

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.

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>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	
1986.2	341	396	406	394	394	389	383	383	381	382	377	377	376	377	377	
1987.1	362	415	391	392	393	398	392	389	388	387	388	389	387	387	385	
1987.2	442	474	456	440	448	442	434	432	433	430	429	431	433	433	435	
1988.1	422	448	427	446	440	437	431	429	425	428	428	428	425	425	426	
1988.2	499	553	570	570	560	569	568	571	570	550	549	543	543	543	544	
1989.1	519	505	505	525	537	526	541	546	527	521	522	521	522	526	527	
1989.2	599	639	603	639	639	655	660	626	631	624	630	636	637	642	638	
1990.1	509	504	529	530	555	561	541	546	540	547	552	551	554	549	549	
1990.2	566	634	639	670	673	665	684	678	682	680	682	682	681	680	679	
1991.1	477	456	473	498	525	528	521	526	529	528	533	535	536	530	529	
1991.2	558	585	593	668	682	675	682	678	674	678	677	679	678	678	679	
1992.1	595	656	699	753	778	773	776	784	790	788	781	776	775	776	780	
1992.2	655	675	697	746	747	744	741	742	746	741	741	739	738	735	735	
1993.1	653	676	694	702	732	737	734	727	718	713	713	713	714	712	719	
1993.2	720	739	755	771	784	784	783	774	766	763	759	761	759	757	755	
1994.1	725	762	754	761	778	768	760	755	749	744	744	744	742	743	742	
1994.2	756	800	779	794	777	766	756	750	742	734	729	728	727	729	722	
1995.1	794	792	791	791	755	747	740	733	734	730	732	732	728	728	723	
1995.2	765	803	758	738	735	731	704	703	703	706	704	703	703	718	715	
1996.1	757	759	739	726	707	678	670	671	675	677	674	680	689	691	690	
1996.2	738	758	758	743	733	739	737	734	733	734	733	731	728	728	727	
1997.1	745	836	798	792	808	785	786	781	776	778	773	770	770	773	779	
1997.2	938	934	920	963	928	940	922	923	912	914	909	908	907	924	912	
1998.1	753	805	824	781	782	774	768	762	774	776	774	772	787	782	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	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	686	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															
1998.1																
1998.2																
1999.1																
1999.2																
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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																
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		18	24	30	36	42	48	54	60	66	72	78	84	90	96
	6	12														
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																
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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 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	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  
 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	4,326	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																
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  
 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	0.9987	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	0.9987	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	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  
 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	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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2001.2																
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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	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)
1986.1	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															

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		114	120	126	132	138	144	150	156	162	168	174	180	186
1986.1	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
1987.1	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
1988.1	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
1989.1	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
1990.1	353	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
1991.1	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
1992.1	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
1993.1	585	585	585	585	585	585	585	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
1994.1	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
1995.1	565	565	562	561	561	561	561	561	561	561	561	561	561	561	561
1995.2	467	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
1996.2	589	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
1997.2	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															

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		114	120	126	132	138	144	150	156	162	168	174	180	186
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														

IBC INDUSTRY DATA (AIX DATA)  
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	1.0593	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	1.0028	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	1.0020	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



IBC INDUSTRY DATA (AIX DATA)  
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	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

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

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

ACCIDENT 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  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	110	114	108	120	111	106	103	101	100	102	102	97	97	97	97	
1986.2	242	171	178	168	164	157	152	144	148	150	149	149	149	149	147	
1987.1	154	173	174	148	151	167	165	166	164	163	163	163	167	167	167	
1987.2	209	199	206	209	196	184	178	178	176	176	176	178	178	177	177	
1988.1	182	175	163	173	165	164	151	149	153	152	148	148	148	148	148	
1988.2	400	329	331	332	305	289	284	277	274	275	275	271	271	271	271	
1989.1	360	391	323	294	302	302	273	266	266	497	496	494	494	494	494	
1989.2	435	490	463	458	437	439	416	401	408	399	399	398	395	395	395	
1990.1	345	413	424	461	445	426	418	417	422	421	419	414	411	411	411	
1990.2	547	683	748	748	735	673	689	679	659	669	650	649	702	700	731	
1991.1	480	577	517	512	515	488	472	465	465	463	462	462	462	462	462	
1991.2	772	905	874	890	863	1,030	1,002	784	786	772	772	770	770	765	763	
1992.1	985	1,009	1,093	943	945	914	918	905	898	897	1,082	1,080	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	
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	
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	2,533	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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															

IBC INDUSTRY DATA (AIX DATA)  
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	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																
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2003.2																
2004.1																
2004.2																
2005.1																
2005.2																

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

ACCIDENT YEAR	CASE INCURRED - ACTUALS - (IN THOUSANDS)														
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186
1986.1	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														

IBC INDUSTRY DATA (AIX DATA)  
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES  
 ACCIDENT BENEFITS - EXCLUDING U.A.  
 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	1.0331	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  
 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	1.0132	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.  
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	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  
 COMBINED UNINSURED AUTOMOBILE  
 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		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  
 COMBINED UNINSURED AUTOMOBILE  
 GROSS BASIS ---- CAN. FUNDS  
 31 DECEMBER 2005

ACCIDENT YEAR	INCURRED CLAIM COUNT														
	DEVELOPMENT MONTHS		114	120	126	132	138	144	150	156	162	168	174	180	186
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	157	157	157	157	157	157	157	157	157
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  
 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	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	
1986.2			8	10	10	10	66	10	68	65	12	12	12	12	12	
1987.1	7	14	12	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	
1988.1	19	24	12	32	47	42	58	42	88	52	97	58	81	90	90	
1988.2	3	2	2	2	33	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	234	234	
1989.2	2	21	2	7	7	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	
1990.2	127	188	202	239	259	285	305	290	254	254	265	312	317	339	330	
1991.1	103	159	560	666	709	828	796	859	957	955	952	889	889	889	823	
1991.2	319	654	736	735	691	902	880	863	864	861	907	907	1,004	962	962	
1992.1	208	295	371	483	674	630	642	630	631	567	561	562	566	557	558	
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	
1993.1	499	752	779	907	1,176	1,138	1,071	1,064	1,033	1,077	921	908	861	703	703	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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  
 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	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																
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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								
1987.1	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)  
 ATLANTICS --- PRIVATE PASSENGER VEHICLES  
 COMBINED UNINSURED AUTOMOBILE  
 GROSS BASIS ---- CAN. FUNDS  
 31 DECEMBER 2005

METHOD : INCURRED LOSS PROJECTION

ACCIDENT YEAR	DEVELOPMENT FACTORS															
	108/102	114/108	120/114	126/120	132/126	138/132	144/138	150/144	156/150	162/156	168/162	174/168	180/174	186/180	192/186	198/192
1986.1	1.0000	1.0000	1.0000	1.0000	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	2,282	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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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  
 COLLISION  
 GROSS BASIS ---- CAN. FUNDS  
 31 DECEMBER 2005

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	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								
1987.1	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										
1988.1	3,081	3,081	3,081	3,081												
1988.2	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	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.2	0.9396	0.9776	0.9950	0.9973	0.9973	0.9973	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.1	0.9635	0.9853	0.9902	0.9902	0.9902	0.9902	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004.2	0.9677	0.9799	0.9799	0.9799	0.9799	0.9799	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005.1	0.9511	0.9511	0.9511	0.9511	0.9511	0.9511	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.9735	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-T0-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  
 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	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  
 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	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  
 COLLISION  
 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	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  
 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	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  
 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	0.9753	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  
 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	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	0.9999	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	1.0001	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	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993.1	1.0000	1.0001	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	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  
 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	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  
 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	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																
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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  
 COMPREHENSIVE  
 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	1.3441	1.0122	1.0010	1.0000	1.0008	0.9994	1.0002	1.0000	1.0000	1.0000	0.9994	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	0.9992	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
1987.2	1.2897	1.0234	1.0008	1.0008	1.0002	1.0002	1.0002	0.9994	1.0000	1.0000	1.0000	1.0002	0.9998	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
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
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
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
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
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
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	0.9995
1991.2	1.2331	1.0120	1.0023	1.0010	0.9997	1.0000	1.0000	1.0003	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992.1	1.2684	1.0087	1.0021	1.0005	1.0000	0.9999	0.9999	1.0000	1.0000	1.0001	1.0000	1.0000	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	1.0001	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
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
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
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
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
1995.2	1.2027	1.0229	1.0005	1.0007	0.9998	1.0000	1.0002	1.0000	1.0000	0.9998	1.0002	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
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
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
1997.2	1.2407	1.0190	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0003	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
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	0.9993	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	0.9998	1.0000	0.9998	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			
2000.1	1.3392	1.0161	1.0018	1.0012	1.0002	1.0000	1.0000	1.0000	1.0000	0.9990	1.0000					
2000.2	1.2262	1.0247	1.0044	1.0012	1.0002	1.0004	0.9998	1.0000	0.9998	1.0000						
2001.1	1.3645	1.0182	1.0039	1.0000	1.0003	1.0005	1.0003	0.9997	0.9998							
2001.2	1.2751	1.0247	1.0022	1.0002	1.0007	1.0007	1.0000	1.0000								
2002.1	1.3246	1.0129	1.0016	1.0009	1.0002	1.0003	1.0002									
2002.2	1.2335	1.0213	1.0008	1.0000	1.0000	1.0000										
2003.1	1.3565	1.0143	1.0015	1.0000	1.0000											
2003.2	1.2293	1.0234	1.0025	1.0012												
2004.1	1.2779	1.0089	1.0034													
2004.2	1.2960	1.0273														
2005.1	1.4270															
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
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
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
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
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
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
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
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
SELECTED																
AGE-TO-ULT	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
	1.2900	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

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																
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  
 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	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																
1999.2																
2000.1																
2000.2																
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2002.2																
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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	2,557						
1987.1	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						
1988.1	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						
1989.1	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						

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															
	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	1.2069	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	1.0000	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	1.0004	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		
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																
AGE-TO-ULT	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
	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																
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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	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	1.0000
2003.2	0.9540	1.0000	1.0000	1.0000	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	0.9344	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
2004.2	1.0139	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
2005.1	1.0893	1.0000	1.0000	1.0000	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	0.9915	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  
 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
	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  
 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	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																
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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	0.9934	1.0000	1.0000	1.0000	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	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	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	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	1.0000	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002.2	0.9446	0.9901	1.0026	1.1053	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003.1	0.9559	1.0160	1.0114	0.9887	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	1.0580	0.9966	1.0015	0.9930	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	1.0036	1.0215	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	1.0000
2004.2	0.8990	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	1.0000	1.0000
2005.1	1.1669	1.0000	1.0000	1.0000	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	1.0047	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							