

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - BODILY INJURY TORT

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - PD TORT

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

THIRD PARTY LIABILITY - TOTAL

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

ACCIDENT BENEFITS - EXCLUDING U.A.

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

UNINSURED AUTOMOBILE

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

COLLISION

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

COMPREHENSIVE

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

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

DERIVATION OF PROJECTED PROVINCIAL LOSS COSTS

SPECIFIED PERILS

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