

INDUSTRY  
NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES  
SUMMARY OF SELECTION BASIS FOR EMERGENCE PATTERN  
31 DECEMBER 2005

EMERGENCE

<u>Development Months</u>	<u>Bodily Injury Tort</u>	<u>Property Damage</u>	<u>Accident Benefits Excluding U.A.</u>	<u>Combined Uninsured Auto (Based on Atlantics)</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Specified Perils (Based on Atlantics)</u>
12	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	Avg 4 years	Avg 4 years	Avg all years
24	Avg 3 years	Avg 4 years	Avg 4 years	Avg 4 years	No emergence	Avg 4 years	Avg all years
36	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	No emergence	No emergence	No emergence
48	Avg 3 years	Avg 3 years	Avg 4 years	Avg 4 years	No emergence	No emergence	No emergence
60	Avg 3 years	No emergence	Judgment	Avg 4 years	No emergence	No emergence	No emergence
72	Avg 3 years	No emergence	Avg 4 years	Judgment	No emergence	No emergence	No emergence
84	Avg 3 years	No emergence	Judgment	Avg 4 years	No emergence	No emergence	No emergence
96	Judgment	No emergence	Judgment	Judgment	No emergence	No emergence	No emergence
108	Judgment	No emergence	Judgment	Judgment	No emergence	No emergence	No emergence
120	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
132	Judgment	No emergence	No emergence	Judgment	No emergence	No emergence	No emergence
144	Judgment	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
156	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
168	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
180	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
192	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
204	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
216	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
228	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
240	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence
252	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence	No emergence

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

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

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	
1986	714	2,902	5,155	7,791	9,830	11,096	11,761	12,236	12,770	13,349	13,455	13,474	13,965	13,965	13,965	13,949
1987	801	3,372	5,737	8,644	10,299	12,062	12,978	13,636	13,997	14,120	14,352	14,353	14,353	14,353	14,353	14,353
1988	823	3,430	9,230	14,678	16,970	19,619	20,391	20,981	21,924	21,950	22,176	22,306	22,302	22,302	22,302	22,302
1989	1,139	5,172	11,088	17,339	21,849	24,770	26,002	26,587	27,398	28,251	28,770	28,780	28,784	28,784	28,784	28,785
1990	1,479	6,711	14,077	22,399	28,381	31,673	34,066	36,203	36,922	38,198	38,495	38,952	39,146	39,151	39,156	39,665
1991	1,748	7,501	14,376	20,641	26,126	29,296	32,278	33,907	36,694	37,307	37,462	37,564	37,768	38,188	38,292	38,392
1992	1,727	9,196	17,861	26,241	34,013	38,389	41,758	44,007	45,696	46,695	48,039	48,085	48,543	48,548		48,681
1993	2,351	9,083	19,014	25,848	32,286	37,468	40,710	43,844	45,777	47,531	48,001	48,242	48,355			48,450
1994	2,525	12,226	20,743	28,225	35,683	41,121	44,558	46,125	47,212	47,910	49,157	49,788				50,660
1995	2,636	10,800	20,798	30,378	37,175	41,839	45,517	48,875	50,674	52,143	53,085					53,584
1996	2,876	12,779	23,429	32,064	38,303	43,916	46,424	48,167	49,878	50,912						52,546
1997	3,220	13,741	25,527	34,806	39,707	43,524	46,099	48,656	50,224							54,114
1998	3,484	13,686	25,917	34,365	39,788	45,003	48,467	52,266								57,202
1999	3,671	19,359	32,981	41,924	50,297	56,388	59,179									69,691
2000	4,632	19,725	36,043	46,650	54,892	59,442										73,399
2001	4,866	21,562	36,875	48,980	56,229											77,579
2002	4,117	16,851	30,306	40,264												69,386
2003	3,997	16,901	30,245													71,081
2004	3,578	14,463														70,387
2005	2,507															73,555
<b>TOTAL</b>																<b>1,027,760</b>

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

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

CLAIM ACCIDENT YEAR	EMERGENCE DEVELOPMENT		PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.0512	0.2080	0.3696	0.5586	0.7047	0.7955	0.8431	0.8772	0.9155	0.9570	0.9646	0.9659	1.0011	1.0011	1.0011	1.0011
1987	0.0558	0.2349	0.3997	0.6022	0.7175	0.8404	0.9042	0.9501	0.9752	0.9838	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.0369	0.1538	0.4138	0.6582	0.7609	0.8797	0.9143	0.9408	0.9830	0.9842	0.9943	1.0001	1.0000	1.0000	1.0000	1.0000
1989	0.0396	0.1797	0.3852	0.6023	0.7590	0.8605	0.9033	0.9236	0.9518	0.9814	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000
1990	0.0373	0.1692	0.3549	0.5647	0.7155	0.7985	0.8588	0.9127	0.9308	0.9630	0.9705	0.9820	0.9869	0.9871	0.9872	0.9876
1991	0.0455	0.1954	0.3744	0.5376	0.6805	0.7631	0.8408	0.8832	0.9558	0.9717	0.9758	0.9784	0.9838	0.9947	0.9974	
1992	0.0355	0.1889	0.3669	0.5390	0.6987	0.7886	0.8578	0.9040	0.9387	0.9592	0.9868	0.9877	0.9972	0.9973		
1993	0.0485	0.1875	0.3924	0.5335	0.6664	0.7733	0.8403	0.9049	0.9448	0.9810	0.9907	0.9957	0.9980			
1994	0.0498	0.2413	0.4095	0.5571	0.7044	0.8117	0.8796	0.9105	0.9319	0.9457	0.9703	0.9828				
1995	0.0492	0.2015	0.3881	0.5669	0.6938	0.7808	0.8495	0.9121	0.9457	0.9731	0.9907					
1996	0.0547	0.2432	0.4459	0.6102	0.7290	0.8358	0.8835	0.9167	0.9492	0.9689						
1997	0.0595	0.2539	0.4717	0.6432	0.7338	0.8043	0.8519	0.8991	0.9281							
1998	0.0609	0.2393	0.4531	0.6008	0.6956	0.7867	0.8473	0.9137								
1999	0.0527	0.2778	0.4732	0.6016	0.7217	0.8091	0.8492									
2000	0.0631	0.2687	0.4911	0.6356	0.7479	0.8098										
2001	0.0627	0.2779	0.4753	0.6314	0.7248											
2002	0.0593	0.2429	0.4368	0.5803												
2003	0.0562	0.2378	0.4255													
2004	0.0508	0.2055														
2005	0.0341															
AVERAGES																
LAST 3 YR	0.0470	0.2287	0.4459	0.6158	0.7315	0.8019	0.8495	0.9098	0.9410	0.9626	0.9839	0.9887	0.9930	0.9930	0.9949	0.9959
LAST 4 YR	0.0501	0.2410	0.4572	0.6122	0.7225	0.8025	0.8580	0.9104	0.9387	0.9672	0.9846	0.9862	0.9915	0.9948	0.9962	0.9969
ALL YEARS	0.0502	0.2214	0.4182	0.5896	0.7159	0.8092	0.8660	0.9114	0.9459	0.9699	0.9843	0.9880	0.9959	0.9972	0.9976	0.9977
ALL-HI LOW	0.0503	0.2221	0.4176	0.5888	0.7162	0.8073	0.8641	0.9110	0.9452	0.9710	0.9848	0.9895	0.9970	0.9984	0.9994	1.0000
WTD 3 YR	0.0469	0.2287	0.4468	0.6167	0.7315	0.8030	0.8494	0.9098	0.9409	0.9629	0.9840	0.9887	0.9937	0.9933	0.9943	0.9946
WTD 4 YR	0.0499	0.2419	0.4580	0.6130	0.7241	0.8033	0.8571	0.9104	0.9388	0.9671	0.9846	0.9866	0.9921	0.9945	0.9953	0.9953
WTD ALL YR	0.0515	0.2300	0.4293	0.5921	0.7154	0.8045	0.8613	0.9097	0.9435	0.9684	0.9838	0.9879	0.9947	0.9959	0.9962	0.9960
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.0555	0.2535	0.4632	0.6111	0.7178	0.8022	0.8521	0.9015	0.9395	0.9637	0.9819	0.9940	1.0000	1.0000	1.0000	1.0000
SELECTED	0.0470	0.2287	0.4459	0.6158	0.7315	0.8019	0.8495	0.8925	0.9283	0.9570	0.9785	0.9928	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0470	0.1817	0.2172	0.1699	0.1157	0.0704	0.0476	0.0430	0.0358	0.0287	0.0215	0.0143	0.0072	0.0000	0.0000	0.0000

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT	DEVELOPMENT MONTHS				
YEAR	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

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

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180			
1986	9,562	12,178	12,319	12,368	12,389	12,400	12,403	12,404	12,404	12,405	12,405	12,405	12,405	12,405	12,405	12,405	12,405	
1987	11,450	14,315	14,488	14,543	14,558	14,572	14,589	14,586	14,591	14,591	14,593	14,593	14,593	14,593	14,593	14,593	14,593	
1988	11,945	15,348	15,682	15,764	16,000	16,004	16,011	16,017	16,017	16,017	16,025	16,025	16,025	16,025	16,025	16,025	16,025	
1989	14,335	18,649	18,867	18,966	18,976	18,991	19,000	19,002	19,002	19,002	19,002	19,002	19,002	19,002	19,002	19,002	19,002	
1990	14,041	17,395	17,630	17,736	17,763	17,782	17,824	17,831	17,831	17,831	17,831	17,831	17,831	17,831	17,831	17,831	17,833	
1991	14,483	18,006	18,215	18,312	18,350	18,385	18,385	18,403	18,411	18,433	18,433	18,433	18,433	18,437	18,437	18,437	18,437	
1992	14,372	17,260	17,480	17,623	17,696	17,743	17,767	17,813	17,830	17,853	17,886	17,899	17,903	17,904			17,974	
1993	12,273	14,747	14,973	15,027	15,083	15,230	15,231	15,232	15,234	15,234	15,234	15,234	15,234	15,234			15,234	
1994	11,092	13,986	14,222	14,339	14,372	14,424	14,426	14,434	14,436	14,436	14,436	14,436	14,436	14,440			15,234	
1995	11,089	13,702	13,933	14,013	14,072	14,092	14,100	14,104	14,104	14,100	14,100	14,100	14,100				14,525	
1996	9,514	11,745	11,979	12,039	12,061	12,064	12,066	12,072	12,072	12,072							14,103	
1997	9,713	12,208	12,282	12,287	12,327	12,345	12,346	12,366	12,374								12,072	
1998	9,545	11,677	11,831	11,885	11,901	11,895	11,896	11,896									12,423	
1999	10,512	12,832	13,034	13,152	13,167	13,183	13,195										11,914	
2000	11,134	14,135	14,592	14,658	14,676	14,697											13,334	
2001	12,798	15,835	16,001	16,137	16,152												14,760	
2002	11,708	14,531	14,784	14,864													16,281	
2003	12,394	15,522	16,183														15,014	
2004	11,319	15,178															17,118	
2005	12,138																17,351	
																	18,104	
																	TOTAL	308,507

ACCIDENT YEAR	192	204	216	228	240
1986	12,405	12,405	12,405	12,405	12,405
1987	14,593	14,593	14,593	14,593	
1988	16,025	16,025	16,025		
1989	19,007	19,007			
1990	17,833				

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT MONTHS															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.7708	0.9817	0.9930	0.9970	0.9987	0.9996	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.7846	0.9810	0.9928	0.9966	0.9976	0.9986	0.9997	0.9995	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.7454	0.9577	0.9786	0.9837	0.9984	0.9987	0.9991	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.7542	0.9812	0.9927	0.9979	0.9984	0.9992	0.9997	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	1.0000
1990	0.7874	0.9754	0.9886	0.9946	0.9961	0.9971	0.9995	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
1991	0.7856	0.9766	0.9880	0.9932	0.9953	0.9972	0.9972	0.9982	0.9986	0.9988	0.9998	0.9998	0.9998	1.0000	1.0000	1.0000
1992	0.7996	0.9603	0.9725	0.9805	0.9846	0.9871	0.9885	0.9911	0.9920	0.9933	0.9951	0.9958	1.0000	1.0000	1.0000	1.0000
1993	0.8057	0.9681	0.9829	0.9865	0.9901	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9961		
1994	0.7636	0.9629	0.9791	0.9872	0.9894	0.9930	0.9932	0.9937	0.9938	0.9939	0.9939	0.9941				
1995	0.7863	0.9716	0.9880	0.9937	0.9978	0.9992	0.9998	1.0001	1.0001	0.9998	0.9998					
1996	0.7881	0.9729	0.9922	0.9972	0.9991	0.9993	0.9995	1.0000	1.0000	1.0000						
1997	0.7818	0.9827	0.9886	0.9890	0.9922	0.9937	0.9937	0.9954	0.9960							
1998	0.8012	0.9801	0.9931	0.9976	0.9990	0.9985	0.9985	0.9985								
1999	0.7884	0.9623	0.9774	0.9863	0.9875	0.9887	0.9896									
2000	0.7543	0.9577	0.9886	0.9931	0.9944	0.9957										
2001	0.7861	0.9726	0.9828	0.9911	0.9921											
2002	0.7798	0.9678	0.9847	0.9900												
2003	0.7241	0.9068	0.9454													
2004	0.6523	0.8748														
2005	0.6705															
AVERAGES																
LAST 3 YR	0.6823	0.9165	0.9710	0.9914	0.9913	0.9943	0.9939	0.9980	0.9987	0.9979	0.9979	0.9966	0.9987	0.9987	0.9999	1.0000
LAST 4 YR	0.7067	0.9305	0.9754	0.9901	0.9933	0.9942	0.9953	0.9985	0.9975	0.9984	0.9972	0.9974	0.9990	0.9990	1.0000	1.0000
ALL YEARS	0.7655	0.9629	0.9838	0.9915	0.9944	0.9964	0.9970	0.9981	0.9983	0.9987	0.9988	0.9988	0.9995	0.9994	1.0000	1.0000
ALL-HI LOW	0.7695	0.9669	0.9857	0.9918	0.9948	0.9968	0.9974	0.9986	0.9987	0.9992	0.9993	0.9993	1.0000	0.9999	1.0000	1.0000
WTD 3 YR	0.6819	0.9141	0.9701	0.9914	0.9914	0.9942	0.9938	0.9979	0.9988	0.9978	0.9979	0.9966	0.9986	0.9987	0.9999	1.0000
WTD 4 YR	0.7037	0.9286	0.9745	0.9903	0.9930	0.9941	0.9952	0.9985	0.9974	0.9984	0.9971	0.9975	0.9989	0.9990	0.9999	1.0000
WTD ALL YR	0.7631	0.9616	0.9833	0.9913	0.9943	0.9963	0.9969	0.9980	0.9982	0.9986	0.9988	0.9988	0.9994	0.9994	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.7413	0.9570	0.9839	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.6823	0.9305	0.9710	0.9914	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.6823	0.2482	0.0405	0.0204	0.0086	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000





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

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN DEVELOPMENT		- RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.3474	0.7886	0.9059	0.9366	0.9877	0.9931	0.9959	0.9898	0.9905	0.9946	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.3478	0.7359	0.9224	0.9682	0.9835	0.9835	0.9942	0.9942	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.3505	0.7290	0.9207	0.9700	0.9913	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.2231	0.5650	0.6992	0.7313	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.2579	0.6622	0.8602	0.9300	0.9472	0.9474	0.9982	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.3281	0.7802	0.9467	0.9883	0.9975	0.9986	0.9987	0.9987	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.2162	0.6198	0.8242	0.9058	0.9559	0.9905	0.9922	0.9923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.2289	0.5842	0.8399	0.9051	0.9561	0.9649	0.9604	0.9766	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.2287	0.6206	0.8724	0.9313	0.9553	0.9652	0.9698	0.9726	0.9789	0.9790	0.9907	0.9994				
1995	0.2107	0.6114	0.7804	0.8765	0.9631	0.9636	0.9625	0.9635	0.9810	0.9841	1.0000					
1996	0.2059	0.5993	0.7754	0.8547	0.8910	0.9097	0.9381	0.9473	0.9807	0.9822						
1997	0.2728	0.7504	0.9318	0.9636	0.9911	0.9976	1.0004	0.9917	0.9919							
1998	0.2711	0.7104	0.8802	0.9252	0.9592	0.9848	0.9898	0.9887								
1999	0.2928	0.7201	0.8787	0.9370	0.9368	0.9405	0.9716									
2000	0.3186	0.7409	0.8737	0.9492	0.9657	0.9781										
2001	0.2451	0.6735	0.8295	0.8875	0.9077											
2002	0.2957	0.6972	0.8530	0.8871												
2003	0.2616	0.6482	0.8137													
2004	0.2658	0.6668														
2005	0.2485															
AVERAGES																
LAST 3 YR	0.2586	0.6707	0.8321	0.9079	0.9367	0.9678	0.9873	0.9759	0.9845	0.9818	0.9969	0.9998	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.2679	0.6714	0.8425	0.9152	0.9424	0.9753	0.9750	0.9728	0.9831	0.9863	0.9977	0.9999	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.2709	0.6791	0.8560	0.9146	0.9614	0.9745	0.9837	0.9857	0.9928	0.9945	0.9991	0.9999	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.2700	0.6794	0.8601	0.9219	0.9639	0.9775	0.9861	0.9879	0.9934	0.9957	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.2586	0.6699	0.8314	0.9067	0.9355	0.9676	0.9859	0.9749	0.9841	0.9818	0.9970	0.9998	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.2674	0.6708	0.8410	0.9134	0.9406	0.9735	0.9737	0.9719	0.9828	0.9864	0.9975	0.9998	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.2593	0.6689	0.8461	0.9102	0.9488	0.9662	0.9744	0.9777	0.9882	0.9902	0.9980	0.9999	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.2680	0.6840	0.8590	0.9250	0.9624	0.9774	0.9887	0.9962	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED INCREMENTL	0.2679	0.6714	0.8425	0.9152	0.9553	0.9753	0.9852	0.9926	0.9975	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	0.2679	0.4035	0.1711	0.0727	0.0401	0.0200	0.0099	0.0074	0.0049	0.0025	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

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

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180			
1986	1	4	19	19	40	21	21	21	21	21	21	21	21	21	21	21		
1987	7	11	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
1988	19	15	15	17	26	33	92	92	92	97	97	97	97	97	97	97		
1989	3	5	6	5	5	355	355	239	240	243	244	244	244	244	244	244		
1990	163	254	292	341	388	385	403	566	566	566	566	566	566	566	566	566		
1991	107	187	397	1,122	1,425	1,435	1,449	1,588	1,663	1,668	1,668	1,668	1,668	1,668	1,668	1,668		
1992	145	672	1,197	1,392	1,764	1,774	2,024	2,052	2,049	2,050	2,050	2,050	2,050	2,050	2,050	2,050		
1993	228	745	1,114	1,382	1,806	1,925	2,055	2,093	2,303	2,303	2,303	2,303	2,303	2,303	2,303	2,303		
1994	614	1,392	2,308	2,705	2,881	3,014	3,591	3,602	3,563	3,590	3,797	3,813				3,989		
1995	653	1,615	2,667	3,162	3,977	4,324	4,649	4,931	4,937	5,085	5,405					5,481		
1996	665	1,820	2,807	3,292	4,099	4,958	5,077	5,080	5,247	5,570						5,815		
1997	999	2,608	4,442	5,440	6,393	7,257	7,656	7,847	7,926							8,622		
1998	778	1,966	3,421	4,874	6,180	7,184	8,108	8,825								10,010		
1999	957	2,554	4,340	5,783	6,573	7,781	7,949									8,874		
2000	1,086	2,883	4,811	6,327	7,703	8,416										10,501		
2001	1,060	3,114	5,142	6,880	8,084											12,208		
2002	1,029	2,502	4,469	5,618												10,384		
2003	971	2,643	3,756													9,069		
2004	932	1,460														7,321		
2005	925															7,222		
																	TOTAL	106,459
ACCIDENT YEAR	192	204	216	228	240													
1986	21	21	21	21	21													
1987	15	15	15	15														
1988	97	97	97															
1989	244	244																
1990	566																	

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

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus DEVELOPMENT MONTHS		SELECTED ULTIMATE AMOUNTS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.0280	0.1882	0.9162	0.9162	1.9255	1.0196	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.4444	0.7413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.1949	0.1518	0.1518	0.1727	0.2716	0.3363	0.9477	0.9477	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.0103	0.0219	0.0243	0.0219	0.0219	1.4543	1.4543	0.9782	0.9812	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.2876	0.4494	0.5167	0.6028	0.6864	0.6801	0.7113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.0640	0.1120	0.2382	0.6726	0.8542	0.8605	0.8687	0.9519	0.9969	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.0708	0.3278	0.5839	0.6791	0.8607	0.8655	0.9873	1.0011	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.0988	0.3233	0.4837	0.5999	0.7842	0.8356	0.8922	0.9087	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.1540	0.3489	0.5787	0.6782	0.7223	0.7555	0.9003	0.9030	0.8931	0.9000	0.9518	0.9560	1.0000	1.0000	1.0000	1.0000
1995	0.1192	0.2946	0.4866	0.5769	0.7257	0.7890	0.8482	0.8998	0.9009	0.9277	0.9861					
1996	0.1143	0.3130	0.4827	0.5662	0.7049	0.8526	0.8730	0.8737	0.9024	0.9580						
1997	0.1158	0.3025	0.5153	0.6309	0.7415	0.8417	0.8880	0.9101	0.9193							
1998	0.0777	0.1964	0.3417	0.4869	0.6174	0.7177	0.8100	0.8816								
1999	0.1078	0.2878	0.4891	0.6516	0.7407	0.8768	0.8958									
2000	0.1034	0.2745	0.4582	0.6025	0.7336	0.8015										
2001	0.0868	0.2551	0.4212	0.5635	0.6622											
2002	0.0991	0.2410	0.4304	0.5410												
2003	0.1071	0.2914	0.4142													
2004	0.1274	0.1994														
2005	0.1281															
AVERAGES																
LAST 3 YR	0.1209	0.2439	0.4219	0.5690	0.7122	0.7987	0.8646	0.8885	0.9075	0.9286	0.9793	0.9853	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.1154	0.2467	0.4310	0.5897	0.6885	0.8094	0.8667	0.8913	0.9039	0.9464	0.9845	0.9890	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.1270	0.2800	0.4741	0.5861	0.7533	0.8458	0.9341	0.9428	0.9618	0.9802	0.9938	0.9951	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.1158	0.2681	0.4693	0.5961	0.7218	0.8382	0.9093	0.9437	0.9648	0.9869	0.9983	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.1198	0.2467	0.4222	0.5688	0.7080	0.7957	0.8621	0.8898	0.9093	0.9320	0.9772	0.9790	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.1135	0.2493	0.4312	0.5863	0.6862	0.8061	0.8640	0.8916	0.9066	0.9409	0.9806	0.9825	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.1065	0.2665	0.4484	0.5839	0.7088	0.8112	0.8732	0.9039	0.9272	0.9533	0.9837	0.9840	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.1154	0.2467	0.4310	0.5897	0.6885	0.8073	0.8667	0.9111	0.9467	0.9733	0.9911	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.1154	0.1313	0.1843	0.1587	0.0988	0.1188	0.0594	0.0444	0.0356	0.0266	0.0178	0.0089	0.0000	0.0000	0.0000	0.0000

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

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS				
	DEVELOPMENT MONTHS 204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000

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

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180		
1986	9,440	11,080	11,055	11,044	11,010	11,031	11,031	11,031	11,031	11,031	11,029	11,029	11,029	11,029	11,029	11,029	11,029
1987	11,093	12,689	12,672	12,670	12,676	12,678	12,678	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675	12,675
1988	13,915	16,209	16,160	16,165	16,171	16,171	16,171	16,169	16,166	16,166	16,166	16,166	16,166	16,165	16,165	16,165	16,165
1989	15,433	18,231	18,206	18,244	18,369	18,374	18,375	18,376	18,378	18,378	18,379	18,379	18,379	18,379	18,380	18,381	18,381
1990	17,133	19,781	19,802	19,817	19,809	19,820	19,821	19,817	19,825	19,824	19,823	19,823	19,820	19,820	19,820	19,820	19,820
1991	17,045	19,392	19,443	19,448	19,458	19,460	19,466	19,466	19,474	19,460	19,460	19,460	19,460	19,460	19,460	19,460	19,460
1992	15,296	16,704	16,692	16,700	16,707	16,706	16,711	16,710	16,709	16,710	16,720	16,718	16,717	16,717	16,717	16,717	16,717
1993	13,176	14,244	14,244	14,281	14,300	14,297	14,297	14,296	14,295	14,295	14,296	14,296	14,296	14,294	14,294	14,294	14,294
1994	11,820	12,846	12,800	12,815	12,779	12,777	12,776	12,772	12,770	12,769	12,769	12,769	12,769	12,769	12,769	12,769	12,769
1995	11,315	12,580	12,540	12,562	12,560	12,553	12,560	12,554	12,558	12,558	12,558	12,561	12,561	12,561	12,561	12,561	12,561
1996	11,539	12,687	12,666	12,659	12,648	12,654	12,654	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652	12,652
1997	12,094	13,503	13,490	13,478	13,458	13,446	13,443	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444	13,444
1998	12,780	14,401	14,364	14,369	14,363	14,358	14,350	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355	14,355
1999	14,678	16,069	15,985	15,946	15,934	15,931	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915	15,915
2000	18,033	19,325	19,215	19,212	19,168	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165	19,165
2001	18,434	19,917	19,922	19,901	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895	19,895
2002	17,473	18,905	18,797	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772	18,772
2003	18,488	19,409	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349	19,349
2004	19,539	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494	21,494
2005	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783	19,783
															TOTAL	330,208	

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

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

ACCIDENT YEAR	CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS		DEVELOPMENT MONTHS													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.8559	1.0046	1.0023	1.0013	0.9983	1.0001	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.8752	1.0011	0.9998	0.9996	1.0001	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8608	1.0027	0.9997	1.0000	1.0003	1.0004	1.0004	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.8396	0.9919	0.9905	0.9926	0.9994	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
1990	0.8644	0.9980	0.9991	0.9998	0.9995	1.0000	1.0001	0.9999	1.0003	1.0002	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000
1991	0.8759	0.9965	0.9991	0.9994	0.9999	1.0000	1.0003	1.0003	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.9150	0.9992	0.9985	0.9990	0.9994	0.9993	0.9996	0.9996	0.9994	0.9995	0.9995	1.0001	1.0000	1.0000	1.0000	1.0000
1993	0.9218	0.9965	0.9965	0.9991	1.0004	1.0002	1.0002	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000
1994	0.9257	1.0060	1.0024	1.0035	1.0007	1.0006	1.0005	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.9008	1.0015	0.9983	1.0001	1.0000	0.9994	0.9999	0.9994	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.9120	1.0028	1.0011	1.0005	0.9997	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.8996	1.0044	1.0034	1.0025	1.0010	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.8892	1.0020	0.9994	0.9997	0.9993	0.9990	0.9985	0.9988	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.9223	1.0097	1.0044	1.0020	1.0012	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.9403	1.0076	1.0019	1.0017	0.9994	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9263	1.0009	1.0011	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.9304	1.0067	1.0009	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	0.9554	1.0030	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.9121	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	0.9278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AVERAGES																
LAST 3 YR	0.9318	1.0044	1.0006	1.0005	1.0001	0.9998	0.9995	0.9996	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.9314	1.0035	1.0010	1.0009	0.9999	0.9999	0.9996	0.9996	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.9025	1.0020	0.9999	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.9031	1.0022	1.0002	1.0003	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.9310	1.0043	1.0006	1.0005	1.0001	0.9998	0.9995	0.9996	0.9999	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.9309	1.0034	1.0010	1.0008	0.9999	0.9998	0.9996	0.9995	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.9040	1.0019	0.9998	0.9999	0.9999	1.0000	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.9298	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.9314	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.9314	0.0686	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS	ACCIDENT DEVELOPMENT MONTHS					
	YEAR	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000	1.0000	1.0000	
1988	1.0000	1.0000	1.0000	1.0000	1.0000	
1989	1.0000	1.0000	1.0000	1.0000	1.0000	
<b>AVERAGES</b>						
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000



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

PAID AMOUNTS (in 000'S)

ACCIDENT YEAR	DEVELOPMENT MONTHS															ULTIMATE LOSS (000's)		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180			
1986	4,224	5,029	5,042	5,041	5,040	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	5,041	
1987	4,209	4,908	4,921	4,923	4,935	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	4,932	
1988	4,731	5,536	5,545	5,551	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	5,549	
1989	5,697	6,722	6,734	6,742	6,741	6,742	6,742	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	6,741	
1990	7,034	8,189	8,253	8,257	8,242	8,242	8,242	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	8,245	
1991	8,818	10,000	10,021	9,997	9,985	10,010	10,010	10,010	9,963	9,963	9,963	9,963	9,963	9,963	9,963	9,963	9,963	
1992	8,755	9,764	9,766	9,760	9,760	9,761	9,761	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	9,762	
1993	6,634	7,359	7,357	7,361	7,362	7,362	7,362	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	7,346	
1994	5,426	6,051	6,045	6,049	6,049	6,049	6,049	6,053	6,053	6,051	6,051	6,051	6,051	6,051	6,051	6,051	6,051	
1995	5,434	6,096	6,064	6,081	6,060	6,110	6,168	6,168	6,166	6,166	6,166	6,166	6,166	6,166	6,166	6,166	6,166	
1996	5,178	5,849	5,848	5,854	5,862	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	5,846	
1997	5,355	6,065	6,057	6,059	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	6,062	
1998	5,078	5,911	5,946	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	5,947	
1999	6,416	7,168	7,229	7,421	7,424	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	7,425	
2000	7,349	8,389	8,448	8,450	8,451	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	8,450	
2001	7,711	8,697	8,704	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	8,713	
2002	7,706	8,778	8,795	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	8,805	
2003	6,967	7,788	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	7,817	
2004	7,069	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	8,151	
2005	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	7,802	
															TOTAL	146,018		
ACCIDENT YEAR	192	204	216	228	240													
1986	5,041	5,041	5,041	5,041	5,041													
1987	4,932	4,932	4,932	4,932	4,932													
1988	5,549	5,549	5,549	5,549	5,549													
1989	6,741	6,741	6,741	6,741	6,741													
1990	8,245	8,245	8,245	8,245	8,245													

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																		
ACCIDENT YEAR	DEVELOPMENT MONTHS		12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.8378	0.9975	1.0000	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.8534	0.9952	0.9978	0.9983	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8526	0.9977	0.9993	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	0.8451	0.9972	0.9990	1.0001	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
1990	0.8532	0.9932	1.0010	1.0015	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.8850	1.0036	1.0058	1.0034	1.0022	1.0047	1.0047	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8969	1.0002	1.0004	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.9030	1.0017	1.0015	1.0020	1.0021	1.0021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.8956	0.9987	0.9978	0.9984	0.9984	0.9984	0.9991	0.9991	0.9991	0.9991	0.9988	0.9988	0.9988	0.9988	1.0000	1.0000	1.0000	1.0000
1995	0.8814	0.9887	0.9834	0.9862	0.9828	0.9909	1.0003	1.0003	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8858	1.0005	1.0005	1.0014	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.8833	1.0005	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.8539	0.9940	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.8639	0.9651	0.9733	0.9993	0.9996	0.9996	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.8696	0.9927	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.8850	0.9982	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.8749	0.9966	0.9986	0.9997	0.9997	0.9997	0.9999	0.9999	1.0001	0.9997	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000
2003	0.8902	0.9951	0.9988															
2004	0.8634	0.9957																
2005	0.8719																	
AVERAGES																		
LAST 3 YR	0.8752	0.9958	0.9988	0.9998	0.9998	0.9999	0.9999	1.0000	1.0000	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8751	0.9964	0.9990	0.9997	0.9999	0.9999	0.9999	1.0001	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8723	0.9954	0.9975	0.9994	0.9992	0.9997	1.0003	1.0003	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.8725	0.9967	0.9985	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8749	0.9958	0.9988	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	0.9996	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8749	0.9964	0.9990	0.9997	0.9999	0.9999	0.9999	1.0001	0.9997	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8738	0.9955	0.9977	0.9996	0.9994	0.9999	1.0004	1.0005	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	0.8785	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.8751	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.8751	0.1213	0.0036	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CLAIM ACCIDENT YEAR	EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
06/05 EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000



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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS																
ACCIDENT YEAR	DEVELOPMENT MONTHS															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1986	0.8468	0.9753	0.9986	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	0.8015	0.9679	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	0.8187	0.9666	0.9781	0.9816	0.9824	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001
1989	0.8225	0.9723	1.0052	1.0062	1.0114	1.0104	1.0104	1.0104	1.0123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	0.8722	0.9942	1.0002	1.0002	1.0008	1.0016	1.0015	1.0012	1.0008	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.8617	1.0204	1.0045	1.0087	1.0086	1.0137	1.0137	1.0137	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	0.8404	0.9926	0.9886	0.9997	0.9993	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	0.9397	1.0090	1.0114	1.0140	1.0140	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	0.8543	0.9735	0.9977	0.9977	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	0.9148	1.0022	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	0.8733	1.0056	1.0005	1.0005	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.7653	0.9061	0.9080	0.9129	0.9129	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	0.8795	0.9984	1.0006	1.0006	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	0.8811	0.9967	0.9976	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	0.8765	0.9898	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9346	0.9944	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	0.8925	0.9981	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	0.8442	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.8798	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	0.9155	1.0000	1.0000	1.0000	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	0.8798	1.0005	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	0.8830	0.9990	1.0002	1.0000	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	0.8657	0.9877	0.9941	0.9954	0.9955	1.0018	1.0018	1.0020	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	0.8672	0.9906	0.9984	0.9997	1.0001	1.0010	1.0010	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	0.8785	1.0009	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	0.8811	0.9988	1.0002	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	0.8644	0.9879	0.9947	0.9962	0.9965	1.0020	1.0020	1.0021	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	0.8657	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.8657	0.1220	0.0123	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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

CLAIM EMERGENCE PATTERN - RATIO OF PAID AMOUNTS versus SELECTED ULTIMATE AMOUNTS					
ACCIDENT YEAR	DEVELOPMENT MONTHS				
	204	216	228	240	252
1986	1.0000	1.0000	1.0000	1.0000	
1987	1.0000	1.0000	1.0000		
1988	1.0000	1.0000			
1989	1.0000				
AVERAGES					
LAST 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
LAST 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
ALL YEARS	1.0000	1.0000	1.0000	1.0000	1.0000
ALL-HI LOW	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 3 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD 4 YR	1.0000	1.0000	1.0000	1.0000	1.0000
WTD ALL YR	1.0000	1.0000	1.0000	1.0000	1.0000
PAID DEV.	1.0000	1.0000	1.0000	1.0000	1.0000
PRIOR EME.	1.0000	1.0000	1.0000	1.0000	1.0000
SELECTED	1.0000	1.0000	1.0000	1.0000	1.0000
INCREMENTL	0.0000	0.0000	0.0000	0.0000	0.0000