.1300	257,579	0.9650	7,725	32.18		1.8431	
2004.2	20,524	1.2110	24,855	0.9940	7,923	3.12	17.46		
2005.1	85,674	1.3630	116,774	1.0000	7,089	16.47		1.0123	
2005.2	62,040	1.5191	94,245	1.0000	5,882	16.02	16.27		
2006.1	134,423	2.1054	283,014	1.0000	4,458	63.48			
								(9): Average of (8) excluding high & low	1.406
								(10): Seasonality Adjustment = 1 / (9)	0.711
								(11): Selected Seasonality Adjustment	0.800

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Collision
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)]/(5)	AY Ult. LC (7)	Ratio (8) = "(6) .1"/(7)
2001.1	303,804	1.0000	303,804	1.0000	907	334.95		0.8922
2001.2	423,038	1.0000	423,038	1.0000	1,029	411.12	375.43	
2002.1	274,321	1.0000	274,321	1.0000	1,249	219.63		0.6172
2002.2	772,176	1.0000	772,176	1.0000	1,692	456.37	355.83	
2003.1	571,530	1.0000	571,530	1.0000	2,110	270.87		1.0178
2003.2	686,512	1.0000	686,512	1.0000	2,617	262.33	266.14	
2004.1	504,197	0.9909	499,609	1.0000	2,520	198.26		0.7630
2004.2	833,991	0.9893	825,067	1.0000	2,578	320.04	259.84	
2005.1	716,201	0.9908	709,612	1.0000	2,455	289.05		0.9379
2005.2	715,589	0.9739	696,912	1.0000	2,109	330.45	308.18	
2006.1	445,438	0.9390	418,266	1.0000	1,693	247.06		

(9): Average of (8) excluding high & low 0.864
 (10): Seasonality Adjustment = 1 / (9) 1.157
 (11): Selected Seasonality Adjustment 1.150

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Comprehensive
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)] / (5)	AY Ult. LC (7)	Ratio (8) = " (6) .1" / (7)
2001.1	42,216	1.0000	42,216	1.0000	934	45.20		0.8837
2001.2	59,569	1.0000	59,569	1.0000	1,056	56.41	51.15	
2002.1	126,291	1.0000	126,291	1.0000	1,305	96.77		0.9020
2002.2	204,562	1.0000	204,562	1.0000	1,779	114.99	107.28	
2003.1	141,910	1.0000	141,910	1.0000	2,220	63.92		0.9277
2003.2	201,424	1.0000	201,424	1.0000	2,763	72.90	68.90	
2004.1	203,198	1.0000	203,198	1.0000	2,708	75.04		0.9884
2004.2	210,735	1.0000	210,735	1.0000	2,744	76.80	75.92	
2005.1	187,335	0.9843	184,394	1.0000	2,644	69.74		0.8844
2005.2	202,670	0.9894	200,522	1.0000	2,237	89.64	78.86	
2006.1	108,196	1.0703	115,802	1.0000	1,787	64.80		
								(9): Average of (8) excluding high & low 0.905
								(10): Seasonality Adjustment = 1 / (9) 1.105
								(11): Selected Seasonality Adjustment 1.100

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

Facility Association
Newfoundland -- Private Passenger Vehicles
Determination of Seasonality Adjustment for 2006-1

Specified Perils
Data as at 30 June 2006

Net Basis

	Inc. Amt (1)	ULDF (2)	Ultimate (3)=(1)x(2)	Mapping Factor (4)	Earned Exp. (5)	Ult. Loss Cost (6) = [(3)x(4)]/(5)	AY Ult. LC (7)	Ratio (8) = "(6) .1" / (7)	
2001.1	0	1.0000	0	1.0000	183	0.00		N/A	
2001.2	0	1.0000	0	1.0000	192	0.00	0.00		
2002.1	0	1.0000	0	1.0000	233	0.00		0.0000	
2002.2	6,282	1.0000	6,282	1.0000	264	23.80	12.64		
2003.1	2,161	1.0000	2,161	1.0000	331	6.53		0.4186	
2003.2	8,870	1.0000	8,870	1.0000	376	23.59	15.60		
2004.1	3,169	1.0000	3,169	1.0000	405	7.82		1.2105	
2004.2	2,088	1.0000	2,088	1.0000	409	5.11	6.46		
2005.1	4,134	0.9999	4,134	1.0000	419	9.87		1.7816	
2005.2	0	1.0082	0	1.0000	327	0.00	5.54		
2006.1	2,000	1.0586	2,117	1.0000	273	7.75			
								(9): Average of (8) excluding high & low	0.815
								(10): Seasonality Adjustment = 1 / (9)	1.228
								(11): Selected Seasonality Adjustment	1.000

Note: (1), (4) from Newfoundland 2006-2Q AIX Loss Development Exhibit

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS
THIRD PARTY LIABILITY - BODILY INJURY TORT

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	6,245,472	1.0082	0.9586	1.0000	1.1833	7,142,401
2003	11,307,343	0.9891	0.9586	1.0000	1.1483	12,311,006
2004	8,882,749	0.9690	0.9754	1.0000	1.1143	9,355,264
2005	7,711,861	0.9391	1.0000	1.0000	1.0813	7,831,000
2006	2,387,780	1.1101	1.0000	1.1000	1.0493	3,059,488

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	209	0.9602	1.0000	1.0000	201	
2003	300	0.9427	1.0000	1.0000	283	
2004	241	0.9051	1.0000	1.0000	218	
2005	230	0.8628	1.0000	1.0000	198	
2006	87	0.9059	1.0000	1.0000	79	
					Total	972

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)
2002	11,179	11,796,494	1.2460	1.0000	1.0000	14,698,432	0.4859	0.2000
2003	15,422	17,865,165	1.1410	1.0000	1.0000	20,384,153	0.6039	0.2500
2004	15,436	19,721,777	0.9488	1.0000	1.0000	18,712,022	0.5000	0.2500
2005	12,665	16,249,700	0.9327	1.0000	1.0000	15,156,095	0.5167	0.2000
2006	4,388	5,801,107	0.9763	1.0000	1.0000	5,663,621	0.5402	0.1000
						Total	0.5305	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
- (12) = [Sum of (20) x (11) / (13)] / [Sum of (20) x (20) / (13)]
- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS

THIRD PARTY LIABILITY - PD TORT

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	1,494,731	0.9969	1.0000	1.0000	1.1790	1,756,825
2003	2,035,168	0.9945	1.0000	1.0000	1.1737	2,375,539
2004	1,629,597	0.9871	1.0000	1.0000	1.0921	1,756,725
2005	1,406,876	0.9713	1.0000	1.0000	1.0558	1,442,749
2006	575,681	1.0041	1.0000	1.0000	1.0440	603,475

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	488	0.9988	1.0000	1.0000	487	
2003	680	0.9974	1.0000	1.0000	678	
2004	560	0.9881	1.0000	1.0000	553	
2005	438	0.9643	1.0000	1.0000	422	
2006	193	0.8823	1.0000	1.0000	170	
					Total	2,290

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)
2002	11,179	11,796,494	1.2460	1.0000	1.0000	14,698,432	0.1195	0.2000
2003	15,422	17,865,165	1.1410	1.0000	1.0000	20,384,153	0.1165	0.2500
2004	15,436	19,721,777	0.9488	1.0000	1.0000	18,712,022	0.0939	0.2500
2005	12,665	16,249,700	0.9327	1.0000	1.0000	15,156,095	0.0952	0.2000
2006	4,388	5,801,107	0.9763	1.0000	1.0000	5,663,621	0.1066	0.1000
						Total	0.1062	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
- (12) = [Sum of (20) x (11) / (13)] / [Sum of (20) x (20) / (13)]
- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS

ACCIDENT BENEFITS - EXCLUDING U.A.

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	120,417	1.0112	1.0000	1.0000	1.1905	144,962
2003	730,805	1.0255	1.0000	1.0000	1.1538	864,704
2004	332,829	1.0416	1.0000	1.0000	1.1185	387,756
2005	308,679	1.1552	1.0000	1.0000	1.0842	386,611
2006	57,821	1.3280	1.0000	1.2000	1.0509	96,834

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	59	0.9948	1.0000	1.0000	59	
2003	108	0.9906	1.0000	1.0000	107	
2004	104	0.9832	1.0000	1.0000	102	
2005	84	0.9808	1.0000	1.0000	82	
2006	24	0.9311	1.0000	1.0000	22	
					Total	350

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)	
2002	3,663	460,327	0.8295	1.0000	1.0000	381,841	0.3796	0.2222	
2003	6,000	584,212	1.0673	1.0000	1.0000	623,529	1.3868	0.2222	
2004	6,116	640,402	0.9874	1.0000	1.0000	632,333	0.6132	0.2222	
2005	5,235	570,626	0.9535	1.0000	1.0000	544,092	0.7106	0.2222	
2006	1,889	204,564	0.9766	1.0000	1.0000	199,777	0.4847	0.1112	
							Total	0.7405	1.0000

NOTES:

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- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS

UNINSURED AUTOMOBILE

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	201,348	1.0261	0.9650	1.0000	1.1825	235,757
2003	352,548	1.0746	0.9650	1.0000	1.1534	421,670
2004	248,470	1.1368	0.9793	1.0000	1.1098	306,986
2005	147,714	1.4287	1.0000	1.0000	1.0763	227,141
2006	134,423	2.1056	1.0000	0.8000	1.0463	236,917

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	16	0.9923	1.0000	1.0000	16	
2003	16	0.9871	1.0000	1.0000	16	
2004	12	0.9661	1.0000	1.0000	12	
2005	19	0.9564	1.0000	1.0000	18	
2006	12	1.0970	1.0000	1.0000	13	
					Total	78

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)	
2002	11,229	183,452	1.8876	1.0000	1.0000	346,284	0.6808	0.2222	
2003	15,485	375,866	1.2625	1.0000	1.0000	474,531	0.8886	0.2222	
2004	15,648	495,468	0.9453	1.0000	1.0000	468,366	0.6554	0.2222	
2005	12,971	421,008	0.9273	1.0000	1.0000	390,401	0.5818	0.2222	
2006	4,458	144,402	0.9753	1.0000	1.0000	140,835	1.6822	0.1112	
							Total	0.8107	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
- (12) = [Sum of (20) x (11) / (13)] / [Sum of (20) x (20) / (13)]
- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS
COLLISION

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	1,046,497	1.0000	1.0000	1.0000	1.1240	1,176,263
2003	1,258,042	1.0000	1.0000	1.0000	1.1008	1,384,853
2004	1,338,188	0.9899	1.0000	1.0000	1.0782	1,428,262
2005	1,431,790	0.9824	1.0000	1.0000	1.0559	1,485,219
2006	445,438	0.9390	1.0000	1.1500	1.0340	497,360

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	183	1.0000	1.0000	1.0000	183	
2003	240	1.0000	1.0000	1.0000	240	
2004	229	0.9910	1.0000	1.0000	227	
2005	211	0.9712	1.0000	1.0000	205	
2006	83	0.8446	1.0000	1.0000	70	
					Total	920

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)	
2002	2,941	1,688,237	0.5728	1.3417	1.0000	1,297,454	0.9066	0.1500	
2003	4,727	2,808,325	0.5716	1.3673	1.0000	2,194,843	0.6310	0.2500	
2004	5,098	2,564,307	0.6473	1.2784	1.0000	2,121,985	0.6731	0.2500	
2005	4,564	1,869,923	0.8993	1.1952	1.0000	2,009,874	0.7390	0.2500	
2006	1,693	729,923	0.9779	1.1364	1.0000	811,153	0.6132	0.1000	
							Total	0.7081	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
- (12) = [Sum of (20) x (11) / (13)] / [Sum of (20) x (20) / (13)]
- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS

COMPREHENSIVE

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	330,853	1.0000	1.0000	1.0000	0.9236	305,576
2003	343,334	1.0000	1.0000	1.0000	0.9608	329,875
2004	413,933	1.0000	1.0000	1.0000	0.9988	413,436
2005	390,005	0.9870	1.0000	1.0000	0.9990	384,550
2006	108,196	1.0703	1.0000	1.1000	0.9994	127,306

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	196	1.0000	1.0000	1.0000	196	
2003	224	1.0000	1.0000	1.0000	224	
2004	214	1.0000	1.0000	1.0000	214	
2005	195	1.0087	1.0000	1.0000	197	
2006	61	1.2275	1.0000	1.0000	75	
					Total	903

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)	
2002	3,084	636,746	0.5067	1.3781	1.0000	444,629	0.6873	0.1500	
2003	4,983	878,133	0.6386	1.4040	1.0000	787,329	0.4190	0.2500	
2004	5,452	857,781	0.7474	1.3052	1.0000	836,771	0.4941	0.2500	
2005	4,881	693,322	0.9174	1.2133	1.0000	771,724	0.4983	0.2500	
2006	1,787	267,219	0.9780	1.1487	1.0000	300,201	0.4241	0.1000	
							Total	0.4984	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
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- (18) = (14) x ... x (17)
- (19) = (6) / (18)

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

DERIVATION OF CURRENT LEVEL PROJECTED PROVINCIAL LOSS RATIOS
 SPECIFIED PERILS

---- LOSSES ----

Acc Yr	Rpt Losses (1)	Devel (2)	PROD (3)	SEAS (4)	Prjn Fac (5)	Proj. Losses (6)
2002	6,282	1.0000	1.0000	1.0000	0.9236	5,802
2003	11,031	1.0000	1.0000	1.0000	0.9608	10,599
2004	5,257	1.0000	1.0000	1.0000	0.9988	5,251
2005	4,134	1.0020	1.0000	1.0000	0.9990	4,138
2006	2,000	1.0586	1.0000	1.0000	0.9994	2,116

---- COUNTS ----

Acc Yr	Rpt Counts (7)	Devel (8)	PROD (9)	SEAS (10)	Ult Counts (11)	Adj Counts (12)
2002	5	1.0000	1.0000	1.0000	5	
2003	10	1.0000	1.0000	1.0000	10	
2004	3	1.0000	1.0000	1.0000	3	
2005	3	1.0000	1.0000	1.0000	3	
2006	1	0.9593	1.0000	1.0000	1	
					Total	22

---- PREMIUMS AND LOSS RATIOS ----

Acc Yr	Ernd Expos (13)	Earned Prm (14)	OLF (15)	Drift (16)	Comm. Fac (17)	On-Level EP (18)	Prjd Ult LR (19)	Weights (20)	
2002	497	36,225	0.4554	1.3781	1.0000	22,734	0.2552	0.1500	
2003	707	43,267	0.5995	1.4040	1.0000	36,418	0.2910	0.2500	
2004	814	42,792	0.7565	1.3052	1.0000	42,252	0.1243	0.2500	
2005	746	35,693	0.9234	1.2133	1.0000	39,989	0.1035	0.2500	
2006	273	13,729	0.9772	1.1487	1.0000	15,411	0.1373	0.1000	
							Total	0.1817	1.0000

NOTES:

- (6) = (1) x ... x (5)
- (11) = (7) x ... x (10)
- (12) = [Sum of (20) x (11) / (13)] / [Sum of (20) x (20) / (13)]
- (18) = (14) x ... x (17)
- (19) = (6) / (18)

**FACILITY ASSOCIATION (AQ DATA)
NEWFOUNDLAND — PRIVATE PASSENGER VEHICLES**

DERIVATION OF INDICATED PROVINCIAL CHANGE IN AVERAGE RATE LEVEL

	<u>BI Tort</u>	<u>PD Tort</u>	<u>Liability</u>	<u>Acc. Ben.</u>	<u>Un. Auto</u>	<u>Collision</u>	<u>Comp.</u>	<u>Sp. Perils</u>
[1] FA 2006-1 Earned Premiums at Current Levels			5,663,621	199,777	140,835	811,153	300,201	15,411
[2] FA Expected Loss Ratio	53.05%	10.62%		74.05%	81.07%	70.81%	49.84%	18.17%
[3] Loss Discount Factor	0.8751	0.9732		0.9286	0.8675	0.9783	0.9780	0.9784
[4] FA Projected Discounted Expected Loss Ratio	46.42%	10.34%		68.76%	70.33%	69.27%	48.74%	17.78%
[5] FA Adjusted Ultimate Claim Counts	972	2,290		350	78	920	903	22
[6] FA Credibility	0.6702	1.0000		0.4022	0.1899	0.9221	0.6460	0.1008
[7] FA Discounted ELR Included in Current Rates	61.75%	10.01%		82.21%	74.56%	96.18%	81.77%	73.56%
[8] Discounted Projected Industry LC from Previous Analysis	389.40	72.69		42.26	13.89	173.18	67.51	14.27
[9] Projected Industry LC	363.67	84.69		44.18	12.76	155.46	53.81	11.19
[10] Discounted Projected Industry LC	314.39	81.85		41.22	11.07	152.21	52.57	10.92
[11] Change in Industry Discounted LC	-19.26%	+12.60%		-2.46%	-20.30%	-12.11%	-22.13%	-23.48%
[12] Industry Premium Trend	1.0000	1.0000		1.0000	1.0000	1.3497	1.2908	1.2775
[13] Expected Discounted ELR Assuming Industry Experience	49.86%	11.27%		80.19%	59.42%	62.63%	49.33%	44.06%
[14] Credibility Weighted Discounted ELR	47.55%	10.34%	57.89%	75.59%	61.49%	68.75%	48.95%	41.41%
[15] Premium Discount Factor			0.9938	0.9938	0.9938	0.9938	0.9938	0.9938
[16] Total Discounted Fixed Expenses			9.80%	8.59%	8.59%	8.59%	8.59%	8.59%
[17] Total Discounted Variable Expenses			29.93%	28.04%	28.04%	28.04%	28.04%	28.04%
[18] Discounted Cost of Capital Provision			7.22%	7.22%	7.22%	7.22%	7.22%	7.22%
[19] Indicated Rate Level Change			+8.8%	+31.3%	+9.3%	+20.6%	-10.3%	-22.0%

Notes: [4] = [2] x [3]

Full Credibility Standard:

2,164 1,082 2,164 2,164 1,082 2,164 2,164

[6] = {[5] / Full Credibility Standard} exp 0.5

Discount Factor used in [8] is:

0.8310 0.9573 0.9154 0.8347 0.9732 0.9705 0.9697

Discount Factor used in [10] is:

0.8645 0.9665 0.9330 0.8675 0.9791 0.9769 0.9763

[10] = [9] x Discount Factor

[11] = 100 x {[10] / [8] - 1}

[13] = [7] x (1 + [11]) / [12]

[14] = {[4] + [6]} + {[13] x (1-[6])}

[19] = 100 x {([14] + [16]) / ([15] - [17] - [18]) - 1}

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

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

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

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

AHY Basis

1) Incurred Count

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

2) Ultimate Counts

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

Note: Half-year data from December 2005 diagonal

AY Basis

1) Incurred Count

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

2) Ultimate Counts

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

3) Development Factors for 2005 AIX

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

4) Development Factors for 2006-Q2

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

5) Adjustment Factors for Development - Territorial

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

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

AHY Basis

1) Incurred Loss

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

2) Ultimate Losses

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

Note: Half-year data from December 2005 diagonal

AY Basis

1) Incurred Loss

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

2) Ultimate Losses

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

3) Development Factors for 2005 AIX

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

4) Development Factors for 2006-Q2

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

5) Adjustment Factors for Development - Territorial

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE

THIRD PARTY LIABILITY - TOTAL

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE

ACCIDENT BENEFITS - EXCLUDING U.A.

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE

COLLISION

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE
COMPREHENSIVE

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE

SPECIFIED PERILS

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE
THIRD PARTY LIABILITY - TOTAL

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

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

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

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE
COLLISION

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE
COMPREHENSIVE

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

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

ASSEMBLY OF TERRITORIAL EXPERIENCE
SPECIFIED PERILS

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

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

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
THIRD PARTY LIABILITY - TOTAL

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

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

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

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

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

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

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

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
COLLISION

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

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

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

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
COMPREHENSIVE

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

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

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

DERIVATION OF INDICATED TERRITORIAL DEVIATIONS
SPECIFIED PERILS

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

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS
THIRD PARTY LIABILITY - TOTAL
Urban - Accident Year 2005

Current

-----Facility Association-----

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

Weighted Average Differential: 1.091

Proposed

-----Facility Association-----

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

Weighted Average Differential: 1.091

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS
THIRD PARTY LIABILITY - TOTAL
Rural - Accident Year 2005

Current

-----Facility Association-----

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

Weighted Average Differential: 1.072

Proposed

-----Facility Association-----

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

Weighted Average Differential: 1.072

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Urban - Accident Year 2005

Current

-----Facility Association-----

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

Weighted Average Differential: 1.1

Proposed

-----Facility Association-----

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

Weighted Average Differential: 1.1

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS
COLLISION
Rural - Accident Year 2005

Current

-----Facility Association-----

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

Weighted Average Differential: 1.146

Proposed

-----Facility Association-----

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

Weighted Average Differential: 1.146

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

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS
THIRD PARTY LIABILITY - TOTAL
Urban - Accident Year 2005

Current

Industry

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

Weighted Average Differential: 0.767

Proposed

Industry

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

Weighted Average Differential: 0.767

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

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL

Rural - Accident Year 2005

Current

Industry

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

Weighted Average Differential: 0.785

Proposed

Industry

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

Weighted Average Differential: 0.785

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

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION

Urban - Accident Year 2005

Current

-----Industry-----

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

Weighted Average Differential: 0.717

Proposed

-----Industry-----

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

Weighted Average Differential: 0.717

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

IBC INDUSTRY DATA
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE CLASSIFICATION AND DRIVING RECORD DIFFERENTIALS

COLLISION
Rural - Accident Year 2005

Current

Industry

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

Weighted Average Differential: 0.735

Proposed

Industry

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

Weighted Average Differential: 0.735

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2001

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2002

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2003

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2004

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COLLISION - ACCIDENT YEAR 2005

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2001

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2002

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2003

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2004

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

COMPREHENSIVE - ACCIDENT YEAR 2005

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2001

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2002

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2003

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2004

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE DEDUCTIBLE DIFFERENTIALS

SPECIFIED PERILS - ACCIDENT YEAR 2005

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2001

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2002

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2003

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS
THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2004

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND - PRIVATE PASSENGER (EX FARMERS)
DERIVATION OF AVERAGE INCREASED LIMIT DIFFERENTIALS

THIRD PARTY LIABILITY - TOTAL - ACCIDENT YEAR 2005

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

Note:

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

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)

AGGREGATION OF CONVERSION FACTORS

FA Current

Differential Type	Liability	AB ex UA	Acc Ben	Unins Auto	Collision	Comprehnsv	Spec Per1s
Class/DR - Urban	1.0910	1.0000	1.0000	1.0000	1.1000	1.0000	1.0000
Class/DR - Rural	1.0720	1.0000	1.0000	1.0000	1.1460	1.0000	1.0000
Limit	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Deductible	1.0000	1.0000	1.0000	1.0000	0.9870	1.1180	1.1250
Rate Group	1.0000	1.0000	1.0000	1.0000	2.0770	2.0260	1.4870
Discount	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Surcharge	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Combined - Urban	1.1674	1.0000	1.0000	1.0000	2.2550	2.2651	1.6729
Combined - Rural	1.1470	1.0000	1.0000	1.0000	2.3493	2.2651	1.6729

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)
AGGREGATION OF CONVERSION FACTORS

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

FACILITY ASSOCIATION
NEWFOUNDLAND PRIVATE PASSENGER (EX FARMERS)

AGGREGATION OF CONVERSION FACTORS

Industry Proposed

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

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 rerated 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 100: Coverages Available and Minimum Deductibles**A. Liability**

Not more than \$1,000,000 except when required by American or Canadian federal or provincial statute, by regulations issued under authority thereof or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

B. Accident Benefits

As prescribed by statute.

C. Not Applicable**D. Physical Damage**

Physical damage coverage shall not be provided or continued for Private Passenger Vehicles valued at \$325,000 or more.

The following table shows the minimum deductibles for CLEAR rate group tables. Use in accordance with the rate group table approved for use in each jurisdiction.

Rate Group	Minimum Deductibles	
CLEAR	Collision/All Perils	Comprehensive/Specified Perils
1-28	\$250	\$100
29-33	\$2,500	\$2,500
34-39	\$4,000	\$4,000
CLEAR RG 40 and over	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)
All RG's		END 40 is mandatory for all vehicles with a previous fire or total theft loss within the last 60 months

These deductibles apply when there has not been more than two All Perils, Collision, Comprehensive or Specified Perils claims in the past three years – refer to Rule 1:C. Filed Underwriting Rules - Minimum Deductibles.

Rate Group A – See Rule 110: Vehicle Rate Group.

E. Uninsured Automobile

As prescribed by statute

F. Family Protection Coverage (END 44)

For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the vehicle. If the Liability limit provided by the policy is greater than \$1,000,000 the coverage provided by this endorsement must be limited to \$1,000,000. END 44 is not available for Private Passenger type vehicles that are subject to the Public Section of this manual.

Rule 101: Definitions**A. Private Passenger Vehicle**

A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though Private Passenger rates are used to determine the premium. Vehicles over 10,000lbs must be rated as commercial.

For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.

B. Operator Assignment

The principal operator is the person who drives the vehicle the most; if there are two or more vehicles in a household and the number of drivers, equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 31: Suspension of Operator's Licence. Class 05 drivers are rated independently and their driving record is considered only in relation to the development of the Class 05 premium.

C. Business Use

Includes the use of the vehicle in the applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles.

For example: transportation of books or paperwork (e.g. accountant), laptop computers (e.g. auditor), testing kits (e.g. geologist), samples but not supplies (e.g. pharmaceutical salesperson), medical bags (e.g. veterinarian) and signs (e.g. realtor) is considered to be business use not commercial use.

A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use using the appropriate private passenger rating. In essence, the truck or van is being used like a car.

Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as Commercial regardless of the use.

Rule 110: Vehicle Rate Group

For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. The separate Vehicle Model/Manufacturer cross-reference listing should assist in determining a vehicle's manufacturer.

If a current year make/model is not listed but it was listed in the previous year, use the rate group for the previous year. If it was not listed in the previous year (new model), contact your Servicing Carrier. The Servicing Carrier shall provide you with the Rate Group assigned by the Vehicle Information Centre.

To establish the rate group for model years prior to the earliest year shown in the Rate Group Tables, see Rate Group "A".

The presence of after market equipment may affect the rate group.

Rate Group "A"

The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.

If estimated value is greater than \$15,000

Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:

If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.

In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.

END 19 and END 40

Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.

Rule 111: Multi Vehicle Discount

Where two or more vehicles are owned by an individual or by individuals living in the same household and the vehicles are insured by the same Servicing Carrier for concurrent terms and:

- (a) all qualify for Class 01, 02 or 03 rates, the full rate is charged in respect of the highest-rated vehicle and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the other vehicles; OR
- (b) all qualify for Class 01, 02, 03 or 07 rates, the full rates are charged in respect of the Class 07 vehicles and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the Class 01, 02 or 03 vehicles.

Notes

1. There must be one vehicle for which the full rate is paid
2. This discount is not allowable in respect of any of the vehicles if there is an occasional driver licensed less than 9 years in Canada or U.S. (Class 05)
3. For the purposes of this rule, the following vehicles shall not be counted:
 - a. A "farmer's vehicle" that is allowed a reduction from the normal rate in accordance with Rule 105.
 - b. A vehicle that is actually subject to another section of this manual e.g. a motor home

Rule 112: Not Applicable**Rule 113: Not Applicable**

Rule 114: Commonly Used Endorsements**A. Loss of Use Coverage**

END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.

This endorsement is only available for Private Passenger Vehicles.

This endorsement is not available on:

Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.

Amount Payable

The amount payable shall not exceed \$50 per day or total more than \$900. per occurrence.

Premium

The premium charge is \$50 on an annual policy or \$26 on a six month policy.

B. Legal Liability for Damage to Non-owned Automobiles

END 27 may be added to cover the insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries All Perils or Collision and Comprehensive on his/her own vehicle insured on the policy.

Amount Payable

The coverage provided is All Perils. The limit of coverage provided by the endorsement is \$40,000. subject to a deductible of \$250.

Premium

The premium charge is \$50. on an annual policy or \$26. on a six month policy.

C. After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory.

END 37

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

END 38

Where a vehicle is insured for All Perils, Comprehensive or Specified perils and the insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30. per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement.

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

Signature Required

Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 15: Endorsement Forms/Wordings.

D. Deletion of Glass Coverage

The coverage provided under Comprehensive for damage to glass may be amended by means of adding END 13C to delete coverage for damage to glass except when caused by Specified Perils.

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.

Signature Required

This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 15: Endorsement Forms/Wordings.

E. Not Applicable**Rule 115: Premium Determination**

- 1) Ensure that the vehicle qualifies as a Private Passenger Vehicle
- 2) Establish the rating territory
- 3) Establish the rating class
- 4) Establish the driving record for Liability and Collision coverages
- 5) Establish the rate group.
- 6) Apply any special use factors (refer to the Schedule of Rates in this section) to the "manual" premium for each coverage.
- 7) Apply the result of the combined total of applicable discount percentages deducted from the combined total of applicable surcharge percentages to the premium in step 6.

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	<p>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.</p>	<p>The premium is dependent upon the Liability limit applicable to the vehicle:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: left;">Limit in thousands</td> <td style="text-align: center;">\$200</td> <td style="text-align: center;">\$300</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$1000</td> </tr> <tr> <td style="text-align: left;">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> <p>Accident Benefits per person \$1.</p>	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	<p>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.</p>	<p>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.</p> <p>Liability: 20% Accident Benefits: 50% Physical Damage: 100%</p>										
4A	<p>Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.</p>	<p>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.</p>										
4B	<p>Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.</p>	<p>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.</p>										
5	<p>Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.</p>	<p>No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 36 in General Rules & Procedures.</p>										

	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.

	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.

**Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2007 Private Passenger Base Rate Summary**

	Territory 1	Territory 2	Territory 3
<u>Private Passenger</u>¹			
Third Party Liability	1868.74	831.27	651.62
Accident Benefits	115.00	115.00	115.00
Uninsured Motorist	33.00	33.00	33.00
Collision (MSRP)	N/A	N/A	N/A
Comprehensive (MSRP)	N/A	N/A	N/A
Specified Perils (MSRP)	N/A	N/A	N/A
All Perils (MSRP)	N/A	N/A	N/A
Collision (CLEAR)	206.10	172.75	239.76
Comprehensive (CLEAR)	71.34	54.93	62.17
Specified Perils (CLEAR)	29.15	20.88	24.91
All Perils (CLEAR)	314.29	258.14	343.00

Territorial Definitions

Territory 1 - Avalon District, Statistical Plan Code 004

Consisting of the City of St. John's, including that part of the Island east of Highway 202, being a line between the communities of Old Shop and Chapel Arm in Trinity Bay to the North and between Long Harbour and Ship Harbour in Placentia Bay in the South.

Territory 2 - Bonavista and Burin District, Statistical Plan Code 005

Consisting of that Territory east of a line drawn from Port Blandford in Bonavista Bay to English Harbour East in Fortune Bay, excluding the Avalon District.

Territory 2 - Remainder of the Province, Statistical Plan Code 007

Consisting of those parts of the Province of Newfoundland and Labrador, excluding the Avalon, Labrador and Burin and Bonavista Districts.

Territory 3 - Labrador District, Statistical Plan Code 006

The entire area of Labrador

1. **Third Party Liability** rates are based upon: Class 02, Driving Record 3, \$200,000 Limit. **Collision** rates are based upon: Class 02, Driving Record 3, Rate Group N/A, \$500 Deductible. **Comprehensive** and **Specified Perils** rates are based upon: Rate Group N/A, \$500 Deductible. **All Perils** rates are based on the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.

**Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2006 Private Passenger Base Rate/Adjusted Base Rate Calculation Form
Section "C" Coverage based on M.S.R.P. Rate Groups**

Coverage Territory	1 Proposed Base Rate	2 Differential Off Balance Factor	3 Discount Off Balance Factor
<u>Third Party Liability:</u>			
Territory 1	1868.74	1.000	1.0941
Territory 2	831.27	1.000	1.0941
Territory 3	651.62	1.000	1.0941
<u>Collision (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Comprehensive (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Specified Perils (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>All Perils (MSRP)*</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Accident Benefits:</u>			
Territory 1	115.00	1.000	1.0000
Territory 2	115.00	1.000	1.0000
Territory 3	115.00	1.000	1.0000
<u>Uninsured Motorist:</u>			
Territory 1	33.00	1.000	1.0000
Territory 2	33.00	1.000	1.0000
Territory 3	33.00	1.000	1.0000

*NOTE: All Perils is rated as the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.

Revised September 01, 2006

Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2006 Private Passenger Base Rate/Adjusted Base Rate Calculation Form
Section "C" Coverage based on C.L.E.A.R. Rate Groups

Coverage Territory	1 Proposed Base Rate	2 Differential Off Balance Factor	3 Discount Off Balance Factor
<u>Third Party Liability:</u>			
Territory 1	1868.74	1.000	1.0941
Territory 2	831.27	1.000	1.0941
Territory 3	651.62	1.000	1.0941
<u>Collision (CLEAR)</u>			
Territory 1	206.10	1.000	1.0814
Territory 2	172.75	1.000	1.0814
Territory 3	239.76	1.000	1.0814
<u>Comprehensive (CLEAR)</u>			
Territory 1	71.34	1.000	1.0000
Territory 2	54.93	1.000	1.0000
Territory 3	62.17	1.000	1.0000
<u>Specified Perils (CLEAR)</u>			
Territory 1	29.15	1.000	1.0000
Territory 2	20.88	1.000	1.0000
Territory 3	24.91	1.000	1.0000
<u>All Perils (CLEAR)*</u>			
Territory 1	314.29	1.000	N/A
Territory 2	258.14	1.000	N/A
Territory 3	343.00	1.000	N/A
<u>Accident Benefits:</u>			
Territory 1	115.00	1.000	1.0000
Territory 2	115.00	1.000	1.0000
Territory 3	115.00	1.000	1.0000
<u>Uninsured Motorist:</u>			
Territory 1	33.00	1.000	1.0000
Territory 2	33.00	1.000	1.0000
Territory 3	33.00	1.000	1.0000

*NOTE: All Perils is rated as the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.
Revised September 01, 2006

A. Third Party Liability

Territory 1

Territories 2 and 3

Written Premium	Current Differential	New Class	Proposed Differential
1,245,608	0.884	01	0.884
1,186,130	1.000	02	1.000
167,420	1.020	03	1.020
119,386	0.431	05	0.431
130,445	1.025	07	1.025
375,363	2.636	10	2.636
364,824	1.634	11	1.634
316,796	1.551	12	1.551
319,879	1.287	13	1.287
-16,372	N/A	N/A	N/A

Written Premium	Current Differential	New Class	Proposed Differential
1,216,171	0.874	01	0.874
821,341	1.000	02	1.000
114,234	1.037	03	1.037
57,509	0.431	05	0.431
81,448	1.228	07	1.228
339,697	2.712	10	2.712
378,323	1.880	11	1.880
298,547	1.748	12	1.748
247,101	1.507	13	1.507
-10,730	N/A	N/A	N/A

Avg. Class Differential 1.061 1.061

Avg. Class Differential 1.116 1.116

Driving Record	Written Premium	Current Differential	Proposed Differential
5	291,321	0.806	0.806
4	1,490,942	0.870	0.870
3	920,519	1.000	1.000
2	501,084	1.030	1.030
1	534,600	1.128	1.128
0	472,099	1.375	1.375
N/A	-1,086	N/A	N/A

Driving Record	Written Premium	Current Differential	Proposed Differential
5	267,402	0.806	0.806
4	1,450,024	0.870	0.870
3	742,589	1.000	1.000
2	361,130	1.030	1.030
1	373,835	1.128	1.128
0	311,893	1.375	1.375
N/A	36,768	N/A	N/A

Avg. D.R. Differential 0.979 0.979

Avg. D.R. Differential 0.961 0.961

Inclusive Limit	Written Premium	Current Differential	Proposed Differential
\$200,000	3,519,513	1.000	1.000
300,000	67,594	1.042	1.042
500,000	2,303,550	1.110	1.110
1,000,000	1,849,444	1.220	1.220
2M-5M	13,019	N/A	N/A

Avg. Limit Differential 1.079 1.079

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision

Territory 1

Written Premium	Current Differential	New Class	Proposed Differential
101,805	0.839	01	0.839
120,249	1.000	02	1.000
21,344	1.137	03	1.137
15,748	0.532	05	0.532
22,094	1.193	07	1.193
32,687	2.862	10	2.862
36,223	2.287	11	2.287
35,696	2.058	12	2.058
29,067	1.696	13	1.696
-991	N/A	N/A	N/A

Avg. Class Differential 1.121 1.121

Territories 2 and 3

Written Premium	Current Differential	New Class	Proposed Differential
204,568	0.849	01	0.849
167,391	1.000	02	1.000
28,919	1.139	03	1.139
13,887	0.511	05	0.511
15,977	1.186	07	1.186
53,027	3.080	10	3.080
75,556	2.354	11	2.354
57,645	2.056	12	2.056
45,737	2.051	13	2.051
-231	N/A	N/A	N/A

Avg. Class Differential 1.154 1.154

Driving Record	Written Premium	Current Differential	Proposed Differential
5	23,695	0.757	0.757
4	140,552	0.857	0.857
3	87,089	1.000	1.000
2	54,194	1.031	1.031
1	56,659	1.117	1.117
0	51,637	1.277	1.277
N/A	96	N/A	N/A

Avg. D.R. Differential 0.971 0.971

Driving Record	Written Premium	Current Differential	Proposed Differential
5	35,179	0.757	0.757
4	259,711	0.857	0.857
3	131,731	1.000	1.000
2	78,311	1.031	1.031
1	83,814	1.117	1.117
0	73,730	1.277	1.277
N/A	0	N/A	N/A

Avg. D.R. Differential 0.960 0.960

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision (Continued)

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
250	116,431	1.149	1.149
500	754,364	1.000	1.000
750	0	0.897	0.897
1,000	108,845	0.828	0.828
1,250	0	0.782	0.782
1,500	0	0.747	0.747
1,750	0	0.724	0.724
2,000	0	0.701	0.701
2,250	0	0.695	0.695
2,500 or greater	0	0.690	0.690
>1000	94,813	N/A	N/A
Disap	1,945	N/A	N/A

Avg. Deductible Differential

0.992

0.992

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	45	0.300	0.300	51	0	7.545	7.545	
2	0	0.395	0.395	52	0	7.745	7.745	
3	212	0.495	0.495	53	0	7.945	7.945	
4	496	0.595	0.595	54	0	8.145	8.145	
5	1,280	0.695	0.695	55	0	8.345	8.345	
6	-527	0.795	0.795	56	452	8.545	8.545	
7	1,779	0.895	0.895	57	0	8.745	8.745	
8	2,823	0.995	0.995	58	0	8.945	8.945	
9	2,076	1.095	1.095	59	0	9.145	9.145	
10	3,479	1.195	1.195	60	0	9.345	9.345	
11	6,467	1.295	1.295	61	0	9.545	9.545	
12	11,690	1.395	1.395	62	0	9.745	9.745	
13	13,653	1.495	1.495	63	0	9.945	9.945	
14	21,715	1.595	1.595	64	0	10.145	10.145	
15	28,853	1.695	1.695	65	0	10.345	10.345	
16	34,058	1.795	1.795	66	0	10.545	10.545	
17	31,900	1.895	1.895	67	0	10.745	10.745	
18	33,159	1.995	1.995	68	0	10.945	10.945	
19	36,081	2.095	2.095	69	0	11.145	11.145	
20	43,926	2.195	2.195	70	0	11.345	11.345	
21	57,355	2.295	2.295	71	0	11.545	11.545	
22	51,923	2.395	2.395	72	0	11.745	11.745	
23	40,658	2.495	2.495	73	0	11.945	11.945	
24	57,671	2.595	2.595	74	0	12.145	12.145	
25	53,496	2.695	2.695	75	0	12.345	12.345	
26	41,456	2.795	2.795	76	0	12.545	12.545	
27	31,972	2.895	2.895	77	0	12.745	12.745	
28	37,658	2.995	2.995	78	0	12.945	12.945	
29	25,461	3.145	3.145	79	0	13.145	13.145	
30	13,088	3.345	3.345	80	0	13.345	13.345	
31	12,131	3.545	3.545	81	0	13.545	13.545	
32	5,369	3.745	3.745	82	0	13.745	13.745	
33	866	3.945	3.945	83	0	13.945	13.945	
34	3,485	4.145	4.145	84	0	14.145	14.145	
35	1,912	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	1,912	4.745	4.745	87	0	14.745	14.745	
38	1,808	4.945	4.945	88	0	14.945	14.945	
39	833	5.145	5.145	89	0	15.145	15.145	
40	438	5.345	5.345	90	0	15.345	15.345	
41	0	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			2.243	2.243

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

C. Comprehensive

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
100	132,546	1.235	1.235
250	181,975	1.086	1.086
500	31,104	1.000	1.000
750	0	0.951	0.951
1,000	4,269	0.926	0.926
1,250	0	0.901	0.901
1,500	0	0.889	0.889
1,750	0	0.883	0.883
2,000	0	0.877	0.877
2,250	0	0.870	0.870
2,500 or greater	0	0.864	0.864
>1000	33,735	N/A	N/A
Disap	762	N/A	N/A

Avg. Deductible Differential

1.126

1.126

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

C. Comprehensive (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	48	0.300	0.300	51	0	7.545	7.545	
2	41	0.395	0.395	52	0	7.745	7.745	
3	292	0.495	0.495	53	0	7.945	7.945	
4	235	0.595	0.595	54	0	8.145	8.145	
5	735	0.695	0.695	55	0	8.345	8.345	
6	632	0.795	0.795	56	95	8.545	8.545	
7	1,105	0.895	0.895	57	0	8.745	8.745	
8	1,595	0.995	0.995	58	0	8.945	8.945	
9	1,954	1.095	1.095	59	0	9.145	9.145	
10	2,352	1.195	1.195	60	0	9.345	9.345	
11	3,819	1.295	1.295	61	0	9.545	9.545	
12	4,842	1.395	1.395	62	0	9.745	9.745	
13	5,518	1.495	1.495	63	0	9.945	9.945	
14	8,427	1.595	1.595	64	0	10.145	10.145	
15	11,326	1.695	1.695	65	0	10.345	10.345	
16	13,719	1.795	1.795	66	0	10.545	10.545	
17	11,732	1.895	1.895	67	0	10.745	10.745	
18	12,434	1.995	1.995	68	0	10.945	10.945	
19	12,759	2.095	2.095	69	0	11.145	11.145	
20	15,003	2.195	2.195	70	0	11.345	11.345	
21	20,297	2.295	2.295	71	0	11.545	11.545	
22	17,380	2.395	2.395	72	0	11.745	11.745	
23	14,140	2.495	2.495	73	0	11.945	11.945	
24	21,020	2.595	2.595	74	0	12.145	12.145	
25	17,205	2.695	2.695	75	0	12.345	12.345	
26	14,242	2.795	2.795	76	0	12.545	12.545	
27	10,780	2.895	2.895	77	0	12.745	12.745	
28	12,374	2.995	2.995	78	0	12.945	12.945	
29	10,378	3.145	3.145	79	0	13.145	13.145	
30	3,912	3.345	3.345	80	0	13.345	13.345	
31	4,809	3.545	3.545	81	0	13.545	13.545	
32	2,136	3.745	3.745	82	0	13.745	13.745	
33	364	3.945	3.945	83	0	13.945	13.945	
34	685	4.145	4.145	84	0	14.145	14.145	
35	617	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	761	4.745	4.745	87	0	14.745	14.745	
38	0	4.945	4.945	88	0	14.945	14.945	
39	903	5.145	5.145	89	0	15.145	15.145	
40	653	5.345	5.345	90	0	15.345	15.345	
41	0	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			2.156	2.156

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

D. Specified Perils

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
100	2,664	1.235	1.235
250	4,371	1.086	1.086
500	343	1.000	1.000
750	0	0.951	0.951
1,000	175	0.926	0.926
1,250	0	0.901	0.901
1,500	0	0.889	0.889
1,750	0	0.883	0.883
2,000	0	0.877	0.877
2,250	0	0.870	0.870
2,500 or greater	0	0.864	0.864
>1000	1,538	N/A	N/A
Disap	(50)	N/A	N/A

Avg. Deductible Differential

1.125

1.125

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

D. Specified Perils (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	3	0.300	0.300	51	0	7.545	7.545	
2	55	0.395	0.395	52	0	7.745	7.745	
3	111	0.495	0.495	53	0	7.945	7.945	
4	324	0.595	0.595	54	0	8.145	8.145	
5	220	0.695	0.695	55	0	8.345	8.345	
6	480	0.795	0.795	56	0	8.545	8.545	
7	580	0.895	0.895	57	0	8.745	8.745	
8	435	0.995	0.995	58	0	8.945	8.945	
9	640	1.095	1.095	59	0	9.145	9.145	
10	413	1.195	1.195	60	0	9.345	9.345	
11	367	1.295	1.295	61	0	9.545	9.545	
12	173	1.395	1.395	62	0	9.745	9.745	
13	482	1.495	1.495	63	0	9.945	9.945	
14	621	1.595	1.595	64	0	10.145	10.145	
15	696	1.695	1.695	65	0	10.345	10.345	
16	620	1.795	1.795	66	0	10.545	10.545	
17	471	1.895	1.895	67	0	10.745	10.745	
18	616	1.995	1.995	68	0	10.945	10.945	
19	-74	2.095	2.095	69	0	11.145	11.145	
20	429	2.195	2.195	70	0	11.345	11.345	
21	294	2.295	2.295	71	0	11.545	11.545	
22	814	2.395	2.395	72	0	11.745	11.745	
23	46	2.495	2.495	73	0	11.945	11.945	
24	308	2.595	2.595	74	0	12.145	12.145	
25	383	2.695	2.695	75	0	12.345	12.345	
26	266	2.795	2.795	76	0	12.545	12.545	
27	707	2.895	2.895	77	0	12.745	12.745	
28	293	2.995	2.995	78	0	12.945	12.945	
29	347	3.145	3.145	79	0	13.145	13.145	
30	-67	3.345	3.345	80	0	13.345	13.345	
31	105	3.545	3.545	81	0	13.545	13.545	
32	176	3.745	3.745	82	0	13.745	13.745	
33	0	3.945	3.945	83	0	13.945	13.945	
34	0	4.145	4.145	84	0	14.145	14.145	
35	205	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	-50	4.745	4.745	87	0	14.745	14.745	
38	107	4.945	4.945	88	0	14.945	14.945	
39	0	5.145	5.145	89	0	15.145	15.145	
40	0	5.345	5.345	90	0	15.345	15.345	
41	-50	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			1.471	1.471

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 01 A - Private Passenger Principal Operator

Retired, Age 60

New Business

No accidents or convictions.

Licensed 30 years, Class 5 general license

Pleasure use only

2001 Chevrolet Malibu 4DR

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
01	5	\$1,000,000	01	5	14	\$250	14	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1646	1624	-1.34%	703	715	+1.71%	631	560	-11.25%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	231	240	+3.90%	196	203	+3.57%	273	283	+3.66%
Comp \$100 Ded.	163	140	-14.11%	116	109	-6.03%	140	122	-12.86%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 02 A - Private Passenger Principal Operator

Male or Female Aged 45

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Drive to/from work 10 km one way

2003 Ford Focus LX 4DR

Exhibit 4

Class 02

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Coverage	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	02	5	\$1,000,000	02	5	23	\$250	23	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1862	1837	-1.34%	804	817	+1.62%	721	641	-11.10%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	433	447	+3.23%	361	376	+4.16%	502	519	+3.39%
Comp \$100 Ded.	256	219	-14.45%	182	169	-7.14%	219	191	-12.79%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 03

Page 1 of 1

Rating Profile 03 A - Private Passenger Principal Operator

Male or Female Aged 45

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Drive to/from work 25 km one way

2000 Acura Integra GS, GS-L 4 Door

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
03	5	\$1,000,000	03	5	33	\$250	33	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1898	1874	-1.26%	833	848	+1.80%	748	665	-11.10%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	466	482	+3.43%	392	406	+3.57%	544	564	+3.68%
* Comp \$100 Ded.	283	242	-14.49%	201	187	-6.97%	242	212	-12.40%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

***Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.**

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 05

Page 1 of 5

Rating Profile 05 A - Private Passenger Occasional Operator

Male Aged 17

New Business

No accidents or convictions.

Licensed 1 year, Class 5 general license

2004 Buick Centry Custom 4 Door

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	1	XXXX	05	1	16	XXXX

Coverage	Territory 1			Territory 2			Territory 3		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1122	1109	-1.16%	484	493	+1.86%	436	387	-11.24%
Liability - \$500,000	1021	1009	-1.18%	441	448	+1.59%	396	352	-11.11%
Liability - \$200,000	920	909	-1.20%	397	404	+1.76%	372	317	-14.78%
Collision - \$500 Ded.	212	219	+3.30%	171	178	+4.09%	237	246	+3.80%
Collision - \$250 Ded.	244	252	+3.28%	196	205	+4.59%	272	283	+4.04%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 B - Private Passenger Occasional Operator

Male Aged 24

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

2001 Jeep Grand Cherokee 4 Door 4 Wheel Drive

Exhibit 4

Class 05

Page 2 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	22	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	218	225	+3.21%	175	182	+4.00%	242	251	+3.72%
Collision - \$250 Ded.	250	259	+3.60%	201	209	+3.98%	278	288	+3.60%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 C - Private Passenger Occasional Operator

Female Aged 24

New Business

No accidents or convictions.

Licensed 4 year, Class 5 general license

2002 Mercury Sable 4 Door

Exhibit 4

Class 05

Page 3 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	17	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	172	178	+3.49%	138	144	+4.35%	191	199	+4.19%
Collision - \$250 Ded.	198	205	+3.54%	159	165	+3.77%	219	229	+4.57%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 D - Private Passenger Occasional Operator

Male Aged 35, Wife Principal Operator, Licensed 10 years

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

2002 Saturn LW2 Wagon

Exhibit 4

Class 5

Page 4 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	18	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	182	188	+3.30%	146	152	+4.11%	201	209	+3.98%
Collision - \$250 Ded.	209	216	+3.35%	168	175	+4.17%	231	240	+3.90%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 E - Private Passenger Occasional Operator

Female Aged 45, Husband Principal Operator, Licensed 20 years

New Business

No accidents or convictions.

Licensed 1 year, Class 5 general license

2003 Ford Taurus LX Wagon

Exhibit 4

Class 05

Page 5 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	1	XXXX	05	1	17	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1122	1109	-1.16%	484	493	+1.86%	436	387	-11.24%
Liability - \$500,000	1021	1009	-1.18%	441	448	+1.59%	396	352	-11.11%
Liability - \$200,000	920	909	-1.20%	397	404	+1.76%	357	317	-11.20%
Collision - \$500 Ded.	224	231	+3.13%	180	188	+4.44%	250	260	+4.00%
Collision - \$250 Ded.	257	265	+3.11%	207	216	+4.35%	287	299	+4.18%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 07 A - Private Passenger Principal Operator

Male or Female Aged 50

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Business and Pleasure use

2003 KIA Rio LS 4 Door

Exhibit 4

Class 07

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
07	5	\$1,000,000	7	5	16	\$250	16	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1908	1884	-1.26%	987	1004	+1.72%	886	787	-11.17%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	371	384	+3.50%	309	319	+3.24%	429	444	+3.50%
Comp \$100 Ded.	184	157	-14.67%	131	122	-6.87%	157	137	-12.74%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	30	+0.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 10 A - Private Passenger Principal Operator

Married Male Aged 20

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Honda Accord EXI

Exhibit 4

Class 10

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Coverage	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	10	2	\$1,000,000	10	2	19	\$250	19	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	6271	6190	-1.29%	2785	2833	+1.72%	2500	2220	-11.20%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	1413	1464	+3.61%	1275	1321	+3.61%	1769	1832	+3.56%
Comp \$100 Ded.	215	184	-14.42%	153	142	-7.19%	184	161	-12.50%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 11 A - Private Passenger Principal Operator

Unmarried Male Aged 20

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Honda Accord EXI

Exhibit 4

Class 11

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	11	4	\$1,000,000	11	4	19	\$250	19	\$100
Statistical Territory 004			Statistical Territory 005			Statistical Territory 006			
Coverage	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	3283	3242	-1.25%	1631	1659	+1.72%	1464	1301	-11.13%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	939	972	+3.51%	811	838	+3.33%	1124	1165	+3.65%
Comp \$100 Ded.	215	184	-14.42%	153	142	-7.19%	184	161	-12.50%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 12

Page 1 of 1

Rating Profile 12 A - Private Passenger Principal Operator

Married Male Aged 24

New Business

No accidents or convictions.

Licensed 5 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Toyota Celica GT 2 Door Liftback

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Coverage	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	12	5	\$1,000,000	12	5	30	\$250	30	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	2888	2850	-1.32%	1404	1429	+1.78%	1260	1120	-11.11%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	716	741	+3.49%	600	621	+3.50%	831	861	+3.61%
* Comp \$100 Ded.	240	205	-14.58%	170	159	-6.47%	205	179	-12.68%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

*Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 13

Page 1 of 1

Rating Profile 13 A - Private Passenger Principal Operator

Married Male Aged 24

New Business

No accidents or convictions.

Licensed 8 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Toyota Celica GT 2 Door Liftback

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
13	5	\$1,000,000	13	5	30	\$250	30	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	2396	2364	-1.34%	1211	1232	+1.73%	1087	965	-11.22%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	589	611	+3.74%	598	618	+3.34%	829	858	+3.50%
* Comp \$100 Ded.	240	205	-14.58%	170	159	-6.47%	205	179	-12.68%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

***Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.**

Province of Newfoundland and Labrador 2006 Private Passenger Premium Summary Information

Stat Terr.	Table 1 - Current Written Premium (000)						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	4,209,479	14,655	98,568	64,056	413,922	167,259	4,799
005	544,322	4,359	23,034	17,663	95,563	29,905	58
006	525,848	9,020	53,986	20,406	158,710	51,138	31
007	2,473,471	20,821	118,534	93,234	408,203	136,089	4,153

Stat Terr.	Table 2 - Current Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	1,806	14	104	30	392	191	80
005	851	16	106	28	365	134	10
006	932	15	106	31	509	182	23
007	913	12	106	31	346	124	49

Stat Terr.	Table 3 - Proposed Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	1,950	14	116	32	439	165	68
005	948	16	119	31	408	124	9
006	906	15	119	34	570	160	20
007	1,016	12	119	33	387	115	42

Stat Terr.	Table 4 - Proposed Average Change (+/-) in Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	+8.0%	+0.0%	+12.1%	+8.6%	+12.0%	-13.7%	-15.0%
005	+11.3%	+0.0%	+12.1%	+8.6%	+12.0%	-7.2%	-15.0%
006	-2.8%	+0.0%	+12.1%	+8.6%	+12.0%	-12.0%	-15.0%
007	+11.3%	+0.0%	+12.1%	+8.6%	+12.0%	-7.2%	-15.0%

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

PRIVATE PASSENGER VEHICLES

PAGE 2

TERRITORY 1

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	1331	1387	1477	1624	131	39	52	65	78	91	104	117	130	143	157	170	183	196	209	222
	4	1437	1497	1595	1753	148	44	58	73	88	103	118	132	147	162	177	192	206	221	236	251
	3	1652	1721	1834	2015	173	52	68	86	103	120	138	155	172	189	207	224	241	259	276	293
	2	1702	1773	1889	2076	178	53	70	88	106	124	142	159	177	195	213	231	248	266	284	302
	1	1863	1941	2068	2273	193	58	76	96	115	134	153	173	192	211	231	250	269	289	308	327
0	2271	2366	2521	2771	221	66	87	109	131	154	176	198	220	242	264	286	308	330	352	375	
02	5	1506	1569	1672	1837	156	47	62	77	93	108	124	140	155	171	186	202	218	233	249	264
	4	1626	1694	1805	1984	177	53	70	88	105	123	141	158	176	194	212	229	247	265	282	300
	3	1869	1947	2075	2280	206	62	81	102	123	143	164	184	205	226	246	267	287	308	329	349
	2	1925	2006	2137	2349	212	64	84	105	126	147	169	190	211	232	253	275	296	317	338	359
	1	2108	2197	2340	2572	230	69	91	114	137	160	183	206	229	252	275	298	321	344	367	390
0	2570	2678	2853	3135	263	79	104	130	156	183	209	235	262	288	314	341	367	393	419	446	
03	5	1536	1601	1705	1874	177	53	70	88	105	123	141	158	176	194	212	229	247	265	282	300
	4	1658	1728	1840	2023	201	60	79	99	120	140	160	180	200	220	240	260	280	300	321	341
	3	1906	1986	2116	2325	234	70	92	116	139	163	186	209	233	256	280	303	326	350	373	397
	2	1963	2045	2179	2395	242	73	96	120	144	168	192	217	241	265	289	313	338	362	386	410
	1	2150	2240	2387	2623	262	79	103	130	156	182	208	234	261	287	313	339	365	392	418	444
0	2621	2731	2909	3198	299	90	118	148	178	208	238	268	298	327	357	387	417	447	477	507	
05	5	649	676	720	792	83	25	33	41	49	58	66	74	83	91	99	107	116	124	132	141
	4	701	730	778	855	94	28	37	47	56	65	75	84	94	103	112	122	131	141	150	159
	3	805	839	894	982	110	33	43	54	65	76	87	98	109	120	131	142	153	164	175	186
	2	830	865	921	1013	113	34	45	56	67	79	90	101	112	124	135	146	158	169	180	192
	1	909	947	1009	1109	122	37	48	60	73	85	97	109	121	134	146	158	170	182	195	207
0	1107	1153	1229	1351	140	42	55	69	83	97	111	125	139	153	167	181	195	209	223	237	
07	5	1544	1609	1714	1884	186	56	73	92	111	129	148	166	185	204	222	241	259	278	297	315
	4	1666	1736	1849	2033	211	63	83	104	126	147	168	189	210	231	252	273	294	315	337	358
	3	1915	1995	2126	2336	246	74	97	122	146	171	196	220	245	269	294	319	343	368	392	417
	2	1973	2056	2190	2407	254	76	100	126	151	177	202	227	253	278	304	329	354	380	405	431
	1	2161	2252	2399	2636	275	83	109	136	164	191	219	246	274	301	329	356	384	411	439	466
0	2634	2745	2924	3213	314	94	124	155	187	218	250	281	312	344	375	407	438	469	501	532	
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible					-	23	30	38	46	53	61	70	77	85	92	100	108	115	123	130
	500 deductible					71	21	28	35	42	49	56	64	71	78	85	92	99	106	113	120
Specified Perils	250 deductible					-	10	12	15	18	22	25	28	31	35	38	41	43	47	50	53
	500 deductible					29	9	11	14	17	20	23	26	29	32	35	38	40	43	46	49

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 1

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	Rating Group																
	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15					
10	3	4926	5133	5468	6010	590	177	233	292	351	410	469	528	587	646	705	764	823	882	941	1000
	2	5074	5287	5632	6190	608	182	240	301	362	423	483	544	605	666	727	787	848	909	970	1031
	1	5557	5790	6168	6780	659	198	260	326	392	458	524	590	656	722	788	853	919	985	1051	1117
	0	6773	7057	7518	8263	753	226	297	373	448	523	599	674	749	825	900	975	1050	1126	1201	1276
11	4	2657	2769	2949	3242	404	121	160	200	240	281	321	362	402	442	483	523	564	604	644	685
	3	3054	3182	3390	3726	471	141	186	233	280	327	374	422	469	516	563	610	657	704	751	798
	2	3145	3277	3491	3837	486	146	192	241	289	338	386	435	484	532	581	629	678	727	775	824
	1	3444	3589	3823	4202	526	158	208	260	313	366	418	471	523	576	629	681	734	786	839	892
	0	4199	4375	4661	5123	602	181	238	298	358	418	479	539	599	659	719	780	840	900	960	1020
12	5	2336	2434	2593	2850	321	96	127	159	191	223	255	287	319	351	384	416	448	480	512	544
	4	2522	2628	2799	3077	363	109	143	180	216	252	289	325	361	397	434	470	506	543	579	615
	3	2898	3020	3217	3536	424	127	167	210	252	295	337	379	422	464	507	549	591	634	676	719
	2	2985	3110	3313	3642	437	131	173	216	260	304	347	391	435	479	522	566	610	653	697	741
	1	3269	3406	3629	3988	474	142	187	235	282	329	377	424	472	519	566	614	661	709	756	803
0	3985	4152	4423	4862	542	163	214	268	322	377	431	485	539	593	648	702	756	810	864	919	
13	5	1938	2019	2151	2364	265	80	105	131	158	184	211	237	264	290	317	343	370	396	423	449
	4	2092	2180	2322	2552	300	90	119	149	179	209	239	269	299	329	359	389	419	449	479	509
	3	2405	2506	2670	2934	350	105	138	173	208	243	278	313	348	383	418	453	488	523	558	593
	2	2477	2581	2749	3022	360	108	142	178	214	250	286	322	358	394	430	466	502	538	574	610
	1	2713	2827	3011	3310	390	117	154	193	232	271	310	349	388	427	466	505	544	583	622	661
0	3307	3446	3671	4035	446	134	176	221	265	310	355	399	444	488	533	578	622	667	711	756	
END 44	1	5	13	31																	
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	23	30	38	46	53	61	70	77	85	92	100	108	115	123	130				
	500 deductible	71	21	28	35	42	49	56	64	71	78	85	92	99	106	113	120				
Specified Perils	250 deductible	-	10	12	15	18	22	25	28	31	35	38	41	43	47	50	53				
	500 deductible	29	9	11	14	17	20	23	26	29	32	35	38	40	43	46	49				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage

Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.																
Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more					
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690					
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864					

PRIVATE PASSENGER VEHICLES

PAGE 4

TERRITORY 2

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	586	611	650	715	111	33	44	55	66	77	88	99	110	122	133	144	155	166	177	188
	4	632	659	702	771	126	38	50	62	75	88	100	113	125	138	151	163	176	188	201	214
	3	727	758	807	887	147	44	58	73	87	102	117	132	146	161	176	190	205	220	234	249
	2	748	779	830	913	151	45	60	75	90	105	120	135	150	165	180	196	211	226	241	256
	1	820	854	910	1000	164	49	65	81	98	114	130	147	163	180	196	212	229	245	262	278
	0	999	1041	1109	1219	187	56	74	93	111	130	149	167	186	205	223	242	261	280	298	317
02	5	670	698	744	817	131	39	52	65	78	91	104	117	130	143	157	170	183	196	209	222
	4	723	753	803	882	148	44	58	73	88	103	118	132	147	162	177	192	206	221	236	251
	3	831	866	922	1014	173	52	68	86	103	120	138	155	172	189	207	224	241	259	276	293
	2	856	892	950	1044	178	53	70	88	106	124	142	159	177	195	213	231	248	266	284	302
	1	938	977	1041	1144	193	58	76	96	115	134	153	173	192	211	231	250	269	289	308	327
	0	1143	1191	1269	1394	221	66	87	109	131	154	176	198	220	242	264	286	308	330	352	375
03	5	695	724	771	848	149	45	59	74	89	104	118	133	148	163	178	193	208	223	238	253
	4	750	782	833	915	169	51	67	84	101	117	134	151	168	185	202	219	236	253	270	286
	3	862	898	957	1052	197	59	78	98	117	137	157	176	196	216	235	255	275	295	314	334
	2	888	925	986	1083	203	61	80	100	121	141	161	182	202	222	243	263	283	303	324	344
	1	972	1013	1079	1186	220	66	87	109	131	153	175	197	219	241	263	285	307	329	351	373
	0	1185	1235	1315	1446	251	75	99	124	149	174	200	225	250	275	300	325	350	375	400	425
05	5	289	301	321	353	67	20	26	33	40	47	53	60	67	73	80	87	93	100	107	114
	4	312	325	346	381	76	23	30	38	45	53	60	68	76	83	91	98	106	114	121	129
	3	358	373	397	437	88	26	35	44	52	61	70	79	88	96	105	114	123	132	140	149
	2	369	384	410	450	91	27	36	45	54	63	72	81	91	100	109	118	127	136	145	154
	1	404	421	448	493	99	30	39	49	59	69	79	89	99	108	118	128	138	148	158	168
	0	493	514	547	601	113	34	45	56	67	79	90	101	112	124	135	146	158	169	180	192
07	5	823	858	914	1004	155	47	61	77	92	108	123	139	154	170	185	201	216	232	247	263
	4	888	925	986	1083	176	53	70	87	105	122	140	158	175	193	210	228	246	263	281	298
	3	1021	1064	1133	1246	205	62	81	101	122	142	163	183	204	224	245	265	286	306	327	347
	2	1051	1095	1167	1282	211	63	83	104	126	147	168	189	210	231	252	273	294	315	337	358
	1	1151	1199	1278	1404	229	69	90	113	136	159	182	205	228	251	274	297	319	342	365	388
	0	1404	1463	1558	1713	262	79	103	130	156	182	208	234	261	287	313	339	365	392	418	444
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	18	24	29	36	41	48	53	60	65	72	77	84	89	96	101				
	500 deductible	55	17	22	27	33	38	44	49	55	60	66	71	77	82	88	93				
Specified Perils	250 deductible	-	7	9	11	13	16	18	21	23	25	27	29	31	34	36	39				
	500 deductible	21	6	8	10	12	15	17	19	21	23	25	27	29	31	33	36				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 2

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
					Rating Group																
	200	300	500	1000	ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
10	3	2254	2349	2502	2750	532	160	210	263	317	370	423	476	529	583	636	689	742	795	849	902
	2	2322	2420	2577	2833	549	165	217	272	327	382	436	491	546	601	656	711	766	821	876	931
	1	2543	2650	2823	3102	594	178	235	294	353	413	472	532	591	650	710	769	829	888	947	1007
	0	3100	3230	3441	3782	679	204	268	336	404	472	540	608	676	744	811	879	947	1015	1083	1151
11	4	1360	1417	1510	1659	348	104	137	172	207	242	277	311	346	381	416	451	485	520	555	590
	3	1563	1629	1735	1907	407	122	161	201	242	283	324	364	405	446	486	527	568	608	649	690
	2	1610	1678	1787	1964	419	126	166	207	249	291	333	375	417	459	501	543	585	626	668	710
	1	1763	1837	1957	2151	454	136	179	225	270	316	361	406	452	497	543	588	633	679	724	770
0	2149	2239	2385	2622	519	156	205	257	309	361	413	465	516	568	620	672	724	776	828	880	
12	5	1171	1220	1300	1429	269	81	106	133	160	187	214	241	268	295	321	348	375	402	429	456
	4	1264	1317	1403	1542	304	91	120	150	181	211	242	272	302	333	363	394	424	454	485	515
	3	1453	1514	1613	1773	355	107	140	176	211	247	282	318	353	389	424	460	495	531	566	602
	2	1497	1560	1662	1826	366	110	145	181	218	254	291	328	364	401	437	474	511	547	584	620
1	1639	1708	1819	2000	397	119	157	197	236	276	316	355	395	435	474	514	554	594	633	673	
0	1998	2082	2218	2438	454	136	179	225	270	316	361	406	452	497	543	588	633	679	724	770	
13	5	1010	1052	1121	1232	268	80	106	133	159	186	213	240	267	293	320	347	374	401	427	454
	4	1090	1136	1210	1330	304	91	120	150	181	211	242	272	302	333	363	394	424	454	485	515
	3	1253	1306	1391	1529	354	106	140	175	211	246	281	317	352	388	423	458	494	529	565	600
	2	1290	1344	1432	1574	365	110	144	181	217	254	290	327	363	400	436	473	509	546	582	619
1	1413	1472	1568	1724	396	119	156	196	236	275	315	354	394	434	473	513	552	592	632	671	
0	1722	1794	1911	2101	452	136	179	224	269	314	359	405	450	495	540	585	631	676	721	766	
END 44	1	5	13	31		Rate Group															
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	18	24	29	36	41	48	53	60	65	72	77	84	89	96	101				
	500 deductible	55	17	22	27	33	38	44	49	55	60	66	71	77	82	88	93				
Specified Perils	250 deductible	-	7	9	11	13	16	18	21	23	25	27	29	31	34	36	39				
	500 deductible	21	6	8	10	12	15	17	19	21	23	25	27	29	31	33	36				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage																
Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.																

Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

PRIVATE PASSENGER VEHICLES

PAGE 6

TERRITORY 3

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
01	5	459	478	509	560	154	46	61	76	92	107	122	138	153	169	184	199	215	230	246	261
	4	495	516	549	604	174	52	69	86	104	121	138	156	173	191	208	225	243	260	278	295
	3	570	594	633	695	204	61	81	101	121	142	162	183	203	223	244	264	285	305	325	346
	2	587	612	652	716	210	63	83	104	125	146	167	188	209	230	251	272	293	314	335	356
	1	642	669	713	783	227	68	90	112	135	158	180	203	226	249	271	294	317	339	362	385
0	783	816	869	955	260	78	103	129	155	181	207	233	259	285	311	337	363	389	415	441	
02	5	525	547	583	641	181	54	71	90	108	126	144	162	180	198	216	234	252	271	289	307
	4	567	591	629	692	205	62	81	101	122	142	163	183	204	224	245	265	286	306	327	347
	3	652	679	724	795	240	72	95	119	143	167	191	215	239	263	287	311	335	359	383	407
	2	671	699	745	819	247	74	98	122	147	172	196	221	246	270	295	320	345	369	394	419
	1	735	766	816	897	268	80	106	133	159	186	213	240	267	293	320	347	374	401	427	454
0	896	934	995	1093	306	92	121	151	182	213	243	274	304	335	366	396	427	457	488	519	
03	5	545	568	605	665	207	62	82	102	123	144	165	185	206	227	247	268	289	309	330	351
	4	588	613	653	717	234	70	92	116	139	163	186	209	233	256	280	303	326	350	373	397
	3	676	704	750	825	273	82	108	135	162	190	217	244	272	299	326	354	381	408	435	463
	2	696	725	773	849	282	85	111	140	168	196	224	252	281	309	337	365	393	422	450	478
	1	762	794	846	930	305	92	120	151	181	212	242	273	303	334	364	395	425	456	486	517
0	929	968	1031	1133	349	105	138	173	208	243	277	312	347	382	417	452	487	522	557	592	
05	5	226	235	251	276	93	28	37	46	55	65	74	83	93	102	111	120	130	139	148	158
	4	244	254	271	298	105	32	41	52	62	73	83	94	104	115	125	136	146	157	167	178
	3	281	293	312	343	123	37	49	61	73	85	98	110	122	135	147	159	172	184	196	208
	2	289	301	321	353	126	38	50	62	75	88	100	113	125	138	151	163	176	188	201	214
	1	317	330	352	387	137	41	54	68	82	95	109	123	136	150	164	177	191	205	219	232
0	386	402	428	471	156	47	62	77	93	108	124	140	155	171	186	202	218	233	249	264	
07	5	645	672	716	787	215	65	85	106	128	149	171	192	214	235	257	278	300	321	343	364
	4	696	725	773	849	244	73	96	121	145	170	194	218	243	267	292	316	340	365	389	414
	3	800	834	888	976	284	85	112	141	169	197	226	254	283	311	339	368	396	425	453	481
	2	824	859	915	1005	293	88	116	145	174	204	233	262	292	321	350	379	409	438	467	497
	1	903	941	1002	1102	318	95	126	157	189	221	253	285	316	348	380	412	444	475	507	539
0	1100	1146	1221	1342	363	109	143	180	216	252	289	325	361	397	434	470	506	543	579	615	
END 44	1	5	13	31		Rate Group															
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	21	26	34	40	47	53	60	67	74	80	87	93	101	108	114				
	500 deductible	62	19	24	31	37	43	49	55	62	68	74	80	86	93	99	105				
Specified Perils	250 deductible	-	9	11	13	16	18	22	24	27	29	33	35	38	40	43	46				
	500 deductible	25	8	10	12	15	17	20	22	25	27	30	32	35	37	40	42				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Special Uses: Apply the factors indicated to the premium otherwise payable.

Fire and Police are Class Code 53 and Base rates are Class 07, Driving Records 0, 1, 2, 3 only

Police Emerg. or Patrol - Liab 2.50; A.B. 1.00; Coll. 2.00; Comp/SP 2.00 Other Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

Fire Dept. Emerg. Vehicles - Liab 1.25; A.B. 1.00; Coll. 1.00; Comp/SP 1.00 Other Vehicles - Liab 1.00; A.B. 1.00; Coll. 1.00; Comp/SP 1.00

PRIVATE PASSENGER VEHICLES

TERRITORY 3

ANNUAL PREMIUMS

Class & DR	Third Party Liability (Limit in 000's)				Collision - 500 deductible																
	200	300	500	1000	ABP	Rating Group															
						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
10	3	1767	1841	1961	2156	738	221	292	365	439	513	587	661	734	808	882	956	1030	1103	1177	1251
	2	1820	1896	2020	2220	761	228	301	377	453	529	605	681	757	833	909	985	1062	1138	1214	1290
	1	1993	2077	2212	2431	825	248	326	408	491	573	656	738	821	903	986	1068	1151	1233	1316	1398
	0	2430	2532	2697	2965	943	283	372	467	561	655	750	844	938	1033	1127	1221	1315	1410	1504	1598
11	4	1066	1111	1183	1301	484	145	191	240	288	336	385	433	482	530	578	627	675	724	772	820
	3	1225	1276	1360	1495	564	169	223	279	336	392	448	505	561	618	674	730	787	843	900	956
	2	1262	1315	1401	1540	582	175	230	288	346	404	463	521	579	637	695	754	812	870	928	986
	1	1382	1440	1534	1686	630	189	249	312	375	438	501	564	627	690	753	816	879	942	1005	1068
0	1684	1755	1869	2054	721	216	285	357	429	501	573	645	717	789	862	934	1006	1078	1150	1222	
12	5	918	957	1019	1120	373	112	147	185	222	259	297	334	371	408	446	483	520	558	595	632
	4	991	1033	1100	1209	422	127	167	209	251	293	335	378	420	462	504	546	589	631	673	715
	3	1139	1187	1264	1390	493	148	195	244	293	343	392	441	491	540	589	638	688	737	786	836
	2	1173	1222	1302	1431	508	152	201	251	302	353	404	455	505	556	607	658	709	759	810	861
1	1285	1339	1426	1568	551	165	218	273	328	383	438	493	548	603	658	714	769	824	879	934	
0	1566	1632	1738	1911	629	189	248	311	374	437	500	563	626	689	752	815	877	940	1003	1066	
13	5	791	824	878	965	372	112	147	184	221	259	296	333	370	407	445	482	519	556	593	631
	4	854	890	948	1042	421	126	166	208	250	293	335	377	419	461	503	545	587	629	671	714
	3	982	1023	1090	1198	492	148	194	244	293	342	391	440	490	539	588	637	686	736	785	834
	2	1011	1053	1122	1233	507	152	200	251	302	352	403	454	504	555	606	657	707	758	809	859
1	1108	1155	1230	1352	549	165	217	272	327	382	436	491	546	601	656	711	766	821	876	931	
0	1350	1407	1499	1647	628	188	248	311	374	436	499	562	625	688	750	813	876	939	1002	1064	
END 44	1	5	13	31	Rate Group																
					ABP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Comprehensive	250 deductible	-	21	26	34	40	47	53	60	67	74	80	87	93	101	108	114				
	500 deductible	62	19	24	31	37	43	49	55	62	68	74	80	86	93	99	105				
Specified Perils	250 deductible	-	9	11	13	16	18	22	24	27	29	33	35	38	40	43	46				
	500 deductible	25	8	10	12	15	17	20	22	25	27	30	32	35	37	40	42				

Accident Benefits 115

Uninsured Automobile 33

All Perils: Add the Collision and the Comprehensive premium
Exception: For Class 05 charge Collision only premium.

Physical Damage																
Other Rate Groups:	Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Multiply the ABP (Adjusted Base Premium) by Rate Group factor shown to obtain \$500 ded premium.	Factor	1.795	1.895	1.995	2.095	2.195	2.295	2.395	2.495	2.595	2.695	2.795	2.895	2.995	3.145	3.345
	Rate Group	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
	Factor	3.545	3.745	3.945	4.145	4.345	4.545	4.745	4.945	5.145	5.345	5.545	5.745	5.945	6.145	6.345
For each additional Rate Group above 45, add .20 to the Rate Group 45 factor.																

Other Deductibles: Multiply the \$500 deductible premium for the required Rating Group (rounded to the nearest dollar) by the factor applicable to the desired deductible.	Deductible	100	250	750	1000	1250	1500	1750	2000	2250	2500 or more
	Collision	-	1.149	0.897	0.828	0.782	0.747	0.724	0.701	0.695	0.690
	Comp./ S.P.	1.235	1.086	0.951	0.926	0.901	0.889	0.883	0.877	0.870	0.864

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

1. BASE PREMIUMS & URBAN/RURAL INDICATORS

TERR	U/R	T.P.	A.B.	Coll.	Comp.	S.P.	U. A.
1	U	1868.74	115.00	206.10	71.34	29.15	33.00
2	R	831.27	115.00	172.75	54.93	20.88	33.00
3	R	651.62	115.00	239.76	62.17	24.91	33.00

Note: Refer to the Territorial Mapping and Abbreviations page for the Statistical Location Code.

2. LIABILITY FACTORS and END 44 PREMIUMS

CLASS FACTORS

Class	Urban	Rural
01	0.884	0.874
02	1.000	1.000
03	1.020	1.037
05	0.431	0.431
07	1.025	1.228
10	2.636	2.712
11	1.634	1.880
12	1.551	1.748
13	1.287	1.507

DRIVING RECORD FACTORS

D.R.	Factor
5	0.806
4	0.870
3	1.000
2	1.030
1	1.128
0	1.375

LIABILITY LIMIT FACTORS and END 44 PREMIUMS

Limit \$	Liability Factor	END44 Premium
200,000	1.000	\$1
300,000	1.042	\$5
500,000	1.110	\$13
1,000,000	1.220	\$31

U.S.A. EXPOSURE FACTORS

Liability = 0.010 for each percentage
of U.S. A. exposure
Applicable only to Class 07
END44 = 0.010 for each percentage
of U.S. A. exposure

SPECIAL USE FACTORS

Police Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	2.50
- Other Vehicles	1.25
Fire Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.25
- Other Vehicles	1.00

3. ACCIDENT BENEFITS FACTORS

DRIVING RECORD FACTORS

D.R.	Factor
ALL	1.000

U.S.A. EXPOSURE FACTORS

Accident Benefits = 0.010 for each
percentage of U.S. A. exposure
Applicable only to Class 07

SPECIAL USE FACTORS

Police Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.00
- Other Vehicles	1.00
Fire Dept. Vehicles (<i>applicable to Class 07</i>)	
- Emergency or Patrol Vehicles	1.00
- Other Vehicles	1.00

FACILITY ASSOCIATION

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS & FACTORS

PRIVATE PASSENGER VEHICLES

4. PHYSICAL DAMAGE FACTORS

CLASS FACTORS

Collision only		
Class	Urban	Rural
01	0.839	0.849
02	1.000	1.000
03	1.137	1.139
05	0.532	0.511
07	1.193	1.186
10	2.862	3.080
11	2.287	2.354
12	2.058	2.056
13	1.696	2.051

DRIVING RECORD FACTORS

D.R.	Collision	Comp.	S.P.
5	0.757	1.000	1.000
4	0.857	1.000	1.000
3	1.000	1.000	1.000
2	1.031	1.000	1.000
1	1.117	1.000	1.000
0	1.277	1.000	1.000

MULTIPLICATIVE DEDUCTIBLE FACTORS

Deductible	Collision	Comp.	S.P.
100	-	1.235	1.235
250	1.149	1.086	1.086
500	1.000	1.000	1.000
750	0.897	0.951	0.951
1000	0.828	0.926	0.926
1250	0.782	0.901	0.901
1500	0.747	0.889	0.889
1750	0.724	0.883	0.883
2000	0.701	0.877	0.877
2250	0.695	0.870	0.870
2500 or greater	0.690	0.864	0.864

Note: For each step from the base deductible there is a minimum difference of \$1.

ALL PERILS FACTORS

Comprehensive Factor	1.00
Exception for Class 05	0.00

SPECIAL USE FACTORS

Use	Collision	Comp.	S. P.
Police Dept. Vehicles <i>(applicable to Class 07)</i>			
- Emergency or Patrol Vehicles	2.00	2.00	2.00
- Other Vehicles	1.00	1.00	1.00
Fire Dept, Vehicles <i>(applicable to Class 07)</i>			
- Emergency Vehicles	1.00	1.00	1.00
- Other Vehicles	1.00	1.00	1.00

RATE GROUP FACTORS

R.G.	Factor	
	Collision	Comp, SP
1	0.300	0.300
2	0.395	0.395
3	0.495	0.495
4	0.595	0.595
5	0.695	0.695
6	0.795	0.795
7	0.895	0.895
8	0.995	0.995
9	1.095	1.095
10	1.195	1.195
11	1.295	1.295
12	1.395	1.395
13	1.495	1.495
14	1.595	1.595
15	1.695	1.695
16	1.795	1.795
17	1.895	1.895
18	1.995	1.995
19	2.095	2.095
20	2.195	2.195
21	2.295	2.295
22	2.395	2.395
23	2.495	2.495
24	2.595	2.595
25	2.695	2.695
26	2.795	2.795
27	2.895	2.895
28	2.995	2.995
29	3.145	3.145
30	3.345	3.345
Each add'	+0.20	+0.20
Rate Group		

U.S.A. EXPOSURE FACTORS

Physical damage = 0.005 for each percentage of U.S.A. exposure
Applicable only to Class 07

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="338 326 823 669"> <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="888 326 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</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	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>
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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.																																												